

Age Estimates & Benefit Statements (AEBS)

39a.External Pensions Online Guide

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1.0 Age Estimates & Benefit Statements

This document is intended to provide guidance about the changes to Estimates and Benefit Statements.

1.1 Background

The changes to Pensions Online will cover the processes for members of the 1995 and 2008 Sections of the Scheme and members with service in both the 1995 and 2008 Sections of the Scheme. If the case is clean with no data issues it will process straight through with the only intervention being to add the recipient and additional estimate details.

1.2 What is Included

Award quality age estimates can be completed for the following: -

- NHS Pension Scheme (2008) Section,
- NHS Pension Scheme (1995) Section,
- Members with service in both the 1995 and 2008 sections of the NHS Pension Scheme,
- Scheme members with Officer service only,
- 2008 Section CHOICE enacted members (members who have moved their 1995 Section scheme membership to the 2008 Section under the Choice Exercise).

1.3 What is not Included

This delivery of Age Estimates and Benefit Statements will not include: -

- Any cases with Practitioner membership,
- Any calculations and revaluations of Additional Pension purchases,
- Some impacts of Draw Down (calculations),
- The modelling of projected employments where the member has con-current open employments present.
- Annual Allowance

Also the following points are late additions to the above list: -

The Age Estimate and Benefit Statement will not show the amount of projected service from the last update.

The Age Estimate and Benefit Statement will not show a pension commutation estimate for a member who has service in both sections of the scheme, where the 1995 Section benefit has a Guaranteed Minimum Pension (GMP) liability.

A manual form AW 295 should be sent to NHS Pensions for any 2008 Statements where the Manual Calculation message is received on POL. This is to ensure that the pay printed on the outputs is correct.

1.4 External Pensions Online (POL) Process

NHS employers can process a combined Benefit Statement / Age Estimate using the Memberzone to produce: -

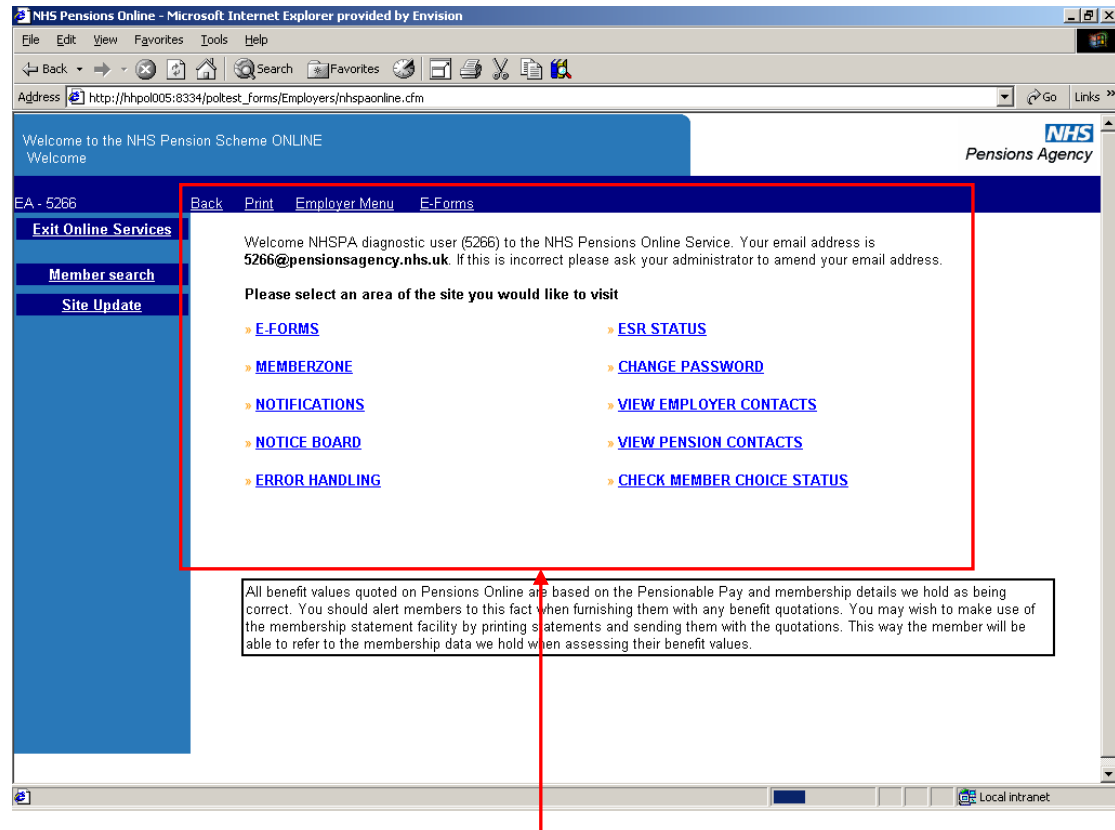
- A new style service statement to the latest known information,
- An age estimate, where projected employment's can be modelled based on service, pay and estimated retirement date,
- An age estimate to the latest known information,
- An age estimate to NRA (this is age 55 or 60 if it's the 1995 Section, age 65 if it's the 2008 Section) and only produced if the member is under NRA at latest known information,
- Where an active employment exists the system will produce an actuarially reduced retirement estimate should the member satisfy the conditions,
- A Cash Equivalent Transfer Value (CETV) to the latest known information (not included in all cases).

Only service with a status of 'A' (active employment) 'X' (status change in progress) or 'W' (deferred) will be included in the service statements and benefit calculations.

TPP reasonableness checks are carried out to provide some validations on the pay figures that will be used in the Age Estimates and Benefit Statements.

2.0 External Pensions Online

NHS employers can process a combined Benefit Statement / Age Estimate using the Memberzone to produce an Age Estimate and Benefit Statement



These are the Pensions On Line (External POL) menu options for NHS Employers.

