**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

75th birthday = 13/04/2031

Spouse’s DOB = 16/07/1956 (*Less than 10 years younger*)

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Lower of RPI or 5.0% (pre-2006) = 15.8% (rate from DOR to DOD)

Lower of RPI or 2.5% (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

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**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***

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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*

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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*

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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.**