

# NHS Pensions Online Guide

## 39. Memberzone

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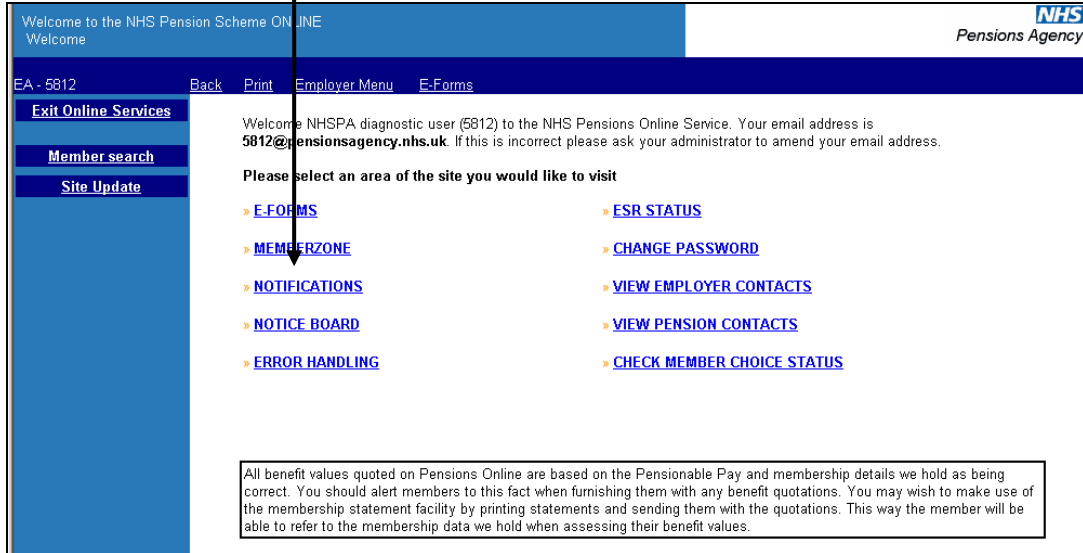
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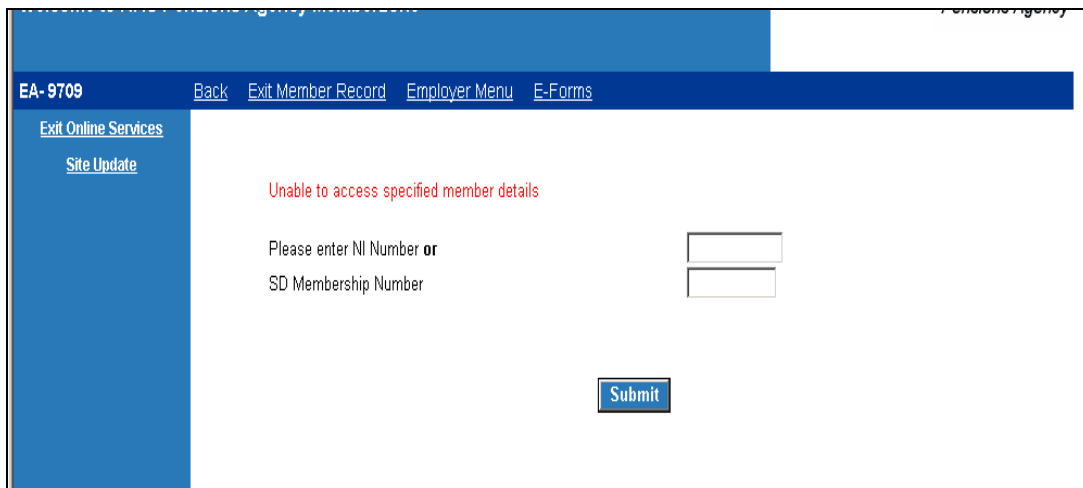
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## How to Find Memberzone

The link to Memberzone is on the main Employer Menu of Pensions Online.



Once selected, you will be asked to input either the members SD reference or National Insurance number. If you input a number for a member who is no longer employed with you, the following message will be output:



When a valid SD or NI number is entered you will see a screen displaying the members current annual rate of salary as provided by yourselves, as follows:

Welcome to NHS Pensions Agency Memberzone NHS  
Pensions Agency

EA- 9709 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

[Exit Online Services](#)  
[Site Update](#)

**IMPORTANT**

Throughout the pension zone we aim to provide values of NHS Pension Scheme benefits. These benefits are based on pensionable pay in the 1995 section, or reckonable pay in the 2008 section.

You can check the total membership we have used for calculation purposes by visiting the Membership History zone.

A benefit statement will be calculated using the pay figure we hold of £50910.99. It is based on pensionable earnings up to 01/04/2011 as supplied by yourselves.

Current annual rate of salary    £  a year.

If the employment is part time both the whole time and part time pay details will be displayed:

Welcome to NHS Pensions Agency Memberzone - Microsoft Internet Explorer provided by Envision NHS  
Pensions Agency

EA- 5812 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

[Exit Online Services](#)  
[Site Update](#)

**IMPORTANT**

Throughout the pension zone we aim to provide values of NHS Pension Scheme benefits. These benefits are based on pensionable pay in the 1995 section, or reckonable pay in the 2008 section.

You can check the total membership we have used for calculation purposes by visiting the Membership History zone.

