**XYZ Category A - (Answer)**

***DIS before NPD – (special circumstances: transferred-in benefits)***

Name Gemma Greenidge Pre-1988 GMP = N/A

DOD 11/09/2024 Post-1988 GMP = £1,012.44 pa

DOB 17/03/1970 Salary at DOD = £49,495.00

DJS 04/11/1994 Final pensionable salary at DOD = £47,995.00
NPD 17/03/2035 Remaining ‘LS&DBA’ = £1,073,100.00

Pre-1997 pens. service (*70ths*) = 04/11/1994 to 05/04/1997 = 2yrs & 153dys

Post-1997 pens. service (*70ths*) = 06/04/1997 to 17/03/2035 = 37yrs & 346dys

----

TVin added service (*70ths*) = 2yrs & 148dys

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

Life assurance = £49,495.00 x 4 (death multiple) = **£197,980.00**

 +

Refund of contributions (XYZ) = **£39,220.80**

 +

Refund of contributions (TVin) = **£1,301.22**

Total = ***£238,502.02***

-----

Total LSDB payable at Trustees’ discretion = **£238,502.02**

***‘LS&DBA’ Check* =** £238,502.02 v £1,073,100.00 = **OK**

**2) Spouse’s pension at DOD**

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

Member (pre-1997): = £47,995.00 x

 [2yrs+(153dys/365dys)] / 70 = £1,658.69 pa

 +

Member (post-1997): = £47,995.00 x

 [37yrs+(346dys/365dys)] / 70 = £26,018.74 pa

 +

Member (TVin): = £47,995.00 x

 [2yrs+(148dys/365dys)] / 70 = £1,649.30 pa

*Total member’s pension at DOD* = *£29,326.73 pa*

**GMP Check (*excluding TVin pension*):**

Pre-1997 pension v GMP: ***£1,658.69 v £1,012.44*** => **OK**

 *OR*

Total pension v £29,326.73 - £1,649.30 = ***£27,677.43*** **v**

 post-1997 pension + GMP: £26,018.74 + £1,012.44 = ***£27,031.18*** => **OK**

-----

Spouse’s pension = £29,326.73 x 50% = **£****14,663.37 pa**

*This is split as follows*:

Total WGMP (all post-1988) = £1,012.44 / 52 x 50% (2dps) x 52 = ***£506.48 pa***

 +

Excess = £14,663.37- £506.48 = ***£14,156.89 pa***

Spouse’s pension = **£14,663.37 pa**