**XYZ Category A - (Answer)**

***DIS before NPD – (special circumstances: part-time service)***

Name SIAN BEDROW Pre-1988 GMP = N/A

DOD 05/09/2023 Post-1988 GMP = £132.08 p.a.

DOB 02/10/1973

DJS 09/08/1996  
NPD 02/10/2038

Salary at DOD = £21,656.00

Final pensionable salary at DOD = £21,211.00 (*latest entry*)

Pre-1997 (full-time) = 09/08/1996 to 05/04/1997 = 0yrs & 240dys

Post-1997 (full-time) = 06/04/1997 to 10/01/2018 = 20yrs & 280dys

Post-1997 (4.0 days) = 11/01/2018 to 29/04/2021 = 3yrs & 109dys

Post-1997 (3.0 days) = 30/04/2021 to 02/10/2038 = 17yrs & 156dys

1. **Spouse’s pension at DOD**

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

Member’s pre-1997 pension = 0 + (240/365) x £21,211.00 = £ 199.24 p.a.

70 (*> GMP*)

Member’s post-1997 pension = 20 + (280/365) x £21,211.00 = £ 6,292.74 p.a.

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Member’s post-1997 pension = 3 + (109/365) x £21,211.00 x 4/5 = £ 799.63 p.a.

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Member’s post-1997 pension = 17 + (156/365) x £21,211.00 x 3/5 = £ 3,168.45 p.a.

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*Total member’s pension at DOD* = ***£ 10,460.06 p.a.***

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Spouse’s pension = £10,460.06 x 50% = **£** **5,230.03 p.a.**

*This is split as follows*:

Total WGMP (all post-1988) = £132.08 / 52 x 50% (2dps) x 52 = ***£ 66.04 p.a.***

Excess = £5,230.03- £66.04 = ***£ 5,163.99 p.a***.

Spouse’s pension = **£ 5,230.03 p.a.**

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

Life assurance = Salary x 4

= £21,656.00 x 4 = **£ 86,624.00**

Refund of member contributions = £ **32,839.33**

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Total LSDB = £86,624.00 + £32,839.33 = **£119,463.33**

The LSDB is payable at the Trustees’ discretion

LTA% = £119,463.33 / £1,073,100.00

x 100 = **11.13%**

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