XYZ Category A – DIS before NPD (with special circumstances)

Name Lui Ying Pre-1988 GMP = £

DOD 04/09/2019 Post-1988 GMP = £ 780.00 p.a

DOB 28/02/1977

DJS 01/05/1994

NPD 28/02/2042

Salary at DOD = £38,220.00

Final pensionable salary at DOD = £37,123.00 (best 1 in 5)

Pre-1997 pensionable service (FT): = 02 years & 340 days (01/05/1994 to 05/04/1997)

Post-1997 pensionable service (FT): = 15 years & 148 days (06/04/1997 to 31/08/2012)

Post-1997 pensionable service (PT): = 05 years & 030 days (01/09/2012 to 30/09/2017)

Post-1997 pensionable service (FT): = 24 years & 151 days (01/10/2017 to 28/02/2042)

1) Lump sum death benefit (LSDB)

Life assurance = Salary x 4

= £38,220.00 x 4 = **£152,880.00**

Refund of member contributions = **£ 24,218.48**

Total LSDB = £152,880.00 +

+ £24,218.48 = **£177,098.48**

The LSDB is payable at the trustees’ discretion

LTA% = £177,098.48 / £1,055,000.00 x 100 = **16.78%**

This is within the deceased member's remaining LTA of 100.00%.

2) Spouse’s pension at DOD

Member's pre-1997 pension at DOD:

2+(340/365) x £37,123.00 = £ 1,554.66 p.a. (> GMP)

70

Member’s post-1997 pension at DOD:

15+(148/365) x £37,123.00 = £ 8,169.97 p.a. 70

5+(30/365) x £37,123.00 x 3/5 = £ 1,617.14 p.a.

70

24+(151/365) x £37,123.00 = £12,947.28 p.a.

70

Total member’s pension at DOD = £1,554.66+£8,169.97

+£1,617.14+£12,947.28 = £24,289.05 p.a.

Spouse’s pension = £24,289.05 x 50% = **£12,144.53 p.a.**

This is split as follows:

Pre88 WGMP (rounded to 52p)

Post88 WGMP (rounded to 52p) = £780.00 x 50% = £ 390.00 p.a.

Excess = £12,144.53 - £390.00 = £11,754.53 p.a.

**£12,144.53 p.a.**