Letter to **NAOMI HUGHES (WITH TRANSFER IN)**

**Key Points**

1. Date of leaving **(09/09/2022)**
2. Preserved pension at date of leaving of **£13,771.06** per annum (including post 1988 GMP of **£804.96** per annum and excess pension of **£12,966.10** per annum)
3. Mention fixed transferred-in pension of **£975.00** per annum payable from NPD
4. Normal Pension Date **(31/01/2031)** or age **(65)**
5. GMP revaluation rate to NPD (assuming 3.25% for each complete tax year to ‘GMP due date’ and statutory increases between ‘GMP due date’ and NPD)
6. Excess revaluation rate to NPD (assuming 5.0% per annum compound)
7. Total pension at NPD of **£21,495.85** per annum (including post 1988 GMP of **£1,363.96** per annum and excess pension of **£19,156.89** per annum, and transferred-in pension of **£975.00** per annum)
8. PCLS sum option

1. Death before retirement spouse’s / civil partner’s pension of **£6,885.53** per annum(based on member’s pension at DOL)
2. Death before retirement lump sum death benefit (stating value of refund of contributions of **£24,178.33**)

1. 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
2. Death after retirement spouse’s / civil partner’s pension of **£10,747.93** per annum (based on member’s revalued pension at NPD) – *including transferred-in pension*
3. Post retirement pension increases to be applied 1st April each year:
   1. If member is below ‘GMP due date’ at 1st April, the whole pension will increase each year by 5.0% (or by the increase in the RPI if less)
   2. If the member has attained ‘GMP due date’ at 1st April, the excess pension will increase each year by 5.0% (or by the increase in the RPI if less) and the post 1988 GMP will increase each year by 3.0% (or by the increase in the CPI if less)
4. 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.