**XYZ Category A - (Answer)**

***DIS before NPD: (with ‘varied accrual rates’)***

Name Tom Duncourt Pre-1988 GMP = N/A

DOD 25/08/2021 Post-1988 GMP = £ 765.44 p.a.

DOB 25/06/1971

DJS 18/08/1995

NPD 25/06/2036

Salary at DOD = £37,125.00

Final pensionable salary at DOD = £37,281.00 (best 1 in 5 )

Pre-1997 pensionable service (70ths) = 1 year & 231 days (18/08/1995 to 05/04/1997)

Post-1997 pensionable service (70ths) = 8 years & 0 days (06/04/1997 to 05/04/2005)

Post-1997 pensionable service (60ths) = 11 years & 0 days (06/04/2005 to 05/04/2016)

Post- 1997 pensionable service (70ths) = 20 years & 81 days (06/04/2016 to 25/06/2036)

1) Lump sum death benefit (LSDB)

Life assurance = Salary x 4

= £37,125.00 x 4 = **£148,500.00**

Refund of member contributions = **£ 32,587.30**

Total LSDB = £148,500.00

 + £32,587.30 = **£****181,087.30**

The LSDB is payable at the Trustees’ discretion

LTA% = £181,087.30 / £1,073,100.00

x 100 = **16.87%**

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

2) Spouses pension at DOD

*Member's pre-1997 pension at DOD:* = 1 + (231/365) x £37,281.00 = £ 869.65 p.a. **70** (> GMP)

*Member’s post-1997 pension at DOD*: = 8 + ( 0/365) x £37,281.00 = £ 4,260.69 p.a. **70**

 *Member’s post-1997 pension at DOD*: = 11 + ( 0/365) x £37,281.00 = £ 6,834.85 p.a. **60**

*Member’s post-1997 pension at DOD*: = 20 + ( 81/365) x £37,281.00 = £ 10,769.90 p.a. **70**

*Total member’s pension at DOD:* £869.65 + £4,260.69

 + £6,834.85 + £10,769.90 = £ 22,735.09 p.a.

Spouses pension = £22,735.09 x 50% = = **£ 11,367.55 p.a.**

*This is split as follows*:

Post88 WGMP (*round to 52p*) = £ 765.44 x 50% = £ 382.72 p.a.

Excess = £11,367.55 - £382.72 = £ 10,984.83 p.a.
Total **£ 11,367.55 p.a.**