

Dear ...,

### **The Police Pension Regulations 1987 (as amended)**

I write with reference to your recent enquiry regarding your pension entitlement. The attached estimates show your pension benefits based upon an Average Pensionable Pay (APP) of £..... and an assumed last day of service of .....

As you will be aware, the Police Pension Scheme Regulations do now, in some circumstances, allow for a commutation lump sum that exceeds the maximum authorised amount as set by HM Revenue & Customs.

For your reference both the maximum authorised lump sum and the maximum lump sum permissible under the Police Pension Scheme Regulations (together with the tax implications) have been provided.

Please note, the figures shown are an estimate and confer no statutory right. The City of London Pensions Office is not authorised or regulated to provide financial or other advice. The information provided is not intended to be and does not constitute financial advice or any other advice. You may therefore wish to speak to an independent financial adviser authorised by the Financial Conduct Authority (FCA).

I trust that the above information is clear, but should you have any further queries please do not hesitate to contact ..... on the extension shown at the head of this letter.

Yours sincerely

## Police Pension Scheme Regulations 1987 (as amended)

### Estimate of Pension Benefits

Name:	
Warrant No.	
Date of Birth:	
Date of Retirement:	
Length of Service:	
APP:	

Maximum <b>AUTHORISED</b> Commutation Lump Sum	
Gross Pension:	£ 00,000.00 p.a.
Amount to be Commuted:	£ 00,000.00 p.a.
<b>Residual Pension:</b>	<b>£ 00,000.00 p.a.</b>
<b>Maximum Tax Free Lump Sum:</b>	<b>£ 000,000.00</b>

Maximum Commutation Lump Sum & Unauthorised Payment Charge	
Gross Pension:	£ 00,000.00 p.a.
Amount to be Commuted:	£ 00,000.00 p.a.
<b>Residual Pension:</b>	<b>£ 00,000.00 p.a.</b>
Gross Lump Sum:	£ 000,000.00
Unauthorised Payment Charge:	£ 0,000.00
<b>Net Lump Sum:</b>	<b>£ 000,000.00</b>