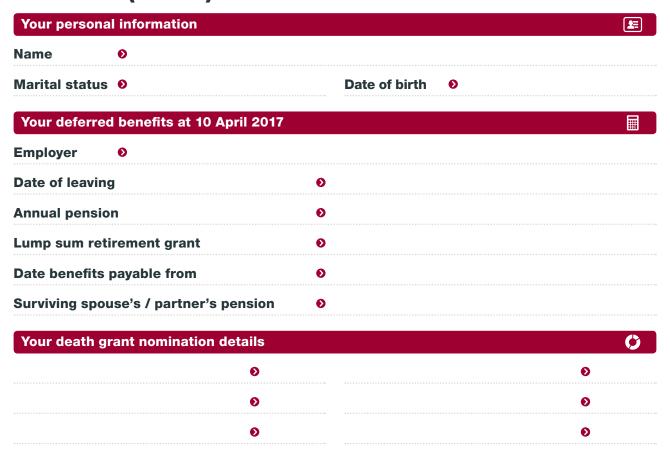
WORCESTERSHIRE

PENSION FUND

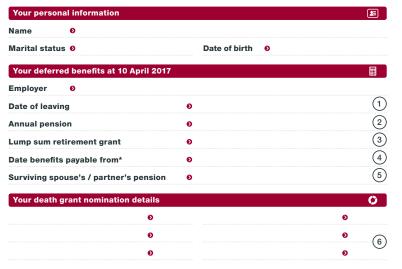
Your deferred Local Government Pension Scheme (LGPS) benefit statement 2017



Please note: If you die before receiving your deferred benefits a death grant is payable. If you left the LGPS before 1 April 2008, the death grant is the deferred lump sum retirement grant. If you left the LGPS after 31 March 2008 the death grant is 5 times your annual pension. If you are contributing to the LGPS in another employment or fund any death grant due is limited to the greater of either the death in service grant or the death grant from your deferred pension (or multiple deferred pensions).

Our records show that you have more than one deferred benefit record held with Worcestershire Pension Fund. This statement gives you details of all the deferred benefits held within this Fund.

Guide to your deferred annual benefit statement



Depending on when you left the LGPS your deferred benefits will have been calculated using different methods. For membership up to and including the 31 March 2014, benefits are calculated using the Final Salary method. For membership from 1st April 2014, benefits are calculated using the Career Average Revalued Earnings (CARE) method. Please refer to our website for more information.

Please note: If you currently pay contributions into Worcestershire Pension Fund in another job, you will receive a further statement.

If you joined the LGPS before 1 April 2008 you are entitled to receive a one-off, tax free Lump Sum Retirement Grant based on your membership built up before 1 April 2008. This is in addition to the annual pension.

If you joined the LGPS after 1 April 2008 your benefits do not include an automatic Lump Sum Retirement Grant.

Under current regulations, when you take your benefits you may have the option to give up some of your annual pension in exchange for a lump sum amount. Please see your Fund's website for more information.

Disclaimer: This statement is issued for your information only. It is not a statement of entitlement and does not confer any rights other than those provided by the relevant Local Government Pension Scheme Regulations. Benefits will be paid in accordance with those regulations and all overriding pension legislation. Worcestershire Pension Fund is not liable to pay any benefits arising through error or omission.

Notes 圍

- 1. This is the date your employer told us that you left the pension scheme for this employment.
- 2. This is the current value of your deferred annual pension at 10 April 2017. This year, public sector pensions will increase by 1%, in line with the Consumer Price Index (CPI) for the month of September 2016, which is used to set the rate of Pensions Increase for the following April.
- This is the current value of your deferred lump sum retirement grant at 10 April 2017.
- 4. This is the date when your deferred benefits become payable to you without reduction. There are some deferred members who left the scheme prior to 30 September 2006 who have a protected Normal Pension Age of between ages 60 and 65. Please note: If your date of leaving is after 31st March 2014, the date your benefits will be payable from unreduced will be your State Pension Age or age 65 whichever is the later. Please note this date may change as and when Government changes state pension ages.
- 5. This is the current value of a survivor's pension if, when you die, you are married/have a civil partner or cohabiting partner. If no survivor's pension value is shown we may not have your status recorded correctly, in this case please send us a copy of the certificate confirming your status. Please note if you left before 1 April 2008 your benefits do not provide a pension for a cohabiting partner.
- 6. If you have made a nomination the most recent nomination we hold for you is shown. If you wish to update these details you should contact us by completing the enclosed new nomination form or inform us in writing that you wish to withdraw the one you currently have. If there are no details shown any death payment will form part of your estate and will NOT automatically be payable to your next of kin. Nomination forms and information can also be obtained by calling Worcestershire Pension Fund, or by visiting our website.

