

Planning for your retirement

Jacinta Wilmot (EAPF) & Martyn Slaughter (Capita)



Today's Session

What we'll be covering:

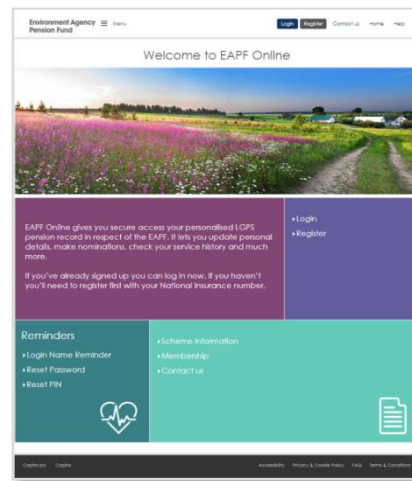
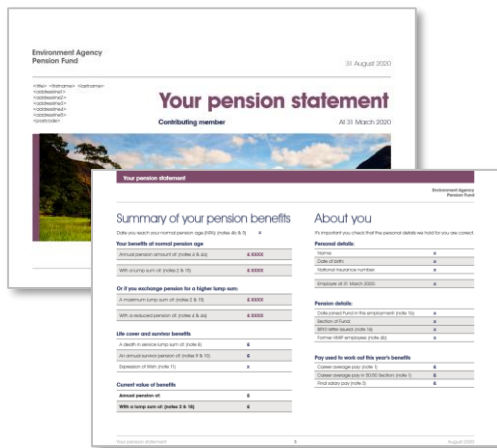
- What's the value of my pension?
- Taking your retirement benefits & types of retirement
- The retirement process
- Your retirement options & other things to consider
- Keeping your savings on track & finding out more



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EXCELLENCE®

What's the value of my pension?

- Process for your retirement can be daunting
 - First step = finding out how much you've saved in your pension pot
- You can do this in a number of ways:



Also, how much will you get from the DWP on reaching State Pension age?

Your annual pension statement

- Helps you keep track of how much you've built up in the Scheme
 - pension statements provided every year.

Current pension at 31 March each year:

Your benefits in detail	
Your benefits at 31 March 2020 (payable from NPA - note 5)	
CARE pension account balance at 31 March 2019	£2,611.51
Revaluation of 2.4% applied to CARE pension account balance on 1 April 2019: (note 14)	£62.67
Pension built up in 2019/20 in the Main Section: (note 1)	£509.06
Pension built up in 2019/20 in the 50:50 Section: (note 1)	£0.00
Annual final salary pension (membership up to 31 March 2014): (note 3)	£2,513.21
Plus – additional pension bought: (note 6)	£0.00
Plus – transfers in: (note 7)	£0.00
Less – pension sharing debit: (note 4f)	£0.00
Less – scheme pays debit: (note 4e)	£0.00
Total annual pension of: (note 4)	£5,696.45
Plus - automatic tax free lump sum: (note 2)	£56.38

An estimate of death and survivor benefits:

Life cover and survivor benefits	
A death in service lump sum of: (note 8)	£74,832.51
An annual survivor pension of: (notes 9 & 10)	£6,214.42
Expression of Wish: (note 11)	Y

Potential benefits up to your NPA:

Your pension statement		Environment Agency Pension Fund
Summary of your pension benefits		
Date you reach your normal pension age (NPA): (notes 4b & 5)	18/10/2047	
Your benefits at normal pension age		
Annual pension amount of: (notes 4 & 4a)	£20,004.64	
With a lump sum of: (notes 2 & 15)	£57.00	
Or if you exchange pension for a higher lump sum		
A maximum lump sum of: (notes 2 & 15)	£85,754.53	
With a reduced pension of: (notes 4 & 4a)	£12,863.18	
Life cover and survivor benefits		
A death in service lump sum of: (note 8)	£74,832.51	
An annual survivor pension of: (notes 9 & 10)	£6,214.42	
Expression of Wish: (note 11)	Y	
Current value of benefits		
Annual pension of:	£5,696.45	
With a lump sum of: (notes 2 & 15)	£56.38	
About you		
It's important you check that the personal details we hold for you are correct.		
Personal details:		
Name:	Mr J Bloggs	
Date of birth:	18/10/1979	
National Insurance number:	AB385177B	
Employer at 31 March 2020:	Environment Agency	
Pension details:		
Date joined Fund in this employment: (note 1b)	10/03/2008	
Section of Fund:	Main	
BR10 letter issued: (note 1c)	N	
Former HMP employee: (note 4b)	N	
Pay used to work out this year's benefits:		
Career average pay: (note 1)	£24,944.17	
Career average pay in 50:50 Section: (note 1)	£0.00	
Final salary pay (note 3)	£24,944.17	
Your pension statement	3	August 2020

Register online to view your statements at www.eapf.org.uk

Using the retirement illustrator

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Retirement illustrator

Personal details

Name	Mr TN Redgrunt
National Insurance number	UZ646964C
Date of birth	03 Jul 1955
Normal Pension Age	02 Jul 2020

My pension

Our retirement illustrator lets you estimate the pension and lump sum you could receive if you remain a contributing member of the Scheme.

You can model different retirement ages, and the illustrator will calculate any potential reductions, or increases to your pension, based on the date you want to retire. It also takes into account any 85 year rule protections that apply to you.

What this calculator will and won't do

It will	It won't
<ul style="list-style-type: none"> Include reductions and/or enhancements Calculate 85 year rule protection Include a proportional amount of added years contracts bought Include a proportional amount of ARC contracts bought 	<ul style="list-style-type: none"> Calculate under age 55 Calculate BR10 protections Calculate any APC contracts Calculate any AVC contracts

Basic Pension and Lump Sum

You could receive an estimated annual pension of:	£ 4,028.79
Together with an estimated tax free lump sum of:	£ 4,426.21

You can choose to increase the tax free lump sum you receive by giving up some of your pension. For each £1 of pension you give up you can increase your tax free lump sum by £12. On retirement you will be able to choose to take the basic lump sum or any amount up to the maximum lump sum.

