

Scheme Booklets - Key New Features & Requirements

OPQ Retirement & Death Benefits Plan

- Definitions – Pages 3-6
 - *Annual Allowance*
 - updated wording to confirm limit for 2026/27 tax year
 - *Lump Sum Allowance*
 - updated wording to confirm limit unchanged since 6 April 2024 (£268,275)
 - *Lump Sum & Death Benefit Allowance*
 - updated wording to confirm limit unchanged since 6 April 2024 (£1,073,100)
- Appendices – Pages 25-30
 - *Appendix B*
 - updated examples to ensure calculations are relevant for 2026/27 Plan Year
 - *Appendix C*
 - updated examples to ensure calculations are relevant for 2026/27 Plan Year
 - *Appendix D*
 - updated examples to ensure calculations are relevant for 2026/27 Plan Year
 - *Appendix E*
 - updated examples to ensure calculations are relevant for 2026/27 Plan Year

XYZ Pension and Life Assurance Scheme

- Terms Used in this Booklet – Pages 4-7
 - *Annual Allowance*
 - updated wording to confirm limit for 2026/27 tax year
 - *Lump Sum Allowance*
 - updated wording to confirm limit unchanged since 6 April 2024 (£268,275)
 - *Lump Sum & Death Benefit Allowance*
 - updated wording to confirm limit unchanged since 6 April 2024 (£1,073,100)
- Appendices – Pages 27-31
 - *Appendix 1*
 - updated examples to ensure retirement calculations are relevant for 2026/27 Scheme Year
 - *Appendix 2*
 - updated examples to ensure retirement calculations are relevant for 2026/27 Scheme Year
 - *Appendix 3*
 - updated examples to ensure retirement calculations are relevant for 2026/27 Scheme Year
 - *Appendix 4*
 - updated examples to ensure retirement calculations are relevant for 2026/27 Scheme Year

RST Pension Scheme

- Definitions – Pages 4-7
 - *Annual Allowance – Section 2*
 - updated wording to confirm limit for 2026/27 tax year
 - *Lump Sum Allowance*
 - updated wording to confirm limit unchanged since 6 April 2024 (£268,275)
 - *Lump Sum & Death Benefit Allowance*
 - updated wording to confirm limit unchanged since 6 April 2024 (£1,073,100)
- Benefits on Retirement – Pages 11-18
 - *Case Studies – Section 12(A), 12(B) and 12(C)*
 - updated examples to ensure retirement calculations are relevant for 2026/27 Scheme Year
- Benefits on Leaving the Scheme before Normal Pension Date – Pages 21-25
 - *Case Studies – Section 16(A)*
 - updated example to ensure preserved calculation is relevant for 2026/27 Scheme Year

Tables of Factors

NO CHANGES