

Frequently Asked Questions

How do I find my Annual Benefit Statement?

To view your Annual Benefit Statement, login to [‘My Pension’](#) and go to the Annual Benefit Statement tab.

I’ve forgotten my username or password to ‘My Pension’ – what do I do?

If you have forgotten your password or username, then click on [Forgotten your password?](#) [Forgotten your username?](#) and follow the on screen instructions.

How do I register for ‘My Pension’?

If you have not already registered for [‘My Pension’](#) it is free of charge and easy to do. Just follow these steps:

- Go to [‘My Pension’](#)
- If you haven’t got a username or password, please click on ‘Request One’ and fill in your surname, National Insurance number, date of birth and email address.
 - If the email address you give us matches the address we have on your record, you will receive instructions by email on how to complete the registration process.
 - If the email address you use is not stored on your pension record, you will receive the registration details via email within 24 hours.

I am still having trouble logging on to ‘My Pension’ – what do I do?

You can find a FAQ document in the ‘help’ section attached to the home page of the portal [‘My Pension’](#). If you are still unable to logon please call our technical line on 0300 200 1034.

I have just started employment – why have I not got an Annual Benefit Statement?

If you started your employment (and joined the LGPS) in the first few months of this year, then your record may not have been set up in time for a 2019 ABS to be produced. However, you will receive a statement next year providing that you are still in the LGPS.

Why has a colleague received their statement but I haven’t?

All statements will be on ‘My Pension’ by the 31 August 2019.

As there are so many statements to upload to the member portal, this does take a few weeks, so your colleague may be able to view their statement before you.

My Marital Status is incorrect. Will it change my pension benefits?

The marital status will not affect the benefits that **you** will receive, but may affect your survivor’s pension.

My Final Salary Pension Benefits are showing as zero, why is this?

If you were not a member of the LGPS before 1 April 2014, then you will not have any Final Salary pension benefits.

Why is the Final Salary Figure shown different to what I actually earn?

The Final Salary figure is the pensionable pay you have received within the last 365 days (to 31 March 2019.) You may have received a pay rise since the 31 March 2019, or some of your earnings are not pensionable, for example various bonuses, under the 2008 LGPS Regulations.

If you work part time and/or term time, then the Final Salary figure shown is the full time equivalent salary, i.e. what you would have earned as a full time employee.

I worked part time before 1 April 2014. How is my membership calculated?

If you worked part-time and/or term time only before 1 April 2008, your membership is reduced accordingly. For example, if you worked 17.5 hours per week and the whole time equivalent hours for the job were 35 hours per week, your membership will be reduced by 17.50/35.00 which is half.

So, using the example above, if the member had worked 17.50/35.00 hours per week for the whole period 1 April 2000 to 31 March 2008 the pension benefits would be calculated using 4 years rather than 8 years and would be:

Example:

Annual pension is: $4/80\text{th} \times \pounds 26,500 = \pounds 1,325$

Plus an automatic tax free lump sum: $3 \times 4/80\text{th} \times \pounds 26,500 = \pounds 3,975$

The final pay used in the calculation is the whole time pay that you would have received, if you had worked whole time.

What does CARE mean?

CARE stands for Career Average Pension Scheme.

How are the CARE benefits calculated?

Each year 1/49th of your pensionable pay and any assumed pensionable pay is put into your pension account. At the end of the year it is adjusted to take into account the cost of living. The next year the same thing happens again and so on.

As an example let's look at the build-up in a member's pension account over 5 years in the scheme.

Let's assume that the member joined the scheme on 1 April 2014, that their pensionable pay was £24,500 in the first scheme year and increases by 1% each subsequent year.

The cost of living (revaluation adjustment) for the scheme years ending on 31 March 2015, 31 March 2016, 31 March 2017, 31 March 2018 and 31 March 2019 is 1.2%, -0.1%, 1%, 3% and 2.4% respectively.

Scheme Year	Opening Balance	Build up in Scheme Year (pay/build up rate=pension)	Total account 31st March	Cost of Living adjustment	Total pension
1. 2014-15	£0.00	£24,500/49 = £500.00	£500.00	1.2% = £6	£500.00 + £6 = £506.00
2. 2015-16	£506.00	£24,745/49 = £505.00	£1,011.00	-0.1% = -£1.01	£1,011.00 + -£1.01 = £1,009.99
3. 2016-17	£1,009.99	£24,992.45/49 = £510.05	£1,520.04	1% = £15.20	£1,520.04 + £15.20 = £1,535.24
4. 2017-18	£1,535.24	£25,242.37/49 = £515.15	£2,050.39	3% = £61.51	£2,050.39 + £61.51 = £2,111.90
5. 2018-19	£2,111.90	£25,494.79/49 = £520.30	£2,632.20	2.4% = £63.17	£2,632.20 + £63.17 = £2,695.37

So in this example the total annual pension built up in the account after 5 years is **£2,695.37**.

Are Additional Voluntary Contributions (AVCs) included in the Annual Benefit Statement?

AVCs are not included in the Annual Benefit Statement. The payments you make to your AVC go to a different plan to that of your Local Government pension. You will receive a separate statement from your AVC provider informing you of the current value of your contributions. This may not be sent to you at the same time as your Annual Benefit Statement.

Are the Added Years included in the Annual Benefit Statement?

The added years are not shown on the statement separately, but are included in the figures in section 2 and 3. Section 4 includes the total additional benefits that you will have paid for by the time you reach your Normal Pension Age.

Are the Additional Pension Contributions (APCs) included in the Annual Benefit Statement?

Any additional pension that you have purchased during the scheme year by paying APCs or shared cost APCs will be shown in Section 3.

I have transferred my previous pension into the LGPS from another provider. Is it shown on the Annual Benefit Statement?

Any additional CARE pension purchased by 31 March 2019, from a transfer in of pension from another pension provider, will be shown in Section 3.

Why is my transfer of pension benefits not on the Annual Benefit Statement?

If the transfer of pension was not completed by 31 March 2019, it will not show on your 2019 Annual Benefit Statement.

I am interested in transferring a pension into the LGPS, what do I do?

If you have other pension benefits and are interested in transferring them into the LGPS, or have previous LGPS benefits elsewhere and haven't let us know, then please see the Pension Fund website for details of how to do this.

Please note that there is a time limit from when you join the LGPS, to transfer in benefits from other pension schemes.

Why are the figures in Section 4 blank?

If you were over your Normal Pension Age on 31 March 2019, then the figures in Section 4 will show as zero.

When can I take my pension?

You can take your pension without any reduction at your NPA.

You can voluntarily take your pension from age 55, but it will be subject to a reduction.

You can use the **Benefit Projector** in the **Pension Benefits** section of *My Pension* portal to see the reduced benefits that would be payable if you elect for early payment.

Remember, if you are under 75, you have to leave your employment in order to take your pension.

I've asked for a paper copy of my statement, when will I receive it?

All Annual Benefit Statements will be sent by 31 August 2019.