**Worked Answer: XYZ (A) Part 2 Leavers (Special Circumstances: Enhanced Accrual)**

**BLAKE CHAPMAN**

Member’s Date of Birth: **15/02/1964**

Spouse’s Date of Birth: **13/05/1966**

Normal Pension Date (= ‘GMP Date’): **15/02/2029**

Date of Joining Scheme: **14/10/1987**

Date of Leaving: **02/09/2023**

Pensionable Service - Pre 1997: 14/10/1987 to 05/04/1997 = 9 years & 174 days

Pensionable Service - Post 1997: 06/04/1997 to 05/04/2006 = 9 years & 0 days

Pensionable Service - Post 1997: 06/04/2006 to 02/09/2023 = 17 years & 150 days

Final Pensionable Salary: £64,000.00 (best 1 in 5 years)

Revaluation Factors:

Excess: 03/09/2023 to 15/02/2029 = 5 complete years @ 5.0% = 1.27628

GMP: 06/04/2024 to 05/04/2028 = 4 complete tax years @ 3.25% = 1.136

**Options on Leaving PRESERVED / CETV**

**Member’s Pension at DOL**

Pre 1997 Pension £64,000.00 x (9+(174/365)) / 70 £ 8,664.42

Post 1997 Pension £64,000.00 x (9+(0/365)) / 70 £ 8,228.57

Post 1997 Pension £64,000.00 x (17+(150/365)) / 60 £ 18,571.69

**Total Pension** **£ 35,464.68**

**C/O Minimum Pension Check**

Pre 1988 GMP £ 268.84

Post 1988 GMP £ 2,266.16

Post 1997 Pension £ 26,800.26

**Total** £ 29,335.26

(Scheme pension greater, so OK!)

Or, alternatively, pre 1997 pension of £8,664.42 is greater than GMP of £2,535.00, so OK!

**Member’s Split of Pension at DOL**

Excess Pension £35,464.68 - £2,535.00 £ 32,929.68

Pre 1988 GMP £ 268.84

Post 1988 GMP £ 2,266.16

**Total Pension £ 35,464.68**

**Spouse's / Civil Partner's Pension at DOL**

**Total Pension** £35,464.68 x 50% ***£ 17,732.34***

**Member’s Pension Revalued to NPD**

Total GMP at DOL per week £2,535.00 / 52 = £48.75 pw

Revalued to NPD per week £48.75 x 1.136 = £55.38 pw

Total GMP at DOL revalued to NPD £55.38 x 52 £ 2,879.76

Post 1988 GMP at DOL per week £2,266.16 / 52 = £43.58 pw

Revalued to NPD per week £43.58 x 1.136 = £49.51 pw

Post 1988 GMP at DOL rev’ to NPD £49.51 x 52 £ 2,574.52

Pre 1988 GMP at DOL rev’d to NPD £2,879.76 - £2,574.52 £ 305.24

Excess pension at DOL rev’d to NPD £32,929.68 x 1.27628 £ 42,027.49

**Total Pension** **£ 44,907.25**

**Spouse's / Civil Partner's Pension Revalued to NPD**

**Total Pension** £44,907.25 x 50% ***£ 22,453.63***