

Letter Key Points RST TVIN Complete

Member Name: **Aoife Murphy**

Scheme Name: **RST Pension Scheme**

Transfer Value in previous scheme: **£75,354.25** including **£69,945.46** in respect of post 05/04/1997

Calculation Date: **08/09/2025**

Guarantee period: **Not relevant as TVIN complete**

Pension TV will purchase at NRD: **£16,575.45 pa** of which **£15,384.29 pa** is post April 97

Death before retirement benefits: Refund of member contributions **£20,461.15.**

Death after retirement benefits: 40% spouse / civil partner pension plus if die within 5 years, a lump sum death benefit

[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).] **Not relevant as TVIN complete**

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

Transfer has extinguished all rights in previous scheme and all benefits have become subject to RST Scheme rules