**XYZ-Category B (Answer)**

DIS before NPD – (no special circumstances)

Name ANDREW SMITH

DOB 11/12/1975

NPD 11/12/2040

DJS 06/11/1997

DOD 31/08/2022

Pensionable salary at DOD = £50,728.00

Salary at DOD = £51,286.00

Pensionable service:

06/11/1997 to 03/07/2011 = 13 years & 240 days

**1) Spouse’s pension at DOD**

Member’s pension at DOD = 13+(240/365) x £50,728.00 = *£ 11,546.99 p.a.*

(*used to derive spouse’s pension*) 60

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Spouse’s pension at DOD = £11,546.99 x 50% = **£ 5,773.50 p.a.**

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

Life assurance = £51,286.00 x 3 = *£153,858.00*

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Total LSDB payable at Trustees’ discretion = **£153,858.00**

LTA% = £153,654.00 / £1,073,100.00

x 100 = **14.33%**

This is within the deceased member's remaining LTA of 100.00%.