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| **Worked Answer: RST** |  | **Part 2 Leavers with Special Circumstances (Enhanced Accrual)** | |
|  |  |  |  |
| **DONYA SADEGHI** | **FEMALE** |  |  |
| Member’s Date of Birth: | **11/07/1970** |  |  |
| Spouse’s Date of Birth: | **04/07/1967** |  |  |
| Date of Joining Company: | **05/02/1996** |  |  |
| Date of Joining Scheme: | **06/04/1996** |  |  |
| Date of Leaving: | **09/09/2024** |  |  |

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| YTD Pensionable Service: |  |  | 5 | mths | (06/04/2024 | | - | 09/09/2024) | |
| Underpin Service to DOL: | 28 | yrs + | 5 | mths | (06/04/1996 | | - | 09/09/2024) | |
| Underpin Pre 06 Service: | 10 | yrs + | 0 | mths | (06/04/1996 | | - | 05/04/2006) | |
| Underpin Post 06 Service: | 18 | yrs + | 5 | mths | (06/04/2006 | | - | 09/09/2024) | |
|  |  |  |  |  |  | |  |  | |
| Revaluation to NPD: | 10/09/2024 to 11/07/2035 | | | | - | 10 yrs @ 2.5% | | | 1.28008 |

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| Pensionable Earnings: | £53,700.00 = [(£55,800.00 + £53,300.00 + £52,000.00) / 3] |
| Contractual Salary: | £57,000.00 |

OPTIONS ON LEAVING: **PRESERVED PENSION / CETV**

**Member’s CARE Pension at DOL**

|  |  |  |
| --- | --- | --- |
| Pre 06 Pension at 05/04/2024  **Total Pre 06 Pension** |  | £7,032.65  **£7,032.65** |
| Post 06 Pension at 05/04/2024 |  | £12,906.08 |
| YTD Pension | £53,700.00 x (0 + (5/12)) x **1/70** | £319.64 |
| **Total Post 06 Pension** |  | **£13,225.72** |
| **Total CARE Pension at DOL** |  | **£20,258.37** |

**FINAL SALARY UNDERPIN COMPARISON**

|  |  |  |
| --- | --- | --- |
| Pre 06 Underpin Pension | £57,000.00 x (10 + (0/12)) x 1/90 | £6,333.33 |
| Post 06 Underpin Pension | £57,000.00 x (18 + (5/12)) x 1/90 | £11,663.89 |
| **Total Underpin Pension** |  | **£17,997.22** |

**Member’s CARE Pension at DOL is greater than UNDERPIN Pension!**

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| **Post Retirement Spouse’s / Civil Partner’s Pension at DOL** | | |
| Pre 2006 | £7,032.65 x 40% | £2,813.06 |
| Post 2006 | £13,225.72 x 40% | £5,290.29 |
| **Total** |  | **£8,103.35** |
|  |  |  |
| **Member’s Revalued Pension at NPD** | | |
| Pre 2006 | £7,032.65 x 1.28008 | £9,002.35 |
| Post 2006 | £13,225.72 x 1.28008 | £16,929.98 |
| **Total** |  | **£25,932.33** |
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| **Post Retirement Spouse’s / Civil Partner’s Pension Revalued at NPD** | | |
| Pre 2006 | £9,002.35 x 40% | £3,600.94 |
| Post 2006 | £16,929.98 x 40% | £6,771.99 |
| **Total** |  | **£10,372.93** |