



2025 Annual Benefit Statement

Nottinghamshire Local Government
Pension Fund

Your 2025 Deferred Benefit Statement

This statement shows the present value of your deferred benefits held in the Nottinghamshire Local Government Pension Fund. It is based on your membership up to the date you left the scheme on (*) and may be paid to you without a reduction from the date indicated below (**).

The details below have been provided for information purposes only and no further action is necessary.

1. Personal Details

Surname:

Forename:

Former employer:

Folder reference:

Benefit based on scheme
membership to *:

2. Deferred Benefit Present Value

These benefits include pensions increases awarded on 7 April 2025, where applicable.

Annual Pension:

£

Lump Sum:

£

Benefit payable unreduced from **:

3. Frequently Asked Questions

Can my deferred benefit be paid earlier than the date shown?

The date that is shown, is the date your benefits can be paid without any reduction. We will normally write to you 4 weeks prior to this date to arrange payment. It is important to note that your benefits may be made from elements that have different reductions applied to them. Some of the elements therefore may have already reached the point of no reduction prior to this date. Please see our website for further information. You may though opt to have your benefits paid before this date with an actuarial reduction. The earliest date deferred members may opt for payment is from their 55th birthday, but members whose deferred benefits accrued following opting out, may not opt for payment until they have left the employment under which the benefits accrued. Members wishing to take the early payment of their deferred benefits should provide the Pensions Office with 3 months notice of the date they wish to take the benefits from. Please note that at the time of publication, the Government is intending to increase the minimum pension age of 55 to age 57 in 2028.

Can I access my deferred pension on ill health or compassionate grounds?

- If you suffer from ill health to the extent that you would be permanently incapable of your former post, then it might be possible to pay your deferred benefits early. Please contact your former employer who can arrange an appointment with an Independent Registered Medical Practitioner.
- At their cost, your former employer has the discretion to waive some or all of the actuarial reduction, which would apply to the early release of your benefits, on compassionate grounds. They should have a written policy on how they will determine cases which should be made available to you on request.

Am I affected by the McCloud Remedy?

When public service pension schemes changed from final salary schemes to career average schemes in 2014 and 2015, older members were protected from the changes.

In 2018, the Courts found that younger members had been discriminated against because the protection did not apply to them. Changes made to the LGPS from 1 October 2023 removes the discrimination found in the court case. These changes are called the McCloud remedy.

Not all LGPS members are affected by the changes. You can find more information on the national LGPS website, including a short video. Please visit www.lgpsmember.org/mccloud-remedy/

If you are affected, you do not need to write into the pension fund or make any decisions. If you are contacted by a third party organisation selling a service to help you claim additional pension, you should not engage with them.

As a member of the LGPS, you do not need to take any action to claim your protection under the McCloud remedy. If you qualify, we will automatically apply the protection when you take your LGPS pension.

However, we have a huge amount of work to do to gather the information we need and to update our systems. We'll continue to provide updates on the Fund website as we progress through this exercise. Please refer to www.nottspf.org.uk/members/mccloud-judgement/ for the latest on the McCloud Remedy.

If you were a member of another public service pension scheme before 1 April 2012 you may have protection in relation to that period of service, even if you have not transferred these benefits into your Notts Pension. It is important that you let us know about any relevant pension scheme membership that you haven't transferred to us so that we can assess if you are entitled to any protection. You can do this by writing to us and providing evidence of your service from your previous scheme.

4. Further information and notifying changes

Website

The Nottinghamshire Local Government Pension Fund website is designed to answer the majority of our scheme members' questions in relation to the Annual Benefit Statement alongside many more aspects of the scheme. You can access the site by the address www.nottspf.org.uk

Change of personal details

It is important you keep us informed of any changes of address and other personal details.

You can do this by following the link to the online change of personal details form on the website

www.nottspf.org.uk/changing-your-details or if you do not have internet access you can telephone us on **0115 977 2727** (option 3, option 4, option 1). Please ensure you send photo copies of any relevant certificates to the address below.

5. Notts LG Pension Fund Contact Details

Notts LG Pension Fund, Business Services Centre, Nottinghamshire County Council, c/o County Hall, West Bridgford, Nottingham NG2 7QP. ABS Query: www.nottspf.org.uk/contact ABS Helpline: **0115 977 2727** option 3 then option 4

The Nottinghamshire Local Government Pension Fund is administered by Nottinghamshire County Council