

**PERSONAL DATA -
PROTECT****Personal**

Mr J Kemp
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From: PO Box 5109
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Date: 21 January 2011

Dear Mr Kemp

Your Civil Service Pension Statement

We are sending you this pension statement to help you plan for your retirement. It tells you how much pension you have built up to date and gives you an idea of the benefits that **classic** may provide you with in the future. Remember, your pension benefits are a valuable part of your pay package.

Important note

Your projected pension is an illustration only. It is not a promise of the benefits to which you may eventually be entitled. All pension benefits are subject to the Scheme rules.

Please look at your statement and check that the information about you is correct. If anything is wrong, please contact us using **the Pension Benefit Statement Amendment Form which can be found on Horizon and Exchange** – if you don't tell us, we won't know!

This statement does **not** include details of Civil Service Additional Voluntary Contributions. Your scheme provider will provide a benefit statement for these.

More information

We hope you find this statement informative and helpful in planning for your retirement income. If you have any questions, please see the enclosed Notes, look for more information on the Civil Service website: www.civilservice.gov.uk/my-civil-service/pensions or contact us.

Your personal details

Full name:	Mr J Kemp	NI no:	NX758261B
Date of birth:	23 January 1972	Member no:	7101314
Pension age(1):	60	Marital Status:	Married
Pensionable earnings (2) at 31 December 2010:		£54,679	
Salary at 31 December 2010:		£54,679	

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Want to learn more about Civil Service pensions?

Go to the website at www.civilservice.gov.uk/my-civil-service/pensions or contact your pensions administrator

Your pension headlines – what have you built up so far?

Your pension now	
Your pension up to 31 December 2010 (3)	£12,358
Lump Sum (4)	£37,076
<p>Death in service If you were to die now, the scheme would normally pay the amount shown below. However, if you are receiving a Civil Service pension, the death in service lump sum will be reduced by the amount of pension and lump sum already taken.</p>	
<p>a cash lump sum:</p> <p>(see nomination details below)</p> <p>plus either:</p> <ul style="list-style-type: none"> a pension to your widow or widower, OR a civil partner's pension – based on your service from 6 April 1988 only 	<p>£102,524</p> <p>£8,457 a year</p> <p>£8,457 a year</p>

Your projected pension (5) Your pension is projected to age 55, 60 and 65 to help you with considering when you want to retire. The amount for age 55 is reduced because it is paid before pension age, to take account of the extra years it will be paid.			
	Age 55	Age 60	Age 65
Reckonable service	34 Years 52 Days	39 Years 52 Days	44 Years 52 Days
Total Pension (each year)	£17,758	£26,753	£30,170
Lump Sum (4)	£58,666	£80,260	£90,512
When you take your pension, you can give up some pension for an extra cash lump sum in addition to your automatic lump sum. The lump sums will be tax free, subject to the Lifetime Allowance. The maximum additional amounts you can take at the illustrated ages are shown below:			
Maximum extra cash lump sum (6)	£38,394	£63,061	£71,116
Pension after taking maximum extra lump sum (each year)	£14,559	£21,498	£24,244

Added pension Have you thought about boosting your pension? The calculator on the Civil Service Pensions website shows what it would cost to buy added pension.

Security for your family (7)			
Preserved pension If you left now with a pension preserved for payment to you at pension age, and you died before you reached pension age, the scheme would normally pay:			
a lump sum	£37,076		
plus either:			
• a pension to your widow or widower, OR	£6,179		
• a civil partner's pension based on your service from 6 April 1988 only	£6,179		
Death in retirement			
If you die after you have retired and taken your pension at one of the illustrated ages, the scheme would normally pay:			
	Age 55	Age 60	Age 65
• a pension to your widow or widower, OR	£11,667	£13,376	£15,085
• a civil partner's pension based on your service from 6 April 1988 only.	£11,667	£13,376	£15,085

How do we work out your pension benefits?

We will pay you a pension of 1/80th of your pensionable earnings for each year of your reckonable service. Please check your current reckonable service as detailed below. If any of your information doesn't seem right, please let us know by completing the Pension Benefit Statement Amendment Form which can be found on Horizon and Exchange.

