**RST (Answer)**

***DID: Special circumstances [AVCs]***

Member’s Name: AAREN BEVAN

Member’s Date of Birth: 30/11/1969

Normal Pension Date: 30/11/2034

Date Joined Scheme: 06/04/2009

Date of Leaving: 09/12/2015

Date of Death (DOD): 01/09/2022

Spouse’s Date of Birth: 05/02/1980 (*spouse > 10 years younger!*)

Member Contributions: £22,123.85

Member AVCs: £18,246.62

Pre 6 April 2006 CARE Pension at DOD: £0.00

Post 5 April 2006 CARE Pension at DOD: £5,214.82

CPI increase from 6 April 2022 to DOD: N/A

Available LTA%: 100.00%

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

Refund of member contributions paid = £ 22,123.85

Refund of AVCs paid = £ 18,246.62

Total LSDB **£ 40,370.47**

The LSDB is payable at the Trustees’ discretion

LTA% = £40,370.47 / £1,073,100.00 x 100 = **3.76%**

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

2) ***Spouse’s pension***

N/A – *No spouse’s pension is payable on death-in-deferment*