

Worked Answer: RST**Part 1 Leavers without Special Circumstances****JEAN DUPONT****MALE**Member's Date of Birth: **19/12/1972**Spouse's Date of Birth: **08/01/1975**Date of Joining Company: **01/04/2025**Date of Joining Scheme: **06/04/2025**Date of Leaving: **14/09/2026**

YTD Pensionable Service: 5 mths (06/04/2026 - 14/09/2026)

Underpin Service to DOL: 1 yr + 5 mths (06/04/2025 - 14/09/2026)

Revaluation to NPD: 15/09/2026 to 19/12/2037 - 11 years (2.5%) 1.31209

Pensionable Earnings: £55,000.00

Contractual Salary: £54,000.00

OPTIONS ON LEAVING: REFUND / PRESERVED PENSION / CETV**Refund Option**

Member's contributions	£4,831.12
Less 20% tax	<u>£966.22</u>
Net refund	£3,864.90

Member's CARE Pension at DOLPre 2006 Pension at 05/04/2026 N/A**Total Pre 2006 Pension** N/A

Post 2006 Pension at 05/04/2026 £725.36

Post 2006 YTD Pension £55,000.00 x (0 + (5/12)) x 1/75 £305.56**Total Post 2006 Pension** **£1,030.92 pa****Total CARE Pension** **£1,030.92 pa****Member's UNDERPIN Pension at DOL**Pre 2006 Underpin Pension N/APost 2006 Underpin Pension £54,000.00 x (1 + (5/12)) x 1/90 £850.00**Total Underpin Pension** **£850.00 pa*****Member's CARE Pension at DOL is greater than UNDERPIN Pension!***

Post Retirement Spouse's / Civil Partner's Pension at DOL

Pre 2006 Pension		<i>N/A</i>
Post 2006 Pension	£1,030.92 x 40%	<u>£412.37</u>
Total Pension		£412.37 pa

Member's Revalued Pension at NPD

Pre 2006 Pension		<i>N/A</i>
Post 2006 Pension	£1,030.92 x 1.31209	<u>£1,352.66</u>
Total Pension		£1,352.66 pa

Post Retirement Spouse's / Civil Partner's Pension Revalued at NPD

Pre 2006 Pension		<i>N/A</i>
Post 2006 Pension	£1,352.66 x 40%	<u>£541.06</u>
Total Pension		£541.06 pa