

The Local Government Pension Scheme (LGPS)

Your Annual Deferred Benefit Statement 2019

showing the value of the benefits you have in the Pension Fund as at 8 April 2019

Your Personal Information for this Membership

Name	AB Sample	Job ID Number	12345678
Employer	Sample Council	Date of Leaving	31 March 2017

Your Deferred Benefits

Your Standard Benefits at your date of leaving, 31 March 2017			
Annual Pension	£1000.00	Tax Free Lump Sum	£2500.00

Your Standard Benefits value on 8 April 2019 - benefits increased by 2.4% on this date			
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Annual Pension	£1024.00	Tax Free Lump Sum	£2560.00
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The first date your benefits would be paid unreduced, is 15 May 2032 (under current Scheme rules)			
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It is very important that you receive and read your Statement each year to help you plan for your retirement.

This Statement is a general guide and you should not make any decisions based only on the details contained within it.

Benefit Choices at Retirement

You will have choices about increasing your lump sum when you retire by swapping some pension. *The figures estimated below cannot take into account all possible personal circumstances.

*Estimated Values - Choices at 8 April 2019	
*Maximum lump sum from swapping some pension	£4000.00
If you take the maximum lump sum your estimated minimum* annual pension is	£800.00

If you move house, you must tell us so we are able to pay your benefits when they are due.

Your Death Benefits

Current Value of Death Grant Lump Sum	£12800.00
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If you die while you have deferred benefits in the Scheme a death grant may be payable.

Death Grant Nomination

Death Grant Nomination Form held	Yes
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Survivor's Pension

Based on the information we hold, your estimated Survivor's Pension at 8 April 2019 was	£500.00
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If you have other periods of membership in this Fund, you will receive a Statement for each one. If you had an in-house Additional Voluntary Contribution (AVC) arrangement you will also receive a separate Statement for this.

Please visit our website at www.twpf.info/deferredupdate for more information about:

- your deferred benefits, including when you can apply to access them
- your benefit choices at retirement
- transferring your benefits
- what you need to do if you rejoin the LGPS in England or Wales and
- death grants and survivor benefits.