



Roles and responsibilities of

Scheme Employers
(‘the Employer’)

and Third Party Payroll Providers
(‘Payroll Provider’)

and The Administering Authority
(‘BCC’)

in relation to administration of the Local
Government Pension Scheme for the
Buckinghamshire Pension Fund

Effective date: 1 April 2017

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Summary of actions

Topic	Employer/Payroll Provider Action	BCC Action
New entrants	<p>Enter an eligible employee into the LGPS at the appropriate time and notify the employee of their contribution band, date it is applicable and of their right to appeal</p> <p>The Employer/Payroll Provider will use i-Connect via the online return facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the month payroll action was taken</p>	<p>Set up a pension record and issue a statutory notification within 6 weeks of i-Connect action or receipt of the spreadsheet</p>
Opt-outs	<p>Action a request to opt-out and take the necessary refund/leaver action</p> <p>The Employer/Payroll Provider will use i-Connect via the online return facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the month payroll action was taken. A copy of the opt-out form must be sent in all cases</p>	<p>Set up an opt-out record within six weeks of i-Connect action or receipt of the spreadsheet</p>
50/50 section	<p>Action a request to enter the 50/50 section and notify the employee of the effect of their election</p> <p>The Employer/Payroll provider will send a copy of the member's election form to BCC and use i-Connect via the online facility or payroll download, or submit the monthly notification spreadsheet by the 19th of the month following the month payroll action was taken</p>	<p>Update the member's record</p>
Reduction in Pay	<p>Keep payroll data for 13 years</p>	<p>Use the pay notified to them</p>

Changes	Where the underpin applies or where an added years contract is in force, the Employer/Payroll Provider will use i-Connect via the online return facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the change, detailing all relevant changes	Update the member's record and issue a statutory notification within 6 weeks of i-Connect action or receipt of the spreadsheet
Monthly Contributions	Pay both employee and employer contributions and submit the relevant monthly notification spreadsheet to BCC by the 19th of the month following deduction	Check the monthly contribution tab and allocate contributions within 6 weeks of receipt
Year-end Return	Email the annual return to lgsystems@buckscc.gov.uk no later than 30 April. Refer to Appendix II for a summary of the Year-End process	Upload the data and produce Annual Benefit Statements by 31 August
Additional Contributions	Commence, change or cease AVC deductions and pay the monthly contributions and provide a contribution schedule to the AVC provider no later than the 19th of the month following deduction Commence, change or cease APC deductions and pay over these amounts along with the regular monthly contributions Change or cease added years or ARC deductions and pay over these amounts along with the regular monthly contributions	Notify the Employer/Payroll Provider of AVCs commencing Amend Scheme member records in line with the APC application form received from the member Notify the Employer/Payroll Provider of added years or ARCs changing or ceasing
Absences	Deduct contributions as necessary and ensure full details are provided, where applicable, using i-Connect via the online return facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the absence.	Update the member's pension account
Estimates	Email "Employer Request for Estimate of Retirement Benefits" form to pensions@buckscc.gov.uk	Will provide estimate of benefits within 10 working days of receipt
Leavers	Where applicable, action using i-Connect via the online return facility or payroll download. In all cases email a completed leaving form (and if applicable a final pay calculation) by the 19th of the month following the month in which the member left to	Will notify the member of their benefits within 20 working days of i-Connect action or receiving the leaving form, whichever is later

	pensions@buckscc.gov.uk	
Retirement	Where applicable, action using i-Connect via the online return facility or payroll download. In all cases email a completed retirement leaving form and any required certification to BCC at least 3 weeks before a member's retirement date to pensions@buckscc.gov.uk	Calculate the pension benefits and write to the member detailing their options within 10 working days of i-Connect action or from receiving the leaving form and certification (if applicable), whichever is later
Death in Service	Obtain certification if possible and where applicable, action using i-Connect via the online return facility or payroll download, In all cases email the appropriate leaving form to pensions@buckscc.gov.uk within 5 working days of the receiving notification of the member's death	Calculate the benefits due and write to the next of kin within 5 working days of i-Connect action or from receiving the leaving form and certification (where possible), whichever is later

General Conditions and Services

1. Basic Agreement

1.1 Service Level Agreement between the ‘the user’ and ‘the provider’

‘The user’ requires the provision by ‘the provider’ of the services listed herein conforming to the standards specified in this document. This 2017 version of the SLA incorporates changes to previous versions, resulting from changes to the LGPS Regulations and internal processes.

1.2 Definitions

The Scheme Employer or Third Party Payroll Provider is hereafter known as ‘the user’ or ‘Employer/Payroll Provider’. Buckinghamshire County Council as the administering authority is hereafter known as ‘the provider’ or ‘BCC’.

1.3 Period of Agreement

This Agreement shall remain in force for the period 1 April 2017 to 31 March 2020, unless otherwise specified.

Variation of individual clauses and/or performance standards during the term of the Agreement must be agreed in writing between both parties and, when agreed, shall then become part of the original Agreement.

1.4 Indemnity

BCC indemnifies the user against any claims or loss of income or additional expenditure resulting from the proven negligence of BCC or its officers or any agent or company employed by BCC in the performance of services under this Agreement.

1.5 Monitoring and Review

Meetings shall be held by BCC and the user to monitor and review this Agreement as necessary and full reference will be made to the Pensions Administration Strategy and provisions therein.

In the event that BCC fails, except due to events outside its control, to provide a service in accordance with the Service Level Agreement, including any deadlines therein, it shall meet any reasonable cost or loss incurred by the user, its staff or scheme members.

1.6 Dispute Resolution

Should a disagreement arise in respect of the application of the Pensions Administration Strategy or this Service Level Agreement, both parties will work together to resolve the dispute in an appropriate and timely manner.

New Entrants to the Scheme

All new employees under the age of 75 should be brought into the LGPS immediately-

- if they are employed by a body listed in Part 1 of Schedule 2
- if they are employed by a body listed in Part 2 of Schedule 2 and they or the class of employees they belong to has been designated as being eligible for LGPS membership
- if they are employed by an admission body and they or the class of employees they belong to has been designated as eligible for LGPS membership
- if they are employed by a body in Column 1 of Part 4 of Schedule 2

All of the above can be found at <http://www.lgpsregs.org/index.php/regs-legislation/timeline-regulations-2014?showall=&start=18>

EXCEPT FOR:

- Casual workers where there is no mutuality of obligation - this group of workers are eligible to join the LGPS. They are not contractually enrolled in the LGPS, but they can opt to join by completing an Opt In form
- Workers who have a contract of less than three months - this group of workers are not contractually enrolled in the LGPS on joining but they can elect to join by completing an Opt In form. However, they must be entered into the LGPS on their automatic enrolment date and if their contract is extended beyond three months, they must be automatically brought into the LGPS from the first day after the three month period.
- Workers who are eligible to be a member of another public service pension scheme in relation to that employment.

An opt in form can be downloaded at www.buckscc.gov.uk/lgpsguidesandforms

Employees will pay contributions based on their annual pensionable pay in accordance with the table below.

LGPS Contribution Table 2017/18			
Band	Actual pensionable pay for an employment	Contribution rate for that employment	
		Main LGPS section	50/50 LGPS section
1	Up to £13,700	5.5%	2.75%
2	£13,701 to £21,400	5.8%	2.9%
3	£21,401 to £34,700	6.5%	3.25%
4	£34,701 to £43,900	6.8%	3.4%
5	£43,901 to £61,300	8.5%	4.25%
6	£61,301 to £86,800	9.9%	4.95%
7	£86,801 to £102,200	10.5%	5.25%
8	£102,201 to £153,300	11.4%	5.7%
9	£153,301 or more	12.5%	6.25%

* The above apply from 1 April 2017. Band ranges can change in line with the Consumer Price Index (CPI) each April

Assessment of pensionable pay

An employee's pensionable pay is all of the salary, fees and other payments paid to them and any benefit specified in their contract of employment as being a pensionable emolument. It includes overtime payments and payments made in respect of additional hours where an employee is part time.

Pensionable pay does not include

- any sum 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 a contract of employment
- any payment as an inducement not to terminate the 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
- 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 leave
- returning officer or acting returning officer fees other than fees paid in respect of:
 - local government elections
 - Parliamentary elections
 - European Parliamentary elections

When assessing the contribution band an employee falls into, it is the pensionable pay the employee receives which dictates which Band an employee falls into

Examples

An employee works full time and has an annual pensionable pay of £24,000= Band 3

An employee works 50% of whole time and although the pay scale/range for the post they are in is £24,000 they only receive annual pensionable pay of £12,000= Band 1

An employee works full time and has an annual pensionable pay of £20,000= Band 2

An employee works full time and has an annual pensionable pay of £20,000 and they also receive an overtime payment of £300 per month. £20,000 + (£300*12) = Band 3

Action required by the Employer/Payroll Provider:

When setting up a new payroll record for an employee, the Employer/Payroll Provider will automatically enter an eligible employee into the LGPS from the first day of employment.

If an employee who is not a scheme member opts-in to the LGPS, the Employer/Payroll Provider will bring the employee into the Scheme from the pay period following the application.

Employees who have a contract of less than three months who elect to join should be entered into the LGPS from the pay period following their election and not from the date of the election. An optant out who elects to rejoin should also be entered into the LGPS from the pay period following the application.

Whenever the Employer/Payroll Provider sets a member's contribution rate, they must inform the employee of the contribution rate applicable, the date from which it is applied and notify them of their right to appeal against this decision under the Internal Disputes Resolution Procedure (IDRP).

On a monthly basis, the Employer/Payroll Provider will use i-Connect via the online facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the month payroll action was taken.

Only the highlighted columns should be completed by the Employer/Payroll Provider and should contain the following information:

- Payroll number
- Home address
- Post code
- NI number
- Surname
- Forenames
- Title
- Sex
- Marital status – optional
- Date of Birth
- Date joined Fund
- Automatic Enrolment Date
- Annual rate of pensionable pay
- Contribution rate
- Name of School (if applicable)
- Work email address

Each month the Employer/Payroll Provider will use i-Connect via the online facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the month payroll action was taken. The Employer should ensure the employee is entered into the LGPS from the correct date. The Employer will issue the statutory notification as detailed below to the employee.

Action required by BCC:

On receipt of the spreadsheet, BCC will set up a pension record on their system for each employee. Within 6 weeks of i-Connect action or receiving the spreadsheet, a statutory notification will be produced confirming the employee's pensionable status. This will be sent to the Employer for issue to the employee.

Contributions

On 1 April every year for existing members, at the outset of active membership for new members and from time to time thereafter (including every April), a Scheme employer has to make a decision as to the rate of contribution a member will make.

The rate, applicable date and the right for a member to appeal the decision under the Internal Disputes Resolution Procedure (IDRP) must be notified to a member as soon as is reasonably practicable.

The bandings can be found on Page 6 and any reductions in pay due to sickness, child related leave, reserve forces leave or other absence from work are to be ignored when assessing/reviewing the contribution rate/band.

When assessing the contribution band an employee falls into, it is the pensionable pay the employee receives which dictates their Band.

For workers employed on “zero hours” contracts or variable hours contracts, the Employer will have to make an assumption as to what that member’s pensionable pay will be. This can be done by using-

- the annual rate of contractual pay
- the annual rate of contractual pay plus an estimate of the non-contractual overtime or additional hours over and above the contracted hours which might be worked in a year
- the hourly contractual rate multiplied by an estimate of the number of hours to be worked in a year
- the weekly contractual rate multiplied by 52/52.143/52.2
- the weekly contractual rate multiplied by 52/52.143/52.2 plus an estimate of other pensionable payments to be made that year

Employers should make the assessment in a reasonable and consistent manner. Where they cannot be certain at the outset that the member has been placed in the correct band, an Employer can undertake a periodic review of contribution bandings for members who have fluctuating pay/hours.

Once the initial pay band and contribution rate has been set, the Employer is required to reassess the band and contribution rate each April and can review the band and rate on any material change in pay. In deciding the approach to take, Employers will need to balance ensuring the member’s contributions fairly reflect the pensionable pay received by the member over the course of the Scheme year against the need to keep the approach simple and easy to administer.

Opt outs

A member may opt-out of the LGPS at any time by notifying their Employer in writing that they wish to do so. This is done by completing the opt-out form available on the Pensions website (www.bucksgov.uk/lgpsguidesandforms). An Opt-Out Form cannot be completed before commencing employment, nor can it be provided to the member by the Employer.

If they opt-out within 3 months, they are treated as not having been a LGPS member and are entitled to a refund via payroll. If they opt-out with more than 3 months but less than 2 years membership, they are entitled to a refund from the Pension Fund. If they opt-out after 2 years, they are entitled to a deferred benefit.

