**XYZ Category A - (Answer)**

***DIS before NPD – (with varied accrual rates)***

Name June Gray Pre-1988 GMP = £ 255.84 p.a.

DOD 03/09/2022 Post-1988 GMP = £ 1,442.48 p.a.

DOB 19/05/1952 Total GMP = £ 1,698.32 p.a.

DJS 28/02/1986

NPD 19/05/2017

Age 75 19/05/2027

Final pensionable salary at NPD = £42,836.00 (best 1 in 5 before NPD, *from 6 April 2017*)

Pre-1997 pensionable service (70ths): = 11 years & 37 days (28/02/1986 to 05/04/1997)

Post-1997 pensionable service (70ths): = 8 years & 209 days (06/04/1997 to 31/10/2005)

Post-1997 pensionable service (80ths): = 3 years & 259 days (01/11/2005 to 17/07/2009)

Post-1997 pensionable service (60ths): = 7 years & 306 days (18/07/2009 to 19/05/2017)

Late retirement factor = NPD to DOD: 19/05/2017 to 03/09/2022 (5yrs & 3mths)

5 years = 40%

6 years = 48%

5 years & 3 months = 40 + [(48 – 40) x 3 / 12] = 42%

Factor = 1.42

1. **Spouse’s pension at DOD**

*Member’s pre-1997 pension at DOD*:

11 + (37/365) x £42,836 .00 = £6,793.40 x 1.42 = £ 9,646.63 p.a. (> GMP)

 70

*Member’s post-1997 pension at DOD*:

8 + (209/365) x £42,836 .00 = £5,245.94 x 1.42 = £ 7,449.24 p.a.

 70

3 + (259/365) x £42,836.00 = £1,986.30 x 1.42 = £ 2,820.55 p.a.

 80

7 + (306/365) x £42,836.00 = £5,596.06 x 1.42 = £ 7,946.41 p.a.

 60

*Total member’s pension at DOD* = *£**27,862.83 p.a.*

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Spouse’s pension = £27,862.83 x 50% = **£**  **13,931.42** **p.a.**

*This is split as follows*:

Post88 WGMP (*round to 52p*) = £1,442.48 x 50% = £ 721.24 p.a.

Excess = £13,931.42 - £721.24 = £  13,210.18 p.a.

 **£ 13,931.42 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 = 56 payments (01/10/2022 to 01/05/2027)

Balance of guarantee = £27,862.83 / 12 x 56 = **£130,026.54**

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Total LSDB payable at Trustees’ discretion = **£****130,026.54**

LTA% = £130,026.54 / £1,073,100

 x 100 = **12.11%**

This is within the deceased member’s remaining LTA of 83.29%.