

Letter Key Points

RST Pension Scheme

TVIN

Member Name:	Oscar Jensen
Scheme Name:	RST Pension Scheme
Date of Birth:	25/03/1973
Calculation Date:	07/09/2026
TVIN Amount:	£78,649.12 (including £59,432.71 in respect of Post 1997 benefits)
Guarantee Period:	3 Months
TVIN Benefits:	£10,331.72 pa at NPD (including £7,863.47 pa for Post 1997 benefits, of which £2,560.35 pa relates to Post 2006 benefits))
Death before Retirement:	Refund of TVIN contributions of £21,061.97
Death after Retirement:	40% spouse / civil partner's pension in respect of TVIN benefits plus, for death within 5 years of commencement of pension, a lump sum death benefit (<i>potentially capped to member's 75th birthday</i>)

Mention recommendation that independent financial advice should be taken before a decision is made (and provide confirmation that it is not possible for the Trustees to provide financial advice).

Mention requirement for written authority to be provided before TVIN can proceed.

Mention receipt of TVIN Amount will extinguish all rights to benefits in the previous scheme.

Mention TVIN benefits will be subject to the rules of the RST Pension Scheme.

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*