



WARWICKSHIRE  
pension fund

## Annual benefit statement 2019 for active firefighters

Your statement is an estimate of your Firefighter Pension Scheme benefits based on your pay and employment details as supplied by Warwickshire Fire and Rescue Service up to 31 March 2019.

The statement is based on the regulations in place on 31 March 2019 and your current normal pension age. Please read this carefully along with the accompanying guidance notes.

### Frequently asked questions

#### **Why have I got more than one benefit statement?**

This will be because you have more than one job. For example, if you're a whole time Firefighter and a retained Firefighter and pay into the pension scheme for both posts, you'll have a statement for each post.

#### **Where are my transfers?**

You'll only see transfers that have been transferred in between 1st April 2018 and 31st March 2019. Any previous transfers are already included.

#### **How do I calculate what my pension will be at a specific retirement date in the future?**

Once you've logged in, select 'Benefit Projector' then 'Voluntary Retirement' and you can calculate your own projections. The 'leaving date' box will default to your normal pension age, however you can overtype this date and see your pension figures. After amending the leaving date, click 'calculate' at the bottom of the screen. The annual pension and lump sum figures will adjust accordingly and give you an idea of the pension that may be due.

#### **When using the benefit projector, why is my pension lower if I choose to retire earlier than my normal retirement age?**

Your pension will be reduced for early payment, as we're paying the pension to you for longer. Details of the reductions that would apply can be found in the accompanying guidance notes. If you retire due to ill health or redundancy, your benefits are paid unreduced.

#### **I am thinking about leaving my job and retiring. What are the next steps?**

Once you've handed in your notice at work to your manager, please request that they notify Warwickshire Pension Fund of your retirement date, we will request your salary for the last three years and calculate your final estimate of benefits and send them along with a retirement pack to your home address. When we receive your forms back, we'll process your benefits and confirm payment dates in a letter.

#### **My marital status is recorded incorrectly on my statement. How do I correct this?**

You can update your marital status if your circumstances have changed, we'll need to see your **original** marriage certificate/ civil partnership certificate/ decree absolute. If you send this to us by special or recorded delivery, it will be returned to you in the same way.