

Mr W Smith
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Oceania
Derbyshire
DE19 84GO

If any of your details are wrong, please contact us

Your deferred Local Government Pension Scheme (LGPS) benefit statement 2020

This statement shows the current value of your deferred LGPS pension benefits with Derbyshire Pension Fund as at 6 April 2020 and replaces previous statements issued to you.

It includes this year's cost of living increase of 1.7%. This is based on the September 2019 Consumer Price Index (CPI) rate.

By next year you'll be able to view your Derbyshire LGPS information online. We'll let you know as soon as it's available, and what you'll need to do to sign up. Your 2021 statement will be delivered to your online account, unless you write to us to request a paper statement.

Your 2020 deferred member newsletter is available at: derbyshirepensionfund.org.uk/deferred

Your personal information

If you have more than one deferred LGPS pension, you'll get a separate statement for each.

Name	➔	Winston Smith		
Former employer	➔	Derbyshire Service Provider	Payroll reference	➔ 12345678
Date of leaving	➔	21/07/2018	Our reference	➔ 123456CH

Your deferred benefits at 6 April 2020

Annual pension ➔ £4,316.76 Lump sum ➔ £4,438.92

Date benefits payable from ➔ 10/09/2029

Your personal information
When your benefits will become payable at an unreduced rate. You can find more information on our website.

The current value of your benefits if paid unreduced. The automatic lump sum is linked to your active membership up to 31 March 2008. Further information is available on our website.

Your death grant expression of wish

We have your nomination details noted on your pension record.

Your deferred annual...

Whether your pension record shows the details of who you would like to receive the lump sum death grant in the event of your death. You can make or change a nomination at any time using the Expression of Wish form.

Notes

Keeping in touch

Change of address

You need to let us know if you change your address, so we can keep you informed of the value of your deferred benefits each year. You should download and complete the change of address form which is available on our website:

derbyshirepensionfund.org.uk/address

Expression of wish details

Your statement no longer confirms the details of your expression of wish death grant nomination. This is to ensure that we are compliant with the Data Protection Act 2018. Your statement now confirms whether you have made a nomination, which is recorded on your pension record.

If you would like to update or change your nomination, or have yet to make one, you should complete the expression of wish form which is available on our website:

derbyshirepensionfund.org.uk/nomination

If you die without making a nomination, any death grant payment that may be due will form part of your estate.

More information

Our website includes a section exclusively for members with a deferred LGPS pension with Derbyshire Pension Fund.

derbyshirepensionfund.org.uk/deferred

It includes helpful information about:

Deferred member annual benefit statement

Understanding your statement and how your pension has been worked out.

Multiple LGPS memberships

Your options if you had more than one job. If you did, you should receive a separate statement for each.

Transferring out

What to do when you are thinking about transferring to a different pension scheme, and how to avoid a pension scam.

Payment of deferred benefits

When you can draw your pension early, either voluntarily, or due to ill health or compassionate reasons.

The date when you can draw your deferred pension benefits **without reduction** is shown on your statement as “Date benefits payable from”.

You can access your pension benefits from age 55 onwards (with the exception of those members who opted out of the scheme and are still working in the same post).

If you want to draw your deferred pension early, please use our online form to ask for an estimate;

derbyshirepensionfund.org.uk/contactus

or write to:

Derbyshire Pension Fund
County Hall
Matlock
DE4 3AH

Councillors' pensions

Details for Councillors who have a deferred pension with us.

Requesting a Cash Equivalent Transfer Value (CETV)

How to request a CETV for the purposes of either divorce or dissolution of a civil partnership.

Death as a deferred member

What happens if you die before drawing your deferred pension, and how to make or update your expression of wish death grant nomination.

Disclaimer: This statement is issued for your information only. It is not a statement of entitlement and does not confer any rights other than those provided by the relevant Local Government Pension Scheme Regulations. Benefits will be paid in accordance with those regulations and all overriding pension legislation. Derbyshire Pension Fund is not liable to pay any benefits arising through error or omission.

Privacy notice: Derbyshire Pension Fund is a data controller under data protection law. We collect, use and on occasion, share with certain bodies, the personal data of Local Government Pension Scheme members in order to carry out our duties. The full privacy notice is published on the website: derbyshirepensionfund.org.uk/gdpr