**RST (Answer)**

***DIR: No special circumstances***

Member’s Name: ANDRIK PEREZ

Member’s Date of Birth: 29/09/1959

Normal Pension Date: 29/09/2024

Date Joined Scheme: 06/04/1998

Date of Retirement: 29/11/2019

Date of Death (DOD): 07/09/2022

Spouse’s Date of Birth: 22/06/1968 (*not more than 10 years younger*)

Member Contributions: N/A

Pre 6 April 2006 Pension at DOD: £8,872.21

Post 5 April 2006 Pension at DOD: £12,361.91

Pre 6 April 2006 Commuted Pension at DOR: £0.00

Post 5 April 2006 Commuted Pension at DOR: £2,824.12

Lower of RPI / 5.0% increases from DOR to DOD: 8.4%

Lower of RPI / 2.5% increases from DOR to DOD: 5.2%

Available LTA% 76.25%

1) ***Lump sum death benefit (LSDB)***

Date of first payment = 01/12/2019

Date of last payment = 01/09/2022

Total payments made = (2 x 12) + 10 = 34 payments made

Payments remaining = 60 - 34 = 26 payments remaining

*Member’s post-commutation pension at DOD:* = £ 8,872.21 p.a.

+

£ 12,361.91 p.a.

***£ 21,234.12 p.a.***

Balance of guarantee = £21,234.12 / 12 x 26 = **£ 46,007.26**

The LSDB is payable at the Trustees’ discretion

LTA% = £46,007.26 / £1,073,100.00 x 100 = **4.28%**

This is within the deceased member's remaining LTA of 76.25%

2) ***Spouse's pension at DOD***

*Member’s pension at DOD (used to derive spouse’s pension)*:

Pre 6 April 2006 pension

(non-commuted) = *£*  *8,872.21 p.a.*

Post 5 April 2006 pension

(non-commuted) = £12,361.91 p.a. +

Post 5 April 2006 pension

(commuted) = £2,824.12 x 1.052 = £ 2,970.97 p.a. *£**15,332.88 p.a.*

Total member’s pre-commutation pension at DOD = ***£24,205.09 p.a.***

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***Spouse’s pension at DOD*:**

Pre 2006 pension = £8,872.21 x 0.40 = ***£*** ***3,548.88 p.a.***

+

Post 2006 pension = £15,332.88 x 0.40 = ***£ 6,133.15 p.a.***

Total spouse’s pension = **£ 9,682.03 p.a.**