LAYLA HUSSEIN – Female

Member's Date of Birth:	**21/02/1977**
Spouse's Date of Birth:	**06/08/1982**
GMP Date:	**21/02/2037**
Normal Pension Date:	**21/02/2042**
Date of Joining Scheme:	**01/06/1996**
Date of Leaving:	**04/09/2025**

Pensionable Service - Pre 1997:	01/06/1996 to 05/04/1997	= 0 years & 309 days
Pensionable Service - Post 1997:	06/04/1997 to 04/09/2025	= 28 years & 152 days

Final Pensionable Salary: £41,500.00 (best 1 in 5 years)

Revaluation Factors:

Excess:	05/09/2025 to 21/02/2042	=	16 complete years @ 5.0%	=	2.18287
GMP:	06/04/2026 to 05/04/2036	=	10 complete tax years @ 3.25%	=	1.377
GMP:	22/02/2037 to 21/02/2042	=	5 years (6th Aprils) @ 3.0%	=	1.15927
			260 weeks @ 1/7%	=	1.37143

Options on Leaving: **PRESERVED / CETV**

Member's Pension at DOL

Pre 1997 Pension	£41,500.00 x (0+(309/365)) / 70	£501.90
Post 1997 Pension	£41,500.00 x (28+(152/365)) / 70	£16,846.89
Total Pension		**£17,348.79 pa**

C/O Minimum Pension Check

Post 1988 GMP	£439.40
Post 1997 Pension	£16,846.89
Total	£17,286.29 pa
	(Scheme pension greater, so OK!)

Or, alternatively, the pre 1997 pension of £501.90 per annum is greater than the post 1988 GMP of £439.40 per annum, so OK!

Member's Split of Pension at DOL

Excess Pension	£17,348.79 - £439.40	£16,909.39
Post 1988 GMP		£439.40
Total Pension		**£17,348.79 pa**

Spouse's / Civil Partner's Pension at DOL

Total Pension	£17,348.79 x 50%	***£8,674.40 pa***

Member's Pension Revalued to NPD

Post 1988 GMP at DOL	£439.40 / 52 = £8.45pw
Revalued from DOL to 'GMP date'	£8.45 x 1.377 = £11.64pw
Revalued from 'GMP date' to NPD	£11.64 x 1.15927 x 1.37143 = ***£18.51pw***

Post 1988 GMP at DOL rev'd to NPD	£18.51 x 52	£ 962.52
Excess pension at DOL rev'd to NPD	£16,909.39 x 2.18287	£36,911.00
Total Pension		**£37,873.52 pa**

Spouse's / Civil Partner's Pension Revalued to NPD

Total Pension	£37,873.52 x 50%	***£18,936.76 pa***