Your reckonable service to 31 December 2010 (8)	
Date of entry to Scheme:	30 November 1992
Total reckonable service to 31 December 2010, (including aggregated or transferred-in service, added years bought to date and any non-reckonable absences)	18 Years 30 Days
Added years bought to date:	0 Years 0 Days
Transferred-in service:	0 Years 0 Days

Nominations for benefits

Death in service lump sum benefit If you qualify for a pension and you die in service the scheme will usually pay a lump sum benefit to nominees of your choice. (See the 'Death in service' amount under 'Your pension').

If you have nominated a representative or individual(s) to receive your death benefit lump sum, their details are shown below. If you wish to make or change your nomination, the form is available on the Civil Service Pensions website and Horizon. Alternatively, please call the HR call centre on 0845 0100 122.

Mrs T Kemp 21 Bolsover Grove Merstham Redhill Surrey RH1 3NU

Notes to the statement

(1) Pension age Your pension age is the earliest age at which you may retire voluntarily and receive your full pension benefits immediately. It is usually 60, but may be lower if you have certain overseas service, or if you are a Prison Officer with a reserved right to retire at age 55. You may leave and take your pension at any time from age 50, but if you take it before pension age it will be reduced to take account of the extra years that it will be paid.

(2) Pensionable Earnings This statement is based on your current full-time equivalent (FTE) pensionable earnings. For your pension, the final pensionable earnings that are used are the better of:

- your FTE pensionable earnings in the last 12 months; or
- your FTE pensionable earnings in the best of the last 3 years;

If an earlier year's pensionable earnings are used, this figure may be adjusted in line with inflation to work out your current pension.

(3) Your pension now The total pension earned is based on your pensionable earnings plus any pension aggregated or bought by a transfer from another pension scheme. It is worked out by multiplying your pensionable earnings by your reckonable service by $1/80^{\text{th}}$, and is payable at age 60.

- If you qualify for a pension and decided to leave the Civil Service pension scheme on this date, this is the pension that would have been preserved for you. You can leave a preserved pension in the scheme to be paid when you reach pension age or you can ask to transfer it to another arrangement.
- You may take your pension in full if you retire when you reach pension age.
- This amount does **not** include any added pension you may have bought. Added pension is increased for inflation each year as shown on your Transaction Statement.

The Death in service cash lump sum of two times your final pensionable earnings (or twice your actual pay if you work part-time), may be reduced by an amount to pay for the additional dependant's pension provided by the enhancement of service. It will be paid tax free subject to the Lifetime Allowance. Please note that if you are receiving a Civil Service pension, the death in service lump sum will be reduced by the amount of pension and lump sum already taken.

(4) Pension benefit lump sums The lump sums shown are 3 times your pension less any outstanding contributions for family benefits

(5) Your projected pension Your **classic** pension is projected on your salary. The projections assume that you continue as an active member until you reach the age shown and complete any current contracts to buy added years.

If you have service before 1980 your pension will be reduced (at state pension age) to take account of National Insurance Modification. Your statement includes this reduction if applicable. Contact your pensions administrator or see the website for information.

When you leave and take your pension you may choose to reduce your **classic** lump sum to receive a higher pension.

(6) Maximum extra cash lump sum Alternatively, you may take an additional cash lump sum up to the maximum in addition to your **classic** pension and automatic lump sum. Your pension will be increased each year in line with the Retail Price Index (RPI). This will become the Consumer Price Index (CPI) from April 2011. For details of how we work out your projected pension please see the Civil Service Pensions website – details below.

(7) Security for your family The pension for your widow, widower or civil partner is normally half of your pension. Their pension will stop if they cohabit, remarry or enter a new civil partnership. If you exchange some of your pension for an additional lump sum, their pension is worked out on your pension before the exchange, not your reduced pension.

The widow(er)'s pension is increased to the level of your pensionable pay for the first 91 days after your death, longer if you leave dependent children.

If you have more than one period of service please contact your Pension Administrator for additional information.

(8) Reckonable service is the service that counts towards your pension. It includes the time you have been a member of **classic** (part-time reckonable service counts on the basis of hours worked), plus any service transferred-in and added years you are buying. Unpaid absences do not count towards your reckonable service. Scheme rules limit reckonable service to 45 years

Further information If you want to know more about your statement or if you want more information, including how to boost your pension, see Civil Service Pensions website: www.civilservice.gov.uk/my-civil-service/pensions and look at the information under "Scheme guides". If your query is not covered, we're here to help and you can contact us at the above address.