

Worked Answer: XYZ (A)**Part 2 Leavers (Special Circumstances: Enhanced Accrual)****IVAN PETROV**

Member's Date of Birth: **28/04/1965**
 Spouse's Date of Birth: **12/07/1966**
 GMP Date: **28/04/2030**
 Normal Pension Date (= 'GMP Date'): **28/04/2030**
 Date of Joining Scheme: **16/10/1987**
 Date of Leaving: **07/09/2026**

Pensionable Service - Pre 1997: 16/10/1987 to 05/04/1997 = 9 years & 172 days
 Pensionable Service - Post 1997: 06/04/1997 to 05/04/2006 = 9 years & 0 days
 Pensionable Service - Post 2006: 06/04/2006 to 07/09/2026 = 20 years & 155 days

Final Pensionable Salary: £55,000.00 (best 1 in 5 years)

Revaluation Factors:

Excess: 08/09/2026 to 28/04/2030 = 3 complete years (5.0%) = 1.15763
 GMP: 06/04/2027 to 05/04/2030 = 3 complete tax years (3.25%) = 1.101

Options on Leaving**PRESERVED / CETV****Member's Pension at DOL**

Pre 1997 Pension	$£55,000.00 \times (9 + (172/365)) / 70$	£7,441.68
Post 1997 Pension	$£55,000.00 \times (9 + (0/365)) / 70$	£7,071.43
Post 2006 Pension	$£55,000.00 \times (20 + (155/365)) / 60$	<u>£18,722.60</u>
Total Pension		£33,235.71 pa

C/O Minimum Pension Check

Pre 1988 GMP	£214.24
Post 1988 GMP	£1,898.52
Post 1997 Pension	<u>£25,974.03</u>
Total	£27,906.79 pa

(Scheme pension greater, so OK!)

Or, alternatively, the pre 1997 pension of 7,441.68 per annum is greater than the total GMP of £2,112.76 per annum, so OK!

Member's Split of Pension at DOL

Excess Pension	£33,235.71 - £2,112.76	£31,122.95
Pre 1988 GMP		£214.24
Post 1988 GMP		<u>£1,898.52</u>
Total Pension		£33,235.71 pa

Spouse's / Civil Partner's Pension at DOL

Total Pension	£33,235.71 x 50%	£16,617.86 pa
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Member's Pension Revalued to NPD

Total GMP at DOL	£2,112.76 / 52 = £40.63 pw
Revalued to NPD	£40.63 x 1.101 = £44.73 pw

Post 1988 GMP at DOL	£1,898.52 / 52 = £36.51 pw
Revalued to NPD	£36.51 x 1.101 = £40.20 pw

Pre 1988 GMP at DOL rev'd to NPD	(£44.73 - £40.20) x 52	£235.56
Post 1988 GMP at DOL rev' to NPD	£40.20 x 52	£2,090.40
Excess pension at DOL rev'd to NPD	£31,122.95 x 1.15763	<u>£36,028.86</u>
Total Pension		£38,354.82 pa

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

Total Pension	£38,354.82 x 50%	£19,177.41 pa
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