

XYZ Category A – (Answer)

DIR – (no special circumstances)

Name	Shona Buchan	Lower of 5.0% or RPI (DOR to DOD)	=	18.4%
DOD	14/09/2026	Commuted pension at DOR	=	£3,210.45 pa
DOB	20/05/1963	Excess pension at DOD	=	£8,844.10 pa
DJS	22/10/1988	Pre-1988 GMP at DOD	=	N/A
DOR	27/11/2021	Post-1988 GMP at DOD	=	£4,000.88 pa
NPD	20/05/2028	Total pension at DOD	=	£12,844.98 pa
Age 75	20/05/2038	Remaining 'LS&DBA'	=	£906,224.00

1) Lump sum death benefit (LSDB)

Member's pension at DOD = £12,844.98 pa

Payments made from DOR to DOD:

01/12/2021 – 01/09/2026 = 58 payments made

Remaining payments (balance of 5 years to 01/11/2026 or, if earlier, capped to member's 75th birthday of 20/05/2038):

01/10/2026 – 01/11/2026 = 2 months (*not capped*)

Balance of guarantee = £12,844.98 x 2 / 12 = **£2,140.83**

Total LSDB payable at Trustees' discretion = **£2,140.83**

'LS&DBA' Check = £2,140.83 v £906,224.00 = **OK**

2) Spouse's pension at DOD

Member's pension at DOD (used to derive spouse's pension) = £12,844.98 pa

Rev'd comm'd pension at DOD = £3,210.45 x 1.184 (= 18.4%) = £3,801.17 pa

Member's pre-commutation pension revalued to DOD = **£16,646.15 pa**

Spouse's pension = £16,646.15 x 50% = **£8,323.08 pa**

This is split as follows:

Total WGMP
(post-88 only) = £4,000.88 / 52 x 50% (2dps) x 52 = ***£2,000.44 pa***

Excess = £8,323.08 - £2,000.44 = ***£6,322.64 pa***

Spouse's pension = **£8,323.08 pa**