

XYZ Category B – (Answer)

DIR – (no special circumstances)

Name	Geraldine Beattie	Lower of 5.0% or RPI (DOR to DOD)	=	3.7%
DOD	17/09/2026	Commuted pension at DOR	=	£1,531.86 pa
DOB	12/02/1954	Pension in payment at DOD	=	£11,993.40 pa
DJS	06/11/1997	Remaining 'LS&DBA'	=	£989,662.00
DOR	12/08/2025			
NPD	12/02/2019			
Age 75	12/02/2029			

1) Lump sum death benefit (LSDB)

Member's pension at DOD = £11,993.40 pa

Payments made from DOR to DOD:

01/09/2025 – 01/09/2026 = 13 payments made

Remaining payments (balance of 5 years to 01/08/2030 or, if earlier, capped to member's 75th birthday of 12/02/2029):

01/10/2026 – 01/02/2029 = 29 months (*capped*)

Balance of guarantee = £11,993.40 x 29 / 12 = **£28,984.05**

Total LSDB payable at Trustees' discretion = **£28,984.05**

'LS&DBA' Check = £28,984.05 v £989,662.00 = **OK**

2) Spouse's pension at DOD

Member's pension at DOD (used to derive spouse's pension) = £11,993.40 pa

Rev'd comm'd pension at DOD = £1,531.86 x 1.037 (= 3.7%) = £1,588.54 pa

Member's pre-commutation pension revalued to DOD = **£13,581.94 pa**

Spouse's pension = £13,581.94 x 50% = **£6,790.97 pa**