

XYZ Category B – (Answer)

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

Name	Joanne Garner	Salary at DOD ('actual' salary)	=	£26,690.00
DOD	09/09/2024	Final pensionable salary at DOD	=	£65,225.00
DOB	30/11/1969	Remaining 'LS&DBA'	=	£1,073,100.00
DJS	06/11/1997			
NPD	30/11/2034			
Pensionable service (5.0 days) = 06/11/1997 to 21/03/2001				= 3yrs & 136dys
Pensionable service (4.0 days) = 22/03/2001 to 31/12/2008				= 7yrs & 285dys
Pensionable service (2.0 days) = 01/01/2009 to 03/07/2011				= 2yrs & 184dys

1) Lump sum death benefit (LSDB)

Life assurance	=	£26,690.00 x 4 (death multiple)	=	<u>£106,760.00</u>
Total			=	<u>£106,760.00</u>

Total LSDB payable at Trustees' discretion			=	<u>£106,760.00</u>
'LS&DBA' Check	=	£106,760.00 v £1,073,100.00	=	OK

2) Spouse's pension at DOD

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

Member (full-time 5.0 days):	=	£65,225.00 x [3yrs+(136dys/365dys)] / 60	=	£3,666.30 pa +
Member (part-time 4.0 days):	=	£65,225.00 x [7yrs+(285dys/365dys)] / 60 x 4/5	=	£6,766.72 pa +
Member (part-time 2.0 days):	=	£65,225.00 x [2yrs+(184dys/365dys)] / 60 x 2/5	=	£1,088.87 pa
Total member's pension at DOD			=	<u>£11,521.89 pa</u>

Spouse's pension	=	£11,521.89 x 50%	=	<u>£5,760.95 pa</u>