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Reduced Pension and Maximum Lump Sum

You could receive a reduced annual pension of:	£ 2,827.05
Together with an estimated maximum tax free lump sum of:	£ 18,847.03

Estimate assumptions

When do you want to retire: DD/MM/YYYY

Your actual pay:

Please use your current annual rate of pay including all permanent pensionable allowances. If you work part-time this should be the amount you receive for working part-time and not your whole-time equivalent pay.

Change these assumptions

Assumptions

This retirement illustrator makes a number of assumptions:

It will assume:	It won't assume:
<ul style="list-style-type: none"> You'll receive today's salary until retirement You'll remain a contributing member of the Scheme to the retirement age you've selected 	<ul style="list-style-type: none"> Any future salary increases Cost of living increases to CARE benefits Any family benefits Any potential tax charges that may be applied if you exceed HMRC limits

Early retirement

You can request payment of your benefits from age 55 onwards, though they may be reduced if they are paid to you before your NPA. You can also request payment at any age if you are unable to work due to ill health or incapacity.

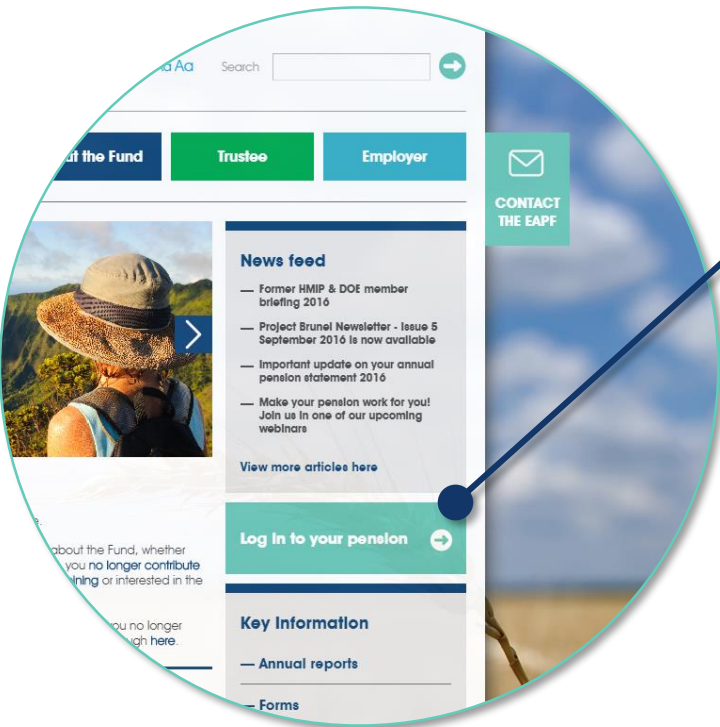
Registering for EAPF Online

If you haven't registered for EAPF Online, don't worry it's easy!

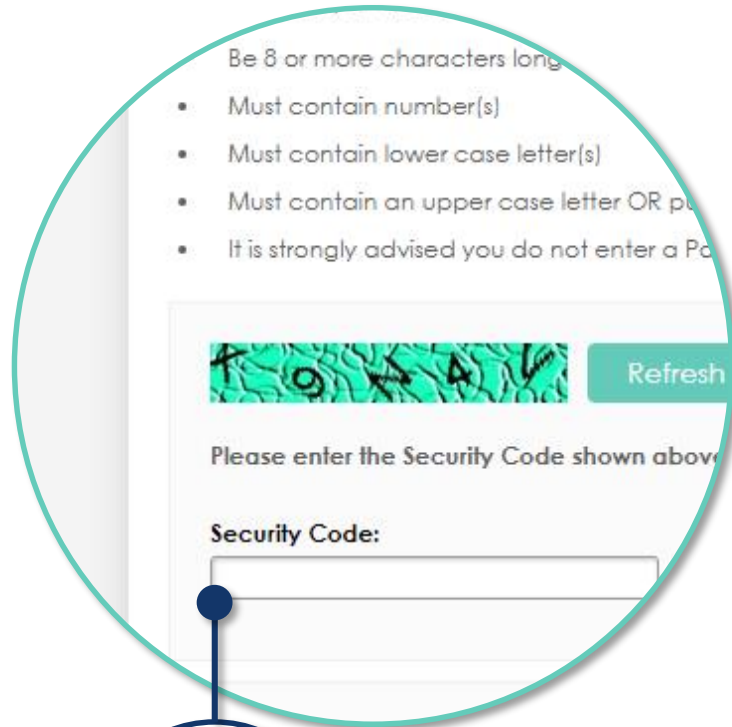
All you need to do is go to our pension website at www.eapf.org.uk

