

A decorative horizontal bar at the top of the page, featuring a blue background with a green gradient on the left side.

# NHS Pensions Online (POL) Guide

## 39. Memberzone

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## How to find Memberzone

The link to Memberzone is on the main employer menu of Pensions Online.



Welcome to the NHS Pension Scheme ONLINE  
Welcome

EA - 5812    Back    Print    Employer Menu    E-Forms

Exit Online Services

Member search

Site Update

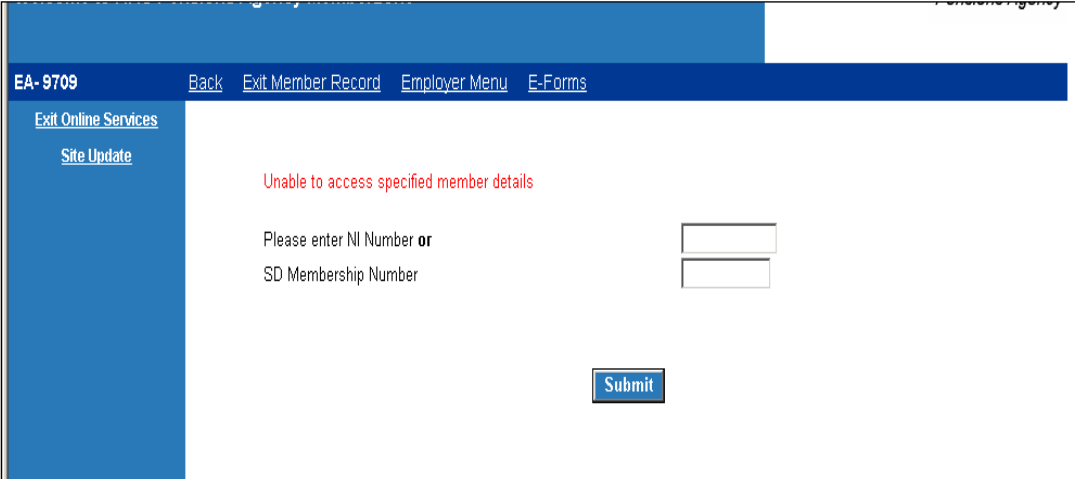
Welcome NHSPA diagnostic user (5812) to the NHS Pensions Online Service. Your email address is **5812@pensionsagency.nhs.uk**. If this is incorrect please ask your administrator to amend your email address.

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 as being correct. You should alert members to this fact when furnishing them with any benefit quotations. You may wish to make use of the membership statement facility by printing statements and sending them with the quotations. This way the member will be able to refer to the membership data we hold when assessing their benefit values.

Once selected, you will be asked to input either the member's 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:



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Exit Online Services

Site Update

Unable to access specified member details

Please enter NI Number  or  
SD Membership Number

For 1995/2008 protected members 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.

For 1995/2008 protected members 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.

EPFORENAME SURNAMEEP SD 21000001  
CHOICE STATUS :Member statement delivered - DRAWDOWN -N - SCHEME :NHS - ABS Available :Yes  
Personal Details

EA- 3414 Back Exit Member Record Employer Menu E-Forms

Exit Online Services  
Personal Details  
Membership History  
Projecting Retirement and Benefit Statement Detail  
Redundancy Forecaster  
Early Retirement (IOE)  
Ill Health Forecaster  
Voluntary Early Retirement  
Life Assurance and Family Benefits  
Stakeholder and AVCs  
Leaving the Scheme

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

Title	MRS
Other names	EPFORENAME
Surname	SURNAMEEP
Address	PO BOX 2269
Address	BOLTON
Address	LANCS
Address	UK
Post Code	BL6 9JS
Date of Birth	20/01/1966
Life Assurance Beneficiary	<a href="#">See Life Assurance page</a>
Gender	Female

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, reckonable pay in the 2008 section and Career Average Revalued Earning (CARE scheme) in the 2015 Scheme.  
By selecting an estimate type in the menu on the left, an estimate of benefits can be calculated in the following screen.

