**XYZ Category A – (Answer)**

***DID – (no special circumstances)***

Name Rita Oranne Lower of 5.0% / RPI (DOL to DOD) = 16.8%

DOD 06/09/2022 Post-88 GMP at DOL = £ 824.72 p.a.

DOB 20/08/1964 Excess pension at DOL = £ 9,502.38 p.a.

DJS 01/07/1994 Accrued pension at DOL = £10,327.10 p.a.

DOL 04/03/2012

NPD 20/08/2029

**1) Lump sum death benefit (LSDB)**

Refund of member contributions = **£****38,720.00**

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Total LSDB payable to deceased member’s LPR’s / Estate = **£****38,720.00**

LTA% = £38,720.00 / £1,073,100.00

x 100 = **3.60%**

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 spouse’s pension)*

GMP Fixed revaluation rate at DOL (> 5 April 2007) = 4.00%

Complete tax years (6 April 2012 to 5 April 2022) = 10

Revaluation factor = 1.480

Post-88 GMP = £824.72 / 52

x 1.480 (2dps) x 52 = £ 1,220.44 p.a.

+

Revalued excess = £9,502.38 x 1.1680 = £11,098.78 p.a.

*Member’s pension revalued to DOD* = *£**12,319.22 p.a.*

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Spouse’s pension = £12,319.22 x 50% = **£ 6,159.61 p.a.**

*This is split as follows*:

Total WGMP *(post-88 only)* = £1,220.44 / 52 x 50% (2dps)

x 52 = £ 610.48 p.a.

+

Excess = £6,159.61 - £610.48 = £ 5,549.13 p.a.

**£ 6,159.61 p.a.**