

**This is your 2020
Annual Pension
Benefit Statement**

NILGOSC
NORTHERN IRELAND LOCAL GOVERNMENT OFFICERS'
SUPERANNUATION COMMITTEE



Mr A N Other
123 Anywhere Street
Any Town
Any County
BT1 1XX

NILGOSC Ref No: 123456

Dear A

I am pleased to tell you that, so far, you have built up an annual pension of

£3,285.52

The enclosed [Pension Benefit Statement Guidance Notes](#) explain your benefit statement and should be read together with your statement. Please refer to page 8 of the [Guidance Notes](#) for some Frequently Asked Questions.

Other Scheme benefits

You will receive a separate statement for any other memberships you have in the Scheme.

Additional Voluntary Contributions (AVCs)

If you have paid AVCs you will receive a separate statement from your AVC provider.

We will be moving Scheme-wide communications such as your Pension Benefit Statement online next year, unless you specifically tell us you would prefer to receive communications by post. Therefore we would encourage you to sign up to [My NILGOSC Pension Online](#) and provide us with your email address so that we can let you know when your documents are uploaded. If you would prefer to receive communications by post please log onto our website www.nilgosc.org.uk/communication-preferences.aspx and let us know. Alternatively you can contact our office using the information on the back page.

This statement is a general guide and you should not make any decisions based only on the details contained in it. It is important that you check your statement carefully and inform us immediately if you think that any of the information is wrong.

Yours sincerely

Zena Kee

Zena Kee
Pensions Manager

MY NILGOSC PENSION ONLINE - HOW TO GET ONLINE IN 3 EASY STEPS

1

Visit www.nilgosc.org.uk and click on 'My NILGOSC Pension Online'

2

Click on 'Register without Activation Key'. You will need your **National Insurance number** and your **email address** to enable you to request an Activation Key

3

Once you have the **Activation Key** you can complete the registration by creating your username, password and security responses



Section 1 – About you

Personal details

If your contact details have changed, please let us know: You can update your contact number or email address via [My NILGOSC Pension Online](#). For any other updates please visit our website www.nilgosc.org.uk/keep-us-updated or call on 0345 3197 325

Name	Mr A N Other	Date of Birth	15/07/1979
Marital Status	Married	Contact Number	07512345678
Email Address	email@anywhere.co.uk		

Employment details

Please quote your NILGOSC Ref. No. if you ever need to contact us

Employer	Any Employer	Date Joined Scheme	20/01/2014
Section of Scheme at 31 March 2020	MAIN	NILGOSC Ref. No.	123456

Your Pensionable Pay and Final Salary Membership details

Your CARE Pensionable Pay

Main Section pensionable pay at 31 March 2020	£27,481.68	50/50 Section pensionable pay at 31 March 2020	Not Applicable
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Your Final Salary Pensionable Pay

Pensionable pay at 31 March 2020 (36 hour pay if classroom or nursery assistant. See page 4 of the accompanying Guidance Notes for more information)	£27,644.00	Pensionable pay at 31 March 2020 (32.5 hour pay – only applies if classroom or nursery assistant. See page 4 of the accompanying Guidance Notes for more information)	Not Applicable
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Your Final Salary Membership

Total membership up to 31 March 2009 (including protected membership for classroom or nursery assistants)	0 Yrs 0 Days Not Applicable	Total membership from 1 April 2009 to 31 March 2015 (including protected membership for nursery assistants)	1 Yrs 71 Days Not Applicable
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You must check that your CARE pensionable pay is correct otherwise your CARE benefits may have been calculated incorrectly. If you think the pay figure is wrong, please contact your employer immediately.

Section 2 – Summary of your pension benefits built up to 31 March 2020

Total Current Pension (per year)

£3,285.52

The total current pension is the value of your CARE pension **plus** your final salary pension. A breakdown of this figure is shown in section 3.

Survivor's Pension (per year)

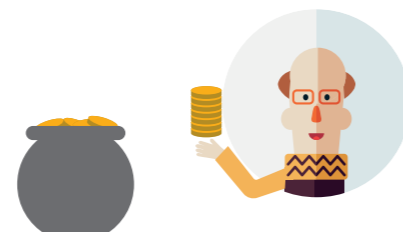
£1,044.04

The survivor's pension reflects the value built up at 31 March 2020. If you were to die in service it would be the higher figure set out in section 5 as this would include an enhancement.

Tax-free Lump Sum (one-off payment)

Not Applicable

This is the automatic tax-free lump sum entitlement you may have for any membership to 31 March 2009. How this figure is worked out is shown in section 3.



