

XYZ LEAVER – PRESERVED / CETV

Letter to **BEN THOMAS**

Key Points

1. Date of leaving **(07/09/2024)**
2. Preserved pension at date of leaving of **£8,461.98** per annum
3. Normal Pension Date **(14/07/2035)** or age **(65)**
4. Revaluation to NPD assumes rate of **5.0%** per annum compound ('true' annual revaluation rate will be **lower of 5.0% and RPI**)
5. Revalued pension at NPD = **£13,783.63** per annum
6. PCLS option
7. Death before retirement spouse's / civil partner's pension of **£4,230.99** per annum based on member's pension at DOL
8. 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
9. Death after retirement spouse's / civil partner's pension of **£6,891.82** per annum based on member's revalued pension at NPD
10. 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})
11. 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.