FICTIONAL SAMPLE made up by PolicePay to show how the explainer works. Not a real person, force or administrator.

Annual Benefit Statement 2025/26

Membership number: SAMPLE-000000

Your details

Name	**PC Sample Officer**
Employer	**Anyshire Police (fictional)**
National Insurance number	**QQ 12 34 56 C**
Date of birth	**01/01/1985**
Address	**1 Example Street, Anytown, AN1 1AA**
Date joined the police service	**3 September 2012**
Current scheme	**2015 Police Pension Scheme**
Legacy scheme	**2006 New Police Pension Scheme**
Pensionable pay at 31 March 2026	**£48,000.00**
Normal pension age (2015 scheme)	**60**

Your 2015 scheme pension (career average)

Pension account at 1 April 2025	**£9,850.40**
In-service revaluation added for 2025/26	**£418.64**
Pension built up in 2025/26 (1/55.3 of pensionable pay)	**£868.00**
Pension account at 31 March 2026	**£11,137.04**

Your 2015 scheme pension is payable in full from your normal pension age. The pension account is revalued each year while you are in service.

Your legacy pension (2006 New Police Pension Scheme)

Legacy service before 1 April 2015	**2 years 210 days**
Remedy period service (1 April 2015 to 31 March 2022)	**7 years 0 days**
Total legacy service	**9 years 210 days**
Final pensionable pay used	**£48,000.00**
Legacy pension at 31 March 2026	**£6,565.94 a year**
Legacy automatic lump sum at 31 March 2026	**£26,263.76**

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Sample Pensions Administration (fictional)

Your McCloud remedy choice

Your remedy period service is currently treated as legacy scheme service. You will choose legacy or 2015 scheme benefits for the remedy period when you take your benefits. Your remediable service statement will show both options.

Contribution adjustment for the remedy period (estimate, owed by you)	**£1,214.30**

The contribution adjustment will be confirmed and settled when you make your choice. You do not need to pay anything now.

Annual allowance

Pension input amount 2025/26 (all schemes)	**£17,260.00**
Standard annual allowance 2025/26	**£60,000.00**

Your pension input amount is below the standard annual allowance, so we have not sent you a pension savings statement this year.

If you die in service

Death in service lump sum	**£144,000.00**
Expression of wish form on file	**Yes, last updated 14 May 2021**

Important dates

Statement produced	**15 August 2026**
Figures calculated as at	**31 March 2026**
Tell us about any errors by	**30 November 2026**

If anything on this statement looks wrong, contact Sample Pensions Administration (fictional) quoting your membership number. Figures are not guaranteed and may change.

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