

## RST Pension Scheme

Death-in-Deferment – (special circumstances: AVCs)

Name	=	PETER CALLAGHAN
DOD	=	13/09/2026
DOB	=	18/07/1963
NPD	=	18/07/2028
DJS	=	06/04/2011
DOL	=	30/04/2022
Spouse's DOB	=	12/05/1966 ( <i>Less than 10 years younger</i> )

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Pre-2006 pension	=	N/A
Post-2006 pension	=	£3,999.02 pa
Member contributions	=	£31,643.99
Member AVCs (paid)	=	£14,889.64
Lower of CPI or 5.0% revaluation	=	15.8% (DOL to DOD)
Remaining 'LS&DBA'	=	£1,073,100.00

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

Life assurance	=	N/A
Refund of member contributions paid	=	<b><u>£31,643.99</u></b>
Refund of AVCs paid	=	<b><u>£14,889.64</u></b>
Total	=	£31,643.99 + £14,889.64 = <b><u>£46,533.63</u></b>

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Total LSDB payable at Trustees' discretion	=	<b><u>£46,533.63</u></b>
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'LS&DBA' Check	=	£46,533.63 v £1,073,100.00	=	<b>OK</b>
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### **2) Spouse's pension at DOD**

N/A – *No spouse's pension is payable on death-in-deferment*