

**This is your 2025  
Annual Benefit  
Statement**

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



NILGOSC Ref No:

Dear

I am pleased to tell you that, so far, you have built up an annual pension of

We know that there is a lot of information on your statement, and it can seem overwhelming. That's why we have picked out a few things that you should review.

1. Check your personal information (section 1)
2. Check that your pay is correct - this directly affects how much pension you have built up for the last year. It is especially important that you check if you have been on reduced pay due to sickness, child related or reserve forces leave. In these cases, your pay should be your unreduced pay (section 1)

Please let us know immediately if any of the information is wrong. We have enclosed guidance notes which you can read with your statement, including frequently asked questions on page 8.

**You will receive a separate statement for any other memberships you have in the Scheme. If you have paid AVCs you will receive a separate statement from your AVC provider.**

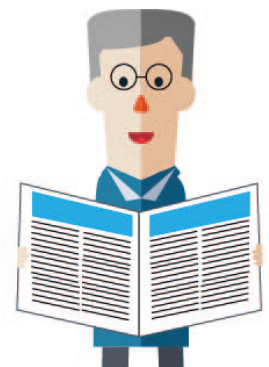
Some members are affected by a court judgment referred to as the McCloud Case. This case resulted in statutory changes known as the McCloud Remedy. NILGOSC and Scheme employers have been working to collect all necessary information to implement the McCloud Remedy for all eligible members. As a result, the majority of these members have had the McCloud Remedy applied to their pension benefits, the result of which can be seen in section 2 of this statement. Most eligible members have a provisional McCloud addition of £0.

For a minority of members, NILGOSC is currently unable to calculate a McCloud addition as we are awaiting final guidance, or additional information. We have therefore exercised our statutory power not to include a McCloud addition in this year's statement for these members. If this applies to you, we have sent you a paper statement this year, and populated the Provisional McCloud Addition box in Section 2 with 'Unable to calculate'. Full details are contained in the enclosed guidance notes on page 6.

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.

Yours sincerely

Jenna Fisher  
Head of Pension Services



## Section 1 – About you

### Personal details

If your personal details have changed, please let us know. You can update your contact details on My NILGOSC Pension Online. For any other updates please visit our website [www.nilgosc.org.uk/keep-us-updated](http://www.nilgosc.org.uk/keep-us-updated) or call on 0345 3197 325

Name	Date of Birth
Partnership Status	Phone Number
Email Address	

### Employment details

Please quote your NILGOSC Ref. No. if you ever need to contact us

Employer	Date Joined Scheme
Section of Scheme at 31 March 2025	<b>NILGOSC Ref. No.</b>

### Your Pensionable Pay and Final Salary Membership details

#### Your Career Average Revalued Earnings (CARE) Pensionable Pay

Main Section pensionable pay at 31 March 2025	50/50 Section pensionable pay at 31 March 2025
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#### Your Final Salary Pensionable Pay

Pensionable pay at 31 March 2025 (36 hour pay if classroom or nursery assistant. See page 4 of the accompanying guidance notes for more information)	Pensionable pay at 31 March 2025 (32.5 hour pay – only applies if classroom or nursery assistant. See page 4 of the accompanying guidance notes for more information)
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#### Your Final Salary Membership

Total membership from 1 April 2009 to 31 March 2015 (including protected membership for nursery assistants)	Total membership up to 31 March 2009 (including protected membership for classroom or nursery assistants)
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You must check that your CARE pensionable pay is correct, otherwise your CARE benefits may have been calculated incorrectly. If you think the pay figure is wrong, please contact your employer immediately.



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

### Total Current Pension (per year)

This is the value of your CARE pension plus any final salary pension. A breakdown is shown in section 3.

### Provisional McCloud Addition\*

\*This amount is included in your total current pension above. A proportion of this value is also included in the survivor's pension. Most eligible members have a provisional McCloud addition of £0. For more information see page 6 of the guidance notes.

### Tax-free Lump Sum (one-off payment)

If you have membership before 1 April 2009 you have an automatic tax-free lump sum. How this figure is worked out is shown in section 3.

### Survivor's Pension (per year)

The survivor's pension reflects the value built up at 31 March 2025. If you were to die in service it would be the higher figure set out in section 5 as this would include an enhancement.