Click
Register

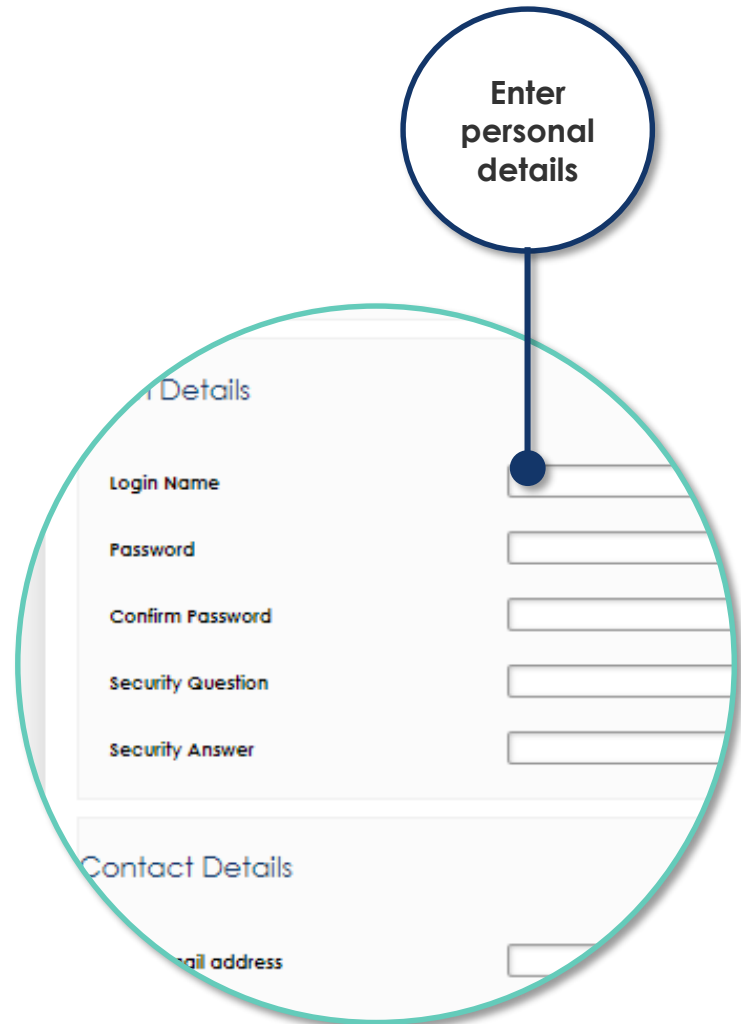
Click
'Log in
to your
pension'



Registering for EAPF Online



Repeat security code here



Would you live comfortably on your estimated pension?

- The EAPF's retirement budget planning tool helps you consider expenditure now vs in retirement
- You can input other savings held elsewhere for an accurate picture
- Great tool for general financial awareness and future planning

Enter to the nearest £1 how much you intend to spend per month in today's terms.

The bare essentials

Home - per month		Utilities - per month		Shopping - per month	
Mortgage / Rent	£ <input type="text"/>	Phone / TV / Broadband	£ <input type="text"/>	Clothing	£ <input type="text"/>
Council tax	£ <input type="text"/>	Utilities	£ <input type="text"/>	Groceries	£ <input type="text"/>
Insurance	£ <input type="text"/>	Mobile phone	£ <input type="text"/>	CDs/DVDs/Other entertainment	£ <input type="text"/>
General repairs & maintenance	£ <input type="text"/>	Other	£ <input type="text"/>	Household items	£ <input type="text"/>
Other	£ <input type="text"/>			Gifts	£ <input type="text"/>
				Other	£ <input type="text"/>

CALCULATOR

Usually pay yearly or weekly? Enter costs here and see how much they cost each month.

£ a week

£ a month

£ a year

← BACK
NEXT →

Your breakdown

You'll need a total of:


£21,444

per annum to cover your expected expenditure in retirement. This is in today's terms.

You'll need to increase your annual income by:


£1,177

What happens next?



Don't forget that inflation will mean these amounts may be higher by the time you retire.

Essentials



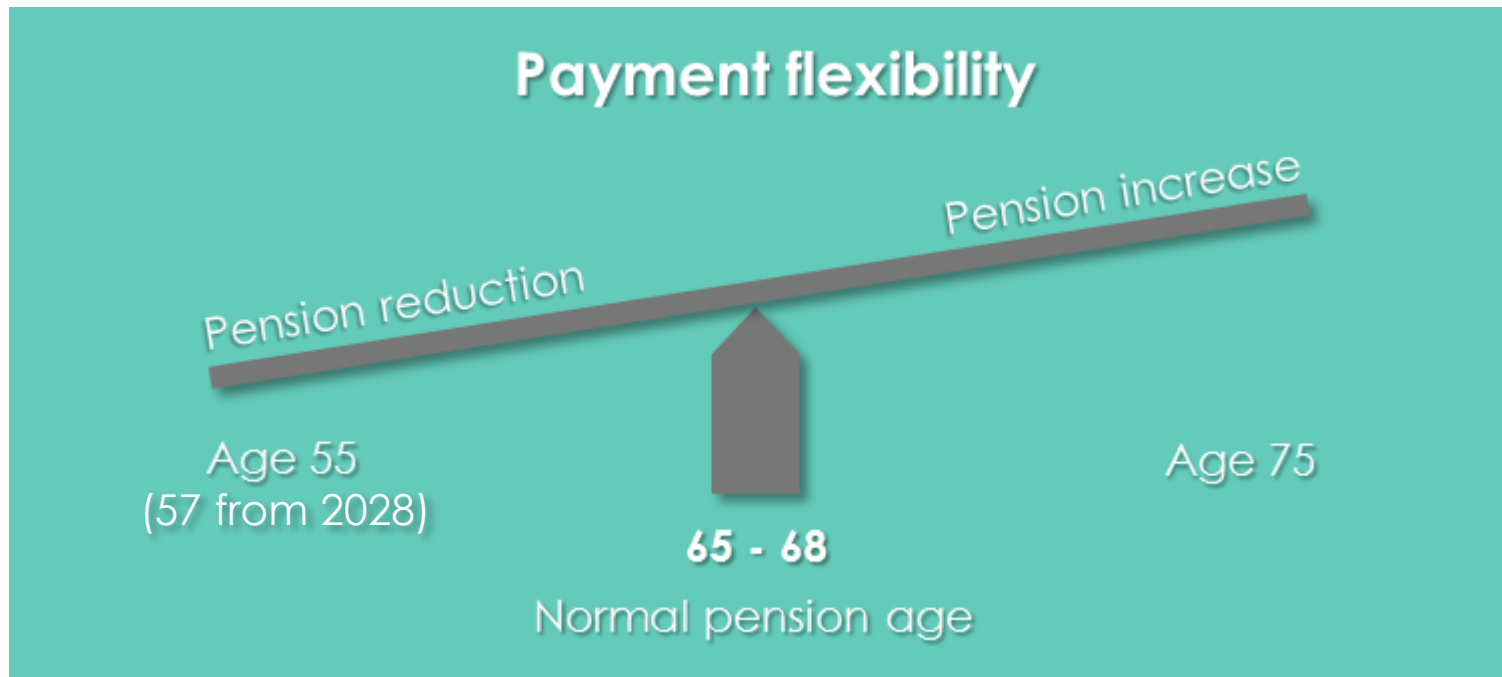
Home	Shopping	Utilities
Mortgage / rent	Clothing	Phone / TV / broadband
Council tax	Groceries	Utilities
Insurance	CD's / DVD's / other entertainment	Mobile phone
General repairs & maintenance	Household items	Other
Other	Gifts	
	Other	