Action required by the Employer/Payroll Provider:

A member must notify the Employer/Payroll Provider directly if they wish to opt out of the Scheme by filling in the Opt Out form. The Employer/Payroll Provider must retain a copy of the election to opt out. The employee should be taken out of the Scheme from the month in which their election is received.

- If the option is received within 3 months of commencement, the Employer/Payroll Provider will refund all pension contributions deducted and adjust payroll for tax.
- If the member has been in the Scheme for more than 3 months, where applicable, the Employer/Payroll Provider will use either the online return facility or payroll download to notify BCC of any leaver. In all cases a completed "Early Leaver" form is required.

BCC must be informed of LGPS optants out in all cases, regardless of their length of membership. If the Employer/Payroll Provider has previously notified BCC via a spreadsheet, an email should be sent to BCC notifying them that the member has opted out, confirming that all contributions have been refunded and the necessary adjustments have been made for tax.

Notification of Opt Outs is similar to that for new starters. The Employer/Payroll Provider will use i-Connect via the online facility or payroll download, or complete the monthly notification spreadsheet. Only the highlighted columns need to be completed and should be resubmitted by the 19th of the month following the month payroll action was taken. In all cases, please also provide a copy of the employee's signed and completed Opt Out form, as we are required to keep a record of all optants out on our pension administration system and their Opt Out form will be scanned to it.

Where the member has more than 3 months but less than two years membership and is entitled to a refund of their own LGPS contributions, it is necessary for the Employer to confirm the amount of 'National Insurance Contracted-Out Earnings' up until the 2015/6 financial year on the 'Notification of an Employee Leaving Early' form. This figure should be the amount of the employee's NI-able earnings between the Lower Earnings Limit and Upper Earnings Limit/Upper Accruals. The Employer should provide the figure for each financial year of the member's employment where the member has less than two years membership and is entitled to a refund of their own LGPS contributions.

Action required by BCC:

If BCC receive an Opt Out form, letter or email from the member who wants to opt out, they will forward it to the Employer/Payroll Provider for action. BCC will require and will retain a copy of the employee's Opt Out form in all cases, regardless of length of LGPS membership.

50/50 Section Membership

Employees who are eligible for LGPS membership can elect to pay half of the pension contribution due and receive half of the benefit (1/98th). This is called the 50/50 section of the LGPS. Although unlikely, it is possible for a member with 2 or more concurrent employments to elect to be in the 50/50 section for all or any of those employments. While a member of the 50/50 section, members remain entitled to the full benefit in respect of any death in service lump sum and full ill-health enhancement.

A person cannot elect for the 50/50 section;

- before their employment has commenced, or
- if they are being automatically enrolled, immediately before their automatic enrolment or automatic re-enrolment date, or
- for those opting into the LGPS, immediately before opting in

They have to be entered into the main section first and then can opt for the 50/50 section. If this election is done before the payroll is run, they can be a member of the 50/50 section from day one. Although the member's contribution is halved, **the employer contribution remains payable in full** and will be accounted for as part of the Fund valuation process every 3 years.

The Employer of a member electing for the 50/50 section is required to give the member information about the effect on that member's likely benefits as a result of that election.

An election form which includes details on the effects of electing for the 50/50 section and guidance notes for Employers can be found at www.bucksc.gov.uk/lgpsguidesandforms

The 50/50 section is not designed to be a long term situation and membership of the 50/50 section will cease from the pay period following the Employers automatic re-enrolment date. At this point, any members in the 50/50 section of the LGPS would be put back into the main section and would have to make a further election if they wanted to move back into the 50/50 section.

In addition, a member going onto no pay as a result of sickness or injury is moved back into the main section on the first day of the next pay period (provided they are still on no pay at the beginning of the pay period).

If the employee is in the 50/50 section and goes on to no pay during ordinary maternity leave, ordinary adoption leave or paternity leave, the employee must be moved back into the main section from the beginning of the next pay period if they are still on nil pay at that time. The member could make a further 50/50 election once they start to receive pay again and any such election would take effect from the beginning of the pay period following the election

If a member elects to move to the 50/50 section:

- any existing additional pension contribution (APC) contract which is at whole cost to the employee must cease (unless it is to purchase an amount of pension "lost" due to a trade dispute or due to a period of authorised leave of absence or period of unpaid additional maternity, paternity, shared parental or

adoption leave where the member is paying the full cost of the APC*, in which case it continues, unless the member elects to terminate the contract);

- any shared cost additional pension contribution (SCAPC) contract must cease (unless it is to purchase an amount of pension “lost” during a period of authorised unpaid leave of absence or during a period of unpaid additional maternity, paternity, shared parental or adoption leave in which case it continues, unless the member elects to terminate the contract); and
- any AVC or Shared Cost AVC contract continues, unless the member elects to terminate the contract.

[*i.e. the member made an APC election more than 30 days after returning from a period of leave of absence or period of unpaid additional maternity, paternity, shared parental or adoption leave, thereby missing the deadline for the employer to compulsorily contribute to a shared cost APC, and the employer did not agree to voluntarily contribute to a shared cost APC. **NB:** Employers have the discretion to extend the 30 day limit within which a member must make an election to buy ‘lost’ pension in respect of an authorised leave of absence]

It should be noted that on movement to the 50/50 section any existing contributions to:

- an AVC/SCAVC;
- an APC to purchase an amount of pension “lost” due to a trade dispute or due to a period of authorised leave of absence or period of unpaid additional maternity, paternity or adoption leave where the member is paying the full cost of the APC;
- a SCAPC to purchase an amount of pension “lost” during a period of authorised unpaid leave of absence or during a period of unpaid additional maternity, paternity or adoption leave; or
- an additional regular contribution (ARC), added years, Preston part-time buy-back, or additional survivor benefit contribution (ASBC) contract / arrangement in force prior to 1st April 2014

are not reduced to half rate. The contributions under such contracts / arrangements continue to be paid in full i.e. the full percentage rate or flat rate sum due under the relevant contract / arrangement.

Action required by the Employer/Payroll Provider:

The Employer will take the necessary payroll action on receipt of a 50/50 election form and must give the member information about the effect on their benefits. The Employer must put any members in the 50/50 section back into the main section from the pay period following their automatic enrolment/re-enrolment date and if a member goes onto no pay as a result of sickness.

Separate pensionable pay cumulatives must be retained for members who elect for the 50/50 section. At year end, the cumulatives for this section must be reported to BCC.

The Employer will send a copy of the member’s election form to BCC and use i-Connect via the online facility or payroll download, or submit the monthly notification spreadsheet by the 19th of the month following the month payroll action was taken. All columns highlighted in yellow must be completed (where relevant) otherwise the spreadsheet will be returned. Column H named Ident2 should be updated with the

member's payroll reference. Cumulatives up until the date prior to the election taking effect must be updated with the 'from' and 'to' dates for the relevant section.

Examples of a member electing for the 50/50 section and the main section are shown at the top of the 50/50 tab.

Action required by BCC:

BCC will update the member's record with details of the election and will award benefits at the accrual rate of 1/98th for any pensionable pay notified to them as have being paid while a member has elected for the 50/50 section.

Pensionable pay¹

An employee's pensionable pay is all of the salary, fees and other payments paid to them and any benefit specified in their contract of employment as being a pensionable emolument. **It includes overtime payments and payments made in respect of additional hours where an employee is part time.**

Pensionable pay does not include

- any sum 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 a contract of employment
- any payment as an inducement not to terminate the 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
- 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 leave
- returning officer or acting returning officer fees other than fees paid in respect of
 - local government elections
 - Parliamentary elections
 - European Parliamentary elections

HMRC approved salary sacrifice arrangements, where an employee gives up pay in return for a tax assessable benefit in kind from which income tax liability is then removed, is pensionable.

Where holiday entitlement is sold in return for additional pay, the extra pay will be non-pensionable. Where pay is foregone in return for additional holiday, this is authorised unpaid leave of absence and the member can elect to buy the "lost" pension via an APC.

- Benefits in the 2014 scheme will be calculated on pay received in the Scheme year (1 April to 31 March) and not on the pay due in the period. There is no need to adjust pensionable pay on payment of arrears paid in the current pay period that are not related to it.
- The amount of pensionable pay to be allocated to a member's cumulatives is the actual amount of pay received.
- However, when dealing with pre 1 April 2014 benefits, arrears will need to be allocated to the period in which they are in respect of for the calculation of final pay under the [2008 Scheme definition \(see Regulation 4\)](#). Pensionable pay paid after 31st March 2014 which relates to a period before 1st April 2014

¹ the full definition of Pensionable Pay (2014 definition) appears in the Payroll Guide to the LGPS 2014 at <http://www.lgpsregs.org>

should have employee contributions deducted at the member's contribution rate payable under the **2008 Scheme and on the 2008 Scheme definition of pensionable pay**

- This pay must **not** be included in the pensionable pay cumulative (CPP) in the Scheme year in which the payment is made

Assumed Pensionable Pay (APP)

This is the pay that the member would have received but for reduced pay or no pay as a result of sickness or injury; reduced or no pay during relevant child related leave (ordinary/paid additional maternity, paternity, shared parental or adoption leave); or while on reserve forces leave. Unpaid child related leave is not included in APP as this period is paid for via an APC.

Where APP applies, the amount added to the cumulative pensionable pay should be the APP and not any actual pay received. The only exception is where the actual pay exceeds the assumed pay (e.g. KIT/SPLIT days), in which case the actual pensionable pay would be added in respect of that period and assumed pay for other days.

APP is calculated as an annual rate and then applied to the period of reduced/no pay.

The annual rate for a member paid other than monthly is:

- the average pensionable pay for the 12 weeks prior to the start of the relevant period after removing any payments that are not payable every pay period but including any APP credited in that 12 week period, then
- this figure is grossed up to an annual figure, and
- if 12 complete pay periods do not exist, use whatever number of complete periods are available

For a monthly paid employee 3 complete pay periods should be used which are then grossed up to an annual amount.

Where the Employer knows what the pay would have been (where pay does not fluctuate) they can use this instead of working out an average APP figure. If pay is fluctuating then the Employer should use the average period, as detailed above.

To calculate the Employer's contributions:

- if the period where APP applies is only short term, then it is acceptable for the Employer to base their contributions on the pay the member would have received without having to work out an average.
- If long term then an average would be more relevant.

The calculation of APP can include pensionable pay prior to 1 April 2014 if the period goes back that far, and if it does the 2008 definition of pensionable pay is used for that period.

APP may be increased at the time of calculation if an Employer decides to add back any regular lump sum payment made in the last 12 months. They must determine whether there is a "reasonable expectation" that a regular lump sum payment would have again been paid during the period where APP will apply.

Any reduction in pay during the 3 month or 12 week period prior to a member going onto reduced contractual pay as a result of sickness or injury, or relevant child related leave or reserve forces service leave, should be ignored when using the pay during that period to calculate the assumed pensionable pay for the member.

Where a member dies in service, assumed pensionable pay is to be calculated in the same way as above, so that this can be used by BCC to assess any enhancement due to the member's survivors.

Reduction in Pay

Final pensionable pay is normally based on the full-time equivalent pay for the last 12 months (i.e. the [2008 Scheme definition](#) (see Regulation 4). of pensionable pay). If either of the two previous years' pay is higher, either of these two preceding years may be used, calculated to the anniversary of the member's last day of service ("best of the last 3 years' pay"). It is the employer's responsibility to provide the previous 3 years final pay calculations at the outset, where there has been a reduction in pay.

If, on or after 1 April 2008 and within 10 years of leaving, a member who was a member of the LGPS prior to 1 April 2014 (voluntarily or compulsorily) has restricted pay, reduces their grade or moves to a position with less responsibility, they can choose to use the average of any 3 consecutive years pay in the last 10 years ending on a 31st March (plus RPI/CPI from the end of the 3 year period). Certain exclusions apply (reduction as a result of flexible retirement) and BCC should be contacted for any clarification. Where it appears this may apply to a member, BCC will contact the employer detailing the criteria. It is the employer's responsibility to determine whether the best 3 years in 10 applies. BCC will use the pay provided by the employer and will not query the pay provided.

If prior to 1 April 2008 a member was issued with a Certificate of Reduced Remuneration, they are entitled to have their benefits based upon the best average 3 year period, ending on 31 March, in the last 13 years.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider will need to ensure that payroll data is kept for 13 years in respect of cases falling into this category. Employers should use the final pay calculation FP calc) spreadsheet to calculate the member's final pensionable pay.

Action required by BCC:

BCC will use the final pensionable pay (2008 definition) as notified to them by the Employer/Payroll Provider.

Changes

Hours changes are only required for members who are protected by the Scheme underpin or for members who have existing added years contracts.

If notifying the BCC via the monthly notification spreadsheet, please only provide changes for those members where the above criteria applies. Spreadsheets containing updates for all members will be returned to the employer for amendment.

