

**Worked Answer: XYZ (B)**

**Part 2 Leavers with Special Circumstances  
(AVCs)**

**OLIVIA WILLIAMS**

**FEMALE**

Member's Date of Birth: **17/10/1974**

Spouse's Date of Birth: **29/12/1973**

Normal Pension Date: **17/10/2039**

Date of Joining Scheme: **06/11/1997**

Date of Leaving: **03/09/2025**

Pensionable Service: 13 Years 240 Days (06/11/1997 - 03/07/2011)

Revaluation to NPD: 04/09/2025 to 17/10/2039 14 years @ 5% = 1.97993

Final Pensionable Salary (1): £47,500.00 **£47,500.00** (best 1 in 5 years, **HIGHER**)

Final Pensionable Salary (2): £21,000.00 x 1.546 £32,466.00 (where 1.546 = 54.6%)

Current value of AVCs £19,381.92

**OPTIONS ON LEAVING: PRESERVED PENSION / CETV**

**Member's Pension at DOL**

Post 1997 Pension £47,500.00 x (13 + (240/365)) x 1/60 £10,812.21  
**Total £10,812.21 pa**

*... Plus AVCs will remain invested (value = £19,381.92 at DOL) unless member transfers to take advantage of flexibilities ...*

**Spouse's / Civil Partner's Pension at DOL**

Post 1997 Pension £10,812.21 x 50% £5,406.11  
**Total £5,406.11 pa**

**Member's Pension Revalued to NPD**

Post 1997 Pension £10,812.21 x 1.97993 £21,407.42  
**Total £21,407.42 pa**

**Post Retirement Spouse's / Civil Partner's Pension Revalued to NPD**

Post 1997 Pension £21,407.42 x 50% £10,703.71  
**Total £10,703.71 pa**