**XYZ Category A – (Answer)**

***DIR – (special circumstances: AVCs)***

Name ABIGAIL HUNTER Lower of 5.0% / RPI from DOR to DOD = 10.3%

DOD 01/09/2023 Commuted pension at DOR = £ 5,154.22 p.a.

DOB 07/05/1957

DJS 18/07/1984 Pre-1988 GMP at DOD = £ 342.16 p.a.

DOR 07/05/2021 Post-1988 GMP at DOD = £ 4,762.16 p.a.

NPD 07/05/2022 Excess pension at DOD = £16,339.96 p.a.

Age 75 07/05/2032 £21,444.28 p.a.

**1) Spouse's pension at DOD**

*Member's pension at DOD (used to derive spouse’s pension)* = £21,444.28 p.a.

 +

*Member’s joint-life AVC pension at DOD* = £ 2,172.16 p.a.

 +

*Rev’d comm’d pension at DOD* = £5,154.22 x 1.103 = £ 5,685.10 p.a. ***£******29,301.54 p.a.***

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Spouse’s pension = £29,301.54 x 50% = **£****14,650.77 p.a.**

*This is split as follows*:

WGMP (Pre-1988) = N/A (member is ‘female’) = ***£ 0.00 p.a***.

WGMP (Post-1988) = £4,762.16 / 52 x 50% (2dps)

x 52 = ***£ 2,381.08 p.a***.

Excess (excluding AVC pension) = £14,650.77 - (£2,172.16 x 50%)

- £2,381.08 = ***£11,183.61 p.a.***

AVC pension = ***£ 1,086.08 p.a.***

Spouse’s pension **£14,650.77 p.a.**

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

Payments made from DOR to DOD:

01/06/2021 to 01/09/2023 = 28 payments made

Remaining payments: (5 x 12) - 28 = 32 payments outstanding

Member’s pension at DOD = £23,616.44 p.a.

Balance of guarantee = £23,616.44 / 12 x 32 = ***£62,977.17***

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Total LSDB payable at Trustees’ discretion = **£62,977.17**

LTA% = £62,977.17 / £1,073,100.00

 x 100 = **5.86%**

This is within the deceased member's remaining LTA of 67.28%.