

**Worked Answer: XYZ (A)****Part 2 Leavers (Special Circumstances: TV-in)****AVA DAVIS – Female**

Member's Date of Birth: **22/12/1970**  
 Spouse's Date of Birth: **11/05/1967**  
 GMP Date: **22/12/2030**  
 Normal Pension Date: **22/12/2035**  
 Date of Joining Scheme: **01/11/1995**  
 Date of Leaving: **07/09/2025**

Pensionable Service - Pre 1997: 01/11/1995 to 05/04/1997 = 1 year & 156 days  
 Pensionable service - Post 1997: 06/04/1997 to 07/09/2025 = 28 years & 155 days

Final Pensionable Salary: £46,600.00 (best 1 in 5 years)

**Revaluation Factors:**

Excess: 08/09/2025 to 22/12/2035 = 10 complete years @ 5.0% = 1.62889  
 GMP: 06/04/2026 to 05/04/2030 = 4 complete tax years @ 3.25% = 1.136  
 GMP: 23/12/2030 to 22/12/2035 = 5 years (6<sup>th</sup> Aprils) @ 3.0% = 1.15927  
 260 weeks @ 1/7% = 1.37143

**Options on Leaving: PRESERVED / CETV**

**Member's Pension at DOL**

Pre 1997 Pension	$£46,600.00 \times (1 + (156/365)) / 70$	£950.24
Post 1997 Pension	$£46,600.00 \times (28 + (155/365)) / 70$	<u>£18,922.70</u>
<b>Total Pension</b>		<b>£19,872.94 pa</b>

... Plus the member has a transferred-in pension of £639.00 per annum, payable from NPD ...

**C/O Minimum Pension Check**

Post 1988 GMP	£599.56
Post 1997 Pension	<u>£18,922.70</u>
<b>Total</b>	£19,522.26 pa

(Scheme pension greater, so OK!)

Or, alternatively, the pre 1997 pension of £950.24 per annum is greater than the post 1988 GMP of £599.56 per annum, so OK!

**Member's Split of Pension at DOL**

Excess Pension	$£19,872.94 - £599.56$	£19,273.38
Post 1988 GMP		<u>£599.56</u>
<b>Total Pension</b>		<b>£19,872.94 pa</b>

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

<b>Total Pension</b>	$£19,872.94 \times 50\%$	<b>£9,936.47 pa</b>
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**Member's Pension Revalued to NPD**

Post 1988 GMP at DOL                     $\pounds 599.56 / 52 = \pounds 11.53\text{pw}$   
Revalued from DOL to 'GMP date'     $\pounds 11.53 \times 1.136 = \pounds 13.10\text{pw}$   
Revalued from 'GMP date' to NPD     $\pounds 13.10 \times 1.15927 \times 1.37143 = \pounds 20.83\text{pw}$

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Post 1988 GMP at DOL rev'd to NPD	$\pounds 20.83 \times 52$	$\pounds 1,083.16$
Excess pension at DOL rev'd to NPD	$\pounds 19,273.38 \times 1.62889$	$\pounds 31,394.22$
Transferred-in pension at NPD		$\pounds 639.00$
<b>Total Pension</b>		<b><math>\pounds 33,116.38 \text{ pa}</math></b>

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

<b>Total Pension</b>	$\pounds 33,116.38 \times 50\%$	<b><math>\pounds 16,558.19 \text{ pa}</math></b>
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