RST –

DIR – (with augmented benefits)

Name Hai Chen

DOD 14/08/2020

DOB 13/05/1952

NPD 13/05/2017

DJS 06/04/1996

DOR 01/06/2017

Spouse’s DOB 29/08/1940 (*Not more than 10 years younger*)

Lower of RPI / 2.5% from DOR to DOD (Pre-2006) = 9.8%

Lower of RPI / 5.0% from DOR to DOD (Post-2006) = 4.7%

1) Lump sum death benefit (LSDB)

*Member’s post-commutation pension at DOD:* = £10,382.26 p.a.

*Member’s augmented pension at DOD:* = £ 2,500.00 p.a.

 £12,882.26 p.a.

Date of first payment 01/06/2017

Date of last payment 01/08/2020

 3 years & 3 months

Total payments made (3 x 12) + 3 = 39

Payments remaining 60 - 39 = 21

Balance of guarantee £12,882.26 / 12 x 21 = **£22,543.96**

The LSDB is payable at the trustees’ discretion

LTA% = £22,543.96 / £1,073,100.00 x 100 = **2.10%**

This is within the deceased member's remaining LTA of 69.57%

2) Spouse's pension at DOD

*Member's pre-commutation pension at DOD*:

Pre 6 April 2006 (non-commuted) = £ 7,214.37 p.a.

Post 5 April 2006 (non-commuted) = £ 3,167.89 p.a. +

Post 5 April 2006 (commuted) = £5,367.72 x 1.047 = £ 5,620.00 p.a. £  8,787.89 p.a.

Member’s scheme pension = £7,214.37 + £8,787.89 = £16,002.26 p.a.

*Augmented non-increasing pension at DOD*: = £ 2,500.00 p.a.

Total member’s pension = £16,002.26 + £2,500.00 = £18,502.26 p.a.

*Spouse’s pension at DOD*:

Pre 6 April 2006 = £ 7,214.37 x 40% = £ 2,885.75 p.a.

Post 5 April 2006 = £ 8,787.89 x 40% = £ 3,515.16 p.a.

*Augmented non-increasing*

*spouse’s pension at DOD:* = £2,500.00 x 50% = £ 1,250.00 p.a.

Total spouse’s pension = **£ 7,650.91 p.a.**