**XYZ-Category B (Answer)**

DIR – (no special circumstances)

Name ANNA TILEN

DOB 21/06/1954

DJS 06/11/1997

DOR 21/06/2020

NPD 21/06/2019

Age 75 21/06/2029

DOD 30/08/2023

RPI between DOR and DOD = 14.7%

1. **Spouse’s pension at DOD**

Member's pension at DOD = £11,053.07

Member’s comm’d pen. (rev’d to DOD) = £3,733.28 x 1.147 = £ 4,282.07

Total pre-commutation pension at DOD = *£15,335.14*

(*used to derive spouse’s pension*)

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Spouse’s pension at DOD = £15,335.14 x 50% = **£ 7,667.57 p.a.**

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

Member’s pension at DOD = *£11,053.07 p.a.*

Payments made from DOR to DOD:

01/07/2020 – 01/08/2023 = 38 months

Remaining payments (balance of 5 years to 01/06/2025 or, if

earlier, capped to member’s 75th birthday):

01/09/2023 – 01/06/2025 = 22 months

Balance of guarantee = £11,053.07 x 22 / 12 = *£20,263.96*

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Total LSDB payable at Trustees’ discretion = **£20,263.96**

LTA% = £20,263.96 /

£1,073,100.00 x 100 = **1.88%**

This is within the deceased member's remaining LTA of 89.31%.