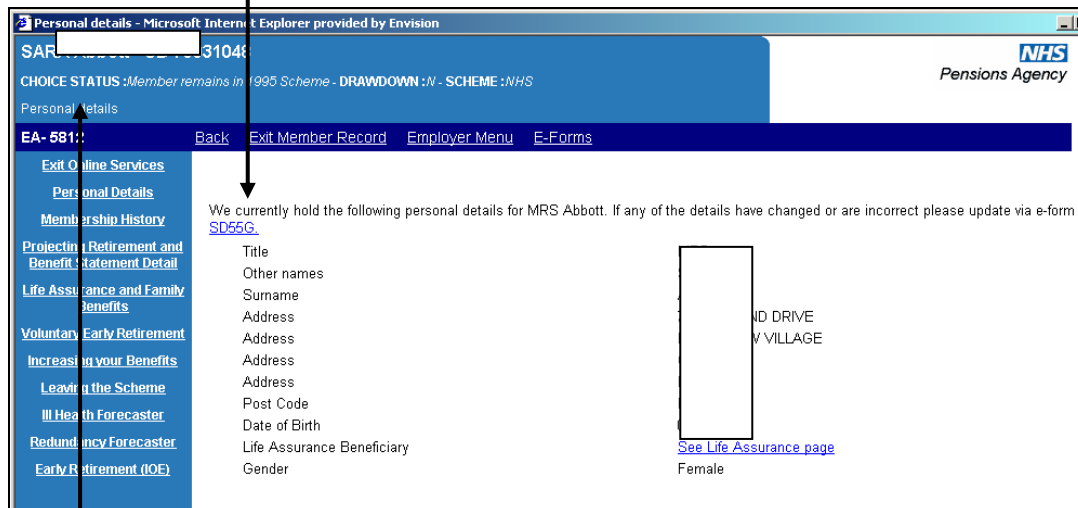
A benefit statement will be calculated using the pay figure we hold of £30390.81. It is based on pensionable earnings up to 31/03/2011 as supplied by yourselves.

Current Part time rate of salary    £  a year  
Full time rate of salary    £  a year

It is not possible to amend these pay figures on this page but there is opportunity within the specific estimate types to advise of revised pay figures.

## Personal Details

When you click “submit” you are automatically taken to “Personal Details” and there is a link to form **SD55G** if you wish to make any amendments.



Along the top of the screen further details are displayed confirming the Member Choice Status, whether they have taken a Drawdown of their Pension or not and which section of the Scheme they are subject to.

If the personal details are correct you can then continue and select the estimate type from the menu on the left hand side of the screen. The estimate options are:

- Membership History
- Projecting Retirement & Benefit Statement Detail
- Life Assurance & Family Benefits
- Voluntary Early Retirement
- Increasing Your Benefits
- Leaving The Scheme
- Ill Health Forecaster
- Redundancy Forecaster
- Early Retirement (IOE)

## Membership History

There are 2 options for selection, as shown on the following example screen:

The screenshot shows a web browser window titled 'Projecting Normal Retirement Benefits - Microsoft Internet Explorer provided by Envision'. The user is SARA Abbott (SD 76031048) in the NHS scheme. The page title is 'Please select outputs required'. There are two radio button options: 'Membership Statement' (which is selected) and 'Membership Statement keynotes'. A 'Submit' button is visible below the options. A left-hand navigation menu includes links for 'Exit Online Services', 'Personal Details', 'Membership History', 'Projecting Retirement and Benefit Statement Detail', 'Life Assurance and Family Benefits', 'Voluntary Early Retirement', 'Increasing your Benefits', 'Leaving the Scheme', 'Ill Health Forecaster', 'Redundancy Forecaster', and 'Early Retirement (IOE)'.

Once you selection is made click "submit" and details of the members membership history will be displayed on screen with an option to print:

The screenshot shows the '1995 Section Membership Statement for SARA Abbott (SD Number)'. A link for a printer-friendly version is provided. Below the title, there is an important notice: 'Important- Please check this statement and the accompanying notes carefully, and keep them for future reference.' The page is divided into sections: 'Personal Detail' (National Insurance Number: JE472079D, Date of Birth: 01/06/1976), 'Employment Details' (a table of employment periods), 'Additional Membership' (a note about transferring membership), and 'Membership Summary' (a table of membership types).

Employment Details		Calendar Length Membership		Whole Time Equivalent Membership			
From	To	MHO	WT/PT	Yrs	Days	Yrs	Days
<b>NHS Cumbria</b>							
01/12/2001	24/10/2003	N	WT	1	328	1	328
<b>Lancashire Teaching Hospitals NHS Foundation Trust</b>							
03/11/2003	23/05/2004	N	WT	0	202	0	202
<b>Blackpool, Fylde &amp; Wyre Hospitals NHS Foundation Trust</b>							
24/05/2004	16/12/2007	N	WT	3	207	3	207
17/12/2007	31/03/2011	N	PT (37.50)	3	105	2	243
Year		2008	2009	2010	2011		
Hours/Sessions		508	1564	1564	1574		
<b>Officer membership totals</b>				<b>9</b>	<b>112</b>	<b>8</b>	<b>250</b>

Membership Type	Yrs	Days
Calendar Length Membership	9	112
Whole Time Equivalent Membership	8	250
Added Years Membership (purchased to date)	0	0
Transferred In Membership	0	0
MHO doubled membership	0	0
Disallowed Days (to be deducted)	0	0
<b>Total Pensionable Service</b>	<b>8</b>	<b>250</b>

## Projecting Retirement & Benefits Statement Details (AEBS)

Please see the existing guide called “Age Estimate & Benefits Statement (AEBS), External Pensions Online Guide” which can be found on the same website page as guide 39a.

### Life Assurance and Family Benefits

This option displays the amount of Life Assurance Lump Sum that would be paid to the nominated beneficiary, as displayed on the following example:

The screenshot shows a web browser window titled "Life Assurance and Family Benefits - Microsoft Internet Explorer provided by Envision". The page header includes the member's name "CARMEN" and ID "493", along with the text "CHOICE STATUS: Member remains in 1995 Scheme - DRAWDOWN: N - SCHEME: NHS" and the NHS Pensions Agency logo.

A navigation bar contains links: "EA - 5812", "Back", "Print", "Exit Member Record", "Employer Menu", and "E-Forms".

The left sidebar lists various service options: "Exit Online Services", "Personal Details", "Membership History", "Projecting Retirement and Benefit Statement Detail", "Life Assurance and Family Benefits" (highlighted), "Voluntary Early Retirement", "Increasing your Benefits", "Leaving the Scheme", "Ill Health Forecaster", "Redundancy Forecaster", and "Early Retirement (IOE)".

