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

Local Government Pension Scheme - employer estimate request form

Please read the notes before filling in this form. You must complete a separate form for every job that you’d like an estimate for and make sure that each section is fully completed before emailing the form to us.

[**Section 1**](#Section1) **– Employer details**

| **Question** | **Answer** |
| --- | --- |
| Name of employer |  |

[**Section 2**](#Section2) **– Member’s personal details**

| **Question** | **Answer** |
| --- | --- |
| Full name |  |
| Title |  |
| Address |  |
| Postcode |  |
| Mobile number |  |
| Date of birth |  |
| NI number |  |
| Job title |  |
| Pay reference |  |
| Unique post reference |  |

[**Section 3**](#Section3) **– Member’s partnership status**

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

[**Section 4**](#Section4) **– Reason for estimate request**

| **Question** | **Answer Yes/No** |
| --- | --- |
| Strain cost only |  |
| Strain costs and member benefits |  |
| Member benefits only |  |

[**Section 5**](#Section5) **– Type of estimate needed**

Estimates are **limited to two types per request** and **one request per year** for each member. The date(s) of the estimate(s) must also be **within 12 months** of the date of the request.

For any other estimates please use the planning tools on [i-Connect](https://app.i-connectdata.co.uk/web_front_end/)

| **Question** | **Answer Yes/No** | **If Yes – Estimate date or change date** |
| --- | --- | --- |
| Retirement 55+ |  |  |
| Death in service |  |  |
| Ill health retirement\* |  |  |
| Flexible retirement – full \* |  |  |
| Flexible retirement – part \* |  |  |
| Redundancy \* |  |  |
| Interest of business efficiency \* |  |  |
| Retirement 55+ (Employer waives all early payment reductions) \* |  |  |
| Retirement 55+ (Employer waives part of early payment reductions) \* |  |  |
| Lifestyle retirement estimate |  |  |
| Change from main section to 50/50 section or 50/50 section to main section |  |  |

\* Please complete section 6.

[**Section 6**](#Section6) **– Other estimate details**

Additional pension (if applicable)

| **Question** | **Answer Yes/No** | **If Yes –Additional pension per annum \*** |
| --- | --- | --- |
| Additional pension to be included |  |  |

\* There will be an actuarial reduction if pension is paid before 65.

Waiving of early payment reduction (if applicable)

| **Question** | **Answer Yes/No** | **If Yes – Percentage of reduction** |
| --- | --- | --- |
| Estimate(s) to include waiving of early payment reduction |  |  |

Ill-health estimates only (confirm tier for estimate(s))

| **Question** | **Answer Yes/No** |
| --- | --- |
| Tier 1 |  |
| Tier 2 |  |
| Tier 3 |  |
| Tier unknown, include all |  |

[**Section 7**](#Section7) **– Member’s pensionable service details**

If the member is covered by the underpin protection, please provide 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 elected 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 8**](#Section8) **– 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 9**](#Section9) **– Member’s pensionable pay details**

Please give details, if either the retirement date in section 5 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 (for death in service and ill-health estimates) \* |  |  |

\* if the doctor has ticked B8 on the medical certificate, the APP figure should be calculated on the pay the member would have received during the relevant pay periods, if they had not 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 10**](#Section10) **– Member’s final pay details**

Please give details of the 2008 scheme definition of final pay for the calendar year on the retirement date provided in section 5.

| **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 provide details of the calculation using our monthly pay calculator, which can be found on the [calculating pensionable pay’ page of our employer website](https://pensions.westnorthants.gov.uk/lgps/my-responsibility/calculating-pensionable-pay/).

[**Section 11**](#Section11) **– Employer’s authorisation**

I confirm that:

* I have checked my employer’s discretion policy (if applicable); and
* the details provided in this fore are complete and correct.

| **Question** | **Answer** |
| --- | --- |
| Name |  |
| Job title |  |
| Contact phone number |  |
| 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.westnorthants.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.

Local Government Pension Scheme - employer estimate request form notes

Please read these notes before fully completing each section of the form and emailing it to us.

Section 1 - Employer details

Please give us the full name of the employer.

Section 2 - Member’s personal details

To help us find the correct member, please fill in all the information we’ve asked for.

Section 3 - Member’s partnership status

This section **must** be completed if you’re asking us for a **death in service** estimate.

Section 4 - Reason for estimate request

This helps us to give you the information you need as quickly as possible. So it’s important you complete this section.

Section 5 - Type of estimate needed

Please tell us the estimate(s) needed (limited to two) and the date(s) of the potential retirement (where applicable).

Section 6 - Other estimate details

Please complete this section if the estimate(s) you’re asking for is one of the following:

* Redundancy
* Business efficiency
* Flexible
* Voluntary retirement (early payment reduction to be part or fully waived)
* Compassionate
* Ill health.

Section 7 - Member’s pensionable service details

This section must be completed if the member has underpin protection. They’re 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 job (flexible retirement).

If the member has underpin protection, please give us the 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 we have for the member and give an accurate estimate of their benefits.

What is full time employment?

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

What is part time employment?

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

What is contractual days paid per year?

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

Section 8 - Member’s membership details

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

Section 9 - Member’s pensionable pay details

Please give details of either if the retirement date in section 5 is:

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

When you need either a death in service estimate and / or an ill-health estimate, please give us details of the assumed pensionable pay (APP). The APP figure is worked out in the normal way but using the average of the pensionable pay for the 12 (weekly) or 3 (monthly) complete pay periods prior to the date of termination / death (including any APP credited in and relating to those pay periods), to which any regular lump sums paid in the 12 months prior to the date or retirement / death which the employer determines there is a 'reasonable expectation' would again have been paid to the member are added back into the annual rate of APP.