Any changes that occur during membership for these members must be notified immediately to BCC. Failure to notify BCC of these changes promptly could affect the calculation of the member's benefits when they leave or retire.

The Scheme underpin is an additional payment where the member would have been better off under the 2008 Scheme. Members covered by this are those who:

- Were active members of the 2008 Scheme on 31 March 2012; **and**
- Were within 10 years of Normal Pension Age on 1 April 2012; **and**
- Receive payment of benefits on/after Normal Pension Age (2008 definition)
- Do not have a break of more than 5 years in active membership in all public service pension schemes, **and**
- Have not already drawn any benefits from the 2014 Scheme in relation to the employment (e.g. upon flexible retirement)

On a monthly basis the Employer/Payroll Provider will use i-Connect via the online return facility or payroll download, or submit the monthly notification spreadsheet to BCC detailing all relevant changes. BCC no longer require pay changes to be submitted. Only the highlighted columns should be completed by the Employer/Payroll Provider and should contain the following information:

Hour/Name Changes:

- NI number
- Payroll number
- Surname
- Forenames
- Date commenced current pensionable service
- New part-time hours or percentage
- Previous part-time hours or percentage
- Date of change
- Full time equivalent salary
- Contribution rate

Address Changes:

- NI number
- Address
- Name

Action required by the Employer/Payroll Provider:

Each month the Employer/Payroll Provider will use i-Connect via the online return facility or payroll download, or submit the monthly notification spreadsheet to BCC by the 19th of the month following the month payroll action was taken. This will include

changes of hours or weeks worked (for employees who fulfil the underpin criteria or who have an existing added years contract), change of band, change of name and change of address.

Where the underpin applies, the Employer will issue the original statutory notification as detailed below to the employee.

Action required by BCC:

On receipt of the monthly notification spreadsheet, BCC will amend the member's record with the information provided. Within 6 weeks of i-Connect action or receiving the spreadsheet, a statutory notification (where the underpin applies, or the member has an added years contract) will be produced confirming the employee's change of pensionable status. This will be sent to the Employer for issue to the employee.

Monthly Contributions

Pension contributions will be paid over to the BCC Pension Fund each month, no later than 19 days following the month in which the deduction was made.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider will need to pay both employee and employer contributions to BCC and submit the monthly notification spreadsheet no later than the 19th of the month following the deduction.

- If you set your employee bands in April each year, you need to complete the Monthly Notification Spreadsheet_ Annual Banding 2017-18.xls'
- If you set your employee bands monthly, you need to complete the Monthly Notification Spreadsheet_Monthly Banding 2017-18.xls'.

The spreadsheet allows the Employer/Payroll Provider and BCC to check the contributions paid.

- On the spreadsheet the Instructions tab details the cells that need to be completed.
- On the Employee Data tab, the data input areas have been highlighted in blue.
- There are some checks in the Employee Data tab – these are meant to be warnings of potential errors and can be ignored if the Employer is satisfied that the information is correct.

The full instructions for completing the monthly contributions tabs on the monthly notification spreadsheet can be found in the appendices. If you have any questions or require any assistance with completing the monthly contribution tab, please email lgpsreturns@buckscc.gov.uk and the Pensions Finance Officer will respond to you as soon as possible.

Action required by BCC:

Within 6 weeks of receipt, BCC will check the monthly contribution return spreadsheet and allocate the contributions to each Employer.

Year-end Return

A year-end return must be supplied to BCC, including the following information **for each employment** as at 31 March-

- Surname
- Forename
- Gender
- Date of birth
- National Insurance number
- Payroll Ref: should be a unique ID for the employment
- Date member became active in the employment (if during the Scheme year)
- Date ceased active membership in the employment (if during the Scheme year)
- CPP1: cumulative pensionable pay received in the employment during the Scheme year while in the main section of the scheme (including APP)
- CEC1: cumulative employee contributions deducted from pensionable pay (CPP1)
- CPP2: cumulative pensionable pay received in the employment during the Scheme year while in the 50/50 section of the scheme (including APP)
- CEC2: cumulative employee contributions deducted from pensionable pay (CPP2)
- EE RATE: The employee's rate of contributions at the end of the Scheme year or at the date of cessation of membership (if this occurred during the Scheme year) either in the main or 50/50 section of the Scheme.
- The section of the Scheme the member was in at the end of the Scheme year (or at the date active membership ceased if during the Scheme year)
- CRC: Cumulative employer contributions deducted from pensionable pay in respect of the employment (including APP)
- EAPC CAC: Cumulative additional pension contributions (APCs) paid in respect of the employment by the member
- RAPC CAC: Cumulative additional pension contributions (APCs) paid in respect of the employment by the employer
- EAVC CAC: Cumulative additional voluntary contributions (AVCs) paid in respect of the employment by the employee
- RAVC CAC: Cumulative additional voluntary contributions (AVCs) paid in respect of the employment by the employer
- FTE final pay (2008 definition)² for the Scheme year (1 April to 31 March of the relevant year) **for members with LGPS membership prior to 1 April 2014** who are active at the end of the Scheme year
- Employee Status – automatically generated based on the information input by the Employer.

BCC will send an email to the Employer/Payroll Provider by 28 February with the return to be completed and spreadsheet to be used. They must be completed and returned to BCC on or before 30 April.

² The full definition of Final Pay under the 2008 Scheme regulations is available from <http://www.lgpsregs.org/timelineregs/LGPS2008Regs/SI20140044/20071166.htm>, (See Regulation 4)

Action required by Employer/Payroll Provider:

Once completed and checked for accuracy, the Employer should return the annual return spreadsheet and signed SUP52 to LGsystems@buckscc.gov.uk, no later than 30 April.

- If no return is submitted by 30 April, we will apply a charge for additional administration costs of £50 per working day from 1 May to the date an accurately completed return is received. The charge will be recovered from the Employer.
- If the annual return and SUP52 spreadsheets are not completed correctly or data is missing, these will be returned to the Employer within 5 working days of receipt with a request for a revised, correctly completed return.
- Employer will be given 5 working days from the date of our request to return the revised and correctly completed annual return.
- If the revised return is not received by us by the 5th working day after our request, we will apply a charge for additional administration costs of £50 per working day, until the date the correctly completed return is received. The charge will be recovered from the Employer.
- Our Pension Administration Strategy details these charges. The latest version has been effective since 1 April 2017. It is available from the “Policies” section of our website at www.buckscc.gov.uk/pensions

Action required by Buckinghamshire County Council:

On receipt of the return and spreadsheet, BCC will complete their financial reconciliation and then load the Employer-supplied data onto their system.

Employer Liaison Officers (ELOs) will use comparison spreadsheets to identify records with queries. An indicator will be added to member records which show a query. The indicator prevents an inaccurate annual benefit statement (ABS) from being produced for that member.

Annual Benefit Statements (ABS) will be issued for members’ records without any queries by 31 August. Once the first run of ABSs have been sent, from September (or earlier if possible) ELOs will produce query spreadsheets and send these to the Employer for resolution. The ELO will state a deadline for replying to outstanding queries; Employers must respond promptly.

- If there are any records missing, the Employer will be contacted by their Employer Liaison Officer and asked to update using i-Connect via the online return facility or payroll download, or provide a starter spreadsheet.
- If there are any members with leaving dates on the spreadsheet and the Pensions & Investments Team have not been informed, the Employer will be contacted for leaver form(s).
- If the member had been in the LGPS prior to 1 April 2014 and the full time equivalent pay (.i.e. Final Pay 2008 definition) provided has decreased when compared to the full time equivalent pay held as at the previous 31 March, the Employer will be contacted by their Employer Liaison Officer for confirmation that the member’s full time equivalent rate of pay has decreased.

We will periodically print further ABSs, by Employer, as their outstanding queries are cleared. These will be issued to the Employer for onward distribution to members. The Year-end process is summarised in Appendix II.

Additional Contributions

Additional Voluntary Contributions (AVCs)

Members may make an election, at any time, to pay AVCs. Members can choose between our two AVC providers, Prudential and Scottish Widows.

- For AVC contracts which commenced pre 1 April 2014, members can contribute up to 50% of their monthly pensionable pay (allowing for any Statutory Deductions).
- For AVC contracts commencing on or after 1 April 2014, members can contribute up to 100% of their monthly pensionable pay (allowing for any Statutory Deductions).

New Contributors

Action required by BCC:

For Prudential AVCs, members should contact Prudential directly. Prudential will then notify BCC of the application. BCC will copy the form for their records and update their system. BCC will then notify the Employer/Payroll Provider of the AVC start date and the amount of contribution to deduct.

For Scottish Widows AVCs, members should send their application form directly to BCC. BCC will copy the form for their records and update their system. BCC will then notify the Employer/Payroll Provider of the AVC start date and the amount of contribution to deduct.

Action required by the Employer/Payroll Provider:

On receipt of notification from BCC, the Employer/Payroll Provider should check the amount does not exceed 100% of monthly pensionable pay (allowing for any statutory deductions) and set up the deduction on payroll. The deduction may be expressed as a percentage or as a monetary amount.

- If the employer/payroll provider receives a Prudential application form directly from the member, they can action the application but must send the original form to BCC.
- The Employer/Payroll Provider should NOT action a Scottish Widows application form directly from the member. The form should be forwarded to BCC and the Employer/Payroll Provider should take no action unless notified by BCC.

Procedure for changes to AVCs in payment

Action required by the Employer/Payroll Provider:

Members will be told to email or write to the Employer/Payroll Provider if they wish to alter or stop their AVC contributions. The Employer/Payroll Provider should either send a copy of the letter or forward the email to BCC, confirming the necessary action has been taken. The Employer/Payroll Provider is responsible for checking that the revised amount (allowing for any Statutory Deductions), does not exceed

- 100% of monthly pensionable pay for post 01/04/2014 AVC contracts or
- 50% of monthly pensionable pay for pre 01/04/2014 AVC contracts,

Where the member is paying AVC with Prudential they may contact Prudential direct to make a change to their contribution. In these cases Prudential will then notify the Pensions & Investments Team direct, who in turn will notify the payroll provider

Action required by BCC:

On receipt of the confirmation from the Employer/Payroll Provider, BCC will update their system.

Monthly AVC pay over

Action required by the Employer/Payroll Provider:

AVC payments in respect of members must be paid over to Prudential and/or Scottish Widows no later than 19 days following the month in which the deduction was made. **A schedule is to be emailed to Prudential and/or Scottish Widows** showing a breakdown of the amount paid by each member. **A new contributor schedule is also to be sent each month**, if there have been new contributors that month, detailing the names of new contributors, their NI numbers, amount paid and their chosen investment option if available.

If you have any queries regarding paying over contributions, please contact the provider directly at:

- Prudential – Emma Bickerdike
Email: emma.bickerdike@prudential.co.uk
- Scottish Widows – Laurence Clark,
Email: Laurence.Clark@scottishwidows.co.uk

Action required by BCC:

No action is required by BCC.

Additional Pension Contributions (APCs)

From 1 April 2014 members can no longer elect to pay ARCs but may make an election to buy extra annual pension up to a maximum of £6,823 using an APC contract. The contract can be paid in full by the employee, in full by the employer, or the cost can be shared by any proportion agreed by them. Where both the employee and employer contribute it is known as a Shared Cost APC (SCAPC). APC contributions can be a one off contribution or a regular deduction from pay and are always a cash amount and not a percentage of pay. If the member is buying additional pension, rather than 'lost pension', BCC require that a medical disclaimer be signed.

A modeller is available online at <https://www.lgpsmember.org/more/apc/index.php> so members can see how much it will cost to purchase extra annual pension. The cost is dependent on the member's age, gender and the amount of extra annual pension they wish to buy. Contracts must be for a minimum of 1 year, must be for a period of complete years and must end before the member's Normal Pension Age (NPA).

Regular APCs will always be a fixed monthly amount (but may be subject to review by the Government Actuary's Department).

An APC application form can be printed from the APC modeller and should be signed by the member.

- The form should be sent to the Employer first where the APC is to buy lost pension; and to be sent to BCC first where the APC is to buy extra pension
- If the member is making a single lump sum payment to an APC, the APC application form must be sent by the member directly to BCC. If necessary, BCC will notify the Employer of any amount payable by the Employer.

APC contracts attached to an active pension account terminate when the member ceases to be an active member, or takes flexible retirement. They do not cease if the member ceases an employment in relation to another active pension account which does not have the APC contract attached to it. Employers have been given the discretion to extend the 30 day limit within which a member must make an election to buy 'lost' pension in respect of an authorised leave of absence.

Action required by BCC:

At the end of each Scheme year, BCC will credit the member's active pension account with the amount of additional pension purchased that year.

If a member elects to cease payment at a date earlier than the completion date, BCC will confirm this via email to the Employer/Payroll Provider.

