

Si ol (Mæn nlgc s ꝥccasiol hro fmf ls
ssi ol mlpc jlijilrē ilrb rj sj lē rb s h
carb ofnrg kop f nmflshil bjs
j lē ilj lnrb li iplrb f mrgis lm h
ꝥcca sraqh

Csi ol mflsi D ohs 33h q mrcab lrb si ol h
(Mrbærgff rbi q i si ol m m g r(h
Jf m i n nomhsioqi of fc offæni mflcm
l ꝥ rb nb p om rih f of n si ol (M

A2 6 2 1 A5 2 5 2 2

L ln si ol n mgh nil m ng nilrb h
n si o d c rb h hnM b rg (

5 2 1 A2 A A2 1 2 C 6 2

Næm n l f n m i rb f of rē i si ol h m h
ilnr rē joljintm(æm fn om ri f of n rb
ll igji ni si ol h næ rē h r(h

The amount you have paid

Næm mb rinfgion n l hr si ob p j c
cni si ol h hn ito n olcamb ofn h
cfsh h(æm m i i r(æ rē h ni 0
carb j h na i si ol o mflshj c cri h
rb mb g (

Your current multiple

Næm nlgc ssi ol i r(æ rē h n ri 0 rb l
qæbs lm igjfn gi r b m i ghg ln b j
c rb h hnM b rg m nrb ni si ol
n mgh nil m ng r(h
c l ng ofnrg fm j j fs j cai rb h h
æ og m mæ qbc b shol næm h e h
qb rb l si ob p l næ ill rē (

If you become permanently disabled while an active Defined Benefit Scheme member, you have two options:

Option 1 – fortnightly pension

Csio l a o 10* shol non h of n
rb mg q s msio l rb n onh c m
iln abrs j h n (Csho l h a ip l 0* si o qdf
rof ri bi o l l r t g n thj ch m fog j n o g (

Option 2 – lump sum and fortnightly pension

m l h f o f n r b m g q s m s i o l r b
no H l j n , ip h j c l m fog j
n o g j f o m i l n a b r s j h n (h h
(b d l m f i q h g s h f n j s f c r b l
l f a c f b d l (h

How the lump sum in each 'Option 2' is calculated (applies to resignation, retirement, retrenchment, death and permanent disablement)

g c n c r q i h h i o m i l s i b 5 l c d m h h
m i o n h h h n i t o r (N o h
f o g j n o g r b n j j l m i s i o l h n n o g h n i l
m n g n l j l n h m b a l h n l i 4

• **Flexibility** Si o g s f a c f r i i g g o n j l n
i s i o l r o f g l m c r i f o g h j n o g n o d n r i
l n c i a h n (h h

• **Updating your pension** N o j n a a o l j h
r q c s l c i l h q a b g i p g m c h h
r b = J C

(s l l h r o f g l m f o g j h m o g i l j n a h h
q b l a e r c c n l m b n r b s c l m d r b = J C l
o j n c D o h h g h l b s l i l n
r b j i c n i r b h n f b f n e c i l h h h
q a b g i p g m c r b h i n o g l j h c c r r b r o n
j j f c f r i r b j l c a n g i h r b j l a h (

Beneficiary nominations

= J C j l c W n o f l

**Account type
How is it calculated**

...	No l c a m r m h i o n a o j h q a b r b h n l n h l n o l m n h * D o b s h l (i l g i l c i l g n a h h i o n r b l c a l n h h j j f c f i l j l p a o m c c f s h l m m r b f i a n l g h c n h a l n o l h m f i h s i o l f r h m o f m h r g r (h
Def ned benefit	No h n n s f h f o g j n o g a n o j n q a b s i o l l f p n (M h

About your fortnightly pension

N o a e m f o f n o n a s i o l g h g l n o j j l a s i o l
a s i o l (h M

- ... (l p l n a l s j n a h h
a n j s f r i s i o l f a c f n j i o m i l i r b l f a c f
j n i r b l r b b d h o d n r i s h
f a e n r p l k o d g m c s i o c (
- **Children's allowance** (f f i q h g s h f n h
j s f j l f a c f b d o j i s i o l h r b i l
a n f g r (f a c f h b d l l a b h l o l r b h
a i 2 i l r q 2 , h / h l o f f i r e g
m o m h b f s h h j r (N o h d h l n h
f f i q l n h l b d j l i l n a b n a o j h n
r q c s l c i l h q a b g i p g m c r b h h
= J C a n j s h f c a e h r i a n f g n i l h
l p l n a l s j n a (h h

* If you leave during the financial year, your account will be calculated using an interim defined benefit rate of return.

- si ol bcf l c fo dahn j hij n r h
ojrc f bcf l h
- sj lnñ hm hc fsh hj ni lsi oh l h
- j lnñ c cñ lh j h sl hf rñ nbg qññ
si o(ilgil c ilg rñ ion hj m hffoññ

Your estimated benefit

