| **Cambridgeshire**  Pension Fund | **Northamptonshire**  Pension Fund |
| --- | --- |

# Local Government Pension Scheme - member estimate request form

Please be aware that we restrict the:

* number of estimates for each member to **two estimates per request** and only **one request per year**; and
* **date**(s) of the estimate(s) to be **within 12 months** of the date of the request.

If you’d like any other estimates please use your [online pension account on our website](https://lgssmember.pensiondetails.co.uk/home/login/index2.html).

If you’ve any queries about filling in this form, please email the [Pensions Service](mailto:pensions@westnorthants.gov.uk)

## Part A – To be completed by member

### Section 1 – Personal details

| Question | Answer |
| --- | --- |
| Surname |  |
| First names(s) |  |
| Title |  |
| Previous surname(s) |  |
| Date of birth |  |
| National insurance number |  |
| Address |  |
| Post code |  |
| Home email address |  |
| Home phone number |  |
| Mobile phone number |  |

### Section 2 – Current employment details

| Question | Answer |
| --- | --- |
| Employer |  |
| Job title |  |
| Payroll reference number |  |

### Section 3 – Partnership status

| Question | Answer Yes/No |
| --- | --- |
| Single |  |
| Married |  |
| Registered civil partner |  |
| Cohabiting partner (unmarried) |  |
| Divorced |  |
| Widow/ Widower |  |

### Section 4 – Reason for estimate request

| Question | Answer Yes/No | If Yes – proposed date of leaving |
| --- | --- | --- |
| Leaving job |  |  |
| Estimate only |  |  |
| Cash equivalent transfer value |  |  |

### Section 5 – Member’s authorisation

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

| Question | Answer |
| --- | --- |
| Scheme member’s signature |  |
| Date |  |

The Cambridgeshire Pension Fund and Northamptonshire Pension Fund are a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to allow us to provide you with pension administration services. To allow us to carry out our statutory duty, we’re required to share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your data, who we share it with and what rights you have to request information from the Fund, please visit:

[Cambridgeshire Pension Fund](https://pensions.cambridgeshire.gov.uk/governance/key-documents/cambridgeshire/)

[Northamptonshire Pension Fund](https://pensions.westnorthants.gov.uk/governance/key-documents/northamptonshire/)

This information can be made available in other languages and formats upon request like Braille, large print and audio cassette.

## Part B – to be completed by the employer

### [Section](#Section7) 1 – Member’s pensionable service details

If the member is covered by the underpin protection, please give contractual hours and weeks/days paid for them in date order for either the last 5 years, or from the start date of their job if less than 5 years.

| Contractual Change | Date from | Date to | Contractual hours worked (per week) | Contractual days / weeks paid per year | Full time equivalent hours / weeks per year |
| --- | --- | --- | --- | --- | --- |
| 1 |  |  |  |  |  |
| 2 |  |  |  |  |  |
| 3 |  |  |  |  |  |

#### Breaks in pensionable membership

Please detail below any breaks in membership, wherethe member has not chosen to pay additional pension contributions:

| Break in membership | Date from | Date to | Type of service break (additional, unpaid maternity, paternity or adoption leave, strike, absence with permission (except for sickness or injury)) |
| --- | --- | --- | --- |
| 1 |  |  |  |
| 2 |  |  |  |
| 3 |  |  |  |

### [Section](#Section8) 2 – Member’s membership details

Please confirm whether the member is in the 50/50 section or in the main section and the date applicable:

| Question | Answer Yes/No | If Yes – date applicable from |
| --- | --- | --- |
| Member of 50/50 section |  |  |
| Member of main section |  |  |

### [Section](#Section9) 3– Member’s pensionable pay details

Please give details of either if the specified date of retirement provided in Section 4 of Part A, is:

* not within the current scheme year (1 April to 31 March), the current pensionable pay; OR
* is within the current scheme year (1 April to 31 March), the estimated cumulative pensionable pay.

| Question | Answer Yes/No | If Yes – current pensionable pay / estimated cumulative pensionable pay / contractual payments / non contractual overtime / assumed pensionable pay |
| --- | --- | --- |
| Member of 50/50 section |  |  |
| Member of main section |  |  |
| Figure(s) include contractual overtime or allowances |  |  |
| Figure(s) include non-contractual overtime |  |  |
| Assumed pensionable pay (APP) (for death in service and ill-health estimates) \* |  |  |

\* if the doctor has ticked B8 on the medical certificate, the APP figure should be worked out on the pay the member would have had during the relevant pay periods, if they hadn’t been working reduced contractual hours.

