

**Worked Answer: RST****Part 2 Leavers with Special  
Circumstances (Enhanced Accrual)**

**AMELIA TAYLOR**                      **FEMALE**  
 Member's Date of Birth:            **18/09/1970**  
 Spouse's Date of Birth:            **14/06/1968**  
 Date of Joining Company:        **05/08/1995**  
 Date of Joining Scheme:         **06/04/1996**  
 Date of Leaving:                    **08/09/2025**

YTD Pensionable Service:                      5 mths    (06/04/2025 - 08/09/2025)  
 Underpin Service to DOL:            29 yrs + 5 mths    (06/04/1996 - 09/09/2025)  
 Underpin Pre 2006 Service:            10 yrs + 0 mths    (06/04/1996 - 05/04/2006)  
 Underpin Post 2006 Service:            19 yrs + 5 mths    (06/04/2006 - 08/09/2025)

Revaluation to NPD:                    09/09/2025 to 18/09/2035 - 10 yrs @ 2.5%    1.28008

Pensionable Earnings:                    £53,066.67 = [(£55,200.00 + £53,000.00 + £51,000.00) / 3]  
 Contractual Salary:                    £56,500.00

**OPTIONS ON LEAVING:                    PRESERVED PENSION / CETV**

**Member's CARE Pension at DOL**

Pre 2006 Pension at 05/04/2025	<u>£6,802.16</u>
<b>Total Pre 2006 Pension</b>	<b>£6,802.16</b>
Post 2006 Pension at 05/04/2025	£12,006.78
Post 2006 YTD Pension                    £53,066.67 x (0 + (5/12)) x 1/70	<u>£315.87</u>
<b>Total Post 2006 Pension</b>	<b>£12,322.65</b>
<b>Total CARE Pension</b>	<b><u>£19,124.81</u></b>

**Member's UNDERPIN Pension at DOL**

Pre 2006 Underpin Pension                    £56,500.00 x (10 + (0/12)) x 1/90	<b>£6,277.78</b>
Post 2006 Underpin Pension                    £56,500.00 x (19 + (5/12)) x 1/90	<u>£12,189.35</u>
<b>Total Underpin Pension</b>	<b>£18,467.13</b>

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

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

Pre 2006 Pension	$\pounds 6,802.16 \times 40\%$	<b><i><u>£2,720.86</u></i></b>
Post 2006 Pension	$\pounds 12,322.65 \times 40\%$	<b><i><u>£4,929.06</u></i></b>
<b>Total Pension</b>		<b><i><u>£7,649.92</u></i></b>

**Member's Revalued Pension at NPD**

Pre 2006 Pension	$\pounds 6,802.16 \times 1.28008$	<b><i><u>£8,707.31</u></i></b>
Post 2006 Pension	$\pounds 12,322.65 \times 1.28008$	<b><i><u>£15,773.98</u></i></b>
<b>Total Pension</b>		<b><i><u>£24,481.29</u></i></b>

**Post Retirement Spouse's / Civil Partner's Pension Revalued at NPD**

Pre 2006 Pension	$\pounds 8,707.31 \times 40\%$	<b><i><u>£3,482.92</u></i></b>
Post 2006 Pension	$\pounds 15,773.98 \times 40\%$	<b><i><u>£6,309.59</u></i></b>
<b>Total Pension</b>		<b><i><u>£9,792.51</u></i></b>