**XYZ Category A – (Answer)**

***DIS after NPD : (with ‘augmentation’)***

Name Mark Batthew Pre-1988 GMP = £ 216.32 p.a.

DOD 25/08/2021 Post-1988 GMP = £ 1,853.28 p.a.

DOB 04/09/1952 £ 2,069.60 p.a.

DJS 11/05/1987

NPD 04/09/2017

Age 75 04/09/2027

Final pensionable salary at NPD = £35,676.00 (best 1 in 5 before NPD, from 6 April 2017)

Pre-1997 pensionable service = 9 years & 330 days (11/05/1987 to 05/04/1997)

Post-1997 pensionable service = 20 years & 152 days (06/04/1997 to 04/09/2017)

Late retirement factor = NPD to DOD: 04/09/2017 to 25/08/2021 (3yrs & 11mths)

3 years = 24%

4years = 32%

3 years & 11 months = 24 + [(32 – 24) x 11/12] = 31%

Factor = 1.31

1. Spouse’s pension at DOD

*Member’s pre-1997 pension at DOD*:

 9 + (330/365) x £35,676.00 = £ 5,047.70 x 1.31 = £ 6,612.49 p.a. (> GMP)

 70

*Member’s post-1997 pension at DOD*:

20 + (152/365) x £35,676.00 = £10,405.38 x 1.31 = £ 13,631.05 p.a.

 70

*Total member’s pension at DOD* = £ 20,243.54 p.a.

Spouse’s pension = £20,243.54 x ***62.50%*** = **£ 12,652.21 p.a.**

*This is split as follows*:

Total WGMP = £ 2,069.60 / 52 x 50% (2dps)

 x 52 = *£ 1,034.80 p.a.*

Post-1988 WGMP = £ 1,853.28 / 52 x 50% (2dps)

 x 52 = £ 926.64 p.a.

 +

Pre-1988 WGMP = £ 1,034.80 - £926.64 = £ 108.16 p.a.

 +

Excess = £12,652.21 - £1,034.80 = £ 11,617.41 p.a.

 **£ 12,652.21 p.a.**

2) Lump sum death benefit

*Payments NOT capped to age 75 as this is more than 5 years from date of death*

Outstanding instalments = 60 payments (01/09/2021 to 01/08/2026)

Balance of guarantee = £20,243.54 / 12 x 60 = £101,217.70

Total LSDB payable at Trustees’ discretion = **£101,217.70**

LTA% = £101,217.70 / £1,073,100.00

x 100 = **9.43%**

This is within the deceased member’s remaining LTA of 77.21%.