**etter Key Points RST TVIN Quote**

Member Name: **Daniel Smyth**

Scheme Name: **RST Pension Scheme**

Transfer Value in previous scheme: **£89,453.70** including **£55,312.74** in respect of post 05/04/1997

Calculation Date: **07/09/2023**

Guarantee period: **3 months**

Pension TV will purchase at NRD: **£11,234.51 pa** of which **£6,975.97 pa** is post April 97

Death before retirement benefits: Refund of member contributions **£22,434.82**

Death after retirement benefits: 40% spouse / civil partner pension plus if die within 5 years, a lump sum death benefit

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

The requirement for the member’s written authority to be provided before proceeding with the transfer must be mentioned.

The figures quoted are subject to change if the actual transfer value received is different.

Transfer will extinguish rights in previous scheme and all benefits will become subject to RST Scheme rules