



**Roles and responsibilities of
Scheme Employers
(‘the Employer’)**

**& 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 2014



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Summary of Actions

Topic	Pg	Employer/Payroll Provider Action	BCC Action
New entrants	5-7	<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>Employer/Payroll Provider will send the starters spreadsheet to BCC by email to pensions@buckscc.gov.uk by the 15th of the month following the month payroll action was taken</p>	Set up a pension record within 6 weeks of receipt of a spreadsheet
Opt-outs	9	<p>Action a request to opt-out and take the necessary refund/leaver action</p> <p>Employer/Payroll Provider will send the opt-out spreadsheet to BCC by email to pensions@buckscc.gov.uk by the 15th of the month following the month payroll action was taken and also send a copy of the opt-out form</p>	Set up an opt-out record within six weeks of receipt of a spreadsheet
Reduction in Pay	13	Keep payroll data for 13 years	Use the pay notified to them
Changes	14-15	Where the underpin applies or where an added years contract is in force, the Employer/Payroll Provider will send the changes spreadsheet to BCC by email to pensions@buckscc.gov.uk by the 15 th of the month following the change, detailing all relevant changes	Update the member's record and issue a statutory notification within 6 weeks of receipt of a spreadsheet
Monthly Contributions	16	<p>Submit both employee and employer contributions to BCC by the 19th of the month following deduction</p> <p>The spreadsheet should be emailed to lgpsreturns@buckscc.gov.uk</p>	Check the monthly return form and allocate contributions within 6 weeks of receipt

Topic	Pg	Employer/Payroll Provider Action	BCC Action
Year-end Return	17-18	Email the annual return to lgsystems@buckscc.gov.uk no later than 30 April and the subsequent deadlines within the Year-end Timetable adhered to	Upload the data and adhere to the subsequent deadlines within the Year-end Timetable
Additional Contributions	19-21	Commence, change or cease AVC deductions and pay the monthly contributions to the AVC provider no later than the 19 th 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 Notify the Employer/Payroll Provider of APCs commencing, changing or ceasing Notify the Employer/Payroll Provider of added years or ARCs changing or ceasing
Absences	22-24	Deduct contributions as necessary and ensure full details are included on the annual return spreadsheet	Update the member's pension account
Estimates	25	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	26	Email a completed leaving form (and if applicable a final pay calculation) by the 15 th of the month following the month in which the member left to pensions@buckscc.gov.uk	Will notify the member of their benefits within 20 working days of receiving the leaving form
Retirement	27-29	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
Death in Service	30	Obtain certification if possible and email the appropriate leaving form to pensions@buckscc.gov.uk within 5 working days of the Employer/Payroll Provider receiving notification of the member's death	Calculate the benefits due and write to the next of kin within 5 working days

Service Level Agreement

Agreement between

The Pensions & Investments Team of Buckinghamshire County Council ('the provider') and XXXX ('the user') for pension services for the period 1 April 2014 to 31 March 2017.

Specification

The services to be provided, agreed with the user, are described in the specifications.

Contact point for queries

Provider

Pensions & Investments Manager
Buckinghamshire County Council
Pensions Team
County Hall
Aylesbury
HP20 1UD
01296 383755
employers@buckscc.gov.uk

Signed:

Name: Julie Edwards

Title: Pensions & Investments Manager

Date:

User

XXXX

Signed:

Name:

Title:

Date:

General Conditions and Services

1. Basic Agreement

1.1 Service Level Agreement between ‘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 2014 version of the SLA incorporates changes to previous versions, resulting from changes to the LGPS Regulations.

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 2014 to 31 March 2017, 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 <http://www.lgpsregs.org/index.php/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 <http://www.lgpsregs.org/index.php/schedule-2?showall=&start=1>
- 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 <http://www.lgpsregs.org/index.php/schedule-2?showall=&start=3>

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.bucksc.gov.uk/bcc/pensions/guides_forms_booklets.page

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

Band	Range	Contribution Rate
1	£0 - £13,500	5.5%
2	£13,501 - £21,000	5.8%
3	£21,001 - £34,000	6.5%
4	£34,001 - £43,000	6.8%
5	£43,001 - £60,000	8.5%
6	£60,001 - £85,000	9.9%
7	£85,001 - £100,000	10.5%
8	£100,001 - £150,000	11.4%
9	£150,001 or more	12.5%

* The above apply from **1 April 2014**. Band ranges increase 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 overtimes 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 their next pay date. An employee on a fixed term contract of less than 3 months who has it extended beyond 3 months, will be automatically entered into the Scheme from the first day after the 3 month period.

