

XYZ Category A – (Answer)

DIR – (special circumstances: augmented spouse's pension)

Name	Norman Pearson	Lower of 5.0% or RPI (DOR to DOD)	=	6.3%
DOD	11/09/2026	Commuted pension at DOR	=	£7,175.66 pa
DOB	30/08/1952	Excess pension at DOD	=	£23,260.48 pa
DJS	02/06/1985	Pre-1988 GMP at DOD	=	£2,011.36 pa
DOR	30/08/2024	Post-1988 GMP at DOD	=	£4,899.96 pa
NPD	30/08/2017	Total pension at DOD	=	£30,171.80 pa
Age 75	30/08/2027	Enhanced spouse's percentage	=	57.50%
		Remaining 'LS&DBA'	=	£921,420.00

1) Lump sum death benefit (LSDB)

Member's pension at DOD = £30,171.80 pa

Payments made from DOR to DOD:

01/09/2024 – 01/09/2026 = 25 payments made

Remaining payments (balance of 5 years to 01/08/2029 or, if earlier, capped to member's 75th birthday of 30/08/2027):

01/10/2026 – 01/08/2027 = 11 months (*capped*)

Balance of guarantee = £30,171.80 x 11 / 12 = **£27,657.48**

Total LSDB payable at Trustees' discretion = **£27,657.48**

'LS&DBA' Check = £27,657.48 v £921,420.00 = **OK**

2) Spouse's pension at DOD

Member's pension at DOD (used to derive spouse's pension) = £30,171.80 pa

Rev'd comm'd pension at DOD = £7,175.66 x 1.063 (= 6.3%) = £7,627.73 pa

Member's pre-commutation pension revalued to DOD = **£37,799.53 pa**

Spouse's pension	=	$£37,799.53 \times 57.50\%$	=	<u>£21,734.73 pa</u>
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This is split as follows:

WGMP (Pre-1988)	=	$£2,011.36 / 52 \times 50\% (2dps) \times 52$	=	<i>£1,005.68 pa</i>
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WGMP (Post-1988)	=	$£4,899.96 / 52 \times 50\% (2dps) \times 52$	=	<i>£2,450.24 pa</i>
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Excess	=	$£21,734.73 -$ $(£1,005.68 + £2,450.24)$	=	<i>£18,278.81 pa</i>
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Spouse's pension	=		=	<u>£21,734.73 pa</u>
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