

# Employer Self Service User Guide

Altair system by



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## 5 Benefit Calculations

### 5.1 *altair* Benefit Calculations

Employer Services provides access to calculations of a member's benefits. It enables you to perform full benefit calculations, as 'prospective' or 'quotation' (see sections 5.1.1. and 5.1.2.), including the generation of calculation documents.

You cannot however perform 'actual' calculations that update and change a members' record. You can process benefit calculations that include multiple employments, subject to this facility being enabled by LGSS Pensions Service. Employment contracts can be selected for inclusion or exclusion during benefit calculation processing.

*In the section of the Guide there are images and information concerning the possible screen you might be prompted with when running benefit calculations.*

After selecting a member, then by selecting Benefit Calculation on the menu list on the left of the screen, you will be prompted with the following screen.

#### Benefit Options

Current Member Status	Active		
Effective From	01/09/2011		
Type of Calculation	-- Select --	Event	-- Select --
Date of Event	<input type="text"/>		
Date for Calculation	<input type="text"/>		
<input type="button" value="Clear"/> <input type="button" value="Proceed"/>			

You will see that the system has populated 'Current Member Status' and 'Effective From'. This 'Effective From' date will be their start date.

You will then see the blue highlighted box that is 'Type of Calculation'. By clicking on the drop down box (downwards arrow) you can select either 'Prospective' or 'Quotation' type.

#### 5.1.1 Quotation type calculation

You use this to estimate potential benefits for an event which is not certain to occur, or where the date or other details are not yet known.

A quotation can be processed at any future date, provided that estimates of the final details, such as NI earnings and so on, up to this date are available for input. In practice it is normally used only for events within a year of the current date.

Following a quotation, neither the results nor the details input during the calculation are usually recorded on the member's data set, which remains unchanged. In this

case there is no write back option. However, in some cases, at the end of a quotation calculation there may be an option to record the results on a 'Designer History' record.

### 5.1.2 Prospective type calculation

This is similar to a quotation, but can be performed at any future date without completing the lists to this date. Guaranteed Minimum Pension (GMP) calculations are omitted and consistency checks reduced. Other changes such as earnings projections may be included in the calculations. AVC forecasts are normally processed as prospective calculations.

As with a quotation, nothing is recorded on the member's data set.

### 5.1.3 Event meaning of a calculation

The next field to select is 'Event' and if you click the down arrow box this will bring over a dozen options. Select your choice.

The final two fields on this screen page are Date of Event and Date for Calculation which can be entered as the same date.

Once finished press 'Proceed' and you will be taken to the next page, where you can insert the 'CARE pay', see section 5.1.4.

If on the next page you see this box;

**Select Benefit**

-- Select --

If you have no options in this drop down box it will be because you have chosen to run a type of calculation that is not possible for the member. i.e) running a pension calculation for someone that is 20 years old. The information provided to the left of the above selection box will confirm the member's age and pensionable service.

### 5.1.4 Efficiency or redundancy calculation

The difference

### 5.1.5 CARE pay

On this page input the member's CARE pay for the period the system asks for and

over type any values that are wrong. For information on CARE pay go to Pensionable Pay page of our website.

## CARE Pay

Please enter the ACTUAL pay received during the following periods

### MAIN

<input type="text" value="01/01/2016"/>	<input type="text" value="31/03/2016"/>	<input type="text" value="0.00"/>
<b>01/04/2015</b>	<b>31/12/2015</b>	<b>2,154.78</b>

### 50/50

<input type="text" value="01/01/2016"/>	<input type="text" value="31/03/2016"/>	<input type="text" value="0.00"/>
<b>01/04/2014</b>	<b>31/03/2015</b>	<b>0.00</b>

Please note that if the initial start date is set to be equal to that of the previous entry, this will result in the new figure REPLACING the existing entry.

This input method can be used to input a "year to date" figure.

### 5.1.6 Employer discretion extra benefit

On this screen you can input an amount of additional pension.

## Additional Pension Benefit to be awarded by Employer

<b>Factors</b>			
<b>Pension Age Adj Factor</b>	<input type="text" value="1.0"/>	<b>Lump Sum Factor</b>	<input type="text" value="1,672"/>
<b>Benefit Options</b>			
<b>Amount of Pension</b>	<input type="text" value="0.00"/>	<b>Maximum</b>	<input type="text" value="6,500.00"/>
<b>Cost</b>			
<b>Cost By Lump Sum</b>	<input type="text" value="0.00"/>		

### 5.1.7 Retirement Benefits screen

On this page (see screen image below) enter Pensionable Pay as requested, either at date of leaving or in a previous year.

