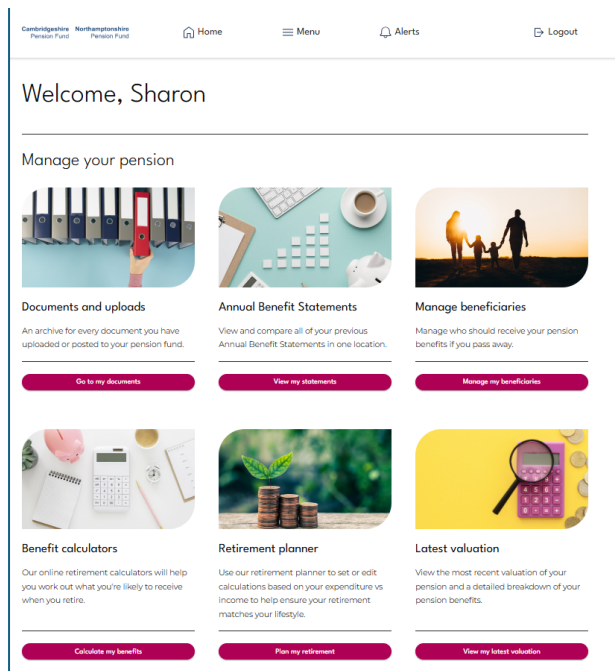


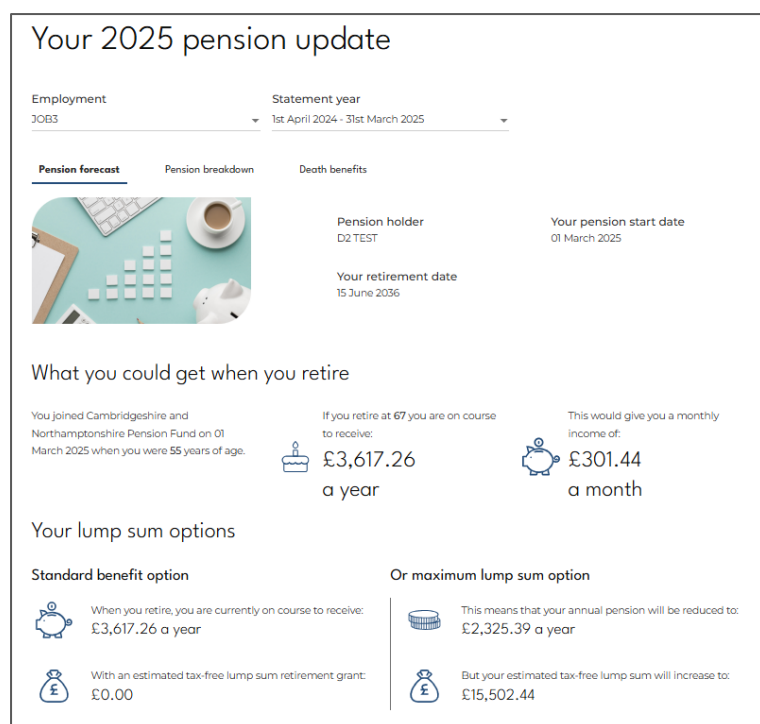
Key features of your new online pension account

This is your **new home page**. To view your pension statement, simply click '**View my statements**'.



Your statement shows what you could get at your '**normal pension age**'. That's usually the same as your State Pension age, with a minimum of 65.

It also shows the **maximum lump sum** you can take, and how that choice affects your annual pension.



Next, the **Pension breakdown** section shows how your pension has grown over the year, from 1 April to 31 March. You can explore the details behind the calculation at a level you're comfortable with.

Your 2025 pension update

Employment

Statement year

Lunchtime Supervisor

1st April 2024 - 31st March 2025


Pension forecast

Pension breakdown

Death benefits


Pension breakdown

This is a summary of how your pension changed between 01/04/2024 to 31/03/2025. All figures shown were correct as of midnight on 31/03/2025.



This year, your combined pensions increased by

£113.77



This brings your current pension value to

£544.01 a year

See how we've calculated your pension

Under **Death benefits**, you'll see the:

- **lump sum death grant** and
- **annual survivor's pension** your loved ones could get if you pass away before retiring.

Your 2025 pension update

Employment

Statement year

JOB3

1st April 2024 - 31st March 2025

Pension forecast

Pension breakdown




Death benefits

What would happen to your pension if you were to die before retirement?

In the event of this happening, your [nominated dependents](#) will receive a lump sum death grant and an annual survivor's pension. For illustrative purposes, survivor's pension has been calculated on the assumption you are married. This has no impact on your pension. See below for more details.

Lump sum death grant




This is payable if you die whilst still in employment and the amount is normally based on three times your annual pension salary.



£47,096.37

Annual survivor's pension

In addition, if you have any dependants, they will receive a yearly paid income. This figure is calculated after debits are applied, for example like remaining mortgage or divorce settlements.



£1,107.78 a year

To make sure we can take your wishes into account, keep your beneficiaries up to date.

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Northamptonshire Pension Fund

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Welcome, Sharon


Manage your pension



Documents and uploads

An archive for every document you have uploaded or posted to your pension fund.


Go to my documents



Annual Benefit Statements

View and compare all of your previous Annual Benefit Statements in one location.


View my statements



Manage beneficiaries

Manage who should receive your pension benefits if you pass away.


