**Worked Answer: XYZ (A) Part 1 Leavers (No Special Circumstances)**

**OPHELIA CARTER – Female**

Member’s Date of Birth: **22/03/1976**

Spouse’s Date of Birth: **20/05/1981**

GMP Date: **22/03/2036**

Normal Pension Date: **22/03/2041**

Date of Joining Scheme: **01/06/1996**

Date of Leaving: **05/09/2024**

Pensionable Service - Pre 1997: 01/06/1996 to 05/04/1997 = 0 years & 309 days

Pensionable Service - Post 1997: 06/04/1997 to 05/09/2024 = 27 years & 153 days

Final Pensionable Salary: £43,500.00 (best 1 in 5 years)

Revaluation Factors:

Excess: 06/09/2024 to 22/03/2041 = 16 complete years @ 5.0% = 2.18287

GMP: 06/04/2025 to 05/04/2035 = 10 complete tax years @ 3.25% = 1.377

GMP: 23/03/2036 to 22/03/2041 = 5 years (6th Aprils) @ 3.0% = 1.15927

260 weeks @ 1/7% = 1.37143

**Options on Leaving: PRESERVED / CETV**

**Member’s Pension at DOL**

Pre 1997 Pension £43,500.00 x (0+(309/365)) / 70 £526.09

Post 1997 Pension £43,500.00 x (27+(153/365)) / 70 £17,039.06

**Total Pension** **£17,565.15**

**C/O Minimum Pension Check**

Post 1988 GMP £466.96

Post 1997 Pension £17,039.06

**Total** £17,506.02

(Scheme pension greater, so OK!)

Or, alternatively, pre 1997 pension of £526.09 is greater than GMP of £466.96, so OK!

**Member’s Split of Pension at DOL**

Excess Pension £17,565.15 - £466.96 £17,098.19

Post 1988 GMP £466.96

**Total Pension £17,565.15**

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

**Total** **Pension** £17,565.15 x 50%  ***£8,782.58***

**Member’s Pension Revalued to NPD**

Post 1988 GMP at DOL per week £466.96 / 52 = £8.98pw

Revalued from DOL to ‘GMP date’ £8.98 x 1.377 = £12.37pw

Revalued from ‘GMP date’ to NPD £12.37 x 1.15927 x 1.37143 = £19.67pw

Post 1988 GMP at DOL rev’d to NPD £19.67 x 52 £1,022.84

Excess pension at DOL rev’d to NPD £17,098.19 x 2.18287 £37,323.13

**Total Pension** **£38,345.97**

**Spouse's / Civil Partner's Pension Revalued to NPD**

**Total Pension** £38,345.97 x 50% ***£19,172.99***