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 provide a spreadsheet to BCC by email to pensions@buckscc.gov.uk, detailing all new entrants to the Scheme. The spreadsheet should be submitted by the 15th of the month following the month payroll action was taken. 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:

- 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)

Each month the Employer/Payroll Provider will send the spreadsheets to BCC by email to pensions@buckscc.gov.uk by the 15th of the month following the month payroll action was taken.

Action required by BCC:

On receipt of the above spreadsheet, BCC will set up a pension record on their system for each employee.

Contributions

On 1 April 2014 for existing members, at the outset of active membership for new members and from time to time thereafter (including every April), an 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 5 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 which Band an employee falls into

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.buckscc.gov.uk/pensions). An Opt-Out Form cannot be completed before commencing employment.

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, 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 and National Insurance.
- If the member has been in the Scheme for more than 3 months, they cannot have a refund of their contributions and the "Early Leaver" form needs to be completed.

BCC must be informed of LGPS optants out **in all cases**, regardless of their length of membership. If the Employer/Payroll Provider has previously entered this person on the monthly new starter 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 and National Insurance.

Notification of Opt Outs is similar to that for new starters. An optant out spreadsheet should be completed monthly, as necessary. The Opt Out spreadsheet template is attached.

Only the highlighted columns need to be completed and should be returned to us by the 15th 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 a record will be set up on our system for the optant out and their Opt Out form will be scanned to it.

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.

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).

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 overtimes 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. 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 definition.

The amount of pensionable pay to be allocated to a member's cumulatives is the actual amount of pay received.

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 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 this 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 (KIT 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.

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 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.

Reduction in Pay

Final pensionable pay is normally based on the full-time equivalent pay for the last 12 months. 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.

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 the Pensions & Investments Team should be contacted for any clarification.

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.

Action required by BCC:

BCC will use the final pensionable pay 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.

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)

You may have decided to review employees' contribution bands where there is a change that will move them from one band to another during the financial year.

On a monthly basis the Employer/Payroll Provider will provide a spreadsheet to BCC detailing all relevant changes. Examples of the spreadsheets are attached. Only the highlighted columns should be completed by the Employer/Payroll Provider and should contain the following information:

Hour/Band/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 send the spreadsheets to BCC by email to pensions@buckscc.gov.uk, detailing all relevant changes to member's records. The spreadsheet should be submitted by 15th 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), change of band, name and change of address.

Where the underpin applies, the Employer will issue the original statutory notification as detailed below to the employee, retaining the copy for their records.

Action required by BCC:

On receipt of the above spreadsheet, BCC will amend the member's record with the information provided. Within 6 weeks of receiving the spreadsheet a statutory notification (where the underpin applies) will be produced confirming the employee's change of pensionable status. An original and a copy will be sent to the Employer. The original should be issued to the employee and a copy retained by the Employer for their records.

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 submit both employee and employer contributions to BCC no later than the 19th of the month following deduction along with an Excel spreadsheet (attached). If you set your employee bands in April each year, you need to submit 'Monthly_return_annual_banding_2014-15.xls' If you set your employee bands monthly, you need to submit 'Monthly_return_monthly_banding_2014-15.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 return can be found in the appendices. If you have any questions or require any assistance with completing this form, please email lgpsreturns@buckscc.gov.uk and the Pensions Finance Officer <mailto:>will respond to you as soon as possible.

Once completed the monthly return form should be emailed to lgpsreturns@buckscc.gov.uk

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 detailing the following information **for each employment** as at 31 March-

- Surname
- Forename
- Gender
- Date of birth
- National Insurance number
- 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)
- 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 for the Scheme year **for members with LGPS membership prior to 1 April 2014** who are active at the end of the Scheme year

BCC will send an email to the Employer/Payroll Provider in 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.

