XYZ Category A -

DIS before NPD – (no special circumstances)

Name James Trevor Pre-1988 GMP = N/A

DOD 13/08/2020 Post-1988 GMP = £1,393.60 p.a

DOB 25/06/1963

DJS 01/02/1993

NPD 25/06/2028

Salary at DOD = £57,534.00

Final pensionable salary at DOD = £58,534.00 (best 1 in 5)

Pre-1997 pensionable service = 04 years & 64 days (01/02/1993 to 05/04/1997) Post-1997 pensionable service = 31 years & 81 days (06/04/1997 to 25/06/2028)

1) Lump sum death benefit (LSDB)

Life assurance = Salary x 4

= £57,534.00 x 4 = **£230,136.00**

Refund of member contributions = **£ 81,259.26**

Total LSDB = £230,136.00

 + £81,259.26 = **£****311,395.26**

The LSDB is payable at the trustees’ discretion

LTA% = £311,395.26 / £1,073,100.00 x 100 = **29.01%**

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

2) Dependant’s pension at DOD

Member's pre-1997 pension at DOD:

4+(64/365) x £58,534.00 = £ 3,491.42 p.a. (> GMP; so check OK!) 70

Member’s post-1997 pension at DOD:

31+(81/365) x £58,534.00 = £26,107.77 p.a. 70

Total member’s pension at DOD = £3,491.42 + £26,107.77 = £29,599.19 p.a.

Dependant’s pension at DOD = £29,599.19 x 50% = **£14,799.60 p.a.**

(*Payable until the child reaches 18 – there is ‘NO’ WGMP*)