Welcome to the NHS Pension Scheme ONLINE
Welcome

EA - 5266 [Back](#) [Print](#) [Employer Menu](#) [E-Forms](#)

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

Welcome NHSPA diagnostic user (5266) to the NHS Pensions Online Service. Your email address is **5266@pensionsagency.nhs.uk**. If this is incorrect please ask your administrator to amend your email address.

Please select an area of the site you would like to visit

- » [E-FORMS](#)
- » [MEMBERZONE](#)
- » [NOTIFICATIONS](#)
- » [NOTICE BOARD](#)
- » [ERROR HANDLING](#)
- » [ESR STATUS](#)
- » [CHANGE PASSWORD](#)
- » [VIEW EMPLOYER CONTACTS](#)
- » [VIEW PENSION CONTACTS](#)
- » [CHECK MEMBER CHOICE STATUS](#)

All benefit values quoted on Pensions Online are based on the Pensionable Pay and membership details we hold correct. You should alert members to this fact when furnishing them with any benefit quotations. You may wish to use the membership statement facility by printing statements and sending them with the quotations. This way the member is able to refer to the membership data we hold when assessing their benefit values.

Selecting 'Memberzone' will produce the following screen to submit either the NI Number or the SD reference number.

Welcome to NHS Pensions Agency Memberzone

EA- 5266 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

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

Please enter NI Number or
SD Membership Number

EA- 5266 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

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

IMPORTANT

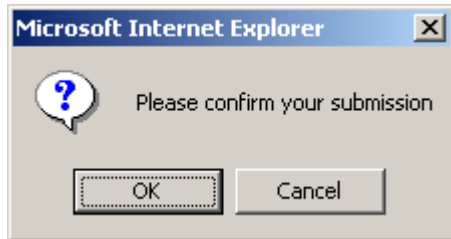
Throughout the pension zone we aim to provide values of NHS Pension Scheme benefits. These benefits are based on pensionable pay in the 1995 section, or reckonable pay in the 2008 section.

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 £24863.22. It is based on pensionable earnings up to 31/03/2009 as supplied by yourselves.

Current annual rate of salary £ a year.

The pay figure used for the Benefit Statement will be pre-populated and **cannot be altered by the employer at this stage**. If an estimate using a different pay figure is required the additional estimates option should be selected from the 'Projecting Retirement and Benefit Statement' screen. For NHS 2008 Pension Scheme cases the member's 'Reckonable Pay' will be used.



After submitting and confirming the pay information, the personal details and Memberzone option screen appears.

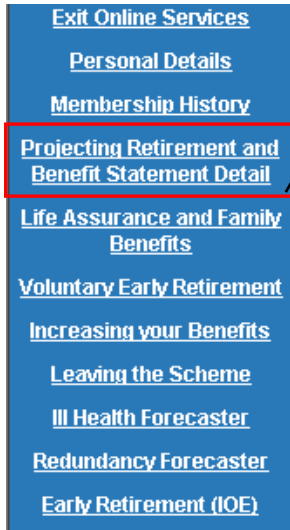
Personal details

EA- 5266 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

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

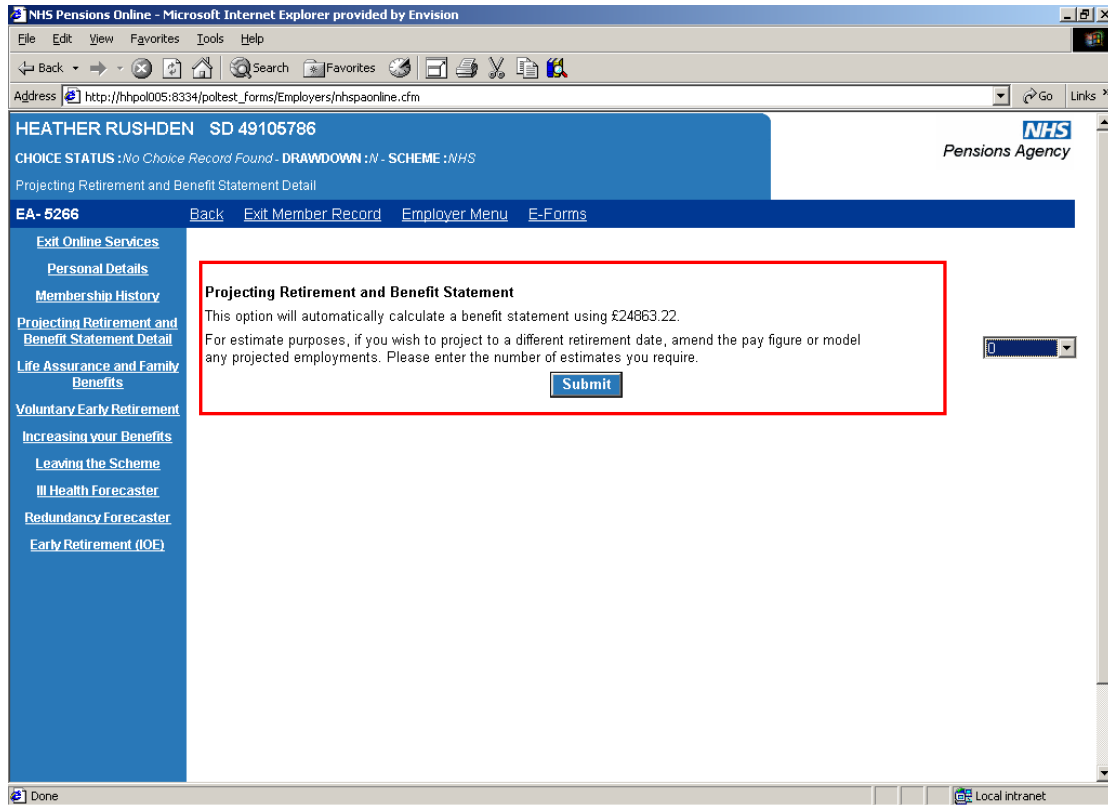
We currently hold the following personal details for MRS RUSHDEN. If any of the details have changed or are incorrect please update via e-form [SD55G](#).

