Dear [INSERT NAME],

**Your 2024 Annual Benefit Statement**

This letter is about your Annual Benefit Statement (ABS) and our ongoing efforts to ensure you receive accurate information regarding your pension benefits. Usually, we send ABS’ out by 31 August each year, but unfortunately your 2024 ABS will be delayed.

We appreciate that this news will come as a disappointment and offer our sincere apologies for any inconvenience caused. For 2024 onwards, all ABS’ must show your ‘rolled back’ position of the benefits you built up in your legacy scheme, which does unfortunately cause some complexities as additional data and software is required to produce these calculations.

In your case, the delay is due to [not having received all necessary data from your FRA] OR [the fact that you were subject to an interbrigade transfer during the remedy period (1 April 2015 to 31 March 2022) and us not having received all necessary data from your previous FRA] OR [us not yet receiving the administration system updates we need to produce these statements].

We are working hard to resolve the outstanding issue and hope to provide your ABS by [INSERT DATE], if not before.

**What if I’m planning to retire soon?**

We will make sure you receive an accurate calculation of your benefits and your Remedy options in your retirement pack. **This is unaffected by the delay to statements.**

**Can I still get a retirement estimate?**

You can still ask for an estimate if you are retiring [INSERT TIMEFRAME]*,* but we are unable to provide one beyond this timeframe.

**What should I do now?**

You do not need to do anything now. We will produce your ABS as soon as we can.

We are committed to keeping you and your FRA updated on this subject. Keep an eye out for further updates from us on our website, or from your FRA. And for more information you can also visit the national LGA Remedy page on **https://fpsmember.org/remedy**

Yours sincerely,