

Local Government Pension Scheme
Member Estimate Request Form

ESTIMATE1

PLEASE BE AWARE THAT LGSS PENSIONS SERVICE:

- RESTRICTS THE NUMBER OF ESTIMATES PROVIDED FOR EACH MEMBER TO TWO ESTIMATES PER REQUEST AND ONLY ONE REQUEST PER YEAR; AND
- RESTRICTS THE DATE(S) OF THE ESTIMATE(S) TO BE WITHIN 12 MONTHS OF THE DATE OF THE REQUEST.

IF YOU REQUIRE ANY OTHER ESTIMATES, THESE MUST BE OBTAINED FROM MEMEBER SELF SERVICE (MSS), AN INTERNET BASED APPLICATION THAT ALLOWS YOU TO ACCESS YOUR PENSION INFORMATION AND CARRY OUT CERTAIN BENEFIT CALCULATIONS.

Please read the accompanying notes before completing this form. You must ensure that each section is fully completed by the appropriate party and only then should you submit this to LGSS Pensions Service.

IF IN ANY DOUBT WHEN COMPLETING THIS FORM, PLEASE CONTACT LGSS PENSIONS SERVICE.

PART A TO BE COMPLETED BY THE MEMBER

Section 1 Personal Details

Full Name: _____ Title: _____

Address: _____

Post Code: _____ Date of Birth: _____

National Insurance Number: _____ Daytime Phone No: _____

Home Email Address: _____

Section 2 Current Employment Details

Name of Employer: _____

Job Title: _____ Pay Reference: _____

Section 3 Partnership Status

Single Married Registered Civil Partnership Cohabiting Partner (Unmarried) Divorced Widow/er

Section 4 Reason for Retirement Estimate Request

Leaving. Please give proposed date of retirement _____ / _____ / _____

Estimate only. Please give proposed date of retirement _____ / _____ / _____

Section 5 Member's Authorisation

- Employer – Please provide all the information requested in Part B and return the form to me at my **home** address, as detailed above, as soon as possible.
- LGSS Pensions Service – Please provide me with an estimate(s) based on the information provided on this form.

Name: _____ Tel No: _____

Signed: _____ Date: _____

The information which is collected on this form will be held and processed in line with the Data Protection Act. The information will be shared between Cambridgeshire and Northamptonshire County Councils for the purposes of pension administration.

This information can be made available in other languages and formats upon request such as Braille, large print and audio cassette. Please phone (01604) 366537 for further information.

PART B TO BE COMPLETED BY THE EMPLOYER

Section 1 Member's Pensionable Service Details

If the Member is covered by the underpin protection, please provide contractual hours and weeks/days paid for this Member in date order for either the last 5 years, or from the start date of this employment if less than 5 years.

Our records show that Local Government Pension Scheme membership under your employment commenced on:

Date from	Date to	Contractual hours worked (per week)	Contractual days/weeks paid per year	Full time equivalent hours / weeks per year
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Section 2 Member's Membership Details

Please confirm whether the member is currently a member of the 50/50 Section or the Main Section and the date applicable:

- Member of 50/50 Section with effect from _____ / _____ / _____
- Member of Main Section with effect from: _____ / _____ / _____

Section 3 Member's Pensionable Pay Details

Please give details of either:

- If the specified date of retirement provided in Section 5 of Part A, is *not* within the current Scheme year (1st April to 31 March), the current pensionable pay: OR
- If the specified date of retirement provided in Section 5 of Part A, is within the current Scheme year (1st April to 31 March), the estimated cumulative pensionable pay.

50/50 Section Current Pensionable Pay / Estimated Cumulative Pensionable Pay *: £ _____

Main Section Current Pensionable Pay / Estimated Cumulative Pensionable Pay *: £ _____

* Delete as applicable.

Section 4 Member's Final Pay Details

Please give details of the 2008 Scheme definition of Final Pay for the calendar year ending on the specified date of retirement provided by in Section 5 of Part A.

Current Final Pay	£	Date Effective from	_____ / _____ / _____
Calculated Final Pay Figure(s):			
From		To	Final Pay (£)
_____ / _____ / _____		_____ / _____ / _____	_____
_____ / _____ / _____		_____ / _____ / _____	_____
_____ / _____ / _____		_____ / _____ / _____	_____
_____ / _____ / _____		_____ / _____ / _____	_____

Section 4 Employer's Authorisation

I confirm that the details provided in PART B are complete and correct.

Name: _____ Designation: _____

Contact Phone No: _____

Signed: _____ Date: _____

PLEASE RETURN THE COMPLETED FORM TO THE MEMBER.

Local Government Pension Scheme
Member Estimate Request Form

Notes to help you complete the Estimate Request Form

Please read these notes before submitting the form. You must ensure that each section of the form is fully completed before submitting to LGSS Pensions Service.

How do I complete PART A of the form?

Section 1 Personal Details

To enable LGSS Pensions Service to locate the correct membership record for you and validate the details held, please provide **all** details requested.

Section 2 Current Employment Details

To enable your Employer to locate your employment records, please provide the full name of your current Employer, job title and your payroll number.

