

## RST LEAVER – REFUND / PRESERVED / CETV

Letter to **GEORGE THOMPSON**

### Key Points

1. Date of leaving [DOL] (**06/09/2025**)
2. Net refund of **£3,952.50** (based on member contributions of **£4,940.63** {less 20% tax of **£988.13**}), *OR*
3. Preserved 'CARE' pension at DOL of **£876.33** per annum [versus 'Underpin' pension at DOL of **£736.67** per annum] [*all post 05/04/2006*]
4. Normal Pension Date [NPD] (**05/11/2036**) or age (**65**)
5. Revaluation to NPD assumes rate of **2.5%** per annum compound ('true' annual revaluation rate will be **lower of 5.0% and CPI**)
6. Revalued pension at NPD of **£1,149.82** per annum [*all post 05/04/2006*]
7. Pension commencement lump sum option
8. Death before retirement lump sum death benefit (stating value of refund of contributions of **£4,940.63** payable to person(s) at the trustees' discretion)
9. Death after retirement spouse's / civil partner's pension of **£350.53** per annum at DOL (based on member's pension at DOL) revalued to **£459.93** per annum at NPD (based on member's pension at DOL, revalued to NPD) [*all post 05/04/2006*]
10. 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
11. If the member's spouse / civil partner at the date of the member's death is more than 10 years younger than the member, the pension will be reduced
12. Post retirement pension increases applied on the anniversary of the commencement of the member's pension - post 05/04/2006 pension will increase each year by **2.5%** (**or RPI, if lower**)
13. 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.