

# 2025 Annual Benefit Statement Guidance Notes



These guidance notes will help to explain the information in your Annual Benefit Statement. They cannot cover every circumstance and if there is a dispute, the appropriate legislation will apply. They are provided for information purposes only and do NOT give you any contractual or statutory rights. The benefits included are based on regulations currently in force and cannot be guaranteed. If you are a nursery/classroom assistant or councillor member, please see section 3 on page 4.

**On 1 April 2015 the Scheme changed from a final salary Scheme to a Career Average Revalued Earnings (CARE) Scheme. This means that:**

- For each year in the Scheme, you will build up a pension based on your pensionable pay in that year.
- 1/49th of your pensionable pay will be added to your pension account each year. If you move to the 50/50 section this will reduce to 1/98th of your pensionable pay.
- Your pension is adjusted in line with inflation to ensure that it keeps up with the cost of living.

Your Annual Benefit Statement shows the value of your pension at 31 March 2025. It includes the pension built up since 1 April 2015 under the CARE Scheme and the pension you may have built up before 1 April 2015 in the final salary Scheme.

The projected pension does not include any future cost of living increases as we cannot predict what these may be. It also does not include any reductions that may apply if you take your pension earlier than your Normal Pension Age (NPA). For more information on reductions to your pension see the 'Other points to note' section on pages 6 and 7. Increases to your final salary benefits are included if you are over age 65 at 31 March 2025. If you are over your NPA then increases will also be applied to your CARE benefits.

Your NPA shown on your statement is linked to your State Pension Age (SPA) but this may change if the Government changes the SPA in the future.

If you are paying or have previously paid Additional Voluntary Contributions (AVCs), these are treated separately and are not included in the pension amounts quoted on your statement. You should receive a statement each year from your AVC provider showing the value of your AVC fund. You can check the value of your Prudential AVC fund online at [www.pru.co.uk/localgov](http://www.pru.co.uk/localgov).

Please read our 'Understanding your annual benefit statement' page for points on what to check in your statement. You can find it here: [www.nilgosc.org.uk/members/annual-information/understanding-your-pension-benefit-statement/](http://www.nilgosc.org.uk/members/annual-information/understanding-your-pension-benefit-statement/)

## 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. 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.



## Section 1 – About you

This section shows the personal and employer details that we hold for you. If your personal details have changed, please let us know. You can update your contact number, address or email address via My NILGOSC Pension Online. For any other updates please visit our website [www.nilgosc.org.uk/members/making-changes/](http://www.nilgosc.org.uk/members/making-changes/) to download an LGS24 – Change in Circumstances form or call on 0345 3197 325.

### Partnership status

If your partnership status is wrong, please contact us. It is important to tell us of any changes as it may affect your partner's entitlement (if any) to a survivor's pension if you die.

### Employer

This is your employer for the job to which this statement applies. If you are a member of the Scheme in more than one job, you will receive a separate statement for each job.

### Section of the Scheme

This will be either "Main" if you were in the main section of the Scheme, or "50/50" if you were in the 50/50 section of the Scheme at 31 March 2025.



### CARE Pensionable Pay in year to 31 March 2025

This is the pensionable pay you received between 1 April 2024 and 31 March 2025. It includes non-contractual overtime and additional hours payments. This figure was provided by your employer, so please contact them immediately if you think it is incorrect.

If you have had a period of reduced pay or no pay because of sickness, injury, child related leave (i.e. ordinary maternity leave, ordinary adoption leave, paternity leave, paid additional maternity leave, paid additional paternity leave, paid additional adoption leave, paid shared parental leave, or paid parental bereavement leave) or reserve forces service leave, your CARE pensionable pay has not been reduced and your benefits continued to build up as normal during this time. This is because your employer has provided us with a pay figure based on the average pay you received in the last three complete months before your pay was reduced.

### Final Salary Pensionable Pay

Any pension built up before 1 April 2015 will be calculated using your final salary at retirement or leaving. If you joined the Scheme on or after 1 April 2015, and did not have a transfer in of service, this field will remain blank as all of your pension will have built up under the CARE Scheme. This pay has been provided to us by your employer. It does not include non-contractual overtime and additional hours payments. Please contact your employer immediately if you think it is incorrect.