The main content area displays the following information:

As an indication, if MISS A [redacted] died in pensionable employment, the following benefit would be payable.

Life Assurance Lump Sum	£ 52379.26
Beneficiary	MISS D I S I [redacted]

In addition to the lump sum, the following may also be payable:

- Survivor's pension to your legal spouse/civil partner (this may be based on the ill health retirement calculation depending on accrued membership)
- Child allowance in respect of any dependent children

## Voluntary Early Retirement (VER)

Before performing a VER benefit calculation please refer to the eligibility guidelines which can be found in the “Employer Toolkit” section under “Retirement” and then “Voluntary Early Retirement”.

When you first select this option it is pre-populated with the earliest retirement date for which actuarially reduced benefits apply; and the latest TPP figure held for the member. You can amend these fields, if necessary.

Projecting Actuarially Reduced Retirement Benefits

EA - 5812    Back    Print    Exit Member Record    Employer Menu    E-Forms

**Projecting Actuarially Reduced Retirement Benefits.**

**\*\* Once the estimate has been submitted, do not step back the case. Please exit the case using exit member record and use a new case to ensure benefits are calculated correctly**

Retirement Date on which benefits will be calculated (overwrite to amend)

Total Pensionable Pay Figure on which benefits will be calculated (overwrite to amend). For part time members this should be their full time equivalent pay.  
 £

Actual Pensionable Pay for Life Assured Lump Sum.  
 £       Please enter the actual amount of pay the member has received in the preceding 365 days to date of calculation.

You can also insert known future changes to the members’ employment pattern, i.e. changes to whole time or part time. Single or multiple changes are permitted, as displayed below:

Change to w/t entered wef 01/04/2009  
 Change back to p/t entered wef 06/10/2011

ELIZABETH ANNE ROGGES - SD 63108525  
 CHOICE STATUS : No Choice Record Found - DRAWDOWN : N - SCHEME : NHS  
 Projecting Actuarially Reduced Retirement Benefits

**NHS**  
Pensions Agency

EA - 5812    Back    Print    Exit Member Record    Employer Menu    E-Forms

**Projecting Actuarially Reduced Retirement Benefits.**

**\*\* Once the estimate has been submitted, do not step back the case. Please exit the case using exit member record and use a new case to ensure benefits are calculated correctly**

**\*\*MPA 55 - The member is under age 55 at the estimated Last Day of Service. Consider entitlement to benefits. Please amend the date or tick the checkbox to continue**

Retirement Date on which benefits will be calculated (overwrite to amend)

Total Pensionable Pay Figure on which benefits will be calculated (overwrite to amend). For part time members this should be their full time equivalent pay.  
 £

Actual Pensionable Pay for Life Assured Lump Sum.  
 £       Please enter the actual amount of pay the member has received in the preceding 365 days to date of calculation.

For members who work full-time, membership is projected using whole-time membership.

For members who work part-time, membership is projected using an **average** of the hours worked in the last financial year. If there have been any changes to part-time hours in the last year, the projection of membership **may not** be based on the correct current contract. Therefore, if the member is currently working part-time as shown in the first shaded box below, please re-enter the current contract details underneath to ensure that pension benefits are projected accurately.

You have the opportunity to amend the membership pattern up to a maximum of five times for both full- and part-time members. [Click here](#) for example.

From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT only)	Standard Hours (PT only)	Actual Sessions (Sessional Doctors Only)	Standard Sessions (Sessional Doctors Only)
28/04/2008	31/03/2009	Part Time	30.00	37.50	-	-
01/04/2009	-	Whole Time				
06/10/2011	-	Part Time	15.00	37.50		
	-	Select				
	-	Select				
	-	Select				

After clicking "submit" the benefits will be calculated using the additional information you have input, as follows:

From	Working Pattern	Actual PT hours/sessions	Standard PT hours/sessions
01-Apr-2009	Whole Time	-	-
06-Oct-2011	Part time	15.00	37.50

[Click here](#) for a printer friendly version.

### NHS Pension Scheme Actuarially Reduced Retirement Benefit Quotation

**Name:**   
**Date of Birth:**   
**NHS Pensions Agency's reference number:**   
**Total Pensionable Pay:** £19985.54  
**Membership up to 31-Mar-2009:** 5 years 342 days  
**First day of Pensionable Employment:** 01/04/2002  
**Last day of Pensionable Employment:** 26/03/2013

**Projected Membership Pattern**

From	Working Pattern	Actual PT hours/sessions	Standard PT hours/sessions
01-Apr-2009	Whole Time	-	-
06-Oct-2011	Part time	15.00	37.50

**Projected Membership to date of retirement:** 3 years 038 days  
**Additional Membership at date of retirement :** 0 years 000 days  
**Membership transferred from a former Scheme:** 0 years 000 days  
**Mental Health Officer Doubled years entitlement:** 0 years 000 days  
**Non-pensionable employment (unpaid absence) :** 0 years 000 days  
**Total Membership at date of retirement:** 9 years 015 days

**Projected Benefits:**

**Pension:** £1,434.24 a year  
**Lump Sum Retiring Allowance:** £4,953.20 tax free  
**Survivor Pension:** £1,129.32 a year\*\*  
**Life Assurance Lump Sum:** £32,536.10

The above benefits are reduced to take account of the early payment of benefits. Actuarially reduced voluntary early retirement pensions must by law be at least as much as the earnings related or "Guaranteed Minimum Pension" part of the State Pension Scheme. We are obliged to check this with the State Pension Scheme before actual retirement but have not done so for this estimate. If there is a definite intention to apply for voluntary early retirement, please let us know so that we can confirm whether retirement can go ahead.