Action required by Employer/Payroll Provider:

The return and spreadsheet should be emailed to lgsystems@buckscc.gov.uk no later than 30 April. In order to support the year-end process a timetable has been put in place to aid the issue of annual benefit statements and submission of data in relation to the triennial valuation. The timetable can be found in the Appendices.

Action required by Buckinghamshire County Council:

On receipt of the return and spreadsheet, BCC will load the data onto their system.

If there are any records missing the Employer will be contacted by their Employer Liaison Officer and asked to 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 by their Employer Liaison Officer for leaver form.

If the member had had been in the LGPS prior to 1 April 2014 and the full time equivalent pay 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.

Once all queries have been resolved by the Employer/Payroll Provider, BCC will amend the records on their system. Annual benefit statements can then be produced. These will be issued to the Employer for internal distribution to members, or the Employer may request that BCC issue the statements to members' home addresses. The Employer/Payroll Provider will need to provide an up-to-date spreadsheet of members' home addresses and will be charged for the postage.

Full details of the deadlines applicable can be found in the year-end Timetable in the Appendices.

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, Clerical Medical and Prudential.

New Contributors

Action required by BCC:

For Prudential AVCs, members contact Prudential directly. Prudential will then notify BCC of the application. For Clerical Medical, members will be asked to 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. The Employer/Payroll Provider should NOT action a Clerical Medical 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 does not exceed 100% of monthly pensionable pay (allowing for any Statutory Deductions).

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 Clerical Medical and/or Prudential no later than 19 days following the month in which the deduction was made. A schedule is to be emailed to Clerical Medical and/or Prudential 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 you have any queries regarding paying over contributions, please contact the provider directly at:

- Prudential – Paul Monger, email: paul.monger@prudential.co.uk
- Clerical Medical – Tom Sapsed, email: tom.sapsed@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 £6,500 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.

A modeller will be made available to members online so they can see how much it will cost to purchase extra annual pension. 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 members Normal Pension Age (NPA)

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

Action required by Buckinghamshire County Council:

An application to buy extra pension must be made in writing to BCC. BCC will send a copy of the application to the Employer/Payroll Provider. The application must state the length of the period (in whole years) over which the member wishes to pay additional contributions. BCC will confirm via e-mail to the Employer/Payroll Provider the contract start date, end date and the monthly amount to be deducted. 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:

Upon receipt of the above email, the Employer/Payroll Provider will make changes to the APC deduction/cease deductions. APC contributions will be paid over to BCC each month, along with the standard monthly LGPS contributions.

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 Buckinghamshire County Council:

If an existing added years contributor changes hours, on receipt of the notification, 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. BCC will confirm via e-mail to the Employer/Payroll Provider when any added years contributions should cease. ARCs 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.

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 practicable) or by a one off lump sum payment. A modeller will be made 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 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.

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 2/3rd of the cost. If they elect after the 30 day period, the member pays the full cost of the APC contract. 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.

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 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 return 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.

Maternity, paternity and adoption leave

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. **A member continues to pay contributions on any pay they receive while on ordinary or additional maternity, paternity or adoption leave.** 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 will be made 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 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.

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 2/3rd of the cost. If they elect after the 30 day period, the member pays the full cost of the APC contract. 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 Day (KIT) during a period of unpaid additional maternity, paternity or adoption leave, the member will accrue 1/49th of pensionable pay if they are in the main section of the LGPS and 1/98th if they are in the 50/50 section of the LGPS.

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 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 return 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.

Trades Dispute

If a member wishes to buy the pension 'lost' in respect of strike action they can do so via an APC contract. **Contributions are no longer assessed as 16% of pensionable 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 will be made 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 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.

Payment of the APC is at full cost to the member and there is no time limit on when the member should make an election to pay. A modeller will be made available to members online so they can see how much it will cost to buy the 'lost' pension.

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 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 return 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

When a member goes on Reserve Forces Services Leave the employer will calculate a notional pay figure (Assumed Pensionable Pay/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:

On calculating the APP the Employer/Payroll Provider has to notify the reservist and the Ministry of Defence (MoD) of the APP amount and the employee and employer contribution due on it. The MoD will deduct the employee contribution and pay this amount and the employer contribution directly to the administering authority. If the Employer/Payroll Provider continue to pay the reservist some pay while they are on Reserves Forces Services Leave, employee and employer contributions are not due on that pay and that pay is not added to 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.

