

Worked Answer: XYZ (A)**Part 2 Leavers (Special Circumstances: Enhanced Accrual)****WILLIAM BROWN**

Member's Date of Birth: **14/04/1966**
 Spouse's Date of Birth: **24/08/1967**
 GMP Date: **14/04/2031**
 Normal Pension Date (= 'GMP Date'): **14/04/2031**
 Date of Joining Scheme: **13/09/1987**
 Date of Leaving: **01/09/2025**

Pensionable Service - Pre 1997: 13/09/1987 to 05/04/1997 = 9 years & 205 days
 Pensionable Service - Post 1997: 06/04/1997 to 05/04/2006 = 9 years & 0 days
 Pensionable Service - Post 2006: 06/04/2006 to 01/09/2025 = 19 years & 149 days

Final Pensionable Salary: £66,000.00 (best 1 in 5 years)

Revaluation Factors:

Excess: 02/09/2025 to 14/04/2031 = 5 complete years @ 5.0% = 1.27628
 GMP: 06/04/2026 to 05/04/2031 = 5 complete tax years @ 3.25% = 1.173

Options on Leaving**PRESERVED / CETV****Member's Pension at DOL**

Pre 1997 Pension	$£66,000.00 \times (9 + (205/365)) / 70$	£9,015.26
Post 1997 Pension	$£66,000.00 \times (9 + (0/365)) / 70$	£8,485.71
Post 2006 Pension	$£66,000.00 \times (19 + (149/365)) / 60$	<u>£21,349.04</u>
Total Pension		£38,850.01 pa

C/O Minimum Pension Check

Pre 1988 GMP	£253.76
Post 1988 GMP	£2,281.24
Post 1997 Pension	<u>£29,834.75</u>
Total	£32,369.75 pa

(Scheme pension greater, so OK!)

Or, alternatively, the pre 1997 pension of £9,015.26 per annum is greater than the total GMP of £2,535.00 per annum, so OK!

Member's Split of Pension at DOL

Excess Pension	£38,850.01 - £2,535.00	£36,315.01
Pre 1988 GMP		£253.76
Post 1988 GMP		<u>£2,281.24</u>
Total Pension		£38,850.01 pa

Spouse's / Civil Partner's Pension at DOL

Total Pension	£38,850.01 x 50%	£19,425.01 pa
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Member's Pension Revalued to NPD

Total GMP at DOL	£2,535.00 / 52 = £48.75 pw
Revalued to NPD	£48.75 x 1.173 = £57.18 pw

Post 1988 GMP at DOL	£2,281.24 / 52 = £43.87 pw
Revalued to NPD	£43.87 x 1.173 = £51.46 pw

Pre 1988 GMP at DOL rev'd to NPD	(£57.18 - £51.46) x 52	£297.44
Post 1988 GMP at DOL rev' to NPD	£51.46 x 52	£2,675.92
Excess pension at DOL rev'd to NPD	£36,315.01 x 1.27628	<u>£46,348.12</u>
Total Pension		£49,321.48 pa

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

Total Pension	£49,321.48 x 50%	£24,660.74 pa
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