

Summary Information

Annual Benefit Statement

At least once in every scheme year, trustees must provide information to each member who is in employment and a member of the pension scheme. The information must relate to a stated date not earlier than six months before the date the statement is issued.

The annual benefit statement must contain the following information about you and your pension depending on whether you are a member of a Defined Benefit (DB) scheme or Defined Contribution (DC) scheme:

	DB	DC
Your pension scheme details, e.g. scheme name, Pensions Board number	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Your personal details and details relating to your membership of the plan, e.g. your date of birth, salary, normal retirement age	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The benefits payable at your normal retirement age if you stay until then, based on your present salary, and how your benefits are calculated	<input checked="" type="checkbox"/>	
The benefits payable at your normal retirement age, assuming that you left service on the stated date, and the method of calculation	<input checked="" type="checkbox"/>	
The value of your retirement fund on the stated date, the transfer value of your retirement fund and information about whether those values are guaranteed		<input checked="" type="checkbox"/>
How your contributions are calculated, your contributions paid to date and the amounts of any transfers received	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
A statement of each contribution paid or credited and transfers received since the previous statement and the net amount invested if different		<input checked="" type="checkbox"/>
A statement of reasonable projection setting out your projected benefits at normal retirement age, based on certain assumptions, including the effect of any fees and charges payable		<input checked="" type="checkbox"/>
Information on benefits from additional voluntary contributions (AVCs) or funds transferred from another pension scheme or PRSA	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Information on any relevant pension adjustment orders (in the case of separation and divorce)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Benefits payable on your death in service	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Information on the State pension and various other regulatory statements	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The names of the pension scheme trustees	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
A contact name and address for more information	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>