## Retirement Benefits

In order to calculate the additional amount of pension payable to a member who qualifies for the underpin protection to their CARE benefits, please enter the Pensionable Pay as at the date of leaving

Pensionable Pay at DoL

13,871.00 x

Where a previous years pay is to be used please enter pay and effective date below:

Previous years Pensionable Pay

0.00

Previous years Pensionable Pay effective date

Clear

Proceed

### 5.1.8 Benefit calculation summary screen

The contents on this screen acts as a summary and gives you a last chance to amend data before calculation.

## Benefit Calculation

Final Pay	31/01/2016	<input type="text" value="20253.00"/>	BCE Date	<input type="text" value="05/02/2016"/>
Prev Yrs Final Pay		<input type="text" value="0.00"/>	Effective Date	<input type="text"/>
<b>Benefit Options</b>				
Augmented Service		<input type="text" value="00/000"/>	Maximum	<input type="text" value="00/000"/>
Benefit Conversion ?		<input type="text" value="N"/>	Maximum PCLS?	<input type="text" value="N"/>
Redundancy Pay		<input type="text" value="0.00"/>	Dedn from Lump Sum	<input type="text" value="0.00"/>
		Clear	Proceed	

### 5.1.9 Retirement Benefits summary

On this screen (see screen image below) you are shown a summary of options and values in which you get a final choice to amend.

## Retirement Benefits

<b>Final Pay</b>	31/03/2016	13871.00	<b>BCE Date</b>	31/03/2016
<b>Prev Yrs Final Pay</b>		0.00	<b>Effective Date</b>	
<b>Augmented Service</b>		00/000		
<b>Benefit Options</b>				
<b>Benefit Conversion ?</b>		No	<b>Maximum PCLS ?</b>	No
<b>Waive any Act Red ?</b>		No	<b>Dedn from Lump Sum</b>	0.00
<b>Flexible Retirement</b>				
<b>Flexible Retirement Option</b>		-- Select --		
<b>Trivial Commutation</b>				
<b>Trivial Commutation Trivial commute uncrystallised benefits?</b>				No

### 5.1.10 Final options screen

On this page, (see screen image below) you are being asked whether you wish to waive any early retirement reductions that may be applicable for this member. The reductions apply differently to separate elements of the pension, specifically the pre 2014 benefits (final salary related benefits) and the post 14 benefits (career average related pension (CARE)).

## Final Salary benefits options

**Waive Actuarial Reduction on Final Salary Benefits?**

## CARE benefits options

**Waive Actuarial Reduction on CARE benefits?**

**If waiving PART of the reduction on CARE benefits, please enter EITHER the percentage to waive OR the amount of reduction to waive**

**Previous Reduction to CARE Benefits** 6.80

**Percentage to waive**

**Amount to waive**

With pre 2014 benefits it's a simple choice of whether you wish to waive the reductions or not. With the CARE pension (post 2014) you are able to choose whether to waive none, part or all of the reductions. You are able to choose whether the amount waived is a percentage or a value.

Should you wish to waive all or part of the reductions, the cost of the early release of the benefits will fall upon the employer and will automatically produce a capital cost calculation.

### 5.1.11 Final results screen

Here you will find the calculation results in various sections.

Due to a shortage of space there are a few abbreviations used, as follows:

AVC	- Additional Voluntary Contributions
CA form	- National Insurance Agency form
Con.	- Conversion/converted.
GMP	- Guaranteed Minimum Pension
IR Class	- Inland Revenue Class of membership
LTA	- Life Time Allowance
Pen	- Pension
P/T	- Part time
PI	- Pension Increase
PCLS	- Pension Commuted Lump Sum
TVin	- Transfer In of benefits

These abbreviations are further explained in the section 'Glossary of terms' on our website.

Under the member's name at the top of the screen you have the following two boxes.

**Please press proceed to action your selected options**

- Generate Documents**
- Nominated Quote**

If you have ticked the box for generating documents and pressed the 'Proceed' button, the next screen you will see is View Member Documents, see 5.1.12. The system has automatically saved a copy of these documents on the member's record.

