XYZ Category A –

DIR – (no special circumstances)

Name June Conseller Lower of 5% / RPI from DOR to DOD = 8.20%

DOD 24/08/2020 Commuted pension at DOR = £ 1,894.18 p.a.

DOB 21/08/1959 Pre88 GMP at DOD = £ 128.44 p.a.

DJS 15/06/1986 Post88 GMP at DOD = £ 372.32 p.a.

DOR 21/08/2017 Excess pension at DOD = £ 8,456.28 p.a.

NPD 21/08/2024

1) Lump sum death benefit (LSDB)

Member's pension at DOD = £ 8,957.04 p.a.

Payments made from DOR to DOD:

01/09/2017 to 01/08/2020 = 36

Remaining payments: (5 x 12) - 36 = 24

Balance of guarantee = £8,957.04 / 12 x 24 = £17,914.08

Total LSDB payable at trustees’ discretion = **£17,914.08**

LTA% = £17,914.08 / £1,073,100 x 100 = **1.66%**

This is within the deceased member's remaining LTA of 82.38%.

2) Spouse's pension at DOD

Member's pension at DOD = = £ 8,957.04 p.a.

Revalued commuted pension at DOD = £1,894.18 x 1.0820 = £ 2,049.50 p.a.

Total member’s pension at DOD = £11,006.54 p.a.

Spouse’s pension at DOD = £11,006.54 x 50% = **£ 5,503.27 p.a.**

*This is split as follows*:

Pre 88 WGMP (*round to 52p*) = *N/A (female member)*

Post 88 WGMP (*round to 52p*) = £372.32 x 50% = £ 186.16 p.a.

Excess = £5,503.27 - £186.16 = £ 5,317.11 p.a.

Total spouse’s pension at DOD = **£ 5,503.27 p.a.**