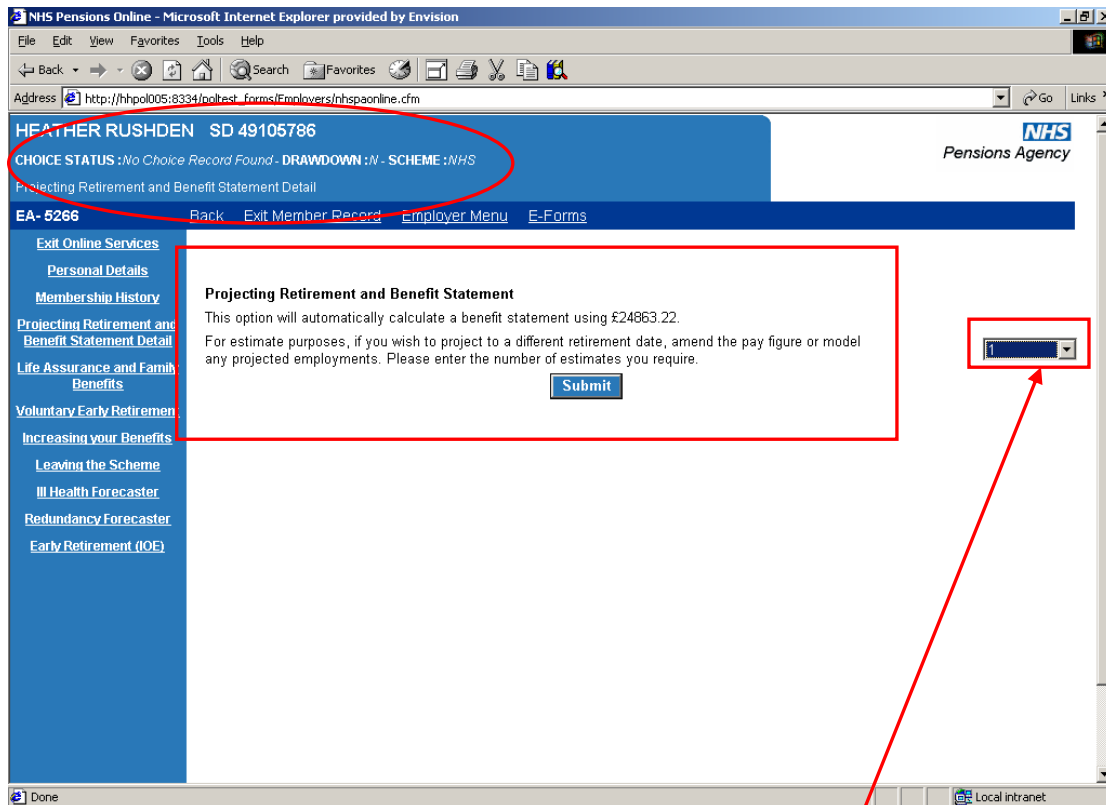
Title	MRS
Other names	HEATHER
Surname	RUSHDEN
Address	220 BROADWAY
Address	FLEETWOOD
Address	LANCASHIRE
Address	UK
Post Code	FY7 8LG
Date of Birth	23/08/1949
Life Assurance Beneficiary	See Life Assurance page
Gender	Female



The 'Projecting Retirement and Benefit Statement Detail' option should be selected.

The 'Projecting Retirement and Benefit Statement' screen is then produced. There is an option to produce an estimate using a different pay figure or projected to a different date.





Up to 3 additional estimates can be selected from this 'drop down' menu.

The 'Projecting Retirement and Benefit Statement Detail' screen displays the: -

- Choice Status,
- Scheme Code (e.g. NHS or 2008 Section), and
- Drawdown Marker (this will be either 'Yes' or 'No').

i If the member has previously taken a drawdown of their benefits (2008 Section only), the Benefit statement and Age Estimate request will need to be referred to NHS Pensions for calculation purposes. Where a member has taken a 'Drawdown' of their NHS Pension Scheme benefits the following marker will appear on the POL record at the top of the screen underneath the member's name. **- DRAWDOWN :Y**

This screen also shows the pay figure to be used in the estimate, which should be Notional Whole time for part – time cases.

2008 Section

CATHERINE MARIANNE DADLEY SD 98100002
 CHOICE STATUS : No Choice Record Found - DRAWDOWN : N - SCHEME : 2008
 Personal details

EA- 4241 Back Exit Member Record Employer Menu E-Forms

- Exit Online Services
- Personal Details
- Membership History
- Projecting Retirement and Benefit Statement Detail**

We currently hold the following personal details for MISS DADLEY. If any of the details have changed or are incorrect form [SD55G](#).

Title	MISS
Other names	CATHERINE MARIANNE
Surname	DADLEY
Address	220 BROADWAY
Address	FLEETWOOD
Address	LANCASHIRE
Address	UK
Post Code	FY7 8LG
Date of Birth	17/11/1968
Life Assurance Beneficiary	See Life Assurance page
Gender	Female

A 2008 Section case will only have the 'Projecting Retirement and Benefit Statement option and not the VER, Ill Health Forecaster, Redundancy Forecaster etc.

CATHERINE MARIANNE DADLEY SD 98100002
 CHOICE STATUS : No Choice Record Found - DRAWDOWN : N - SCHEME : 2008
 Projecting Retirement and Benefit Statement Detail

EA- 4241 Back Exit Member Record Employer Menu E-Forms

- Exit Online Services
- Personal Details
- Membership History
- Projecting Retirement and Benefit Statement Detail**

Projecting Retirement and Benefit Statement
 This option will automatically calculate a benefit statement using £35000.00.
 For estimate purposes, if you wish to project to a different retirement date, amend the pay figure or model any projected employments. Please enter the number of estimates you require.

