

AVON PENSION

news



THE NEWSLETTER FOR AVON PENSION FUND MEMBERS

Making sure your expression of wish form is up-to-date



A key feature of the Local Government Pension Scheme (LGPS) is that benefits can be paid in the event of your death.

You can tell us who you would like to receive any death grant by completing an Expression of wish form. You can nominate anyone you wish. If you wish to nominate someone under 18 years old, you should obtain independent legal advice. If you nominate more than one person you must show how much of the grant each person is to receive, for example 40%, 60%. It must add up to 100%. You can change this as many times as you like, and at any time.

Normally, the expression of wish form will be followed. But forms can become out of date and occasions do arise where the Fund must use its discretion where the form no longer appears appropriate. So, it is important that you submit a new form if your wishes change.

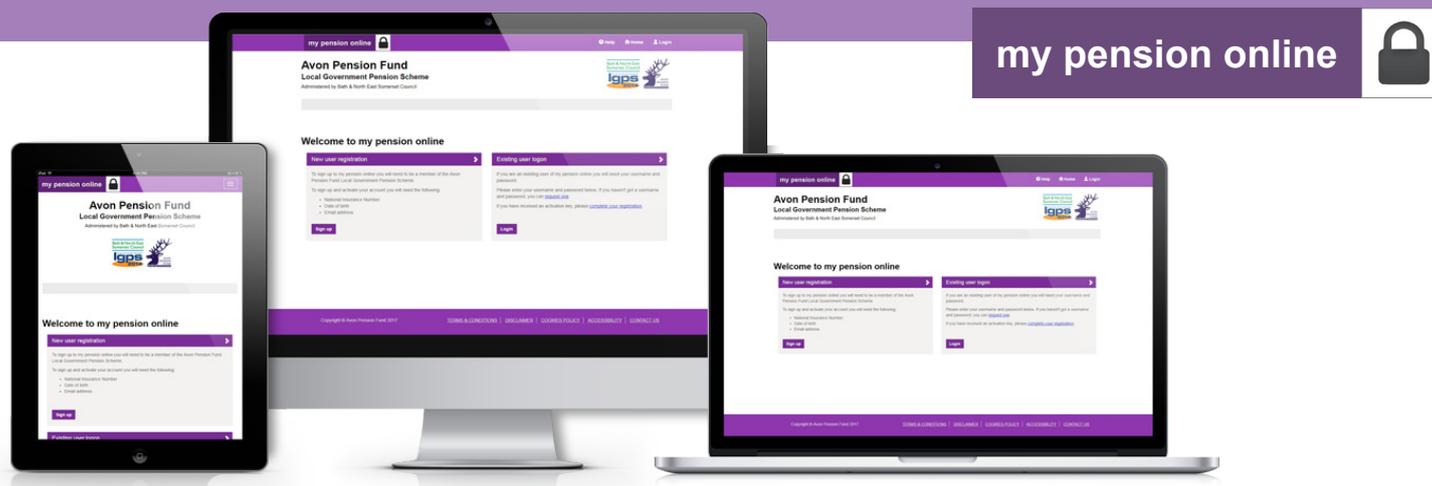
If the person nominated dies before you do then you will need to complete a new form to nominate your new beneficiary. If you have listed more than one person and any one of them dies you will also need to complete a new form.

If you have nominated a spouse or civil partner and you divorce or the partnership is officially dissolved via a court process, the nomination will no longer stand. You may then wish to make a new expression of wish.

An Expression of wish form for completion has been included with this year's Pension Statement and newsletter, alternatively you can check and update your expression of wish by logging onto my pension online or by downloading a form from our website at www.avonpensionfund.org.uk/nomination-forms

AVON PENSION FUND IS ADMINISTERED BY BATH & NORTH EAST SOMERSET COUNCIL

Check your pension account online today!



The quick way to access details about your own pension is through **my pension online** the member self-service facility on the Avon Pension Fund website.

Sign up today at www.avonpensionfund.org.uk

These are some of the things you can do on my pension online:

- Do estimates on your pension with the pension calculators – you can see what your pension could be if you were to stay paying into the scheme until you retire or if you were to leave the scheme
- Update your contact details – address, telephone and email details can all be updated
- Update your expression of wish form for the death grant
- Calculate how much tax-free cash lump sum you could get using the conversion graph
- See the current value of your pension and view your pension account history year-by-year
- View your annual pension statements
- View your personal, employment and financial details – showing your current and previous employment as well as the contribution rate you pay into the pension fund
- Submit online enquiries or requests for services to us – such as name changes, requests for formal estimates or divorce quotes

Going digital

We are letting you know that in 2020 we are aiming to be a “digital” fund and go paperless!



In the future we will be communicating through our website, email and “my pension online” (the online self-service facility where you can view your pension details). You can sign up to my pension online at: www.avonpensionfund.org.uk and click on the “my pension online” logo.

But if you don't want to use these electronic methods or don't have online access you can continue to receive paper communications, you just need to write into us to let us know (please include your name, date of birth and National Insurance number).

Communications preference

From **my pension online** you can also choose how you want us to communicate with you. On the dashboard go to the **My details** box and the **Communications preference** link. You can choose “email” (so we email you information) or you can choose “post” (to continue to receive information such as your annual statement in paper format). You can change your preference at any time.

National Fraud Initiative

The Avon Pension Fund participates in the government's National Fraud Initiative (NFI) run by the Cabinet Office. We may have to provide member details to other bodies responsible for auditing or administering public funds, for comparison. If you would like to know more about the NFI there is an article on our website at: www.avonpensionfund.org.uk/national-fraud-initiative