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. Please note that these options are not available for all member types. The estimate options are:

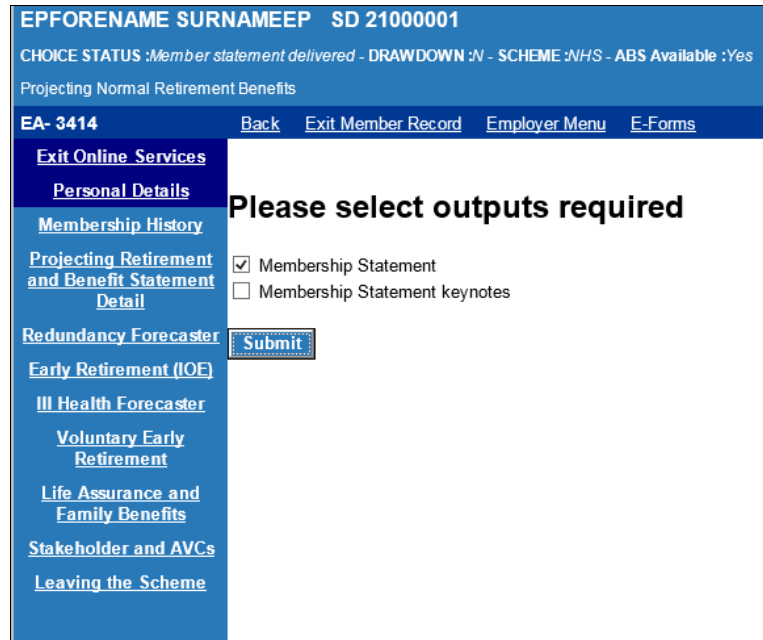
- Membership History
- Projecting Retirement & Benefit Statement Detail
- Life Assurance & Family Benefits
- Voluntary Early Retirement
- Increasing Your Benefits
- Leaving The Scheme
- Ill Health Forecaster
- Redundancy Forecaster
- Early Retirement (IOE)

## Membership history

This option is only available for Members who have membership in the 1995 or/and 2008 Section.

Select 'Membership History' on the left hand side of the screen.

There are two options available, as shown on the following example screen:

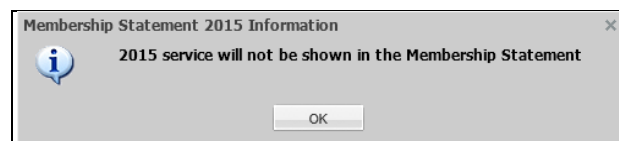


The screenshot shows a web application interface. At the top, it displays the member's name 'EPFORENAME SURNAMEEP' and ID 'SD 21000001'. Below this, it shows 'CHOICE STATUS :Member statement delivered - DRAWDOWN :N - SCHEME :NHS - ABS Available :Yes' and 'Projecting Normal Retirement Benefits'. A navigation bar includes 'EA- 3414', 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. A left-hand menu lists various services, with 'Membership History' selected. The main content area is titled 'Please select outputs required' and contains two checkboxes: 'Membership Statement' (checked) and 'Membership Statement keynotes' (unchecked). A 'Submit' button is located below the checkboxes.

Once your selection is made click "submit" and details of the members membership history will be displayed on screen.

For 2015 Transitional Members, only membership from the 1995 or/and 2008 Section will be shown on the Membership Statement.

A message will be displayed:



If applicable, click OK to continue.

You will have the option to print the details by clicking on the “Click here for a printer friendly version” shown below.

