**XYZ LEAVER – PRESERVED / CETV (WITH TRANSFER IN)**

Letter to **JOSH RILEY**

**Key Points**

1. Date of leaving **(08/09/2021)**
2. Preserved pension at date of leaving of **£12,792.56** per annum
3. Mention fixed transferred-in pension of **£3,625.14** per annum payable from NPD
4. Normal Pension Date (**05/11/2029**) or age (**65**)
5. Revaluation to NPD assumes rate of 5.0% per annum compound
6. Revalued pension at NPD = **£22,525.64** per annum (*including transferred-in pension of* ***£3,625.14*** *per annum*)
7. PCLS option
8. Death before retirement spouse’s / civil partner’s pension of **£6,396.28** per annum based on member’s pension at DOL
9. Death after retirement lump sum death benefit (provided death occurs before reaching age 75 and before receiving 5 years of pension payments) equal to the lower of the balance of 5 years of pension payments and the unpaid balance of pension payments that would have been received up to the member’s 75th birthday
10. Death after retirement spouse’s / civil partner’s pension of **£11,262.82** per annum (*including transferred-in pension of* ***£1,812.57*** *per annum*) based on member’s revalued pension at NPD
11. Post retirement pension increases to be applied 1st April each year (the full pension will increase each year by 5.0% {or by the increase in the RPI if less})
12. Transfer option

NOTE **letters should be written in full and should include all of the information contained in each of the bullet points**. Failure to write a letter in full will result in marks being lost. Failure to mention the information contained in each of the bullet points will result in marks being lost.