



**NOTTINGHAMSHIRE  
PENSION FUND**

**Local Government Pension Scheme**

**lgps**

## 2024 Annual Benefit Statement

Nottinghamshire Local Government  
Pension Fund

### Your 2024 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 8 April 2024, 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?

The LGPS rules changed from 1 October 2023 in relation to the McCloud Remedy. This removed the age discrimination found for younger members following the changes to the public service pension schemes when they changed from final salary schemes to career average schemes in 2014 and 2015. The changes are applied to pensions built up in the remedy period 01/04/2014 – 31/03/2022. We recommend visiting [www.lgpsmember.org/mccloud-remedy](http://www.lgpsmember.org/mccloud-remedy) for full details and to see if you are protected by using the online tool. If you are protected, we will work out if an addition is due to be paid to you when you take your pension however, we have a huge amount of work to do to gather the information we need and to update our systems therefore, details have not been provided in this year's statement but they will be provided in annual benefit statements from 2025.

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 did not transfer 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](http://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](http://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 Email: [lgpensions@nottsccl.gov.uk](mailto:lgpensions@nottsccl.gov.uk)

ABS Helpline: **0300 500 80 80** option 0