**XYZ-Category B (Answer)**

DIR – (with ‘augmented’ spouse’s pension)

Name Ying Tauh

DOD 02/09/2021

DOB 11/10/1948

DJS 06/11/1997

DOR 27/07/2019

NPD 11/10/2013

RPI between DOR and DOD = 2.4%

75th birthday = 11/10/2023

1. Spouse’s pension at DOD

Member's pension at DOD = £18,153.15

Member’s comm’d pen. (rev to DOD) = £3,941.48 x 1.024 = £ 4,036.08
Total pre-commutation pension at DOD = £22,189.23

 (*used to derive spouse’s pension*)

Spouse’s pension at DOD = £22,189.23 x 66.67% = **£14,793.56 p.a.**

2) Lump sum death benefit (LSDB)

Member’s pension at DOD = £18,153.15 p.a.

Payments made from DOR to DOD:

 01/08/2019 – 01/09/2021 = 26 months

Remaining payments (balance of 5 years to 27/07/2024 or, if

earlier, capped to member’s 75th birthday of 11/10/2023):

 01/10/2021 – 01/10/2023 = 25 months

Balance of guarantee = £18,153.15 / 12 x 25 = £37,819.06

Total LSDB payable at trustees’ discretion = **£37,819.06**

LTA% = £37,819.06 / £1,073,100.00 x 100 = **3.52%**

This is within the deceased member's remaining LTA of 73.97%.