## Section 2 – Your pension benefits at 31 March 2025

### Total Current Pension

This is the total value of your annual pension built up to 31 March 2025. It includes your CARE pension (for membership from 1 April 2015) and final salary pension (for membership to 31 March 2015). Your annual pension is the amount you would receive each year at retirement for the rest of your life. If you have a provisional McCloud addition, this amount is included in your total current pension.

### Provisional McCloud Addition

This amount is included in your total current pension. A proportion of this value is also included in the survivor's pension. Most eligible members have a provisional McCloud addition of £0. Please note that the final value of any McCloud addition may differ or not apply when you retire. For more information see page 6.

### Tax-free Lump Sum

If you have membership before 1 April 2009 you are entitled to an automatic tax-free lump sum when you claim your pension. If you do not have membership before 1 April 2009 this section will say 'Not Applicable'.

### Survivor's Pension

The survivor's pension may be paid to your spouse, civil partner or eligible cohabiting partner when you die. It does not affect your own benefits, regardless of whether it is paid or not. Please tell us if your partnership status changes so we can ensure that survivor benefits are paid where applicable. If we do not know your partnership status the survivor pension shown assumes you are married. If you are single, divorced or widowed £0.00 is shown. If you have a provisional McCloud addition a proportion of this amount has been added to your survivor's pension.

## Section 3 – Breakdown of your pension benefits at 31 March 2025

**Important:** The benefits calculated in this section of the statement are based on the pay provided by your employer. It is important that you check the pay shown in section 1 and the pension built up within this section and contact your employer immediately if you think they are wrong. The pay for CARE benefits include non-contractual overtime and additional hours payments.



### Annual pension:

Membership from 1 April 2009 to 31 March 2015 x final salary pay ÷ 60

plus

Membership at 31 March 2009 x final salary pay ÷ 80

### Automatic tax-free lump sum:

Membership up to 31 March 2009 x final salary pay x 3 ÷ 80

The automatic tax-free lump sum is only based on membership up to 31 March 2009.

If you joined the Scheme on or after 1 April 2015, and did not have a transfer in of service, then you do not have final salary benefits.

The final salary pensionable pay used in your statement is based on the pay provided by your employer. In most cases this will be your annual full-time equivalent salary at 31 March 2025.

The definition of pensionable pay has changed over the years. When you retire, your final salary pensionable pay will be based on the 2009 Scheme definition of pensionable pay. It will also include any extra pensionable payments you receive that fall under that definition. Your benefits will normally be based on the final salary pensionable pay you earn in your final year of membership. However, if your pay was higher in either of the two years before, that is used instead.

If you worked part-time before 31 March 2015, your final salary is converted to its full-time equivalent and your membership is then adjusted to the contractual hours you worked (including term-time weeks). The membership used in the final salary calculation includes any pension transferred-in from other pension schemes. If you have bought or are buying added years and/or additional pension to increase your final salary benefits, the total pension amount includes the additional amount purchased as at 31 March 2025. These amounts are not shown separately.

## Career Average Pension Account

### Opening balance

This is last year's closing balance.

### Adjustment for cost of living

Your total CARE pension is adjusted on 6 April each year in line with Department of Finance Revaluation Orders. The adjustment for the cost of living at 6 April 2024 was 6.7%. The cost of living adjustment can go down as well as up.

### Amount built up during year

This is the total amount of pension built up in the Scheme this year. It includes all the values shown below.

### Main and 50/50 section

For each year in the Scheme, you build up a pension based on 1/49th of your pensionable pay in that year. If you join the 50/50 section of the Scheme then you build up a pension based on 1/98th of your pay. If you had membership in the main section and in the 50/50 section, the benefits are shown separately.

### Additional pension bought and transfers in

Any additional pension that you have bought during the scheme year under an additional pension contribution (APC) or shared-cost additional pension contribution (SCAPC) arrangement will be shown here. If you transferred in pension from other schemes it will be shown in 'Transfers in'.

