

Worked Answer: RST**Part 2 Leavers with Special
Circumstances (Enhanced Accrual)**

DONYA SADEGHI **FEMALE**
 Member's Date of Birth: **11/07/1970**
 Spouse's Date of Birth: **04/07/1967**
 Date of Joining Company: **05/02/1996**
 Date of Joining Scheme: **06/04/1996**
 Date of Leaving: **09/09/2024**

YTD Pensionable Service: 5 mths (06/04/2024 - 09/09/2024)
 Underpin Service to DOL: 28 yrs + 5 mths (06/04/1996 - 09/09/2024)
 Underpin Pre 06 Service: 10 yrs + 0 mths (06/04/1996 - 05/04/2006)
 Underpin Post 06 Service: 18 yrs + 5 mths (06/04/2006 - 09/09/2024)

Revaluation to NPD: 10/09/2024 to 11/07/2035 - 10 yrs @ 2.5% 1.28008

Pensionable Earnings: £53,700.00 = [(£55,800.00 + £53,300.00 + £52,000.00) / 3]
 Contractual Salary: £57,000.00

OPTIONS ON LEAVING: **PRESERVED PENSION / CETV**

Member's CARE Pension at DOL

Pre 06 Pension at 05/04/2024	<u>£7,032.65</u>
Total Pre 06 Pension	£7,032.65
Post 06 Pension at 05/04/2024	£12,906.08
YTD Pension £53,700.00 x (0 + (5/12)) x 1/70	<u>£319.64</u>
Total Post 06 Pension	£13,225.72
Total CARE Pension at DOL	<u>£20,258.37</u>

FINAL SALARY UNDERPIN COMPARISON

Pre 06 Underpin Pension £57,000.00 x (10 + (0/12)) x 1/90	£6,333.33
Post 06 Underpin Pension £57,000.00 x (18 + (5/12)) x 1/90	<u>£11,663.89</u>
Total Underpin Pension	£17,997.22

Member's CARE Pension at DOL is greater than UNDERPIN Pension!

Post Retirement Spouse's / Civil Partner's Pension at DOL

Pre 2006	$£7,032.65 \times 40\%$	£2,813.06
Post 2006	$£13,225.72 \times 40\%$	<u>£5,290.29</u>
Total		£8,103.35

Member's Revalued Pension at NPD

Pre 2006	$£7,032.65 \times 1.28008$	£9,002.35
Post 2006	$£13,225.72 \times 1.28008$	<u>£16,929.98</u>
Total		£25,932.33

Post Retirement Spouse's / Civil Partner's Pension Revalued at NPD

Pre 2006	$£9,002.35 \times 40\%$	£3,600.94
Post 2006	$£16,929.98 \times 40\%$	<u>£6,771.99</u>
Total		£10,372.93