XYZ Category A – DID (no special circumstances)

Name Marie Dupelle Lower of 5% / RPI from DOL to DOD = 49.30%

DOD 01/09/2019 Accrued pension at DOL = £12,923.24 p.a.

DOB 12/07/1962 Pre88 GMP at DOL = £ 443.04 p.a.

DJS 01/03/1987 Post88 GMP at DOL = £ 1,211.08 p.a.

DOL 27/08/2007

NPD 12/07/2027

1) Lump sum death benefit (LSDB)

Refund of member contributions = £21,785.00

Total LSDB payable to deceased member’s LPR’s = **£21,785.00**

LTA% = £21,785.00 / £1,055,000.00 x 100 = **2.06%**

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

2) Spouse’s pension at DOD

Member's pension revalued from DOL to DOD

GMP Fixed revaluation rate at DOL = 4.0% (DOL > 5 April 2007)

Complete tax years = 11 (6 April 08 to 5 April 19)

Revaluation factor = 1.539

Pre 88 GMP = £ 443.04 p.a.

Post 88 GMP = £ 1,211.08 p.a.

Excess = £11,269.12 p.a. £12,923.24 p.a.

Total GMP = £1,654.12 / 52

 x 1.539 (2dps)

 x 52 = £ 2,545.92 p.a.

Post88 GMP = £1,211.08 / 52

 x 1.539 (2dps)

 x 52 = £ 1,863.68 p.a.

Pre88 GMP = £2,545.92 - £1,863.92 = £ 682.24 p.a.

Revalued excess = £11,269.12 x 1.493 = £16,824.80 p.a.

 = £19,370.72 p.a.

Spouse’s pension = £19,370.72 x 50% = **£ 9,685.36 p.a.**

This is split as follows:

Pre 88 WGMP (rounded to 52p) = *N/A (female member)*

Post88 WGMP (rounded to 52p) = £1,863.68 x 50% = £ 931.84 p.a.

Excess = £9,685.36 - £931.84 = £ 8,753.52 p.a.

 **£ 9,685.36 p.a.**