

**Worked Answer: RST**

**Part 2 Leavers with Special  
Circumstances (Transfer In)**

**SOFIA RUIZ**

**FEMALE**

Member's Date of Birth: **26/02/1979**  
Spouse's Date of Birth; **22/12/1984**  
Date of Joining Company: **01/01/2005**  
Date of Joining Scheme: **06/04/2005**  
Date of Leaving: **02/09/2025**

YTD Pensionable Service: 4 mths (06/04/2025 - 02/09/2025)  
Underpin Service to DOL: 20 yrs + 4 mths (06/04/2005 - 02/09/2025)  
Underpin Pre 2006 Service: 1 yrs + 0 mths (06/04/2005 - 05/04/2006)  
Underpin Post 2006 Service: 19 yrs + 4 mths (06/04/2006 - 02/09/2025)

Revaluation to NPD: 03/09/2025 to 26/02/2044 - 18 yrs @ 2.5% 1.55966

Pensionable Earnings: £47,666.67 =  $[(£51,500.00 + £47,500.00 + £44,000.00) / 3]$   
Contractual Salary: £50,000.00

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

**Member's CARE Pension at DOL**

Pre 2006 Pension at 05/04/2025		<u>£398.93</u>
<b>Total Pre 2006 Pension</b>		<b><u>£398.93</u></b>
Post 2006 Pension at 05/04/2025		£10,702.81
Post 2006 YTD Pension	$£47,666.67 \times (0 + (4/12)) \times 1/75$	<u>£211.85</u>
<b>Total Post 2006 Pension</b>		<b><u>£10,914.66</u></b>
<b>Total CARE Pension</b>		<b><u>£11,313.59</u></b>

**Member's UNDERPIN Pension at DOL**

Pre 2006 Underpin Pension	$£50,000.00 \times (1 + (0/12)) \times 1/90$	<b><u>£555.56</u></b>
Post 2006 Underpin Pension	$£50,000.00 \times (19 + (4/12)) \times 1/90$	<b><u>£10,740.74</u></b>
<b>Total Underpin Pension</b>		<b><u>£11,296.30</u></b>

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

... (Plus TVIN pension is payable at NPD of **£950.00** per annum)

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

Pre 2006 Pension	£398.93 x 40%	<b><i>£159.57</i></b>
Post 2006 Pension	£10,914.66 x 40%	<b><i><u>4,365.86</u></i></b>
<b>Total Pension</b>		<b><i>£4,525.43</i></b>

**Member's Revalued Pension at NPD**

Pre 2006 Pension	£398.93 x 1.55966	£622.20
Pre 2006 Pension (TVIN)		<b><i><u>£950.00</u></i></b>
		<b><i>£1,572.20</i></b>

Post 2006 Pension	£10,914.66 x 1.55966	<b><i><u>£17,023.16</u></i></b>
<b>Total Pension</b>		<b><i>£18,595.36</i></b>

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

Pre 2006 Pension	£1,572.20 x 40%	<b><i>£628.88</i></b>
Post 2006 Pension	£17,023.16 x 40%	<b><i><u>£6,809.26</u></i></b>
<b>Total Pension</b>		<b><i>£7,438.14</i></b>