**XYZ-Category B (Answer)**

DID before NPD – (with ‘AVCs’)

Name Mike Ahmad

DOD 28/08/2021

DOB 17/02/1962

DJS 06/11/1997

DOL 18/06/2018

NPD 17/02/2027

Preserved pension at DOL = £ 6,532.02 p.a.

Lower of 5% / RPI from DOL to DOD = 6.9%

Member’s AVC fund = £33,682.12

1. Spouse’s pension at DOD

Member’s pension at DOD = £ 6,532.02 x 1.069 = £ 6,982.73 p.a.

(*used to derive spouse’s pension*)

Spouse’s pension at DOD = £6,982.73% = **£ 3,491.37 p.a.**

1. Lump sum death benefit (LSDB)

Return of AVC fund = £33,682.12

Total LSDB payable to deceased member’s LPR’s / Estate = **£33,682.12**

LTA% = £33,682.12 / £1,073,100.00 x 100 = **3.13%**

This is within the deceased member's remaining LTA of 82.45%.