**XYZ-Category B (Answer)**

DIS before NPD – (no special circumstances)

Name Danielle Rye

DOD 01/09/2021

DOB 12/10/1977

DJS 06/11/1997

NPD 12/10/2042

Pensionable salary at DOD = £31,217.00

Salary at DOD = £32,487.00

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

1) Spouse’s pension at DOD

Member’s pension at DOD = 13+(240/365) x £31,217.00 = £ 7,105.79 p.a.

 (*used to derive spouse’s pension*) 60

Spouse’s pension at DOD = £ 7,105.79 x 50% = **£ 3,552.90 p.a.**

2) Lump sum death benefit (LSDB)

Life assurance = £32,487.00 x 3 = £97,461.00

Total LSDB payable at trustees’ discretion = **£97,461.00**

LTA% = £97,461.00 / £1,073,100.00 x 100 = **9.08%**

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