

**Worked Answer: RST****Part 2 Leavers with Special Circumstances (Augmentation)****JOCELYN YARRELL****FEMALE**Member's Date of Birth: **15/02/1989**Spouse's Date of Birth: **16/07/1999**

(more than 10 years younger!)

Date of Joining Company: **05/04/2005**Date of Joining Scheme: **06/04/2005**Date of Leaving: **06/09/2024**

YTD Pensionable Service: 5 mths (06/04/2024 - 06/09/2024)

Underpin Service to DOL: 19 yrs + 5 mths (06/04/2005 - 06/09/2024)

Underpin Pre 06 Service: 1 yrs + 0 mths (06/04/2005 - 05/04/2006)

Underpin Post 06 Service: 18 yrs + 5 mths (06/04/2006 - 06/09/2024)

Revaluation to NPD: 07/09/2024 to 15/02/2054 - 29 yrs @ 2.5% 2.04641

Pensionable Earnings: £42,966.67 = [(£49,500.00 + £40,900.00 + £38,500.00) / 3]

Contractual Salary: £48,000.00

*... Additional non-escalating, single life pension of £925.00 per annum is payable from NPD ...*OPTIONS ON LEAVING: **PRESERVED PENSION / CETV****Member's CARE Pension at DOL**Pre 06 Pension at 05/04/2024 £674.50**Total Pre 06 Pension** **£674.50**

Post 06 Pension at 05/04/2024 £7,140.60

YTD Pension £42,966.67 x (0 + (5/12)) x 1/75 £238.70**Total Post 06 Pension** **£7,379.30****Total CARE Pension at DOL** **£8,053.80****FINAL SALARY UNDERPIN COMPARISON**

Pre 06 Underpin Pension £48,000.00 x (1 + (0/12)) x 1/90 £533.33

Post 06 Underpin Pension £48,000.00 x (18 + (5/12)) x 1/90 £9,822.22**Total Underpin Pension** **£10,355.55****UNDERPIN Pension at DOL is greater than CARE Pension!***... (Plus 'Augmentation' single life pension is payable at NPD of £925.00 per annum)*

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

Pre 2006	£533.33 x 40%	£213.33
Post 2006	£9,822.22 x 40%	<u>£3,928.89</u>
<b>Total</b>		<b>£4,142.22</b>

**Member's Revaluation Pension to NPD**

Pre 2006	£533.33 x 2.04641	£1,091.41
Post 2006	£9,822.22 x 2.04641	<u>£20,100.29</u>
<b>Total</b>		<b>£21,191.70</b>

*... Plus additional non-escalating, single life pension of £925.00 per annum is payable at NPD ...*

**Post Retirement Spouse's / Civil Partner's Pension Revalued to NPD**

Pre 2006	£1,091.41 x 40%	£436.56
Post 2006	£20,100.29 x 40%	<u>£8,040.12</u>
<b>Total</b>		<b>£8,476.68</b>