Action required by the Employer/Payroll Provider:

- Where the member is buying 'lost' pension, upon receipt from the member of the above application form, the Employer/Payroll Provider will make the APC deduction/ deductions.
- Where the member is buying additional, rather than lost pension:
 - Upon receipt from the member of the above application form, BCC will check whether a medical disclaimer is required.
 - Once BCC agrees that the contract can proceed, BCC will instruct the Employer/Payroll provider to make the APC deductions.

- APC contributions will be paid over to BCC each month, along with the standard monthly LGPS contributions.
- Where an employer/third party payroll provider has ceased an APC contract they need to check and ensure it was not in relation to another employment the member had and to which it was attached.
- Employers will need to revise their discretionary policy if they wish to extend the 30 day time limit within which a member must make an election to buy 'lost' pension and provide BCC with a copy of their revised discretionary policy.

Additional Regular Contributions (ARCs) & Added Years

Some members may have made an election prior to 1 April 2014 to buy additional pension via payment of Additional Regular Contributions. The contract continues to be in force until such time as the contract is complete, or earlier if the member elects to cease payment before completion. Contributions are payable on the LGPS 2008 definition of pay, so non-contractual overtime (along with the other exclusions listed in the Appendices) should not be included when assessing the additional amount due.

ARCs will always be a fixed monthly amount (but may be subject to review by the Government Actuary's Department).

Some members may have made an election prior to 1 April 2008 to buy added years via payment of additional contributions. The contract continues to be in force up until the eve of the member's earliest retirement age or earlier if the member elects to cease payment before completion. Contributions are payable on the LGPS 2008 definition of pay, so non-contractual overtime (along with the other exclusions listed in the Appendices) should not be included when assessing the additional amount due. **A change in hours will require a re-assessment by BCC to the level of membership purchased/amount to be deducted.**

Action required by BCC:

If an existing added years contributor changes hours, on receipt of the monthly notification spreadsheet, BCC will re-assess the level of membership being purchased and notify the Employer if there is to be any change in the added years contributions deducted. ARCs and Added Years should cease on the date notified at the start of the contract.

If a member elects to cease payment at a date earlier than the completion date, BCC will confirm this via email to the Employer/Payroll Provider.

Action required by the Employer/Payroll Provider:

Upon receipt of the above email, the Employer/Payroll Provider will make changes to the added years deduction/cease deductions. ARC/Added Years contributions will be paid over to BCC each month, along with the standard monthly LGPS contributions. ARCs and Added Years should cease on the date notified at the start of the contract.

Absences

Authorised Unpaid Leave (including Jury Service)

If a member wishes to buy the pension 'lost' in respect of a period of authorised unpaid leave they can do so via an Additional Pension Contribution (APC) contract. **Contributions on the first 30 days of an authorised unpaid leave of absence are no longer mandatory.** An APC contract can be paid over a period of time (except where BCC determine that periodical contributions are not practical) or by a one off lump sum payment. A modeller³ is available to members online so they can see how much it will cost to buy the 'lost' pension.

The amount of pension 'lost' will be calculated as 1/49th of Assumed Pensionable Pay' (APP) during the period the member was in the main section of the LGPS and as 1/98th of APP if the member was in the 50/50 section of the LGPS.

The member should elect within 30 days of their return if they want to buy back the period of authorised unpaid leave. If they do, the cost of the APC is split between the member and the Employer, with the member paying 1/3rd of the cost and the Employer paying 2/3rds of the cost.

If they elect after the 30 day period, the member pays the full cost of the APC contract. However, the Employer has the discretion to extend the 30 day limit within which a member must make an election to buy 'lost' pension in respect of an authorised leave of absence.

A member cannot make an election after they have left the LGPS. The contributions must be deducted directly from the member's pay - the member should not send in a cheque, as they will not get the tax relief due. The member may continue to pay AVCs and must pay any amounts in respect of added years, ARCs or any other APC contracts based on the pay they would have received but for the authorised unpaid leave. If the APC is a SCAPC, the Employer must also continue to pay their contribution.

The member should send a copy of the APC election form to buy 'lost' pension, which is produced when using the online modeller, to their Employer and to BCC.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider must make the member aware, prior to the period of authorised unpaid Leave, of the ability to buy 'lost' pension via an APC on their return. On request, the Employer/Payroll Provider will need to provide the member with the amount of APP for the relevant period. On receipt of an election by a member to buy 'lost' pension, the Employer/Payroll Provider will check that the amount the employee wishes to pay equates to the correct amount using the online modeller⁴. The Employer/Payroll provider will deduct the APC from the member's pay (either as a regular amount or as a one off payment).

^{3 & 4} The online modeller for buying extra or lost pension can be found at <https://www.lgpsmember.org/more/apc/index.php>

Employers will need to revise their LGPS discretionary policy if they wish to extend the 30 day time limit within which a member must make an election to buy 'lost' pension and provide BCC with a copy of their revised discretionary policy.

Action required by BCC:

On receipt of the annual return from the Employer/Payroll Provider, BCC will update the member's pension account with the relevant amount of APC purchased.

Absence and Assumed Pensionable Pay (APP)

If an employee moves to a period of reduced contractual pay or nil pay as a result of sickness or injury or commences relevant child related leave (i.e. ordinary maternity, paternity, shared parental or adoption leave and any paid additional maternity, paternity or adoption leave), the Employer should apply APP for pension purposes.

The employee will, as in the 2008 Scheme, pay contributions on any pensionable pay received during such periods of absence but, unlike in the 2008 Scheme, the Employer will pay contributions on the amount of APP. This is a significant change that Employers need to take into account.

Maternity, paternity and adoption leave

A member continues to pay contributions on any pay they receive while on ordinary or additional maternity, paternity, shared parental or adoption leave. However, unlike in the 2008 Scheme, the Employer will pay contributions on the amount of APP.

APP does not apply during any period of **unpaid** additional maternity, paternity, shared parental or adoption leave available at the end of relevant child related leave; this is to be treated as unpaid leave of absence. If a member wishes to buy the pension 'lost' in respect of a period of unpaid maternity, paternity or adoption leave they can do so via an Additional Pension Contribution (APC) contract. An APC contract can be paid over a period of time (except where BCC determine that periodical contributions are not practicable) or by a one off lump sum payment. A modeller⁵ is available to members online so they can see how much it will cost to buy the 'lost' pension.

If the employee is in the 50/50 section and goes on to no pay during ordinary maternity leave, ordinary adoption leave or paternity leave, the employee must be moved back into the main section from the beginning of the next pay period if they are still on nil pay at that time. The amount of pension 'lost' will be calculated as 1/49th of APP during the period the member was in the main section of the LGPS and as 1/98th of APP if the member was in the 50/50 section of the LGPS.

The member should elect within 30 days of their return if they want to buy back the period of **authorised unpaid** leave. If they do, the cost of the APC, for any individual period of absence up to 36 months is split between the member and the Employer, with the member paying 1/3rd of the cost and the Employer paying 2/3rds of the cost. The cost of purchasing 'lost' pension for a period of absence beyond 36 months

⁵ The online modeller for buying extra or lost pension can be found at <https://www.lgpsmember.org/more/apc/index.php>

will be at full cost to the employee, unless the Employer chooses to contribute towards the cost.

If they elect after the 30 day period, the member pays the full cost of the APC contract. However, the Employer has the discretion to extend the 30 day limit within which a member must make an election to buy 'lost' pension in respect of an authorised leave of absence.

A member cannot make an election after they have left. The contributions must be deducted directly from the member's pay - the member should not send in a cheque as they will not get the tax relief due. The member may continue to pay AVCs and must pay any amounts in respect of added years, ARCs or any other APC contracts based on the pay they would have received but for the authorised unpaid leave. If the APC is a SCAPC, the Employer must also continue to pay their contribution.

For a Keep in Touch (KIT) day, Shared Parental Leave in Touch (SPLIT) day(s) or Stringer day(s) during a period of unpaid additional maternity, paternity or adoption leave, the member will accrue 1/49th of pensionable pay received for that day. The employee will pay basic pension contributions on the actual pay received and the Employer will pay employer contributions on the actual pay received.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider must make the member aware, prior to the period of Maternity, Paternity or Adoption Leave, of the ability to buy 'lost' pension via an APC on their return. On request, the Employer/Payroll Provider will need to provide the member with the amount of APP for the relevant period. On receipt of an election by a member to buy 'lost' pension, the Employer/Payroll Provider will check that the amount the employee wishes to pay equates to the correct amount using the online modeller. The Employer/Payroll provider will deduct the APC from the members pay (either as a regular amount or as a one off payment). The Employer/Payroll provider will notify BCC that an APC contract has been entered into via the monthly contribution tab on the monthly notification spreadsheet on a monthly basis and via the annual return at the end of each financial year. A copy of the election form produced when using the online modeller should be sent to pensions@buckscc.gov.uk for scanning to the member's record.

Action required by BCC:

On receipt of the annual return from the Employer/Payroll Provider, BCC will update the member's pension account with the relevant amount of APC purchased

Trade Dispute

If the employee is absent due to industrial action, APP should not be added to the pensionable pay cumulative for that period of absence. However, should the member take up the option of an Additional Pension Contribution (APC) contract to buy back the pension 'lost' during a period of absence due to industrial action, the value of the lost pay figure is based on the pay the member lost for that period of trade dispute absence. **Contributions are no longer assessed as 16% of pensionable pay.**

If a member wishes to buy the pension 'lost' in respect of strike action they can do so via an APC contract. Payment of the APC is at full cost to the member (unless the Employer voluntarily chooses to contribute towards the cost) and there is no time limit on when the member should make an election to pay.

An APC contract can be paid over a period of time (except where BCC determine that periodical contributions are not practicable) or by a one off lump sum payment.

A modeller is available to members at <https://www.lgpsmember.org/more/apc/index.php> so they can see how much it will cost to buy the 'lost' pension. If the member completes an APC election form to buy the 'lost' pension, the member should send a copy of their form to their Employer and to BCC.

The amount of pension 'lost' will be calculated as 1/49th of pensionable pay during the period the member was in the main section of the LGPS and as 1/98th of pensionable pay if the member was in the 50/50 section of the LGPS.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider must make the member aware of the ability to buy 'lost' pension via an APC. On request, the Employer/Payroll Provider will need to provide the member with the amount of pensionable pay for the relevant period.

On receipt of an election by a member to buy 'lost' pension, the Employer/Payroll Provider will check that the amount the employee wishes to pay equates to the correct amount using the online modeller. The Employer/Payroll provider will deduct the APC from the members pay (either as a regular amount or as a one off payment).

The Employer/Payroll provider will notify BCC that an APC contract has been entered into via the monthly contribution tab on the monthly notification spreadsheet on a monthly basis and via the annual return at the end of each financial year.

Action required by BCC:

On receipt of the annual return from the Employer/Payroll Provider, BCC will update the member's pension account with the relevant amount of APC purchased.

Reserve Forces Services Leave

Any pay being paid to the member during a period of Reserve Forces Services Leave by the Employer is deemed as not pensionable. When an Employer provides the member with information (the employer and employee contribution rate and the amount of assumed pensionable pay they are payable on) to be passed to the MoD, they must also include details of any Additional Pension Contributions (APCs) or Additional Voluntary Contributions (AVCs) to be paid by the member during the period of Reserve Forces Services Leave.

When a member goes on Reserve Forces Services Leave the Employer will calculate APP. This drops into their pay cumulatives for the relevant LGPS section (main or 50/50) so effectively the member is accruing pension as if they were still at work. In this instance the Employer pays no employer contribution on the APP.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider will need to identify any members who are on a period of Reserve Forces Services Leave and inform the MoD that they do not need to concern themselves with details of any pensionable pay paid to the member by the Employer. They will also need to ensure that they notify the MoD of any APCs/AVCs being paid in respect of any members who have been on a period of Reserve Forces Services Leave since.

Payments from Ministry of Defence (MoD)

If the MoD does not pay employer and employee contributions direct to the Fund in respect of a member who is on reserve forces services leave, but pays them to the Employer, the Employer must pay them to the Fund as part of their normal payover.

Action required by the Employer/Payroll Provider:

Where a member had been on reserve forces services leave, the Employer/Payroll Provider must check to ensure contributions have not been received directly from the MoD and if they have, the Employer must pay these over to BCC immediately.

Action required by BCC:

On receipt of the annual return from the Employer/Payroll Provider BCC will update the member's pension account with the relevant amount of APP.

Sick Leave

Employee contributions should be taken on all pay received. Where the member goes onto a period of reduced or no pay leave, APP is added to the member's cumulative pensionable pay rather than the actual pay they received. If the member was in the 50/50 section prior to dropping to nil contractual pay because of sickness they should be returned to the main section from the beginning of the next pay period (provided they are still on no pay at that time). Employer contributions are payable on APP during the period the member is on reduced or no pay.

