

CERTIFICATE IN PENSIONS CALCULATIONS QUALIFICATION

DEATHS PART 1

DEATH BENEFITS WITHOUT SPECIAL CIRCUMSTANCES

THURSDAY 13 MARCH 2025

9:30 AM – 12.30 PM

TIME ALLOWED:

3 HOURS

1. Answer **ALL** the questions.
2. Type all your answers in the answer box provided.
3. Show all your workings clearly.
4. Calculate the death benefits payable using only the information given.
5. Where any relevant death benefits are likely to exceed the remaining Lump Sum & Death Benefit Allowance, clearly state in your answer that you would refer the case to your manager.
6. Round all factors and figures in accordance with the instructions provided in the *Tables of Factors* and the *Scheme / Plan Booklets*.

Questions

Section A

Calculate the death benefits payable for:

1. JANET CULLEN – (XYZ)
2. LIAM STEELHOUSE – (OPQ)
3. MINK NUTCHARUT – (RST)
4. AMEE KAMANI – (RST)
5. JOSHUA STONE – (XYZ)

Section B

6. Write a letter explaining the death benefits payable for **MINK NUTCHARUT**.

The letter may be addressed either to the beneficiary or to the Trustees (whichever is the normal practice in the organisation for which you work).

Please note: Candidates must not sign letters with their own names. Letters should be signed “A N Other”.

Contracting-out details at date of first event

Pre 06/04/1988

GMP (per annum) £

Post 05/04/1988

GMP (per annum) £

Special circumstances / additional information

Pension in payment at date of second event is £6,478.74 per annum.

Lower of 5.0% or RPI increases from date of first event to date of second event is 8.0%.

On retirement, Janet Cullen commuted £1,873.80 per annum of pension in return for a tax-free cash sum of £39,350.68.

Janet Cullen's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £988,753.00.

CASE STUDY DETAILS

OPQ PLAN

**DEATHS PART 1
QUESTION 2**

Event history

Date of first event **12/09/2010** First event **PRESERVED LEAVER**
 Date of second event **28/02/2025** Second event **DEATH**

Member details

Surname **STEELHOUSE** Forenames **LIAM**
 Date of birth **29/04/1961** Gender **MALE**
 Spouse's date of birth **18/01/1962**
 Child dependant's date of birth
 Date of joining company **03/09/2003**
 Date of joining plan **03/09/2003**
 Target retirement date **29/04/2026**

Annual salary history for the plan year commencing 6 April

2016	2017	2018	2019	2020	2021	2022	2023	2024

Contribution history

Total member's normal contributions **£ 20,081.35**
 Total employer's normal contributions **£ 32,130.15**
 Total member's AVCs **£**

Personal Retirement Account details

Member's Current Unit Holdings

Fund	Member's normal contributions	Employer's normal contributions	Member's AVCs
	Unit Holdings	Unit Holdings	Unit Holdings
Global Equity Fund			
Index Linked Bond Fund			
Balanced Fund			
Corporate Bond Fund			
Cash Fund			
Lifestyle Fund	14,107.3254	22,571.7206	

Investment Fund Unit Prices

Fund	Current Unit Price (£)
Global Equity Fund	5.945
Index Linked Bond Fund	1.503
Balanced Fund	5.179
Corporate Bond Fund	1.806
Cash Fund	1.183

Special circumstances / additional information

Liam Steelhouse's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £999,125.00.

CASE STUDY DETAILS**RST SCHEME****DEATHS PART 1
QUESTION 3****Event history**

Date of first event **25/02/2025** First event **DEATH**
Date of second event Second event

Member details

Surname **NUTCHARUT** Forenames **MINK**
Date of birth **15/01/1965** Gender **FEMALE**
Spouse's date of birth **02/01/1954**
Child dependant's date of birth
Date of joining company **01/09/1998**
Date of joining scheme **06/04/1999**

Earnings history for the scheme year ending 5 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
65,922	66,350	68,256	64,500	68,995	69,350	71,558	73,950	75,020

Contribution history

Total member's normal contributions **£ 83,986.25**
Total member's AVCs **£**
Current value of AVCs **£**
Single life AVC pension (per annum) payable immediately **£**
Joint life AVC pension (per annum) payable immediately **£**

Pre 6 April 2006 pension accrued as at 5 April 2024

CARE pension (per annum) £ 6,030.27

Post 5 April 2006 pension accrued as at 5 April 2024

CARE pension (per annum) £ 18,940.27

Special circumstances / additional information

Contractual Salary at date of first event £ 74,101.20

Pro-rata CPI from 6 April 2024 to date of first event is 1.2%.

Mink Nutcharut's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £1,073,100.00.

THIS QUESTION ALSO REQUIRES A LETTER (QUESTION 6)

CASE STUDY DETAILS

RST SCHEME

**DEATHS PART 1
QUESTION 4**

Event history

Date of first event **04/03/2025** First event **DEATH**
Date of second event Second event

Member details

Surname **KAMANI** Forenames **AMEE**
Date of birth **17/02/1951** Gender **FEMALE**
Spouse's date of birth **12/09/1970**
Child dependant's date of birth
Date of joining company **01/01/1995**
Date of joining scheme **06/04/1995**

Earnings history for the scheme year ending 5 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
79,300	85,225	86,300	86,300	85,950	86,300	91,225	89,150	88,556

Contribution history

Total member's normal contributions **£ 123,749.20**
Total member's AVCs **£**
Current value of AVCs **£**
Single life AVC pension (per annum) payable immediately **£**
Joint life AVC pension (per annum) payable immediately **£**

Pre 6 April 2006 pension accrued as at 5 April 2024

CARE pension (per annum) **£ 11,431.01**

Post 5 April 2006 pension accrued as at 5 April 2024

CARE pension (per annum) **£ 23,617.96**

Special circumstances / additional information

Contractual Salary at date of first event **£ 89,500.10**

Pro-rata CPI from 6 April 2024 to date of first event is 1.2%.

Amee Kamani's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £1,073,100.00.

CASE STUDY DETAILS**XYZ SCHEME****DEATHS PART 1
QUESTION 5****Event history**

Date of first event **01/03/2025** First event **DEATH**
Date of second event Second event

Member details

Surname **STONE** Forenames **JOSHUA**
Date of birth **05/04/1970** Gender **MALE**
Spouse's date of birth **26/10/1969**
Child dependant's date of birth
Date of joining company **15/01/1991**
Date of joining scheme **15/02/1991**
Category of membership **A**

Pensionable salary history for the scheme year commencing 6 April

2016	2017	2018	2019	2020	2021	2022	2023	2024
91,500	101,336	105,100	109,225	107,558	101,650	100,100	100,900	105,250

Contribution history

Total member's normal contributions **£ 138,586.25**
Total member's AVCs **£**
Current value of AVCs **£**
Single life AVC pension (per annum) payable immediately **£**
Joint life AVC pension (per annum) payable immediately **£**

Contracting-out details at date of first event

Pre 06/04/1988

GMP (per annum) £

Post 05/04/1988

GMP (per annum) £ 504.92

Special circumstances / additional information

Salary at date of first event £ 104,900.00

Joshua Stone's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £1,073,100.00.