**Deferred member** 



1

You'll notice that this year's statement is interactive. To move between the pages, you need to click on the arrows at the bottom of the statement. You can also go directly to a specific section by clicking on the buttons at the bottom of the page.

2

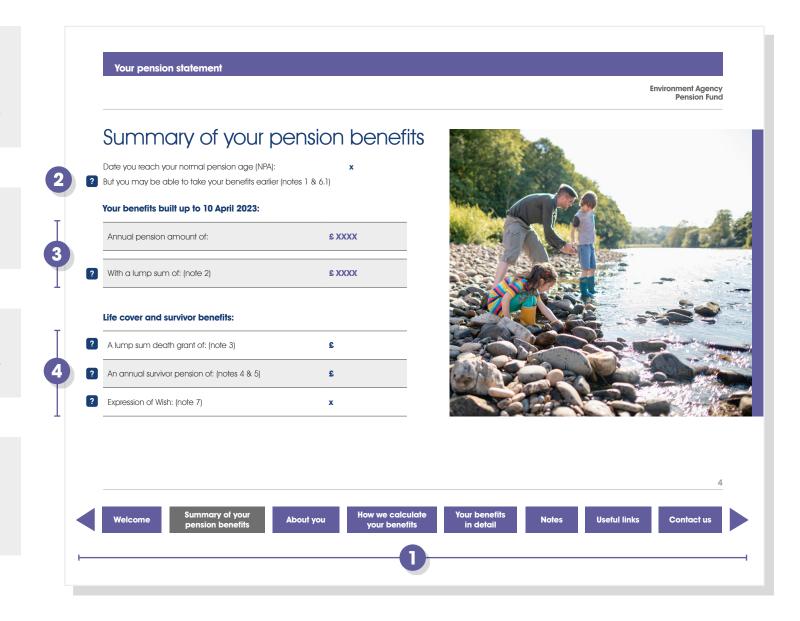
You can easily access the relevant notes pages by clicking on the question mark symbol next to each section.

3

These are the benefits you've built up to 10 April 2023. Automatic lump sums are only payable if you were a member of the Scheme before 1 April 2008.

4

These are the benefits we'd have paid if you'd died on 10 April 2023. The survivor's pension is the annual pension we'd pay to your spouse, civil partner, or (if you left after 31 March 2008) your eligible cohabiting partner.

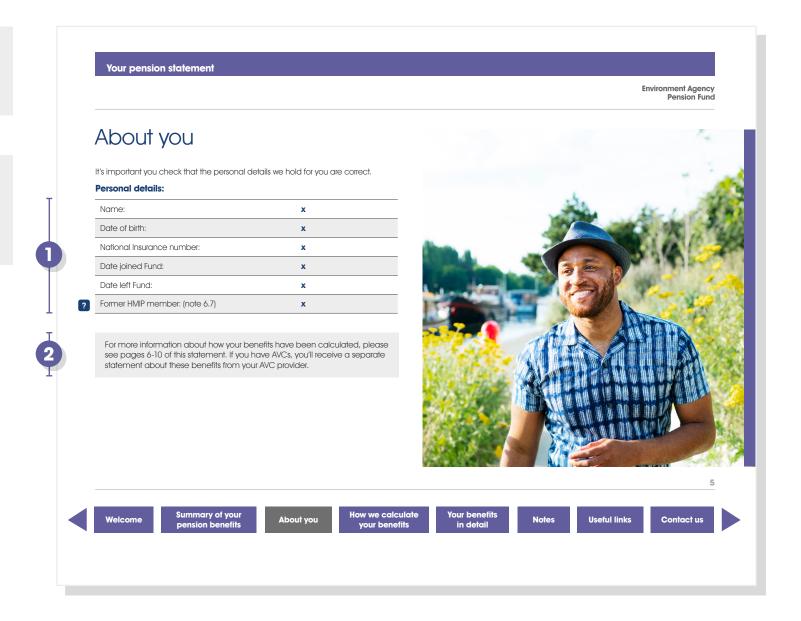


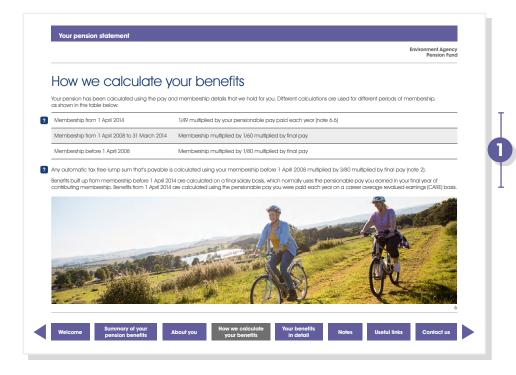
1

This section summarises the personal details that we've used to calculate your benefits. Let us know if you think any of the details we hold for you are wrong.

2

If you have Additional Voluntary Contributions (AVC), these aren't included in your EAPF pension statement. You'll need to contact your AVC provider for a separate statement about your AVC benefits.





