

XYZ Category A - (Answer)

DIS before NPD – (special circumstances: part-time service)

Name	Wessel Kuivenhoven	Pre-1988 GMP	=	N/A
DOD	09/09/2025	Post-1988 GMP	=	£611.52 pa
DOB	11/08/1972	Salary at DOD	=	£27,600.00
DJS	07/12/1995	Final pensionable salary at DOD	=	£45,165.00
NPD	11/08/2037	Remaining 'LS&DBA'	=	£1,073,100.00
Spouse	Yes			

Pre-1997 pen. serv. (4.0 days)	=	07/12/1995 to 05/04/1997	=	1 year & 120 days
Post-1997 pen. serv. (4.0 days)	=	06/04/1997 to 31/12/2008	=	11 years & 270 days
Post-1997 pen. serv. (3.5 days)	=	01/01/2009 to 30/04/2019	=	10 years & 120 days
Post-1997 pen. serv. (3.0 days)	=	01/05/2019 to 11/08/2037	=	18 years & 103 days

1) Lump sum death benefit (LSDB)

Life assurance = £27,600.00 x 4 (death multiple) = **£110,400.00**

Refund of contributions = **£49,667.46**

Total = **£160,067.46**

Total LSDB payable at Trustees' discretion = **£160,067.46**

'LS&DBA' Check = £160,067.46 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 (4.0 days): = £45,165.00 x [1yr+(120dys/365dys)]
/ 70 x **4.0/5.0** = £685.87 pa

Post-1997 member (4.0 days): = £45,165.00 x [11yrs+(270dys/365dys)]
/ 70 x **4.0/5.0** = £6,059.71 pa

Post-1997 member (3.5 days): = £45,165.00 x [10yrs+(120dys/365dys)]
/ 70 x **3.5/5.0** = £4,664.99 pa

Post-1997 member (3.0 days): = £45,165.00 x [18yrs+(103dys/365dys)]
/ 70 x **3.0/5.0** = £7,077.56 pa

Total member's pension at DOD = **£18,488.13 pa**

GMP Check:

Pre-1997 pension v GMP: **£685.87 v £611.52 => OK**

OR

Total pension v **£18,488.13 v**
post-1997 pension + GMP: $(£18,488.13 - £685.87) + £611.52 = \mathbf{£18,413.78} => \mathbf{OK}$

Spouse's pension = $£18,488.13 \times 50\%$ = **£9,244.07 pa**

This is split as follows:

WGMP (post-1988) = $£611.52 / 52 \times 50\% (2\text{dps}) \times 52$ = **£305.76 pa**

Excess = $£9,244.07 - £305.76$ = **£8,938.31 pa**

Spouse's pension = **£9,244.07 pa**