



## Request an estimate online

### About requesting an estimate...

- You can request an estimate of your benefits at your Normal Retirement Age
- You can request unlimited estimates via the portal
- Requesting an estimate is available to both active and deferred members



The process will take about **5 minutes** to complete.

### This process has 3 steps

Check your salary details under 'My details' and 'My membership' before you request an estimate and notify your employer if they are incorrect.

The estimate will be based on the details shown in your online account.

If you'd like an estimate for ill-health, early or late retirement, please get in touch using the [Contact Us](#) page through the online service. There are some instructions at the end of this helpfile.

#### Step 1: Go to the website

Go to [enwlpensions.co.uk](http://enwlpensions.co.uk) and select the 'Log into your DB account'. You can also go to the 'DB members' section and select 'Member log in' from the dropdown list. There you can also find a login link.

#### Step 2: Go to 'My benefit summary'

When you've logged into your online account, go to 'My details' in the top menu and select 'My benefit summary' from the list.

You can also find the same page on the myESPS dashboard (the first page you're brought to when you log into your account) by scrolling down to the 'My benefit summary' section and selecting where it says 'Click here to request a benefit estimate'.

#### Step 3: Request an estimate

Select 'Calculate my Normal Retirement Age benefits'. It shouldn't take very long to calculate your estimate there and then on screen.

### Key words explained

#### Active member

An employee who currently pays into their employer's pension scheme and building up benefits in it.

#### Deferred member

A person who no longer pays into their employer's pension scheme, but has benefits in it they haven't yet claimed.

#### Early retirement

When you take benefits from your pension scheme before your Normal Retirement Age. Your benefits will be reduced because you are taking them earlier than expected.

#### Late retirement

Taking your pension benefits later than your Normal Retirement Age up to the maximum age of 75.

## How to contact us

If you would like to get in touch, please use the Contact Us page through the online service when you log into your account. Here you can fill out a form to make an enquiry.

Select the enquiry type from the dropdown list (Active, Deferred, Pensioner, Dependant, Transfer Request) and then type in your message underneath. Then select 'Submit'.

### Key words explained

#### **Ill-health retirement**

When a pension scheme member retires for medical reasons before the Scheme's Normal Retirement Age.

#### **Normal Retirement Age (NRA)**

The age from which you can retire without any reductions to your pension.