Action required by the Employer/Payroll Provider:

The Employer/Payroll Provider will need to ensure employee contributions are deducted from all pay received. Where a reduced or no pay period occurs, the Employer/Payroll Provider must ensure employer contributions are paid based on APP and that the relevant APP amount is dropped into the member's cumulatives.

Action required by BCC:

On receipt of the annual return from the Employer/Payroll Provider, BCC will update the member's pension account with the relevant amount of APP.

Please note: Any breaks in membership that are not paid for by the member must be notified immediately to pensions@buckscc.gov.uk using i-Connect via the online return facility or payroll download, or by the monthly notification spreadsheet. Failure to notify BCC of these breaks promptly could affect the calculation of the member's benefits when they leave or retire.

Members who are protected by the Scheme underpin

The Scheme underpin is an additional payment where the member would have been better off under the 2008 Scheme. Members covered by this are those who-

- Were active members of the 2008 Scheme on 31 March 2012; and
- Were within 10 years of Normal Pension Age on 1 April 2012; and
- Receive payment of benefits on/after Normal Pension Age (2008 definition)
- Do not have a break of more than 5 years in active membership in all public service pension schemes, and
- Have not already drawn any benefits from the 2014 Scheme in relation to the employment (e.g. upon flexible retirement)

On a monthly basis the Employer/Payroll Provider will use i-Connect via the online return facility or payroll download, or provide a spreadsheet to BCC detailing all relevant unpaid periods of membership. An example of the spreadsheet is attached. Only the highlighted columns should be completed by the Employer/Payroll Provider and should contain the following information:

- NI number
- Payroll number
- Surname
- Forenames
- Reason for absence
- Date unpaid leave started
- Date unpaid leave ended

If the member doesn't pay contributions for the period of absence, BCC MUST be notified of the relevant dates using i-Connect via the online return facility, or by completing the monthly notification spreadsheet. This is because any break in service will affect those who have 85 year rule protection and also those who are protected by the Scheme underpin.

Employer Contributions

Employer contributions are not split between the two sections of the Scheme and are based on:

- the actual pensionable pay received by the employee in the pay period or part pay period i.e. the amounts added to CPP1 and CPP2 (not including any Assumed Pensionable Pay i.e. APP) except where the bullet point below applies, in which case the employer contributions are payable on the APP figure and not on any pay received whilst APP is in operation.

Cumulative Employer Contributions (CRC) = (CPP1 (not including any APP) + CPP2(not including any APP)) * employer contribution rate

- the APP figure for the pay period (or part pay period) during which the member is on relevant child related leave (i.e. ordinary maternity, paternity, shared parental or adoption leave or paid additional maternity, paternity or adoption leave), or on sick leave on reduced or no pay, or on reserve forces services leave.

Note, however, that during reserve forces services leave the Scheme Employer does not directly pay employer contributions on the APP (and so there is no employer contribution to deduct via the payroll). Instead, the employer contributions on the APP figure are remitted by the MoD direct to the Pension Fund.

CRC = (CPP1 (i.e. APP) + CPP2 (i.e. APP)) * employer contribution rate

The Employer contribution rate will be a single rate for all employees of that Employer and will be subject to change, possibly annually, but almost certainly after each triennial valuation of the Pension Fund. Rates should therefore not be hard coded into payroll systems.

Action required by the Employer/Payroll Provider:

Employers will be responsible for notifying payrolls of the employer contribution rate and any subsequent changes to it. If the employee is in the 50/50 section, the employer rate is still paid in full (not at half rate).

Estimates

Where possible Employers should use Employer Services (ES) to process their own estimates. ES is being rolled out to Employers from April 2017 onwards. If you are not using ES or where you want a definitive estimate of benefits, BCC will provide up to two estimates without charge upon a request from an Employer.

Action required by the Employer/Payroll Provider:

To request an estimate, the Employer should email the “Employer Request for Estimate of Retirement Benefits” form to pensions@buckscc.gov.uk. The form includes the following information:

1. Member’s name
2. Date of Birth
3. National Insurance number
4. Payroll reference number
5. Proposed last day of service
6. Type of retirement
 - Normal retirement–Normal Pension Age (NPA) is a member’s State Pension Age (SPA) and is a minimum of age 65
 - Late retirement – Any date after a member’s NPA
 - Early retirement – From age 55 to eve of member’s NPA
 - Redundancy and efficiency – Age 55
 - Employer consent – Age 55
 - Flexible retirement - Age 55
 - Ill health retirement – Any age⁶
7. Final pay (if member has pre 1 April 2014 membership.)
8. Cumulative Pensionable Pay for the previous scheme year (1 April to 31 March) *If you have yet to submit your annual return and do not use i-Connect for your monthly notifications
9. Pensionable pay (actual pay received from 1 April to date estimate is required)
10. Assumed Pensionable Pay where member has had reduced pay sick leave or parental leave.

If a member has pre 1 April 2014 membership, and the final pay in one of the previous two years is higher, this information must be provided as well (i.e. best of the last three years’ final pay).

If the “Employer Request for Estimate of Retirement Benefits” form is incomplete or inaccurate, we will return the form to the Employer. We will advise the Employer of the error, end the workflow procedure and will not chase for the revised information. Once the form is revised and all the necessary information is provided, we will raise a workflow procedure and it will be treated as a new quote request.

Please refer to the section detailing the different types of retirement if you are not sure what type of retirement is required. If in doubt, phone BCC for advice. If a bulk request of more than 10 estimates is required, details can be submitted on a spreadsheet but must contain all of the criteria detailed above.

⁶ BCC is unable to provide an ill health retirement estimate until the person has been referred to Occupational Health and the tier of ill health retirement confirmed.

Action required by BCC:

Figures will be provided within 10 working days of the request providing all the relevant information has been provided and there are no outstanding queries on the member's record.

Members may request estimates themselves. We will provide up to two estimates to members within a rolling year and their intended retirement date must be within 5 years of the date they request the quote. If a member makes a request, BCC will use pay information held on the member's record where possible. If the date for the estimate is within 6 months of the members retirement date, BCC will email the Employer/Payroll Provider for the final pay (2008 definition, if the member has pre 1 April 2014 membership) and the actual pay up to the date of the proposed retirement. If the final pay in one of the previous two years is higher this must be provided (i.e. best of the last three years' final pay).

The Employer/Payroll Provider will provide the final pay (if applicable) and actual pay figures to BCC within 5 working days of receipt of the request.

All other estimate requests must come from the Employer using the form provided as they are not voluntary and can only be triggered by the Employer.

For redundancy, efficiency, employer consent or flexible retirement estimates, the Employer must have a Discretionary Policy. If we do not hold a copy of the Employer's LGPS Discretionary Policy we will not accept requests for quotes.

PLEASE NOTE: BCC will provide two pension estimates per member per year to an Employer as part of this SLA. If further quotes are required in a rolling year BCC will charge £11.50 plus VAT for each additional estimate.

Leavers

When a member leaves the LGPS BCC are required to notify the member of their deferred benefit entitlement within 3 months of their last day of scheme membership.

Action required by the Employer/Payroll Provider:

If using i-Connect the Employer/Payroll Provider will use either the online return facility or payroll download to notify BCC of any leaver. In all cases a completed leaving form is required. This should be emailed to pensions@buckscc.gov.uk by the 15th of the month following the month in which the member left. If the member is under age 60 the form 'Notification of Employee Leaving Early' should be completed.

When completing the 'Notification of an Employee Leaving Early' form where the member has less than two years membership and is entitled to a refund of their own LGPS contributions, it is necessary for the Employer to confirm the amount of 'National Insurance Contracted-Out Earnings'. This figure should be the amount of the employee's NI-able earnings between the Lower Earnings Limit and Upper Earnings Limit/Upper Accruals Point. The Employer/Payroll Provider should provide the figure for each financial year up until 2015/16, or part thereof, of the member's employment where the member has less than two years membership and is entitled to a refund of their own LGPS contributions.

If over age 60, the form 'Notification of employee leaving where benefits will be paid' should be completed.

A final pay calculator can be provided to assist Employers/Payroll Providers with the calculation of final pay (2008 definition) where the member has pre 1 April 2014 benefits.

Where an employee is promoted or moves to another position with the same employer without a break in service, the employer should determine whether a single employment relationship exists. If so, it is not necessary to complete a leaver form as the member's LGPS pension account can continue. If the employee moved to another position on a lower salary, this may have a detrimental effect to the member's pension benefits if they were in the scheme prior to **1st April 2014**. In these cases, the employer may determine that a single employment relationship does not exist and as such, you should complete a leaver form and send this to BCC as normal.

Action required by Buckinghamshire County Council:

Will notify the member of their benefits within 20 working days of i-Connect action or receiving the leaving form, whichever is later.

Retirements

Retirement can take many forms:

Normal retirement

Normal retirement occurs when a member ceases employment at their Normal Pension Age (NPA) which from 1 April 2014 is their State Pension Age (SPA). The retirement date is the eve of the day they attain their NPA and their benefits come into payment from their NPA without reductions.

Late retirement

A member can remain in the Scheme until 2 days before their 75th birthday. If a person retires after their NPA it is considered a late retirement. Benefits are actuarially increased.

Early retirement

A member can elect to retire at any age between 55 and their NPA and claim their pension benefits. If the member has reductions to their benefits, their pension benefits are not paid automatically. The member will be given the option to take reduced benefits from the date of retirement, or to leave the benefits preserved until a later date.

Redundancy and efficiency

If a member has attained the age of 55 and leaves on grounds of redundancy or business efficiency, the pension benefits are payable immediately based on the membership accrued at date of leaving, without reduction for early payment. If the member has purchased additional pension via an APC or SCAPC, the pension as a result of the APC/SCAPC will be reduced.

Employer consent

A member who has attained the age of 55, and is under the age of 60, can ask for early payment of benefits. The request must be made in writing to the Employer (or former Employer where the member has already left). It will be at the Employer's discretion to agree to payment of benefits.

The 85 year rule does not automatically apply but the employer can "switch" the 85 year rule back on for pre 1 April 2014 benefits. If the employer switches the rule on and the member has already met the 85 year rule, the pre 1 April 2014 benefits are reduced by reference to the period from the date of retirement to age 60 and the post 31 March 2014 benefits are reduced by reference to the period from retirement to the member's SPA.

The Employer can waive the actuarial reduction on the pre 1 April 2014 benefits on compassionate grounds (at cost to them) and can waive all or some of any actuarial reduction on the post 31 March 2014 benefits (at cost to them).

The opportunity to request early payment of benefits can be a member-led option or used by the Employer as an alternative to redundancy or efficiency.

Flexible retirement

From the age of 55 and with their Employer's consent, a member can retire, draw pension benefits in full or in part and continue to work in the same role, but with a reduction in hours and/or grade. This is an Employer discretion and all Employers must have a Flexible Retirement Policy.

III Health retirement

An active member who has qualifying service for a period of 2 years and whose employment is terminated by a Scheme employer on the grounds of ill-health or infirmity of mind or body before the member reaches NPA, is entitled to early payment of their benefits without reductions. There are two conditions that need to be met:

- that the member is, as a result of ill-health or infirmity of mind or body, permanently incapable of discharging efficiently the duties of the employment the member was engaged in.
- that the member, as a result of ill-health or infirmity of mind or body, is not immediately capable of undertaking any gainful employment.

A member is entitled to Tier 1 benefits if they are unlikely to be capable of undertaking any gainful employment. A member is entitled to Tier 2 benefits if they are not entitled to Tier 1 benefits, they are unlikely to be capable of undertaking any gainful employment within 3 years of leaving their employment but are likely to be able to undertake gainful employment before NPA. A member is entitled to Tier 3 benefits if they are likely to be capable of undertaking gainful employment within 3 years of leaving the employment, or before NPA if earlier, for so long as they are not in gainful employment, up to a maximum of 3 years from the date they left employment.

The pension payable is to be based on the member's accrued membership plus where applicable, an enhancement;

Tier 1

- the enhancement is an amount equal to the amount of earned pension the member would have accrued from the day after termination up to NPA, if that member had been treated as receiving APP, for each year and part year in that period

Tier 2

- the enhancement is 25% of the Tier 1 enhancement

Tier 3

- no enhancement where the member is likely to be able to undertake gainful employment within 3 years of leaving and are payable for so long as he is not in gainful employment.

If Tier 3 is awarded the person must inform the Employer if they obtain employment; and answer any inquiries made by the Employer as to their current employment status, including their pay and working hours.

Once Tier 3 benefits have been in payment to a person for 18 months, the Employer must make inquiries as to the person's current employment. If they are not in gainful employment, the Employer must obtain a further certificate from an independent registered medical practitioner (IRMP) as to whether, and if so when, the member will be likely to be capable of undertaking gainful employment. This can be the same IRMP who provided the first certificate. The decisions available to an Employer are-

- to continue payment of Tier 3 benefits up to the maximum period
- to award Tier 2 benefits to the member from the date of the review decision, or

- to cease payment of benefits to the member

The Employer must notify BCC and the member of any action they have taken as detailed above. If the pension is to cease the Employer must confirm to all parties the date that the cessation takes effect. If the tier has been reassessed the Employer must provide BCC with a copy of a certificate from an IRMP.

