

CERTIFICATE IN PENSIONS CALCULATIONS QUALIFICATION

DEATHS PART 1

DEATH BENEFITS WITHOUT SPECIAL CIRCUMSTANCES

WEDNESDAY 17 SEPTEMBER 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 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. ISHVANI MEHRA – (XYZ)
2. RONAN BLYTHE – (RST)
3. KWAJO TEMBO – (RST)
4. ELOWEN HARTLEY – (XYZ)
5. THAYER QUINN – (OPQ)

Section B

6. Write a letter explaining the death benefits payable for **ELOWEN HARTLEY**.

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 “AN Other”.

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

Date of first event **02/11/2014** First event **PRESERVED LEAVER**

Date of second event **08/09/2025** Second event **DEATH**

Member details

Surname **MEHRA** Forenames **ISHVANI**

Date of birth **12/07/1968** Gender **FEMALE**

Spouse's date of birth **26/02/1981**

Child dependant's date of birth

Date of joining company **01/07/1992**

Date of joining scheme **01/08/1992**

Category of membership **A**

Pensionable salary history for the scheme year commencing 6 April

2017	2018	2019	2020	2021	2022	2023	2024	2025

Contribution history

Total member's normal contributions **£ 96,171.61**

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) £ 676.52

Special circumstances / additional information

Preserved pension (per annum) at date of first event £ 20,372.68

Lower of 5.0% or RPI increases from date of first event to date of second event is 51.1%.

Ishvani Mehra's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £982,561.00.

CASE STUDY DETAILS**RST SCHEME****DEATHS PART 1
QUESTION 2****Event history**

Date of first event **03/05/2021** First event **RETIREMENT**

Date of second event **28/08/2025** Second event **DEATH**

Member details

Surname **BLYTHE** Forenames **RONAN**

Date of birth **03/04/1951** Gender **MALE**

Spouse's date of birth **09/09/1949**

Child dependant's date of birth

Date of joining company **16/03/2000**

Date of joining scheme **06/04/2000**

Earnings history for the scheme year ending 5 April

2017	2018	2019	2020	2021	2022	2023	2024	2025

Contribution history

Total member's normal contributions **£**

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 2025

CARE pension (per annum) £

Post 5 April 2006 pension accrued as at 5 April 2025

CARE pension (per annum) £

Special circumstances / additional information

Pension in payment at date of second event is £15,520.56 per annum, which is split as follows:

- Pre 6 April 2006 pension (per annum) £ 4,012.08
- Post 5 April 2006 pension (per annum) £ 11,508.48

Lower of 5.0% or RPI increases from date of first event to date of second event is 14.2%.

Lower of 2.5% or RPI increases from date of first event to date of second event is 7.7%.

On retirement, Ronan Blythe commuted £6,429.48 per annum of pension in return for a tax-free cash sum of £103,257.45. The commuted pension was split as follows:

- Pre 6 April 2006 pension (per annum) £
- Post 5 April 2006 pension (per annum) £ 6,429.48

Ronan Blythe's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £969,585.00.

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

Date of first event **06/09/2025** First event **DEATH**

Date of second event Second event

Member details

Surname **TEMBO** Forenames **KWAJO**

Date of birth **05/02/1966** Gender **MALE**

Spouse's date of birth **07/09/1976**

Child dependant's date of birth

Date of joining company **16/07/1998**

Date of joining scheme **06/04/1999**

Earnings history for the scheme year ending 5 April

2017	2018	2019	2020	2021	2022	2023	2024	2025
41,992	42,320	44,150	48,996	47,300	46,150	45,225	45,227	46,900

Contribution history

Total member's normal contributions **£ 58,594.46**

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 2025

CARE pension (per annum)	£ 3,898.82
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Post 5 April 2006 pension accrued as at 5 April 2025

CARE pension (per annum)	£ 13,201.81
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Special circumstances / additional information

Contractual Salary at date of first event	£ 45,100.00
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Pro-rata CPI from 6 April 2025 to date of first event is 1.5%.

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

CASE STUDY DETAILS**XYZ SCHEME****DEATHS PART 1
QUESTION 4****Event history**

Date of first event **08/09/2025** First event **DEATH**

Date of second event Second event

Member details

Surname **HARTLEY** Forenames **ELOWEN**

Date of birth **30/05/1960** Gender **FEMALE**

Spouse's date of birth **21/07/1958**

Child dependant's date of birth

Date of joining company **06/11/1997**

Date of joining scheme **06/11/1997**

Category of membership **B**

Pensionable salary history for the scheme year commencing 6 April

2017	2018	2019	2020	2021	2022	2023	2024	2025
71,890	72,655	74,100	78,950	80,120	80,140	85,265	84,300	84,109

Contribution history

Total member's normal contributions **£**

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) £

Special circumstances / additional information

Salary at date of first event £ 70,219.00

Elowen Hartley's Final Pensionable Salary at 3 July 2011 was £62,500.12.

Lower of 5.0% or RPI increases from 4 July 2011 to Normal Pension Date is 58.3%.

Elowen Hartley's current available Lump Sum & Death Benefit Allowance (LS&DBA) is £889,250.00.

THIS QUESTION ALSO REQUIRES A LETTER (QUESTION 6)

CASE STUDY DETAILS**OPQ PLAN****DEATHS PART 1
QUESTION 5****Event history**

Date of first event **01/09/2025** First event **DEATH**

Date of second event Second event

Member details

Surname **QUINN** Forenames **THAYER**

Date of birth **28/10/1960** Gender **MALE**

Spouse's date of birth **02/02/1961**

Child dependant's date of birth

Date of joining company **06/05/1999**

Date of joining plan **06/05/1999**

Target retirement date **28/10/2025**

Annual salary history for the plan year commencing 6 April

2017	2018	2019	2020	2021	2022	2023	2024	2025
61,950	62,155	63,400	68,220	70,985	75,350	76,115	77,199	79,500

Contribution history

Total member's normal contributions **£ 144,112.70**

Total employer's normal contributions **£ 230,580.32**

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	140,991.3980	225,586.2706	

Investment Fund Unit Prices

Fund	Current Unit Price (£)
Global Equity Fund	5.989
Index Linked Bond Fund	1.503
Balanced Fund	5.149
Corporate Bond Fund	1.810
Cash Fund	1.862

Special circumstances / additional information

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