

**CHARLOTTE MILLER – Female**

Member's Date of Birth: **17/07/1978**  
Spouse's Date of Birth: **14/09/1980**  
GMP Date: **17/07/2038**  
Normal Pension Date: **17/07/2043**  
Date of Joining Scheme: **01/05/1996**  
Date of Leaving: **07/09/2025**

Pensionable Service - Pre 1997: 01/05/1996 to 05/04/1997 = 0 years & 340 days  
Pensionable Service - Post 1997: 06/04/1997 to 07/09/2025 = 28 years & 155 days

Final Pensionable Salary: £42,500.00 (best 1 in 5 years)

Revaluation Factors:

Excess: 08/09/2025 to 17/07/2043 = 17 complete years @ 5.0% = 2.29202  
GMP: 06/04/2026 to 05/04/2038 = 12 complete tax years @ 3.25% = 1.468  
GMP: 18/07/2038 to 17/07/2043 = 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	$£42,500.00 \times (0 + (340/365)) / 70$	£565.56
Post 1997 Pension	$£42,500.00 \times (28 + (155/365)) / 70$	<u>£17,257.83</u>
<b>Total Pension</b>		<b>£17,823.39 pa</b>

*... Plus AVCs will remain invested (value = £17,635.38 at DOL) unless the member transfers to take advantage of flexibilities ...*

**C/O Minimum Pension Check**

Post 1988 GMP	£456.04
Post 1997 Pension	<u>£17,257.83</u>
<b>Total</b>	<b>£17,713.87 pa</b>

(Scheme pension greater, so OK!)

Or, alternatively, the pre 1997 pension of £565.56 per annum is greater than the post 1988 GMP of £456.04 per annum, so OK!

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

Excess Pension	£17,823.39 - £456.04	£17,367.35
Post 1988 GMP		<u>£456.04</u>
<b>Total Pension</b>		<b>£17,823.39 pa</b>

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

<b>Total Pension</b>	£17,823.39 x 50%	<b>£8,911.70 pa</b>
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**Member's Pension Revalued to NPD**

Post 1988 GMP at DOL	£456.04 / 52 = £8.77pw	
Revalued from DOL to 'GMP date'	£8.77 x 1.468 = £12.87pw	
Revalued from 'GMP date' to NPD	£12.87 x 1.15927 x 1.37143 = <b>£20.46pw</b>	

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Post 1988 GMP at DOL rev'd to NPD	£20.46 x 52	£1,063.92
Excess pension at DOL rev'd to NPD	£17,367.35 x 2.29202	<u>£39,806.31</u>
<b>Total Pension</b>		<b>£40,870.23 pa</b>

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

<b>Total Pension</b>	£40,870.23 x 50%	<b>£20,435.12 pa</b>
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