

Estimate of Ill-Health Retirement Benefits Explained

West Midlands Pension Fund Local Government Pension Scheme (LGPS) Benefits Statement for Ill Health Retirement	
Name	03/01/1956
Reference Number	30/09/2018
Date of Birth	
Date of Leaving	
Membership to 31/03/2008 in years/days	6/089
Membership from 1 April 2008 to 31 March 2014	3/105
Total membership up to 31 March 2014 in years/days	9/194
Qualifying Period in Career Average Scheme	4/183
Ill Health Enhancement Period Tier 1 (100% enhancement)	3/094
Final Pensionable Pay used for Calculating pre 31/03/2014 benefits	£25245.06
Pensionable Pay used for calculating Career Average Pension (Pay earned in scheme year of leaving)	£3106.14
Assumed Pensionable Pay	£6212.28
1) Annual Retirement Pension	
6/089 Years/Days x 25245.06 / 80	£1970.33
3/105 Years/Days x 25245.06 / 60	£1383.29
Career Average Pension accrued to 01/04/2018	£673.80
Career Average Pension (year of leaving) Main section - 1/49 x £3106.14	£63.39
Career Average Pension (year of leaving) 50/50 section - 1/98 x £0.00	£0.00
Ill Health Enhancement - 3/094 Years/Days x 6212.28 / 49	£412.99
Reg 54 (1997) - 0/000 Years/Days x 25245.06 / 60	£0.00
Underpin Pension	£684.79
Pensions Increase	£866.58
GMP accrued from SPA to date of leaving	£0.52
Annual Pension Payable at & from 01/10/2018	£6055.69
2) Survivors Pension	
Annual Pension	£2244.75
3) Lump Sum Retirement Grant	
6/089 Years/Days x 25245.06 / 80 x 3	£5910.98
Less	
Other Deductions	£0.00
Plus	
Pensions Increase	£1527.40
Lump Sum Payable	£7438.38

Further guidance notes

How are my benefits calculated?

You can find more information about how your benefits are calculated at www.lgpsmember.org/arm/already-member-how.php

What pay is used to calculate my benefits?

To find out how we use your pay to calculate your benefits, please visit <https://www.lgpsmember.org/arm/already-member-how.php>

Thinking of increasing your lump-sum?

On retirement you can convert pension in exchange for tax-free cash, to see what your maximum lump-sum could be, please visit www.lgpsmember.org/tol/thinking-leaving-conv.php

Additional voluntary contributions (AVC)

If you have paid additional voluntary contributions, there are a variety of options on how you can use these on retirement which are explained at www.lgpsmember.org/more/AVCOptions.php

Ill Health

Ill-health enhancements are applied to annual pension only. There are graded levels of benefit based on how likely you are to be capable of gainful employment after you leave. Information on ill health can be found at www.lgpsmember.org/tol/thinking-leaving-illhealth.php