

XYZ Category B – (Answer)

DIS before NPD – (no special circumstances)

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|---------------------|----------------------------|---------------------------------|---|----------------|
| Name | Boris Gates | Salary at DOD | = | £64,045.00 |
| DOD | 12/09/2026 | Final pensionable salary at DOD | = | £62,415.00 |
| DOB | 15/12/1969 | Remaining 'LS&DBA' | = | £1,073,100.00 |
| DJS | 06/11/1997 | | | |
| NPD | 15/12/2034 | | | |
| Spouse | N/A | | | |
| Child | 18/09/2012 | (Pension payable until age 18) | | |
| Pensionable service | = 06/11/1997 to 03/07/2011 | | = | 13yrs & 240dys |

1) Lump sum death benefit (LSDB)

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|----------------|-----------------------------------|---|---------------------------|
| Life assurance | = £64,045.00 x 3 (death multiple) | = | <u>£192,135.00</u> |
| Refund | | = | N/A |
| Total | | = | <u>£192,135.00</u> |

| | | | |
|--|-------------------------------|---|---------------------------|
| Total LSDB payable at Trustees' discretion | | = | <u>£192,135.00</u> |
| 'LS&DBA' Check | = £192,135.00 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: | = £62,415.00 x [13yrs+(240dys/365dys)] / 60 | = | £14,207.25 pa |
| Total member's pension at DOD | | = | <u>£14,207.25 pa</u> |

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|---------------------------|--------------------|---|----------------------------|
| Child dependant's pension | = £14,207.25 x 50% | = | <u>£7,103.63 pa</u> |
|---------------------------|--------------------|---|----------------------------|

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