

ANNUAL PENSION STATEMENT

Restricted Document

MR WINSTON SMITH
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DERBYSHIRE
DE19 84GO

If any of your details shown are wrong, please contact us.

If you have more than one deferred LGPS pension, you'll get a separate statement for each.

Please visit the reverse of this document for notes to help you understand your statement, for further details please visit: www.derbyshire.gov.uk/pensionsnewsletters.

Section 1: Personal Details

Full Name	WINSTON SMITH	Date of Birth	07 January 1965
NI Number	AB123456Z	Date of Deferment	08 August 2016
Payroll Number	12345678	Former Employer	Derbyshire Service Provider

This section shows the current value of your deferred benefits as at 09 April 2018. It also shows your Normal Pension Date (NPD) which is the earliest date your benefits would become payable without an actuarial reduction for receiving early payment.

IMPORTANT - CHANGE TO THE LGPS REGULATIONS: You may now be able to claim your deferred benefits at any time from age 55 onwards; please see overleaf for further details.

Section 2: Current Value of Standard Deferred LGPS Benefits at 09 April 2018

Total Standard Pension Payable:	£ 13061.78	Total Standard Lump Sum Payable:	£ 28015.69
Date Benefits Payable From (NPD):	07/01/2032		

When your benefits will become payable at an unreduced rate.

The current value of your benefits if paid unreduced. The automatic lump sum is linked to your active membership up to 31 March 2008.

The Consumer Price Index (CPI) for the 12 months up to September 2017 was 3%, this has been applied to your deferred benefit from 09 April 2018.

Any benefits you have earned whilst an active member in the scheme after April 2014 are accrued on a Career Average Revalued Earnings (CARE) basis. The revaluation index for 2017/2018 is 3%: if you left your employment after 1 April 2017 the CARE benefits earned in your year of leaving have received a pro-rated revaluation.

NB: The above figures are subject to check, confirmation and amendment if necessary. The Council disclaims any liability arising from any decision taken on the basis of the figures quoted.

!KEEP IT SAFE!

Remember: This document contains Personal and Financial information.

Pension Statement – Additional Information

PRIVACY NOTICE:

The Derbyshire Pension Fund is a Data Controller under the General Data Protection Regulations (GDPR). This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we store, hold and manage your data please visit: www.derbyshire.gov.uk/pensionsgdpr

• **Re-joining the LGPS or another Public Sector Pension Scheme**

If you re-join the LGPS in the future or have already re-joined the LGPS in another fund in England or Wales you should notify your new fund that you have a deferred benefit in the Derbyshire Pension Fund. You should also inform the Derbyshire Pension Fund that you have re-joined the LGPS in another fund.

If you join another Public Sector Pension Scheme such as the NHS, Civil Service, Fire, Police or Teachers Pension Scheme you will need to inform your new scheme that you have deferred benefits in the Derbyshire LGPS Pension Fund.

This information is important to ensure that you are given accurate information and options regarding your LGPS and other Public Sector benefits.

• **– IMPORTANT CHANGE: Date benefits payable from**

Due to a recent change to the LGPS regulations, all deferred members may now be able to claim their benefits voluntarily from age 55 onwards (with the exception of members who opted out of the scheme and are still working in the same post) however, if this is before your NPD (see overleaf) they would be subject to an actuarial reduction due to receiving them early.

If you have protection under the 'Rule of 85', the date your benefits are payable unreduced *may* be before your NPD, please contact us 3 months before you wish your benefits to be paid for further information.

If you left the scheme on this post on or after 1 April 2014 your NPD is linked to your State Pension Age (SPA) with a minimum of age 65. NB: this may change in the future should the Government change the State Pension Age.

To apply for payment your deferred benefits please write to us at:

Pension Section, c/o Derbyshire County Council, County Hall, Matlock, DE4 3AH.

• **Early payment of benefits with former employer's consent**

On Health Grounds – If you become permanently incapable of carrying out the duties of your former employment through ill-health you may be able to receive early payment of your benefits subject to approval by your former employer. This can be from any age but if paid before age 55 annual increases to your pension may not apply until you reach the age of 55

On Compassionate Grounds – Your Former employer may, in exceptional circumstances, approve payment of your deferred benefits from age 55 without reduction on compassionate grounds.

• **Death Benefits – Expression of Wish Nomination Form**

If you die before your benefits have been brought into payment a death grant *may* be payable, please see the details below for any death grant nomination you may have in place:

Nominations Name	Value
BA Baracus	60%
Templeton Peck	20%
Hannibal Smith	20%

Who you have nominated to receive the lump sum death grant in the event of your death. You can make or change a nomination at any time using the Expression of Wish form.

If you would like to make or change a nomination please go to:

www.derbyshire.gov.uk/working_for_us/pensions/scheme_members/factsheets_leaflets - download and print the Death Grant Expression of Wish form, complete, then return to Pensions at the address shown.

• **Protecting the fund against fraud – National Fraud Initiative (NFI)**

Derbyshire Pension Fund takes part in the NFI: this is a data matching exercise that helps detect and prevent fraud and overpayments including payments being made to pensioners who are deceased.

• **Change of Details**

If you change your name, marital or partnership status, move and change your address, please keep your record up to date by contacting us at: **Pension Section, c/o Derbyshire County Council, County Hall, Matlock, DE4 3AH.**

For information regarding the Derbyshire Pension Fund and the LGPS please go to: www.derbyshire.gov.uk/pensions