## Provisional McCloud Addition

Most eligible members have a provisional McCloud addition of £0. For more information see page 6.

## Final Salary Benefits

This section will only apply if you have membership in the Scheme before 1 April 2015. Your final salary benefits are calculated as follows:

**Important:** The final salary pensionable pay used is for guidance only and could go up or down before you leave the Scheme. These values represent the current value of pension benefits based on membership built up to 31 March 2015 and your current pay. They do not include any reductions that may apply if your benefits are paid earlier than your NPA. Increases to your final salary benefits are included if you are over age 65 at 31 March 2025. If you are over your NPA then increases will also be applied to your CARE benefits.



## Section 3 continued – Breakdown of your pension benefits at 31 March 2025

### Classroom assistants

If you are a classroom assistant who signed up to the JNC Collective Agreement, you have protected pension rights from 1 January 1995 to 30 November 2007. If your employer is a Voluntary Grammar or Grant Maintained Integrated school, you have protected pension rights from 1 January 1995 to 6 February 2009. A 32.5 hour working week will be used to calculate your membership from 1 January 1995 to the date of the relevant Collective Agreement. All other membership will be calculated using the 36 hour working week.

Section 1 (Your Final Salary Pensionable Pay) shows the full-time equivalent pensionable pay based on 36 hours and 32.5 hours. These pay figures have been provided by your employer based on your pay at 31 March 2025. NILGOSC cannot answer queries about your pensionable pay, so please contact your employer if you think the information is wrong. When you leave the Scheme your final salary benefits are normally calculated using the pensionable pay you actually receive in your final 12 months of employment. If you are part-time, the pay used is the whole-time equivalent pensionable pay for your post.

### Nursery assistants

If you are a nursery assistant who signed up to the JNC Collective Agreement, you have protected pension rights from 1 January 1995 to 27 March 2015. The statement shows the relevant calculations. A 32.5 hour working week will be used to calculate your membership from 1 January 1995 to the date of the relevant Collective Agreement. All other membership will be calculated using the 36 hour working week.

Section 1 (Your Final Salary Pensionable Pay) shows the full-time equivalent pensionable pay based on 36 hours and 32.5 hours. These pay figures have been provided by your employer based on your pay at 31 March 2025. NILGOSC cannot answer queries about your pensionable pay, so please contact your employer if you think the information is wrong. When you leave the Scheme your final salary benefits are normally calculated using the pensionable pay you receive in your final 12 months of employment. If you are part-time, the pay used is the whole-time equivalent pensionable pay for your post.

### Councillors

If you are a councillor member, benefits built up before 1 April 2015 were calculated as:

Annual pension =  
total membership x career average pay ÷ 60.

On 1 April 2015, any pension built up in that post before that date was transferred and became the opening balance in your new CARE account. This opening balance has been revalued along with the CARE pension that you have built up. The figures shown for your Career Average Pension Account now include this original opening balance.

From 1 April 2015 CARE benefits are built up in the same way as set out on the previous page.

## Section 4 – The projected value of your pension benefits

Your Normal Pension Age (NPA) is linked to your State Pension Age (SPA) and may change in the future.

The total projected pension includes:

- your CARE pension built up to 31 March 2025
- the estimated CARE pension to NPA - based on earnings from April 2024 to March 2025, and
- final salary benefits - based on current estimated full-time equivalent final pay.

If you have not been a member of the Scheme for a full year since 1 April 2024 then the CARE pay earned has been grossed up to a full year equivalent to allow us to project forward.

The automatic lump sum for pre April 2009 benefits is also shown here and is based on current estimated full-time equivalent final pay.

The projected CARE pension assumes that you remain in the same section of the Scheme (main section or 50/50 section) that you were in on 31 March 2025 until NPA.

If you have already reached your NPA at 31 March 2025, then a projection of your benefits is not applicable and no value is shown.

Your projected CARE pension from 1 April 2025 to your NPA is calculated as follows:

### Main Section

CARE pay at 31 March 2025 x years and days from 1 April 2025 to NPA ÷ 49;

#### plus

pension built up between 1 April 2015 to 31 March 2025.