WHAT HAPPENS NEXT →
← RETURN TO PLAN MY RETIREMENT

PRINT

Find the tool online to budget for your retirement
www.budgetplanner.eapf.org.uk/

Do you know when you can retire?



Normal pension age (NPA) = Later of 65 or state pension age (www.gov.uk/new-state-pension)

Different ways of taking your pension

Voluntary Options

- **Voluntary retirement**
 - Age 55+ (increasing to 57+ from 2028)
 - Reduced if taken before NPA

 - **Transfer out**
 - Can choose to transfer your EAPF benefits to another pension scheme
 - Must do **by no later** than
 - 1 year before your NPA
 - Before retirement or age 75 (if transferring AVCs)
 - Some private pension schemes may allow for your transferred pension pot to be accessed under 'Pension freedoms'
 - **But beware...**
-

Beware of Pensions Scams!

- Over £30m lost through scams since 2017*
 - Reported pensions scams are up by 400% since Covid-19 outbreak
- Market volatility has led some to consider transferring their pension pots elsewhere
- Scammers are targeting people by phone, email & letter
 - Always be vigilant – **pensions 'cold-calling' is illegal!**
- As well as losing your pension pot, transferring could also lead to you being subject to a hefty tax charge from HMRC!
- **Remember:**
 - LGPS is a defined benefit, statutory scheme, backed by Government!
 - **Transferring is a risky business** – always seek independent financial advice from an authorised & registered specialist
 - Search 'retirement adviser directory' at www.moneyadviceservice.org.uk

Different ways of taking your pension

Employer consent required

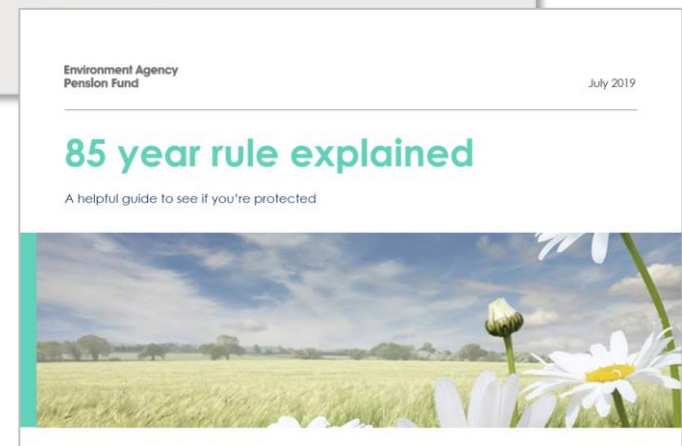
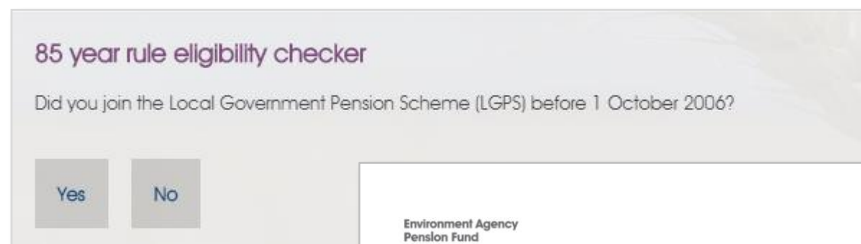
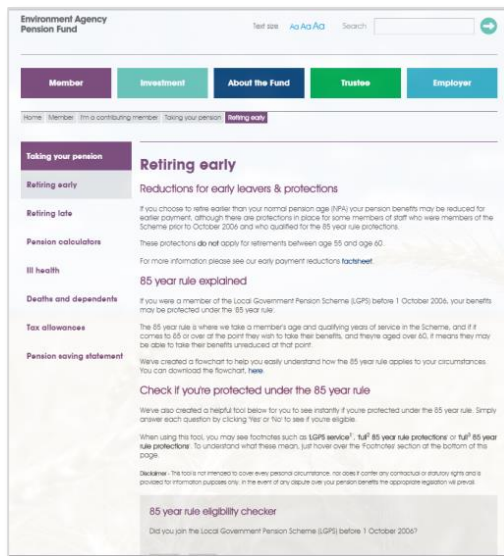
- **Ill health cover**
 - Payable from **any** age
 - May be enhanced depending on the severity of your condition
- **Voluntary Early Release Scheme (VERS)**
 - Aged 55*+ retired on grounds of redundancy/business efficiency
 - Benefits **may** be paid without reductions
- **Partial retirement**
 - Aged 55*+, must also reduce your hours and/or grade @ that date
 - Can draw **some** or **all** of your benefits
 - May help you ease into retirement
 - Benefits you receive at that time may be reduced for early payment

