

Post 2006 Benefits at NPD

(Aii)	$(£0.00 \times 3.15) / 100$	= £0.00	Value of Post 2006 Contributions
(Bii)	$£0.00 / 1.01$	= £0.00	Post 2006 TV (with MLA applied)
(Cii)	$£0.00 - £0.00$	= £0.00	Post 2006 Adjusted TV
(Dii)	$£0.00 / 5.709$	= £0.00	Post 2006 Pension at NPD

Post 2006 Pension at NPD = £0.00 pa

Total Pension at NPD = £9,276.41 + £0.00 = £9,276.41 pa

Post 1997 Pension at NPD**1997-2006 Benefits at NPD**

(Ei)	$(£17,004.15 \times 3.15) / 100$	= £535.63	Value of 1997-2006 Contributions
(Fi)	$£56,012.11 / 1.01$	= £55,457.53	1997-2006 TV (with MLA applied)
(Gi)	$£55,457.53 - £535.63$	= £54,921.90	1997-2006 Adjusted TV
(Hi)	$£54,921.90 / 6.356$	= £8,640.95	1997-2006 Pension at NPD

1997-2006 Pension at NPD = £8,640.95 pa

Post 2006 Benefits at NPD

(Eii)	$(£0.00 \times 3.15) / 100$	= £0.00	Value of Post 2006 Contributions
(Fii)	$£0.00 / 1.01$	= £0.00	Post 2006 TV (with MLA applied)
(Gii)	$£0.00 - £0.00$	= £0.00	Post 2006 Adjusted TV
(Hii)	$£0.00 / 5.709$	= £0.00	Post 2006 Pension at NPD

Post 2006 Pension at NPD = £0.00 pa

Total Post 97 Pension at NPD = £8,640.95 + £0.00 = £8,640.95 pa

Summary

The total benefits that will be purchased by the Transfer In are:

1. At normal pension date, a pension of £9,276.41 pa will be paid (including £8,640.95 pa in respect of post 1997 benefits)
2. On death before retirement (*from active or preserved status*), a refund of member contributions without interest of £18,614.89 will be paid
3. On death after retirement, a lump sum death benefit will be paid provided death occurs within 5 years of retirement (*potentially capped to the member's 75th birthday*), plus a spouse / civil partner's pension will be paid

All benefits will be paid in accordance with the provisions of the RST Pension Scheme.