**XYZ Category A – (Answer)**

***DIR – (special circumstances: augmented spouse’s pension)***

Name Alvin Kanhai Lower of 5.0% or RPI (DOR to DOD) = 11.2%

DOD 15/09/2024 Commuted pension at DOR = £6,440.88 pa

DOB 11/02/1950 Excess pension at DOD = £21,135.28 pa

DJS 20/04/1982 Pre-1988 GMP at DOD = £2,785.12 pa

DOR 31/12/2021 Post-1988 GMP at DOD = £4,530.24 pa

NPD 11/02/2015 Total pension at DOD = £28,450.64 pa

Age 75 11/02/2025 Enhanced spouse’s percentage = 66.67%

Remaining ‘LS&DBA’ = £960,126.96

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

Member’s pension at DOD = *£28,450.64 pa*

Payments made from DOR to DOD:

01/01/2022 – 01/09/2024 = 33 payments made

Remaining payments (balance of 5 years to 01/12/2026 or, if

earlier, capped to member’s 75th birthday of 11/02/2025):

01/10/2024 – 01/02/2025 = 5 months (*capped*)

Balance of guarantee = £28,450.64 x 5 / 12 = ***£11,854.43***

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Total LSDB payable at Trustees’ discretion = **£11,854.43**

***‘LS&DBA’ Check* =** £11,854.43 v £960,126.96 = **OK**

**2) Spouse’s pension at DOD**

*Member's pension at DOD (used to derive spouse’s pension)* = £28,450.64 pa

+

*Rev’d comm’d pension at DOD* = £6,440.88 x 1.112 (= 11.2%) = £7,162.26 pa

*Member’s pre-commutation pension revalued to DOD* = *£**35,612.90 pa*

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Spouse’s pension = £35,612.90 x **66.67%** = **£****23,743.12 pa**

*This is split as follows*:

WGMP (Pre-1988) = £2,785.12 / 52 x 50% (2dps) x 52 = ***£1,392.56 pa***

+

WGMP (Post-1988) = £4,530.24 / 52 x 50% (2dps) x 52 = ***£2,265.12 pa***

+

Excess = £23,743.12 –

(£1,392.56 + £2,265.12) = ***£20,085.44 pa***

Spouse’s pension = **£23,743.12 pa**