The Employer shall in any event notify BCC to discontinue the payment of benefits under tier 3 after they have been in payment to a person for three years.

Action required by the Employer/Payroll Provider:

If using i-Connect the Employer/Payroll Provider will use either the online return facility or payroll download to notify BCC of any leaver. In all cases of retirement a completed leaving form is required. This should be emailed to pensions@buckscc.gov.uk at least 3 weeks before a member's retirement date. You do not need to wait until you have made your final salary payment (unless the member receives fluctuating payments) as BCC do not need the P45 at this stage, the P45 can be sent later. A final pay calculator is provided to assist Employers/Payroll Providers with the calculation of final pay where a member has pre 1 April 2014 benefits.

If the person is retiring on grounds of:

- a) Redundancy/Efficiency - the Employer must complete the Early Retirement Certificate. This must be signed by a person authorised by the Employer to sign off early retirements.
- b) Employer consent/Flexible retirement – the Employer must complete the Early Retirement Certificate. This must be signed by a person authorised by the Employer to sign off early retirements. This applies for both active and deferred members.
- c) Ill Health – the ill health certificate as issued by Occupational Health must be sent to BCC. If the employee is awarded Tier 3 Ill Health Retirement the employer must take the necessary action as summarised above. They must notify BCC and the employee of any decision they make. They must provide BCC with a copy of the notification they send to the employee.

For retirements detailed at a) and b), the Employer must have a Discretionary Policy. Please note that pensions are paid on the last working day of each month. The 'close down' for payroll input is the 15th of each month.

Action required by Buckinghamshire County Council:

Will calculate the pension benefits and write to the member within 10 working days of i-Connect action or receiving the leaving form (and any relevant certification), whichever is later.

When the member has returned their forms, BCC will pay the lump sum (if applicable) and commence payment of the member's pension on the next available payment run.

In the case of Tier 3 ill health retirement; on receipt of a revision of tier and ill health certificate, BCC will notify the person of the pension benefits payable within 10 working days. On receipt of a notice to cease an ill health pension, BCC will take the

necessary action within 10 working days, including writing to the person to recover any overpayment.

Cost of early retirement (Pension Strain)

When benefits are paid earlier than normal, there may be a cost to the BCC Pension Fund (known as pension strain) and employers will be required to pay a contribution to meet the cost of the strain on the Fund.

Pension strain occurs where an Employer decides to retire someone early (other than on ill health grounds or in some flexible retirement cases) and the member is aged between 55 and 60. It will also apply to members aged 60 or over where the employer waives reductions.

The Employer will be sent an invoice immediately after the retirement has been processed for the full amount of pension strain due.

Death in Service

If a member dies in service there is a death grant payable of three times their annual APP. Where a member dies in service with less than 2 years qualifying service they are deemed to have met the 2 year vesting period. If the member has completed an Expression of Wish form, the death grant can be paid straight away to the person or persons nominated (subject to the discretion of BCC); otherwise BCC has discretion regarding payment.

If there is a widow, widower, civil or eligible cohabiting partner and/or eligible children, there may be survivors' pensions payable to them.

Ignoring reduction in contractual hours

When calculating the assumed pensionable pay in respect of a death in service grant, or the enhancement added to a survivor's pension, any reduction in the member's contractual hours is to be ignored, if in the opinion of an IRMP, the member was at the date of ill health retirement/death in service in part time service wholly or partly as a result of the condition that caused/contributed to the member's ill health retirement/death.

Action required by the Employer/Payroll Provider:

If possible, please obtain a copy of the death certificate and where appropriate copies of the birth and marriage/civil partnership certificates from the widow/widower/civil partner and copies of birth certificates of any eligible children.

If using i-Connect the Employer/Payroll Provider will use either the online return facility or payroll download to notify BCC of any leaver. In all cases the Employer/Payroll Provider will need to notify BCC of the member's death using the "Notification of Employee Leaving where Pension Benefits will be Paid" form, giving the name and address of the person/next of kin to contact. Notification should be made within 5 working days of receiving notification of the member's death.

Action required by BCC:

Will calculate the benefits due and write to the next of kin within 5 working days of i-Connect action or receiving the leaving form (and any relevant certification), whichever is later.

Requests for general information and advice

From time to time BCC require additional information in order to provide Scheme members with details of their pension entitlement. BCC may make additional requests for general information outside of the normal cycle for receipt of information.

From time to time Employers/Payroll Providers may require information or advice from BCC regarding a Scheme member's pension entitlement. Requests relating to a specific scheme member should be emailed to pensions@buckscc.gov.uk. General employer queries should be emailed to employers@buckscc.gov.uk

Requests from either party for information/advice should be responded to within 5 working days of receipt of the request.

Communications

Scheme Literature

Various forms can be obtained by accessing our web pages at www.buckscc.gov.uk/pensions

Current literature includes:

- Employee guide
- Death Grant Expression of Wish form
- Transfer Quote Request Pack
- LGPS Membership form
- LGPS 50/50 Section Election form
- LGPS Main Section Election form
- LGPS Opt In form
- LGPS Opt Out form
- Retirement booklet
- AVC promotional literature

Ad Hoc Employee Newsletters

From time to time BCC send Employers an LGPS update newsletter for the attention of their employees.

Employer Newsletters

In March, June, September and December of each year BCC issue an Employer newsletter. This is our quarterly update summarising regulatory/scheme changes, clarifying our processes, providing staff updates and other relevant information. It is essential that all Employers read and, where applicable, action items detailed in our Employer newsletter

Action required by the Employer/Payroll Provider:

BCC will send LGPS member update newsletters to the Employer. The Employer will distribute these updates to their employees. Employers should read and action, where applicable, items mentioned in our quarterly Employer newsletters.

Presentations and Training

Presentations include:

- Induction – For new employees
- Planning for the Future
- Pre-Retirement
- Scheme changes

These presentations are available upon request by Employers. Employers must provide the venue and notify employees concerned of its availability. Due to a high demand for presentations, BCC cannot offer this service to groups of less than 20 people. A presentation will be cancelled unless the required number of employees is available. A charge may apply dependent on the number of presentations an Employer requests. To arrange a presentation, please email employers@buckscc.gov.uk

Training

BCC are happy to visit Employers/Payroll Providers to go through this guide in detail. They will also offer assistance to Employers/Payroll Providers when filling in their annual LGPS returns.

Triennial Meeting

A meeting is held every three years in November/December in the year prior to the Fund valuation results being published. Reports are given on the performance of the Fund, benefit entitlements and details of any changes due to take place in the following year. There are opportunities for Employers to raise questions. Details of the annual meeting will be publicised in the quarterly employer newsletter.

Employer Discretions

Scheme employers are **required** to have a policy in relation to five specific discretions. These are:

1. whether to grant extra annual pension of up to £6,823 to an active Scheme member or within 6 months of leaving to a member whose employment was terminated on the grounds of redundancy or business efficiency
2. whether, where an active Scheme member wishes to purchase extra annual pension of up to £6,823 (figure as at 1 April 2017) by making Additional Pension Contributions (APCs), to (voluntarily) contribute towards the cost of purchasing that extra pension via a Shared Cost Additional Pension Contribution (SCAPC)
3. whether to permit flexible retirement for staff aged 55 or over who, with the agreement of the employer, reduce their working hours or grade and, if so, as part of the agreement to permit flexible retirement:
 - whether, in addition to the benefits the member has accrued prior to 1 April 2008 (which the member must draw), to permit the member to choose to draw all, part or none of the pension benefits they accrued after 31 March 2008 and before 1 April 2014, and / or all, part or none of the pension benefits they accrued after 31 March 2014, and
 - whether to waive, in whole or in part, any actuarial reduction which would otherwise be applied to the benefits taken on flexible retirement before Normal Pension Age (NPA)
4. whether, as the 85 year rule does not (other than on flexible retirement) automatically apply to members who would otherwise be subject to it and who choose to voluntarily draw their benefits on or after age 55 and before age 60, to switch the 85 year rule back on for such members. Where the employer **does not do so**, then:
 - if the member has already met the 85 year rule, the member's benefits are to be reduced in accordance with actuarial guidance issued by the Secretary of State (with the benefits from any pre 1 April 2008 membership for members who will not be 60 or more on 31 March 2016, and benefits from any pre 1 April 2016 for members who will be 60 or more on 31 March 2016, which would not normally have been subject to an actuarial reduction nonetheless being subject to a reduction calculated by reference to the period between the date the benefits are drawn and age 60, or
 - if the member has not already met the 85 year rule, the member's benefits are to be reduced in accordance with actuarial guidance issued by the Secretary of State (with the reduction on that part of the member's benefits subject to the 85 year rule being calculated by reference to the period between the date the benefits are drawn and age 60, or the date of attaining the 85 year rule, whichever is the later), and

- the employer can exercise a discretion to waive actuarial reductions (at cost to the employer)

5. whether to waive any actuarial reductions i.e. :

a) for active members voluntarily retiring on or after age 55 who elect to immediately draw benefits, and for deferred members and suspended tier 3 ill health pensioners who elect to draw benefits (other than on ill health grounds) on or after age 55, who were **not** members of the LGPS before 1 October 2006, whether to:

- waive on compassionate grounds, any actuarial reduction that would otherwise be applied to benefits accrued before 1 April 2014, and / or
- waive, in whole or in part (on any grounds), any actuarial reduction that would otherwise be applied to benefits accrued after 31 March 2014

b) for active members voluntarily retiring on or after age 55 who elect to immediately draw benefits, and for deferred members and suspended tier 3 ill health pensioners who elect to draw benefits (other than on ill health grounds) on or after age 55, who **were** members of the LGPS before 1 October 2006 and who **will** be 60 or more on 31 March 2016, whether to:

- waive on compassionate grounds, any actuarial reduction that would otherwise be applied to benefits accrued before 1 April, and / or
- waive, in whole or in part (on any grounds), any actuarial reduction that would otherwise be applied to benefits accrued after 31 March **2016**

c) for active members voluntarily retiring on or after age 55 who elect to immediately draw benefits, and for deferred members and suspended tier 3 ill health pensioners who elect to draw benefits (other than on ill health grounds) on or after age 55, who **were** members of the LGPS before 1 October 2006 and who will **not** be 60 or more on 31 March 2016 and will **not** attain age 60 between 1 April 2016 and 31 March 2020, whether to:

- waive on compassionate grounds, any actuarial reduction that would otherwise be applied to benefits accrued before 1 April 2014, and / or
- waive, in whole or in part (on any grounds), any actuarial reduction that would otherwise be applied to benefits accrued after 31 March 2014

d) for active members voluntarily retiring on or after age 55 who elect to immediately draw benefits, and for deferred members and suspended tier 3 ill health pensioners who elect to draw benefits (other than on ill health grounds) on or after age 55, who **were** members of the LGPS before 1 October 2006 and who will **not** be 60 or more on 31 March 2016 but **will** attain age 60 between 1 April 2016 and 31 March 2020, whether to:

- waive on compassionate grounds, any actuarial reduction that would otherwise be applied to benefits accrued before 1 April, and / or

- waive, in whole or in part (on any grounds), any actuarial reduction that would otherwise be applied to benefits accrued after 31 March **2020**

Scheme employers are required to formulate, publish and keep under review a policy statement in relation to the exercise of a number of discretions under the LGPS. Each Employer should have sent a copy of its statement to BCC before 1 July 2014, or if later, within 3 months of admission to the Fund.

A guide to LGPS discretionary policies, along with a list of all discretions which scheme employers may exercise under the LGPS Regulations 2013 is available at: <http://www.lgpsregs.org/index.php/guides/administration-guides-to-the-2014-scheme>

There is, however, no requirement to have a written policy in respect of all of the discretions listed but there are five in respect of which it would perhaps be appropriate for Scheme employers to have a written policy in order that members can be clear on the employer's policy on these matters.

