**XYZ Category A – (Answer)**

***DIS after NPD : (no special circumstances)***

Name Jeanette Ringmer Pre-1988 GMP = £ 375.44 p.a.

DOD 21/08/2021 Post-1988 GMP = £ 1,973.92 p.a.

DOB 07/06/1951 £ 2,349.36 p.a.

DJS 01/11/1986

NPD 07/06/2016

Age 75 07/06/2026

Final pensionable salary at NPD = £36,118.00 (best 1 in 5 before NPD, from 6 April 2016)

Pre-1997 pensionable service = 10 years & 156 days (01/11/1986 to 05/04/1997)

Post-1997 pensionable service = 19 years & 63 days (06/04/1997 to 07/06/2016)

Late retirement factor = NPD to DOD: 07/06/2016 to 21/08/2021 (5yrs & 2mths)

5 years = 40%

6years = 48%

4 years & 6 months = 40 + [(48 – 40) x 2/ 12] = 41%

Factor = 1.41

1. Spouse’s pension at DOD

*Member’s pre-1997 pension at DOD*:

10 + (156/365) x £36,118.00 = £ 5,380.24 x 1.41 = £ 7,586.14 p.a. (> GMP)

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*Member’s post-1997 pension at DOD*:

19 + ( 63/365) x £36,118.00 = £ 9,892.52 x 1.41 = £ 13,948.45 p.a.

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*Total member’s pension at DOD* = £ 21,534.59 p.a.

Spouse’s pension = £21,534.59 x 50% = **£ 10,767.30 p.a.**

*This is split as follows*:

Pre88 WGMP *(round to 52p)* = N/A (female) = £ 0.00 p.a.

Post88 WGMP (*round to 52p*) = £ 1,973.92 x 50% = £ 986.96 p.a.

Excess = £10,767.30 - £986.96 = £ 9,780.34 p.a.

Total spouse’s pension at DOD = **£ 10,767.30 p.a.**

2) Lump sum death benefit

*Payments capped to age 75 as this is less than 5 years from date of death*

Outstanding instalments = 58 payments (01/09/2021 to 01/06/2026)

Balance of guarantee = £ 21,534.59 / 12 x 58 = £104,083.85

Total LSDB payable at Trustees’ discretion = **£104,083.85**

LTA% = £104,083.85 / £1,073,100.00

x 100 = **9.69%**

This is within the deceased member’s remaining LTA of 62.58%.