

I haven't had my Annual Benefit Statement Booklet?

We have a separate pension record for each job you do so you should receive a statement for each job. We've put your payroll number on each statement so you can match it with your payslips.

- Statements for all active jobs should be received in the same envelope.
- If you have any deferred benefits these statement(s) will be posted separately.
- If you're a teacher, this statement only covers your support job (e.g. MSA) in the LGPS. If you're a member of the Teachers' Pension Scheme, please visit their website for further information.

If you want a copy of your statement, please register for [Member Self-Service](#) on our website www.norfolkpensionfund.org

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

Reasons why you don't have a statement this year:

- You started your post after 31 March 2024. If so, you will have a statement next year.
- Your employer has told us you have left during the year, and we are in the process of calculating your deferred benefits. You will receive a Deferred Benefit Statement in the post.
- In some cases, we didn't receive quality data from your employer to provide an accurate statement this year.

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.

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.

It is important to also tell your employer as well.

My Online Benefit Statement states I'm married.

The default calculation 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. Your benefits are based on your pay 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/>

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 2023 and 31 March 2024 will be shown in next years' statement.
- CARE Transfers completed before 1 April 2023 are included in the 'Pensions at 31/03/2023 (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 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 2024 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.

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 May or June each year.

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

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 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

How will the Death Grant be paid?

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.

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 2024.

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.

Postal Address Only:

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