Letter to **BIANKA DAGMAR**

**Key Points**

1. Date of leaving **(04/09/2020)**
2. Preserved pension at date of leaving of **£12,521.80** per annum (including post 1988 GMP of **£423.80** per annum and excess pension of **£12,098.00** per annum)
3. Normal Pension Date **(20/10/2036)** or age **(65)**
4. GMP revaluation rate to NPD (assuming 3.5% for each complete tax year to ‘GMP due date’ and statutory increases between ‘GMP due date’ and NPD)
5. Excess revaluation rate to NPD (assuming 5.0% per annum compound)
6. Total pension at NPD of **£27,358.92** per annum (including post 1988 GMP of **£950.56** per annum and excess pension of **£26,408.36** per annum)
7. PCLS sum option

1. Death before retirement spouse’s / civil partner’s pension of **£6,260.90** per annum(based on member’s pension at DOL)
2. Death before retirement lump sum death benefit (stating value of refund of contributions of **£12,827.43**)

1. 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
2. Death after retirement spouse’s / civil partner’s pension of **£13,679.46** per annum (based on member’s revalued pension at NPD)
3. Post retirement pension increases to be applied 1st April each year:
	1. If member is below ‘GMP due date’ at 1st April, the whole pension will increase each year by 5.0% (or by the increase in the RPI if less)
	2. If the member has attained ‘GMP due date’ at 1st April, the excess pension will increase each year by 5.0% (or by the increase in the RPI if less) and the post 1988 GMP will increase each year by 3.0% (or by the increase in the CPI if less)
4. 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.