**XYZ Category A – (Answer)**

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

Name Andrew Richards Lower of 5.0% or RPI (DOL to DOD) = 36.1%

DOD 11/09/2024 Pre-1988 GMP at DOL = N/A

DOB 26/11/1967 Post-1988 GMP at DOL = £1,098.24 pa

DJS 07/04/1993 Preserved pension at DOL = £8,452.30 pa

DOL 15/02/2011 Remaining ‘LS&DBA’ = £1,073,100.00

NPD 26/11/2032

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

Life assurance = ***N/A***

Refund of member contributions = ***£28,720.00***

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Total LSDB payable to deceased member’s LPR’s / Estate = **£****28,720.00**

***‘LS&DBA’ Check*** =£28,720.00 v £1,073,100.00 = **OK**

**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 (between 6/4/2007 and 5/4/2012) = 4.0%

Complete tax years (6/4/2011 to 5/4/2024) = 13

Revaluation factor = 1.665

Post-88 GMP = £1,098.24 / 52

x 1.665 (2dps) x 52 = £1,828.32 pa

+

Revalued excess = £8,452.30 - £1,098.24 (= £7,354.06)

x 1.361 (= 36.1%) = £10,008.88 pa

*Member’s pension revalued to DOD* = *£**11,837.20 pa*

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Spouse’s pension = £11,837.20 x 50% = **£5,918.60 pa**

*This is split as follows*:

Total WGMP

*(post-88 only)* = £1,828.32 / 52 x 50% (2dps) x 52 = ***£914.16*** ***pa***

+

Excess = £5,918.60 - £914.16 = ***£5,004.44 pa***

Spouse’s pension = **£5,918.60 pa**