**Worked Answer: XYZ (A) Part 2 Leavers (Special Circumstances: TV-in)**

**EMMA COOPER – Female**

Member’s Date of Birth: **12/02/1968**

Spouse’s Date of Birth: **01/11/1966**

GMP Date: **12/02/2028**

Normal Pension Date: **12/02/2033**

Date of Joining Scheme: **01/12/1995**

Date of Leaving: **09/09/2024**

Pensionable Service - Pre 1997: 01/12/1995 to 05/04/1997 = 1 years & 126 days

Pensionable service - Post 1997: 06/04/1997 to 09/09/2024 = 27 years & 157 days

Final Pensionable Salary: £41,600.00 (best 1 in 5 years)

Revaluation Factors**:**

Excess: 10/09/2024 to 12/02/2033 = 8 complete years @ 5.0% = 1.47746

GMP: 06/04/2025 to 05/04/2027 = 2 complete tax years @ 3.25% = 1.066

GMP: 13/02/2028 to 12/02/2033 = 5 years (6th Aprils) @ 3.0% = 1.15927

260 weeks @ 1/7% = 1.37143

**Options on Leaving: PRESERVED / CETV**

**Member’s Pension at DOL**

Pre 1997 Pension £41,600.00 x (1+(126/365)) / 70 £799.44

Post 1997 Pension £41,600.00 x (27+(157/365)) / 70 £16,301.34

**Total Pension** **£17,100.78**

*Plus a fixed transferred-in pension of £965.00 per annum payable from NPD* …

**C/O Minimum Pension Check**

Post 1988 GMP £628.16

Post 1997 Pension £16,301.34

**Total** £16,929.50

(Scheme pension greater, so OK!)

Or, alternatively, pre 1997 pension of £799.44 is greater than GMP of £628.16, so OK!

**Member’s Split of Pension at DOL**

Excess Pension £17,100.78 - £628.16 £16,472.62

Post 1988 GMP £628.16

**Total Pension £17,100.78**

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

**Total Pension** £17,100.78 x 50% ***£8,550.39***

**Member’s Pension Revalued to NPD**

Post 1988 GMP at DOL per week £628.16 / 52 = £12.08pw

Revalued from DOL to ‘GMP date’ £12.08 x 1.066 = £12.88pw

Revalued from ‘GMP date’ to NPD £12.88 x 1.15927 x 1.37143 = £20.48pw

Post 1988 GMP at DOL rev’d to NPD £20.48 x 52 £1,064.96

Excess pension at DOL rev’d to NPD £16,472.62 x 1.47746 £24,337.64

Transferred-in pension at NPD £965.00

**Total Pension** **£26,367.60**

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

**Total** **Pension** £26,367.60 x 50% ***£13,183.80***