

## RST Pension Scheme

Death-in-Retirement – (no special circumstances)

Name	=	STANLEY CLEMENCE	
DOD	=	17/09/2026	
DOB	=	19/06/1957	
NPD	=	19/06/2022	
DJS	=	06/04/2005	
DOR	=	19/06/2022	
75 <sup>th</sup> birthday	=	19/06/2032	
Spouse's DOB	=	10/02/1962	(Less than 10 years younger)

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Lower of RPI or 5.0% (pre-2006)	=	15.6%	(rate from DOR to DOD)
Lower of RPI or 2.5% (post-2006)	=	10.4%	(rate from DOR to DOD)
Pre-2006 pension	=	£1,001.06 pa	(amount at DOD)
Post-2006 pension	=	£8,078.81 pa	(amount at DOD)
Post-2006 pension (commuted)	=	£2,310.81 pa	(amount at DOR)
Remaining 'LS&DBA'	=	£987,682.00	

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

Member's pension at DOD	=	£1,001.06 + £8,078.81	=	£9,079.87 pa
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Payments made from DOR to DOD:

01/07/2022 – 01/09/2026	=	51 payments made
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Remaining payments (balance of 5 years to 01/06/2027 or, if earlier, capped to member's 75<sup>th</sup> birthday of 19/06/2032):

01/10/2026 – 01/06/2027	=	9 months (not capped)
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Balance of guarantee	=	£9,079.87 x 9 / 12	=	<b><u>£6,809.90</u></b>
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Total LSDB payable at Trustees' discretion	=	<b><u>£6,809.90</u></b>
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'LS&DBA' Check	=	£6,809.90 v £987,682.00	=	<b>OK</b>
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## **2) Spouse's pension at DOD**

*Member's pension at DOD (used to derive spouse's pension)* = £9,079.87 pa

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Pre-2006 (non-commuted) at DOD = £1,001.06 pa

+

Post-2006 (non-commuted) at DOD = £8,078.81 pa

+

Post-2006 rev'd comm'd pension at DOD = £2,310.81 x 1.104 (= 10.4%) = £2,551.13 pa

*Member's pre-commutation pension revalued to DOD* = £11,631.00 pa

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Spouse's pension at DOD:

Pre-2006 pension = £1,001.06 x 0.40 = **£400.42 pa**

Post-2006 pension = £8,078.81 + £2,551.13 (= £10,629.94) x 40% = **£4,251.98 pa**

Total spouse's pension = £400.42 + £4,251.98 = **£4,652.40 p.a.**