XYZ-B DIS before NPD – (P/time service)

Name Neil Jones

DOD 06/09/2019

DOB 12/10/1967 Salary at DOD = £26,200.00

DJS 06/11/1997

NPD 12/10/2032

Years and days = 06/11/2007 to 03/07/2011

F/time = 06/11/1997 - 08/09/2005

P/time: 3 days = 09/09/2005 - 28/02/2008

P/time: 4 days = 01/03/2008 - 03/07/2011

Years: 06/11/1997 to 08/09/2005 = 7 years

Days: Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Total

 25 31 31 28 31 30 31 30 31 31 8 307

Years: 09/09/2005 to 28/02/2008 = 2 years

Days: Sep Oct Nov Dec Jan Feb Total

 22 31 30 31 31 28 173

Years: 01/03/2008 to 03/07/2011 = 3 years

Days: Mar Apr May Jun Jul Total

 31 30 31 30 3 125

Pensionable salary at DOD = £25,960.00

1) Spouse’s pension at DOD

Members pension at DOD:

7+(307/365) x £25,960.00 = £3,392.58 p.a.

 60

2 + (173/365) x £25,960.00 = £1,070.41 x 3/5 = £642.25 p.a.

 60

3 + (125/365) x £25,960.00 = £1,446.17 x 4/5 = £1156.94 p.a.

 60

Total member’s pension = £5,191.77 p.a.

Spouse’s pension = £5191.77 x 50% = **£2,594.89 p.a.**

2) Lump sum death benefit (LSDB)

Life assurance = £26,200.00 x 3 = £78,600.00

Total LSDB payable at trustees’ discretion = **£78,600.00**

LTA% = £78,600.00 / £1,055,000.00 x 100 = **7.45%**

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