Section 3 – Breakdown of your benefits at 31 March 2020

Your Total Current Annual Pension

Career average pension account (based on membership after 1 April 2015)

Opening balance at 1 April 2019	£2,123.35										
Adjustment for cost of living at 1 April 2019	£50.96										
Amount built up during the year	£560.85										
Breakdown of amount built up during year	<table border="1"> <tr> <td>Main Section (1/49th x pensionable pay)</td> <td>£560.85</td> </tr> <tr> <td>50/50 Section (1/98th x pensionable pay)</td> <td>£0.00</td> </tr> <tr> <td>Additional Pension Contributions (APCs)</td> <td>£0.00</td> </tr> <tr> <td>Transfers-in from 1 April 2019</td> <td>£0.00</td> </tr> <tr> <td></td> <td>£560.85</td> </tr> </table>	Main Section (1/49th x pensionable pay)	£560.85	50/50 Section (1/98th x pensionable pay)	£0.00	Additional Pension Contributions (APCs)	£0.00	Transfers-in from 1 April 2019	£0.00		£560.85
Main Section (1/49th x pensionable pay)	£560.85										
50/50 Section (1/98th x pensionable pay)	£0.00										
Additional Pension Contributions (APCs)	£0.00										
Transfers-in from 1 April 2019	£0.00										
	£560.85										
Late Retirement Increases	£0.00										
Closing balance at 31 March 2020 (includes late retirement increase)	£2,735.16										

plus

Final salary benefits (based on membership before 1 April 2015)

How the annual pension is worked out

1/80th x membership at 31 March 2009 x final pay;
+

1/60th x membership from 1 April 2009 to 31 March 2015 x final pay

(Includes any extra years or extra pension you are buying plus late retirement increases).

£550.36

Total current pension (per year)

£3,285.52

Your Tax-Free Lump Sum (based on membership before 1 April 2009)

How the lump sum is worked out

3/80th x membership to 31 March 2009 x final pay
(this includes any extra years you are buying).

Not Applicable

Section 4 – The projected value of your benefits

For this illustration the date of your Normal Pension Age (NPA) is assumed to be 14/07/2047. This is the same as your State Pension Age (SPA). If you are over your NPA then a date of 31 March 2020 is stated and no pension value is shown.

Total Projected Pension (per year)

£18,656.12

Total Projected Lump Sum (one-off payment)

Not Applicable

The lump sum is only based on your membership to 31 March 2009. Therefore it is the same value as shown in section 2.

You can find out your current State Pension Age at www.gov.uk/state-pension-age. Please note that this may change before you retire.

This statement does not include any potential reductions should you decide to take your benefits early. To see what reductions would apply, you can log on to My NILGOSC Pension *Online* and use the benefit projector.

Your total projected pension is made up of:

Projected career average pension: £18,039.47

This is an estimate in today's money – based on current pay. We have assumed your pay will not change to your NPA. Your benefits include any APCs bought.

The projected CARE pension assumes that you remain in the same section of the Scheme (main section or 50/50 section) that you were in on 31 March 2020 until NPA.

plus

Projected final salary pension: £616.65

This is an estimate in today's money based on your current pay. Your actual final salary benefits will be based on your pay when you leave the Scheme.

Section 5 – Your death benefits built up to 31 March 2020

Survivor's Pension

An annual pension is payable to any of the survivors shown below in the event of your death. If you were to die in service the survivor's pension would be enhanced to your Normal Pension Age (see section 4). This value is shown below.

Value of Survivor's Pension (per year)

£5,730.98

A survivor is either...

- **A spouse:** your husband or wife;
- **A civil partner:** where you and your partner have formed a civil partnership through a civil ceremony; or
- **An eligible cohabiting partner:** providing certain conditions are met.

In addition to a survivor's pension, a pension may be payable to eligible children, normally aged 18 or under unless in full-time education or training.

Lump Sum Death Grant

If you die in service we will normally pay out a one-off lump sum, equal to three times your career average pay at your date of death. This is based on assumed pay.

Current Value of Death Grant

£82,445.04

Lump Sum Expression of Wish

An **Expression of Wish** form allows you to say who you would like any lump sum death grant to be paid to. All members are strongly advised to complete this form. The easiest way to let us know who you would like to receive this lump sum is by logging onto **My NILGOSC Pension Online**. The form is also available from our website www.nilgosc.org.uk or on request from NILGOSC.

Expression of Wish Form held

No

Please note that if you have an earlier period of membership in the Scheme, there is only one lump sum payment when you die. For example if you also have a deferred benefit in the Scheme, your beneficiary would receive the largest lump sum payment when you die.

More support

At the time of publishing this statement, NILGOSC is not accepting visitors to our office. Please check the COVID-19 updates page on our website;

<https://www.nilgosc.org.uk/covid-19-updates>. You can contact us by phone or via our email address.

Information produced by NILGOSC can be made available in several languages and formats (such as large print, in Braille or on audio disc).

If you have any questions about your benefit statement, you will find the updated **Frequently Asked Questions** section of our website helpful. If you cannot find the answer to your query on the website, please phone us.



CONTACT DETAILS



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