*increasing to 57+ from 2028

Protection for retiring early

85 year rule protections

- [Checker tool available online](#), to see instantly if you're protected under the 85 year rule
- '85 Year rule explained' flowchart at www.eapf.org.uk/publications



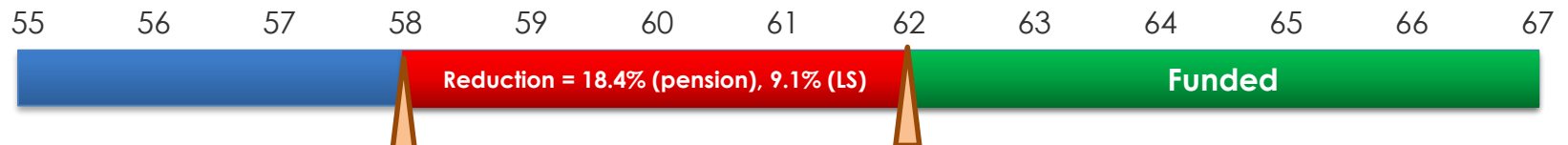
Early retirement in action!

Example

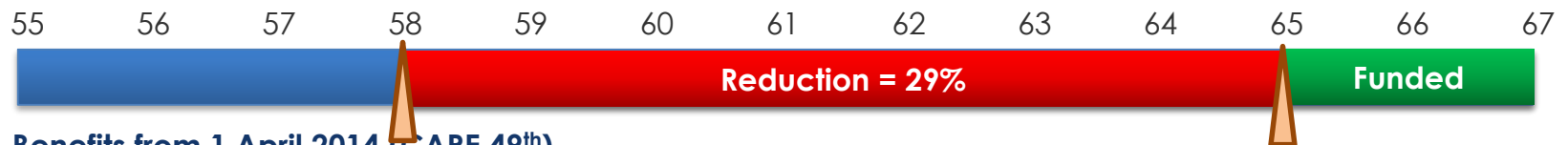
- Sharifa is retiring at 58, but meets the 85-year rule at age 62
- Sharifa is a 'protected' member, so:

Benefits built up	Retirement age
To 31 March 2008	62 (85yr)
1 April 2008 to 31 March 2014	65
1 April 2014 - date	67

Benefits to 31 March 2008 (FS 80th)



Benefits from 1 April 2008 to 31 March 2014 (FS 60th)



Benefits from 1 April 2014 (CARE 49th)



Early retirement in action!

Example (continued)

Sharifa is retiring at 58, but meets the 85-year rule at age 62

Sharifa is a 'protected' member, so:

Period	Retirement age	% reduction (pension)	% reduction (lump sum)
To 31 March 2008	62 (85YR)	18.4% (4 years)	9.1% (4 years)
1 April 2008 to 31 March 2014	65	29% (7 years)	
1 April 2014 -	67	35% (9 years)	

Sharifa's pension benefits at retirement **(after reductions):**

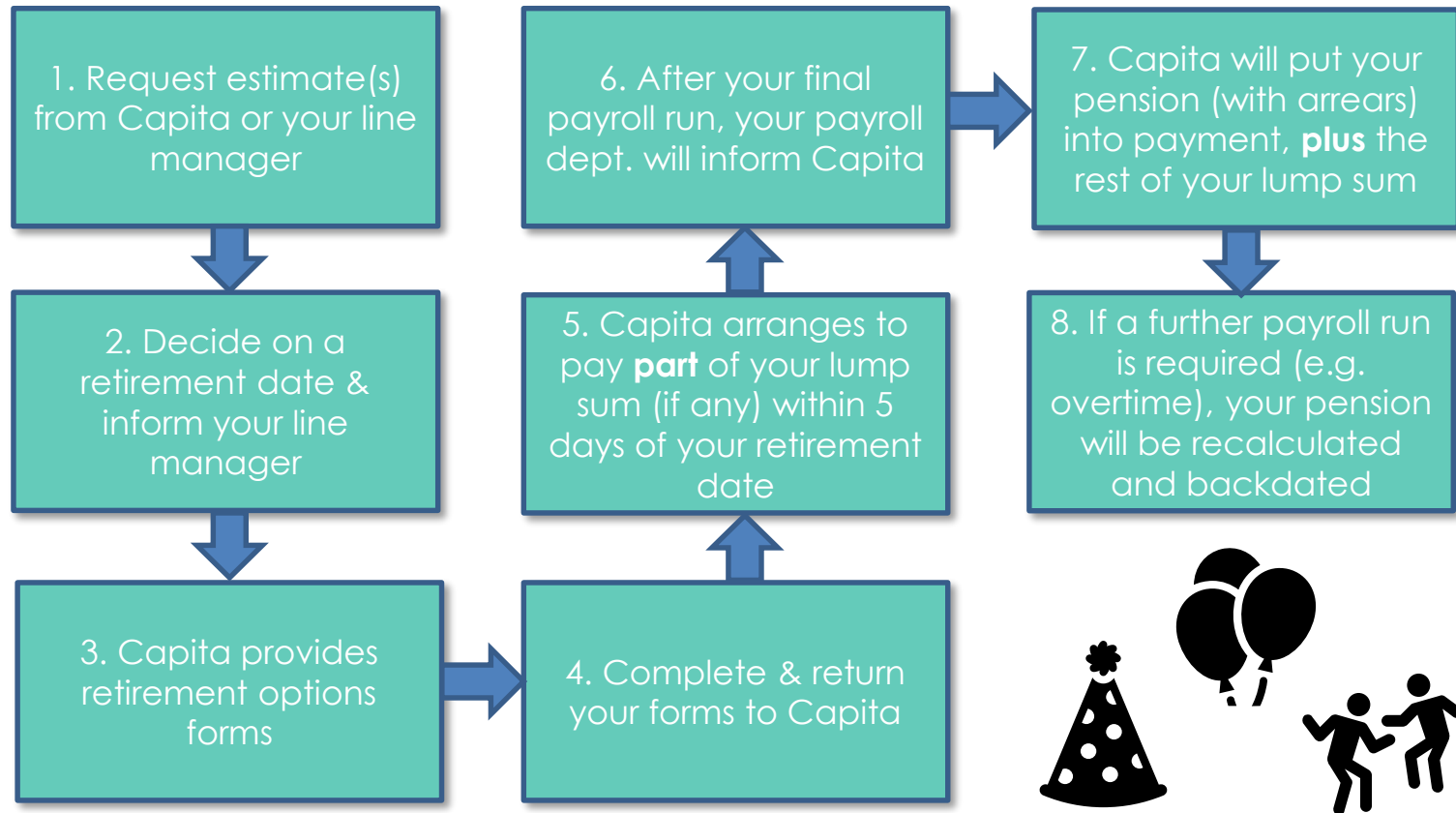
Pre 1 April 2008 pension:	£2,650	- 18.4%	= £2,162.40
Post 31 March 2008 pension:	£2,650	- 29%	= £1,881.50
Career average pension:	£3,455	- 35%	= £2,245.75
Total pension:	£8,755		= £6,289.65 (-£2,465.35)
Automatic lump sum:	£7,950	- 9.1%	= £7,226.55 (-£723.45)

