

## Deferred pension statement - frequently asked questions

### When will I get my pension?

You can take your deferred pension from the age of 55. You don't need your employer's agreement, as long as you've left the job the pension relates to. However, the Government has announced the earliest age that you can take your pension will increase from age 55 to 57 from 6 April 2028.

Usually, your pension is payable without reduction from the date shown on your statement as 'Normal date pension payable from'. We'll contact you about two months before this date to remind you. If you'd like your pension earlier, please get in touch at least two months before you'd like it paid.

### How do I get my pension?

#### (1) Online pension account

You can log into your [pension account](#) and go to the 'Benefit Projectors' section of your dashboard. Then:

- Click on 'Deferred Pension Payment'.
- Enter the date you want to retire.
- If you're happy with the figures, click the 'payment request' button at the bottom of the projector.
- We'll then send you the claim forms to fill in.

If you've not registered for your online pension account, you can do so [here](#). You'll need your National Insurance number handy.

#### (2) Contact us

You can send a secure email to us at [pensions@westnorthants.gov.uk](mailto:pensions@westnorthants.gov.uk)

We'll need your:

- full name;
- date of birth;
- National Insurance reference; and
- email address;

before we can send you the claim forms.

### Will I get a lump sum?

You'll get a lump sum for any pension benefits built up before 1 April 2008. For any pension built up after that date, you could take part of your pension as a tax-free lump sum. You'd need to ask to swap part of your pension for a lump sum. The rate is £12 of lump sum for each £1 of annual pension you give up (certain limits may apply). The largest lump sum you get, can't be more than a quarter of the value of your pension.

### Can I take my pension benefits early if I can't work because of ill health?

Deferred pensions can be paid at any age on the grounds of permanent ill health. If you're given early payment of your pension because of ill health, we won't make an early-payment reduction. If you get your pension before 55, any cost-of-living increase may not be applied until you reach age 55.

### What happens if I die before you've paid my deferred pension?

If you die before we've paid your deferred pension, we may pay a lump-sum death grant to your loved ones. You can let us know who you'd like it to be paid to by filling your death grant nomination details:

- on your [online pension account](#); or
- in the 'Death Grant - Expression of Wish form', on our [website](#).

We'll usually agree to pay the person you choose, particularly if it matches your Will. But we have the final say.

After your death, the following people may be paid a pension:

- Your husband, wife or civil partner;
- An eligible co-habiting partner (someone you live with as if you were married). As long as you were an active member of the Local Government Pension Scheme (LGPS) on or after 1 April 2008 in the job the deferred pension relates to;
- Any eligible children.

### **What happens if I've re-joined, or would like to re-join, the LGPS with another Pension Fund?**

If you re-join, or have already re-joined, the LGPS with another Fund, in England or Wales, you must:

- a) Tell your new Fund that you've a deferred benefit with us;
- b) Tell us that you're an active member of another LGPS Fund in England or Wales; and
- c) Tell your new Fund of any service you've built up in any other public service pension scheme between leaving us and joining them. Even if you've had a refund relating to that service.

You must do (a) and (b) to make sure you're given your choices about transferring your pension. If you don't do (c), some of your statutory rights may not apply. For example, if you transfer any LGPS membership from before 1 April 2014, the benefits for this time may be worked out with the rules from 1 April 2014 rather than the rules from when you built up those benefits.

### **Why have I had more than one statement?**

You'll get a separate statement for each deferred pension you have. Each statement shows the date you left that job on the first page.

### **What's the McCloud remedy?**

When public service pension schemes changed from final salary schemes to career average schemes in 2014 and 2015, older members were protected from the changes.

In 2018, the Courts found that younger members had been discriminated against because the protection did not apply to them. Changes made to the LGPS from 1 October 2023 removes the discrimination found in the court case. These changes are called the McCloud remedy.

Not all LGPS members are affected by the changes. You can find more information on the national LGPS website, including a short video. Please visit [www.lgpsmember.org/mccloud-remedy/](http://www.lgpsmember.org/mccloud-remedy/)