Submit

1

As with the 1995 Section cases, this screen shows the pay figure to be used in the estimate, which should be Notional Whole time for part – time cases. There is also the option to select up to 3 additional estimates.

If any additional estimates have been requested the following screen appears for the retirement date to be amended and the pay amounts to be checked and amended if necessary. There is also the option to 'model' up to five changes for estimate purposes.

required

Projecting Normal Retirement Benefits

EA- 5266 Back Exit Member Record Employer Menu E-Forms

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

Early Retirement (IOE)

Please enter figures for estimate 1

**** 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)

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

Actual Pay for Life Assured Lump Sum.
 £

If the member is in the 2008 section please ensure reckonable pay figures are entered.

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)
19/01/2004	31/03/2009	Whole Time	-	-	-	-
<input type="text" value="01/04/2009"/>	-	Select	<input type="text"/>	<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"/>
<input type="text"/>	-	Select	<input type="text"/>	<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"/>
<input type="text"/>	-	Select	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Done Local intranet

The change boxes allow estimates to be modelled with changes from whole-time to part-time, actual hours / sessions, standard hours / sessions etc.

After submitting the information required to calculate the estimate, the following screen appears for the outputs to be selected. A membership statement and various Keynotes can be selected from here.

Projecting Normal Retirement Benefits

EA- 5266 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

[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](#)

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

Please select outputs required

- Benefit Statement
- Benefit Statement keynotes
- Age Estimates
- Membership Statement
- Membership Statement keynotes

Projecting Normal Retirement Benefits

EA- 5266 [Back](#) [Exit Member Record](#) [Employer Menu](#) [E-Forms](#)

[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](#)

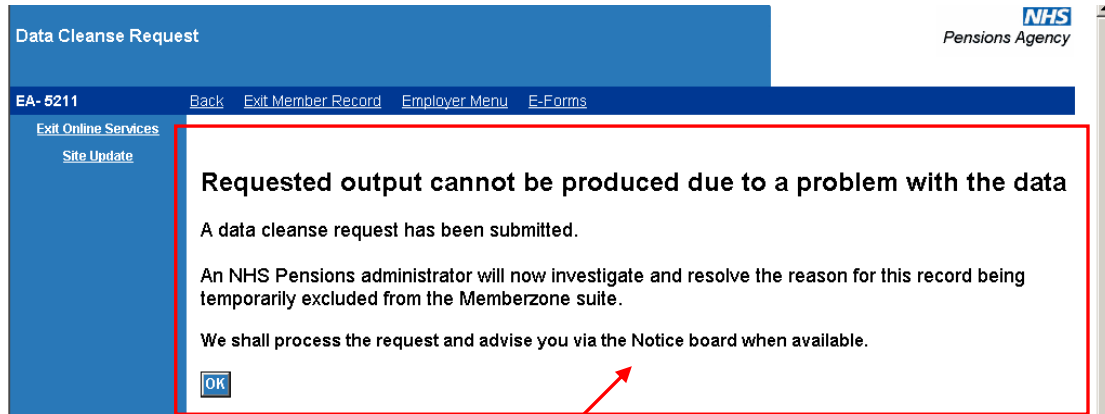
[Early Retirement \(IOE\)](#)

Please select outputs required

- Benefit Statement
- Benefit Statement keynotes
- Age Estimates
- Membership Statement
- Membership Statement keynotes

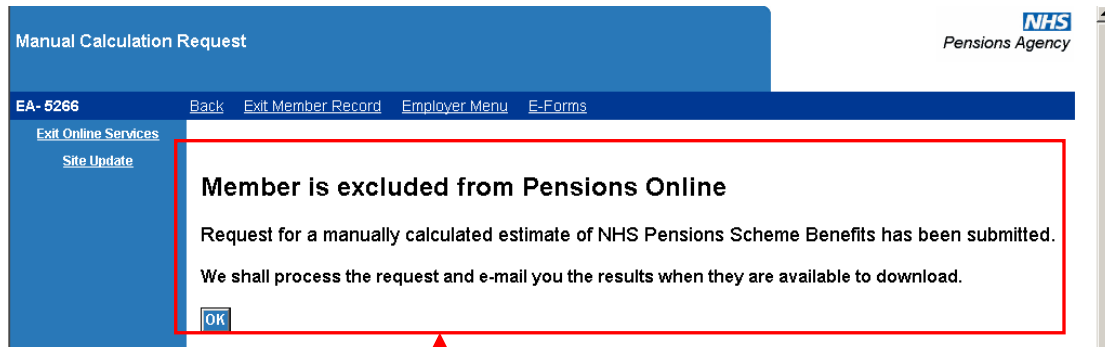
A Membership Statement, Benefit Statement, Keynotes and additional Age Estimates have been selected in this example.

If there is a 'Data Cleanse' issue preventing the estimate from being calculated using Pensions Online (POL), the following message will appear and a Data Cleanse workflow will be created for NHS Pensions to fix the issue. Once this has been fixed and the workflow has been completed by NHS Pensions, the employer will be notified via the Notice board.



An example of a 'Data Cleanse' message.

If the estimate cannot be calculated using Pensions Online (POL), the following message will appear and a manual calculation workflow will be created for NHS Pensions to calculate the estimate.



An example of a 'Manual Calculation' message.

2.1 Employer produced Statement (View)

This example below shows an Age Estimate and Benefit Statement produced by the employer.

HEATHER RUSHDEN SD 49105786
 CHOICE STATUS :No Choice Record Found - DRAWDOWN :N - SCHEME :NHS
 Projecting Normal Retirement Benefits
 EA- 5266 Back Exit Member Record Employer Menu E-Forms

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
 Early Retirement (IOE)

Please select outputs required

Benefit Statement
 Benefit Statement keynotes
 Age Estimates
 Membership Statement
 Membership Statement keynotes

Submit

A Membership Statement, Benefit Statement, Keynotes and additional Age Estimates have been selected in this example.