### 50/50 Section

CARE pay at 31 March 2025 x years and days from 1 April 2025 to NPA ÷ 98;

#### plus

pension built up between 1 April 2015 to 31 March 2025.

The projected benefits do not include any future cost of living increases as we cannot predict what these may be. If you have a provisional McCloud addition to your pension, this has been included in your projected benefits.

For some members, the value of your projected benefits is the same as your total current pension. This happens when your employer has not provided NILGOSC with pay information for the 2024/25 year. There may be several reasons for this: you may be a casual worker who has not worked in the 2024/25 year; or you may be on a career break.

If you are paying additional contributions to purchase extra CARE benefits, the projection only includes the benefits purchased up to 31 March 2025.



## Section 5 – Your death benefits built up to 31 March 2025

When you die, a pension may be payable to your surviving spouse, civil partner or eligible cohabiting partner. We will require evidence from your cohabiting partner that the conditions for a cohabiting partner's pension have been met, so if your circumstances change in the future please remember to let us know.

If we do not know your partnership status the figures shown in this section assume that you are married. If you are single, widowed or divorced no survivor pension is shown.

Survivors' pensions are generally calculated as follows:

#### CARE survivor's pension:

CARE pay x years and days from 1 April 2015 to NPA ÷ 160

#### plus

#### Final salary survivor's pension (if pre 1 April 2015 membership):

Final pay x pre April 2015 membership ÷ 160

A pension may also be paid to your children if you die, provided they meet certain conditions. The calculation will depend on the number of eligible children and whether a pension is also payable to your surviving spouse, civil partner or eligible cohabiting partner.

If you have a provisional McCloud addition a proportion of this amount has been added to the survivor's pension shown on your statement.

When you die, a tax-free lump sum death grant of three times your Assumed Pensionable Pay (APP) (an average of the pensionable pay received during the three complete months or 12 week period, before your date of death) may be payable. Although NILGOSC has discretion as to whom the death grant is paid, we

will take into account any expression of wish that you have made.

You may note that the value of your death grant has been recorded as zero. This happens when your employer has not provided NILGOSC with pay information for the 2024/25 year. There may be several reasons for this: you may be a casual worker who has not worked in the 2024/25 year; or you may be on a career break.

If you also have an earlier period of Scheme membership, such as a deferred pension or a pension in payment, the lump sum death grant payable is the greater of either:

- The active death grant as shown; or
- The sum of the lump sum death grants from your earlier benefits.

The calculation of death grants is complex and if you have had changes in the last year, for example joined during the year, had a break, gone onto payroll at a date later than your date of joining then the estimated death grant may not reflect all of these changes.

To let us know who you would like to receive this lump sum please log on to My NILGOSC Pension Online and complete your nomination. The form is also available on our website [www.nilgosc.org.uk](http://www.nilgosc.org.uk).



## Other points to note



### Normal Pension Age (NPA) – reductions and increases

For benefits built up from 1 April 2015 your NPA is linked to your SPA (but with a minimum of age 65). You can take your pension at this age without reductions. If you choose to take your pension before your NPA it will normally be reduced, as it is being paid earlier. If you take it later than your NPA, it is increased because it is being paid later.

If you were paying into the Scheme before 1 April 2015 your final salary benefits keep their protected NPA – which for most members is age 65.

However, apart from flexible retirement, all pension benefits claimed at normal retirement must be taken at the same date i.e. you cannot take your final salary benefits (built up before April 2015) at age 65 and your CARE benefits (built up from April 2015) at your NPA.

The NPA shown on your statement relates to benefits built up from April 2015 – i.e. your SPA. If you are over your NPA then a date of 31 March 2025 has been used.

The table below shows the effect your retirement age has on your pension benefits:

Retirement age	Effect on benefits
Before age 65	CARE and final salary benefits reduced.
At age 65	CARE benefits reduced (if your NPA is greater than age 65). No reduction to final salary benefits.
Between age 65 and NPA	CARE benefits reduced (if you retire before your NPA). Final salary benefits increased.
At NPA	No reduction to CARE benefits. Final salary benefits increased.
After your NPA	Both CARE and final salary benefits increased.

