

XYZ (CAT B) – LEAVER – PRESERVED / CETV (WITH TRANSFER IN)

Letter to **DANIEL LEWIS**

Key Points

1. Date of leaving [DOL] (**07/09/2025**)
2. Preserved pension at DOL of **£15,023.29** per annum
3. Normal pension date [NPD] (**14/04/2029**) or age (**65**)
4. Revaluation to NPD assumes rate of **5.0%** per annum compound ('true' annual revaluation rate will be **lower of 5.0% and RPI**)
5. Revalued pension at NPD = **£19,131.93** per annum, *including transferred-in pension of **£1,740.52** per annum*
6. Pension commencement lump sum option
7. Death before retirement spouse's / civil partner's pension of **£7,511.65** per annum (based on member's pension at DOL)
8. Death after retirement lump sum death benefit (provided death occurs before reaching age 75 and before receiving 5 years of pension payments) equal to the lower of the balance of 5 years of pension payments and the unpaid balance of pension payments that would have been received up to the member's 75th birthday
9. Death after retirement spouse's / civil partner's pension of **£9,565.97** per annum, *including transferred-in pension of **£870.26** per annum* (based on member's pension at DOL, revalued to NPD)
10. Post retirement pension increases will be applied on 1st April each year, with the pension being increased each year by **5.0%** (or by the **increase in the RPI if less**)
11. Transfer option

NOTE:

Letters should be written in full and should include the information contained in each of the bullet points detailed above. Failure to write a letter in full will result in marks being lost, and failure to mention the information contained in each of the bullet points will result in marks being lost.