**XYZ LEAVER PRESERVED/CETV**

Letter to **RAYMOND JOHNSON**

**Key Points**

1. Date of leaving **(08/09/2019)**
2. Preserved pension at date of leaving of **£6,601.14** per annum [all post 97]
3. Normal Pension Date (NPD) or Age **(14/07/2026 or 65**)
4. Revaluation rate to NPD.
5. Pension at NPD = **£8,846.19** pa [all post 97].
6. PCLS option
7. Death before retirement Spouse’s/civil partner’s pension at date of leaving of **£3,300.57** [all post 97] per annum increased from DOL to DOD.
8. Death after retirement (provided die before reaching age 75 and before receiving 5 years of pension payments) equal to the lower of the balance of 5 years of pension payments and the unpaid balance of pension payments that would have been received up to 75th birthday
9. Death after retirement spouse’s/civil partner’s pension of **£4,423.10** per annum
10. Post retirement pension increases wef 1 April each year

The full pension will increase each year by 5.0% (or by the increase in the RPI if less)

1. Transfer option

NOTE **letters should be written in full and should include all of the information contained in each of the bullet points**. Failure to write a letter in full will result in marks being lost. Failure to mention the information contained in each of the bullet points will result in marks being lost.