

### **I haven't received my Annual Benefit Statement Booklet?**

Your Annual Benefit Statement will be available to view online by 31 August.

To view your statement please log into your Member Self-Service account or register for [Member Self-Service](#) on our website [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)

Your ACTIVE statement can be found under 'Pension Benefits > Benefit Statements'.

Your DEFERRED statement can be found under 'Pension Benefits > Pension Details'.

The paper booklets will be sent out in the post by 30 September.

We hold a separate pension record for each job you do so you should receive a statement for each post. To help you identify which statement relates to which job, we've included your payroll number on each one. This matches the number shown on your payslips.

- Statements for all active and deferred pension records we hold for you should be received in the same envelope.
- If you're a teacher, this statement only covers your support job (e.g. MSA) in the LGPS. For the Teachers' Pension Scheme, please visit their website for further information. <https://www.teacherspensions.co.uk>

### **Why don't I have an Annual Benefit Statement?**

- You were not an active member of the scheme at 31 March 2025.
- We have been told you left the scheme during the year and we are finalising or awaiting information from your former employer.
- We are waiting for information from your employer so we can write to you about combining pension from a post you have left, with a current active post.

You can still use the benefit projectors in [Member Self-Service](#) to see benefits projected to your chosen retirement age.

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

### **Why have I received a deferred statement if I'm still paying into the scheme?**

- If you've been part of a TUPE to a new employer within the LGPS, we may not yet have received the full and accurate data needed to update your pension record. That's why your statement is currently based on the pay details provided by your previous employer. Once the transfer is fully processed and your record is updated, you'll receive an Active Annual Benefit Statement reflecting your current status.
- We need to write to you about combining a post you have left with a current active post.
- We wrote to you about combining your posts and you decided to keep your deferred pension separate from your current active pension.

## **My personal details are incorrect, how can I update them?**

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

If you have changed address, you can amend the address yourself using [Member Self-Service](#) under 'Your Details > Contact Details > Edit'. Alternatively, you can provide the new details by contacting us.

If you are paying into the LGPS, it is important to also tell your employer as well as they provide the data used to update your pension record.

## **My Online Benefit Statement states I'm married.**

The default calculation for the statement assumes members are married to show survivor benefits. This is for illustrative purposes only. Actual benefits will be based on the marital information you provide at the time your benefits are brought into payment.

If your marital status has changed, please tell us by sending a copy of the relevant certificate.

## **Why does the Statement not show contributions paid during the scheme year?**

Whilst the contributions paid by both you and your employer are invested to fund your pension; they are not used in calculating the value of your pension. The LGPS is a defined benefit scheme, and benefits are based on your actual pay earned in each scheme year.

Further information on how the scheme works can be found here:

<https://www.norfolkpensionfund.org/your-pension/paying-in/how-a-care-scheme-works/>

## **Why does the Statement not show my McCloud amount?**

Not all LGPS members are affected by the McCloud judgment. You will not be affected if you turned 65 or left the LGPS before 1 April 2014.

Please see our McCloud FAQ for further information.

## **I'm transferring pension rights from another scheme, but this isn't shown?**

- Transfers completed in this scheme year are included in your statement and shown on page 7 against 'Transfers in'.
- Transfers completed between 1 April 2025 and 31 March 2026 will be shown in next years' statement.
- CARE Transfers completed before 1 April 2024 are included in the 'Pensions at 31/03/2024 (if any)' total on page 7.
- Final Salary Transfers are included in the 'Total Final Salary Annual Pension' total on page 7.

If you are registered for [Member Self-Service](#), your transfer details can be found under 'Pension Benefits > Additional Benefits'.

## **Why is the breakdown of my Final Salary Membership not shown this year?**

As most pension records are CARE (Career Average Revalued Earnings) only, we will no longer show any Final Salary Membership details in your statement. If you are registered for [Member Self-Service](#), a breakdown of your Final Salary Membership can be found under 'Employment Details > Membership Details'.

### **I'm buying extra pension/service, how is this shown?**

A proportion of the extra pension/service you've purchased up to March 2025 is included in the 'Current value of your benefits' figures on page 6.

The full amount of extra pension/service is included in 'What might you get when you retire?' on page 11.

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

### **Has my Pension Sharing Order / Scheme Pays deduction been applied?**

The statement **does not** show the value of your Pension Sharing Order (PSO) (divorce) debit and / or Annual Allowance Scheme Pays debit. If you are planning to retire shortly, please contact us for an estimate that includes the deductions.

