

RST Pension Scheme

Death-in-Retirement – (special circumstances: enhanced spouse's percentage)

Name	=	STEFAN PLAISIER	
DOD	=	07/09/2025	
DOB	=	19/06/1952	
NPD	=	19/06/2017	
DJS	=	06/04/1998	
DOR	=	19/06/2023	
75 th birthday	=	19/06/2027	
Spouse's DOB	=	10/01/1955	(Less than 10 years younger)

Lower of RPI or 5.0% (pre-2006)	=	9.7%	(rate from DOR to DOD)
Lower of RPI or 2.5% (post-2006)	=	4.9%	(rate from DOR to DOD)
Pre-2006 pension	=	£6,678.41 pa	(amount at DOD)
Post-2006 pension	=	£8,545.20 pa	(amount at DOD)
Post-2006 pension (commuted)	=	£3,841.23 pa	(amount at DOR)
Enhanced spouse's percentage	=	55.0%	(post 05/04/2006 only)
Remaining 'LS&DBA'	=	£968,600.00	

1) Lump sum death benefit (LSDB)

Member's pension at DOD = £6,678.41 + £8,545.20 = *£15,223.61 pa*

Payments made from DOR to DOD:

01/07/2023 – 01/09/2025 = 27 payments made

Remaining payments (balance of 5 years to 01/06/2028 or, if earlier, capped to member's 75th birthday of 19/06/2027):

01/10/2025 – 01/06/2027 = 21 months (*capped*)

Balance of guarantee = £15,223.61 x 21 / 12 = **£26,641.32**

Total LSDB payable at Trustees' discretion = **£26,641.32**

'LS&DBA' Check = £26,641.32 v £968,600.00 = **OK**

2) Spouse's pension at DOD

Member's pension at DOD (used to derive spouse's pension) = £15,223.61 pa

Pre-2006 (non-commuted) at DOD = £6,678.41 pa

+

Post-2006 (non-commuted) at DOD = £8,545.20 pa

+

Post-2006 rev'd comm'd pension at DOD = £3,841.23 x 1.049 (= 4.9%) = £4,029.45 pa

Member's pre-commutation pension revalued to DOD = £19,253.06 pa

Spouse's pension at DOD:

Pre-2006 pension = £6,678.41 x 40% = **£2,671.36 pa**

Post-2006 pension = £8,545.20 + £4,029.45 (= £12,574.65) x 55% = **£6,916.06 pa**

Total spouse's pension = £2,671.36 + £6,916.06 = **£9,587.42 p.a.**