

## XYZ Category A – (Answer)

### ***DIR – (special circumstances: augmented pension)***

Name	James Beaton	Lower of 5.0% or RPI (DOR to DOD)	=	12.4%
DOD	10/09/2025	Commuted pension at DOR	=	£2,640.13 pa
DOB	26/12/1959	Excess pension at DOD	=	£8,930.30 pa
DJS	14/04/1989	Pre-1988 GMP at DOD	=	N/A
DOR	26/12/2021	Post-1988 GMP at DOD	=	£2,909.92 pa
NPD	26/12/2024	Total pension at DOD ( <i>excluding Aug.</i> )	=	£11,840.22 pa
Age 75	26/12/2034	Augmented pension at DOD	=	£1,830.60 pa
Spouse	Yes	Remaining 'LS&DBA'	=	£1,002,688.98

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

Member's pension at DOD (*excluding augmented pension*) = £11,840.22 pa

Payments made from DOR to DOD:

01/01/2022 – 01/09/2025 = 45 payments made

Remaining payments (balance of 5 years to 01/12/2026 or, if earlier, capped to member's 75<sup>th</sup> birthday of 26/12/2034):

01/10/2025 – 01/12/2026 = 15 months (*not capped*)

Balance of guarantee = £11,840.22 x 15 / 12 = **£14,800.28**

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Total LSDB payable at Trustees' discretion = **£14,800.28**

'LS&DBA' Check = £14,800.28 v £1,002,688.98 = **OK**

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

Member's pension at DOD (*used to derive spouse's pension*) = £11,840.22 pa

Rev'd comm'd pension at DOD = £2,640.13 x 1.124 (= 12.4%) = £2,967.51 pa

Member's augmented pension at DOD (*non-increasing*) = £1,830.60 pa

Member's pre-commutation pension revalued to DOD = **£16,638.33 pa**

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Spouse's pension (non-Aug.)	=	$(£16,638.33 - £1,830.60) \times 50\%$	=	<b>£7,403.87 pa</b>
				+
Spouse's pension (Aug.)	=	$£1,830.60 \times 50\%$	=	<b>£915.30 pa</b>
Spouse's pension			=	<b><u>£8,319.17 pa</u></b>

*This is split as follows:*

WGMP (post-1988)	=	$£2,909.92 / 52 \times 50\% (2dps) \times 52$	=	<b>£1,454.96 pa</b>
				+
Excess (non-Aug.)	=	$£7,403.87 - £1,454.96$	=	<b>£5,948.91 pa</b>
				+
Excess (Aug.)	=	$£1,830.60 \times 50\%$	=	<b>£915.30 pa</b>
Spouse's pension			=	<b><u>£8,319.17 pa</u></b>