**XYZ Category A – (Answer)**

***DIR – (no special circumstances)***

Name SIMON TILSON Lower of 5.0% / RPI from DOR to DOD = 12.1%

DOD 04/09/2023 Commuted pension at DOR = £ 9,632.51 p.a.

DOB 23/09/1958

DJS 13/11/1986 Pre-1988 GMP at DOD = £ 218.40 p.a.

DOR 11/06/2020 Post-1988 GMP at DOD = £ 2,140.32 p.a.

NPD 23/09/2023 Excess pension at DOD = £28,968.16 p.a.

Age 75 23/09/2033 £31,326.88 p.a.

**1) Spouse's pension at DOD**

*Member's pension at DOD (used to derive spouse’s pension)* = £31,326.88 p.a.

+

*Rev’d comm’d pension at DOD* = £9,632.51 x 1.121 = £10,798.04 p.a. ***£******42,124.92 p.a.***

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Spouse’s pension = £42,124.92 x 50% = **£****21,062.46p.a.**

*This is split as follows*:

WGMP (Pre-1988) = £218.40 / 52 x 50% (2dps)

x 52 = ***£ 109.20 p.a***.

WGMP (Post-1988) = £2,140.32 / 52 x 50% (2dps)

x 52 = ***£ 1,070.16 p.a***.

Excess = £21,062.46 –

(£109.20 + £1,070.16) = ***£19,883.10 p.a.***

Spouse’s pension **£21,062.46 p.a.**

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

Payments made from DOR to DOD:

01/07/2020 to 01/09/2023 = 39 payments made

Remaining payments = 21 payments outstanding

Member’s pension at DOD = £31,326.88 p.a.

Balance of guarantee = £31,326.88 / 12 x 21 = ***£54,822.04***

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Total LSDB payable at Trustees’ discretion = **£54,822.04**

LTA% = £54,822.04 / £1,073,100.00

x 100 = **5.10%**

This is within the deceased member's remaining LTA of 84.27%.