

## XYZ Category A - (Answer)

### ***DIS before NPD – (special circumstances: transferred-in benefits)***

Name	Samantha Greenhoff	Pre-1988 GMP	=	N/A
DOD	15/09/2026	Post-1988 GMP	=	£1,253.20 pa
DOB	22/06/1969	Salary at DOD	=	£45,375.00
DJS	09/04/1995	Final pensionable salary at DOD	=	£44,810.00
NPD	22/06/2034	Remaining 'LS&DBA'	=	£1,073,100.00
Pre-1997 pens. service (70ths) = 09/04/1995 to 05/04/1997				= 1yr & 362dys
Post-1997 pens. service (70ths) = 06/04/1997 to 22/06/2034				= 37yrs & 78dys
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TVin added service (70ths)				= 2yrs & 73dys

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

Life assurance	=	£45,375.00 x 4 (death multiple)	=	<b><u>£181,500.00</u></b>
				+
Refund of contributions (XYZ)	=		=	<b><u>£41,678.41</u></b>
				+
Refund of contributions (TVin)	=		=	<b><u>£2,894.31</u></b>
Total	=	£181,500.00 + £41,678.41 + £2,894.31	=	<b><u>£226,072.72</u></b>

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Total LSDB payable at Trustees' discretion = **£226,072.72**

'LS&DBA' Check = £226,072.72 v £1,073,100.00 = **OK**

### **2) Spouse's pension at DOD**

*Member's pension at DOD (used to derive spouse's pension):*

Member (pre-1997):	=	£44,810.00 x [1yr+(362dys/365dys)] / 70	=	£1,275.02 pa
				+
Member (post-1997):	=	£44,810.00 x [37yrs+(78dys/365dys)] / 70	=	£23,822.08 pa
				+
Member (TVin):	=	£44,810.00 x [2yrs+(73dys/365dys)] / 70	=	£1,408.31 pa
Total member's pension at DOD	=		=	<b><u>£26,505.41 pa</u></b>

