XYZ-B DID before NPD – (with AVCs)

Name Dio Thuan

DOD 09/09/2019

DOB 18/12/1960

DJS 06/11/1997

DOL 11/04/2008

NRD 18/12/2025

Preserved pension at date of leaving = £4,878.02 p.a.

Lower of 5% / RPI increases from DOL to DOD = 47.12%

Member's AVC Fund = £13,427.00

1. Spouse’s pension at DOD

Member’s pension at DOD: £4,878.02 x 1.4712 = £7,176.54 p.a.

Spouse’s pension £7,176.54 x 50% = **£3,588.27 p.a.**

1. Lump sum death benefit (LSDB)

Return of AVC fund = £13,427.00

Total LSDB payable to deceased member's LPR’s = **£13,427.00**

LTA% = £13,427.00 / £1,055,000.00 x 100 = **1.27%**

This is within the deceased member's remaining LTA of 82.45%.