

Dear Member,

Local Government Pension Scheme (LGPS) – 2020 Annual Benefit Statements

I am pleased to enclose your latest annual benefit statement. On ceasing to contribute to the LGPS you became entitled to deferred benefits. A deferred benefit is a pension which is held to your normal retirement date. A statement of the current amount of your benefits is enclosed. Further information about your benefits and the scheme can be found on the website www.haringeypensionfund.co.uk

Pension Increase

Your benefits are regularly reviewed and increased, normally on an annual basis in April each year. This protects the value of your benefits against inflation. If you wish to see the 2020 Pensions Increase Order please visit www.gov.uk/government/publications/public-service-pensions-increase-2020.

Payment of benefits if you are incapable of managing your affairs

If in retirement you become incapable of managing your own affairs, the Council as the Administering Authority can pay your pension to someone else for your benefit. Contact the Pensions Team if this is something you want to consider.

Early payment on grounds of ill health

Benefits may be payable at any age if you become permanently incapable of efficiently performing the duties of your former employment because of ill health. Qualifying conditions apply. You will need to apply to your former employer not the pension section for early payment, stating the reasons.

When will my deferred benefits be paid?

The value of your benefits are the unreduced benefits payable from the 'date payable from' shown. You may elect to receive your pension benefits from an earlier date in accordance with the regulations. If you wish to see the value of your benefits you can access your records by registering through the member self service.

Transferring before benefits becomes payable

Should you enter further pensionable employment or into a pension arrangement, your deferred benefits may be transferred to your new scheme at your request, however time limits apply.

Pension Scams

Pension Scams are on the increase in the UK. Scammers will try to entice you with a 'free pension review', 'one off investment opportunity' or 'legal loophole'. Protect yourself from Scammers. Find out the facts on The Pensions Regulator website www.thepensionsregulator.gov.uk/individuals/dangers-of-pension-scams

Protection For Your Family

On death of a Deferred Member the pension scheme provides for payment of a lump sum death grant which is payable at the absolute discretion of the Council.

You can however complete an 'Expression of Wish Form' which the Council will take into account when deciding who should benefit from the grant. It can be downloaded from the pensions web page (forms) www.haringeypensionfund.co.uk/media/2177/nomination-form-beneficiary.pdf

A Child's Pension can be paid to eligible children on the death of a Deferred Member.

Survivor Pensions are payable to your spouse or civil partner. If you were a member of the LGPS on or after 1st April 2008, the Regulations allow a cohabiting partner to receive a survivor's pension subject to qualifying conditions which can be found on the pensions web page.

McCloud Judgment

When the Local Government Pension Scheme changed from a final salary to a career average pension scheme in 2014, protections for older scheme members were introduced. Similar protections were provided in other public sector pension schemes. The Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes have been discriminated against because the protections do not apply to them. The Government has confirmed that there will be changes to all main public sector schemes, including the Local Government Pension Scheme, to remove this age discrimination. This ruling is often called the 'McCloud judgment'.

The Government is still considering exactly what changes need to be made to remove the discrimination from the Local Government Pension Scheme. This means it has not been possible to reflect the impact of the judgment in your annual benefit statement this year. If you qualify for protection it will apply automatically - you do not need to make a claim. For more information, see the frequently asked questions on the national Local Government Pension Scheme website.

The Pensions Web Page:

The pensions web page can be found at www.haringeypensionfund.co.uk. The web page is updated on a regular basis and includes forms, information on changes to the pension scheme and wider pensions issues.

The page also contains a number of guides to the scheme, and links to other on-line sites which give access to the Local Government Pension Scheme regulations.

A copy of the full General Data Protection Regulations (GDPR) notice can be found on the pensions website.

Changes to survivor benefits for same sex spouses and civil partners

A change to the scheme rules has been made to provide that survivor benefits payable to a same sex spouse or a civil partner are equal those paid to the widow of a male member.

When does the change take effect from?

The change is backdated to the date the civil partnerships and same sex marriages were introduced – this is 5 December 2005 for civil partnerships and 13 March 2014 for same sex marriages.

This means that where a member of the LGPS has died leaving a surviving civil partner or a same sex spouse, the survivor's pension in payment will need to be reviewed and any additional amounts paid, where applicable.

The change will automatically be taken into account in survivor benefits paid to civil partners and same sex spouses in the future.

Changing address:

It is important that you inform the Pensions Team of any change of address. All changes can only be accepted in writing, although a scanned letter that includes your signature may be sent by email to pensions.mailbox@haringey.gov.uk

Visits To The Pensions Team

We regret that we are unable to offer any face to face appointments. You should contact us via one of the options shown under the section 'Making Contact'.

Making Contact

By Phone on 0208 489 2810.

By writing to Pensions Team, Alexandra House, 10 Station Road, Wood Green, London N22 7TR

By Email using the following pensions.mailbox@haringey.gov.uk

Disclaimer

Your annual benefit statement is an estimated guide to your benefits only and nothing contained in it, or in this leaflet, can override the legislation governing the LGPS.

You should not make any decisions regarding your pension benefits on the basis of the figures quoted. If you are likely to claim your benefits in the near future, you should ask for a specific retirement quotation, through the contact details shown above.

You therefore cannot rely on this estimate and any loss incurred as a result of relying on the statements cannot be recouped from us or be the subject of a claim.

PLEASE KEEP THIS NOTICE IN A SAFE PLACE, AS IT COULD BE OF IMPORTANCE TO PEOPLE IN THE EVENT OF YOUR DEATH

Janet Richards
Pensions Manager