

## ADDITIONAL INFORMATION FOR CGPS SECTION MEMBERS

that joined the Scheme between 6 October 1990 and 31 December 1999

---

You joined the CGPS Section of the Scheme between 6 October 1990 and 31 December 1999 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)

#### Final Pensionable Pay

Your **Final Salary benefits** will be based on your **Final Pensionable Pay**. This is the average of your **Pensionable Pay** in the 12 months immediately preceding the calculation date plus any items of **Pensionable Pay** that are not salary which are averaged over 36 months. This is underpinned by the highest average **Pensionable Pay** earned during any three consecutive **Scheme Years** within the ten **Scheme Years** immediately prior to the calculation date.

### Retirement benefits

#### Normal Retirement Age (NRA)

Your Normal Retirement Age in the Scheme is 65. However, you are entitled to take certain portions of your benefits from different ages, without any early retirement reductions applied.

##### Pension built up before 6 April 2006

You can take this portion of your benefits unreduced from age 64.

##### Pension built up after 6 April 2006

You can take this portion of your benefits unreduced from age 65.

You must take all of your benefits at the same time and so parts of your pension would be subject to an early retirement reduction if taken before their unreduced payment age.

Your Employer's consent is required if you retire prior to age 64.

In addition, special terms may apply if you retire or leave at the request of the Company.

#### 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, measured using the Retail Prices Index (RPI) in the 12 months to 30 April each year, applied on 1 October 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, applied 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).

#### Ill health benefits

Your pension will be calculated in the same way as defined on page 9 in the Scheme booklet, but your **Pensionable Service** will include your prospective **Pensionable Service** to NRA.

# CRODA

## Death benefits

### Death in Pensionable Service before NRA

A **Spouse's** pension will be payable equal to 2/3rds of the notional pension which would have been payable to you had you retired on the day before the date of your death, but based on your prospective **Pensionable Service** to the **CARE date**.

The other benefits payable on death in **Pensionable Service** before NRA are the same as those given in the Scheme booklet.

### Death in Pensionable Service after NRA

The **Spouse's** pension will be equal to 2/3rds of the pension which would have been payable to you had you retired on the day before your death.

### Death after leaving Pensionable Service

Your surviving **Spouse** will receive a pension equal to 2/3rds of your deferred pension entitlement revalued up to the date of your death.

### Death after retirement

Your surviving **Spouse** will receive a pension equal to 2/3rds of the pension which would have been payable to you at the date of your death (assuming you had not taken a cash lump sum or exchanged part of your pension to provide additional pension for a **Dependant** at retirement).

The other benefits payable on death after retirement are the same as those given in the Scheme booklet.

## 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 1 November 1999

This portion of your deferred pension in excess of your Guaranteed Minimum Pension (GMP) is increased for the number of complete years and months between leaving and NRA at a fixed rate of 5% each year.

The GMP element of your pension will increase in line with statutory increases.

### Pension built up between 1 November 1999 and 6 April 2009

This portion of your deferred pension is increased for the number of complete years 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 the number of complete years 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.

**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.**