If MRS ROGGES retires early, they can increase their Lump Sum Retiring Allowance by giving up some of their actuarially reduced Pension. If MRS ROGGES chooses to get the maximum amount of Lump Sum Retiring Allowance, their pension benefits would be:

**Pension (reduced):** £1,187.36 a year  
**Lump Sum Retiring Allowance (maximum):** £7,915.74 tax free  
**Survivor Pension:** £1,129.32 a year\*\*  
**Life Assurance Lump Sum:** £32,536.10

If MRS ROGGES had stayed in the Scheme until normal retirement age they could have expected the following benefits. From this you will be able to work out the true cost of MRS ROGGES retiring early:

**Pension:** £3,258.60 a year\*  
**Lump Sum Retiring Allowance:** £9,775.80 tax free  
**Survivor Pension:** £1,629.30 a year\*\*  
**Life Assurance Lump Sum:** £32,536.10

If MRS ROGGES retires at their normal pension age, they can increase their Lump Sum Retiring Allowance by giving up some of their Pension. If MRS ROGGES had stayed in the Scheme until normal retirement age and had chosen to get the maximum amount of Lump Sum Retiring Allowance, their pension benefits could have been:

**Pension (reduced):** £2,618.52 a year\*  
**Lump Sum Retiring Allowance (maximum):** £17,456.79 tax free\*  
**Survivor Pension:** £1,629.30 a year\*\*  
**Life Assurance Lump Sum:** £32,536.10

\*Please note Pensions Increase is not payable until age 55.  
 \*\*Please see the section entitled About survivor pension in the attached notes for more information

**IMPORTANT:**  
**Estimates to a current date:** This estimate is based only on the information NHS Pensions holds at this time and assumes that your total pensionable pay will remain unchanged until you retire.  
**Estimates to a future date:** This estimate is based both on the information NHS Pensions holds at this time and on projected working patterns and pay selected by you or your employer using the pension planning tool

**Queries:** If you have any queries about a period of membership or amount of pensionable pay, please contact your employer.

Your final pension benefits will be based on your confirmed membership and pensionable pay at retirement.

**Minimum Pension Age:**

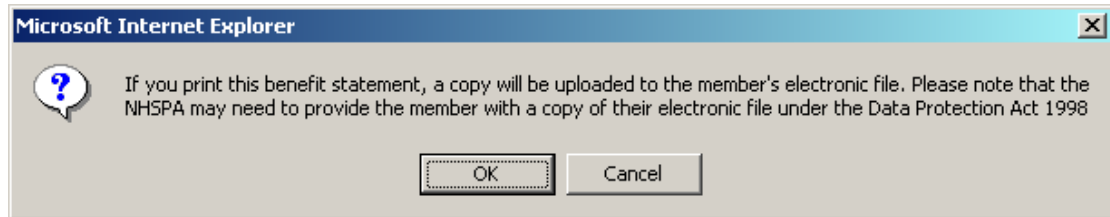
Under the Finance Act 2004, the Minimum Pension Age (MPA) for members of the Scheme is set to rise from age 50 to 55. The date set for compliance with the new MPA is April 2010. From 6 April 2010, benefits will not be paid to a member under the MPA of 55, unless the member has a protected MPA or where benefits are paid on incapacity.

**At 6 April 2010 - a Protected MPA of age 50 will apply to:**

- All active members on 5 April 2006, and
- Deferred members on 5 April 2006 who left on or after 31 March 2000.
- Members who were part of a block (also known as a bulk) transfer into the NHS Pension Scheme on or after 6 April 2006 and who qualified for a MPA50 in the sending scheme.

There is a link at the top of the calculation to a “printer friendly version” but please note that if this is selected a copy of the calculation is uploaded to the members electronic pension record and will be visible to them if they ask for a copy of their electronic file under the Data Protection Act.

The following warning message will be output before you are taken to the printer friendly version of the calculation.



If you do not wish to for a copy to be uploaded to the member record you must select “cancel”.

You can print a copy without it being uploaded to the member record by selecting the print icon on the toolbar at the top of your screen.

### III Health Forecaster

This works in the same way as the VER calculator. It is pre-populated with the current date as the retirement date but this field is amendable. The latest TPP details held on the members' record is also pre-populated and this too can be amended, if necessary.

There is a section at the bottom of the page to enter any known changes to wholetime or part time since the last cyclic update so these can be taken into account in the calculations.

An example of how the entries should be made can be viewed by selecting the following link:

[Exit Online Services](#)

[Personal Details](#)

[Membership History](#)

[Projecting Retirement and Benefit Statement Detail](#)

[Life Assurance and Family Benefits](#)

[Voluntary Early Retirement](#)

[Increasing your Benefits](#)

[Leaving the Scheme](#)

[III Health Forecaster](#)

[Redundancy Forecaster](#)

[Early Retirement \(IOE\)](#)

#### Projecting III Health Retirement Benefits.

\*\* Once the estimate has been submitted, do not step back the case. Please exit the case using exit member record and use a new case to ensure benefits are calculated correctly

**Retirement Date** on which benefits will be calculated (overwrite to amend)

**Total Pensionable Pay Figure** on which benefits will be calculated (overwrite to amend). For part time members this should be their full time equivalent pay.  
 £

**Actual Pensionable Pay for Life Assured Lump Sum.**  
 £  Please enter the actual amount of pay the member has received in the preceding 365 days to date of calculation.

For members who work full-time, membership is projected using whole-time membership.

For members who work part-time, membership is projected using an **average** of the hours worked in the last financial year. If there have been any changes to part-time hours in the last year, the projection of membership **may not** be based on the correct current contract. Therefore, if the member is currently working part-time as shown in the first shaded box below, please re-enter the current contract details underneath to ensure that pension benefits are projected accurately.

You have the opportunity to amend the membership pattern up to a maximum of five times for both full- and part-time members. [Click here](#) for example.