Selecting the 'Projecting Retirement and Benefit Statement detail' option produces the following statement screen. The member's personal details including SD reference number, pay and scheme code (1995 Section or 2008 Section) etc. is at the top of the statement.

NHS Pensions Online - Microsoft Internet Explorer provided by Envision
 File Edit View Favorites Tools Help
 Address http://hhpol005:8334/poltest_forms/Employers/nhsponline.cfm

HEATHER RUSHDEN SD 49105786
 CHOICE STATUS :No Choice Record Found - DRAWDOWN :N - SCHEME :NHS
 Process Output
 EA- 5266 Back Exit Member Record Employer Menu E-Forms

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
 Early Retirement (IOE)

[Click Here for Printer Friendly Version](#)
Benefit Statement (1995 Section)

Personal Details

Mrs H Rushden 220 Broadway Fleetwood Lancashire uk FY7 8LG	Membership number NI Number Date of birth Normal pension age (NPA) Membership to NPA Pay	49105786 YK316642A 23/08/1949 60.00 8 years 266 days £24863.22
---	---	---

Standard Benefits

Benefits at 31/03/2009

Pension	£2712.82
Lump Sum	£8138.45
Survivor Pension	£1356.41

Pension Commutation Example

Benefits at 31/03/2009

Pension	£2179.94
Lump Sum	£14532.96
Survivor Pension	£1356.41

The Standard Benefits and also the Pension Commutation estimate are shown here.

Using the scroll bar to move down the document displays the Keynotes, Membership Statement and Additional Estimates (if requested).

Death Benefits	<p>Life-Assurance Lump Sum at 31/03/2009</p> <table border="0"> <tr> <td>Lump Sum</td> <td style="text-align: right;">£49726.44</td> </tr> </table>	Lump Sum	£49726.44
Lump Sum	£49726.44		

About Your Annual Pension

How Your Pension Is Worked Out

Your annual pension is equal to one-eightieth of your final pensionable pay for each year of scheme membership. The calculation is as follows:

$$1/80 \times \text{pensionable pay} \times \text{years of membership}^*$$

* For example, 5 years and 213 days of membership is equal to 5.58 years of membership.

We then add any additional pensions you may have bought by the projected retirement date.

If, at the projected retirement date, you decide to increase your lump sum retiring allowance, we will deduct £1 from your annual pension (including any additional pensions) for each £12 of additional lump sum retiring allowance you choose to receive.

For the purposes of illustration, we have worked out an example of your benefits assuming you choose to take the maximum amount of additional lump sum retiring allowance.

About Your Pensionable Pay

For estimation purposes, your pensionable pay is calculated using the pay figures that have been reported to us. For part-time working, we calculate your pensionable pay as if it were for full-time working.

About Your Membership

For full-time working, you accrue one day's membership for each day you are a member of the Scheme. For part-time working, the membership you accrue is proportional to the hours or sessions you work when compared with the whole-time equivalent hours or sessions.

hours or sessions.

For estimation purposes, we have assumed that your current membership pattern is maintained up to the projected retirement date.

Increasing your membership

Your membership may be increased if, by the projected retirement date:

- You have transferred your pension rights from another scheme into the NHS Scheme
- You have bought additional membership
- You have been a mental-health officer.

Limiting your membership

You are not allowed to have more than 40 years' membership at the earlier of (1) your normal pension age, or (2) 01 April 2008. However, if you have special-class status you are not allowed to have more than 40 years' membership at age 55 years.

You are not allowed to have more than 45 years' membership by the time you retire.

If your normal pension age is 60 years, your scheme contributions will cease when you have (1) accrued 45 years' membership, or (2) reached age 75 years.

If your normal pension age is 55 years, your scheme contributions will cease when you have (1) accrued 45 years' membership and you are at least 60 years of age, or (2) reached age 65 years.

Lump Sum Retiring Allowance

Your lump sum retiring allowance is a normally tax-free sum of money payable on your retirement and is usually equal to three times your annual pension. However, if you take your benefits on or after your 75th birthday, we will not be able to pay you a lump sum retiring allowance. In which case, we would increase your annual pension.

If, by the projected retirement date, you have bought any additional pensions, they will not be included in the calculation of your lump sum retiring allowance.

Increasing your lump sum retiring allowance

When you apply for your pension, you will be given the option of increasing your lump sum retiring allowance by giving up some of your annual pension (including any additional pension you may have bought). For every £1 of pension you choose to give up, you will increase your lump sum retiring allowance by £12.

You are able to give up as much of your annual pension as you like as long as you do not: (1) reduce your pension below your guaranteed minimum (as defined by HM Revenue and Customs), or (2) increase your lump sum retiring allowance to the extent that it will exceed 25% of the capital value of your NHS Scheme benefits.

For the purposes of illustration, we have worked out an example of your benefits assuming you choose to take the maximum amount of additional lump sum retiring allowance.

About Your Other Pension Benefits

Pension Benefits Payable after Your Death

Depending on your circumstances, the Scheme may pay one or more of the following benefits: life-assurance lump sum; survivor pension; one or more child allowances.

About life-assurance lump sum

A life-assurance lump sum is a normally tax-free sum of money that (1) is payable following your death in service or while your pension benefits are deferred, or (2) may be payable following your death in retirement if you have been in receipt of your annual pension for less than five years.

A life-assurance lump sum is paid to the organisation, or one or more persons, you have specifically nominated to receive it. If you have not made such a nomination, the life-assurance lump sum will be paid to your surviving partner, if you have one; otherwise, it will be paid to your personal legal representative.

You can make a nomination, and change your nomination, at any time. If you would like to make a nomination, or change an existing nomination, please complete form DB2, available on our website www.nhsbsa.nhs.uk/pensions. If you do not have access to the website or cannot download the form, your Pensions Officer will help you.

About survivor pension

A pension may be paid to your surviving partner. This pension is payable for the life of your surviving partner. The rate of survivor pension depends on your circumstances at the time of your death.

