**Letter Key Points RST TVIN Quote**

Member Name: **Joanna Scott**

Scheme Name: **RST Pension Scheme**

Transfer Value in previous scheme: **£37,421.75** including **£31,423.64** in respect of post 05/04/1997

Calculation Date: **06/09/2019**

Guarantee period: **3 months**

Pension TV will purchase at NRD: **£4,107.84 pa** of which £**3,452.48 pa** is post April 97

Death before retirement benefits: Refund of member contributions **£8,842.79**

Death after retirement benefits: 40% spouse / civil partner pension plus if die within 5 years, a lump sum death benefit

Recommend independent financial advice is taken. We cannot provide this advice.

Member’s written authority required to proceed

Figures subject to change if actual transfer value received is different

Transfer will extinguish rights in previous scheme and all benefits will become subject to RST Scheme rules