

# Annual Benefit Statement 2010

## Deferred Members



## Important

It is essential you remember to inform the Fund when you change address. Please keep in touch – you could miss out on important information about your valuable Scheme benefits.

The following statement of benefits has been produced using information supplied to the Fund by your former employer and cannot be guaranteed as accurate. It is given on the understanding that it is not legally binding on Merseyside Pension Fund.

If you have any enquiries or require further information relating to the Local Government Pension Scheme (LGPS), please contact the Benefits Section on 0151 242 1391.

### Personal Details

Date of Birth

Date left pensionable employment

National Insurance No.

Benefits payable from

Former Employer

Pensionable Pay at leaving

### Local Government Pension Scheme Benefits

This is a personal estimate of your benefit entitlement from the LGPS, subject to legislation applicable at the time your membership ceased.

#### Value of LGPS Benefits at Date of Leaving

Retirement Grant		Pension	
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#### Current Value of LGPS Benefits

Including Pension Increase\* award dated 6 April 2009

Retirement Grant		Pension	
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\* Pension Increases are not paid until age 55, unless you are found to be permanently unfit for any regular full-time employment.

#### Current Value of LGPS Death Grant

Lump Sum payable should you die before your deferred benefits are paid

Death Grant	
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# Explanatory Notes

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If, at any age, you suffer permanent ill health before your 'Benefits payable from' date, you can apply to your former employer to have your benefits paid earlier.

You can also apply to your former employer to have your benefits paid early for reasons other than ill health, although your former employer has absolute discretion and may refuse for a number of reasons, including cost.

In these circumstances, to reflect the fact that your pension will be paid early and therefore for longer, your benefits may be subject to reduction. For further details see the Percentage reductions applicable for early retirements table on page 2 of 'the hive' newsletter which accompanied this statement.

A Death Grant is payable should you die before your deferred benefits are paid. A Death Grant Nomination form (**LGP25**) can be made or amended at any time, which will assist the Fund in the payment of the Death Grant.

If the Fund has a copy of your nomination form on file, a note indicating this will be printed alongside the Death Grant amount shown overleaf.

Whilst not shown on the statement, a Survivor's pension may be payable on death, depending on your relationship status at the time of death.

- Widows' pensions are usually based on all membership, but may be less if you have married since you left the Scheme.
- Widowers' pensions are based on different periods of membership, depending on when you left the Scheme. If you left the Scheme before 1/4/1998, a widower's pension would be based on membership from 6/4/1988 only. If you left the Scheme between 1/4/1998 and 31/3/2008, a widower's pension would be based on membership from 1/4/1972. If you left the Scheme after 31/3/2008, a widower's pension would be based on all membership. If you married since leaving the Scheme, the widower's pension may be less.
- A Survivor's pension, based on membership after 5/4/1988, may be payable to a Registered Civil Partner, who left the Scheme before 1/4/2008, or based on all membership if they left after 31/3/2008.
- A Survivor's pension may also be payable to a Nominated Cohabiting Partner, based on membership after 5/4/1988, provided your 'Date left pensionable employment' (shown overleaf) was on or after 1/4/2008 and the Fund has received and acknowledged your completed Nomination of Cohabiting Partner form (**LGP25a**).

Irrespective of your length of membership, children's pensions are payable automatically on the death of a member, usually until age 17, or 23 if in full-time education, or for life where the child is physically or mentally incapacitated.

**Copies of forms LGP4a, LGP25 & LGP25a are available by calling the Fund helpline or as a download from: [tinyurl.com/36k9azj](http://tinyurl.com/36k9azj)**

**If you wish to retain deferred benefits with Merseyside Pension Fund, you do not need to take any further action on receipt of this statement, however, it is most important that you keep the Fund informed of any changes of address, using a Notification of Change of Address (LGP4a) or online at [merseysidepensionfund.org.uk](http://merseysidepensionfund.org.uk)**

**If you have any further questions about your statement please contact the Fund:**

**Helpline:** 0151 242 1391  
**Fax:** 0151 236 3520  
**Email:** [mpfadmin@wirral.gov.uk](mailto:mpfadmin@wirral.gov.uk)  
**Address:** Merseyside Pension Fund, PO Box 120, Liverpool, L69 2NW.  
**Website:** [merseysidepensionfund.org.uk](http://merseysidepensionfund.org.uk)

