

2017 Annual Benefit Statement Explanatory Notes

We have provided these notes to explain your 2017 Local Government Pension Scheme annual benefit statement. These notes cannot cover every circumstance and if there is a dispute, the appropriate law will apply. These notes do not give you any rights under a contract by law and the Pension Fund is not liable to pay any benefits arising through error or omission.

Section 1 – Your Personal and Employment Information

This section shows the personal and employment information that we currently hold on your record. This information is provided by your employer; should you have queries regarding any of the details shown in this section, please contact your employer in the first instance.

Please note, if you have recently changed employment, this section relates to the employment you held on 31 March 2017.

Partnership status

The current partnership status we hold on your pension record is shown here. If we do not hold a record of your partnership status, this will show as “Not Known” but, for illustrative purposes only, survivor’s pension figures will be shown as if your partnership status is “Married”.

If your partnership status is incorrect, or shown as “Not known”, please contact us to update your record.

Employer

This is your employer at 31 March 2017. If you were paying into the scheme for more than one employment at this date, you will receive a separate annual benefit statement for each. If you left an employment after 31 March 2017 you will not receive a statement for that employment; you will instead receive a separate formal notification of your benefits, calculated at your date of leaving.

Section of Local Government Pension Scheme (LGPS) in on 31/03/2017

The LGPS has two sections available to active members – the main section and the 50/50 section. This shows the section you were a member of on 31 March 2017.

CARE pensionable pay

Since 1 April 2014, your CARE pension built up in each scheme year is calculated using your ‘CARE pensionable pay’ paid during that scheme year.

Your CARE (or Cumulative) Pensionable Pay is normally the actual pay that you have received and paid pension contributions on over the Scheme Year (1 April 2016 – 31 March 2017), however, if you have received reduced or no pay following a period of sickness or injury, relevant child related leave or reserve forces service leave, your CARE pay may be more than you actually received. This is to ensure your pension is not affected by any reduction in pensionable pay.

If you work part-time, your pensionable pay here represents your actual pay and is not a full-time equivalent figure.

Your CARE pay figures are provided by your employer, if you think these are not correct, please contact your employer in the first instance.

CARE pay in main section

A figure will appear here if you paid into the main section of the scheme at any point during the year 1 April 2016 to 31 March 2017. This only shows your pensionable pay while paying into the main section.

CARE pay in 50/50 section

A figure will appear here if you paid into the 50/50 section of the scheme at any point during the year 1 April 2016 to 31 March 2017. This only shows your pensionable pay while paying into the 50/50 section.

If you were a member of the main section **and** the 50/50 section of the scheme at different times during the scheme year, you will have figures shown for both.

Your total CARE pay for year to 31/03/2017

This is the total of the CARE pay you received in both sections of the scheme.

Your final salary pensionable pay

If you became a member of the LGPS before 1 April 2014, or have transferred in membership with a final salary link, your final salary pensionable pay is shown here. It is your full-time equivalent pay for the year to 31 March 2017 as determined under the pre 1 April 2014 scheme provisions and is used to calculate benefits based on membership that has a final salary link.

If you joined the LGPS on or after 1 April 2014 and have not transferred in membership with a final salary link, this section will show zero.

CARE Pay used in projection and Death in Service Calculation

This figure is CARE Pensionable pay figure which has been used in order to provide you with the relevant projections of benefits.

For a full explanation of final salary and CARE pensionable pay, please visit the **Definitions of Pensionable Pay** page of our website.