### 5.1.12 View Member Documents

This screen shows you the documents that you have just created.

Document	Date	Amendable
<a href="#">CONVERSION INFORMATION DOCUMENT</a>	09/02/2016 13:30:45	No
<a href="#">Cost of Early Retirement</a>	09/02/2016 13:30:45	No
<a href="#">CONVERSION INFORMATION DOCUMENT</a>	04/02/2016 14:44:37	No
<a href="#">Cost of Early Retirement</a>	04/02/2016 14:44:36	No

To view or amend a document click on its name.

## 5.2 *altair* Member Self-Service Benefit Projector

*altair* Employer Services can provide access to the *altair* Member Self-Service Benefit Projector, enabling you to view the same benefit protections that are available to a member using the Member Self-Service website.

If your members do not have access to Member Self-Service and you would like them to have access please contact LGSS Pensions Service. Details are at the back of this manual.

The projector can be used for a general quotation of a member's benefits at retirement. If you want a more precise quotation value see the Benefit Calculator above.

### 5.2.1 Pop-up Warnings

When using the Benefit Projector, pop-up warning box may be displayed each time you select a benefit calculation to warn about any impending changes to the regulations etc.

### 5.2.2 Five Benefit Projectors

By hovering your cursor over the Benefit Projector menu, you have the option of selecting one of five projectors.

- Deferred Benefits
- Death Benefits
- Redundancy Retirement
- Ill-health Retirement
- Voluntary Retirement

A screen image of each of the above chosen options are printed below. Each projector calculates a value based on the members record. There are boxes in which you can change the date or value. Click 'Calculate' for a new result. The values at the top of the projector will change.

### Deferred Benefits

	Pension	Lump Sum	Spouse's Pension
Deferred Pension payable from 15/04/2041	£607.91	£0.00	£209.47
Leaving Date*	13/02/2015		
Current Actual Pay*	15083.76		
Salary Increase Rate*	0.00		

\*Required

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.

To process another benefit calculation, click the Calculate button below.

Calculate

### Death in Service

Death Grant	£45,251.28
Spouse's Short Term Pension	£0.00
Spouse's Long Term Pension	£2,676.08
Children's Pension	£1,338.04 per child
Number of Children*	1
Leaving Date*	13/02/2015
Current Actual Pay*	15083.76
Salary Increase Rate*	0.00

\*Required

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.

To process another benefit calculation, click the Calculate button below.

Calculate

### Redundancy Retirement

Pension	£8,046.43
Lump Sum	£0.00
Spouse's Pension	£2,487.45
Leaving Date*	14/04/2039
Current Actual Pay*	15083.76
Salary Increase Rate*	0.00

\*Required

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.

To process another benefit calculation, click the Calculate button below.

Calculate

### Ill Health Retirement

Annual Pension	£2,621.89
Lump Sum	£0.00
Spouse's Pension	£826.25

  

Leaving Date*	13/02/2015
Current Actual Pay*	15083.76
Salary Increase Rate*	0.00

\* Required

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.

To process another benefit calculation, click the Calculate button below.

Calculate

### Voluntary Retirement

Pension	£7,198.60
Lump Sum	£0.00
Spouse's Pension	£2,487.45
Projected Salary to Retirement	£15,083.76

You have the option of converting some of your pension into additional Lump Sum.

[Click here for more details.](#)

Note that as you are taking your benefits before your normal pension date your pension has been reduced by £847.83 and the lump sum by £0.00.

Leaving Date*	14/04/2029
Current Actual Pay*	15083.76
Salary Increase Rate*	0.00

[Show additional options](#)

\* Required

The above figures are for illustration purposes only. DO NOT make decisions in respect of your benefits without requesting a formal quotation from us.

To process another benefit calculation, click the Calculate button below.

Calculate

## 14 Website

For further information please see our websites at:

<http://pensions.cambridgeshire.gov.uk/>

<http://pensions.northamptonshire.gov.uk/>

## 15 Contact us

Contact details are:

General pensions information: [Pensions@northamptonshire.gov.uk](mailto:Pensions@northamptonshire.gov.uk)

Employers Team: [PenEmployers@northamptonshire.gov.uk](mailto:PenEmployers@northamptonshire.gov.uk)

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