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

[Exit Online Services](#)  
[Personal Details](#)  
[Membership History](#)  
[Protecting 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 \(EOE\)](#)

[Click here for Printer Friendly Version](#)

### 1995 Section Membership Statement for E

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

**Personal Detail**  
 National Insurance Number:  
 Date of Birth: / /

**Employment Details**

From	To	MHO	WTPT	Calendar Length Membership		Whole Time Equivalent Membership											
				Yrs	Days	Yrs	Days										
<table border="1"> <thead> <tr> <th>Year</th> <th>2008</th> <th>2009</th> <th>2010</th> <th>2011</th> </tr> </thead> <tbody> <tr> <td>Hours/Sessions</td> <td>508</td> <td>1564</td> <td>1564</td> <td>1574</td> </tr> </tbody> </table>								Year	2008	2009	2010	2011	Hours/Sessions	508	1564	1564	1574
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>										

#### Additional Membership

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

#### Membership Summary

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) for  
1995/2008 Section members:**

Please see the existing guide called "Age Estimate & Benefits Statement (AEBS),  
External Pensions Online Guide".



## Projecting Retirement & Benefits Statement Details (AEBS) for 2015 Scheme members.

This function is available for both pure 2015 scheme members (Members who have joined the NHS pension scheme for the first time on or after the 01/04/2015) and members who have transitioned from either the 1995 Scheme or 2008 Section.

The below screen will be displayed once you have selected the Memberzone section of pensions online and input either the SD or NI number for the member.

EPFORENAME SURNAMEEP SD 21000001  
 CHOICE STATUS :Member statement delivered - DRAWDOWN :V - SCHEME :NHS - ABS Available :Yes

Personal Details

EA- 3414 Back Exit Member Record Employer Menu E-Forms

Exit Online Services

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

Membership History

Projecting Retirement and Benefit Statement Detail

Redundancy Forecaster

Early Retirement (IOE)

Ill Health Forecaster

Voluntary Early Retirement

Life Assurance and Family Benefits

Stakeholder and AVCs

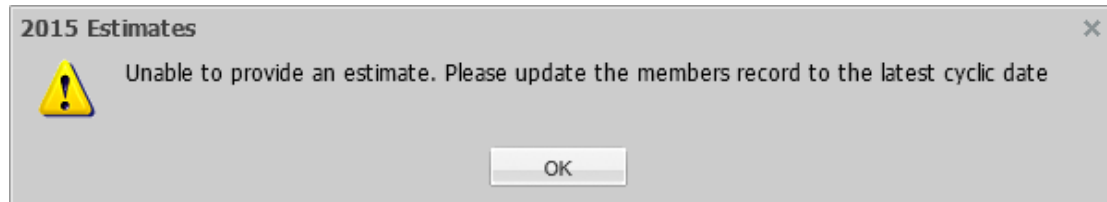
Leaving the Scheme

Title	MRS
Other names	EPFORENAME
Surname	SURNAMEEP
Address	PO BOX 2269
Address	BOLTON
Address	LANCS
Post Code	UK
Date of Birth	BL6 9JS
Life Assurance Beneficiary	20/01/1966
Gender	<a href="#">See Life Assurance page</a>
	Female

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, reckonable pay in the 2008 section and Career Average Revalued Earning (CARE scheme) in the 2015 Scheme.  
 By selecting an estimate type in the menu on the left, an estimate of benefits can be calculated in the following screen.

Select "Projecting Retirement and Benefit Statement Detail", on the left hand side of the screen.

If the record has not been cyclic updated after March 2015, the following message will be displayed -



If this message is displayed, click OK, and you will be returned to the 'Personal Details' screen above. You will need to select 'E-Forms' at the top of the screen and cyclic update the record by completing form SD55. (See POL guide SD55 Annual Update available on the website)

Once you have selected “Projecting Retirement and Benefit Statement Detail” the below screen will be displayed.

**2015 Projecting Normal Retirement benefits**

Employment ID 4

Estimate Date 01/04/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	01/04/2016	PT	30.00	37.50					
2										
3										
4										
5										

Submit

If you wish to project further than the date populated in the ‘Estimate Date’ (shown above) can overwrite the date in the “Estimate Date” box at the top of the screen. Please note you can only project to a date within the next 365 days from the date of calculation.

