

XYZ Category B – (Answer)

DID – (special circumstances: AVCs)

Name	Rodney Wark	Lower of 5.0% or RPI (DOL to DOD)	=	24.7%
DOD	17/09/2026	Preserved pension at DOL	=	£9,445.80 pa
DOB	14/10/1973	AVCs (current value at DOD)	=	£25,711.06
DJS	06/11/1997	Remaining 'LS&DBA'	=	£1,073,100.00
DOL	22/02/2019			
NPD	14/10/2038			

1) Lump sum death benefit (LSDB)

Life assurance		=	N/A	
Refund of value of member AVCs		=	<u>£25,711.06</u>	
Total		=	<u>£25,711.06</u>	

Total LSDB payable to deceased member's LPR's / Estate		=	<u>£25,711.06</u>	
'LS&DBA' Check	=	£25,711.06 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)

Revalued pension =	£9,445.80 x 1.247 (= 24.7%)	=	£11,778.91 pa
<i>Member's pension revalued to DOD</i>		=	<u>£11,778.91 pa</u>

Spouse's pension =	£11,778.91_x 50%	=	<u>£5,889.46 pa</u>