

RST Pension Scheme

DIS after NPD – (no special circumstances)

Name	=	JESSICA HUGHES
DOD	=	16/09/2026
DOB	=	06/09/1958
NPD	=	06/09/2023
DJS	=	06/04/2014
Spouse's DOB	=	05/04/1956 (Less than 10 years younger)

Pre-2006 CARE pension (5/4/26)	=	N/A
Post-2006 CARE pension (5/4/26)	=	£7,686.68 pa
Pro-rata CPI	=	1.8%
Pensionable earnings	=	£47,872.33 ({£47,010.00 + £47,940.00 + £48,667.00} / 3)
Pensionable service (YTD)	=	0yrs & 5mths (06/04/2026 to 16/09/2026)
Contractual salary	=	£51,667.00
Total pensionable service	=	12yrs & 5mths (06/04/2014 to 16/09/2026)
Pre-2006 pensionable service	=	N/A
Post-2006 pensionable service	=	12yrs & 5mths (06/04/2014 to 16/09/2026)
Member contributions	=	£26,624.83
Remaining 'LS&DBA'	=	£967,622.00

1) Lump sum death benefit (LSDB)

Life assurance	=	Contractual Salary x 2.5	=	<u>£129,167.50</u>
	=	£51,667.00 x 2.5	=	
Refund of contributions			=	<u>£26,624.83</u>
Total	=	£129,167.50 + £26,624.83	=	<u>£155,792.33</u>

Total LSDB payable at Trustees' discretion			=	<u>£155,792.33</u>
'LS&DBA' Check	=	£155,792.33 v £967,622.00	=	OK

2) Spouse's pension

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

CARE Pension

Pension @ 5/4/26 (pre-2006):	=		=	N/A
Pension @ 5/4/26 (post-2006):	=		=	£7,686.68 pa
Pro-rata CPI increase:	=	£7,686.68 x 1.8%	=	£138.36 pa
YTD pension:	=	£47,872.33 x $0^5/_{12}$ x 1/75	=	£265.96 pa
Member (post-2006):	=	£7,686.68 + £138.36 + £265.96	=	<u>£8,091.00 pa</u>
Total CARE pension:	=	£0.00 + £8,091.00	=	<u>£8,091.00 pa</u>

Final Salary Underpin

Pension (pre-2006):	=		=	N/A
Pension (post-2006):	=	£51,667.00 x $12^5/_{12}$ x 1/90	=	<u>£7,128.13 pa</u>
Total Underpin pension:	=	£0.00 + £7,128.13	=	<u>£7,128.13 pa</u>

Total CARE pension of £8,091.00 pa exceeds total Underpin pension of £7,128.13 pa!

Spouse's pension at DOD:

Pre-2006 pension	=		=	N/A
Post-2006 pension	=	£8,091.00 x 40%	=	£3,236.40 pa
Total spouse's pension	=	£0.00 + £3,236.40	=	<u>£3,236.40 pa</u>