Once you have selected a date within the next 365 days in the “Estimate Date” box you will need to input a pay figure for the period in the Pay 1 field. The pay figure supplied should be the actual pensionable earnings pay for the period. In this example the actual earnings for the period from 01/04/2016 to 01/04/2016 (1 day).

If the date you select spans the 01/04 of the following year you will need to insert two pay figures to get an accurate projection and the ‘Pay 2’ box will open up for you to input a figure in as well as ‘Pay 1’. You will need to use the actual pensionable earnings from 01/04 to 31/03 for Pay 1 Field and the 01/04 of the following year to the projected date for Pay 2 field.

**2015 Projecting Normal Retirement benefits**

Employment ID 4

Estimate Date 31/12/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	31/12/2016	PT	30.00	37.50			10000.00		
2										
3										
4										
5										

Submit

**Important note: -**

If entering pay details for a part time member it is essential that the contract of employment shown above accurately reflects the pay figure entered.

The pay figure(s) entered will be used to determine the member's 2015 Scheme benefits.

The pay and contract details entered will be used to calculate the member's pensionable pay (if they have transitioned from the 1995 Scheme) or reckonable pay (if they have transitioned from the 2008 Section) with a final salary link.

Adjust the contract if necessary, input the relevant pay figures and click submit.

If the member is under their normal retirement age at the date you have used to project to, you will get the following message.

**2015 Projecting Normal Retirement benefits**

Employment ID 4

Estimate Date 31/12/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	31/12/2016	PT	30.00	37.50			10000.00		
2										
3										
4										
5										

Submit

\*\*\* Member under normal retirement age, please tick the checkbox if you are happy with this date.

Just click in the box supplied and click submit.

Your projection will be produced the same way as all the pensions online functionality and you will have the option to print the details by clicking on the “Click here for a printer friendly version” shown below.

EPFORENAME SURNAMEEP SD 21000001  
 CHOICE STATUS :Member statement delivered - DRAWDOWN :N - SCHEME :NHS - ABS Available :Yes  
 Process Output

EA- 3414      [Back](#)   [Exit Member Record](#)   [Employer Menu](#)   [E-Forms](#)

**Exit Online Services**

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

**Membership History**

**Projecting Retirement and Benefit Statement Detail**

**Redundancy Forecaster**

**Early Retirement (IOE)**

**Ill Health Forecaster**

**Voluntary Early Retirement**

**Life Assurance and Family Benefits**

**Stakeholder and AVCs**

**Leaving the Scheme**

**Personal Details**

Mrs E Surnameep	Membership number	21000001
Po Box 2269	NI Number	TK874200A
Bolton	Date of birth	20/01/1966
Lancs	Normal pension age (NPA)	55.00
Uk	Membership	30 years 242 days
BL6 9JS	Pay	£41671.43

**Standard Benefits**

<b>Benefits at 31/03/2017</b>		<b>Projected Benefits at Normal Pension Age</b>	
Pension	£15972.15	Pension	£17954.39
Lump Sum	£47916.44	Lump Sum	£53863.18
Survivor Pension	£6961.41	Survivor Pension	£7952.54

**Pension Commutation Example**

<b>Benefits at 31/03/2017</b>		<b>Projected Benefits at Normal Pension Age</b>	
Pension	£12834.76	Pension	£14427.63
Lump Sum	£85565.08	Lump Sum	£96184.24
Survivor Pension	£6961.41	Survivor Pension	£7952.54

**Early Retirement**

**Early Retirement Benefits Payable at 31/03/2017**

Pension	£10685.37
Lump Sum	£36464.41
Survivor Pension	£6961.41


**Death Benefits**

**Life-Assurance Lump Sum at 31/03/2017**

Lump Sum	£83342.86
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Whilst we have made every effort to ensure that this quotation is accurate, you should be aware that this statement **is an estimated quotation only**. The figures contained in it are based upon information that we hold as of the date that this quotation was issued and have been projected on the basis of your current pay and pattern of service. Exact figures for your retirement benefits cannot be given until such time as your final pay and service details are known and an application for benefits has been made in accordance with the Scheme rules.

