**RST Pension Scheme**

DIS after NPD – (no special circumstances)

Name = SEBASTIAN BEDFORD

DOD = 15/09/2024

DOB = 13/07/1955

NPD = 13/07/2020

DJS = 06/04/2011

Spouse’s DOB = 02/03/1957 *(Less* *than 10 years younger*)

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Pre-2006 CARE pension (5/4/24) = N/A

Post-2006 CARE pension (5/4/24) = £8,345.43 pa

Pro-rata CPI = 2.1%

Pensionable earnings = £57,469.67 ({£56,670.00 + £57,540.00 + £58,199.00} / 3)

Pensionable service (YTD) = 0yrs & 5mths (06/04/2024 to 15/09/2024)

Contractual salary = £60,200.00

Total pensionable service = 13yrs & 5mths (06/04/2011 to 15/09/2024)

Pre-2006 pensionable service = N/A

Post-2006 pensionable service = 13yrs & 5mths (06/04/2011 to 15/09/2024)

Member contributions = £45,850.56

Remaining ‘LS&DBA’ = £1,066,820.00

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

Life assurance = Contractual Salary x 2.5

 = £60,200.00 x 2.5 = **£150,500.00**

Refund of contributions = **£45,850.56**

Total = £150,500.00 + £45,850.56 = ***£196,350.56***

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Total LSDB payable at Trustees’ discretion = **£196,350.56**

***‘LS&DBA’ Check* =** £196,350.56 v £1,066,820.00 = **OK**

**2) Spouse’s pension**

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

# CARE Pension

Pension @ 5/4/24 (pre-2006): = *N/A*

Pension @ 5/4/24 (post-2006): = *£8,345.43 pa*

Pro-rata CPI increase: = £8,345.43 x 2.1% = *£175.25 pa*

YTD pension: = £57,469.67 x 05/12 x 1/75 = *£319.28 pa*

Member (post-2006): = £8,345.43 + £175.25 + £319.28 = *£8,839.96 pa*

*Total CARE pension*: = £0.00 + £8,839.96 = £8,839.66 pa

# Final Salary Underpin

Pension (pre-2006): = *N/A*

Pension (post-2006): = £60,200.00 x 135/12 x 1/90 = *£8,974.26 pa*

*Total Underpin pension*: = £0.00 + £8,97426 = £8,974.26 pa

# Total Underpin pension of £8,974.26 pa exceeds total CARE pension of £8,839.66 pa!

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Spouse’s pension at DOD:

Pre-2006 pension = ***N/A***

Post-2006 pension = £8,974.26 x 40% = ***£3,589.70 pa***

Total spouse’s pension = £0.00 + £3,589.70 =  **£3,589.70 pa**