# 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)

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Life assurance	= £49,495.00 x 4 (death multiple)	=	£197,980.00
Refund of contributions (XYZ)		=	£39,220.80
Refund of contributions (TVin	)	=	+ <u>£1,301.22</u>
Total		=	£238,502.02
Total LSDB payable at Trustees' discretion		=	£238,502.02
'LS&DBA' Check	= £238,502.02 v £1,073,100.00	=	ОК

# 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 DC	DD	=	£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

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Excess

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

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

Spouse's pension = £14,663.37 pa