

RST Pension Scheme

Death-in-Retirement – (no special circumstances)

Name	=	NICOLE COE	
DOD	=	14/09/2024	
DOB	=	13/04/1956	
NPD	=	13/04/2021	
DJS	=	06/04/2002	
DOR	=	13/04/2021	
75 th birthday	=	13/04/2031	
Spouse's DOB	=	16/07/1956	(Less than 10 years younger)

Lower of RPI or 2.5% (pre-2006)	=	15.8%	(rate from DOR to DOD)
Lower of RPI or 5.0% (post-2006)	=	7.7%	(rate from DOR to DOD)
Pre-2006 pension	=	£3,834.20 pa	(amount at DOD)
Post-2006 pension	=	£8,276.28 pa	(amount at DOD)
Post-2006 pension (commuted)	=	£2,702.70 pa	(amount at DOR)
Remaining 'LS&DBA'	=	£1,005,600.00	

1) Lump sum death benefit (LSDB)

Member's pension at DOD = £3,834.20 + £8,276.28 = **£12,110.48 pa**

Payments made from DOR to DOD:

01/05/2021 – 01/09/2024 = 41 payments made

Remaining payments (balance of 5 years to 01/04/2026 or, if earlier, capped to member's 75th birthday of 13/04/2031):

01/10/2024 – 01/04/2026 = 19 months (*not capped*)

Balance of guarantee = £12,110.48 x 19 / 12 = **£19,174.93**

Total LSDB payable at Trustees' discretion = **£19,174.93**

'LS&DBA' Check = £19,174.93 v £1,005,600.00 = **OK**

2) Spouse's pension at DOD

Member's pension at DOD (used to derive spouse's pension) = £12,110.48 pa

Pre-2006 (non-commuted) at DOD = £3,834.20 pa

+

Post-2006 (non-commuted) at DOD = £8,276.28 pa

+

Post-2006 rev'd comm'd pension at DOD = £2,702.70 x 1.077 (= 7.7%) = £2,910.81 pa

Member's pre-commutation pension revalued to DOD = £15,021.29 pa

Spouse's pension at DOD:

Pre-2006 pension = £3,834.20 x 0.40 = **£1,533.68 pa**

Post-2006 pension = £8,276.28 + £2,910.81 (= £11,187.09) x 40% = **£4,474.84 pa**

Total spouse's pension = £1,533.68 + £4,474.84 = **£6,008.52 p.a.**