

# Protection for you and your family

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Pensions Made Simple: Protection for you and your family

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It's good to know that your LGPS (NI) pension

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will look after both you and your loved ones.

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It provides a regular and secure income giving you peace of mind

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and helping you enjoy your life the way you want.

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Your pension also gives you protection if you become ill.

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As long as you have been a member for at least two years,

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you'll be able to take your pension early if you have to retire due to your health.

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Don't worry –

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your pension won't be reduced because you are receiving it early.

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In fact, your pension will be increased by 25%

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or 100% of the additional pension that you would have built up if you stayed in the scheme to your normal pension age.

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When you die, a pension will be paid to your eligible partner

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and any dependent children.

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A lump sum death grant may also be paid.

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If you die when you are an active member, this will be 3 times your yearly pay.

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Make sure you have completed an Expression of Wish form

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so that your pension fund knows who you want this money to go to.

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Visit the NILGOSC website for further information about the Scheme

On screen: [nilgosc.org.uk](http://nilgosc.org.uk)

**01:22**

You can also watch more of our 'Pensions Made Simple' videos.

**01:26**

LGPS (NI) For you. For now. For the future.

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