If you are in pensionable employment at the time of your death, survivor pension is paid at an initial rate at least equal to your pensionable pay for a period of six months. After this initial period, survivor pension is paid at a rate equal to 50% of an enhanced, or tier-2, ill-health pension.

If you retire and are in receipt of your annual pension at the time of your death, survivor pension is normally paid at an initial rate equal to your standard annual pension for three months (six months if there are dependent children). After this initial period, survivor pension is paid at a rate equal to 50% of your standard annual pension.

If you were to die within 12 months of leaving the Scheme and your pension benefits are deferred, survivor pension is paid at a rate equal to an enhanced, or tier-2, ill-health pension. If you were to die 12 months or more after leaving, survivor pension is paid at a rate equal to 50% of your standard annual pension.

Note that, for a **widower, civil partner or nominated partner**, survivor pension is calculated using only the membership you accrued from 06 April 1988. However, the survivor pension will be increased if, by the projected retirement date, you have bought a bigger survivor pension.

If, by the projected retirement date, you have bought one or more additional pensions with dependent cover, a proportion of these additional pensions will normally be added to the survivor pension.

About child allowances

An allowance may be paid to each of your dependent children up to their 23rd birthdays.

Estimate Model

Estimate 1

Estimate Type	Age	Membership	11 years 63 days
Retirement Date	09/09/2011	Pay	£26000.00
Projected Benefits		Commutation Example	
Pension	£3631.10	Pension	£2917.85
Lump Sum	£10893.29	Lump Sum	£19452.32
Survivor Pension	£1815.55	Survivor Pension	£1815.55
Life-Assurance LS	£52000.00	Life-Assurance LS	£52000.00

1995 Section Membership Statement for HEATHER Rushden (SD Number: 49105786)

Important- Please check this statement and the accompanying notes carefully, and keep them for future reference.

Personal Detail

National Insurance Number: YK316642A
Date of Birth: 23/08/1949

Employment Details

Calendar Length
Whole Time Equivalent Membership

Any Additional Estimates will be displayed after the Benefit Statement Keynotes, which is followed by the Membership Statement and Keynotes. See example screens below.

The screenshot shows a web browser window titled "NHS Pensions Online - Microsoft Internet Explorer provided by Envision". The address bar shows a URL starting with "http://hhp0105:8334/noltest_forms/Employers/nhsponline.cfm".

Estimate Model

Estimate 1

Estimate Type	Age	Membership	11 years 63 days
Retirement Date	09/09/2011	Pay	£26000.00

Projected Benefits

Pension	£3631.10	Pension	£2917.85
Lump Sum	£10893.29	Lump Sum	£19452.32
Survivor Pension	£1815.55	Survivor Pension	£1815.55
Life-Assurance LS	£52000.00	Life-Assurance LS	£52000.00

Commutation Example

1995 Section Membership Statement for HEATHER RUSHDEN (SD Number: 49105786)

Important: Please check this statement and the accompanying notes carefully, and keep them for future reference.

Personal Detail
National Insurance Number: YK316642A
Date of Birth: 23/08/1949

Employment Details

From	To	MHO	WT/PT	Calendar Length Membership		Whole Time Equivalent Membership	
				Yrs	Days	Yrs	Days
02/01/1995	10/12/1995	N	PT (37.50)	0	343	0	294

Year: 1995 1996
Hours/Sessions: 391 1181

NHS Pensions Online - Microsoft Internet Explorer provided by Envision

Address: http://hhpol005:8334/poltest_forms/Employers/nhspoonline.cfm

Severn NHS Trust							
11/12/1995	20/09/1998	N	PT (37.50)	2	284	1	340
Year	1996	1997	1998	1999			
Hours/Sessions	347	1049	1581	795			

Gloucestershire Hospitals NHS Foundation Trust							
10/12/2003	18/01/2004	N	PT (37.50)	0	40	0	6
Year	2004						
Hours/Sessions	28						

19/01/2004	31/03/2009	N	WT	5	72	5	72
Officer membership totals				9	9	7	347

Additional Membership

If you have acquired additional membership by transferring in membership from another scheme this is shown below.

Transfer in Membership

	Yrs	Days
Transferred Service	0	284

Membership Summary

Membership Type	Yrs	Days
Calendar Length Membership	9	9

NHS Pensions Online - Microsoft Internet Explorer provided by Envision

Address: http://hhpol005:8334/poltest_forms/Employers/nhspoonline.cfm

Membership Summary

Membership Type	Yrs	Days
Calendar Length Membership	9	9
Whole Time Equivalent Membership	7	347
Added Years Membership (purchased to date)	0	0
Transferred in Membership	0	284
MHO doubled membership	0	0
Disallowed Days (to be deducted)	0	0
Total Pensionable Service	8	266

