



WARWICKSHIRE
pension fund

Firefighters' Pension Schemes 1992, 2006 and retained modified deferred annual benefit statement 2019 guidance notes

We have provided these notes to explain your Firefighters' Pension Schemes deferred annual benefit statement 2019. These notes cover any service you may have from the 1992 Scheme, 2006 Scheme or Retained Modified 2006 Scheme. If you also have service in the 2015 Scheme, this is covered in a different set of notes. These notes cannot cover every circumstance and if there is a dispute, the appropriate law will apply. They do not give you any rights under a contract by law.

Deferred benefit detail

Employee ref

This is the reference number shown on your deferred pension record.

Date of leaving

This is the date your fire authority told us that you left the pension scheme for this job.

Pensionable pay at leaving – 1992, 2006 or Special Modified 2006 Scheme

The final salary pensionable pay used to work out your final salary benefits is the full-time equivalent (FTE) pay as supplied by your fire authority at the date you left the scheme.

Date benefits payable from

This is the date your deferred benefits become due without reduction. If you left the 1992 or Special Modified 2006 Scheme you have a deferred normal pension age of 60. If you left the 2006 Scheme you have a deferred normal pension age of 65.

Benefits payable on retirement without commutation

Annual pension This is the value of your deferred annual pension as at 31 March 2019. The value includes any pensions increase applied between your date of leaving and 31 March 2019.

Surviving spouse/partner's pension

This is the current value of a survivor's pension if, when you die, you are married or have a civil partner/cohabiting partner. Please note that cohabiting partner pensions are not available in the 1992 Scheme.

Any survivor benefits shown on the statement are based on your marital status recorded at your date of leaving the scheme and may not reflect your current marital status. If this is the case, please send us a certificate confirming your status.

Benefits payable on retirement with maximum commutation

Lump sum

This is the current value of your deferred lump sum at 31 March 2019, if you choose to give up some of your annual pension to provide a lump sum.

Deferred Firefighters' Pensions Schemes 1992, 2006 and retained modified ABS notes 2019

You can exchange up to 25% of your pension for a lump sum.

Your nomination details

This is who you have nominated, whilst an active member of the 2006, Special Modified 2006 or 2015 Scheme, to receive any death grant that may become due if you died in service as an active member. Members of the 1992 Scheme do not have the option to record a beneficiary, as a survivor's pension is not paid to a cohabiting partner under the 1992 Scheme rules.

Please note that no death grant is currently due under these schemes in the event of your death as a deferred member.

For more information on your Firefighters' Pension Schemes benefits contact Warwickshire Pension Fund:

Phone: 01926 414166

Email: pensions@warwickshireshire.gov.uk

Website: www.warwickshirerensionfund.org.uk/firefighters-pension

Address: Warwickshire Pension Fund, Warwickshire County Council, Shirehall, Market Square, Warwick, CV34 4RL