Section 3 Partnership Status

To ensure that all estimates issued by LGSS Pensions Service are accurate, especially if requesting a death in service estimate, please provide your current partnership status.

Section 4 Reason for Estimate Request

We are highly committed to providing you with the information you require in a timely manner. For this purpose, it is important that you fully complete this section.

Section 5 Member's Authorisation

Sign and date the form and then forward to your Employer to complete PART B.

Do not send this form to LGSS Pensions Service until your Employer has fully completed PART B.

Member Estimate Request Form

What information should the Employer's Payroll Department or Provider supply in PART B?

Section 1 Member's Pensionable Service Details

This section must be completed if the member is subject to the underpin protection. The member is covered by this protection if they:

- were an active member of the 2008 Scheme on 31 March 2012; and
- on 1st April 2012 were within 10 years of their 2008 Scheme Normal Pension Age (NPA), which is age 65; and
- do not have a break of more than 5 years in active membership in any public service pension scheme; and
- have not already drawn any benefits from the 2014 Scheme in relation to that employment (flexible retirement).

If the member is subject to the underpin, please provide contractual hours and weeks/days paid for the member in date order for either the last 5 years, or from their start date if less than 5 years. This will enable LGSS Pensions Service to validate the details held for the member and therefore provide an accurate estimate of benefits.

What is Full Time Employment?

The definition of full time is set by your employment policies. Most employers will have a number of hours and weeks that they consider to be a full time job which applies to all staff – typically this is between 35 and 42 hours per week throughout the year. However, some employers may have more than one definition of full time depending on the type of job the individual does. You should indicate that the person is full time, if the hours they work reflects your definition of full time for that grade of staff.

What is Part Time Employment?

This refers to individuals who have regular contracted hours which are not full time. For pension purposes, staff paid on the basis of hours/days they work are treated as part-time employees. The membership considered when assessing a benefit is based on the actual hours worked and not the hours paid, if enhanced hours are included (e.g. weekend working, night duties or shift work). The enhancement should be reflected in the pensionable pay figure.

What is Contractual Days paid per Year?

This will be the contractual days/weeks worked plus their annual leave entitlement (including Bank Holidays).

For part time/term time, please also quote the full time equivalent hours/weeks per year. This will be the full time equivalent for the role (e.g. 37/52.1429, 32.5/52.1429 etc).

Section 2 Member's Membership Details

Please confirm which section of the LGPS the individual is a member of, either 50/50 Section or Main Section and the date applicable from.

Section 3 Member's Pensionable Pay Details

Please give details of either:

- If the specified date of retirement provided in Section 5 of Part A, is not within the current Scheme year (1st April to 31st March), the current pensionable pay: or
- If the specified date of retirement provided in Section 5 of Part A, is within the current Scheme year (1st April to 31st March), the estimated cumulative pensionable pay.

What is the LGPS 2014 Definition of Pensionable Pay?

It is the pay on which employee's contributions are payable. For pension purposes, an employee's pay is all the salary, wages, fees and other payments made to an active member for their own use in respect of their employment, including non-contractual overtime. It may also include any other payment or benefit specified in their contract of employment as being a pensionable emolument.

However, pay cannot include:

- Any payment which has not had income tax liability determined on it;
- Any travelling, subsistence or other allowance paid in respect of expenses incurred in relation to the employment;
- Any payment in consideration of loss of holidays;
- Any payment in lieu of notice to terminate their contract of employment;
- Any payment as an inducement not to terminate their employment before the payment is made;
- Any amount treated as the money value to the employee of the provision of a motor vehicle or any amount paid in lieu of such provision (leased cars). However, there is an exception to this rule if the employee has this item regarded as pensionable under the 1986 Regulations prior to 31 December 1992;
- Any payment in consideration of loss of future pensionable payments or benefits;
- Any award of compensation (excluding any sum representing arrears of pay) for the purpose of achieving equal pay in relation to other employees;
- Any payment made by the Scheme employer to a member on reserve forces service leave;
- Returning Officer, or Acting Returning Officer fees other than fees paid in respect of local government elections, Parliamentary elections or European Parliamentary elections.

What is Cumulative Pensionable Pay?

This is the total of the pensionable pay and/or assumed pensionable pay in either section of the Scheme in the Scheme year (1st April to 31st March).

What is Assumed Pensionable Pay?

Assumed Pensionable Pay (APP) replaces the concept of notional or 'as was' pay in cases of reduced contractual pay or nil pay as a result of sickness or injury; or during relevant child related leave (i.e. ordinary maternity, paternity or adoption leave and any paid additional maternity, paternity or adoption leave); or whilst on reserve forces service leave (if the employee, although eligible to be in the Armed Forces Pension Scheme during that period, has elected to remain a member of the LGPS). In these circumstances (and only in these circumstances) the amount added to the CPP should be the APP and not any PP received, unless the PP received for any given day in that period is greater than the APP (e.g. pay from KIT day(s) or Stringer day(s)), in which case PP is added to CPP for that day and APP is added for the other days. Note that the APP figure calculated prior to the KIT or Stringer day(s) is not recalculated following the KIT or Stringer day(s) i.e. the same APP figure continues to apply during the remainder of the relevant child related leave.

