**XYZ Category A – (Answer)**

***DID: (with ‘AVCs’)***

Name Linn Sergenson Lower of 5.0% / RPI (DOL to DOD = 36.30%

DOD 07/09/2021 Post-88 GMP at DOL = £ 8,583.05 p.a.

DOB 12/07/1973 Excess pension at DOL = £ 697.32 p.a.

DJS 01/07/1994 Accrued pension at DOL = £ 9,280.37 p.a.

DOL 28/05/2012

NPD 12/07/2038

1) Lump sum death benefit (LSDB)

Refund of member contributions = £28,187.27

Refund of current value of AVCs = £15,218.65

Total LSDB payable to deceased member’s LPR’s / Estate = **£43,405.92**

LTA% = £43,405.92 / £1,073,100.00

x 100 = **4.04%**

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 (used to derive dependant’s pension)*

GMP Fixed revaluation rate at DOL (> 5 April 2012) = 4.75%

Complete tax years (6 April 2013 to 05/04/2021) = 8

Revaluation factor = 1.450

Post-88 GMP = £ 697.32 / 52

x 1.450 (2dps)

x 52 = £ 1,010.88 p.a.

Revalued excess = £ 8,583.05 x 1.3630 = £11,698.70 p.a.

*Member’s pension revalued to DOD* = £12,709.58 p.a.

Dependant’s pension = £12,709. 58 x 50% = **£ 6,354.79 p.a.**

**NOTE -**

The dependant’s pension it to *ALL* be treated as excess pension (*as there is no GMP for child dependants*) and will be payable until the child’s 18th birthday.