*Sharifa's benefit contains LGPS service between 1 April 1998 & 30 September 2006, so has 85-year rule protection

Pay in more = get more out!

	AVC	APC (extra)	APC (lost)
What you'll get	Value of contributions paid & investments	Guaranteed pension	Guaranteed pension
What are the good points?	<ul style="list-style-type: none"> • Flexible contributions • Different ways of using it (inc. 100% tax free cash) 	<ul style="list-style-type: none"> • Additional pension • Inflation proofed • Ill health cover 	<ul style="list-style-type: none"> • ER contributes 2/3rds • Additional pension • Inflation proofed • Ill health cover
What are the bad points?	<ul style="list-style-type: none"> • Few guarantees • Value of pot can go up & down 	<ul style="list-style-type: none"> • Can be expensive • Once started, not flexible • Reduced if taken early 	<ul style="list-style-type: none"> • Once started, not flexible • Reduced if taken early
Limits on what you can you buy/pay?	100% gross pensionable pay	£7,194 extra pension	Amount of lost pension (falls within £7,194 limit)

How do I go about retiring?



If you're leaving due to VERS or ill health, steps 1 & 2 will be sorted for you

Which one shall I choose?

Environment Agency Pension Fund

Retirement options

Dear

Please find enclosed your retirement pack. This will explain your retirement options and contains the forms you need to complete to start receiving your pension.

Below is an estimate of what you would get for each option, based on a retirement date of <Dd>

You don't have to take payment of your benefits immediately. Your benefits may increase if you take them later but you must take them before you reach age 75.

We can't give you any advice on which option to take but if you're unsure you should talk to an independent financial adviser (IFA). You'll find more information on finding an IFA in our enclosed factsheet.

Once you've made your retirement decision, you can't change your mind.

Your retirement benefits

Option A – Take your pension and standard lump sum

Total pension	£10,000
Lump sum	£15,000

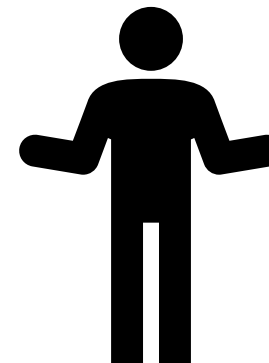
Option B – Exchange some of your pension to provide maximum allowable tax free lump sum

Total pension	£7,232.14
Lump sum	£48,214.29

info@eapf.org.uk 0800 121 6593 The Environment Agency Team
Capita, 11b Lingfield Point, Darlington, DL1 1AX

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- We recommend that you seek independent financial advice from an authorised person
 - www.moneyadvice.service.org.uk
 - 'Pensions & retirement'; then
 - 'Retirement adviser directory'
- Capita, the EAPF and your employers are **not** authorised to provide financial advice



Exchanging pension for lump sum

- Get a £12 lump sum for every £1 of pension that you choose to give up
 - Maximum lump sum allowed is subject to HMRC limits
 - Up to 25% of the 'capital value' can be taken as a lump sum
 - All lump sums within HMRC limits = **tax free!**
 - Can use in-house AVCs to provide additional lump sum
 - In some cases, up to 100% of AVC fund can be paid as a (tax free) lump sum
-

Exchanging pension for lump sum

Example – no AVCs

Sharifa's pension benefits at retirement (after reductions):

Pension	= £6,289.65	
Automatic lump sum	= £7,226.55	
Maximum lump sum	= £29,536.55	(+£22,310.00)
Residual pension	= £4,430.48	(-£1,859.17)

Sharifa has the option to receive:

- A pension of between £4,430.48 & £6,289.65; **and**
- A tax free lump sum of between £7,226.55 & £29,536.55

Exchanging pension for lump sum

Example – using AVCs & pension for additional lump sum

Sharifa's pension benefits at retirement (after reductions):

Pension	= £6,289.65
Automatic lump sum	= £7,226.55

Sharifa also has an in-house AVC fund of £15,000

Maximum lump sum	= £34,893.70	(+£27,667.15)
Residual pension	= £5,234.05	(-£1,055.60)

