

I haven't had my Annual Benefit Statement

We are producing the statements in August and they will be online immediately. We're also sending paper copies to all members which should reach you by the end of September 2022.

If you want a copy of your statement, please register for Member Self Service.

For **active** members, your statement can be found under 'Pension Benefits > Benefit Statements'.

For **deferred** members, your statement can be found under 'Pension Benefits > Pension Details'.

Projections in my statement are to my normal pension age, but what would I get if I retired earlier?

We are required to provide projections to your state retirement age.

If you are an active member and want figures for an earlier date, please register for Member Self Service. You can generate projections to match your requirements under 'Pension Benefits > Benefit Projectors > Voluntary Retirement'.

The working hours shown on my statement look wrong

If you work term-time, an average for the whole year has been used. If you still think something's wrong, please tell us.

My active service is only shown to 31 March 2014

The scheme changed on 1 April 2014. We only show your service to 31 March 2014 on pages 16 and 17 as this service counts towards final salary benefits. Your membership from 1 April 2014 provides you with benefits on the CARE basis. See page 6 of your statement for further details.

The pay figure used in the calculations looks wrong

The pay figure has been supplied by your employer. Check with them if you think it's wrong.

My lump sum hasn't increased from last year's statement

This is because of the 2008 scheme changes. On your membership from April 2008, the LGPS gives you a larger pension than before but it no longer gives you a lump sum automatically. When you retire, you can opt to give up part of your pension for a tax-free lump sum. If you do, the calculation would leave you slightly better off than under the old scheme. In other words, you can still have a lump sum but it's now voluntary.

Any lump sum earned before April 2008 still applies and is shown on your statement.

Can I nominate someone I live with to get a survivor's pension when I die?

You no longer need to nominate a cohabiting partner to be eligible for a survivor's pension. We would require your partner to provide proof of eligibility before any pension would be paid. If you were a member of the LGPS after 31 March 2008 and all qualifying conditions are met, you can, if you want to, still nominate a cohabiting partner. A nomination form is available on our website by searching 'Cohabiting Nomination Form'.

Can I nominate someone to receive my Death Grant (or change my nomination)?

You can nominate who you would like the Pension Fund to pay the Death Grant to. Please register for Member Self Service on our website to add or change your nominations under 'Nominations > Death Grant Nomination Details'. A nomination form is also available on our website by searching 'Expression of Wish'.

I'm buying extra pension: how is this shown?

Only a proportion of the extra pension you've purchased up to March 2022 is included in the 'Current value of your benefits' figures.

For active members, the full amount of extra pension is included in 'What might you get when you retire?'

If you're not buying extra pension but would like a quotation, please contact us.

I'm buying extra service: how is this shown?

Only a proportion of the contract you've purchased up to March 2022 is included in the 'Current value of your benefits' figures.

For active members, the full amount of extra service is included in 'What might you get when you retire?'.

This option is no longer available but existing contracts will carry on as normal under the current scheme rules.

I'm paying AVCs: how are these shown?

If you're paying AVCs (Additional Voluntary Contributions) to Clerical Medical, Prudential or Utmost Pensions (formerly Equitable Life) or if you have an AVC fund but are not currently paying into it, you'll get separate statements for them, usually in May or June each year.

My statement was sent to an old address

Please let us know your new one. If you have registered to use Member Self Service, you can amend your address yourself under 'Your Details > Contact Details > Edit'. Alternatively, you can provide the new details by contacting us. Please see 'Contact us' section.

If you're a current member of the LGPS, please tell your employer as well.

My statement shows the wrong name

If you've changed your name (usually by marriage, civil partnership or deed poll) or if we've made a mistake, please tell us and send us a copy of the relevant certificate. Please see 'Contact us' section.

If you're a current member of the LGPS, please tell your employer as well.

I'm a Teacher but I have a support staff job as well

This statement only covers your support job (e.g. MSA).

You'll get a separate statement from the Teachers' Pension Scheme if you're a member.

I've only had one statement, but I get more than one payslip from my employer

The most likely reason is you have more than one job or employer. This is fairly common, for example, with members who work in schools. We normally have a separate pension record for each job you do. We've put your payroll number on each statement so you can match it with your payslips.

If you think you should have another statement, please contact us.

I'm hoping to retire soon: can I rely on this statement?

Our annual benefit statements are designed to give you an idea of your likely benefits.

They're not exact and they only show you the value at 31 March 2022. If you're thinking of retiring voluntarily, please ask us for an individual estimate.

I'm transferring pension rights from another scheme but this isn't shown

Only transfers already completed will be included in your statement. Transfers still in progress will be included in future statements.

Transfers completed after 31 March 2022 will be shown in next years' statement.

My Annual Allowance for 2021/22 isn't shown on my statement.

This will be provided on a separate 'Pension Saving Statement' sent only to affected members. These are due to be sent by early October.

If you think you will need a Pension Saving Statement this year, please email us.

Contact us

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