**XYZ Category A – (Answer)**

***DIR: (no special circumstances)***

Name Tom White Lower of 5.0% / RPI from DOR to DOD = 1.4%

DOD 02/09/2022 Commuted pension at DOR = £ 2,096.58 p.a.

DOB 18/01/1956

DJS 25/08/1992 Pre88 GMP at DOD = £

DOR 18/01/2021 Post88 GMP at DOD = £ 1,719.64 p.a.

NPD 18/01/2021 Excess pension at DOD = £22,544.48 p.a.

Age 75 18/01/2031 £24,264.12 p.a.

**1) Lump sum death benefit (LSDB)**

Payments made from DOR to DOD:

01/02/2021 to 01/09/2022 = 20 payments made (*no need to cap to age 75*)

Remaining payments: (5 x 12) - 20 = 40 payments outstanding

Member’s pension at DOD = £24,264.12 p.a.

Balance of guarantee = £24,264.12 / 12 x 40 = **£****80,880.40**

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Total LSDB payable at Trustees’ discretion = **£80,880.40**

LTA% = £80,880.40 / £1,073,100.00 x 100 = **7.53%**

This is within the deceased member's remaining LTA of 45.37%.

**2) Spouse's pension at DOD**

*Member's pension at DOD* = £24,264.12 p.a.

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*Revalued commuted pension at DOD* = £7,312.62 x 1.014 = £ 7,415.00 p.a. *£**31,679.12 p.a.*

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Spouse’s pension = £31,679.12 x 60% = **£****19,007.47 p.a.**

*This is split as follows*:

Total WGMP (post 88-only) = £1,719.64 / 52 x 50% (2dps)

 x 52 = £ 860.08 p.a.

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Excess = £19,007.47- £860.08 = £18,147.39 p.a.

 **£19,007.47 p.a.**