

XYZ Category A - (Answer)

DIS before NPD – (no special circumstances)

Name	Hannah Hurrell	Pre-1988 GMP	=	N/A
DOD	08/09/2025	Post-1988 GMP	=	£512.72 pa
DOB	19/07/1973	Salary at DOD	=	£53,590.00
DJS	03/10/1995	Final pensionable salary at DOD	=	£52,590.00
NPD	19/07/2038	Remaining 'LS&DBA'	=	£1,073,100.00
Spouse	Yes			
Pre-1997 pens. service (70ths) = 03/10/1995 to 05/04/1997				= 1 year & 185 days
Post-1997 pens. service (70ths) = 06/04/1997 to 19/07/2038				= 41 years & 105 days

1) Lump sum death benefit (LSDB)

Life assurance	=	£53,590.00 x 4 (death multiple)	=	<u>£214,360.00</u>
				+
Refund of contributions	=		=	<u>£66,334.89</u>
				+
Total	=		=	<u>£280,694.89</u>

Total LSDB payable at Trustees' discretion	=		=	<u>£280,694.89</u>
'LS&DBA' Check	=	£280,694.89 v £1,073,100.00	=	OK

2) Spouse's pension at DOD

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

Pre-1997 member:	=	£52,590.00 x [1yr+(185dys/365dys)] / 70	=	£1,132.07 pa
				+
Post-1997 member:	=	£52,590.00 x [41yrs+(105dys/365dys)] / 70	=	£31,018.84 pa
<i>Total member's pension at DOD</i>	=		=	<u>£32,150.91 pa</u>

GMP Check (excluding TVin pension):

Pre-1997 pension v GMP: **£1,132.07 v £512.72 => OK**

OR

Total pension v **£32,150.91 v**
post-1997 pension + GMP: **£31,018.84 + £512.72 = £31,531.56 => OK**

Spouse's pension = £32,150.91 x 50% = **£16,075.46 pa**

This is split as follows:

WGMP (post-1988) = £512.72 / 52 x 50% (2dps) x 52 = **£256.36 pa**

Excess = £16,075.46 - £256.36 = **£15,819.10 pa**

Spouse's pension = **£16,075.46 pa**