

# Firefighters' Pension Schemes

## Annual Benefits Statement 2019 - Explanatory Notes A



| <b>1 Personal Details</b>  |                                       |   |
|--|---------------------------------------|---|
| a  | Full name                             | Your name as held by Essex Pension Fund's records.  |
| b  | Date of Birth                         | Your date of birth as held by Essex Pension Fund's records.   |
| c  | NI Number                             | Your National Insurance Number as held by Essex Pension Fund's records.   |
| d  | Pension Reference Number              | Your unique Pension Reference Number for use by Essex Pension Fund.   |
| e  | Previous Pension Scheme               | Where applicable, this is the Firefighters' Pension Scheme you were previously an active member of prior to joining the Firefighters' Pension Scheme 2015   |
| f  | Current Pension Scheme                | The Firefighters' Pension Scheme you were an active member of on 31/3/2019.   |
| g  | Date Joined Final Salary Scheme       | Where applicable, this is the date you joined either the Firefighters' Pension Scheme 1992 or Firefighters' Pension Scheme 2006.  |
| h  | Date Joined Care Scheme               | Where applicable, this is the date you joined (or the date you are due to join) the Firefighters' Pension Scheme 2015.  |
| <b>2 Total Pension Values as at 31 March 2019</b>                |                                       |   |
| a  | Final Salary Pension                  | Where applicable, this is the amount of annual pension accrued in either the Firefighters' Pension Scheme 1992 or Firefighters' Pension Scheme 2006, as at 31/3/2019.   |
| b  | CARE Pension Account                  | Where applicable, this is the amount of annual pension accrued in the Firefighters' Pension Scheme 2015, as at 31/3/2019. <b>Note: the figure shown does not include in-service revaluation applied from 1/4/2019.</b>  |
| c  | <b>Total Annual Pension</b>           | Where applicable, this is the sum of your accrued annual Final Salary Pension and accrued annual CARE Pension.  |
| d  | <b>Total Survivor Pension</b>         | This is the estimated annual pension paid to a qualifying survivor if you were to die whilst in active service based on the accrued value of your pension as at 31/3/2019.  |
| <b>3 Total Projected Pension Values as at Normal Pension Age</b> |                                       |   |
| a  | Projected Final Salary Pension        | Where applicable, this is the amount of projected annual pension for either the Firefighters' Pension Scheme 1992 or Firefighters' Pension Scheme 2006. For members who have 'full protection' status in the Firefighters' Pension Scheme 1992, the benefits are projected to the earlier of 30 years' service (if aged 50 or over at the 30 year date) or age 55. <b>Note: the projection date will be 31/3/2019 for fully protected members who are aged 55 or over at 31/3/2019 with less than 30 years'.</b> For members who have 'full protection' status in the Firefighters' Pension Scheme 2006, the benefits are projected to age 60. <b>Note: where such members are aged 60 or over at 31/3/2019, the projection date will be 31/3/2019.</b> |
| b  | Projected CARE Pension Account        | Where applicable, this is the amount of projected annual pension for the Firefighters' Pension Scheme 2015. The benefits are projected to age 60; but for cases where the member is aged 60 or over as at 31/3/2019, the projection date is 31/3/2019.  |
| c  | <b>Total Projected Annual Pension</b> | Where applicable, this is the sum of your projected annual Final Salary Pension and projected annual CARE Pension.  |
| <b>4 Death in Service Benefit</b>                                |                                       |   |
| a  | <b>Death Grant</b>                    | This is the estimated amount payable on death in service, as at 31/3/2019.  |

