

Annual Benefit Statement for Firefighters Pension Scheme [FPS 2015]

Issue Date: 4 August 2017

Section 1: Personal Details

Member Full Name and Title: [REDACTED]	Firefighter	Date of Birth: [REDACTED]	NI Number: [REDACTED]
Partnership Status:		Payroll Number:	Member Ref. Number: [REDACTED]
Fire Authority at 31 March 2017: West Midlands Fire Service		Date Comm. Emp.: 18 September 2006	FPS 2015 Start Date: 1 April 2015
Pension Scheme at 31 March 2017: Firefighters Pension Scheme 2015			

This statement should be read in conjunction with the accompanying notes.
It is important that you check these for accuracy and contact Pensions@wmfs.net should there be any inaccuracies

KEEP IT SAFE!

Remember - this statement contains personal information.

Section 2: Summary of Total Benefits at 31 March 2017

Your benefits accrued at 31/03/2017:
(as detailed in sections 3 and 4)

Annual Pension:
£5220.63

Benefits payable on your death in service at 31/03/2017:

Death in Service Lump Sum:
£91444.44

Annual Survivor Pension:
£0.00

Section 3: Career Average Pension Benefits as at 31 March 2017 (payable from 02/10/2045)

PLEASE NOTE: The benefits calculated in this section of the statement are based on the pay figures shown. It is important that you check this and the pension build-up on the lines below and contact Pensions@wmfs.net to report any perceived inaccuracies.

Pensionable Pay for year ending 31 March 2017: £30481.48

Amount of pension built up in year 2016/17:

2016/17: Earned Pension	Additional Pension bought	Transfers In	Total
30481.48 / 59.7 = £510.58	£0.00	£0.00	= £510.58

Total Career Average Pension to 31 March 2017:

Closing balance at 31/03/2016	Increase for cost of living (added 01/04/2016)	In Year build up (as shown above)	Total Career Average Pension at 31/03/2017
£505.53	+ £10.11	+ £510.58	= £1026.22

Section 4: Value of 2006 Benefits as at 31 March 2017 (payable from 02/10/2045)

Final Salary Pay: £29564.77

Annual pension: £4194.41

Section 5: Projections if you remain contributing to the Scheme until Normal Retirement Date 02/10/2045

Pension (no LS) at 02/10/2045:
£19774.20

(Including:
Projected 2015 Scheme Pension
= £15579.78
and Projected 2006 Pension to NPA
= £4194.42)

Maximum Lump Sum:
£59322.48

(Including:
2015 Scheme Lump Sum
= £46739.28
and 2006 Lump Sum
= £12583.20)

Pension (max LS) at 02/10/2045:
£14830.66

(Including:
Projected 2015 Scheme Pension
= £11684.84
and Projected 2006 Pension to NPA
= £3145.82)

Prospective survivor's annual pension if you remain in the Scheme to NPA (no LS taken):
£0.00

(including £0.00 from the 2015 Scheme and £0.00 from the 2006 Scheme)

Prospective survivor's annual pension if you remain in the Scheme to NPA (max LS taken):
£0.00

(including £0.00 from the 2015 Scheme and £0.00 from the 2006 Scheme)

Section 6: Value of Pension Debits as at 31/03/2017

Divorce Debit: £0.00

Scheme Pays Debit: £0.00

PLEASE NOTE: The above debits have been deducted from any of the benefits calculated above

Section 7: Annual Allowance as at 05/04/2017

Pension Input Amount: £9293.76

Carry Forward Amount: £30706.24

Section 8: Lifetime Allowance Details as at 31/03/2017

Value of Crystallised Benefits:

£104412.60

Section 9: Service History Details

Employer	From	To	Years and days
West Midlands FRA	01/04/2015	31/03/2017	02/000
	18/09/2006	31/03/2015	08/187