

## XYZ Category A – (Answer)

### *DID – (no special circumstances)*

Name	Andrew Richards	Lower of 5.0% or RPI (DOL to DOD)	=	36.1%
DOD	11/09/2024	Pre-1988 GMP at DOL	=	N/A
DOB	26/11/1967	Post-1988 GMP at DOL	=	£1,098.24 pa
DJS	07/04/1993	Preserved pension at DOL	=	£8,452.30 pa
DOL	15/02/2011	Remaining 'LS&DBA'	=	£1,073,100.00
NPD	26/11/2032			

### **1) Lump sum death benefit (LSDB)**

Life assurance		=	<b>N/A</b>	
Refund of member contributions		=	<b>£28,720.00</b>	
-----				
Total LSDB payable to deceased member's LPR's / Estate		=	<b><u>£28,720.00</u></b>	
<b>'LS&amp;DBA' Check</b>	=	£28,720.00 v £1,073,100.00	=	<b>OK</b>

### **2) Spouse's pension at DOD**

*Member's pension revalued from DOL to DOD (used to derive spouse's pension)*

GMP Fixed revaluation rate at DOL (between 6/4/2007 and 5/4/2012)	=	4.0%		
Complete tax years (6/4/2011 to 5/4/2024)	=	13		
Revaluation factor	=	1.665		
Post-88 GMP	=	£1,098.24 / 52		
		x 1.665 (2dps) x 52	=	£1,828.32 pa
				+
Revalued excess	=	£8,452.30 - £1,098.24 (= £7,354.06)		
		x 1.361 (= 36.1%)	=	£10,008.88 pa
<i>Member's pension revalued to DOD</i>			=	<b><u>£11,837.20 pa</u></b>
-----				

Spouse's pension = £11,837.20 x 50% = **£5,918.60 pa**

*This is split as follows:*

Total WGMP  
(post-88 only) = £1,828.32 / 52 x 50% (2dps) x 52 = **£914.16 pa**

Excess = £5,918.60 - £914.16 = **£5,004.44 pa**

Spouse's pension = **£5,918.60 pa**