| <b>5 Breakdown of Current Benefits</b>                     |   |  |
|--|---|--|
| a  | Pensionable Pay Figure                      | This is the pensionable pay figure used to calculate your accrued final salary benefits.   |
| b  | Final Salary Pension                        | Where applicable, this is the amount of annual pension accrued in either the Firefighters' Pension Scheme 1992 or Firefighters' Pension Scheme 2006, as at 31/3/2019.  |
| c  | Value of Pension Sharing Debit              | If your final salary pension has been subject to a Pension Sharing Order on divorce, this is the value of the deduction (debit) to your pension, as at 31/3/2019.  |
| d  | <b>Total Final Salary Pension</b>           | Where applicable, this is the value of b - c.  |
| e  | CARE Pensionable Pay Figure                 | Where applicable, this is your pensionable pay in relation to the Firefighters' Pension Scheme 2015, for the scheme year ending 31/3/2019.   |
| f  | Total CARE Pension Account                  | Where applicable, this is the amount of annual pension accrued in the Firefighters' Pension Scheme 2015, as at 31/3/2019. <b>Note: the figure shown does not include in-service revaluation applied from 1/4/2019.</b> |
| g  | <b>Total Annual Pension</b>                 | Where applicable, this is the sum of your accrued annual Final Salary Pension and accrued annual CARE Pension.   |
| <b>6 Breakdown of Current Survivor Benefits</b>            |   |  |
| a  | Final Salary Survivor Pension               | This is the estimated annual final salary pension paid to a qualifying survivor if you were to die whilst in active service based on the accrued value of your pension as at 31/3/2019.                                |
| b  | Value of Survivor Debit                     | If your final salary pension has been subject to a Pension Sharing Order on divorce, this is the value of the survivor deduction (debit), as at 31/3/2019.   |
| c  | Survivor CARE Pension                       | Where applicable, this is the amount of annual survivor pension accrued in the Firefighters' Pension Scheme 2015, as at 31/3/2019.   |
| d  | <b>Total Survivor Pension</b>               | Where applicable, this is the sum of the final salary survivor pension and survivor CARE pension.  |
| <b>7 Breakdown of Projected Benefits</b>                   |   |  |
| a  | Final Salary Pensionable Pay Figure         | Where applicable, this is the pensionable pay figure used to project your final salary pension.  |
| b  | Projected Final Salary Pension              | Where applicable, this is the amount of projected annual pension in either the Firefighters' Pension Scheme 1992 or Firefighters' Pension Scheme 2006.   |
| c  | Value of Pension Debit                      | If your final salary pension has been subject to a Pension Sharing Order on divorce, this is the value of the projected deduction (debit) to your pension.   |
| d  | <b>Total Projected Final Salary Pension</b> | Where applicable, this is the value of b - c.  |
| e  | CARE Pensionable Pay Figure                 | Where applicable, this is the pensionable pay figure used to project your CARE pension.  |
| f  | Projected CARE Pension Account              | Where applicable, this is the amount of projected annual pension in the Firefighters' Pension Scheme 2015.   |
| g  | <b>Total Projected Annual Pension</b>       | Where applicable, this is the sum of your projected final salary pension and projected CARE pension.   |
| <b>8 Breakdown of Projected Benefits with Max Lump Sum</b> |   |  |
| a  | Final Salary                                | This section outlines: the maximum projected lump sum payable from your final salary scheme ( <u>within HMRC tax limits for authorised lump sums</u> ); and the projected post commuted annual final salary pension.   |
| b  | CARE  | Where applicable, this section outlines: the maximum projected lump sum payable from the Firefighters' Pension Scheme 2015; and the projected post commuted annual CARE pension.                                       |
| c  | Total                                       | Where applicable, this is the value of a + b.  |

# Amendment Form

If you wish to amend or query any of the information given on your Benefit Statement, please print out and return the completed form to Essex Pension Fund, Essex County Council, PO Box 11, County Hall, Chelmsford, Essex CM1 1LX. Alternatively you can give us a call on 01245 431666 or email [policeandfirepensions@essex.gov.uk](mailto:policeandfirepensions@essex.gov.uk)

Surname

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Forename(s)

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Date of birth ..... Telephone Number.....

National Insurance

Number.....

Email

Address.....

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### Certain details given on the Benefit Statement are incorrect. Please note as follows:

- My name is shown incorrectly. My correct name is shown above.
- My date of birth is shown incorrectly. The correct date is shown above.  
*Please send us your original birth certificate for verification.*
- I do not agree with the figures on the statement. My reasons are given below.
- Other. *Please give details below*

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Signed ..... Date...../...../.....