The outputs will include an existing scheme statement (if the member has previous 1995/2008 section benefits) and a 2015 Age Retirement Benefit Estimate.

<b>Benefit Statement (1995 Section)</b>			
<b>Personal Details</b>		<b>Pensions</b>	
Mrs E Surnameep Po Box 2269 Bolton Lancs Uk BL6 9JS		Membership number NI Number Date of birth Normal pension age (NPA) Membership Pay	21000001 TK874200A 20/01/1966 55.00 30 years 242 days £41671.43
<b>Standard Benefits</b>			
<b>Benefits at 31/03/2017</b>		<b>Projected Benefits at Normal Pension Age</b>	
Pension	£15972.15	Pension	£17954.39
Lump Sum	£47916.44	Lump Sum	£53863.18
Survivor Pension	£6961.41	Survivor Pension	£7952.54
<b>Pension Commutation Example</b>			
<b>Benefits at 31/03/2017</b>		<b>Projected Benefits at Normal Pension Age</b>	
Pension	£12834.76	Pension	£14427.63
Lump Sum	£85565.08	Lump Sum	£96184.24
Survivor Pension	£6961.41	Survivor Pension	£7952.54
<b>Early Retirement</b>			
<b>Early Retirement Benefits Payable at 31/03/2017</b>			
Pension	£10685.37		
Lump Sum	£36464.41		
Survivor Pension	£6961.41		
<b>Death Benefits</b>			
<b>Life-Assurance Lump Sum at 31/03/2017</b>			
Lump Sum	£83342.86		
<p>Whilst we have made every effort to ensure that this quotation is accurate, you should be aware that this statement is <b>an estimated quotation only</b>. The figures contained in it are based upon information that we hold as of the date that this quotation was issued and have been projected on the basis of your current pay and pattern of service. Exact figures for your retirement benefits cannot be given until such time as your final pay and service details are known and an application for benefits has been made in accordance with the Scheme rules.</p>			

**Important note** - Concurrent PT employments with the same EA code.

If the member is PT and has two or more concurrent employments with the same EA code pensions online will ask you to enter the pay figure(s) for each employment separately.

When you click on "Projecting Retirement and Benefit Statement Detail" the following screen will appear.

**2015 Projecting Normal Retirement benefits**

Employment ID 12

Estimate Date 01/12/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	01/12/2016	PT	15.00	37.50			7000		
2										
3										
4										
5										

Next Emp

Once you have adjusted the contract (if necessary), input the Estimate Date and the pay figure(s) for the first employment, you then click on the “Next Emp” tab and a second screen will appear asking for the same information for the second employment as shown below.

**2015 Projecting Normal Retirement benefits**

Employment ID 13

Estimate Date 01/12/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	01/12/2016	PT	5.00	37.50			3000.00		
2										
3										
4										
5										

Submit

The second screen is now showing as employment id 13 and the PT fraction has changed to reflect the information we hold for the second PT employment on our records.

Adjust the part time contract if necessary, input the relevant pay figure(s) and click submit.

Your projection will be produced the same way as all the pensions online functionality and you will have the option to print the details by clicking on the “Click here for a printer friendly version” shown below.

If the member has concurrent employments with more than 1 different employer, the option to project benefits to a future date will be available; however, the pension statements will be calculated based on the members' pay as at the last update. The facility to project future earnings will not be available.

The following message will be produced when generating a statement of retirement benefits for a member with concurrent employments with different EA Codes, 'Please note: modelling has been disabled due to concurrent employments under another EA' (See below).

**2015 Projecting Normal Retirement benefits**

Employment ID 13

Estimate Date 31/12/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	01/04/2016	PT	1.00	37.50					
2										
3										
4										
5										

**Submit**

**\*\* Please note: Modelling has been disabled due to concurrent employments under another EA.**

## Voluntary Early Retirement (VER )f or 1995 and 2008 Section Members

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 Total Pensionable Pay (TPP) figure held for the member. You can amend these fields, if necessary.

