

Worked Answer: RST**Part 2 Leavers with Special
Circumstances (Enhanced Accrual)**

YUKI NAKAMURA **FEMALE**
 Member's Date of Birth: **11/01/1972**
 Spouse's Date of Birth: **29/05/1969**
 Date of Joining Company: **13/11/1995**
 Date of Joining Scheme: **06/04/1996**
 Date of Leaving: **15/09/2026**

YTD Pensionable Service: 5 mths (06/04/2026 - 15/09/2026)
 Underpin Service to DOL: 30 yrs + 5 mths (06/04/1996 - 15/09/2026)
 Underpin Pre 2006 Service: 10 yrs + 0 mths (06/04/1996 - 05/04/2006)
 Underpin Post 2006 Service: 20 yrs + 5 mths (06/04/2006 - 15/09/2026)

Revaluation to NPD: 16/09/2026 to 11/01/2037 - 10 years (2.5%) 1.28008

Pensionable Earnings: £57,066.67 = [(£62,000.00 + £57,000.00 + £52,200.00) / 3]
 Contractual Salary: £58,750.00

OPTIONS ON LEAVING: PRESERVED PENSION / CETV

Member's CARE Pension at DOL

Pre 2006 Pension at 05/04/2026	<u>£7,014.91</u>
Total Pre 2006 Pension	£7,014.91 pa
Post 2006 Pension at 05/04/2026	£14,014.09
Post 2006 YTD Pension £57,066.67 x (0 + (5/12)) x 1/70	<u>£339.68</u>
Total Post 2006 Pension	£14,353.77 pa
Total CARE Pension	<u>£21,368.68 pa</u>

Member's UNDERPIN Pension at DOL

Pre 2006 Underpin Pension £58,750.00 x (10 + (0/12)) x 1/90	£6,527.78
Post 2006 Underpin Pension £58,750.00 x (20 + (5/12)) x 1/90	<u>£13,327.55</u>
Total Underpin Pension	£19,855.33 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	£7,014.91 x 40%	£2,805.96
Post 2006 Pension	£14,353.77 x 40%	<u>£5,741.51</u>
Total Pension		£8,547.47 pa

Member's Revalued Pension at NPD

Pre 2006 Pension	£7,014.91 x 1.28008	£8,979.65
Post 2006 Pension	£14,353.77 x 1.28008	<u>£18,373.97</u>
Total Pension		£27,353.62 pa

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

Pre 2006 Pension	£8,979.65 x 40%	£3,591.86
Post 2006 Pension	£18,373.97 x 40%	<u>£7,349.59</u>
Total Pension		£10,941.45 pa