Converting AVCs into additional pension

Example

Sharifa's pension benefits at retirement (after reductions):

Pension	= £6,289.65
Automatic lump sum	= £7,226.55

Sharifa also has an in-house AVC fund of £15,000

Based on Sharifa's age (58y & 0m), she'll receive £1 of additional pension for every £22.17 of AVC fund she converts*

Residual pension	= £6,966.15	(+£676.50)
Lump sum	= £7,226.55	(no change)

The latest AVC-to-pension factors can be found at
www.lgpsregs.org/schemeregs/actguidance.php

*Age 58y 0m factor is £4.51 pension for every £100 of AVC; therefore £22.17 of AVC will buy £1 of pension

Your available lifetime allowance

- Lifetime allowance (LTA)
 - An allowance on the total tax-efficient pension benefits you can build up across your working life
 - 2020/21 = £1,073,100
 - Once LTA used up, excess benefits will be subject to tax charges

- You'll need to provide details of any other pension benefits:
 - You've already taken to date; and
 - You plan to take on the same day as your EAPF benefits
 - You've transferred to an overseas pension scheme

All of the above use up LTA

Environment Agency Pension Fund

Lifetime allowance form

Please complete and return to EAPF, Capita, Unit 11b Lingfield Point, Darlington, DL1 1AX

The lifetime allowance (LTA) is the total value of all pension benefits you can have (excluding any dependent's pensions or state pension) without you having to pay an extra tax charge when you draw them.

If the value of your pension benefits is more than the LTA, you'll have to pay tax on the excess benefits. By completing this form we'll be able to work out if your retirement benefits can be paid without extra tax charges.

If you don't complete this form we'll have to assume the value of your pension benefits is more than the LTA and are subject to a tax charge. Please provide a copy of the certificate if you have one provided.

Section A - Personal details

Name:	(initials) (initials) (surname)
Date of birth:	dd/mm

Section C: Details of benefits from other registered pension schemes that were already in payment before 4 April 2006

I'm in receipt of pension benefits that began before 06 April 2006: YES NO

If you've answered YES, please provide the information requested below.

For each pension that was in payment before 06 April 2006, please provide the following information:

	Annual rate of pension in payment (before deduction of any tax) on date of retirement shown in Section A of this form	Annual rate of pension in payment (before deduction of any tax) on 06 April 2006
Pension 1	£	£
Pension 2	£	£

Please add any extra details on a separate sheet of paper

Section D: Pensions that will have begun payment on or after 4 April 2006 and before the date of retirement shown in Section A of this form

I'm receiving pension benefits that began on or after 06 April 2006 and before dd/mm: YES NO

If you've answered YES, please provide the information requested below.

For each pension benefit that started payment on or after 06 April 2006 and before dd/mm please advise the following information:

	Percentage of standard Lifetime Allowance at date benefit taken	If cash is protected under Primary Protection	
		Amount of tax free cash received	Date benefit was taken
Pension 1	%	£	
Pension 2	%	£	

Please add any extra details on a separate sheet of paper

info@eapf.org.uk 0800 121 6593

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The Environment Agency Team
Capita, 11b Lingfield Point, Darlington, DL1 1AX

Your State Pension

- State pension is a flat rate 'single tier' pension of **£175.20 pw** (2020/21 rate)
- Applies to:
 - Women born after 5 April 1953
 - Men born after 5 April 1951
- Need 35 qualifying years for a 'full' pension
 - However, you won't get the full amount if you were a member of a 'contracted out' pension scheme before 6 April 2016

To calculate or forecast your State pension, contact www.gov.uk/check-state-pension

Will I get the 'full' State Pension?

Before 6 April 2016 – the 'two-tiered' State Pension



Department
for Work &
Pensions

Basic State
Pension

Add. State
Pension



Will I get the 'full' State Pension?

Before 6 April 2016 – the 'two-tiered' State Pension



Department
for Work &
Pensions

Basic State
Pension

Add. State
Pension

- You paid **reduced** National Insurance (NI) contributions; **but**
- You **didn't** build up any Add. State Pension for that period

Our pension's better than the Add. State Pension!

• LGPS members **didn't** build up any Add. State Pension between April 1978 & April 2016



Employer's
pension

Will I get the 'full' State Pension?

Since 6 April 2016 – the 'single-tier' State Pension



Department
for Work &
Pensions

Basic Pension	Single Tier Pension	State Pension	State Pension
------------------	---------------------------------------	-----------------------------	-----------------------------

- You now pay **full** NI contributions; **but**
- Your 'flat rate' State pension will be **reduced** to take into account any service between 1978 & 2016 where you paid **reduced** NI contributions



Employer's
pension

Topping up your State Pension

- You **may** be able to pay contributions to fill any ‘gaps’ in your National Insurance records
 - The rules concerning eligibility are complex and differ depending on your circumstances
 - For more information
 - Visit www.gov.uk/check-state-pension
 - Contact the ‘Future pension centre’ on 0800 7310175
 - Complete an online enquiry form at www.gov.uk/future-pension-centre
-

Keeping your savings on track

Top things to check:

- Pension statement
- Register EAPF Online
- Retirement illustrator
- Nominations
- Pay used to work out benefits

Using our Retirement illustrator lets you have an estimate instantly online.

Visit our website at www.eapf.org.uk to log in or register.

The image displays two overlapping screenshots from the Environment Agency Pension Fund website. The top screenshot is titled 'Your pension statement' and provides a 'Summary of your pension benefits' and 'About you' information. The bottom screenshot is titled 'Retirement illustrator' and shows a 'Personal details' section and a 'My pension' section with a table of estimated pension and lump sum values.

