

Letter Key Points RST TVIN Quote

Member Name: **Isabel Alonso**

Scheme Name: **RST Pension Scheme**

Calculation date:

- **05/09/2024**

Transfer value in previous scheme:

- **£78,248.16** (including **£62,433.66** in respect of post-1997 benefits)

Transfer value will purchase:

- Pension at NPD of **£18,704.97 pa** (including post-1997 pension at NPD of **£14,922.55 pa**)

On death before retirement, the following will be payable:

- Refund of member contributions of **£19,577.12**

On death after retirement, the following will be payable:

- Balance of the 5-year guarantee (*capped to age 75, if applicable*)
- 40% spouse's pension

Mention must be made that the quoted figures will be subject to change if the actual transfer value received is different (figures generally guaranteed for 3-months).

Mention must be made of the recommendation to take independent financial advice before a decision is made (*it is not possible for the Trustees to provide financial advice*).

Mention must be made of the requirement for the member's written authority to be provided before the transfer in can proceed.

Mention must be made that the transferred-in benefits will extinguish all pension rights from the previous scheme.

Mention must be made that the transferred-in benefits will be subject to the rules of the RST Pension Scheme.