Confirmation of basic pensionable pay rates in last 3 financial years:

| Basic pensionable pay rate | Date from | Date to | Basic pensionable pay rate |
| --- | --- | --- | --- |
| 1 |  |  | £ |
| 2 |  |  | £ |
| 3 |  |  | £ |
| 4 |  |  | £ |
| 5 |  |  | £ |

Confirmation of contractual overtime or allowances or non-contractual overtime paid in the last 3 financial years (1 April to 31 March):

| Financial year | Date from | Date to | Total Contractual overtime / allowances paid | Total non-contractual overtime pad |
| --- | --- | --- | --- | --- |
| 1 |  |  | £ | £ |
| 2 |  |  | £ | £ |
| 3 |  |  | £ | £ |

Confirmation of non-pensionable deductions – purchase of annual leave in last 3 financial years:

| Purchase of annual leave period | Days Purchased | Total Deduction | Date deduction from | Date deduction to |
| --- | --- | --- | --- | --- |
| 1 |  | £ |  |  |
| 2 |  | £ |  |  |
| 3 |  | £ |  |  |

### [Section](#Section10) 4 – Member’s final pay details

Please give details of the 2008 scheme definition of final pay for the calendar year on the date provided in section 4 of Part A.

| Question | Answer Yes/No | If Yes – calculated figure | If Yes – date from | If Yes – date to |
| --- | --- | --- | --- | --- |
| Current pay \* |  | £ |  |  |
| Calculated final years pay to date of retirement \* |  | £ |  |  |
| Previous year’s final pay 1 \* |  | £ |  |  |
| Previous year’s final pay 2 \* |  | £ |  |  |

\* Please give details of the calculation using our monthly pay calculator, which can be found on the [‘calculating pensionable pay’ page of our employers website](https://pensions.northamptonshire.gov.uk/lgps/my-responsibility/calculating-pensionable-pay/).

### Section 5– Employer’s authorisation

I confirm that the details given in this form are complete and correct.

| Question | Answer |
| --- | --- |
| Name |  |
| Job title |  |
| Contact phone number |  |
| Date |  |

**Please return the completed form to the member.**

# Local Government Pension Scheme - member estimate request form notes

Please read these notes and make sure each section of the form is fully completed before submitting the form.

## How do I complete part A of the form?

### Section 1 - Personal details

This section helps us find your correct membership record and update your details - please give all of the details we’ve asked for.

### Section 2 - Current employment details

To help your employer to find your employment records, please give the full name of your current employer, job title and your payroll number.

### Section 3 - Partnership status

To make sure your estimate is accurate, especially for death in service, please give your current partnership status.

### Section 4 - Reason for estimate request

It’s important that you fully complete this section, so we can make sure you get the information you need on time.

### Section 5 - Member's authorisation

Sign and date the form and then forward to your employer to complete part B.  
  
**Do not send this form to us until your employer has fully completed part B.**

## What information should the employer's payroll department or provider give in part B?

### Section 1 - Member's pensionable service details

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

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

If the member is subject to the underpin, please give contractual hours and weeks/days paid for the member in date order for either the last 5 years, or from their start date if less than 5 years. This will help us to check the details held for the member and give them an accurate estimate of benefits.

#### **What is Full Time Employment?**

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

#### **What is Part Time Employment?**

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

#### **What is Contractual Days paid per Year?**

This will be the contractual days/weeks worked plus their annual leave entitlement (including Bank Holidays).  
For part time/term time, please also quote the full time equivalent hours/weeks per year. This will be the full time equivalent for the role (e.g. 37/52.1429, 32.5/52.1429 etc).

### **Section 2 - Member's membership details**

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

### **Section 3 - Member's pensionable pay details**

Please give details of either:

* If the specified date of retirement provided in Section 4 of Part A, is not within the current Scheme year (1 April to 31 March), the current pensionable pay: or
* If the specified date of retirement provided in Section 4 of Part A, is within the current Scheme year (1 April to 31 March), the estimated cumulative pensionable pay.

#### What is the LGPS 2014 Definition of Pensionable Pay?

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

**However, pay can’t include:**

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

#### **What is Cumulative Pensionable Pay?**

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

#### **What is Assumed Pensionable Pay?**

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

For more information on APP, please refer to Section 4.2 of please refer to Section 4.2 of the LGPS [Payroll Guide](https://pensions.northamptonshire.gov.uk/lgps/forms/).

### **Section 4 - Member's Final Pay Details**

Please give details of the 2008 Scheme definition of pensionable pay for the calendar year ending on the specified date(s) of retirement, as provided in Section 4 of Part A. However, if a Certificate of Protection has been issued (reduction in pay prior to 1 April 2008), a member has suffered a drop in pay since 1 April 2008, or had a drop in pay in the last 3 years, a previous year's pensionable pay will be required.

#### **What is 2008 Scheme Definition of Pensionable Pay?**

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

**However, pay can’t include:**

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

#### **How do I determine the estimated Final Pay?**

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

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

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

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

Further information on how to calculate final pay can be found on the [‘calculating pensionable pay’ page of our employers website](https://pensions.northamptonshire.gov.uk/lgps/my-responsibility/calculating-pensionable-pay/).

Particular care is needed in some circumstances. Specifically:

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

### **Section 5 - Employer's payroll department or provider authorisation** This must be completed by a designated person from either the human resources or payroll department/provider.