

Letter Key Points RST TVIN Quote

Member Name: **Richard Kipling**

Scheme Name: **RST Pension Scheme**

Calculation date:

- **07/09/2024**

Transfer value in previous scheme:

- **£92,543.08** (including **£58,132.43** in respect of post-1997 benefits)

Transfer value will purchase:

- Pension at NPD of **£11,513.67 pa** (including post-1997 pension at NPD of **£7,265,74 pa**)

On death before retirement, the following will be payable:

- Refund of member contributions of **£23,531.23**

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.