Sick Leave

Employee contributions should be taken on all pay received. Where the member goes onto a period of reduced or no pay leave, Assumed Pensionable Pay (APP) is added to the member's pensionable pay rather than the actual pay they received. **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 members 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.

Estimates

BCC will provide estimates of pension benefits upon a request from the 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 age¹
7. Final pay (if member has pre 1 April 2014 membership)
8. Pensionable pay (actual pay received from 1 April to date estimate is required)

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.

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 but only for early, normal or late retirement from the age of 55. If a member makes a request, BCC will email the Employer/Payroll Provider for the final pay (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 should be provided. 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.

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 £10 plus VAT for each additional estimate.

¹ 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.

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:

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.

A final pay calculator is provided to assist Employers/Payroll Providers with the calculation of final pay where the member has pre 1 April 2014 benefits.

Action required by Buckinghamshire County Council:

On receipt of the fully completed leaving form, BCC will calculate the member's deferred benefits and notify the member within 20 working days.

Retirements

Retirement can take many forms:

Normal retirement

Normal retirement occurs when a member ceases employment at their Normal Pension Age 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.

Ill 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 2 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 three 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 Authority if they obtain employment; and answer any inquiries made by the Authority as to their current employment status, including their pay and working hours.

Once 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:

In all cases of retirement a completed leaving form is required. This should be emailed to BCC 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.
- 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:

On receipt of the Leaving form and Early Retirement/Ill Health Certificate (if appropriate), BCC will calculate the pension benefits and write to the member detailing their options within 10 working days.

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. If an Employer decides to retire someone early (other than on ill health grounds or in some flexible retirement cases) they will be required to pay a contribution to meet the cost of the strain on the Fund. This is known as pension strain.

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. If the member has completed a death grant nomination 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 nominated cohabiting partner and/or eligible children, there may be pensions payable to them.

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.

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 the Employer receiving notification of the member's death.

Action required by BCC:

On receipt of the leaving form BCC will calculate the benefits due and write to the next of kin within 5 working days.

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 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 Interfund Transfer form
- LGPS Opt Out form
- LGPS Opt In form
- Retirement booklet
- AVC promotional literature

BCC offers a variety of presentations available to Scheme members and training sessions available to Employers.

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 dependant 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 September/October 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

The Local Government Pension Scheme Regulations 2013 require each Scheme Employer 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 must send a copy of its statement to BCC before 1 July 2014.

All Scheme Employers must have a policy on the following discretions.

Discretion of a Scheme employer to fund a member's regular contribution APC contract in whole or in part.

A Scheme member can elect to buy additional pension of up to £6,500 via an APC contract by making regular contributions. A Scheme Employer can choose to pay all or part of the contributions due.

Discretion of a Scheme employer to fund a member's lump sum APC contract in whole or in part

A Scheme member can elect to buy additional pension of up to £6,500 via an APC contract by making a lump sum payment. A Scheme Employer can choose to pay all or part of the amount due.

Discretion to permit flexible retirement

A Scheme member who is over 55 can reduce their hours/grade and with the Scheme employer's consent, can elect to receive immediate payment of all or part of their pension. The Employer will pay any cost for early payment of the benefits where the member meets the 85 year rule.

Whether to waive, in whole or in part, actuarial reductions on flexible retirement benefits paid

Where a member has reductions on flexible retirement the Scheme employer can waive all/part of the reductions and incur the additional costs of doing so.

Discretion to permit early payment of pension and waiving of reductions

An active or deferred member of the pension scheme aged between 55 and 60 may apply for early payment of their retirement benefits. The Employer must have a policy on whether or not to allow such requests and if they do, whether they will "switch" on the 85 year rule for benefits accrued prior to 1 April 2014.

Whether to waive, in whole or in part, actuarial reductions where a member elects to retire early

Where the Scheme a member has chosen to retire early, the Scheme employer can waive all/part of the reductions and incur the additional costs of doing so.

Discretion to permit late inward transfer of pension rights

Members should express their interest to transfer in previous pension rights within 12 months of joining the Scheme. If a member applies to transfer in previous pension rights more than 12 months after joining, the late transfer can only be investigated with the Employer's permission. In addition BCC as the administering authority also have to agree to any late applications.

