**XYZ Category B – (Answer)**

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

Name Suzanna Holding Lower of 5.0% or RPI (DOR to DOD) = 9.6%

DOD 14/09/2024 Commuted pension at DOR = £3,185.60 pa

DOB 19/03/1952 Pension in payment at DOD = £13,222.87 pa

DJS 06/11/1997 Remaining ‘LS&DBA’ = £972,685.10

DOR 29/07/2022

NPD 19/03/2017

Age 75 19/03/2027

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

Member’s pension at DOD = *£13,222.87 pa*

Payments made from DOR to DOD:

 01/08/2022 – 01/09/2024 = 26 payments made

Remaining payments (balance of 5 years to 01/07/2027 or, if

earlier, capped to member’s 75th birthday of 19/03/2027):

 01/10/2024 – 01/03/2027 = 30 months (*capped*)

Balance of guarantee = £13,227.87 x 30 / 12 = ***£33,069.68***

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Total LSDB payable at Trustees’ discretion = **£33,069.68**

***‘LS&DBA’ Check* =** £33,069.68 v £972,685.10 = **OK**

**2) Spouse’s pension at DOD**

*Member's pension at DOD (used to derive spouse’s pension)* = £13,222.87 pa

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*Rev’d comm’d pension at DOD* = £3,185.60 x 1.096 (= 9.6%) = £3,491.42 pa

*Member’s pre-commutation pension revalued to DOD* = *£**16,714.29 pa*

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Spouse’s pension = £16,714.29 x 50% = **£****8,357.15 pa**