**XYZ-Category B (Answer)**

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

Name DIANE HUAN

DOB 13/04/1955

NPD 13/04/2020

DJS 06/11/1997

DOD 05/09/2022

Final pensionable salary at NPD = £38,108.00 (*best 1 in 5, from 6 April 2020*)

Final pensionable salary at 03/07/2011 = £30,826.00

RPI between 04/07/2011 and NPD = 23.7%

FPS comparison :

* FPS at 03/07/2011 x RPI to NPD = £30,826.00 x 1.237 = ***£38,131.76***

OR *(if higher*)

* FPS at NPD  **=** £38,108.00

Late retirement factor = NPD to DOD: 13/04/2020 to 05/09/2022

(2 years & 4 months)

* 2 years = 16%
* 3 years = 24%
* 2 years & 4 months = 16 + [(4/12) x 8] = 18.67%
* Factor = 1.19

Pensionable service (60ths):

06/11/1997 to 31/03/2009 = 11 years & 146 days

Pensionable service (56ths):

01/04/2009 to 03/07/2011 = 2 years & 94 days

**1) Spouse’s pension at DOD**

Member’s pension at DOD

(*used to derive dependant’s pension*)

Standard accrual (60ths) = 11+(146/365) x £38,131.76 x 1.19 = *£ 8,621.59 p.a.*

60

Augmented accrual (56ths) = 2+(94/365) x £38,131.76 x 1.19 = *£ 1,829.28 p.a.*

56

Total = *£ 10,450.87 p.a.*

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Spouse’s pension at DOD = £10,450.87 x 50% = **£ 5,225.44 p.a.**

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

5 year balance of guarantee = £10,450.87 x 5 = *£* *52,254.35*

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Total LSDB payable at Trustees’ discretion = **£ 52,254.35**

LTA% = £52,254.35 / £1,073,100.00

x 100 = **4.86%**

This is within the deceased member's remaining LTA of 91.67%.