

**Worked Answer: XYZ (B)****Part 2 Leavers with Special Circumstances  
(AVCs)****ANA SILVA****FEMALE**Member's Date of Birth: **24/04/1977**Spouse's Date of Birth: **30/09/1976**Normal Pension Date: **24/04/2042**Date of Joining Scheme: **06/11/1997**Date of Leaving: **04/09/2026**

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

Revaluation to NPD: 05/09/2026 to 24/04/2042 15 years (5.0%) = 2.07893

Final Pensionable Salary (1): £49,000.00 **£49,000.00** (best 1 in 5 years, **HIGHER**)

Final Pensionable Salary (2): £28,000.00 x 1.622 £45,416.00 (where 1.622 = 62.2%)

Current value of AVCs £21,107.03

**OPTIONS ON LEAVING: PRESERVED PENSION / CETV****Member's Pension at DOL**

Post 1997 Pension	$£49,000.00 \times (13 + (240/365)) \times 1/60$	<u>£11,153.65</u>
<b>Total</b>		<b>£11,153.65 pa</b>

*... Plus, AVCs will remain invested (value = £21,107.03 at DOL) unless member transfers to take advantage of flexibilities ...***Spouse's / Civil Partner's Pension at DOL**

Post 1997 Pension	$£11,153.65 \times 50\%$	<u>£5,576.83</u>
<b>Total</b>		<b>£5,576.83 pa</b>

**Member's Pension Revalued to NPD**

Post 1997 Pension	$£11,153.65 \times 2.07893$	<u>£23,187.66</u>
<b>Total</b>		<b>£23,187.66 pa</b>

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

Post 1997 Pension	$£23,187.66 \times 50\%$	<u>£11,593.83</u>
<b>Total</b>		<b>£11,593.83 pa</b>