XYZ Category A - DIS before NPD (no special circumstances)

Name Huw Davies Pre-1988 GMP = £

DOD 05/09/2019 Post-1988 GMP = £ 437.32 p.a

DOB 12/07/1962

DJS 01/02/1994

NPD 12/07/2027

Salary at DOD = £58,124.00

Final pensionable salary at DOD = £57,714.00 (best 1 in 5)

Pre-1997 pensionable service = 03 years & 64 days (01/02/1994 to 05/04/1997) Post-1997 pensionable service = 30 years & 98 days (06/04/1997 to 12/07/2027)

1) Lump sum death benefit (LSDB)

Life assurance = Salary x 4

= £58,124.00 x 4 = **£232,496.00**

Refund of member contributions = **£ 27,134.00**

Total LSDB = £232,496.00

+£27,134.00 = **£259,630.00**

The LSDB is payable at the trustees’ discretion

LTA% = £259,630.00 / £1,055,000.00 = **24.60%**

This is within the deceased member’s remaining LTA of 100.00%.

2) Spouse’s pension at DOD

Member's pre-1997 pension at DOD:

3+(64/365) x £57,714.00 = £ 2,618.02 p.a. (> GMP)

70

Member’s post-1997 pension at DOD:

30+(98/365) x £57,714.00 = £24,955.94 p.a. 70

Total member’s pension at DOD = £2,618.02 + £24,955.94 = £27,573.96 p.a.

Spouse’s pension = £27,573.96 x 50% = **£13,786.98 p.a.**

This is split as follows:

Pre88 WGMP (rounded to 52p)

Post88 WGMP (rounded to 52p) = £437.32 x 50% = £ 218.92 p.a.

Excess = £13,786.98 - £218.92 = £13,568.06 p.a.

**£13,786.98 p.a.**