From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT only)	Standard Hours (PT only)	Actual Sessions (Sessional Doctors Only)	Standard Sessions (Sessional Doctors Only)
28/04/2008	31/03/2011	Part Time	30.00	37.50	-	-
01/04/2011	-	Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	-	Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

#### Example

Below is an example of a member whom NHSPA has updates upto and including 31 March 2003. From 1 April 2003 the user is modelling the member changing working pattern to part-time, then reverting back to whole time on 21 May 2007 upto retirement.

From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT only)	Standard Hours (PT only)	Actual Sessions (Sessional Doctors Only)	Standard Sessions (Sessional Doctors Only)
26-Jun-2001	31-Mar-2003	Whole Time	-	-	-	-
01/04/2003	-	Part Time	<input type="text" value="20"/>	<input type="text" value="40"/>	<input type="text"/>	<input type="text"/>
21/05/2007	-	Whole Time	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	-	Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	-	Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	-	Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Once the correct information is entered select "submit" for the calculation to be performed:

Projecting Ill Health Retirement Benefits - Microsoft Internet Explorer provided by Envision

Click [here](#) for a printer friendly version.

### NHS Pension Scheme III Health Retirement Benefit Quotation

Name:

Date of Birth:

NHS Pensions Agency's reference number:

Total Pensionable Pay: £23,652.76

Membership up to 31-Mar-2011: 7 years 208 days

First day of Pensionable Employment: 01/04/2002

Last day of Pensionable Employment: 01/12/2011

Projected Membership to date of retirement: 0 years 196 days

Additional membership at date of retirement: 0 years 0 days

Membership transferred from a former Scheme: 0 years 000 days

Mental Health Officer Doubled years entitlement: 0 years 000 days

Non-pensionable employment (unpaid absence): 0 years 000 days

Total Membership at date of retirement: 8 years 039 days

Extra membership due to Ill Health Retirement (**Tier-2 Pension Only**): 7 Years 199 days  
(If you have worked part time, your membership will be reduced to take account of this)

**Projected Benefits (Tier-1 Pension):**

Pension: £2,396.87 a year

Lump Sum Retiring Allowance: £7,190.60

Survivor Pension: £1,198.43 a year\*

Life Assurance Lump Sum: £38,684.24

At retirement you can increase your Lump Sum Retiring Allowance by giving up some of your Pension. If you choose to get the **maximum** amount of Lump Sum Retiring Allowance, your pension benefits would be:

Pension (reduced): £1,926.06 a year

Lump Sum Retiring Allowance (maximum): £12,840.37

Survivor Pension: £1,198.43 a year\*

Life Assurance Lump Sum: £38,684.24

**Projected Benefits (Tier-2 Pension):**

Pension: £4,266.84 a year

Lump Sum Retiring Allowance: £12,800.52

Survivor Pension: £2,133.42 a year\*

Life Assurance Lump Sum: £38,684.24

At retirement you can increase your Lump Sum Retiring Allowance by giving up some of your Pension. If you choose to get the **maximum** amount of Lump Sum Retiring Allowance, your pension benefits would be:

Pension (reduced): £3,428.71 a year

Lump Sum Retiring Allowance (maximum): £22,858.07

Survivor Pension: £2,133.42 a year\*

Life Assurance Lump Sum: £38,684.24

\*\*Please see the section entitled About survivor pension in the attached notes for more information

**IMPORTANT:**  
**Estimates to a current date:** This estimate is based only on the information NHS Pensions holds at this time and assumes that your total pensionable pay will remain unchanged until you retire.

**Estimates to a future date:** This estimate is based both on the information NHS Pensions holds at this time and on projected working patterns and pay selected by you or your employer using the pension planning tool

**Queries:** If you have any queries about a period of membership or amount of pensionable pay, please contact your employer.

Your final pension benefits will be based on your confirmed membership and pensionable pay at retirement.

On the above example the member was part time at the last cyclic update and as no changes to the contract were entered the calculation performed has assumed the member continues working part time until the date of retirement on 01/12/2011.

A printer friendly version can be obtained by clicking the link at the top of the page:

ELIZABETH ANNE ABBOTTS  
SD63 / 108525  
Projecting Ill Health Retirement Benefits

NHS Pensions Agency

EA - 5812    Back    Exit Member Record    Employer Menu    E-Forms

[Click here for a printer friendly version.](#)

### NHS Pension Scheme III Health Retirement Benefit Quotation

**Name:** ELIZABETH ANNE ABBOTTS  
**Date of Birth:** 27 Mar 1963  
**NHS Pensions Agency's reference number:** 63108525  
**Total Pensionable Pay:** £23,652.76  
**Membership up to 31-Mar-2011:** 7 years 208 days  
**First day of Pensionable Employment:** 01/04/2002  
**Last day of Pensionable Employment:** 01/12/2011  
**Projected Membership to date of retirement:** 0 years 196 days  
**Additional Microsoft Internet Explorer:** 21 days 0 days  
**Member's electronic file:** 0 days 000 days  
**Non-employment:** 0 days 000 days  
**Total:** 0 days 039 days  
**Extra:** 0 days 199 days  
 (If you have worked part time, your membership will be reduced to take account of this)

**Projected Benefits (Tier-1 Pension):**  
**Pension:** £2,396.87 a year  
**Lump Sum Retiring Allowance:** £7,190.60  
**Survivor Pension:** £1,198.43 a year\*  
**Life Assurance Lump Sum:** £38,684.24

At retirement you can increase your Lump Sum Retiring Allowance by giving up some of your Pension. If you choose to get the **maximum** amount of Lump Sum Retiring Allowance, your pension benefits would be reduced.

**Important note:** If the calculation is printed a copy is uploaded to the members' electronic record therefore it will be visible to the member if they request a copy of their electronic file under the Data Protection Act.

If you wish to perform a further calculation for the same member DO NOT click "back" on the blue bar at the top of the page; select "Exit Member Record" and input the SD number again, as this ensures the calculation is performed correctly.

If you wish to exit Memberzone select either "Employer Menu" or "E-Forms".

### Early Retirement (IOE)\*

\*Interests of Efficiency

This functions in the same way as other calculations but you also have the option to produce the costs to the employer as part of the calculation.

