**XYZ Category A – (Answer)**

***DIR – (no special circumstances)***

Name Cecilia Lloyd Lower of 5.0% or RPI (DOR to DOD) = 9.2%

DOD 13/09/2024 Commuted pension at DOR = £4,764.18 pa

DOB 22/10/1964 Excess pension at DOD = £9,766.79 pa

DJS 24/02/1986 Pre-1988 GMP at DOD = £501.28 pa

DOR 22/10/2022 Post-1988 GMP at DOD = £3,152.76 pa

NPD 22/10/2029 Total pension at DOD = £13,420.83 pa

Age 75 22/10/2039 Remaining ‘LS&DBA’ = £925,047.42

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

Member’s pension at DOD = *£13,420.83 pa*

Payments made from DOR to DOD:

01/11/2022 – 01/09/2024 = 23 payments made

Remaining payments (balance of 5 years to 01/10/2027 or, if

earlier, capped to member’s 75th birthday of 22/10/2039):

01/10/2024 – 01/10/2027 = 37 months (*not capped*)

Balance of guarantee = £13,420.83 x 37 / 12 = ***£41,380.89***

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Total LSDB payable at Trustees’ discretion = **£41,380.89**

***‘LS&DBA’ Check* =** £41,380.89 v £925,047.42 = **OK**

**2) Spouse’s pension at DOD**

*Member's pension at DOD (used to derive spouse’s pension)* = £13,420.83 pa

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*Rev’d comm’d pension at DOD* = £4,764.18 x 1.092 (= 9.2%) = £5,202.48 pa

*Member’s pre-commutation pension revalued to DOD* = *£**18,623.31 pa*

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Spouse’s pension = £18,623.31 x 50% = **£****9,311.66 pa**

*This is split as follows*:

WGMP (Post-1988 *only*) = £3,152.76 / 52 x 50% (2dps) x 52 = ***£1,576.64 pa***

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Excess = £9,311.66 - £1,576.64 = ***£7,735.02 pa***

Spouse’s pension = **£9,311.66 pa**