**Frequently asked questions**

**When will my pension be paid?**

Normally your pension will be paid from the date shown on your statement as ‘Normal date pension payable from’. We will contact you about two months before this date. If you would like your pension benefits early, please get in touch at least two months before you would like them.

Changes to the scheme regulations mean you can now take your deferred pension from the age of 55, without needing your employer’s agreement, as long as you’ve left the job the benefits relate to. This has always been the case if you left on or after 1 April 2014, but is now also the case if you left before 1 April 2014.

**Will I get a lump sum?**

You will automatically get a lump sum for any pension benefits built up before 1 April 2008. For any pension built up after that date, you may still be able to take part of your pension benefits as a tax-free lump sum. You may be able to ask for part of your pension to be swapped for a lump sum at a rate of £12 of lump sum for each £1 of annual pension you give up (certain limits may apply). The maximum lump sum you get can’t be more than a quarter of the value of your pension benefits.

**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, an early-payment reduction won’t be used, although if you get your pension before the age of 55 any cost-of-living increase may not always be applied until you reach age 55.

**What happens if I die before my deferred pension has been paid?**

If you die before your deferred pension has been paid, a lump-sum death grant may be paid to your loved ones. You can ask for whoever you like to have this grant by completing your death grant nomination details on your online pension account or filling in the ‘Death Grant - Expression of Wish form’, on our website

We will normally agree to pay the person you choose, particularly if your will shows your wishes. However, as the authority who administers your pension, the council has the final say.

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

* Your husband, wife or civil partner;
* If you were an active scheme member of the Local Government Pension Scheme (LGPS) on or after 1 April 2008 in the job the deferred pension relates to, an eligible co-habiting partner (someone you live as if you were married);
* 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 (if you have not already done so):

a) Tell the administering authority of your new Fund that you have a deferred benefit with us;

b) Tell us that you are an active member of another LGPS Fund in England or Wales; and

c) Tell the administering authority of your new Fund of any service you have built up in any other public service pension scheme between leaving us and joining your new Fund (even if you have had a refund of contributions relating to that service).

You must do (a) and (b) to make sure you are 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 previous LGPS membership from before 1 April 2014, the pension benefits for this time may be worked out with the rules from 1 April 2014 rather than the rules in place at the time you built up those pension benefits).

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

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