

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)	=	<u>£197,980.00</u>
			+
Refund of contributions (XYZ)		=	<u>£39,220.80</u>
			+
Refund of contributions (TVin)		=	<u>£1,301.22</u>
Total		=	<u>£238,502.02</u>

Total LSDB payable at Trustees' discretion		=	<u>£238,502.02</u>
'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
<i>Total member's pension at DOD</i>		=	<u>£29,326.73 pa</u>

