XYZ-B DIS before NPD – (no special circumstances)

Name Henry Boot

DOD 03/09/2019

DOB 15/09/1976 Salary at DOD = £39,200.00

DJS 06/11/1997

NPD 15/09/2041

Years and days = 06/11/1997 to 03/07/2011

Years: 06/11/1997 to 05/11/2010 = 13 years

Days: Nov Dec Jan Feb Mar Apr May Jun Jul Total

 25 31 31 28 31 30 31 30 3 240 days

Pensionable Salary at DOD = £38,457.00

1) Spouse’s pension at DOD

Member's pension at DOD:

 13+(240/365) x £38,457.00 = £8,753.80 p.a.

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Spouse’s pension = £8,753.80 x 50% = **£4,376.90 p.a.**

2) Lump sum death benefit (LSDB)

Life assurance = £39,200.00 x 3 = £117,600.00

Total LSDB payable at trustees’ discretion = **£117,600.00**

LTA% = £117,600.00 / £1,055,000.00 x 100 = **11.14%**

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