**XYZ-Category B (Answer)**

DIS before NPD – (no special circumstances)

Name TINA GREEN

DOB 10/01/1978

NPD 10/01/2043

DJS 06/11/1997

DOD 03/09/2023

Pensionable salary at DOD = £37,877.00 (*based on latest pensionable salary*)

Salary at DOD = £38,124.00

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 £37,877.00 = *£* *8,621.77 p.a.*

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

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Spouse’s pension at DOD = £8,621.77 x 50% = **£ 4,310.89 p.a.**

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

Life assurance = £38,124.00 x 3 = *£**114,372.00*

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Total LSDB payable at Trustees’ discretion = **£114,372.00**

LTA% = £114,372.00 / £1,073,100.00

x 100 = **10.65%**

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