**XYZ-Category B (Answer)**

DIS after NPD – (no special circumstances)

Name JOHAN SMICHEL

DOB 27/10/1956

NPD 27/10/2021

DJS 06/11/1997

DOD 07/09/2023

Final pensionable salary at NPD = £49,218.00 (*best 1/5 on or before 6 April 2021*)

Final pensionable salary at 03/07/2011 = £36,173.60

RPI between 04/07/2011 and NPD = 34.4%

FPS comparison :

* FPS at 03/07/2011 x RPI to NPD = £36,173.60 x 1.344 = ***£48,617.32***

OR *(if higher*) vs

* FPS at NPD  **=** ***£49,218.00 (higher)***

Late retirement factor = NPD to DOD: 27/10/2021 to 07/09/2023

(1 year & 10 months)

* 1 years = 1.029
* 2 years = 1.061
* 1 year & 10 months = 1.029 + [(10/12) x 0.032 ] = 1.056
* Factor = 1.056

Pensionable service (60ths):

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

**1) Spouse’s pension at DOD**

Member’s pension at NPD = 13+(240/365) x £49,218.00 = *£**11,203.28 p.a.*

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

Member’s pension at DOD = £11,203.28 x 1.056 = *£11,830.66 p.a.*

(*used to derive spouse’s pension*)

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Spouse’s pension at DOD = £11,830.66 x 50% = **£ 5,915.33 p.a.**

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

5 year balance of guarantee = £11,830.66 x 5 = *£**59**,153.30*

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Total LSDB payable at Trustees’ discretion = **£59,153.30**

LTA% = £59,153.30 / £1,073,100.00

x 100 = **5.51%**

This is within the deceased member's remaining LTA of 87.24%.