

**Worked Answer: RST****Part 2 Leavers with Special Circumstances (Transfer In)****MIA RICHARDSON****FEMALE**

Member's Date of Birth: **14/01/1978**  
 Spouse's Date of Birth; **16/12/1985**  
 Date of Joining Company: **01/03/2005**  
 Date of Joining Scheme: **06/04/2005**  
 Date of Leaving: **04/09/2026**

YTD Pensionable Service: 4 mths (06/04/2026 - 04/09/2026)  
 Underpin Service to DOL: 21 yrs + 4 mths (06/04/2005 - 04/09/2026)  
 Underpin Pre 2006 Service: 1 yrs + 0 mths (06/04/2005 - 05/04/2006)  
 Underpin Post 2006 Service: 20 yrs + 4 mths (06/04/2006 - 04/09/2026)

Revaluation to NPD: 05/09/2026 to 14/01/2043 - 16 years (2.5%) 1.48451

Pensionable Earnings: £35,333.33 = [(£37,000.00 + £35,00.00 + £34,000.00) / 3]  
 Contractual Salary: £36,000.00

**OPTIONS ON LEAVING: PRESERVED PENSION / CETV****Member's CARE Pension at DOL**

Pre 2006 Pension at 05/04/2026		<u>£281.42</u>
<b>Total Pre 2006 Pension</b>		<b>£281.42 pa</b>
Post 2006 Pension at 05/04/2026		£8,612.14
Post 2006 YTD Pension	£35,333.33 x (0 + (4/12)) x 1/75	<u>£157.04</u>
<b>Total Post 2006 Pension</b>		<b>£8,769.18 pa</b>
<b>Total CARE Pension</b>		<b><u>£9,050.60 pa</u></b>

**Member's UNDERPIN Pension at DOL**

Pre 2006 Underpin Pension	£36,000.00 x (1 + (0/12)) x 1/90	<b>£400.00</b>
Post 2006 Underpin Pension	£36,000.00 x (20 + (4/12)) x 1/90	<u><b>£8,133.33</b></u>
<b>Total Underpin Pension</b>		<b>£8,533.33 pa</b>

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

... (Plus TVIN pension is payable at NPD of **£3,203.80** per annum)

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

Pre 2006 Pension	£281.42 x 40%	<i>£112.57</i>
Post 2006 Pension	£8,769.18 x 40%	<u>£3,507.67</u>
<b>Total Pension</b>		<b>£3,620.24 pa</b>

**Member's Revalued Pension at NPD**

Pre 2006 Pension	£281.42 x 1.48451	£417.77
Pre 2006 Pension (TVIN)		<u>£3,203.80</u>
		<b>£3,621.57 pa</b>

Post 2006 Pension	£8,769.18 x 1.48451	<u>£13,017.94</u>
<b>Total Pension</b>		<b>£16,639.51 pa</b>

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

Pre 2006 Pension	£3,621.57 x 40%	<b>£1,448.63</b>
Post 2006 Pension	£13,017.94 x 40%	<u>£5,207.18</u>
<b>Total Pension</b>		<b>£6,655.81 pa</b>