



Your pension statement at 31/03/2017

Mr D Firefighter
44 Station Avenue
Bradford
West Yorkshire
BD1 2ST



Statement printed on 31/12/2017

WYPF Member Reference: **FFF999D**

Your Personal Details

 Check that the details below are correct - tell your **employer** if they're not

Full name: Derek Firefighter	Partnership status (see note 1*): Single
Employer (2): West Yorkshire FRA	Date of birth: 08/12/1964
Folder ref: FFF999D	Pay reference: 000444
Role: Crew Manager Competent	Date joined scheme: 03/05/2006
	Date to join 2015 scheme (3): 30/07/2017

*there are notes you need to refer to on our website - please visit www.wypf.org.uk/fireabs2006 to view the notes

Value of your pension benefits at 31/03/2017

Please note - the benefits calculated in this section of the statement are based on the pay figures below. It is important that you check this and the pension build-up below and contact your employer by immediately to report any perceived inaccuracies.

2006 final salary pension benefits at 31/03/2017

Final salary pay(9)	£33332.52
Membership to 31/03/2017	9/335 (years/days)
breakdown on final page	
Yearly pension(10)	£5509.76
Including APB(11)	£56.73

Total final salary pension at 31/03/2017 (5)	=	£5566.49
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Projections if you remain contributing to the scheme until Normal Retirement Date 07/12/2024(12)

Total Pension at 07/12/2024 (13)	£10413.41
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(Including projected 2015 scheme pension of £4110.25(14) and projected 2006 pension to NPA of £6303.16(15))

OR

Reduced pension (after commutation)	£7810.06
Maximum lump sum(16) (includes £18909.48 final salary and £12330.75 career average)	£31240.23

Prospective survivor's annual pension if you remain in the scheme to NPA (including £3151.58 from the 2015 scheme and £2055.13 from the 2006 scheme(17))	£5206.71
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What is paid if I die before I leave?

Death in service lump sum ⁽⁶⁾	£99997.56
Prospective survivor's annual pension ⁽⁷⁾	£3261.92
Nominated Beneficiary ⁽⁸⁾	See below

If you have nominated someone to receive a death grant from your pension, your nominated beneficiaries would get a one-off death grant of at least the figure quoted.



You haven't told us who you'd want your death grant paying to.

To do this, visit www.wypf.org.uk/firefighters to download a form or phone us on **01274 434999**.

Death in service lump sum

This is calculated as follows: 3 x pensionable pay* (A)

**This is the annual figure based on the 365 days up to the date of death*

If you were absent from duty without pay at the date of death then it's the pay appropriate for your role on the last day you received it

If you are part-time or retained the calculation is the greater of A or B:

3 x pensionable pay x pensionable service/calendar length service (B)

Survivor Pension

This has been calculated using the 'Partnership Status' held on our records and is shown overleaf. If we don't hold this information we have assumed you are married. In most cases the survivor pension will be half the pension you would have received. If you are single then the survivor pension quoted will be nil.

Your pension tax relief limits

Lifetime Allowance: the maximum amount of pension savings you can build up over your life that benefits from tax relief. The Lifetime Allowance for 2015/2017 is £1,000,000.00.

The Lifetime Allowance that you have used at 31 March 2017 is £111,329.80 (8.91%).

Annual Allowance: the maximum your benefits can grow each year without incurring a tax charge. (But if you paid pension contributions in more than one job this year, or have another pension anywhere else, you need to add all your pension savings together.)

Your pension savings for the year 2016/2017 is £10572.62 for WYPF folder reference FFF999D.

If you exceed any of these limits we will contact you separately with further information.

How to contact us

Phone: 01274 434999

E-mail: pensions@wypf.org.uk

Post: WYPF, PO Box 67, Bradford BD1 1UP

Call in to: Aldermanbury House, 4 Godwin Street, Bradford BD1 2ST. The entrance is at the corner of Sunbridge Road and Godwin Street and reception is open Monday to Friday from 8.45 am to 4.30 pm.



See our website www.wypf.org.uk/fireabs2006 for more detailed information about your pension statement and the Firefighters' Pension Scheme. All amounts are based on our understanding of current scheme and HMRC legislation and may be subject to change.

****ALL figures in this document are estimated based on financial year end information provided by your employer. Please ask for a full pension estimate before you decide to retire.****

Data protection: The information you give us is protected under the Data Protection Act 1998. We will use the information you give us to process your pension benefits. We will also need to give the information to our advisers and anyone else we choose to help us run the pension scheme. At any time you can ask us for a copy of the information we keep about you, and you can ask us to correct information about you that's wrong. We're also part of the National Anti-Fraud Initiative, which means that from time to time we share and compare the information we hold about our members with information that other public agencies hold. This makes sure that the pension fund's money only goes to those entitled to get it.

Your 2017 pension statement accompanying information

Membership to 31/03/2017

This is the total membership you have built up, including transfers in from other pension schemes and the proportion of any additional 60ths you have bought at 31/03/2017.

The membership will be adjusted for any periods of part-time working and any unpaid absences such as strike and careers breaks.

Final Salary pay

This is the pay you have received and paid pension contributions on during the 365 days to 31/03/2017. If you have had a temporary promotion during this period the extra pay you received is not included in Final Salary pay even if you have paid pension contributions on it.

If you have paid extra pension contributions you will be awarded an Additional Pension Benefit (APB). More information can be found on our website at www.wypf.org.uk/fireabs2006

When you leave or retire, the Final Salary benefits you have built up will normally be worked out on the average pensionable pay you earned in your final 365 days, or one of the two previous years if that's higher.

Pension Benefits at 31/03/2017

The current value final salary pension is the amount due to you if you left the scheme at 31 March 2017 and which would be paid at the deferred pension age of 65.

As a member of the **2006 Scheme**, your deferred pension is calculated as follows:

Membership to 31/03/2017 x 1/60 x final salary pay

Projected Benefits

As a taper-protected member of the 2006 scheme your projected pension is calculated based on your service until you join the 2015 scheme divided by 60 and multiplied by your final salary pay at the date of this statement PLUS service from the date you join the 2015 scheme to your normal pension age (60) multiplied by your Final Salary pay for the scheme year at the statement date multiplied by **1/59.7**.

Cost of living adjustment

The 2015 Scheme pension will increase by a revaluation order each year on 1st April. The revaluation order for the Firefighters Pension Scheme is based on the Average Weekly Earnings. For 2015/16, the increase is 2% and for 2016/2017 will be 2.6%.

Your membership

Employer	Period From	Period To *	Counts towards pension?	Membership Type	Part Time Hours ** (if part time)
WEST YORKSHIRE FRA	03/05/2006	00/00/0000	Yes	Full Time	0

* (00/00/0000 = 31/03/2016 onwards)

** If you work part time, we use the calendar length of your membership reduced by your proportion of full time, e.g. 10 years x 21/42 hours = 5 years towards your pension

Periods of Membership Transferred from a Previous Scheme - None