**RST LEAVER – REFUND / PRESERVED / CETV**

Letter to **EMMETT APPLETON**

**Key Points**

1. Date of leaving (**06/09/2022**)
2. Net refund of **£3,699.48** (based on member contributions of **£4,624.35** {less 20% tax of **£924.87**)}OR
3. Preserved ‘CARE’ pension at date of leaving of **£721.73** per annum [versus ‘Underpin’ pension of **£640.65** per annum] [all post 5/04/2006]
4. Normal Pension Date (**30/10/2033**) or age (**65**)
5. Revaluation to NPD assumes rate of 2.5% per annum compound
6. Revalued pension at NPD of **£946.97** per annum [all post 5/04/2006]
7. PCLS option
8. Death before retirement lump sum death benefit (stating value of refund of contributions of **£4,624.35** payable to person(s) at the trustees’ discretion)
9. Death after retirement spouse’s / civil partner’s pension of **£288.69** per annum at DOL (based on member’s pension at DOL) revalued to **£378.79** per annum at NPD (based on member’s revalued pension at NPD) [all post 5/04/2006]
10. 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
11. If the member’s spouse / civil partner at the date of the member’s death is more than 10 years younger than the member, the pension will be reduced
12. Post retirement pension increases applied on the anniversary of the commencement of the member’s pension (post 5 April 2006 pension will increase each year by RPI, subject to a maximum of 2.5%)
13. 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.