If you joined before 1 October 2006, you may have some 85 year rule protection which means that some or all of the reductions would not apply if you retire early.

You can find out your current State Pension Age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age). Please note that this may change before you retire.

Your benefit statement does not include any potential reductions should you decide to take your benefits earlier than your NPA. To see how your benefits will be affected you can log onto My NILGOSC Pension Online and use the benefit calculator.

### Lump sum and maximum conversion

If you joined before 1 April 2009, you will be entitled to an automatic lump sum and an annual pension when you retire. If you joined after 31 March 2009, you will only be entitled to an annual pension.

When you reach retirement, you will be offered the opportunity to exchange some of your pension for a tax-free lump sum. This is offered to everyone and does not depend on service, though a number of restrictions will apply. For every £1 of annual pension you give up you will be awarded a lump sum of £12.

**Please note:** If you decide to convert part of your pension to receive a lump sum it is not possible to change your decision at a later date.

### McCloud Remedy

Some members are affected by a court judgment referred to as the McCloud Case. This case resulted in statutory changes known 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.

NILGOSC has been able to successfully implement these changes for the majority of members since October 2023. For the purposes of this Benefit Statement, we have shown a provisional McCloud addition and included it in all of your accrued and estimated benefits (if applicable). 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 NILGOSC has exercised its statutory power not to include the McCloud addition in your statement this year, as we are still awaiting final guidance from the Department for Communities, or additional information. If this is the case, then you will have received a paper statement. This applies to you if:

- you are divorced and a Pension Sharing Order applied after 1 April 2015,
- you have taken flexible retirement between 1 April 2015 and 31 March 2022,
- you have a transfer in from another public sector pension scheme from 1 April 2015 for which we require information from your transferred scheme,
- we are awaiting data on your service history from your employer, or
- you are over age 65 and we need to clarify some of the information we hold for you to allow us to accurately assess if you have a McCloud addition.

If this section says 'Not Applicable' then, according to our records, you are not protected by the McCloud Remedy; you should contact us if this is incorrect.

For more information on the McCloud Remedy please use the QR code or visit:



<https://nilgosc.org.uk/members/about-the-scheme/the-mccloud-remedy/>

## Eligible Cohabiting Partner Survivor Benefits

The benefits for an eligible cohabiting partner will not include any membership before 6 April 1988, unless you had elected to pay for some or all of that membership to count before 1 April 2015.

## Pension debits

If your benefits have been subject to a Pension Sharing Order (following a divorce or dissolution of a civil partnership), the figures on the statement include the reduction to your benefits.

## Annual Allowance

The annual allowance is the maximum amount that your pension can increase between 6 April to the following 5 April each year without you having to pay a tax charge. For the 2024/25 year, the annual allowance was £60,000. There will be a £1 reduction in annual allowance for every £2 of adjusted income (annual income before tax plus your own and any employer pension contributions) earned above £260,000. The annual allowance cannot be reduced below £10,000.

Most people will not be affected by the annual allowance tax charge because the value of their pension savings will not increase in a tax year by more than £60,000. However, if it does, any unused allowance from the previous three years can be used to offset this increase. You should also take into account any other pension benefit that you may have when assessing your Pension Input Amount, including any AVCs.

Please note that any in-house AVC that you have paid during the year will be included when calculating your annual allowance. Benefits arising from added years, transfers received in a previous year and pension debits ordered in a previous year are also included. If you believe that you are going to be affected by the annual allowance limit, please contact NILGOSC.



For more details on how the annual allowance is calculated please see the Tax limits on your pension section of our website:

<https://nilgosc.org.uk/members/about-the-scheme/tax-limits-on-your-pension/annual-allowance>

## Lump Sum Allowances and Lump Sum and Death Benefits Allowances

The Lifetime Allowance (LTA) was abolished from 6 April 2024. From that date two new limits were introduced to control tax relief on lump sums.