When you first access this link the page the retirement date and TPP figures are pre-populated but these fields are amendable.

Before continuing with the calculation you should check that the Total Pensionable Pay Figure is a 365-day figure, and enter the correct figure if necessary.

If you enter a retirement date that is prior to age 55 you will receive the following on screen warning message and you should check the members entitlement to benefit.

Minimum Pensionable Ages (MPA) are as follows:

**MPA in the 2008 Section**

MPA in the 2008 section of the NHS Pension Scheme is age 55 years for all members.

**MPA in the 1995 Section**

MPA in the 1995 section of the NHS Pension depends on the circumstances of members.

**MPA is 60 years** if a member's LDOS is before 31 March 2000.

**MPA is 55 years** if a member joined the Scheme for the first time on or after 06 April 2006†.

**MPA is 55 years** if a member rejoined the Scheme on or after 06 April 2006‡ having previously left the Scheme before 31 March 2000.

**MPA is 50 years** in all other circumstances.

Projecting Early Retirement (IOE) Benefits

EA - 5812

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Increasing your Benefits

Leaving the Scheme

Ill Health Forecaster

Redundancy Forecaster

Early Retirement (IOE)

**Projecting Employer Early Retirement (IOE) Benefits.**

**\*\* Once the estimate has been submitted, do not step back the case. Please exit the case using exit member record and use a new case to ensure benefits are calculated correctly**

**\*\*The date you have entered is invalid, please enter a date on or after 26/03/2013.**

**Retirement Date** on which benefits will be calculated (overwrite to amend)

**Total Pensionable Pay Figure** on which benefits will be calculated (overwrite to amend). For part time members this should be their full time equivalent pay.

**Actual Pensionable Pay for Life Assured Lump Sum.**  
 Please enter the actual amount of pay the member has received in the preceding 365 days to date of calculation.

If you would like to display the Employer Costs for Early Retirement (IOE), please tick the checkbox.

For members who work full-time, membership is projected using whole-time membership.

For members who work part-time, membership is projected using an **average** of the hours worked in the last financial year. If there have been any changes to part-time hours in the last year, the projection of membership **may not** be based on the correct current contract. Therefore, if the member is currently working part-time as shown in the first shaded box below, please re-enter the current contract details underneath to ensure that pension benefits are projected accurately.

You have the opportunity to amend the membership pattern up to a maximum of five times for both full- and part-time members. [Click here](#) for example.

From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT only)	Standard Hours (PT only)	Actual Sessions (Sessional Doctors Only)	Standard Sessions (Sessional Doctors Only)
26/04/2008	31/03/2011	Part Time	30.00	37.50	-	-
		Select				
		Select				
		Select				
		Select				

Submit

If you wish to view and/or print the calculation with employer costs you should tick the checkbox. As with other calculations, you can enter details of any changes to the employment contract in the fields provided.

Please note however, that if you have included the employer costs and you go on to print the calculation, remember that this will be uploaded to the members electronic record and they will be able to see these costs if they request a copy of their electronic file under the Data Protection Action.

Once you have checked and amended/completed all relevant fields click "submit" and the calculation will be displayed, as shown on the examples on the next page.

