**XYZ Category A – (Answer)**

***DIR – (no special circumstances)***

Name Sarah Green Lower of 5.0% / RPI from DOR to DOD = 1.3%

DOD 09/09/2022 Commuted pension at DOR = £ 4,126.14 p.a.

DOB 27/12/1961

DJS 27/06/1985 Pre88 GMP at DOD = £ 412.36 p.a.

DOR 01/12/2020 Post88 GMP at DOD = £ 1,361.88 p.a.

NPD 27/12/2026 Excess pension at DOD = £ 10,607.01 p.a.

Age 75 27/12/2036 £ 12,381.25 p.a.

**1) Lump sum death benefit (LSDB)**

Payments made from DOR to DOD:

01/12/2020 to 01/09/2022 = 22 payments made (*no need to cap to age 75*)

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

Member’s pension at DOD = £12,381.25 p.a.

Balance of guarantee = £12,381.25 / 12 x 38 = **£****39,207.29**

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Total LSDB payable at Trustees’ discretion = **£39,207.29**

LTA% = £39,207.29 / £1,073,100.00 x 100 = **3.65%**

This is within the deceased member's remaining LTA of 72.16%.

**2) Spouse's pension at DOD**

*Member's pension at DOD* = £12,381.25 p.a.

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*Revalued commuted pension at DOD* = £4,126.14 x 1.013 = £ 4,179.78 p.a. *£**16,561.03 p.a.*

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Spouse’s pension = £16,561.03 x 50% = **£** **8,280.52 p.a.**

*This is split as follows*:

Total WGMP *(post-88 only)* = £1,361.88 / 52 x 50% (2dps)

 x 52 = £  681.20 p.a.

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Excess = £8,280.52 - £681.20 = £ 7,599.32 p.a.

 **£ 8,280.52 p.a.**