

Your Local Government Pension Scheme (LGPS) Deferred Annual Benefit Statement (ABS) 2024

I am pleased to enclose your 2024 ABS from the Cheshire Pension Fund. As part of making our service more accessible to you, and reducing our effect on the environment, this year's deferred member newsletter can be found on the fund's website: www.cheshirepensionfund.org/members/no-longer-paying-in/my-pension/annual-benefit-statement-deferred/

Yours sincerely,

Steve Wilcock | Head of Cheshire Pension Fund

Your personal information

Name 

Date of birth 

Marital status 

Your deferred benefits at 8 April 2024

The numbers in order below refer to the notes on page 2.

Employer 

① **Pension reference** 

② **Date of leaving*** 

③ **Annual pension** 

④ **Lump sum retirement grant** 

⑤ **Date benefits payable from*** 

⑥ **Surviving spouse's / partner's pension** 

*If your date of leaving is after 31 March 2014, the date your benefits will be payable from, without reduction, will be your State Pension age (SPA) or age 65, whichever is later. This date may change, should the Government change your SPA.

Your death grant expression of wish details

⑦  

Guide to your Deferred Annual Benefit Statement 2024

Your personal information



- 1. Pension reference:** This is the pension reference number of your deferred record.
- 2. Date of leaving:** This is the date your employer told us that you left the LGPS for this employment.
- 3. Annual pension:** This is the value of your deferred annual pension at 8 April 2024 (assuming you take your benefits at your normal pension age). This year, the increase to public sector pensions is 6.7%, in line with the Consumer Price Index (CPI) for the month of September 2023, which is used to set the rate of pensions increase for the following April.
- 4. Lump sum retirement grant:** Lump sum retirement grant: This is the value of your deferred lump sum retirement grant at 8 April 2024 (assuming you take your benefits at your normal pension age). This figure has also been increased by 6.7%, in line with the Consumer Price Index (CPI).
- 5. Date benefits payable from:** 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 31 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.
- 6. Surviving spouse's / partner's pension:** This is the value of a survivor's pension if, when you die, you are married/ have a civil partner or an eligible 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 your certificate confirming your status. Please note if you left before 1 April 2008 your benefits do not provide a pension for an eligible cohabiting partner.
- 7. Your death grant expression of wish details:** 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).

If you have completed an expression of wish form for the payment of any death grant, the details we hold on record are shown in this section. If you wish to update these details, you should contact us by completing the enclosed new expression of wish form or inform us in writing that you wish to withdraw the one you have currently. If there are no details shown, any death payment will be paid to whom the Fund selects and will NOT automatically be payable to your next of kin. Please visit the Fund's website for more information.

More information Depending on when you left the LGPS, your deferred benefits will have been calculated using different methods. For membership up to and including 31 March 2014, benefits are calculated using the final pay method. For membership from 1 April 2014, benefits are calculated using the Career Average Revalued Earnings (CARE) method. Please refer to our website for more information. If you currently pay contributions into the 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 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 give any rights other than those provided by the relevant LGPS regulations. Benefits will be paid in line with those regulations and all overriding pension legislation. The Fund is not liable to pay any benefits arising through error or omission.

The Fund is a data controller under the Data Protection Act 2018. 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 hold your data, who we share it with and what rights you have to request information from the Fund, please visit our website.

Reply form Deferred Annual Benefit Statement 2024

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 information



Title Forenames

Surname

Previous surname

Date of birth Pension Ref

Address

Postcode

Email address

Marital status

Details of your pension enquiry

You MUST SIGN here to give us the authority to update your information.

Sign Date

Print name

Please return completed form to the following address:

Cheshire Pension Fund, Cheshire West and Chester Council, The Portal, Wellington Rd, Ellesmere Port, Cheshire CH65 0BA

Or, please scan or take a photo of the signed form and email it to:

pensions@cheshirewestandchester.gov.uk

Death Grant Nomination (DGN) expression of wish form

There is no need to return this form if your DGN expression of wish details are up to date.

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.cheshirepensionfund.org/members/no-longer-paying-in/death-as-a-deferred-member/

Your personal information



Title	Forenames
Surname	
National Insurance number	Date of birth
Email address	Person reference

In the event of my death, I request that you exercise the discretion granted by the LGPS 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 Fund and also that it may be revised or revoked by me at any time.

Name	Date of birth	
Address		
Postcode	Email address	
Relationship	Proportion of benefit	%
Name		Date of birth
Address		
Postcode	Email address	
Relationship	Proportion of benefit	%
Name		Date of birth
Address		
Postcode	Email address	
Relationship	Proportion of benefit	%

The total proportion of benefit must equal 100%. **Please keep these details up-to-date.**

Sign	Date
Print name	

Please return completed form to the following address:

Cheshire Pension Fund, Cheshire West and Chester Council, The Portal, Wellington Rd, Ellesmere Port, Cheshire CH65 0BA

Or, please scan or take a photo of the signed form and email it to:

pensions@cheshirewestandchester.gov.uk

Your personal information

This section has been left blank for you to make your own notes



Get in touch

email us at pensions@cheshirewestandchester.gov.uk or you can write to us using the address below.




We have created an online newsletter for you, which you can find at www.cheshirepensionfund.org/members/no-longer-paying-in/ the newsletter contains handy tips and advice as well as useful information about the fund.

If you are returning death grant expression of wish form, please detach the form from your deferred benefit statement and keep your statement for your records.

If you need to contact us for anything else, please complete an on-line form which is available on our website and a member of the team will contact you.

Our Contact Details



- Email**  pensions@cheshirewestandchester.gov.uk
- Website**  www.cheshirepensionfund.org
- Address**  Cheshire Pension Fund, Cheshire West and Chester Council,
The Portal, Wellington Rd, Ellesmere Port, Cheshire CH65 0BA