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| **Worked Answer: RST** |  | **Part 2 Leavers with Special Circumstances (Enhanced Accrual)** |
|  |  |  |  |
| **DONYA SADEGHI** | **FEMALE** |  |  |
| Member’s Date of Birth: | **11/07/1970** |  |  |
| Spouse’s Date of Birth: | **04/07/1967** |  |  |
| Date of Joining Company: | **05/02/1996** |  |  |
| Date of Joining Scheme: | **06/04/1996** |  |  |
| Date of Leaving: | **09/09/2024** |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| YTD Pensionable Service: |  |  | 5 | mths | (06/04/2024 | - | 09/09/2024) |
| Underpin Service to DOL: | 28 | yrs + | 5 | mths | (06/04/1996 | - | 09/09/2024) |
| Underpin Pre 06 Service: | 10 | yrs + | 0 | mths | (06/04/1996 | - | 05/04/2006) |
| Underpin Post 06 Service: | 18 | yrs + | 5 | mths | (06/04/2006 | - | 09/09/2024) |
|  |  |  |  |  |  |  |  |
| Revaluation to NPD: | 10/09/2024 to 11/07/2035 | - | 10 yrs @ 2.5% | 1.28008 |

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| Pensionable Earnings: | £53,700.00 = [(£55,800.00 + £53,300.00 + £52,000.00) / 3] |
| Contractual Salary: | £57,000.00 |

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

**Member’s CARE Pension at DOL**

|  |  |  |
| --- | --- | --- |
| Pre 06 Pension at 05/04/2024 **Total Pre 06 Pension**  |  |  £7,032.65 **£7,032.65** |
| Post 06 Pension at 05/04/2024 |  |  £12,906.08 |
| YTD Pension | £53,700.00 x (0 + (5/12)) x **1/70** |  £319.64 |
| **Total Post 06 Pension** |  |  **£13,225.72** |
| **Total CARE Pension at DOL** |  |  **£20,258.37** |

**FINAL SALARY UNDERPIN COMPARISON**

|  |  |  |
| --- | --- | --- |
| Pre 06 Underpin Pension | £57,000.00 x (10 + (0/12)) x 1/90 |  £6,333.33 |
| Post 06 Underpin Pension | £57,000.00 x (18 + (5/12)) x 1/90 |  £11,663.89 |
| **Total Underpin Pension** |  |  **£17,997.22** |

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

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| --- |
| **Post Retirement Spouse’s / Civil Partner’s Pension at DOL** |
| Pre 2006  | £7,032.65 x 40% |  £2,813.06 |
| Post 2006  | £13,225.72 x 40% |  £5,290.29 |
| **Total** |  |  **£8,103.35** |
|  |  |  |
| **Member’s Revalued Pension at NPD**  |
| Pre 2006  | £7,032.65 x 1.28008 |  £9,002.35 |
| Post 2006  | £13,225.72 x 1.28008 |  £16,929.98 |
| **Total** |  |  **£25,932.33** |
|  |  |  |

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|  **Post Retirement Spouse’s / Civil Partner’s Pension Revalued at NPD** |
| Pre 2006  | £9,002.35 x 40% |  £3,600.94 |
| Post 2006  | £16,929.98 x 40% |  £6,771.99 |
| **Total** |  |  **£10,372.93** |