## Calculation without employer costs:

<a href="#">Exit Online Services</a> <a href="#">Personal Details</a> <a href="#">Benefit Statements Details</a> <a href="#">Membership History</a> <a href="#">Life Assurance and Family Benefits</a> <a href="#">Projecting Retirement Benefits</a> <a href="#">Voluntary Early Retirement</a> <a href="#">Increasing your Benefits</a> <a href="#">Leaving the Scheme</a> <a href="#">Ill Health Forecaster</a> <a href="#">Redundancy Forecaster</a> <a href="#">Early Retirement (IOE)</a>	<p><a href="#">Click here</a> for a printer friendly version.</p> <h3>NHS Pension Scheme Actuarially Reduced Retirement Benefit Quotation</h3> <p><b>Name:</b> <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px;"></span></p> <p><b>Date of Birth:</b> <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px;"></span></p> <p><b>NHS Pensions Agency's reference number:</b> <span style="border: 1px solid black; display: inline-block; width: 100px; height: 20px;"></span></p> <p><b>Total Pensionable Pay:</b> £19985.54</p> <p><b>Membership up to 31-Mar-2009:</b> 5 years 342 days</p> <p><b>First day of Pensionable Employment:</b> 01/04/2002</p> <p><b>Last day of Pensionable Employment:</b> 26/03/2013</p> <p><b>Projected Membership to date of retirement:</b> 3 years 068 days</p> <p><b>Additional Membership at date of retirement :</b> 0 years 000 days</p> <p><b>Membership transferred from a former Scheme:</b> 0 years 000 days</p> <p><b>Mental Health Officer Doubled years entitlement:</b> 0 years 000 days</p> <p><b>Non-pensionable employment (unpaid absence) :</b> 0 years 000 days</p> <p><b>Total Membership at date of retirement:</b> 9 years 045 days</p> <p><b>Projected Benefits:</b></p> <p><b>Pension:</b> £1,447.27 a year</p> <p><b>Lump Sum Retiring Allowance:</b> £4,998.23 tax free</p> <p><b>Survivor Pension:</b> £1,139.59 a year**</p> <p><b>Life Assurance Lump Sum:</b> £32,536.10</p> <p>The above benefits are reduced to take account of the early payment of benefits. Actuarially reduced voluntary early retirement pensions must by law be at least as much as the earnings related or "Guaranteed Minimum Pension" part of the State Pension Scheme. We are obliged to check this with the State Pension Scheme before actual retirement but have not done so for this estimate. If there is a definite intention to apply for voluntary early retirement, please let us know so that we can confirm whether retirement can go ahead.</p> <p>If MRS ROGGES retires early, they can increase their Lump Sum Retiring Allowance by giving up some of their actuarially reduced Pension. If MRS ROGGES chooses to get the maximum amount of Lump Sum Retiring Allowance, their pension benefits would be:</p> <p><b>Pension (reduced):</b> £1,198.15 a year</p> <p><b>Lump Sum Retiring Allowance (maximum):</b> £7,987.67 tax free</p> <p><b>Survivor Pension:</b> £1,139.59 a year**</p> <p><b>Life Assurance Lump Sum:</b> £32,536.10</p> <p>If MRS ROGGES had stayed in the Scheme until normal retirement age they could have expected the following benefits. From this you will be able to work out the true cost of MRS ROGGES retiring early:</p> <p><b>Pension:</b> £4,275.67 a year*</p> <p><b>Lump Sum Retiring Allowance:</b> £12,827.02 tax free</p> <p><b>Survivor Pension:</b> £2,137.84 a year**</p> <p><b>Life Assurance Lump Sum:</b> £32,536.10</p> <p>If MRS ROGGES retires at their normal pension age, they can increase their Lump Sum Retiring Allowance by giving up some of their Pension. If MRS ROGGES had stayed in the Scheme until normal retirement age and had chosen to get the maximum amount of Lump Sum Retiring Allowance, their pension benefits could have been:</p> <p><b>Pension (reduced):</b> £3,435.81 a year*</p> <p><b>Lump Sum Retiring Allowance (maximum):</b> £22,905.38 tax free*</p> <p><b>Survivor Pension:</b> £2,137.84 a year**</p> <p><b>Life Assurance Lump Sum:</b> £32,536.10</p> <p>*Please note Pensions Increase is not payable until age 55.  **Please see the section entitled About survivor pension in the attached notes for more information</p> <p><b>IMPORTANT:</b>  <b>Estimates to a current date:</b> This estimate is based only on the information NHS Pensions holds at this time and assumes that your total pensionable pay will remain unchanged until you retire.  <b>Estimates to a future date:</b> This estimate is based both on the information NHS Pensions holds at this time and on projected working patterns and pay selected by you or your employer using the pension planning tool</p> <p><b>Queries:</b> If you have any queries about a period of membership or amount of pensionable pay, please contact your employer.</p> <p>Your final pension benefits will be based on your confirmed membership and pensionable pay at retirement.</p> <p><b>Minimum Pension Age:</b></p> <p>Under the Finance Act 2004, the Minimum Pension Age (MPA) for members of the Scheme is set to rise from age 50 to 55. The date set for compliance with the new MPA is April 2010. From 6 April 2010, benefits will not be paid to a member under the MPA of 55, unless the member has a protected MPA or where benefits are paid on incapacity.</p> <p><b>At 6 April 2010 - a Protected MPA of age 50 will apply to:</b></p> <ul style="list-style-type: none"> <li>• All active members on 5 April 2006, and</li> <li>• Deferred members on 5 April 2006 who left on or after 31 March 2000.</li> <li>• Members who were part of a block (also known as a bulk) transfer into the NHS Pension Scheme on or after 6 April 2006 and who qualified for a MPA50 in the sending scheme.</li> </ul> <p><b>At 6 April 2010 - the new MPA of age 55 or later, will apply to:</b></p> <ul style="list-style-type: none"> <li>• Deferred members who left before 31 March 2000.</li> <li>• New entrants joining the Scheme from 6 April 2006.</li> </ul>
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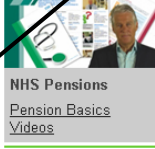

Additional information that is displayed if you select the option to show the employer costs:

<b>Employer Costs for Early Retirement (IOE)</b>	
<b>Capitalised cost:</b>	
<b>one-off payment of:</b>	£20,423.64
<b>five instalments at:</b>	£4,922.10 per instalment
If the member chooses to increase their Lump Sum Retiring Allowance by giving up some of their Pension, the capitalised costs may change.	
*Please note Pensions Increase is not payable until age 55.	
**Please see the section entitled About survivor pension in the attached notes for more information	


Further information about Redundancy Benefits is also held on our website. Please see the "Further Information" section on the next page.

## Further Information:

Further information about all benefit calculations, eligibility to benefit and application for benefits can be found on NHS Pensions Website in the “Employers Toolkit” in the “Retirement” section:


<p>Contact NHS Pensions</p> <p>Freedom of Information Requests</p> <p>Website Disclaimer - NHS Pensions</p> <p>Useful Links</p>	<p><a href="#">EXERCISE</a></p> <p><a href="#">NHS General Dental Practitioners Guide (GDS/PDS Providers &amp; Performers)</a></p> <p>The purpose of this Guide is to provide an overview of the NHS Pension Scheme (NHSPS) rules for NHS General Dental Practitioners.</p>	 <p>NHS Pensions Pension Basics Videos</p>	<p>On 2 November the Health Secretary wrote to all Chairs of NHS Trusts, SHAs, PCTs, FTs and Arms Length Bodies about the Government's proposed changes to public service pension schemes.</p> <p><a href="#">III Health Retirement Benefits Application - Reminder for Employers</a></p> <p>08 September 2011</p> <p>The purpose of this article is to remind employers that a member of the NHS Pension Scheme may only make one formal application for the payment of benefits.</p>
	<p><b>Quicklinks for Employers</b></p> <ul style="list-style-type: none"> <li>▶ <a href="#">Pensions Online</a></li> <li>▶ <a href="#">Employers Library</a></li> <li>▶ <a href="#">Employers Toolkit</a></li> <li>▶ <a href="#">Current Employer Newsletters 2011</a></li> <li>▶ <a href="#">Pension Scheme Forms</a></li> <li>▶ <a href="#">Practitioner, Locums, Out of Hours and non-GP Providers</a></li> <li>▶ <a href="#">APMS/SPMS</a></li> <li>▶ <a href="#">NHS Pension Scheme 2010/11 Contribution Assurance</a></li> <li>▶ <a href="#">Contact NHS Pensions - Employers</a></li> </ul>	<p><b>Employers</b></p> <p><a href="#">Important letter to NHS Employers 10 November 2011</a></p> <p><a href="#">October 2011 Employer Newsletter</a></p> <p><a href="#">September 2011 Employer Newsletter</a></p> <p><a href="#">Section 7 Direction and Social Enterprise</a></p>	 <p>NHS Injury Benefit NHS Injury Benefits</p>