For help or advice on any of the above discretions, please visit <http://www.bucksc.gov.uk/bcc/pensions/employers/employers.page> and download our "Guide to Employer LGPS Discretionary Policies".

APPENDICES

- I. Instructions for completing the Monthly Return spreadsheet
- II. Year-end Timetable
- III. Employer Request for Estimate of Retirement Benefits
- IV. Notification of Employee Leaving where Pension 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 emailed to lgpsreturns@buckscc.gov.uk

Help

If you have any questions or require any assistance with completing this form, please email lgpsreturns@buckscc.gov.uk and the Pensions Finance Officer <mailto:> will respond to you as soon as possible.

Task	Date	Responsibility
Annual Return issued	28 February	Pensions & Investments Team
Completed annual return and spreadsheet returned	30 April	Employer
Employers with less than 100 Scheme members		
Contributions posted and pensionable pay update run	Within two weeks of receipt of annual return and spreadsheet	Pensions & Investments Team
1 st queries issued to employer	Within one week of pensionable pay update	Pensions & Investments Team
Response to queries received	Within three weeks of receipt of queries	Employer
Responses processed	Within one week of responses being received	Pensions & Investments Team
Further queries issued	Within one week of responses being received	Pensions & Investments Team
Responses to further queries	Within one week of receipt of queries	Employer
Further queries processed	Within one week of receipt	Pensions & Investments Team
Annual Benefit Statements issued	Within two weeks of year end queries being resolved	Pensions & Investments Team

Employers with more than 100 Scheme members		
Contributions posted and pensionable pay update run	Within one month of receipt of annual return and spreadsheet	Pensions & Investments Team
1 st queries issued to employer	Within three weeks of pensionable pay update	Pensions & Investments Team
Response to queries received	Within three weeks of receipt of queries	Employer
Responses processed and any further queries issued	Within two weeks of queries received	Pensions & Investments Team
Responses to further queries	Within two weeks of queries received	Employer
Further queries processed	Within one week of queries received	Employer
Annual Benefit Statements issued	Within two weeks of queries resolved	Pensions & Investments Team

NB: Upon receipt of your annual return and spreadsheet, you will receive confirmation of the above by e-mail, with relevant dates to assist you in planning for year end queries.

**Local Government Pension Scheme
Buckinghamshire County Council
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 enter ONE of the following:

- | | |
|------------------------|--------------------------------|
| ▪ Normal Pension Age | ▪ Efficiency (Age 55+) |
| ▪ Late (NPA+) | ▪ Ill health* |
| ▪ Early (Age 55-64) | ▪ Employer consent (Age 55-60) |
| ▪ Redundancy (Age 55+) | ▪ Flexible (Age 55+) |

*If the estimate is for ill health please indicate whether Tier 1, 2 or 3 applies

If the above named is making additional payments please indicate in the box opposite.

*Please delete as appropriate:
*Added years/*AVCs/*Part-time Buy Back/ARCs/APCs

If paying AVCs do you require maximum tax free cash options?

*Yes/*No

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

Pensionable pay: (actual pay received for the period from 1 April to date estimate is required) £ _____

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? _____

**Local Government Pension Scheme
Buckinghamshire County Council**

Notification of Employee Leaving where Pension 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 * <input type="checkbox"/>
Late Retirement (NPA+) <input type="checkbox"/>	Ill-Health Retirement * <input type="checkbox"/>
Early Retirement (Age 55-NPA) <input type="checkbox"/>	Employer consent * <input type="checkbox"/>
Death* <input type="checkbox"/>	Flexible* <input type="checkbox"/>
Redundancy Retirement * <input type="checkbox"/>	*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. AVC contributions (split between employee and employer if applicable)	£
7. Pensionable pay from the start of the Scheme year in the main section	£
8. Pensionable pay from the start of the Scheme year in the 50/50 section	£
9. Final Pay* (required where the member had pre 1 April 2014 LGPS membership) Please show your workings in the box below or attach a copy of the final pay calculation spreadsheet. *Please see notes for calculating Final Pay	£
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: _____
Date: _____

