

Tyne and Wear Pension Fund

Miss AB Sample
Any Street
Any Village
Any Town
Any County
Any Place
Postcode

Employer
Code No

Your Annual Preserved Benefits Statement 2004



LOCAL GOVERNMENT PENSION SCHEME

Tyne and Wear Pension Fund

Dear Miss Sample

The Local Government Pension Scheme (LGPS)

I am pleased to provide you with your annual preserved benefit statement from the Tyne and Wear Pension Fund. This statement will be provided to you every year, to let you see how your LGPS benefits are building up. It is for your information only and shows your benefits as at 31 March 2004 under the schemes rules in force at that time.

There are a number of changes taking place within the LGPS. Some of them took place on 1 April 2004. Further changes will take place on 1 April 2005 and a new look scheme is planned for 2008. There will be no changes to benefits already built up before the dates the changes take place. Please see the enclosed Pensions Planning Newsletter for more information.

If you have another period of membership within this Fund, during each Financial Year you will receive a statement for each of these.

Also, if you have recently made an enquiry about combining your preserved benefits with another period of membership, your pension records may have not yet been finalised. We will deal with your request as soon as possible.

You should also find enclosed the following:

- Fund Members Annual Report for 2004,
- Pension Planning newsletter.

The Members Annual Report for 2004 is a summarised version of the Funds Report and Accounts. It provides you with information about how the Fund is invested and how it is performing.

This year's "Pension Planning" newsletter is enclosed for your general information. It includes a variety of interesting articles about current pension issues.

If you have any queries in relation to your statement or indeed to any other pension matter, please contact my Pensions Office for assistance. The contact points are shown on the back cover of this document.

Yours sincerely

Stephen Moore
Head of Pensions

Your Personal Details at 12th April 2004

Name:	Ann Bernice Sample		
National Insurance Number:	XX999999X	Sex:	Female
Membership ID Number:	99999999	Marital Status:	Married
Last Employer:	Halcyon	Date of Leaving	01/01/2001

Your Benefits

Original Value of your Benefits – as at

Annual Pension	£0.01
Tax Free Lump Sum	£0.01
Spouse's Pension	£0.01

Current Value of your Benefits – with effect from 12th April 2004

Annual Pension	£0.01
Tax Free Lump Sum	£0.01
Spouse's Pension	£0.01
Benefits Due For Payment on	01/01/2010

Guaranteed Pensions Increases

Preserved benefits (including the lump sum benefits) are increased annually in line with the Retail Prices Index. However, should your preserved benefits be brought into payment before age 55, you may not qualify for these increases until your 55th birthday.

Current Value of death benefit - with effect from 12th April 2004

Lump Sum Death Grant	£0.01
Death Grant Nomination Form held by this Fund	Yes/No

A spouse's pension may be payable to your husband or wife, for the rest of their life.
Children's pensions may also be payable for any dependant children.

If you have not already done so, you may wish to complete a Death Grant Nomination Form so that we know who you would like to receive the cash lump sum that is payable upon your death. Blank forms are available from the Pensions Office.

State Pensions

In addition to your Local Government Pension, you may also be entitled to a State Retirement Pension from the Department for Work and Pensions. If you would like a forecast of your State Retirement Benefits you should ask for Form BR19 from your local social security office or you can telephone the Retirement Pensions Forecasting Team on 0845 3000 168 (local call rate).

Moving House

Please remember to inform the Pensions Office of your new address

Special Needs

If you have any special needs and would like to receive information in an alternative way, please let us know. We have access to an interpretation service, audio aids and to documents in other formats, for example Braille, large print and electronic.

For any further information regarding the LGPS, please contact us at:

The Pensions Office

Tyne and Wear Pension Fund
Hebburn Civic Centre
Campbell Park Road
Hebburn
Tyne & Wear
NE31 2SW

Pensions Helpline

0191 4244141

Fax

0191 4244171

Email

pensions@twpf.info

Website

www.twpf.info

Please quote your **National Insurance** number and your **Membership ID** number so we can quickly trace your records.

We use the information you give us (and in return the information we give you) to do the tasks required for the administration of your pension, to carry out the Fund's official business and to help stop crime and prevent fraud. Under the Data Protection Act 1998, South Tyneside Council is the Data Controller (the holder, user and processor) of the pension information held about you.