**XYZ LEAVER – PRESERVED / CETV (WITH PART-TIME SERVICE)**

Letter to **SARIKA VARMA**

**Key Points**

1. Date of leaving **(05/09/2023)**
2. Preserved pension at date of leaving of **£7,589.69** per annum
3. Mention part-time service
4. Normal Pension Date (**22/08/2044**) or age (**65**)
5. Revaluation to NPD assumes rate of 5.0% per annum compound (‘true’ annual revaluation rate will be lower of 5.0% and RPI)
6. Revalued pension at NPD = **£20,137.72** per annum
7. PCLS option
8. Death before retirement spouse’s / civil partner’s pension of **£3,794.85** 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 **£10,068.86** 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, and failure to mention the information contained in each of the bullet points will result in marks being lost.