

# 2025 Annual Benefit Statement

**NILGOSC**  
NORTHERN IRELAND LOCAL GOVERNMENT OFFICERS'  
SUPERANNUATION COMMITTEE



NILGOSC Ref No:

Dear

I am pleased to tell you that as of 7 April 2025 you have an annual pension of

This statement contains key information about the value of your pension and when you can receive it. If you have left your job you can claim your benefits from age 55, however they may be reduced as they are being paid early. If you have registered for My NILGOSC Pension Online you can enter the date that you would like to retire and calculate how much you will receive, including any reductions if you decide to claim your benefits early. If you have not registered you can get online in four easy steps as shown below.

If you have not already done so, and wish to change to electronic communications, you can tell us through My NILGOSC Pension Online under the 'Details and settings' section by clicking on 'Communication preferences', or you can visit our website [www.nilgosc.org.uk/contact/communication-preferences](http://www.nilgosc.org.uk/contact/communication-preferences) and let us know.

This statement is a general guide and you should not make any decisions based only on the details contained in it. Please check your statement carefully and inform us immediately if you think that any of the information is wrong.

Yours sincerely

Jenna Fisher  
Head of Pension Services

## My NILGOSC Pension Online has been upgraded

We have upgraded our My NILGOSC Pension Online portal, so it's a great time to register if you haven't already done so. The new portal has many of the same features as the original site, but with a fresh new look, easier navigation and improved security features. **You can get online in four easy steps:**

- 1 Scan the QR code or visit [www.nilgosc.org.uk](http://www.nilgosc.org.uk) and click on 'Register' at the top of the page
- 2 Click on 'I have never registered for My NILGOSC Pension Online'
- 3 Confirm your surname, date of birth and National Insurance number
- 4 If we already have your email address you can complete your registration by creating a password. If not, you can either phone us so that we can add it to our system or we can post an activation key to you which you can use to complete your registration.



**NILGOSC**  
Templeton House  
411 Holywood Road  
Belfast BT4 2LP



[www.nilgosc.org.uk](http://www.nilgosc.org.uk)  
[pbs@nilgosc.org.uk](mailto:pbs@nilgosc.org.uk)



**0345 3197 325**  
Typetalk:  
**18001 0345 3197 325**



# Guidance Notes - 2025 Deferred Benefit Statement

## Your Pension Benefits

Deferred benefits are calculated from the day after you leave the Scheme, and are not paid until a later date. Deferred benefits are increased each year by a percentage figure, under the Pensions Increase (Review) Orders (Northern Ireland), until they are brought into payment. An increase of 1.7% applied this year, at 7 April 2025. The figures in this statement are the current value of your deferred pension and any lump sum.

If you stopped contributing to the Scheme during the 2024/25 year, two adjustments have been applied to your benefits. The first is a part-year revaluation adjustment, made on 6 April 2025, relating to the Career Average Revalued Earnings (CARE) portion of your pension built up while you were working. The second adjustment is a part-year pensions increase, relating to the period that you were deferred.

If you are above your normal pension age (NPA), your benefits will include late retirement increases. Final salary benefits are usually increased from the age of 65, and CARE benefits are increased from your NPA, which is linked to your State Pension Age. Actuarial adjustments are made to your pension and lump sum if you retire earlier or later than your NPA. If you left the Scheme before 6 April 2006, you are unable to defer drawing your deferred benefits. We will pay your pension when you reach your NPA. If you left the Scheme after 5 April 2006, you have the option to delay payment of your deferred benefits until after your NPA, however, your pension must be paid by your 75th birthday.

If you left the Scheme before 1 April 2015, your normal pension age is likely to be 65. If you left after 31 March 2015, your normal pension age is linked to your State Pension Age. You can check your current State Pension Age at this website; [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age). Your State Pension Age may change in the future. You can run retirement quotations of your benefits from [My NILGOSC Pension Online](#), but you must be aged 55<sup>1</sup> or over to be able to take your pension benefits (unless you are in ill-health, when you may be able to take your pension immediately regardless of age).

If you have other periods of membership in the Scheme you will receive a statement for each one.

## Updating Your Details

### Personal Details

If your contact details have changed, or if you notice anything is incorrect, please let us know. You can update your details instantly via [My NILGOSC Pension Online](#), email [pbs@nilgosc.org.uk](mailto:pbs@nilgosc.org.uk) or call on 0345 3197 325.

<sup>1</sup> The normal minimum pension age will be increased by the UK Government from age 55 to age 57 from 6 April 2028. This is the earliest age you can access your pension benefits (apart from ill-health). At this stage we do not know what protections from this change, if any, will apply to members of the Scheme.

## Calculating your Benefits

### Pension

Any pension built up after 31 March 2015 is on a Career Average Revalued Earnings (CARE) basis. Pension built up before 1 April 2015 is linked to your final salary at the date you left employment. If you have built up both CARE and final salary benefits, the calculated pension is the total of both elements.

#### • Membership after 31 March 2015

CARE pension builds up at different rates depending what section of the Scheme you are in; the Main section (1/49th of pensionable pay) or 50/50 section (1/98th of pensionable pay).

