



WARWICKSHIRE  
pension fund

## Firefighters' 2015 Pension Scheme deferred annual benefit statement 2019 guidance notes

We have provided these notes to explain your Firefighters' 2015 Scheme deferred annual benefit statement 2019. These notes cover your 2015 Scheme service only. If you have service in the 1992, 2006 or the Special Modified 2006 Scheme, this is covered in a different set of notes. They 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 – 2015 Scheme**

The pensionable pay should equal the amount of pay you received and paid pension contributions on as a member of the 2015 Scheme.

#### **Date benefits payable from**

This is the date your deferred benefits become due without reduction. The deferred normal pension age in the 2015 Scheme is linked to your State Pension Age.

### 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.

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.

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 2015 Scheme, to receive any death grant that may become due if you died in service as an active member. Please note that no death grant is currently due under the scheme in the event of your death as a deferred member.

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

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**Website:** [www.warwickshirepensionfund.org.uk/firefighters-pension](http://www.warwickshirepensionfund.org.uk/firefighters-pension)

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