They are:

- I. whether, how much, and in what circumstances to contribute to a shared-cost Additional Voluntary Contribution (SCAVC) arrangement entered into on or after 1 April 2014 and whether, how much, and in what circumstances to continue to contribute to any shared cost Additional Voluntary Contribution (SCAVC) arrangement that the employer had entered into before 1 April 2014
- II. whether, with the agreement of the administering authority, to permit a Scheme member to elect to transfer other pension rights into the LGPS if he / she has not made such an election within 12 months of joining the LGPS
- III. whether to extend the 12 month time limit within which a Scheme member who has a deferred LGPS benefit in England or Wales following the cessation of employment (or cessation of a concurrent employment) may elect not to have the deferred benefits aggregated with their new LGPS employment (or ongoing concurrent LGPS employment) if the member has not made an election to retain separate benefits within 12 months of commencing membership of the LGPS in the new employment (or within 12 months of ceasing the concurrent membership)
- IV. how the pension contribution band to which an employee is to be allocated on joining the Scheme, and at each subsequent April, will be determined and the circumstances in which the employer will, in addition to the review each April, review the pension contribution band to which an employee has been allocated following a material change which affects the member's pensionable pay in the course of a Scheme year (1 April to 31 March)
- V. whether or not, when calculating assumed pensionable pay when a member is:
 - on reduced contractual pay or no pay on due to sickness or injury, or
 - absent during ordinary maternity, paternity or adoption leave or during paid additional maternity, paternity or adoption leave, or
 - absent on reserve forces service leave, or

- retires with a Tier 1 or Tier 2 ill health pension, or
- dies in service

to include in the calculation the amount of any 'regular lump sum payment' received by the member in the 12 months preceding the date the absence began or the ill health retirement or death occurred. A 'regular lump sum payment' is a payment for which the member's employer determines there is a reasonable expectation that such a payment would be paid on a regular.

For help or advice on any of the above discretions, please visit <http://www.lgpsregs.org/index.php/guides/administration-guides-to-the-2014-scheme> and view/download the Discretions Policies guidance.

Exiting Employers

If an employer ceases to be a Scheme employer (including one that ceases to be an admission body participating in the scheme), or is/was a Scheme employer, but (irrespective of whether that employer employs active members in other funds) no longer has an active member contributing towards a fund that has liabilities in respect of benefits for current/former employees of that employer, they are deemed an 'exiting employer'.

Where an employer becomes an exiting employer, where BCC considers it likely the employer will have one or more active members within the period specified in the notice, they can issue a suspension notice under which the employer's liability to pay an exit payment is suspended. The exiting employer would have to continue to pay such contributions as BCC reasonably requires towards meeting the employer's liabilities.

BCC can withdraw the suspension notice at any time. In addition to this BCC can require an employer who is/has been a Scheme employer under the 2014 or any earlier scheme, who does not have any active members in the fund and has not paid an exit payment under the 2013 Regulations, to pay such contributions as an actuary certifies to meet any outstanding liabilities to the fund.

Appendices

- I. Instructions for completing the Monthly Return spreadsheet
- II. Year-end Process
- III. Employer Request for Estimate of Retirement Benefits
- IV. Notification of Employee Leaving where Benefits will be Paid
- V. Notification of Employee Leaving Early
- VI. Early retirement certificate
- VII. Notes on Pay: Pensionable, Final & Actual
- VIII. Protected Members/Early Payment of Pensions
- IX. Contact details

I Instructions for Completing the Monthly Pension Form

The purpose of the form is to allow both the Employer and BCC the opportunity to check contributions paid. The form has been designed to be completed and returned as an Excel file.

- On the spreadsheet the “Instructions” tab details the cells that need to be completed.
- On the Employee Data tab, the data input areas have been highlighted in blue.
- There are some checks in the Employee Data tab – these are meant to be warnings of potential errors and can be ignored if the Employer is satisfied that the information is correct.

The Employee Data Tab

Information is required for each employee’s contribution for the month: -

1. Employee’s surname
2. Employee’s forename
3. Employee’s National Insurance number
4. Main section pensionable Pay (CPP1)
5. 50/50 section pensionable pay (CPP2)
6. Main section employee contributions (CEC1)
7. 50/50 section employee contributions
8. Additional pension contributions - employee (EAPC CAC)
9. Additional pension contributions – employer (RAPC CAC)
10. Additional Voluntary Contributions (EAVC CAC)
11. Additional Regular Contributions (ARCs)
12. Added years
13. Absence indicator
14. Reduced pay due to sickness indicator
15. Employers contributions (CRC)
16. Employee refunds

Once this information has been downloaded/input into the form the columns to the right will be populated confirming employee contribution band and any contribution overpayment/ underpayment. These checks are only meant to be a guide to whether the data is correct.

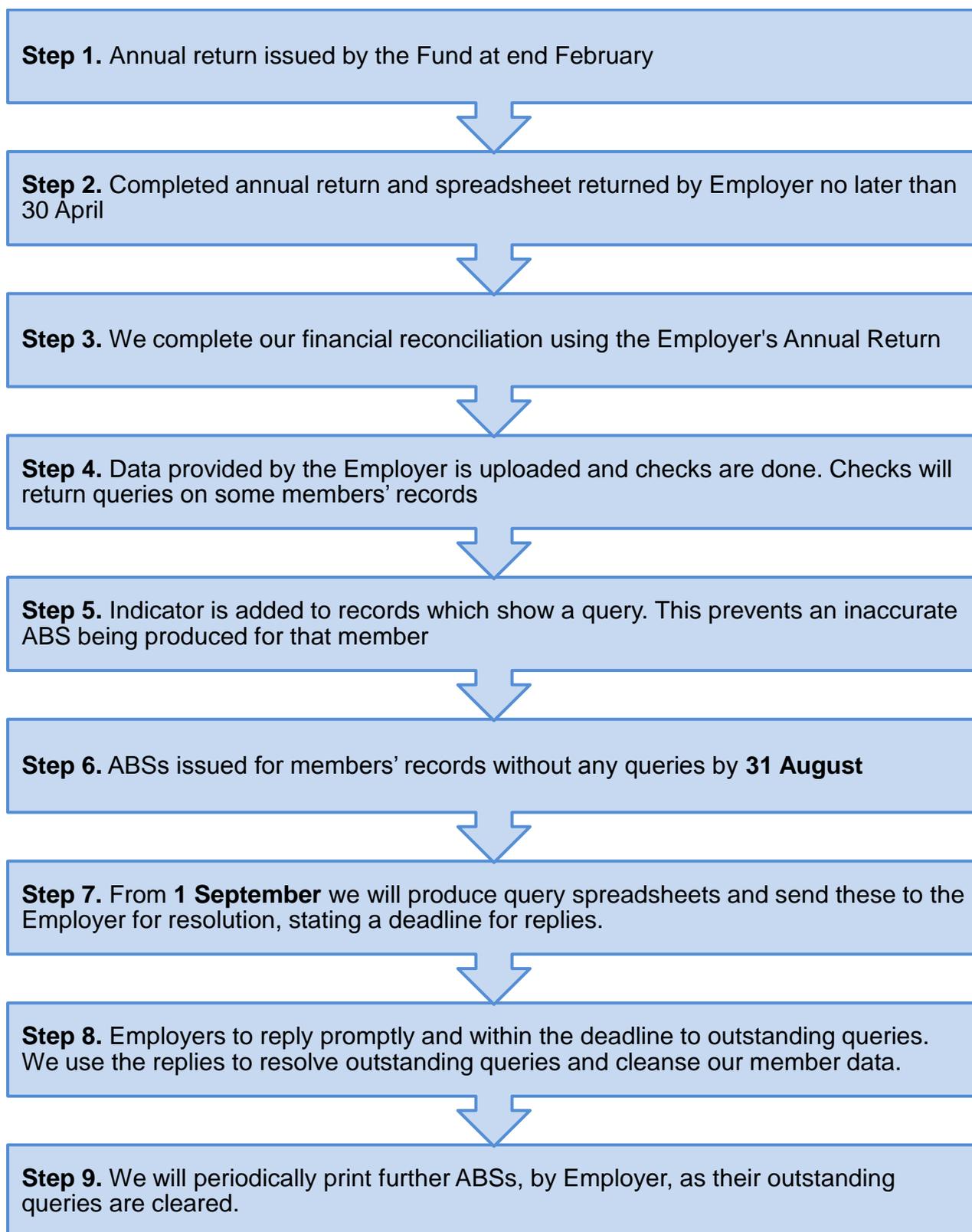
Completion of form

Once the contribution data for the month has been entered into the form’s tabs please check the summary form. In particular, please check that the “total contributions paid over” box on the summary sheet agrees with amount you have paid / are going to pay to BCC.

Return Instructions

On completion the form should be submitted to BCC. If you have any questions, or require any assistance with completing this form, please email lqpsreturns@buckscc.gov.uk and the Pensions Finance Officer will respond to you as soon as possible.

II. Year-end Process



Please Note:

- Timing for Steps 8 and 9 will depend on the size of the Employer's membership and number of queries raised
- If outstanding queries are not resolved by 31 January, the affected members will not be provided with printed Annual Benefit Statements.

III. Employer Request for Estimate of Retirement Benefits

Full Name: _____
Date of Birth: _____
National Insurance number: _____
Payroll reference number: _____
Proposed last day of service: _____

Proposed type of retirement (*please tick ONE of the following*):

- | | |
|---|--|
| <input type="checkbox"/> Normal Pension Age | <input type="checkbox"/> Employer consent to 'switch on' 85 year rule (55-60)*
<i>*Please check that your LGPS discretionary policy allows this</i> |
| <input type="checkbox"/> Late (NPA +) | <input type="checkbox"/> Flexible (Age 55+) |
| <input type="checkbox"/> Early (Age 55-64) | <input type="checkbox"/> Ill Health*
<i>* Please indicate whether Tier 1, 2 or 3 applies:</i> |
| <input type="checkbox"/> Redundancy (Age 55+) | <input type="checkbox"/> Tier 1 <input type="checkbox"/> Tier 2 <input type="checkbox"/> Tier 3 |
| <input type="checkbox"/> Efficiency (Age 55+) | |

If the above named is making additional payments, please tick the appropriate box(es) opposite.

- | | | |
|---|-------------------------------|-------------------------------|
| <input type="checkbox"/> Added years | <input type="checkbox"/> AVCs | |
| <input type="checkbox"/> Part-time Buy Back | <input type="checkbox"/> ARCs | <input type="checkbox"/> APCs |

If paying AVCs does the member require maximum tax free cash options?

- | | |
|------------------------------|-----------------------------|
| <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|------------------------------|-----------------------------|

Final Pay (2008 definition)⁷:
(required where the member has pre 1 April 2014 LGPS membership) £ _____

Cumulative Pensionable Pay for the previous scheme year (1 April to 31 March) *If you have yet to submit your annual return and do not use i-Connect for your monthly notifications £ _____

Cumulative Pensionable Pay for the period from 1 April to date of quote/leaving (please provide a projected CPP where this applies) £ _____

Assumed Pensionable Pay where the quote request is for Ill Health retirement £ _____

Contact details:

Name of person requesting estimate: _____
Job Title/Position: _____
Employer/Organisation Name: _____
Who should the quote be sent to and what is their email address? _____

⁷ The full definition of Final Pay under the 2008 LGPS regulations is available from <http://www.lgpsregs.org/timelineregs/LGPS2008Regs/SI20140044/20071166.htm> (See Regulation 4)

IV. Notification of Employee Leaving where Benefits will be Paid

To be completed when an employee is retiring or has died whilst in employment.

EMPLOYEE'S DETAILS

Title (Mr/Mrs/Miss): _____ Surname: _____
 Forenames: _____
 Date of Birth: _____ NI Number: _____
 Address: _____

 Postcode: _____ Employment No: _____

EMPLOYMENT DETAILS

1. Last day of Service: (the last day of the employment or the last day in the scheme if different) <i>DD/MM/YYYY</i>	
2. Reason for leaving: (please tick to show which applies)	
Normal Retirement (NPA) <input type="checkbox"/>	Efficiency Retirement ¹ <input type="checkbox"/>
Late Retirement (NPA+) <input type="checkbox"/>	Ill-Health Retirement ¹ <input type="checkbox"/>
Early Retirement (Age 55-NPA) <input type="checkbox"/>	Employer consent ¹ <input type="checkbox"/>
Death ¹ <input type="checkbox"/>	Flexible ¹ <input type="checkbox"/>
Redundancy Retirement ¹ <input type="checkbox"/>	¹ Please provide the appropriate certificate
3. Employee Contributions paid since the start of the Scheme year in the main section (CEC1)	£
4. Employee Contributions paid since the start of the Scheme year in the 50/50 section (CEC2)	£
5. APCs (split between employee and employer if applicable)	£
6. AVCs (split between employee and employer if applicable)	£
7. Pensionable pay from the start of the Scheme year in the main section (CPP1) ²	£
8. Pensionable pay from the start of the Scheme year in the 50/50 section (CPP2) ²	£
² Where Assumed Pensionable Pay applies, the amount added to the cumulative pensionable pay should be the APP and not any actual pay received.	
9. Assumed Pensionable Pay – only for cases where the member will receive an ill health enhancement or in the case of death in service.	£
10. Final Pay ³ (required where the member had pre 1 April 2014 LGPS membership) Please attach a copy of the final pay calculation spreadsheet. ³ Please see “Notes for calculating Final Pay” within the SLA	£
Please ensure that you also forward the P45 to the Pensions & Investments Team so that we can apply the appropriate tax code.	

