XYZ Category A –

DID – (with AVCs)

Name Haag Kaschak Lower of 5% / RPI from DOL to DOD = 46.20%

DOD 04/09/2020 Accrued pension at DOL = £17,559.48 p.a.

DOB 29/10/1962 Post88 GMP at DOL = £ 1,021.28 p.a.

DJS 01/03/1992 AVCs at DOL (value) = £27,325.66

DOL 18/01/2009

NPD 29/10/2027

1) Lump sum death benefit (LSDB)

Refund of member contributions = £30,762.00

Refund of AVCs (actual) = £27,325.66

Total LSDB payable to deceased member’s LPR’s = **£58,087.66**

LTA% = £58,087.66 / £1,073,100.00 x 100 = **5.41%**

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

2) Spouse’s pension at DOD

Member's pension revalued from DOL to DOD

GMP Fixed revaluation rate at DOL (> 6/4/2007) = 4.0%

Complete tax years (6/4/2009-5/4/2020) = 11

Revaluation factor = 1.539

Post 88 GMP = £ 1,021.28 p.a.

Excess = £16,538.20 p.a. Member’s pension at DOL **=** £17,559.48 p.a.

Revalued Post88 GMP = £1,021.28 / 52

x 1.539 (2dps)

x 52 = £ 1,571.96 p.a.

Revalued excess = £16,538.20 x 1.4620 = £24,178.85 p.a.

Total member’s pension at DOD = £25,750.81 p.a.

Spouse’s pension at DOD = £25,750.81 x 50% = **£12,875.41 p.a.**

*This is split as follows*:

Post88 WGMP (*round to 52p*) = £ 1,571.96 x 50% = £ 786.24 p.a.

Excess scheme pension = £12,875.41 - £786.24 = £12,089.17 p.a.

Total spouse’s pension at DOD = **£12,875.41 p.a.**