

Worked Answer: RST

Part 2 Leavers with Special Circumstances (Augmentation)

BRYONY CALDWELL

FEMALE

Member's Date of Birth: **25/02/1987**

Spouse's Date of Birth: **16/07/1998**

(more than 10 years younger!)

Date of Joining Company: **05/03/2005**

Date of Joining Scheme: **06/04/2005**

Date of Leaving: **07/09/2025**

YTD Pensionable Service: 5 mths (06/04/2025 - 07/09/2025)

Underpin Service to DOL: 20 yrs + 5 mths (06/04/2005 - 07/09/2025)

Underpin Pre 2006 Service: 1 yrs + 0 mths (06/04/2005 - 05/04/2006)

Underpin Post 2006 Service: 19 yrs + 5 mths (06/04/2006 - 07/09/2025)

Revaluation to NPD: 08/09/2025 to 25/02/2052 - 26 yrs @ 2.5% 1.90029

Pensionable Earnings: £32,000.00 = $[(£34,500.00 + £32,000.00 + £29,500.00) / 3]$

Contractual Salary: £35,000.00

... Plus, additional non-escalating, single life pension of £1,225.00 per annum is payable from NPD ...

OPTIONS ON LEAVING: PRESERVED PENSION / CETV

Member's CARE Pension at DOL

Pre 2006 Pension at 05/04/2025 £574.50

Total Pre 2006 Pension **£574.50**

Post 2006 Pension at 05/04/2025 £7,103.32

Post 2006 YTD Pension £32,000.00 x (0 + (5/12)) x 1/75 £177.78

Total Post 2006 Pension **£7,281.10**

Total CARE Pension **£7,855.60**

Member's UNDERPIN Pension at DOL

Pre 2006 Underpin Pension £35,000.00 x (1 + (0/12)) x 1/90 **£388.89**

Post 2006 Underpin Pension £35,000.00 x (19 + (5/12)) x 1/90 £7,550.93

Total Underpin Pension **£7,939.82**

Member's UNDERPIN Pension at DOL is greater than CARE Pension!

... Plus, additional non-escalating, single life pension of £1,225.00 per annum is payable at NPD ...

Post Retirement Spouse's / Civil Partner's Pension at DOL

Pre 2006 Pension	£388.89 x 40%	£155.56
Post 2006 Pension	£7,550.93 x 40%	<u>£3,020.37</u>
Total Pension		£3,175.93

Member's Revaluation Pension to NPD

Pre 2006 Pension	£388.89 x 1.90029	£739.00
Post 2006 Pension	£7,550.93 x 1.90029	<u>£14,348.96</u>
Total Pension		£15,087.96

... Plus, additional non-escalating, single life pension of £1,225.00 per annum is payable at NPD ...

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

Pre 2006 Pension	£739.00 x 40%	£295.60
Post 2006 Pension	£14,348.96 x 40%	<u>£5,739.58</u>
Total Pension		£6,035.18