**XYZ-Category B (Answer)**

DIR – (Augmented spouse’s pension)

Name DANIEL KOVACK

DOB 16/02/1955

DJS 06/11/1997

DOR 11/02/2019

NPD 16/02/2020

Age 75 16/02/2030

DOD 02/09/2023

RPI between DOR and DOD = 16.1%

1. **Spouse’s pension at DOD**

Member's pension at DOD = £19,487.15

Member’s comm’d pen. (rev’d to DOD) = £10,304.38 x 1.161 = £11,963.39

Total pre-commutation pension at DOD = *£31,450.54*

(*used to derive spouse’s pension*)

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Spouse’s pension at DOD = £31,450.54 x 66.67% = **£20,968.07 p.a.**

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

Member’s pension at DOD = *£31,450.54 p.a.*

Payments made from DOR to DOD:

01/03/2019 – 01/09/2023 = 55 months

Remaining payments (balance of 5 years to 01/02/2024 or, if

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

01/10/2023 – 01/02/2024 = 05 months

Balance of guarantee = £19,487.15 x 5 / 12 = *£* *8,119.65*

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Total LSDB payable at Trustees’ discretion = **£ 8,119.65**

LTA% = £8,119.65 /

£1,073,100.00 x 100 = **0.75%**

This is within the deceased member's remaining LTA of 87.23%.