

XYZ Category B – (Answer)

DIS after NPD – (no special circumstances)

Name	Heather Edhouse	Salary at DOD	=	£57,000.00
DOD	11/09/2025	Final pensionable salary at NPD	=	£49,323.00
DOB	03/10/1954	(best 1/5 prior to NPD)		
DJS	06/11/1997	Final pens'ble salary at 03/07/2011	=	£36,125.00
NPD	03/10/2019	5.0% or RPI rev. (04/07/2011 to NPD)	=	28.8%
Age 75	03/10/2029	Remaining 'LS&DBA'	=	£962,294.77
Spouse	Yes			

Pensionable service (60ths) = 06/11/1997 to 03/07/2011 = 13yrs & 240dys

Late retirement factor = NPD to DOD: 03/10/2019 to 11/09/2025 (5 years & 11 months)
5 years = 1.170
6 years = 1.213
Factor = $1.170 + [(1.213 - 1.170) \times 11/12]$ = 1.209 (3dps)

Salary comparison

FPS at 03/07/2011 x reval'n = £36,125.00 x 1.288 (= 28.8%) = £46,529.00 (lower)
vs
FPS at NPD = £49,323.00 (higher)

1) Lump sum death benefit

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

Member: = $\frac{£49,323.00 \times [13\text{yrs} + (240\text{dys}/365\text{dys})]}{60 \times 1.209}$ = £13,573.66 pa

Total member's pension at DOD = £13,573.66 pa

Payments CAPPED to what would have been the deceased member's 75th birthday (as this is less than 5 years from the deceased member's DOD)

Outstanding instalments = 49 payments (01/10/2025 to 01/10/2029)

Balance of guarantee = $\frac{£13,573.66}{12} \times 49$ = £55,425.78

Total LSDB payable at Trustees' discretion = £55,425.78

'LS&DBA Check' = £55,425.78 v £962,294.77 = **OK**

2) Spouse's pension at DOD

$$\text{Spouse's pension} = \text{£13,573.66} \times 50\% = \text{£6,786.83 pa}$$