Reply form deferred annual benefit statement 2017

There is no need to return this form if your details are correct. Please help us to help you by making sure that we have the correct information on our files. Check carefully the information shown on your deferred benefit statement and complete this form to notify us of any amendments that you wish to make.

Your personal in	formation						
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Please return completed form to the following address:

Pensions Service, Commercial and Change Directorate, County Hall, Spetchley Road, WORCESTER, WR5 2NP

Death grant Nomination Form

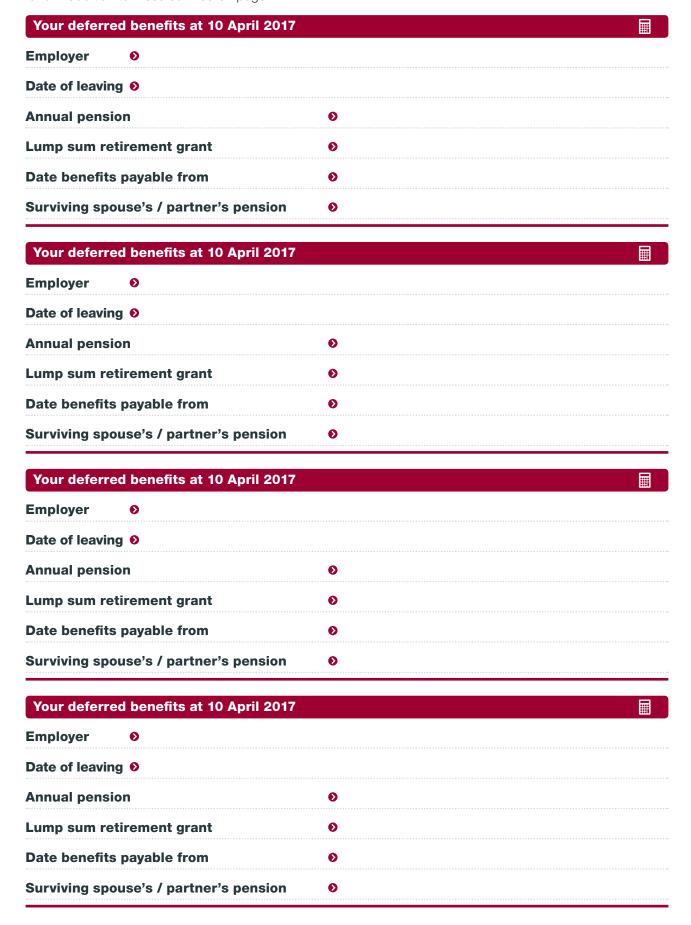
Please complete in BLOCK CAPITALS and ensure that you sign the form.

When completing this form please refer to the conditions and notes provided on our website at: www.worcestershire.gov.uk/pensions

Title 0 Forenames Surname Date of birth National insurance number In the event of my death, I request that you exercise the discretion granted by the Local Government Pension Scheme Regulations and pay any death grant to the person or persons named below. I understand that this document does not restrict the absolute discretion of the Scheme administrators and also that it may be revised or revoked by me at any time. Name Date of birth Address Proportion of benefit Proportion of benefit Name Date of birth Address Proportion of benefit Proportion of benefit Proportion of benefit Name Postcode Proportion of benefit Proportion of benefit Name Proportion of benefit Name Proportion of benefit Name Date of birth Name Proportion of benefit Name Date of birth	Your persona	al information		
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Pensions Service, Commercial and Change Directorate, County Hall, Spetchley Road, WORCESTER, WR5 2NP

Our records show that you have more than one deferred benefit record held within the Worcestershire Pension Fund. This page gives you details of the other deferred benefits held within this fund in addition to those outlined on page 1.



Get in touch

Please read the enclosed newsletter to help you understand your deferred annual benefit statement. If you have any queries regarding your statement, please complete the enclosed reply form and return it to the address below.

Our Contact Details





Email pensions@worcestershire.gov.uk

Website www.worcestershire.gov.uk/pensions

Pensions Service, Commercial and Change Directorate, **Address** County Hall, Spetchley Road, WORCESTER, WR5 2NP

In association with