#### • Membership before 1 April 2015

Your annual pension is calculated as the total of:

$1/60 \times$  your membership from 1 April 2009 to 31 March 2015 (if applicable)  $\times$  your final pay.

plus

$1/80 \times$  your membership to 31 March 2009 (if applicable)  $\times$  your final pay.

**NOTE:** If you are a Councillor, Classroom Assistant or Nursery Assistant your benefits are worked out slightly differently. For more information visit - [www.nilgosc.org.uk/members/about-the-scheme](http://www.nilgosc.org.uk/members/about-the-scheme).



### Lump Sum

If you were an active member before 1 April 2009, a lump sum was an automatic part of your benefits. This was calculated on your final salary at leaving, your final salary membership to 31 March 2009, and an accrual rate of 3/80ths. If you joined after 1 April 2009, an automatic lump sum was no longer a part of your benefits. All deferred members have the option to give up pension for lump sum at retirement, subject to tax limits.

### Protection on Death

If you die, a death grant and, if applicable, survivors' pensions are payable. Survivors' pensions are paid to a spouse, civil partner, eligible cohabiting partner and/or eligible children. The death grant shown on your statement is an estimated amount. Further information on these benefits is on our website at [www.nilgosc.org.uk/deferred-members/death-benefits](http://www.nilgosc.org.uk/deferred-members/death-benefits).

See overleaf for more information



If you have re-joined the Scheme in another employment, it will change how death benefits are calculated. If you are an active member as well as a deferred and/or pensioner member, your death grant will be the higher of:

- three times your assumed pensionable pay in the active employment, or;
- the total of all other deferred and/or pensioner death grants payable.

You can say who you would like any death grant paid to, including death benefits from an AVC arrangement. You can do so by completing and giving NILGOSC your Expression of Wish. If the Expression of Wish Nominations section is blank on your statement, it means we hold no Expression of Wish details for you. You can give us this information through [My NILGOSC Pension Online](#) or by downloading and completing an [LGS20 – Expression of Wish](#) form from our website and returning it to us.

## More Information

### Additional Contributions

If you paid Additional Pension Contributions (APC) / Shared-Cost APC / Additional Regular Contributions (ARC) or if you purchased Added Years, the proportionate value of your contract has been included in your benefits. If you made Additional Voluntary Contributions (AVCs), you will receive a separate statement from NILGOSC's AVC providers, the Prudential or Utmost Life.

### McCloud Remedy

A small number of members are affected by a court judgement referred to as the McCloud Remedy. If you are in this group, we will check the protected part of your pension when you retire. If you would have built up a bigger pension in the final salary scheme, your pension will be increased. This increase is known as a McCloud addition.

For the purposes of this Benefit Statement, we have shown an estimated McCloud addition and included this amount in your annual pension value. The majority of protected members have a provisional McCloud addition of £0. This is because their career average pension is more than the pension they would have built up in the final salary scheme for the remedy period. The final value of any McCloud addition will not be known until the pension is taken; it may be higher, lower or may not apply at retirement. If this section says 'Unable to Calculate' it means that we are still waiting for information from your employer to calculate a provisional McCloud addition. If this section says 'Not Applicable' then you are not protected by the McCloud Remedy.

For more information on the McCloud Remedy please use the QR code or visit: <https://nilgosc.org.uk/deferred-members/your-benefits/the-mccloud-remedy/>.



### Check your State Pension Forecast

You can find out the value of your state pension and when you can get it on the UK Government website - <https://www.gov.uk/check-state-pension>. It also tells you how to check for and fill any gaps in your National Insurance record to help increase your State Pension. You will need to prove your identity using Government Gateway or register if you have not used it before.

### Protect your Pension from Scammers

Your LGPS (NI) pension is one of the most valuable assets you own. Pension scammers will do whatever it takes to get their hands on your savings. Sadly, the last decade has seen an increase in pension companies being formed to defraud the public of their pension savings, by encouraging them to transfer their pension savings to unsuitable or fraudulent schemes.

NILGOSC has pledged to do whatever it can to protect scheme members and follow the principals of the Pension Scams Industry Group (PSIG) Code of Good Practice. Pledging to combat pension scams confirms our intent to protect our members and to stop scammers in their tracks.

Further information on scams is available using the QR code or by following this link: <https://nilgosc.org.uk/deferred-members/your-options/protecting-your-pension-from-scammers/>.



### National Fraud Initiative (NFI)

Data may be provided to bodies responsible for auditing and administering public funds to help prevent and detect fraud. For more information visit: <https://www.niauditoffice.gov.uk/national-fraud-initiative>

### Accessibility for our Members

Information can be made available in several languages and formats (such as large print, Braille or audio disc).

Our offices are open to visitors Monday to Friday, from 9am to 5pm (excluding public and statutory holidays). Please contact us in advance to ensure that a meeting room is available.

If you have any questions about your benefit statement, you will find the Frequently Asked Questions (FAQs) section of our website helpful - <https://nilgosc.org.uk/deferred-members/annual-information/pension-benefit-statement-faqs/>. These FAQs cover topics such as transferring benefits and ill-health. If you cannot find the answer to your query on the website, please contact us on 0345 3197 325.