**RST LEAVER WITH ENHANCED ACCRUAL**

Letter to **ADITI JOSHI**

**Key Points**

1. Date of leaving **(05/09/2019)**
2. Preserved pension at date of leaving of **£15,449.95** per annum [versus underpin pension of **£14,795.00** pa] [split pre 6/04/2006 **£7,442.11** and post 5/04/2006 **£8,007.84**],
3. Mention **enhanced accrual** for member’s pension
4. Spouse/civil partner’s pension at date of leaving **£6,179.98 pa** [split pre 6/04/2006 **£2,976.84** and post 5/04/2006 **£3,203.14**],
5. Normal Pension Date (NPD) or Age **(09/10/2028 or 65**)
6. Revalued to NPD, assuming 2.5% pa compound
7. Pension at NPD = **£19,294.82** pa [split pre 6/04/2006 **£9,294.15** and post 5/04/2006 **£10,000.67].**
8. PCLS option
9. Death before retirement (stating value of refund of contributions **£43,149.55** payable to person(s) at the trustees’ discretion.)
10. Death after retirement spouse’s/civil partner’s pension, **£7,717.93** per annum as at member’s NPD [split pre 6/04/2006 **£3,717.66** and post 5/04/2006 **£4,000.27**]
11. Death after retirement (provided die 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 75th birthday.
12. If the member’s spouse or civil partner at the date of the member’s death is more than 10 years younger than the member, the pension will be reduced
13. Post retirement pension increases – applied anniversary of commencement of pension

For increase purposes the pension is made up of 2 parts:-

* pre 6 April 2006 pension will increase each year by RPI (subject to a maximum of 5%)
* post 5 April 2006 pension will increase each year by RPI (subject to a maximum of 2.5%)

1. Transfer option

NOTE **letters should be written in full and should include all of the information contained in each of the bullet points**. Failure to write a letter in full will result in marks being lost. Failure to mention the information contained in each of the bullet points will result in marks being lost.