This APP figure is needed to work out the amount of the enhancement to the benefits due under the LGPS. Where the Independent Registered Medical Practitioner certifies that the member was working reduced contractual hours during the relevant 12 (weekly) or 3 (monthly) pay periods wholly or partly as a result of the condition that caused or contributed to the ill health retirement, the APP figure is to be calculated on the pay the member would have received during the relevant pay periods if they had not been working reduced contractual hours. For more information on APP, please refer to Section 4.2 of the LGPS [Payroll Guide](https://www.lgpsregs.org/employer-resources/guidesetc.php)

What is the LGPS 2014 definition of pensionable pay (PP)?

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 for their job, including non-contractual overtime. It may also include any other payment or benefit specified in their contract of employment as being a pensionable benefit.

**However, pay cannot include:**

* Any payment which has not had income tax taken;
* Any travelling, subsistence or other expenses incurred in their job;
* Any payment for loss of holidays;
* Any payment in lieu of notice to end their contract of employment;
* Any payment as an incentive not to end their job before the payment is made;
* Any amount treated as a car allowance or paid in lieu eg for leased cars, except if the employee has this item as pensionable under the 1986 Regulations prior to 31 December 1992;
* Any payment for loss of future pensionable payments or benefits;
* Any compensation (excluding arrears of pay) for achieving equal pay;
* Any payment made by us to a member on reserve forces service leave;
* Returning officer, or acting returning officer fees other than fees paid for local government elections, parliamentary elections or European parliamentary elections.

What is cumulative pensionable pay (CPP)?

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 replaces the actual (reduced) pensionable pay received because of:

* sickness or injury
* child related leave (maternity/paternity/adoption/paid shared parental/paid additional maternity or adoption leave)
* being on reserve forces service leave (if the employee, although allowed to be in the Armed Forces Pension Scheme during that time, has chosen to stay in the LGPS).

A member’s pension continues to build up as if they were at work receiving their normal pay. The pay figure used to represent the member’s normal pay is assumed pensionable pay (APP). In the circumstances listed above, the amount added to the cumulative pensionable pay (CPP) should be the APP and not any pensionable pay (PP) received, unless the PP received for any day in that period is greater than the APP (eg pay from keep in touch (KIT) day(s), shared parental leave in touch (SPLIT) day(s) or Stringer day(s) (paid annual leave whilst off sick), in which case PP is added to CPP for that day and APP is added for the other days. The APP figure calculated before the KIT, SPLIT or Stringer day(s) is not recalculated following the KIT, SPLIT or Stringer day(s) i.e. the same APP figure continues to apply during the remainder of the relevant child related leave.

For more information on APP, please refer to Section 4.2 of the LGPS [Payroll Guide](https://www.lgpsregs.org/employer-resources/guidesetc.php)

Section 10 - Member’s final pay details

Please give details of the 2008 scheme definition of pensionable pay for the calendar year ending on the retirement date given in section 5. However, if a:

* certificate of protection has been issued (reduction in pay prior to 1 April 2008)
* member has suffered a drop in pay since 1 April 2008
* member had a drop in pay in the last 3 years

you’ll need to use a previous year’s pensionable pay.

What is 2008 scheme definition of pensionable pay?

It’s 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 their job. It may also include any other payment or benefit specified in their contract of employment as being a pensionable benefit.

However, pay cannot include:

* Payments for non-contractual overtime;
* Any travelling, subsistence or other expenses incurred in their job;
* Any payment for loss of holidays;
* Any payment in lieu of notice to end their contract of employment;
* Any payment as an incentive not to end their job before the payment is made;
* Any amount treated as a car allowance or paid in lieu eg for leased cars, except if the employee has this item 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 to work out the benefits.

Final pay is normally the pay on which pension contributions have been taken in the last 365 days of work.

However, depending on the circumstances, there are other periods over which final pay can be decided:

* For everyone, if their pay in one of the 2 years before is higher, that year should be used for final pay.
* If, before 1 April 2008, they had:
  + an enforced reduction or
  + restriction in pensionable pay and
  + a certificate of protection was issued and
  + the leaving date is within 10 years of the effective date of the certificate

you must take into account the effect of that certificate when assessing the period over which the estimated final pay is to be calculated.

* If, after 31 March 2008, the member had a reduction or restriction in their full time equivalent pensionable pay, they can choose to use the protection under regulation 10 of the LGPS (benefits, membership and contribution) regulations, to allow final pay to be worked out as an average over a different period (a consecutive 3 year period within 13 years of leaving, ending on 31 March).

You can find more information on how to calculate final pay on our [employer website](https://pensions.westnorthants.gov.uk/lgps/my-responsibility/calculating-pensionable-pay/).

Particular care is needed in some circumstances:

* If the member works part time or term time, the actual pay always has to be scaled up to that of a full time equivalent role.
* Where pay has been reduced or suspended because of sickness, the calculations are done on the pensionable pay that would have been received had the individual not been sick.
* During any period of maternity, paternity or adoption leave in respect of which contributions are paid (or deemed to have been paid) within the potential final pay period, the figure includes the pay that would have been received had an individual not been on maternity, paternity or adoption leave.
* Where pay has been suspended during the 365 days before the date for the estimate of benefits (e.g. industrial action, unpaid maternity leave, authorised unpaid leave beyond 30 days), and the member chooses not to pay pension contributions for this period, the final pay should be worked out based on the months and days on which pension contributions were taken 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. because of industrial action, unpaid maternity leave, authorised unpaid leave and a period of employment is not counted as membership because the member does not choose 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 finishes 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 for the final year of employment should reflect the actual full time equivalent pensionable pay for 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 working out the final pay figure.

Section 11 - Employer’s authorisation

This must be completed by a designated person from either the Human Resources or Payroll Department/Provider.