Your pension statement

Environment Agency Pension Fund

Summary of your pension benefits

Date you reach your normal pension age (NPA): (notes 4b & 5) **18/10/2047**

Your benefits at normal pension age

Annual pension amount of: (notes 4 & 4q)	£20,004.64
With a lump sum of: (notes 2 & 15)	£57.00

Or if you exchange pension for a higher lump sum

A maximum lump sum of: (notes 2 & 15)	£85,754.53
With a reduced pension of: (notes 4 & 4q)	£12,863.18

Life cover and survivor benefits

A death in service lump sum of: (note 8)

An annual survivor pension of: (notes 9 & 10)

Expression of Wish: (note 11)

Current value of benefits

Annual pension of:

With a lump sum of: (notes 2 & 15)

Your pension statement

About you

It's important you check that the personal details we hold for you are correct.

Personal details:

Name:	Mr J Bloggs
Date of birth:	18/10/1979
National Insurance number:	AB385177B
Employer at 31 March 2020:	Environment Agency

Pension details:

Date joined Fund in this employment: (note 1b)	10/03/2008
Section of Fund:	Main
BRIO letter issued: (note 1a)	N
Former HMP employee: (note 4b)	N

Environment Agency Pension Fund

Menu | [Log In](#) | [My Pension](#) | [Contact Us](#) | [Home](#) | [Log Out](#)

Retirement illustrator

Personal details

Name	Mr J Bloggs
National Insurance number	UZ44894C
Date of birth	03 Jul 1979
Normal Pension Age	02 Jul 2020

My pension

Our retirement illustrator lets you estimate the pension and lump sum you could receive if you remain a contributing member of this Scheme.

You can model different retirement ages, and the illustrator will calculate any potential reductions, or increases to your pension, based on the date you want to retire. It also takes into account any 55 year rule protections that apply to you.

What this calculator will and won't do

It will	It won't
<ul style="list-style-type: none"> • Include reductions and/or enhancements • Calculate 55 year rule protection • Include a proportional amount of added years contracts bought • Include a proportional amount of APC contracts bought 	<ul style="list-style-type: none"> • Calculate under age 55 • Calculate BR10 protections • Calculate any APC contracts • Calculate any AVC contracts

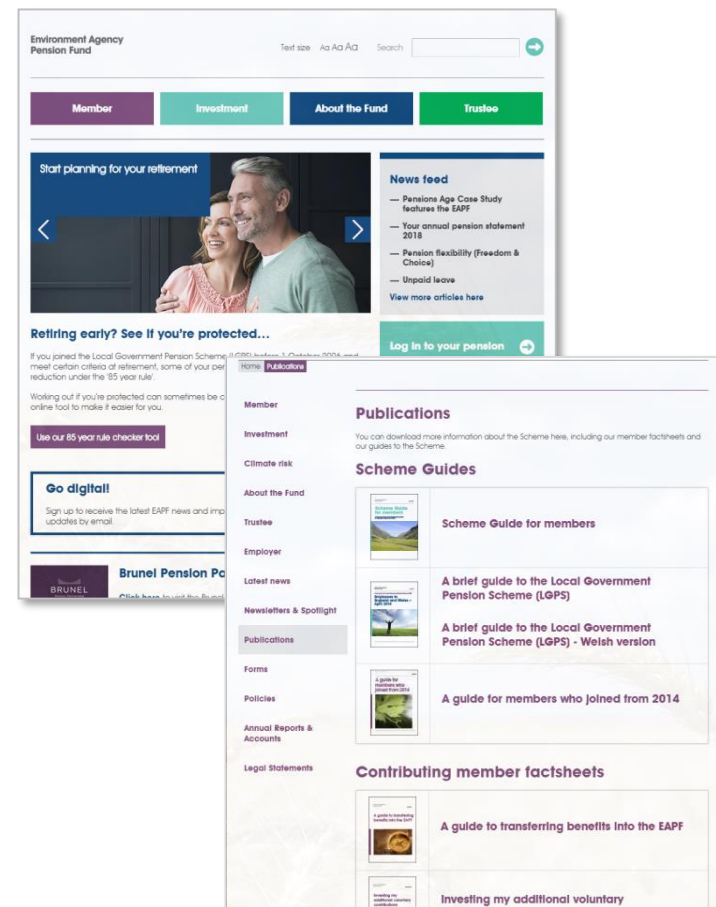
Basic Pension and Lump Sum

You could receive an estimated annual pension of:	£ 4,207.08
Together with an estimated tax free lump sum of:	£ 4,647.58

You can choose to increase the tax free lump sum you receive by giving up some of your pension. For each £1 of pension you give up you can increase your tax free lump sum by £12. On retirement you will be able to choose to take the basic lump sum or any amount up to the maximum lump sum.

Resources to find out more

- Visit www.eapf.org.uk to check out our helpful tools and [videos](#)
- [Publications](#) available online:
 - Explanatory guides & presentations
 - 85 year rule click tool
 - Scheme guides & factsheets



Contact details

If you have any questions regarding your pension entitlement you can contact our pension administrator, Capita, by:

- Using the **Contact the EAPF** button on the website at www.eapf.org.uk
- Emailing info@eapf.org.uk
- Following on twitter [@EAPensionFund](https://twitter.com/EAPensionFund)
- Calling **0800 121 6593**
- Sending your query to **Capita**
11b Lingfield Point
Darlington, DL1 1AX

Email for specific queries

Any specific questions email:

Jacinta.Wilmot@environment-agency.gov.uk

Find in outlook for EA employees

Any questions?

Thank you

Regulatory Statement

- The information contained within this presentation does not constitute financial advice.
- The information provided is based on Capita's understanding of current law and LGPS Regulations, as at 1 October 2020.
- HMRC policy, practice, and legislation may change in the future.

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