RST –

DIS after NPD – (no special circumstances)

Name Thomas Davis

DOD 28/08/2020

DOB 18/02/1951

NPD 18/02/2016

DJS 06/04/1999

Spouse’s DOB 08/09/1963 (*More than 10 years younger*)

CPI increase from 06/04/2020 to DOD = 1.70%

Contractual salary = £28,164.00

Pensionable salary = (£21,004 + £22,769 + £23,212) = £22,328.33

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1) Lump sum death benefit (LSDB)

Life assurance = Contractual Salary x 2.5

= £28,164.00 x 2.5 = **£70,410.00**

Refund of contributions = **£****27,218.32**

Total LSDB = £70,410.00 + £27,218.32 = **£****97,628.32**

The LSDB is payable at the trustees’ discretion

LTA% = £97,628.32 / £1,073,100.00 x 100 = **9.09%**

This is within the deceased member's remaining LTA of 72.36%

2) Spouse’s pension

Reduction for young spouse:

18/02/1961 - 08/09/1963 = 2 years & 6 months

Reduction = (2 x 3) + (6/12 x 3) = 7.5%

Percentage payable = 100 – 7.5 = 92. 5%

*Member's CARE pension at DOD*:

YTD pensionable service = 0 years & 4 months (06/04/2020 to 28/08/2020)

Pre 06 CARE pension = £2,061.24 x 1.017 = £ 2,096.28 p.a.

Post 06 CARE pension = £5,286.18 x 1.017 = £ 5,376.05 p.a.

+

0yrs & 4mths / 80 x £22,328.33 = £ 93.03 p.a. £ 5,469.08 p.a.

Total member’s CARE pension = £2,096.28 + £5,469.08 = £7,565.36 p.a.

*Member’s Underpin pension at DOD*:

Pre 06 pensionable service = 7 years & 0 months (06/04/1999 to 05/04/2006)

Post 06 pensionable service = 14 years & 4 months (06/04/2006 to 28/08/2020)

Pre 06 Underpin pension = 7yrs&0mths/100 x £28,164.00 = £1,971.48 p.a.

Post 06 Underpin pension = 14yrs&4mths/100 x £28,164.00 = £4,036.84 p.a.

Total member’s U/pin pension = £1,971.48 + £4,036.84 = £6,008.32 p.a.

Therefore, CARE pension of £7,565.36 p.a. is higher.

*Spouse’s pension at DOD*:

Pre 2006 = £2,096.28 x 40%

x 0.925 = £ 775.62 p.a.

Post 2006 = £5,469.08 x 40%

x 0.925 = £2,023.56 p.a.

Total spouse’s pension = **£2,799.18 p.a.**