Name of person completing form: _____
 Employer/Organisation Name: _____
 Signature: _____
 Date: _____

V. Notification of Employee Leaving Early

To be completed when an employee leaves employment for reasons other than retirement.

EMPLOYEE'S DETAILS

Title (Mr/Mrs/Miss): _____ Surname: _____
 Forenames: _____
 Date of Birth: _____ NI Number: _____
 Address: _____
 Postcode: _____ Employment No: _____

EMPLOYMENT DETAILS

1. Last day of Service: (the last day of the employment or the last day in the scheme if different) <i>DD/MM/YYYY</i>	
2. Did the employee leave for any reason other than voluntary resignation? (e.g. dismissal) <i>YES/NO</i>	
3. Employee Contributions paid since the start of the Scheme year in the main section (CEC1)	£
4. Employee Contributions paid since the start of the Scheme year in the 50/50 section (CEC2)	£
5. APCs (split between employee and employer if applicable)	£
6. AVC contributions (split between employee and employer if applicable)	£
7. Pensionable pay from the start of the Scheme year in the main section (CPP1)	£
8. Pensionable pay from the start of the Scheme year in the 50/50 section (CPP2)	£
9. Please provide the amount of National Insurance Contracted-Out earnings for each financial year (1 April to 31 March) of the member's employment where the member has less than two years membership and is entitled to a refund of their own LGPS contributions.	£
10. Final Pay ¹ (required where the member had pre 1 April 2014 LGPS membership). Please attach a copy of the final pay calculation spreadsheet. ¹ Please see "Notes for calculating Final Pay" within the SLA	£
11. Actual Pay (FTE) at date of leaving:	£

Name of person completing form: _____
 Employer/Organisation Name: _____
 Signature: _____
 Date: _____

VI. Early retirement certificate

As required under the Local Government Pension Scheme Regulations, I certify that;

Full Name: _____ NI Number: _____
has been retired by _____ (Scheme employer)

on the grounds of:

(Please tick the appropriate box.)

- Redundancy
- Efficiency
- Employer Consent to 'switch on' 85 year rule (55-60) ¹
- Early release of deferred benefits¹ payable from **Date** (DD/MM/YYYY): _____
- Flexible retirement ¹

¹ Please check that your LGPS discretionary policy allows this.

We undertake to pay the pension strain to the BCC Pension Fund in respect of the above early retirement.*

Signature: _____ Date: _____
Print Name _____ Job Title _____

* Please note that an invoice for the amount due will be issued as soon as the retirement has been processed.

VII. Notes on Final Pay for members with pre 1 April 2014 membership

The 2008 Scheme⁸ Regulations state that an employee's pensionable pay is the total of:

- Salary, wages, fees and other payments made to him for his own use in respect of his employment.
- Any other payment or benefit specified in his contract of employment as being a pensionable emolument.

And does not include:

- Non-contractual overtime
- Travel, subsistence or other allowance paid in respect of employee expenses
- Payment for loss of holiday entitlement
- Payment in lieu of notice of termination of contract
- Payment as inducement not to terminate contract

Pay must be taxable to be pensionable but not all taxable pay is pensionable.

Final pay, broadly speaking, is the pay on which contributions were paid, or deemed to have been paid, in the last 365 days of employment (366 in a leap year). If, on or after 1st April 2008 and within 10 years of leaving, a member (voluntarily or compulsorily) has restricted pay, reduces their grade or moves to a position with less responsibility, the employee can choose to use the average of any 3 consecutive years pay in the last 10 years ending on a 31st March (plus RPI from the end of the 3 year period). Certain exclusions apply (flexible retirement) and the Pensions & Investments Team should be contacted for any clarification.

If there is a gap in contributions, due to a leave of absence other than sickness, the final pay should be calculated based on the period actually worked and proportioned to a full year (see examples). In the event of strike break the final pay is assessed on the days payment was received in the last 365 days (366 in a leap year) and the amount is multiplied up to a full year. Where there has been an absence due to sickness, any reduction in pay and contributions is treated as though it had not occurred.

Calculation of final pay

The method of calculation depends upon how the individual is paid i.e. weekly or monthly. The easiest way to show how final pay is calculated is by looking at a few examples.

Monthly Paid

The basic calculation is:

Full-time equivalent annual pensionable salary x Month (and/or proportion of month) x (1/12) = £ A

This above calculation is performed for each different rate of pay throughout the year. Any pensionable allowances should be included in the pensionable salary. We have provided four examples below to illustrate how the calculation is used. In each example we assume a pay award on 1 April.

⁸ The full definition of Final Pay under the 2008 Scheme regulations is available from <http://www.lgpsregs.org/timelineregs/LGPS2008Regs/SI20140044/20071166.htm> (See Regulation 4).

days worked and multiply by 365 (366 if over a leap year). This gives you the final pay for a full year.

Any variable pensionable allowances should be added onto the end of the final pay calculation. Allowances such as 'Sleep-in' duties should not be pro-rated up to full-time. If the employee has worked a part-year these allowances should be added to final pay before the figure is pro-rated up to a full year.

Weekly Paid

The basic calculation is:

Full-time equivalent weekly pensionable salary x No. of weeks (or proportion of week) = £ A

The above calculation is performed for each different rate of pay throughout the year. Any pensionable allowances should be included in the pensionable salary. We have provided three examples below to illustrate how the calculation is used. In each example we assume a pay award on 1 April.

1. Weekly paid employee
2. Weekly paid employee – worked for less than 365 days
3. Weekly paid employee – break of service in the middle.

1. Mr A Example Date of Leaving: 30 May 2017

31.05.16 to 31.03.17 £355.77 x 43.4 = £15,440.42
01.04.17 to 30.05.17 £369.23 x 8.8 = £ 3,249.22
Total Final Pay = £18,689.64

2. Mr B Example Date of Leaving: 19 December 2017

01.03.17 to 31.03.17 £355.77 x 4.2 =£ 1,494.23
01.04.17 to 19.12.17 £369.23 x 37.8 =£13,956.89
Sub-total =£15,451.12

£15,451.12/294x365 = £22,649.23 (final pay)

NB: Where a member hasn't completed a full year in the Scheme, work out the final pay as normal, calculate the number of days the person was actually in the Scheme, divide your sub-total by these days and multiply by 365 (366 if over a leap year) to make it up to a full year.

3. Mr C Example Date of Leaving: 30 May 2014

31.05.16 to 29.03.17 £355.77 x 43.2 = £15,369.26
01.04.17 to 30.05.17 £369.23 x 8.8 = £ 3,249.22
Sub-total = £18,618.48

£18,618.48/363x365 = £18,721.06 (final pay)

N.B: Where there has been a break in service during the averaging period, calculate the final pay as normal, excluding the period of the break. Work out the

number of days worked in the averaging period, divide the sub-total by the number of days worked and multiply by 365 (366 if over a leap year). This gives you the final pay for a full year.

Any variable pensionable allowances should be added onto the end of the final pay calculation. Allowances such as 'Sleep-in' duties should not be pro-rated up to full-time. If the employee has worked a part-year these allowances should be added to final pay before the figure is pro-rated up to a full year.

VIII. Protected Members/Early Payment of Pensions

What is the 'Rule of 85'?

Normal Retirement Age (NRA) in the Local Government Pension Scheme is the same as the person's state pension age (subject to minimum of 65) for all pension benefits built up from April 2014 and is the same for both men and women. For pension benefits built up before April 2014, the NRA is age 65.

However, under the Rule of 85 it is possible for some Scheme members to retire between 60 and their state pension age, without their benefits being reduced. Their age and service in whole years must add up to 85. So, for example a Scheme member aged 60 with 25 years membership (adds up to 85) could retire immediately with their full pension entitlement (depending on their date of birth and date joined the scheme - see below)

The Amendment Regulations 2006 provided for the 'Rule of 85' to be phased out from 1 October 2006 for new members. For existing members this date was changed to 1 April 2008 with protection for some older Scheme members. Some further changes to how the 'Rule of 85' operates were introduced in April 2014.

Important: Any member who leaves between age 55 and 59, and who would normally meet the rule of 85 calculation before the age of 60, is now treated as having a rule of 85 date on the date they turn 60 years old.

As the provision currently stands, Scheme members will fall into 5 categories, which are as follows:

1. New Scheme Members – joining after 1 October 2006

These members' normal retirement age will be their state pension age for post April 2014 benefits and 65 for pre-April 2014 benefits. If they choose to retire from age 55, their benefits will be reduced.

2. Existing Scheme members who joined before 1st October 2006 and will not achieve the 'Rule of 85'

These members are totally unaffected by any changes. If they retire between age 55 and state pension age, their pension and lump sum would have been reduced anyway as their age and service does not add up to 85. They can still retire at any age between 55 and state pension age but their benefits will be reduced.

3. Scheme members who joined before 1st October 2006 and were born before 1st April 1956 and can achieve the 'Rule of 85'

These members are protected by the transitional arrangements and can retire at the date they meet rule of 85 (although if the member is under age 60, then from age 60) without any reduction to any of their pre-April 2016 benefits. Any benefits built up from April 2016 will have a normal pension age of state pension age (subject to a minimum of age 65) and therefore, the post April 2016 benefits would be reduced with reference to the period between date of leaving and state pension age

4. Scheme members who joined before 1st October 2006 and were born between 1st April 1956 and 1st April 1960 and can achieve the 'Rule of 85' before 2020

All benefits they have accrued up until April 2008 will not be reduced at the date the member meets the rule of 85 (although if the member is under age 60, then from age 60). These members will have some protection from a full early retirement reduction on the benefits built up from 1 April 2008 to 31st March 2020. For any membership built up from April 2020, a normal retirement age of state pension age will apply and therefore, the April 2008 to March 2020 benefits would be reduced by a tapered reduction and any post April 2020 benefits would be reduced with reference to the period between date of leaving and state pension age

5. Scheme members who joined before 1st October 2006 and were born after 1st April 1960

All benefits they have accrued up until April 2008 will not be reduced at the date the member meets the rule of 85 (although if the member is under age 60, then from age 60). Benefits built up between 1 April 2008 and 31 March 2014 will have a normal pension age of 65 while all benefits built up from April 2014 will have a normal retirement age of state pension age (subject to a minimum age of 65 applying). Therefore, the April 2008 to March 2014 benefits would be reduced with reference to the period between date of leaving and age 65 and the post April 2014 benefits would be reduced with reference to the period between date of leaving and state pension age.

What reductions will be applied to the Pension and Lump Sum?

The table below shows an extract of the reductions that will apply to the pension and lump sum depending on the number of years from their retirement date to Normal Pension Age (or the date the 85-year rule is satisfied, if they are covered by one of the 85-year rule protections highlighted earlier).

No. of years paid early	Pension reduction: men	Pension reduction: women	Lump sum reduction
0	0.0%	0.0%	0.0%
1	5.6%	5.2%	2.9%
2	10.8%	10.1%	5.7%
3	15.5%	14.6%	8.5%
4	20.0%	18.8%	11.2%
5	24.0%	22.7%	13.7%
6	27.8%	26.4%	16.3%
7	31.4%	29.8%	18.7%
8	34.7%	33.0%	21.1%
9	37.7%	36.1%	23.4%
10	40.6%	38.9%	25.6%
11	44.2%	42.2%	25.6*
12	47.6%	45.5%	25.6*
13	50.9%	48.6%	25.6*

The “number of years paid early” column is used to determine the reduction applied to the benefits you built up before 1 April 2014. This is the number of years earlier than your protected Normal Pension Age benefits are paid. Protected Normal Pension Age for almost all members is age 65.

*The maximum reduction that can be applied to your automatic lump sum for membership to 31 March 2008 is 10 years as the protected Normal Pension Age for almost all members is 65, and the earliest that virtually all members can choose to draw their pension is from age 55.

Example 1

A female with protected service up to 31 March 2016 where the 85-year rule still applies.

If the female member met the 85-year rule at age 62 and was retiring at age 60, she is retiring 2 years early. From the table it can be seen that her pension would be reduced by 10.1% and her lump sum by 5.7%.

Example 2

A male is retiring 2.5 years early.

Where the number of years early is not a whole number, the reduction will fall somewhere between two whole numbers. So, if a man was retiring 2.5 years early, the reduction would fall between the factor for 2 years early and the factor for 3 years early. In this case, the pension reduction would be 13.15 % (exactly halfway between 10.8% and 15.5%) and the lump sum reduction would be 7.1% (halfway between 5.7% and 8.5%).

IX. For more information contact:

Pensions & Investments Team
Buckinghamshire County Council
County Hall
Walton Street
Aylesbury
Buckinghamshire
HP20 1UD

Website: www.buckscc.gov.uk/pensions

Email: employers@buckscc.gov.uk