

XYZ (CAT B) – LEAVER – PRESERVED / CETV

Letter to **JACOB ELLIS**

Key Points

1. Date of leaving [DOL] (**04/09/2026**)
2. Preserved pension at DOL of **£9,562.50** per annum
3. Normal pension date [NPD] (**08/07/2038**) or age (**65**)
4. Revaluation to NPD assumes rate of **5.0%** per annum compound ('true' annual revaluation rate will be **lower of 5.0% and RPI**)
5. Revalued pension at NPD = **£16,355.13** per annum
6. Tax-free cash sum option
7. Death before retirement spouse's / civil partner's pension of **£4,781.25** per annum (based on member's pension at DOL)
8. Death after retirement lump sum death benefit (provided death occurs before reaching age 75 and before receiving 5 years of pension payments) equal to the lower of the balance of 5 years of pension payments or the unpaid balance of pension payments that would have been received up to the member's 75th birthday
9. Death after retirement spouse's / civil partner's pension of **£8,177.57** per annum (based on member's pension at DOL, revalued to NPD)
10. Post retirement pension increases will be applied each year on 1st April, with the pension being increased each year by **5.0%** (or by the **increase in the RPI if less**)
11. Transfer option

NOTE –

For the purposes of the CPC examinations, candidates will be presented with a draft Letter. They will then be expected to:

- a) *Transcribe data required to be populated in the draft Letter accurately from their Case Study answers to the answer box*
- b) *Identify and detail basic expected information not communicated in the draft Letter to the answer box*
- c) *Identify and correct information wrongly communicated in the draft Letter to the answer box*