

## ADDITIONAL INFORMATION FOR CISS SECTION MEMBERS

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

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You joined the CISS 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).

#### 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 three years immediately preceding the calculation date. This is underpinned by the highest average **Pensionable Pay** earned during any three consecutive tax years within the ten tax years prior to the calculation date.

### 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 10% per year, or the increase in inflation if lower, measured using the Retail Prices Index (RPI) 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, 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).

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## Death benefits

### **Death in Pensionable Service before NRA**

You will receive a cash lump sum equal to four times your basic salary as at the day preceding your death, plus your **Total Contributions**. Your basic pay is defined as your current basic salary (or your **Notional Salary** if you participate in **Smart Pensions**).

The other benefits payable on death in **Pensionable Service** before NRA 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 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 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.**