- ▶ [Leaving the Scheme](#)  
This section contains Factsheets and FAQs providing information on Opting Out of the Scheme
- ▶ [Refunds](#)  
This section contains factsheets, FAQs and a guide for refund applications.
- ▶ [Deferred Membership](#)  
This page contained information on deferring benefits after leaving the scheme.
- ▶ [Transferring Scheme Benefits](#)  
This section contains factsheets and FAQs on transferring benefits in and out of the NHS Pension Scheme.
- ▶ [Pensions on Divorce](#)  
This section contains FAQs on Pension on Divorce.
- ▶ [Retirement](#)  
This section contains factsheets, decision trees and FAQs on all retirements and includes information on GMP, pension commutation, pensions increase, flexible retirement and allocation.
- ▶ [Finance Act and Tax](#)  
This section contains factsheets and decision trees about Finance Act and Tax including annual allowance, A-day valuation, lump sums after age 75 and minimum pension age.
- ▶ [Practitioner, Locums, Out of Hours and non-GP Providers](#)  
This section contains factsheets, FAQ's, decision trees for Out of Hours, GP Locums, Non-GP Providers, Salaried GPs.
- ▶ [Employer Group Issues and Resolutions](#)  
This section provides employers with access to documents that respond to issues raised by Employer Groups and gives answers to any questions that were outstanding from the meeting.
- ▶ [Pension Scheme Guide Archive](#)



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Pensions

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## Retirement

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Employers

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- ▶ Employers Library
- ▶ APMS/SPMS
- ▶ Employing Authority Look-up
- ▶ NHS Pension Scheme 2010/11 Contribution Assurance
- ▶ Employers Toolkit
- ▶ Contact NHS Pensions - Employers

**Estimate of Benefits**

- ▶ [Estimate of Benefits Factsheet](#)

**Retirement Application**

- ▶ [Employer AW8 POL Guide](#) - This guide details the process for submitting an AW8 using Pensions Online.
- ▶ [General Guide for Completion of Form AW8](#)- Application for Retirement Benefits
- ▶ [Ill Health Retirement Guide](#)- This guide details the process of ill health retirements.
- ▶ [AW8 Relevant TNs](#)

**Age Retirement**

- ▶ [Age Retirement Employer FAQs](#)
- ▶ [Age Retirement 1995 Section Factsheet](#)
- ▶ [Age Retirement 1995 Section Decision Tree](#)
- ▶ [Age Retirement 2008 Section Factsheet](#)
- ▶ [Age Retirement 2008 Section Decision Tree](#)
- ▶ [Age Retirement Relevant TNs](#)

**Actuarially Reduced Early Retirement (ARER)**

- ▶ [Actuarially Reduced Early Retirement Factsheet](#)
- ▶ [Actuarially Reduced Early Retirement FAQs](#)
- ▶ [Actuarially Reduced Early Retirement Following Preservation \(EPPB\) Factsheet](#)
- ▶ [Voluntary Early Retirement Decision Tree](#)
- ▶ [EPPB Relevant TNs](#)

**Ill Health**

- ▶ [Ill Health Retirement Decision Tree – Consideration of Entitlement](#)
- ▶ [Ill Health Retirement Decision Tree](#)
- ▶ [Terminal Ill Health Factsheet](#)

**Redundancy**

- ▶ [Compensation Retirement Relevant TNs](#)
- ▶ [Redundancy - NHS Staff Only - Employer FAQs \(not including interest of efficiency\)](#)
- ▶ [Compulsory Early Retirement Cost Factors Table \(CER7\)](#)- April 2011
- ▶ [Members of the 2008 Section Factors \(Choice optants\) \(CER8\)](#) - April 2011
- ▶ [CER8 Worked Example](#)

**Retirement in the Interest of the Efficiency of the Service (IOE)**

- ▶ [Interests of Efficiency Retirement Factsheet](#)
- ▶ [Interests of Efficiency Retirement FAQs](#)
- ▶ [Compulsory Early Retirement Cost Factors Table \(CER7\)](#)- April 2011
- ▶ [Members of the 2008 Section Factors \(Choice optants\) \(CER8\)](#)- April 2011
- ▶ [CER8 Worked Example](#)

**Draw Down (2008 Section)**

- ▶ [2008 Section Draw Down Applications Factsheet](#)

**Trivial Commutation**

- ▶ [Trivial Commutation 1995 Section Factsheet](#)
- ▶ [Pension Commutation - Relevant TN's](#)

**Revised Awards**

- ▶ [Revised Awards 1995 Section Employer FAQs](#)
- ▶ [Revised Awards - Relevant TN's](#)

**Early Payment of Preserved Benefits**

- ▶ [Early Payment of Preserved Benefits 1995 Section Decision Tree](#)

**Guaranteed Minimum Pension**

- ▶ [GMP Factsheet](#)
- ▶ [GMP Test Factsheet](#)
- ▶ [GMP Test Employer FAQs](#)
- ▶ [GMP Test Decision Tree](#)

## **Pension Commutation**

- ▶ [Pension Commutation Factsheet](#) - last updated May 2011
- ▶ [Pension Commutation Employer FAQs](#) - last updated May 2011
- ▶ [Pension Commutation Member FAQs](#) - last updated May 2011

## **Pension Increase**

- ▶ [Pensions Increase \(PI\) Factsheet](#)

## **Flexible Retirement**

- ▶ [Flexible Retirement Relevant TNs](#)

## **Allocation**

- ▶ [Allocation Factsheet - both sections all members](#)
- ▶ [Allocation Employer FAQs](#)
- ▶ [Allocation Member FAQs](#)

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