

XYZ Category B – (Answer)

DIS before NPD – (no special circumstances)

Name	Albert Marshall	Salary at DOD	=	£62,400.00
DOD	11/09/2024	Final pensionable salary at DOD	=	£60,120.00
DOB	23/11/1968	Remaining 'LS&DBA'	=	£1,073,100.00
DJS	06/11/1997			
NPD	23/11/2033			
Spouse	N/A			
Child	10/06/2009	(Pension payable until age 18)		
Pensionable service	= 06/11/1997 to 03/07/2011		=	13yrs & 240dys

1) Lump sum death benefit (LSDB)

Life assurance = £62,400.00 x 4 (death multiple) = **£249,600.00**

Total = **£249,600.00**

Total LSDB payable at Trustees' discretion = **£249,600.00**

'LS&DBA' Check = £249,600.00 v £1,073,100.00 = **OK**

2) Child dependant's pension at DOD

Member's pension at DOD (used to derive child dependant's pension):

Member: = £60,120.00 x
[13yrs+(240dys/365dys)] / 60 = £13,684.85 pa

Total member's pension at DOD = **£13,684.85 pa**

Child dependant's pension = £13,684.85 x 50% = **£6,842.43 pa**

The pension is payable until the child dependant's 18th birthday