Enfield Pension Fund DEFERRED ANNUAL PENSION BENEFIT STATEMENT 2023



	Date as postmarked	
	Former employer	
Dear		
Local Government Pension Scheme (LGPS)		
This is an individual statement of your deferred pension benefits currently held in the Enfield Pension Fund.		
These figures are valued as at 10th April 2023 (the date of this year's cost of living increase)		
Pension (per annum)		
·		(
Lump sum retiring allowance		(non-taxable)
Spouse's pension (per annum)		
Date left employment		
Date pension due (payable unreduced)		
This statement also confirms details of any death grant nomination that you have made.		
Death Grant Payable*		
*If a member is back in active service of the LGPS at the date of death, this may restrict the amount of death grant payable.		
Name of nominee	Percentage of death grant	

If the box above is blank, it means that we have not yet received a completed expression of wish form from you.

To receive a form please download one from the website:

https://new.enfield.gov.uk/pensions/forms/ under forms, 'Expression of wish for the payment of death grant' link.

Please note, that if you have deferred benefits for more than one employment, you will receive a separate statement for each employment. Equally, if you are a **current 'active' member** of the Enfield Pension Fund, then you will also receive a separate 'active' benefit statement. These will follow in a separate issue.

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FREQUENTLY ASKED QUESTIONS (FAQS)

- **Q** Can my deferred pension benefits be paid earlier than the 'Date pension due' shown on this statement?
- A Yes, you can voluntarily elect for payment from age 55 (unless you opted out whilst in a job you are still doing).

Please note:

- Early retirement % reductions are likely to apply to recognise that you are receiving your pension earlier than anticipated.
- You can be paid at any age on ill health grounds if a medical practitioner certifies, under the LGPS regulations that you are permanently incapable of working.

The statement is only intended to provide an approximate indication of how your pension benefits are accumulating. It is not designed to provide a basis for making future decisions. Please contact the Pensions Team if you are considering retiring soon.

Please notify us of any change of address, marital status or name change - scanned copies of certificates sent to our email address below is preferable.

If you have any queries regarding this statement, please contact the Pensions Team at: Email zpensions@enfield.gov.uk

Address to write to: The Pensions Team, Enfield Council, PO Box 54, Civic Centre, Silver Street, Enfield, EN1 3XA.

The Enfield Pension Fund Website can be found at: https://new.enfield.gov.uk/pensions/

Please note that due to the volume of benefit statements that are sent out at this time, where possible please email us in the first instance.

MEMBER SELF SERVICE PORTAL

The portal will allow you to check your deferred pension records, run estimates, and check your annual pension statements online at any time. Future developments include updating and uploading information. If you haven't signed up already, you can register here at any time:

https://new.enfield.gov.uk/pensions/pension-scheme-members-self-service/

https://pensions.enfield.gov.uk/

If you have more than one pension record, you will be able to see all your records under the one log in.

The Enfield Pension Fund is a Data Controller under the General Data Protection Regulations (GDPR) our Privacy Policy can be viewed via the following link: https://new.enfield.gov.uk/privacy-notice



The Pensions Section Exchequer Services Enfield Council PO Box 54 Civic Centre Enfield