**Local Government Pension Scheme
Buckinghamshire County Council
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	£
8. Pensionable pay from the start of the Scheme year in the 50/50 section	£
9. Amount of National Insurance Contracted-Out Earnings since the last 1st April*: *Only applicable if employee has less than 2 years LGPS membership.	£
10. Final Pay* (required where the member had pre 1 April 2014 LGPS membership) Please show your workings in the box below or attach a copy of the final pay calculation spreadsheet. *Please see notes for calculating Final Pay	£
11. Actual Pay (FTE) at date of leaving:	£

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

**Local Government Pension Scheme
Buckinghamshire County Council
Early Retirement Certificate**

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

Full Name: _____ NI Number: _____

has been retired by _____ (Employing Authority)

on the grounds of:

(Please tick the appropriate box.)

- Redundancy
- Efficiency
- Employer Consent
- Flexible retirement

This Authority undertakes to pay the pension strain to the BCC Pension Fund in respect of the above early retirement.

Signature: _____ Date: _____

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

The 2008 Scheme states 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 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.

1. Monthly paid employee
2. Monthly paid employee - worked for less than 365 days
3. Monthly paid employee - with a strike break in the final pay period
4. Monthly paid employee - with a service break (other than strike)

1. Mr A Example

Date of Leaving: 30 May 2011

31.05.10 to 31.03.11	$\text{£}12,500 \times (1/31) + 10 \times 1/12$	= $\text{£}10,450.27$
01.04.11 to 30.05.11	$\text{£}13,600 \times (30/31) + 1 \times 1/12$	= $\text{£} \underline{2,230.11}$
Total Final Pay		= $\text{£} \underline{12,680.38}$

2. Mr B Example

Date of Leaving: 19 December 2010

01.03.10 to 31.03.10	$\text{£}12,500 \times 1 \times 1/12$	= $\text{£} 1,041.67$
01.04.10 to 19.12.10	$\text{£}13,600 \times (19/31) + 8 \times 1/12$	= $\text{£} \underline{9,761.29}$
Sub-total		= $\text{£}10,802.96$

$\text{£}10,802.96/294 \times 365 = \text{£}13,411.84$ (final pay)

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

3. Mr C Example

Date of Leaving: 30 May 2011

31.05.10 to 29.03.11	$\text{£}12,500 \times (1+29/31) + 9 \times 1/12$	= $\text{£}10,383.06$
01.04.11 to 30.05.11	$\text{£}13,600 \times (30/31) + 1 \times 1/12$	= $\text{£} \underline{2,230.11}$
Sub-total		= $\text{£}12,613.17$

$\text{£}12,613.17/363 \times 365 = \text{£}12,682.66$ (final pay)

N.B: Where there has been a break in service **due to strike** 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.

4. Mrs D Example

Date of Leaving: 30 May 2011

Had unpaid maternity leave of 62 days from 05.06.09 to 05.08.09

31.05.10 to 04.06.10	$\text{£}12,500 \times (1/31) + (4/30) \times 1/12$	= $\text{£} 172.49$
06.08.10 to 31.03.11	$\text{£}12,500 \times (26/31) + 7 \times 1/12$	= $\text{£} 8,165.32$
01.04.11 to 30.05.11	$\text{£}13,600 \times (30/31) + 1 \times 1/12$	= $\text{£} \underline{2,230.11}$
		$\text{£}10,567.92$

$\text{£}10,567.92 / 303 \times 365 = \text{£}12,730.33$ (final pay)

N.B: Where there has been any 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.

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 2011

31.05.10 to 31.03.11	£239.46 x 43.8	= £10,488.35
01.04.11 to 30.05.11	£260.54 x 8.4	= £ <u>2,188.54</u>
Total Final Pay		= £ <u>12,676.89</u>

2. **Mr B Example** Date of Leaving: 19 December 2010

01.03.10 to 31.03.10	£239.46 x 4.6	=£ 1,101.52
01.04.10 to 19.12.10	£260.54 x 37.4	=£ <u>9,744.20</u>
Sub-total		=£10,845.72

£10,845.72/294x365 = £13,464.92 (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 2011

31.05.10 to 29.03.11	£239.46 x 43.4	= £10,392.56
01.04.11 to 30.05.11	£260.54 x 8.4	= £ <u>2,188.54</u>
Sub-total		= £12,581.11

£12,581.11/363x365 = £12,650.42 (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.

