

XYZ Category A – (Answer)

DID – (no special circumstances)

Name	Lewis Macari	Lower of 5.0% or RPI (DOL to DOD)	=	47.2%
DOD	12/09/2026	Pre-1988 GMP at DOL	=	N/A
DOB	20/02/1970	Post-1988 GMP at DOL	=	£1,886.04 pa
DJS	02/03/1994	Preserved pension at DOL	=	£10,467.92 pa
DOL	23/04/2012	Remaining 'LS&DBA'	=	£1,073,100.00
NPD	20/02/2035			

1) Lump sum death benefit (LSDB)

Life assurance	=	N/A
Refund of member contributions	=	<u>£35,688.45</u>
Total	=	<u>£35,688.45</u>

Total LSDB payable to deceased member's LPR's / Estate	=	<u>£35,688.45</u>
'LS&DBA' Check	=	£35,688.45 v £1,073,100.00
	=	OK

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 6/4/2012 and 5/4/2017)	=	4.75%
Complete tax years (6/4/2013 to 5/4/2026)	=	13
Revaluation factor	=	1.828
Post-88 GMP	=	£1,886.04 / 52
		x 1.828 (2dps) x 52
	=	£3,447.60 pa
		+
Revalued excess	=	£10,467.92 - £1,886.04 (= £8,581.88)
		x 1.472 (= 47.2%)
	=	£12,632.53 pa
<i>Member's pension revalued to DOD</i>	=	<u>£16,080.13 pa</u>

Spouse's pension = £16,080.13_x 50% = **£8,040.07 pa**

This is split as follows:

Total WGMP
(post-88 only) = £3,447.60 / 52 x 50% (2dps) x 52 = ***£1,723.80 pa***

Excess = £8,040.07 - £1,723.80 = ***£6,316.27 pa***

Spouse's pension = **£8,040.07 pa**