**Letter Key Points RST TVIN Quote**

Member Name: **Patrick Davidson**

Scheme Name: **RST Pension Scheme**

Transfer Value: **£82,345.27** (including post 5 April 1997 element of **£53,032.17**)

Calculation Date: **07/09/2022**

Guarantee period: **3 months**

Transferred-in Pension at NPD: **£10,334.32 pa** (including post 5 April 1997 element of **£6,689.07 pa**)

Death before retirement benefits: Refund of member’s transferred-in contributions of **£21,334.22**

Death after retirement benefits: 40% spouse / civil partner pension (plus, if death occurs within 5 years, a lump sum death benefit based on number of outstanding instalments)

Recommendation that independent financial is taken before a decision is made (it is not possible for the Trustees to provide financial advice)

Requirement for member’s written authority to be provided before proceeding

Figures subject to change if actual transfer value received is different

Transfer will extinguish rights in previous scheme and all transferred-in benefits will be subject to the rules of the RST Pension Scheme