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

### Your Total Current Annual Pension

These figures include late retirement increases, if applicable.

#### 1. Career average pension account based on membership from 1 April 2015

Opening balance at 1 April 2024 \_\_\_\_\_

Adjustment for cost of living at 6 April 2024 \_\_\_\_\_

Amount built up during the year \_\_\_\_\_

Breakdown of amount built up during the year	Main Section (1/49th x pensionable pay)	_____	_____
	50/50 Section (1/98th x pensionable pay)	_____	_____
	Additional Pension Contributions (APCs)	_____	_____
	Transfers-in from 1 April 2024	_____	_____

Late Retirement Increases on above CARE pension \_\_\_\_\_

Closing balance at 31 March 2025 \_\_\_\_\_

#### 2. Provisional McCloud addition to CARE pension

#### 3. Final salary pension based on membership before 1 April 2015

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

Membership before 1 April 2009 x final salary pay ÷ 80  
(Including any extra years or pension you are buying)

#### Total current pension per year (1 + 2 + 3)

#### Your tax-free Lump Sum based on membership before 1 April 2009

Membership before 1 April 2009 x final salary pay x 3 ÷ 80  
(Including any extra years you are buying)

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

The date of your Normal Pension Age (NPA) is assumed to be:

This is the same as your State Pension Age (SPA). If you are over your NPA then 31 March 2025 is used and no projected pension is shown.

### Total Projected Pension (per year)

This includes a provisional McCloud addition if applicable.

### Total Projected Lump Sum (one-off payment)

The lump sum is only based on your membership to 31 March 2009. Therefore it is the same value as shown in section 2.

This statement does not include any potential reductions if you decide to take your benefits early. To see what reductions would apply, you can log on to My NILGOSC Pension Online and use the benefit calculator.



Your total projected pension is an estimate of what you will be entitled to at your NPA if you remain in employment. **It is made up of:**

#### Projected career average pension:

This is an estimate in today's money – based on current pay. We have assumed your pay will not change between 31 March 2025 and your NPA. Your benefits include any APCs bought. 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.

plus

#### Projected final salary pension:

This is an estimate in today's money based on your current pay. Your actual final salary benefits will be based on your pay when you leave the Scheme.

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

### Survivor's Pension

When you die, a pension may be paid to your loved ones. If you die while you are still paying into the Scheme, the survivor's pension would be enhanced to your Normal Pension Age. This value is shown below.

#### Value of Survivor's Pension (per year)

Includes provisional McCloud addition if applicable.

A survivor is either...

- Your husband or wife;
- Your civil partner; or
- A cohabiting partner: providing certain conditions are met.

In addition to a survivor's pension, a pension may be paid to eligible children, normally aged 18 or under unless in full-time education or training.

### Lump Sum Death Grant

If you die while you are still paying into the Scheme, we will normally pay out a one-off lump sum, equal to three times your career average pay at your date of death. This is based on Assumed Pensionable Pay (APP).

#### Current Value of Death Grant

### Lump Sum Expression of Wish

An Expression of Wish form allows you to say who you would like any lump sum death grant to be paid to. All members are strongly advised to complete this form. The easiest way to let us know who you would like to receive this lump sum is by logging onto My NILGOSC Pension Online. The form is also available from our website [www.nilgosc.org.uk](http://www.nilgosc.org.uk) or on request from NILGOSC.

#### Expression of Wish Form held

**If you have an earlier period of membership in the Scheme, such as a deferred pension, there is only one lump sum payment when you die. See page 5 of the guidance notes for more information.**

## More support

This statement is a general guide and you should not make any decisions based only on the details contained in it.

Our offices are open Monday to Friday, from 9am to 5pm. The office is currently undergoing refurbishment with limited meeting space. Please contact us in advance of visiting our office to ensure that a meeting room is available. The office is closed on public and statutory holidays. You can contact us by phone or via our email address, [pbs@nilgosc.org.uk](mailto:pbs@nilgosc.org.uk)

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

If you have any questions about your Annual Benefit Statement, you will find the updated Frequently Asked Questions section of our website helpful.



## Contact Details



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



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