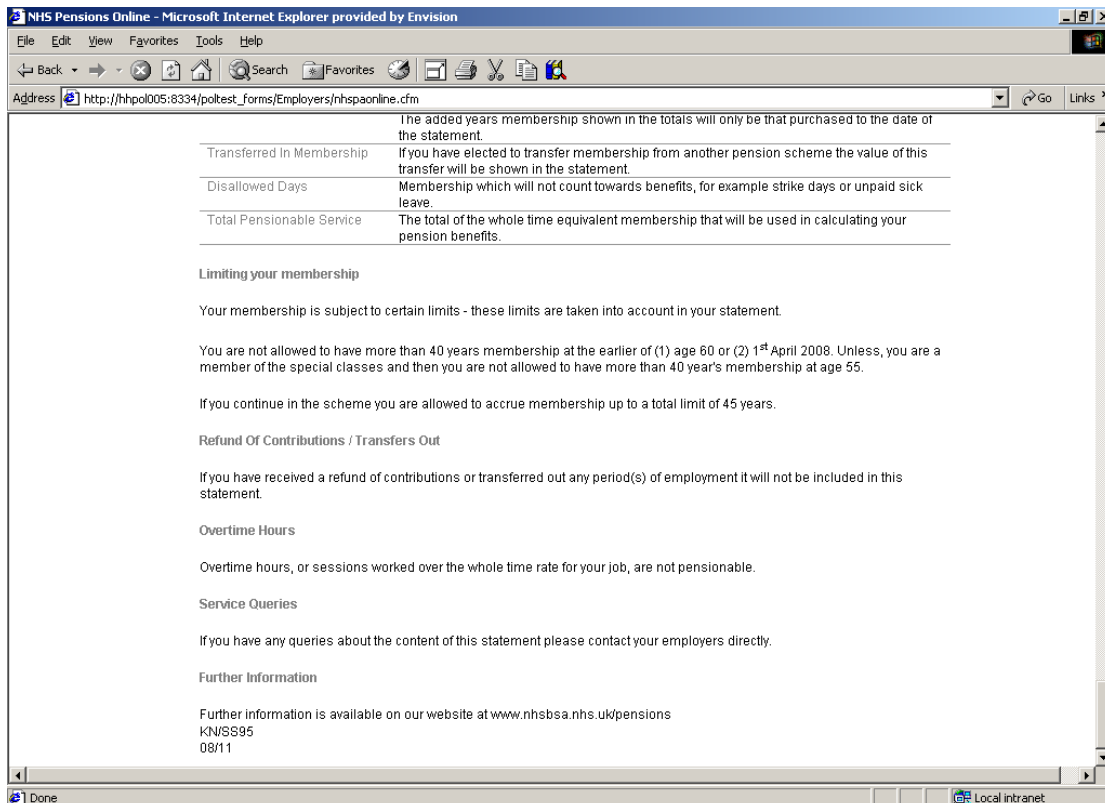
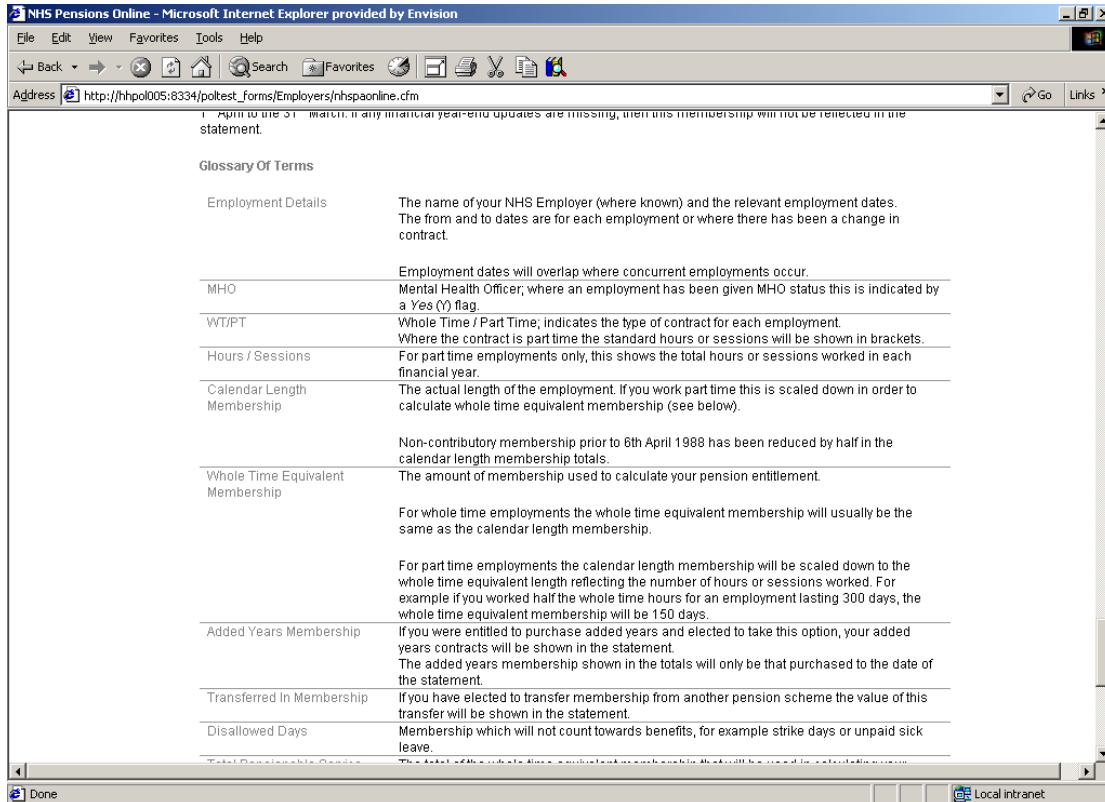
About Your 1995 Section Membership Statement

