Letter to **EMMA COOPER (WITH TRANSFER IN)**

**Key Points**

1. Date of leaving **(09/09/2024)**
2. Preserved pension at date of leaving of **£17,100.78** per annum (including post 1988 GMP of **£628.16** per annum and excess pension of **£16,472.62** per annum)
3. Mention fixed transferred-in pension of **£965.00** per annum payable from NPD
4. Normal Pension Date **(12/02/2033)** or age **(65)**
5. GMP revaluation rate to NPD (assuming **3.25%** for each complete tax year to ‘GMP due date’ and statutory increases between ‘GMP due date’ and NPD)
6. Excess revaluation rate to NPD (assuming **5.0%** per annum compound; ‘true’ annual revaluation rate will be **lower of 5.0% and RPI**)
7. Total pension at NPD of **£26,367.60** per annum (including post 1988 GMP of **£1,064.96** per annum and excess pension of **£24,337.64** per annum, and transferred-in pension of **£965.00** per annum)
8. PCLS sum option

1. Death before retirement spouse’s / civil partner’s pension of **£8,550.39** per annum(based on member’s pension at DOL)
2. Death before retirement lump sum death benefit (stating value of refund of contributions of **£49,727.60**)

1. 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
2. Death after retirement spouse’s / civil partner’s pension of **£13,183.80** per annum (based on member’s revalued pension at NPD) – *including transferred-in pension*
3. Post retirement pension increases to be applied 1st April each year:
	1. If member is below ‘GMP due date’ at 1st April, the whole pension will increase each year by **5.0%** (or by the **increase in the RPI if less**)
	2. If the member has attained ‘GMP due date’ at 1st April, the excess pension will increase each year by **5.0%** (or by the **increase in the RPI if less**) and the post 1988 GMP will increase each year by **3.0%** (or by the **increase in the CPI if less**)
4. Transfer option

NOTE:

**Letters should be written in full and should include the information contained in each of the bullet points detailed above.** 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.