3

The LTA was a limit on the amount of pension benefit that can be paid from pension schemes without triggering a tax charge. However, the Government have recently announced significant changes to LTA and other pension tax allowances coming into effect on 6 April 2023.

You can read more about the changes on our website at www.eapf.org.uk/taxchanges

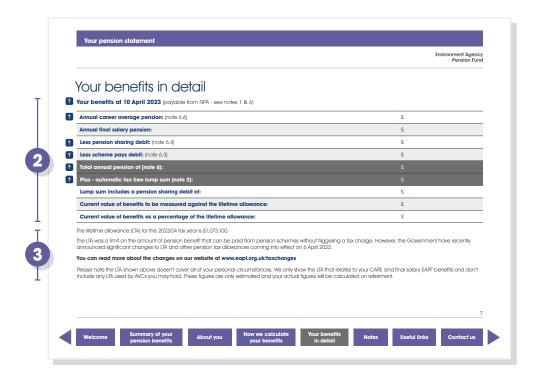
Please note the LTA shown on your statement doesn't cover all of your personal circumstances. We only show the LTA that relates to your CARE and final salary EAPF benefits and don't include any LTA used by AVCs you may hold. These figures are only estimated and your actual figures will be calculated on retirement.

1

This page explains how the benefits you've built up in the Scheme are calculated depending on your period of membership.

2

This page shows the benefits you've built up in the Scheme to 10 April 2023. Any additional pension purchased or given to you as the result of a transfer in is included. Any deductions made due to a pension sharing order, or an annual allowance (scheme pays) debit will be shown here. If you think something is incorrect, or missing from this page, let us know.



1

The notes pages provide additional details about how the figures in your statement are calculated.

Each note is numbered, and the number is shown next to the relevant figure in the statement to help you find the information you need easily.

If you have any questions about the notes or your benefits in general, please contact us using the details you'll see by clicking our 'Contact us' button along the bottom of your statement.

You can easily access the Notes pages by clicking on the question mark symbols that you'll see throughout your statement.

2

To access notes on the next pages, you can either click on the helpful links at the bottom or simply scroll through the notes pages.

Your pension statement

Environment Agency Pension Fund



### **Notes**

- 1 Your normal pension age (NPA) depends on when you stopped being a contributing member of the Fund. The date shown under 'Summary of your pension benefits' is the date you're able to retire and take the pension you've built up in full. For more details, please read our 'When can I take my LGPS pension?' factsheet at www.eapf.org.uk/resources/publications
- 2 You'll only receive an automatic tax free lump sum if you have membership before 1 April 2008. On refirement, you may be able to exchange some of your pension to provide or increase your tax free lump sum, subject to HMRC limits.
- 3 The lump sum death grant is calculated as 3 multiplied by your deferred pension if you left service before 1 April 2008 and 5 multiplied by your deferred pension if you left service after 31 March 2008. This amount is only payable if you've not re-joined contributing service. If you've re-joined contributing service, then the lump sum death grant payable would be the greater of:
  - 3.1) The death in service lump sum shown on your 'contributing membership' pension statement (or if you're contributing to more than one LGPS pension account at your date of death, it would be the total of the death in service lump sum shown on each statement:
  - 3.2) The total of the lump sum death grants due from your previous deferred LGPS pension, any pension in payment from the LGPS and any suspended Tier 3 ill health pension.
- 4 This statement assumes that you were married or in a civil partnership before you stopped contributing membership, and the survivor's pension figure shown is calculated on this basis. If you weren't married or in a civil partnership before leaving the LGPS, the survivor benefits may be lower than shown.

If you stopped contributing membership:

- Before 6 April 1988, a survivor's pension is payable to a surviving widow, same sex civil partner, the female survivor of an opposite sex civil partnership, or the widower of a same-sex marriage.
- Between 6 April 1988 and 31 March 2008, a survivor's pension is payable to a surviving widow, widower, or a same or opposite sex civil partner.
- After 31 March 2008, a survivor's pension is payable to a surviving widow, widower, a same or opposite sex civil partner or an eligible cohabiting partner.
- 5 Survivors' benefits are normally calculated as:
- Membership up to 31 March 2014 multiplied by 1/160 multiplied by your final pay
- Career average benefits from 1 April 2014 based on 1/160 multiplied by the pensionable pay you were paid each year.

The estimated benefits on this statement include any added years/additional pension you've bought or have been awarded that include a survivor's benefit. The actual survivor's benefits will be based on your individual circumstances at the time of death and may not be based on your full period of membership (please see our 'a guide for members with deferred benefits' factsheet online at <a href="https://www.eapf.org.uk/resources/publications">www.eapf.org.uk/resources/publications</a> for more information).

Children's pensions are also payable for eligible children depending on certain criteria. For more information read our Scheme guide at <a href="https://www.eapf.org.uk/resources/publications">www.eapf.org.uk/resources/publications</a>

2

Click here for notes 6.1 to 6.7

**∢**|

Summary of your pension benefits

About you

How we calculate your benefits Your benefits in detail

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**Useful links** 

Contact us