

RST Pension Scheme

DIS before NPD – (special circumstances: AVCs)

Name	=	WESLEY SCUTT
DOD	=	13/09/2025
DOB	=	09/03/1963
NPD	=	09/03/2028
DJS	=	06/04/2002
Spouse's DOB	=	02/05/1975 (More than 10 years younger!!)

Pre-2006 CARE pension (5/4/25)	=	£5,887.68 pa
Post-2006 CARE pension (5/4/25)	=	£22,556.40 pa
Pro-rata CPI	=	1.9%
Pensionable earnings	=	£72,743.33 ({£69,480.00 + £72,550.00 + £76,200.00} / 3)
Pensionable service (YTD to NPD)	=	2yrs & 11mths (06/04/2025 to 09/03/2028)
Contractual salary	=	£78,200.00
Total pensionable service	=	25yrs & 11mths (06/04/2002 to 09/03/2028)
Pre-2006 pensionable service	=	4yrs & 0mths (06/04/2002 to 05/04/2006)
Post-2006 pensionable service	=	21yrs & 11mths (06/04/2006 to 09/03/2028)
Member contributions (scheme)	=	£94,334.80
AVCs (paid)	=	£61,240.99
Remaining 'LS&DBA'	=	£1,052,675.00

1) Lump sum death benefit (LSDB)

Life assurance	=	Contractual Salary x 2.5	=	<u>£195,500.00</u>
	=	£78,200.00 x 2.5	=	
Refund of contributions (scheme)			=	<u>£94,334.80</u>
Refund of contributions (AVCs)			=	<u>£61,240.99</u>
Total	=	£195,500.00 + £94,334.80		
		+ £61,240.99	=	<u>£351,075.79</u>

Total LSDB payable at Trustees' discretion			=	<u>£351,075.79</u>
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'LS&DBA' Check	=	£351,075.79 v £1,052,675.00	=	OK
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2) Spouse's pension

Member's CARE pension at DOD (used to derive spouse's pension):

CARE Pension

Pension @ 5/4/25 (pre-2006):	=		=	<i>£5,887.68 pa</i>
Pro-rata CPI increase:	=	$£5,887.68 \times 1.9\%$	=	<i>£111.87 pa</i>
Member (pre-2006):	=	$£5,887.68 + £111.87$	=	<u><i>£5,999.55 pa</i></u>
Pension @ 5/4/25 (post-2006):	=		=	<i>£22,556.40 pa</i>
Pro-rata CPI increase:	=	$£22,556.40 \times 1.9\%$	=	<i>£428.57 pa</i>
Prospective pension:	=	$£72,743.33 \times 2^{11/12} \times 1/75$	=	<i>£2,828.91 pa</i>
Member (post-2006):	=	$£22,556.40 + £428.57$ $+ £2,828.91$	=	<u><i>£25,813.88 pa</i></u>
Total CARE pension:	=	$£5,999.55 + £25,813.88$	=	<u><i>£31,813.43 pa</i></u>

Final Salary Underpin

Pension (pre-2006):	=	$£78,200.00 \times 4^{0/12} \times 1/90$	=	<u><i>£3,475.56 pa</i></u>
Pension (post-2006):	=	$£78,200.00 \times 21^{11/12} \times 1/90$	=	<u><i>£19,043.15 pa</i></u>
Total Underpin pension:	=	$£3,475.56 + £19,043.15$	=	<u><i>£22,518.71 pa</i></u>

Total CARE pension of £31,813.43 pa exceeds total Underpin pension of £22,518.71 pa!

Spouse's pension at DOD:

Pre-2006 pension	=	$£5,999.55 \times 40\%$	=	<i>£2,399.82 pa</i>
Post-2006 pension	=	$£25,813.88 \times 40\%$	=	<i>£10,325.55 pa</i>
Total spouse's pension	=	$£2,399.82 + £10,325.55$	=	<u><i>£12,725.37 pa</i></u>

BUT ---

Reduction for young spouse:

Differential	=	2yrs & 1mth (09/03/1963 to 02/05/1975)	
Percentage reduction	=	$2\frac{1}{12} \times 3.00\%$	= 6.25%
Percentage payable	=	100.00% - 6.25%	= 93.75%

Pre-2006 pension	=	£2,399.82 x 93.75%	= £2,249.83 pa
Post-2006 pension	=	£10,325.55 x 93.75%	= £9,680.20 pa
Total spouse's pension	=	£2,249.83 + £9,680.20	= <u>£11,930.03 pa</u>