

## ADDITIONAL INFORMATION FOR CGPS SECTION MEMBERS

that joined the Scheme between 1 January 2000 and 31 December 2009

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You joined the CGPS Section of the Scheme between 1 January 2000 and 31 December 2009 and therefore some of your benefits are different compared to those given in the Scheme booklet. We highlight these differences below.

### Building up benefits

#### Accrual Rate

Your **Accrual Rate** for the **Final Salary benefits** that you have built up before 1 September 2010 is 1/60th. For **Final Salary benefits** earned after this date, you may have been given the option to change your **Accrual Rate** to 1/80th. Please contact the Pensions Administration Team if you would like confirmation of your **Accrual Rate**.

Your **Accrual Rate** for the **CARE benefits** that you have built up after 6 April 2016 will be 1/60th unless you opted to change your **Accrual Rate** to 1/80th.

#### Contributions

Your contributions to the Scheme will be 8% of your **CARE Pensionable Pay** (unless you have selected 80ths accrual).

### Leaving service benefits

#### Receiving a deferred pension from NRA

Different portions of your deferred benefit will receive different increases between leaving and NRA.

#### Pension built up before 6 April 2009

This portion of your deferred pension is increased for each complete year between leaving and NRA, in line with inflation up to 5% each year.

#### Pension built up after 6 April 2009

This portion of your deferred pension is increased for each complete year between leaving and NRA, in line with inflation up to 2.5% each year.

Inflation is currently measured using the Consumer Prices Index (CPI) for all of your deferred increases.

### Retirement benefits

#### Pension increases

Different portions of your pension will increase in different ways each year.

#### Pension built up before 6 April 2006

This portion of your pension will receive guaranteed increases of 5% per year, or the increase in inflation if lower. This will be measured using the increase in the Retail Prices Index (RPI) in the 12 months up to the 30 April immediately preceding the 1 October increase date each year.

#### Pension built up after 6 April 2006

This portion of your pension will receive guaranteed increases of 2.5% per year, or the increase in inflation if lower, on 1 October each year. For your **Final Salary benefits** inflation is measured using the Retail Prices Index (RPI) and for your **CARE benefits** inflation is measured using the Consumer Prices Index (CPI).

**All other elements of your benefits are in line with those set out in the Scheme Booklet.**

**The aim of the booklet and this additional insert is to give a brief explanation of the Trust Deed and Rules of the Scheme. Rights to benefits can only be conferred by the Trust Deed and Rules. In the event of any conflict between this outline and the Trust Deed and Rules the provisions of the latter documents will prevail.**