Protected Members/Early Payment of Pensions

If members voluntarily retire before their NPA, their benefits may have reductions applied before they are paid. If they were contributing to the LGPS on 30 September 2006, they may have protected rights regarding early payment of their benefits. The reductions depend on whether they satisfy what is known as “the 85-year rule” and whether they fall into a protected category of membership.

The 85-year rule

Historically the 85-year rule has allowed Scheme members to retire before age 65, without reductions, providing that at retirement their age and service (both measured in whole years) adds up to at least 85, e.g. age 65 + 25 years membership = 85.

Where this rule is not met, reductions are applied to the pension and lump sum based on the period between the date the benefits are paid and the date the member would have met the 85-year rule. Where the 85-year rule is not met before age 65, the reductions are based on the period to age 65.

If a member wishes to voluntarily retire between the ages of 55 and 60, employer’s consent is needed before benefits can be paid.

From 1 October 2006 the 85-year rule has been removed from the LGPS, but there are a number of protected categories of membership. It should be noted that if a member would never have satisfied the 85-year rule before age 65, they are not affected by its removal. The full list of categories is as follows:

1. Members who joined the Scheme on or after 1 October 2006

The 85-year rule will not apply to any of their service. If benefits are taken before age 65, reductions will apply, based on the period between the date benefits are paid and age 65.

2. Members who joined the Scheme before 1 October 2006 who are not age 60 before 1 April 2020

The 85-year rule will apply to any benefits based on service up to 31 March 2008. This means that if they retire before age 65, their benefits will be assessed in two parts:

- The pension and lump sum based on their pre 1 April 2008 service will be reduced if they don’t meet the 85-year rule. The reduction will be based on how far short they are of satisfying the rule. If they meet the 85-year rule at retirement there are no reductions.
- The pension based on the service from 1 April 2008 will be reduced based on the number of years from retirement to their 65th birthday.

3. Members who joined the Scheme before 1 October 2006 who are age 60 before 1 April 2016

The protection for the 85-year rule is extended to 31 March 2016. This means that if they retire before age 65, their benefits will be assessed in two parts:

- The pension and lump sum based on their pre 1 April 2016 service will be reduced if they don’t meet the 85-year rule. The reduction will be based on how far short they are of satisfying the rule. If they meet the 85-year rule at retirement there are no reductions.
- The pension based on the service from 1 April 2016 will be reduced based on the number of years from retirement to their 65th birthday.

4. Members who joined the Scheme before 1 October 2006 who are age 60 between 1 April 2016 and 31 March 2020

The 85-year rule continues to be applied in full to any benefits based on service up to 31 March 2008. In addition, the benefits based on service from 1 April 2008 to 31 March 2020 will have the 85-year rule applied in part, which gives some protection, but not complete protection. This means that if they retire before age 65, their benefits will be assessed in three parts:

- The pension and lump sum based on their pre 1 April 2008 service will be reduced if they don't meet the 85-year rule. The reduction will be based on how far short they are of satisfying the 85-year rule. If they meet the 85-year rule at retirement there are no reductions.
- The pension based on service from 1 April 2008 to 31 March 2020 will be reduced according to a sliding scale. The sliding scale takes into account both the date they meet the 85-year rule and their 65th birthday, which means that the reduction applied will be less than the full reduction that would have applied if there was no protection.
- The pension based on the service from 1 April 2020 will be reduced based on the number of years from retirement to their 65th birthday.

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 age 65 (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%
1	6%	5%	3%
2	11%	11%	6%
3	16%	15%	8%
4	20%	20%	11%
5	25%	24%	14%
6	29%	27%	16%
7	32%	31%	19%
8	36%	34%	21%
9	39%	37%	23%
10	42%	40%	26%

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 11% and her lump sum by 6%.

Example 2

A female with service only from 1 October 2006 onwards, therefore no protected service.

If the female was retiring at age 62, she is retiring 3 years earlier than age 65; therefore the pension would be reduced by 15% and the lump sum by 8%.

Example 3

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 13.5 % (exactly halfway between 11% and 16%) and the lump sum reduction would be 7% (halfway between 6% and 8%).

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