For more information on APP, please refer to Section 4.2 of the Payroll Guide to the LGPS 2014 at the following link:

<http://www.lgpsregs.org/index.php/guides/payroll-guide-to-the-2014-scheme>

Section 4 Member's Final Pay Details

Please give details of the 2008 Scheme definition of pensionable pay for the calendar year ending on the specified date(s) of retirement, as provided in Section 5 of Part A. However, if a Certificate of Protection has been issued (reduction in pay prior to 1st April 2008), a member has suffered a drop in pay since 1st April 2008, or had a drop in pay in the last 3 years, a previous year's pensionable pay will be required.

What is 2008 Scheme Definition of Pensionable Pay?

It is the pay on which employee's pension contributions are payable. For pension purposes an employee's pay is all the salary, wages, fees and other payments made to an active member for their own use in respect of their employment. It may also include any other payment or benefit specified in their contract of employment as being a pensionable emolument.

However, pay cannot include:

- Payments for non-contractual overtime;
- Any travelling, subsistence or other allowance paid in respect of expenses incurred in relation to the employment;
- Any payment in consideration of loss of holidays;
- Any payment in lieu of notice to terminate their contract of employment;
- Any payment as an inducement not to terminate their employment before the payment is made;
- Any amount treated as the money value to the employee of the provision of a motor vehicle or any amount paid in lieu of such provision (leased cars). However, there is an exception to this rule if the employee has this item regarded as pensionable under the 1986 Regulations prior to 31 December 1992;
- School achievement awards.

How do I determine the estimated Final Pay?

For the purposes of this form you need to decide what estimated Final Pay figure (full-time equivalent) is to be used in the calculation of the benefits.

Final Pay is normally the pay on which pension contributions have been deducted in the potential final 365 days of the employment.

However, depending on the circumstances, there are other periods over which Final Pay can be determined:

- For everyone, if their pay in one of the 2 preceding years is higher, that year should be used for Final Pay.
- If, prior to 1st April 2008, they were subject to an enforced reduction or restriction in their full-time equivalent pensionable pay, a Certificate of Protection was issued and the proposed date (s) of leaving is within 10 years of the effective date of the Certificate, you must take into account the effect of the Certificate when assessing the period over which the estimated Final Pay is to be calculated.
- If, after 31st March 2008, the member suffered a reduction or restriction in their full time equivalent pensionable pay, they can elect to use the protection under Regulation 10 of the LGPS (Benefits, Membership and Contribution) Regulations, to allow Final Pay to be determined as an average over an alternative period (a consecutive 3 year period within 13 years of leaving, ending on 31st March). If they elect to do so, you must calculate Final Pay based on this period.

Further information on how to calculate Final Pay can be found on the LGSS Pensions Service website at:

Cambridgeshire Pension Fund

<http://pensions.cambridgeshire.gov.uk/index.php/employers/looking-after-members/pensionable-pay/>

Northamptonshire Pension Fund

<http://pensions.northamptonshire.gov.uk/index.php/employers/looking-after-members/pensionable-pay/>

Particular care is needed in some circumstances. Specifically:

- If the member works part time or term time, the actual pay always has to be scaled up to that of a full time equivalent role.
- Where pay has been reduced or suspended because of sickness, the calculations are done on the pensionable pay that would have been received had the individual not been sick.
- During any period of maternity, paternity or adoption leave in respect of which contributions are paid (or deemed to have been paid) within the potential final pay period, the figure includes the pay that would have been received had an individual not been on maternity, paternity or adoption leave.
- Where pay has been suspended during the 365 days prior to the date for the estimate of benefits (e.g. industrial action, unpaid maternity leave, authorised unpaid leave beyond 30 days), and the member elects not to pay pension contributions for this period, the Final Pay should be calculated based on the months and days on which pension contributions were deducted during the last 365 days and scaled up to a full year.
- If the member has not worked for a full year the actual full-time equivalent pensionable pay is scaled up as if they had worked a full year (i.e. it is multiplied by 365 / the number of days of pensionable employment).
- Where pay has been suspended during the Final Pay Period e.g. as a result of industrial action, unpaid maternity leave, authorised unpaid leave and a period of employment is not counted as membership because the member does not elect to pay pension contributions for this period, the actual full time equivalent pensionable pay is scaled up to a full year (i.e. it is multiplied by 365 / the number of calendar days membership in the final year of employment).
- Where employment is due to cease after the date to which pension contributions have been paid to, e.g. unpaid maternity leave, other authorised leave and the member will not be paying back the contributions for this period, the final pay in respect of the final year of employment should reflect the actual full time equivalent pensionable pay in respect of the final year, scaled up to a full year (i.e. it is multiplied by 365 / the number of calendar days membership in the final year of employment).
- Payment in lieu of holidays and in lieu of notice should not be included when calculating the final pay figure.

Section 5 Employer's Payroll Department or Provider Authorisation

This must be completed by a designated person from either the Human Resources or Payroll Department/Provider, and authorised with the Employer's Payroll Department or Provider address stamp.