- A 'lump sum allowance' – you can usually take 25% of the amount of your pension as a tax-free lump sum. The most you can take tax-free under the lump sum allowance is £268,275 and you will need to add up how much of your allowance you've used in all your pension schemes. If you take more than this limit you will pay tax on the extra amount.
- A 'lump sum and death benefits allowance' – this limit of £1,073,100 applies to all tax-free lump sums from your pensions. It includes lump sums taken when you are alive (and which counted towards the lump sum allowance) plus serious ill-health lump sums and certain death benefits paid to your beneficiaries. If you breach this limit your personal representative will pay tax on the extra amount.

The expectation is that very few members will be impacted by these new allowances. More information on these changes, and the process around transitional tax-free amount certificates, can be found at <https://nilgosc.org.uk/members/about-the-scheme/tax-limits-on-your-pension/lump-sum-allowances/>.



You can get more information on the annual allowance and lump sum allowances from the government website: [www.gov.uk/tax-on-your-private-pension](https://www.gov.uk/tax-on-your-private-pension).

## 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 protection from pension scams is available here:

[www.nilgosc.org.uk/tpr\\_pensions\\_consumer\\_leaflet\\_screen/](https://www.nilgosc.org.uk/tpr_pensions_consumer_leaflet_screen/) and [www.fca.org.uk/scamsmart/how-avoid-pension-scams](https://www.fca.org.uk/scamsmart/how-avoid-pension-scams)



# Frequently Asked Questions

## I don't want to work until my Normal Pension Age, what happens if I take my benefits early?

If you retire after age 55<sup>1</sup>, but before your NPA, your benefits may be reduced as they will be paid for longer. The benefits shown on your statement do not include any early retirement reductions. If you would like to see how your benefits will be affected please log onto My NILGOSC Pension Online and use the benefit calculator.

## I have reached my Normal Pension Age but I am still working, does my statement include a late retirement increase?

If you were over your NPA on 31 March 2025, the benefits shown on your statement includes any late retirement increase you are entitled to. This increase is based on guidance from the Government Actuary's Department, which may change in the future.

## Why did I receive more than one benefit statement?

You will receive a separate statement for each membership you have in the Scheme.

## I transferred another pension into the Scheme, why is it not shown on my annual benefit statement?

Your pension transfer may not have been fully completed at the time the statement was produced. It should be included on the statement we provide next year.

## What if I also have a deferred benefit in the Scheme?

You will receive a separate statement for any deferred benefit you may have from an earlier period of Scheme membership.

## I pay AVCs – is this shown on my statement?

No, you will get a separate statement from the AVC provider. You can check the value of your Prudential AVC fund online at [www.pru.co.uk/localgov](http://www.pru.co.uk/localgov).

## If I combined benefits during the last year how will this be shown on my statement?

If you combined benefits in the last year you may see additional CARE pension and/or final salary service included in your total pension value.

## Can I pay more to increase my benefits?

Yes. There are two in-house options available to you. You can either make Additional Voluntary Contributions (AVCs) or you can buy additional pension by making Additional Pension Contributions (APCs). For further information, please visit the Boosting your pension section of our website.

## What happens if I am unable to work because of an illness?

If you have been absent from work because of an illness and you have received reduced or no pay as a result, you will continue to build up benefits in the Scheme as if you had been in work. If your employment is then terminated because of permanent ill-health and you meet the Scheme's criteria, your retirement benefits will become payable immediately at an enhanced rate. For further information on the ill-health process, please visit the Ill-health retirement section on our website.

## How do I check my State Pension forecast?

The UK Government has a 'Check your State Pension Forecast' digital service - <https://www.gov.uk/check-state-pension>. Here you can find out how much state pension you could get and when you can get it. It also tells you how to check for and fill any gaps in your National Insurance record to help increase your State Pension. To use the service you will need to prove your identity using Government Gateway or register if you have not used it before.

<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.

The statement provided is an estimate only and not a guarantee of the actual benefits you could receive. If you have any queries relating to your pay or working hours please contact your employer. For any other questions regarding your Annual Benefit Statement please contact NILGOSC using the details shown on the back of your statement.