### **I'm paying AVCs, how are these shown?**

If you're paying AVCs (Additional Voluntary Contributions) or if you have an AVC fund but are not currently paying into it, you'll get separate statements for them, usually in July or August each year.

### **Projections in my statement are to my normal pension age, but I want to retire earlier.**

We are required to provide projections to your state retirement age. They're not exact and they only show you the value at 31 March 2025.

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

If you're thinking of retiring voluntarily, please contact us for an individual estimate.

### **When is the earliest I can retire?**

The current age you can take payment of pension benefits is age 55.

However, the Government has announced the minimum age will increase from age 55 to 57 from 6 April 2028.

You'll need to bear this in mind if you're planning early retirement and will be between age 55 and 57 from 6 April 2028.

### **Can I nominate my cohabiting partner to get a survivor's pension when I die?**

The qualifying conditions for a cohabiting partner are:

- You must have been living together as if you were husband and wife or civil partners.
- You must not have been living with anyone else as if you were married or civil partners.
- You must have been free to marry your partner or to have been able to form a civil partnership with them.
- You must have been financially dependent on your late partner, or you and your partner must have been financially interdependent.

We would require your partner to provide proof of eligibility before any pension would be paid.

[Our Cohabiting Partner Nomination Form](#) is available on the Annual Benefit Statement section on our website homepage [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)

## **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](http://www.norfolkpensionfund.org) on our website [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org) to add or change your nominations under 'Nominations > Death Grant Nomination Details'. Our [Expression of Wish Death Grant Form](#) is also available on the Annual Benefit Statement section on our website homepage [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org). We can send you a paper form to complete and return if you prefer.

## **How will the Death Grant be calculated?**

A death grant is a tax-free lump sum payable in the event of death. The amount of lump sum payable depends on your membership status within the LGPS. If you had multiple different statuses, the death grant would be the greater of:

### **Active Member**

If you died in service, the value of the death grant is three times Assumed Pensionable Pay (APP) at the date of death (for part-time workers we use the part-time equivalent APP).

The total of last 3 months normal pensionable pay (prior to date of death) ÷ 3 X 12

### **Deferred Benefit Member**

If you died before taking deferred benefits, the value of the death grant would depend on the date you left LGPS employment:

#### **Date of Leaving LGPS before 1 April 2008**

A death grant equal to the value of the lump sum plus any increases since leaving the scheme.

#### **Date of Leaving LGPS after 1 April 2008**

A death grant equal to five times the value of the deferred pension plus any increases since leaving the Scheme.

### **Pensioner Member**

If you died in retirement, the calculation for the death grant depends on when you retired from the LGPS:

#### **If pension membership relates to pre 1 April 2014 only**

Death Grant = 10 X post-commutation pension minus the post commutation pension paid between retirement and date of death. The resulting balance is the tax-free lump sum payable.

#### **If pension membership relates to post 1 April 2014 only**

Death Grant = 10 X pre-commutation pension minus the amount of pension paid between retirement and date of death and minus the commuted lump sum.

#### **If pension membership relates to both pre and post 1 April 2014**

The death grant will be calculated based on the two calculations above, determined by the length of membership in either section of the scheme, split between pre and post 1 April 2014.

## **What are Pension Dashboards?**

Pension Dashboards is a government initiative which will enable people to access details of all their pensions savings online, securely in one place. All pension arrangements, including the LGPS, are required to connect.

Pension Dashboards are expected to be live from October 2026.

We will provide you with more information as soon as it becomes available, but please make sure you keep us up to date with any changes to your name or address as we need to hold accurate pension data ready for connection to the Pensions Dashboard.

## **How can I contact the Norfolk Pension Fund?**

For questions regarding your pension, please call 01603 495923 or email us at:

- Surname A-F [pensions.admin1@norfolk.gov.uk](mailto:pensions.admin1@norfolk.gov.uk)
- Surname G-O [penadmin3@norfolk.gov.uk](mailto:penadmin3@norfolk.gov.uk)
- Surname P-Z [pensions.admin2@norfolk.gov.uk](mailto:pensions.admin2@norfolk.gov.uk)

All forms mentioned in this document can be found from the Annual Benefit Statement section on the homepage of our website [www.norfolkpensionfund.org](http://www.norfolkpensionfund.org)