**XYZ Category A – (Answer)**

***DIS after NPD – (special circumstances: augmented spouse's pension)***

Name JOL RANNER Pre-1988 GMP = N/A

DOD 28/08/2023 Post-1988 GMP = £2,967.12 p.a.

DOB 27/02/1955

DJS 11/11/1989

NPD 27/02/2020

Age 75 27/02/2030

Final pensionable salary at NPD = £38,582.00 (best 1 in 5 on or before 6 April 2019)

Pre-1997 pensionable service = 7 years & 146 days (11/11/1989 to 05/04/1997)

Post-1997 pensionable service

50.00% spouse = 18 years & 25 days (06/04/1997 to 30/04/2015)

66.67% spouse = 4 years & 303 days (01/05/2015 to 27/02/2020)

Late retirement factor = NPD to DOD: 27/02/2020 to 28/08/2023 (3yrs & 6mths)

3 years = 1.104

4 years = 1.144

Factor = 1.104 + [(1.144 - 1.104) x 6/12] = 1.124 (3 decimal places)

1. **Spouse’s pension at DOD**

*Member’s pension at DOD (used to derive spouse’s pension)*:

Member’s pre-1997 pension = 7 + (146/365) x £38,582.00 x 1.124 = £ 4,584.42 p.a.

70 *(> GMP*)

Member’s post-1997 pension = 18 + (25/365) x £38,582.00 x 1.124 = £11,193.73 p.a.

70

Member’s post-1997 pension = 4 + (303/365) x £38,582.00 x 1.124 = £ 2,992.35 p.a.

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*Total member’s pension at DOD* = ***£18,770.50 p.a.***

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Spouse’s pension = £4,584.42 + £11,193.73 x 50%

+ £2,992.35 x 66.67% = **£** **9,884.07 p.a.**

*This is split as follows*:

Total WGMP (all post-1988) = £2,967.12 / 52 x 50% (2dps)

x 52 = ***£ 1,483.56 p.a.***

Excess = £9,884.07- £1,483.56 = ***£ 8,400.51 p.a***.

Spouse’s pension = **£ 9,884.07 p.a.**

**2) Lump sum death benefit**

*Payments NOT capped to age 75 as this is more than 5 years from member’s date of death*

Outstanding instalments = 60 payments (01/09/2023 to 01/08/2028)

Balance of guarantee = £18,770.50 / 12 x 60 = ***£******93,852.50***

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Total LSDB payable at Trustees’ discretion = **£93,852.50**

LTA% = £93,852.50 / £1,073,100.00 x 100 = **8.74%**

This is within the deceased member’s remaining LTA of 82.12%.