

XYZ (CAT B) – LEAVER – PRESERVED / CETV

Letter to **PETULA SMITH**

Key Points

1. Date of leaving [DOL] (**10/09/2025**)
2. Preserved pension at DOL of **£8,820.49** per annum
3. Normal pension date [NPD] (**20/09/2042**) 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 = **£20,216.74** per annum
6. Pension commencement lump sum option
7. Death before retirement spouse's / civil partner's pension of **£4,410.25** 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 **£10,108.37** 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.