Manage my beneficiaries



Benefit calculators

Our online retirement calculators will help you work out what you're likely to receive when you retire.


Calculate my benefits



Retirement planner

Use our retirement planner to set or edit calculations based on your expenditure vs income to help ensure your retirement matches your lifestyle.

Plan my retirement



Latest valuation

View the most recent valuation of your pension and a detailed breakdown of your pension benefits.

View my latest valuation

Manage beneficiaries

We know it's not something you want to think about, but it's good to know your loved ones are properly cared for after you're gone. Here you can edit existing, or nominate additional beneficiaries to let us know who you would like to receive your benefits in the event of your death.

Your beneficiaries

Please make sure the total percentage allocated adds up to 100%.

Joe Tester

Percentage allocated: %

Delete

Edit

Total amount allocated: 100%

+ Add new beneficiary

Your statement shows what you could get at your normal retirement age.

But, if you want to **retire earlier or later**, use our **online calculators** to see how your pension might change.

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Retirement calculator

You have the flexibility to retire anywhere from 55 to 75 years old. It's important to be aware that adjustments will be made to your pension based on the age you choose for retirement.

What pension are you calculating?

Lunchtime Supervisor ▼

What date do you want to retire?

Day 22 Month 12 Year 2032

For more detailed planning, try our **retirement planner**.

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It helps you take control in three simple steps:

Step 1 - Choose the lifestyle that best reflects how you see your retirement—*modest*, *comfortable*, or *aspirational*.

Calculate your retirement lifestyle

Everyone has different hobbies and activities they want to pursue when they retire. With our lifestyle calculator, we'll help you figure out how much you need to save to achieve the retirement you want.

Single




Essentials covered

£1050 - £1950 per month

This target ensures all your basic needs are covered, with some left over for fun and social occasions.

- Basic utility bills are covered
- £200 a month for food shopping
- Using public transport instead of a car
- 1 week holiday abroad every year
- £50 a month spending money

Choose essentials covered




Living comfortably

£1950 - £3,100 per month

This gives you more flexibility in retirement and gives you more to spend on leisure activities.

- Basic utility bills are covered
- £300 a month for food shopping
- Enough to run and maintain your own car
- 2 weeks abroad on holiday every year
- £100 a month spending money

Choose living comfortably



Luxurious retirement

£3,100+ per month

This target lifestyle that allows you to be more spontaneous with your money and go on more holidays.

- Basic utility bills are covered
- Roughly £550 a month for food shopping
- Enough to buy a new car every 5 years
- 3 weeks abroad on holiday every year
- £150 a month spending money

Choose luxurious retirement

Step 2 - The planner works out how much income you'll need to support that lifestyle.

Calculate your retirement lifestyle Step 2 of 3

Everyone has different hobbies and activities they want to pursue when they retire. With our lifestyle calculator, we'll help you figure out how much you need to save to achieve the retirement you want.

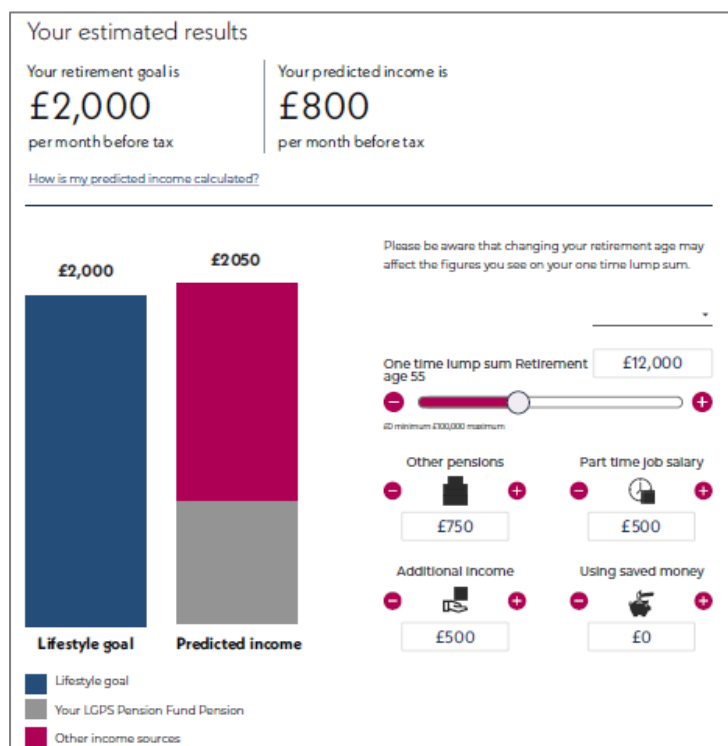
Use the plus and minus icons below to customise how much you're likely to spend every month.

You'll need, when you retire:
£2,000
per month before tax

Basic Living Costs £ 750	Holiday Fund £ 200	Shopping Trips £ 150
Rent & Mortgage £ 0	Medical Costs £ 0	Car Fuel & Maintenance £ 400
Home Improvements £ 200	Lifestyle & Leisure £ 250	Gift & Charity £ 50

[Reset and start over](#) [Continue](#)

Step 3 - compare your projected pension income with your target. Then explore actions you might take—like adjusting your contributions or changing your retirement age—to close any gaps.



We hope you feel encouraged to now register and explore your own pension details. Please read the **'How to sign up to our pension portal'** guide if you need help.