**XYZ Category B – (Answer)**

***DIS before NPD – (no special circumstances)***

Name Albert Marshall Salary at DOD = £62,400.00

DOD 11/09/2024 Final pensionable salary at DOD = £60,120.00

DOB 23/11/1968 Remaining ‘LS&DBA’ = £1,073,100.00

DJS 06/11/1997
NPD 23/11/2033

Spouse N/A

Child 10/06/2009 (*Pension payable until age 18*)

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

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

Life assurance = £62,400.00 x 3 (death multiple) = **£187,200.00**

Total = ***£187,200.00***

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Total LSDB payable at Trustees’ discretion = **£187,200.00**

***‘LS&DBA’ Check* =** £187,200.00 v £1,073,100.00 = **OK**

**2) Child dependant’s pension at DOD**

*Member’s pension at DOD (used to derive child dependant’s pension)*:

Member: = £60,120.00 x

 [13yrs+(240dys/365dys)] / 60 = £13,684.85 pa

*Total member’s pension at DOD* = *£13,684.85 pa*

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Child dependant’s pension = £13,684.85 x 50% = **£****6,842.43 pa**

*The pension is payable until the child dependant’s 18th birthday*