**XYZ-Category B (Answer)**

DIR – (no special circumstances)

Name JOSE PEDRO

DOB 16/02/1955

NPD 16/02/2020

Age 75 16/02/2030

DJS 06/11/1997

DOR 16/02/2020

DOD 01/09/2022

RPI between DOR and DOD = 4.2%

1. **Spouse’s pension at DOD**

Member's pension at DOD = £23,247.38

Member’s comm’d pen. (rev to DOD) = £4,212.62 x 1.042 = £ 4,389.55  
Total pre-commutation pension at DOD = *£27,636.93*

(*used to derive spouse’s pension*)

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Spouse’s pension at DOD = £27,636.93 x 50% = **£13,818.47 p.a.**

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

Member’s pension at DOD = *£23,247.38 p.a.*

Payments made from DOR to DOD:

01/03/2020 – 01/09/2022 = 31 months

Remaining payments (balance of 5 years to 15/02/2025 or, if

earlier, capped to member’s 75th birthday of 16/02/2030):

01/10/2022 – 01/02/2025 = 29 months

Balance of guarantee = £23,247.38 / 12 x 29 = *£**56,181.17*

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Total LSDB payable at Trustees’ discretion = **£56,181.17**

LTA% = £56,181.17 / £1,073,100.00

x 100 = **5.23%**

This is within the deceased member's remaining LTA of 92.27%.