

Letter Key Points XYZ TVIN Received

Member Name: **Greta Lindstrom**

Scheme Name: **XYZ Pension and Life Assurance Scheme**

Transfer Value in previous scheme: **£68,356.33 including:**

- **£49,395.31 in respect of post 05/04/1997 benefits**
- **£307.84 pa GMP at date of leaving**

Calculation Date: **11/09/2025**

Transfer value received from previous scheme will purchase a pension at NRD of: **£5,138.12 pa** of which:

- Excess pension at NRD: **£3,852.68 pa (including Post 97 pension at NRD: £ 3,692.28 pa) and**
- GMP: **£1,285.44 pa (£137.80 pre 88 GMP and £1,147.64 post 88 GMP)**

Death before retirement prior to NPD the following will be payable:

- Refund of member contributions of **£29,006.31**
- A 50% spouse pension

On death after reaching NPD but before the pension commences OR, on death after retirement, the following is payable:

- A 50% spouse pension
- If died within 5 years of retirement, the balance of the 5 year guarantee paid as a lump sum, capped at age 75

It is recommended that independent financial advice is taken before a decision is made (it is not possible for the Trustees to provide financial advice)

Confirm that the required written authority has been received and the transfer value received.

Transfer will extinguish rights in previous scheme and all benefits will become subject to XYZ Scheme rules