**XYZ Category A – (Answer)**

***DIR: (no special circumstances)***

Name Jiang Duyi Lower of 5.0% / RPI from DOR to DOD = 2.10%

DOD 26/08/2021 Commuted pension at DOR = £ 2,096.58 p.a.

DOB 01/02/1959

DJS 15/03/1985 Pre88 GMP at DOD = £ 420.68 p.a.

DOR 15/10/2019 Post88 GMP at DOD = £ 2,399.80 p.a.

NPD 01/02/2024 Excess pension at DOD = £ 9,822.10 p.a.

Age 75 01/02/2034 £12,642.58 p.a.

1) Lump sum death benefit (LSDB)

Payments made from DOR to DOD:

01/11/2019 to 01/08/2021 = 22 payments made (*no need to cap to age 75*)

Remaining payments: (5 x 12) - 22 = 38 payments outstanding

Member’s pension at DOD = £12,642.58 p.a.

Balance of guarantee = £12,642.58 / 12 x 38 = £40,034.84

Total LSDB payable at Trustees’ discretion = **£40,034.84**

LTA% = £40,034.84 / £1,073,100.00 x 100 = **3.73%**

This is within the deceased member's remaining LTA of 87.41%.

2) Spouse's pension at DOD

*Member's pension at DOD* = £12,642.58 p.a.

*Revalued commuted pension at DOD* = £ 2,096.58 x 1.021 = £ 2,140.61 p.a. £14,783.19 p.a.

Spouse’s pension = £14,783.19 x 50% = **£ 7,391.60 p.a.**

*This is split as follows*:

Total WGMP = £ 2,820.48 / 52 x 50% (2dps)

x 52 = *£ 1,410.24 p.a.*

Post-1988 WGMP = £ 2,399.80 / 52 x 50% (2dps)

x 52 = £ 1,200.16 p.a.

+

Pre-1988 WGMP = £ 1,410.24 - £1,200.16 = £ 210.08 p.a.

+

Excess = £ 7,391.60 - £1,410.24 = £ 5,981.36 p.a.

**£ 7,391.60 p.a.**