

## XYZ Category A – (Answer)

### ***DID – (special circumstances: AVCs)***

Name	Lola Evans	Lower of 5.0% or RPI (DOL to DOD)	=	48.1%
DOD	07/09/2025	Pre-1988 GMP at DOL	=	N/A
DOB	20/10/1970	Post-1988 GMP at DOL	=	£1,331.20 pa
DJS	16/02/1992	Preserved pension at DOL	=	£9,681.64 pa
DOL	18/12/2010	AVCs (current value)	=	£29,442.66
NPD	20/10/2035	Remaining 'LS&DBA'	=	£1,073,100.00
Spouse	Yes			

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

Life assurance	=	<b>N/A</b>
Refund of contributions (scheme)	=	<b><u>£22,665.99</u></b>
		+
Refund of AVCs (current value)	=	<b><u>£29,442.66</u></b>
Total	=	<b><u>£52,108.65</u></b>
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Total LSDB payable to deceased member's LPR's / Estate	=	<b><u>£52,108.65</u></b>
<b>'LS&amp;DBA' Check</b>	=	£52,108.65 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 5/4/2025)	=	14
Revaluation factor	=	1.732
Post-88 GMP	=	£1,331.20 / 52
		x 1.732 (2dps) x 52
	=	£2,305.68 pa
		+
Revalued excess	=	£9,861.64 - £1,331.20 (= £8,530.44)
		x 1.481 (= 48.1%)
	=	£12,633.58 pa
<i>Member's pension revalued to DOD</i>	=	<b><u>£14,939.26 pa</u></b>
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Spouse's pension = £14,939.26 x 50% = **£7,469.63 pa**

*This is split as follows:*

WGMP (post-88) = £2,305.68 / 52 x 50% (2dps) x 52 = ***£1,152.84 pa***

Excess = £7,469.63 - £1,152.84 = ***£6,316.79 pa***

Spouse's pension = **£7,469.63 pa**