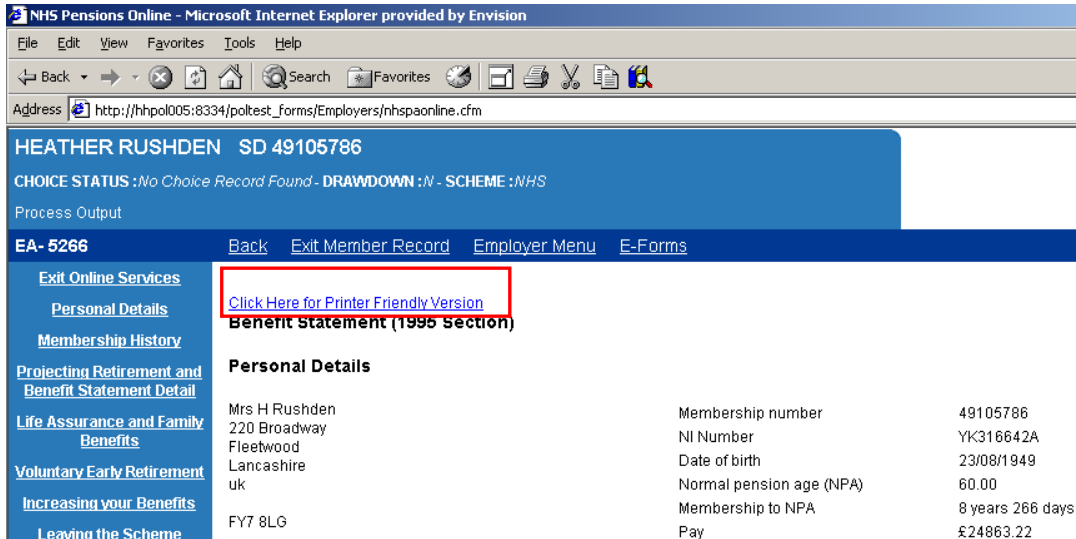
How Your Membership Is Updated

Your NHS Employer(s) provides the membership details contained within your statement to NHS Pensions. This information assumes all data is correct up to the last update received or to the date of leaving, if appropriate. Our Scheme year runs from the 1st April to the 31st March. If any financial year-end updates are missing, then this membership will not be reflected in the statement.

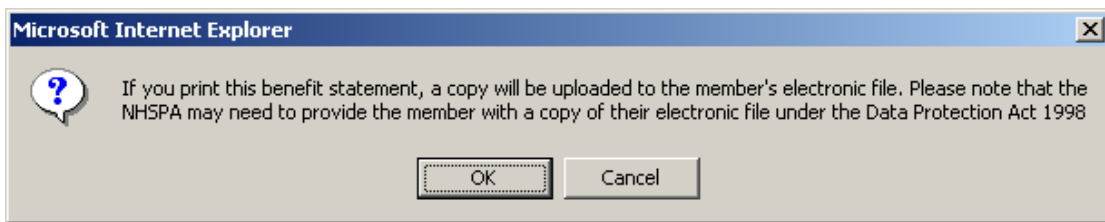
Glossary Of Terms

Employment Details	The name of your NHS Employer (where known) and the relevant employment dates. The from and to dates are for each employment or where there has been a change in contract.
MHO	Employment dates will overlap where concurrent employments occur. Mental Health Officer, where an employment has been given MHO status this is indicated by a Yes (Y) flag.
WT/PT	Whole Time / Part Time; indicates the type of contract for each employment. Where the contract is part time the standard hours or sessions will be shown in brackets.
Hours / Sessions	For part time employments only, this shows the total hours or sessions worked in each

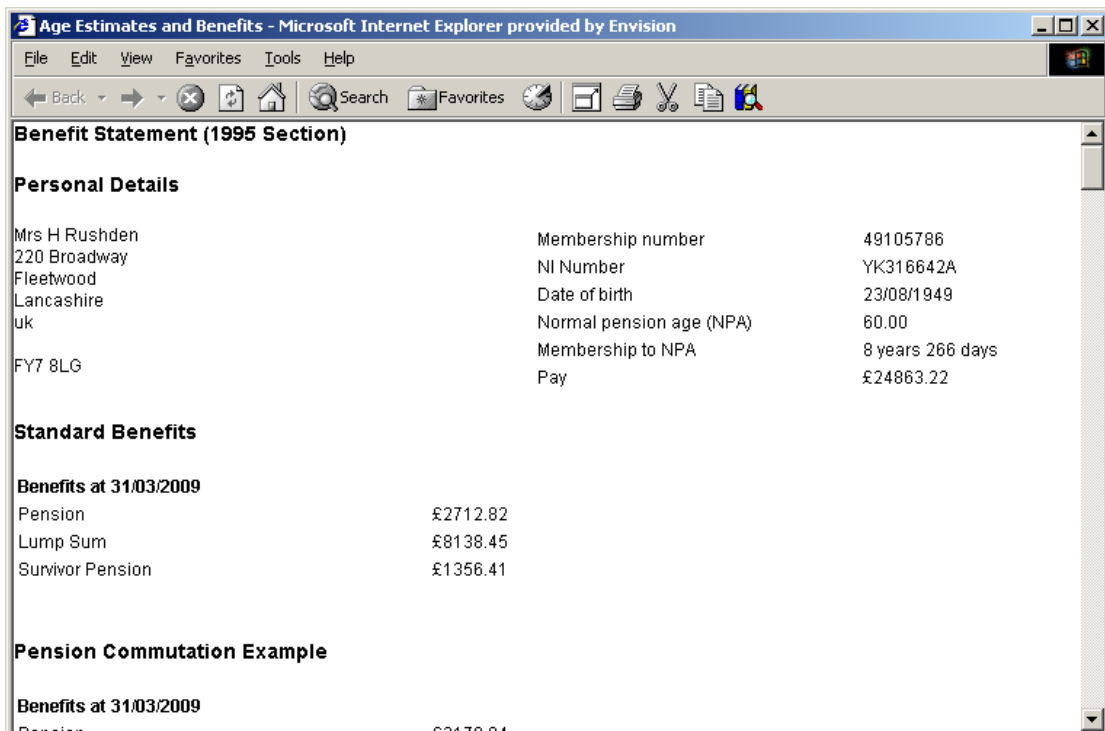




Selecting the option to 'Click here for Printer Friendly Version' will produce the following message about the statement being uploaded to the member's file.



Selecting 'OK' will produce the letter to be printed. This will be uploaded to the member's personal file.



The rest of the statement will be in the same format as the screenshots shown above.

3.0 Cash Equivalent Transfer Value (CETV)

A Cash equivalent Transfer Value (CETV) is included in the Age Estimates and Benefit Statements letters **wherever possible**. The CETV amount(s) quoted are **NOT** guaranteed and are intended to mainly satisfy the requests received by NHS Pensions from members for personal estimates of the CETV. If a member wishes to pursue a transfer of their pension benefits to another pension provider then they will be subject to the appropriate eligibility criteria.