XYZ Category A –

DID – (no special circumstances)

Name Victoria Archer Lower of 5% / RPI from DOL to DOD = 29.70%

DOD 01/08/2020 Accrued pension at DOL = £13,019.89 p.a.

DOB 28/05/1963 Pre88 GMP at DOL = £ 398.32 p.a.

DJS 01/10/1985 Post88 GMP at DOL = £ 1,301.04 p.a.

DOL 08/08/2012

NPD 28/05/2028

1) Lump sum death benefit (LSDB)

Refund of member contributions = £32,290.00

Total LSDB payable to deceased member’s LPR’s = **£32,290.00**

LTA% = £32,290.00 / £ 1,073,100 x 100 = **3.00%**

This is within the deceased member's remaining LTA of 100.00%.

2) Spouse’s pension at DOD

Member's pension revalued from DOL to DOD

GMP Fixed revaluation rate at DOL (> 6/4/2012) = 4.75%

Complete tax years (6/4/2013-5/4/2020) = 7

Revaluation factor = 1.384

Pre 88 GMP = £ 398.32 p.a.

Post 88 GMP = £ 1,301.04 p.a.

Excess = £11,320.53 p.a.

Member’s pension at DOL £13,019.89 p.a.

Revalued total GMP = £1,699.36 / 52

 x 1.384 (2dps)

 x 52 = £ 2,351.96 p.a.

Revalued post88 GMP = £1,301.04 / 52

 x 1.384 (2dps)

 x 52 = £ 1,800.76 p.a.

Revalued pre88 GMP = £2,351.96- £1,800.76 = £ 551.20 p.a.

Revalued excess = £11,320.53 x 1.297 = £14,682.73 p.a.

Total member’s pension at DOD = £17,034.69 p.a.

Spouse’s pension at DOD = £17,034.69 x 50% = **£** **8,517.35 p.a.**

*This is split as follows*:

Pre 88 WGMP (*round to 52p*) = *N/A (female member)*

Post88 WGMP (*round to 52p*) = £ 1,800.76 x 50% = £ 900.64 p.a.

Excess = £ 8,517.35 - £900.64 = £ 7,616.71 p.a.

Total spouse’s pension at DOD = **£ 8,517.35 p.a.**