

XYZ LEAVER – PRESERVED / CETV (WITH TRANSFER IN)

Letter to **BARNABY WILLIAMS**

Key Points

1. Date of leaving (**09/09/2024**)
2. Preserved pension at date of leaving of **£14,112.79** per annum
3. Mention fixed transferred-in pension of **£2,061.25** per annum payable from NPD
4. Normal Pension Date (**24/05/2028**) or age (**65**)
5. Revaluation to NPD assumes rate of **5.0%** per annum compound ('true' annual revaluation rate will be **lower of 5.0% and RPI**)
6. Revalued pension at NPD = **£18,398.64** per annum (*including transferred-in pension of **£2,061.25** per annum*)
7. PCLS option
8. Death before retirement spouse's / civil partner's pension of **£7,056.40** per annum based on member's pension at DOL
9. 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
10. Death after retirement spouse's / civil partner's pension of **£9,199.33** per annum (*including transferred-in pension of **£1,030.63** per annum*) based on member's revalued pension at NPD
11. 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**})
12. 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.