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| **Worked Answer: XYZ A)** |  | **Part 2 Leavers (Special Circumstances: AVCs)** | |
|  |  |  |  |
| **DAVID HERNANDEZ** | **MALE** |  |  |
| Member’s Date of Birth: | **19/07/1985** |  |  |
| Spouse’s Date of Birth: | **N/A** |  |  |
| Normal Pension Date: | **19/07/2050** |  |  |
| Date of Joining Scheme: | **01/08/2022** |  |  |
| Date of Leaving: | **07/09/2023** |  |  |

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| Pensionable Service: | 1 | | Year | 38 | Days | (01/08/2022 | | - | 07/09/2023) |
|  |  | |  |  |  |  | |  |  |
| Pensionable Salary: | | £33,800.00 (best 1 in 5 years) | | | | |  | | |

Contributions paid £ 2,432.28

AVCs paid £ 4,300.00

Current value of AVCs £ 4,956.34

**OPTIONS ON LEAVING:** **REFUND / CETV**

**Refund Option**

Member contributions £ 2,432.28

AVCs paid £ 4,300.00

**Sub-total £ 6,732.28**

Less 20% tax ***£ 1,346.46***

**Net refund £ 5,385.82**

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