**XYZ-Category B (Answer)**

Death in deferment – (AVCs)

Name YUNG CHEN

DOB 21/06/1972

NPD 21/06/2037

DJS 06/11/1997

DOL 15/05/2013

DOD 01/09/2023

Preserved pension at DOL = £17,182.24 p.a.

Lower of 5.0% / RPI from DOL to DOD = 48.1%

1. **Spouse’s pension at DOD**

Member’s pension at DOD = £17,182.24 x 1.481 = *£25,446.90 p.a.*

(*used to derive spouse’s pension*)

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Spouse’s pension at DOD = £25,446.90 x 50% = **£12,723.45 p.a.**

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

Return of current value of AVCs = *£ 8,591.12*

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Total LSDB payable to member’s Legal Personal Representative = **£ 8,591.12**

LTA% = £8,591.12 /

 £1,073,100.00 x 100 = **0.80%**

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