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

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:

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

[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 I S retires early, they can increase their Lump Sum Retiring Allowance by giving up some of their actuarially reduced Pension. If 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 S 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 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 I retires at their normal pension age, they can increase their Lump Sum Retiring Allowance by giving up some of their Pension. If MRS F S 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

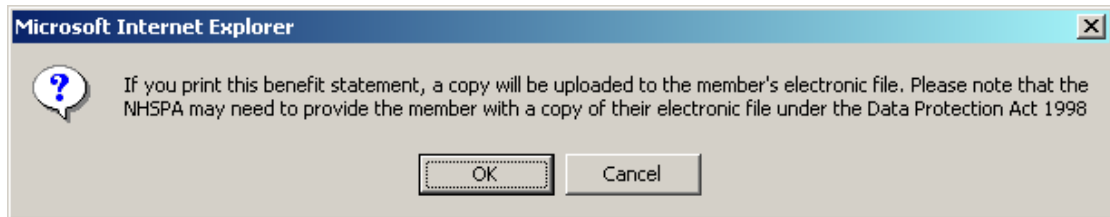
**IMPORTANT:**  
**Estimates to a current date:** This estimate is based only on the information NHS Pensions holds at this time and assumes that your total pensionable pay will remain unchanged until you retire.  
**Estimates to a future date:** This estimate is based both on the information NHS Pensions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

## Voluntary Early Retirement (VER) for 2015 scheme members.

This function is available for both pure 2015 scheme members (Members who have joined the NHS pension scheme for the first time on or after the 01/04/2015) and members who have transitioned from either the 1995 Scheme or 2008 Section.

### Important note: -

The option to produce a Voluntary Early Retirement quotation will only be available if the member is within 12 months of, or over their minimum pension age in the 2015 Scheme (currently age 55).

The below screen will be displayed once you have selected the Memberzone section of pensions online and input either the SD or NI number for the member.

EPFORENAME SURNAMEEP SD 21000001  
CHOICE STATUS :Member statement delivered - DRAWDOWN :N - SCHEME :NHS - ABS Available :Yes  
Personal Details  
EA- 3414 Back Exit Member Record Employer Menu E-Forms

**Exit Online Services**  
Personal Details  
Membership History  
Projecting Retirement and Benefit Statement Detail  
Redundancy Forecaster  
Early Retirement (IOE)  
Ill Health Forecaster  
Voluntary Early Retirement  
Life Assurance and Family Benefits  
Stakeholder and AVCs  
Leaving the Scheme

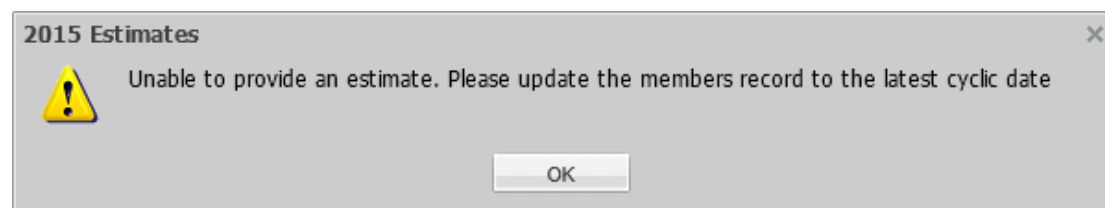
We currently hold the following personal details for MRS SURNAMEEP. If any of the details have changed or are incorrect please update via e-form [SD55G](#).

Title	MRS
Other names	EPFORENAME
Surname	SURNAMEEP
Address	PO BOX 2269
Address	BOLTON
Address	LANCOS
Address	UK
Post Code	BL6 9JS
Date of Birth	20/01/1966
Life Assurance Beneficiary	<a href="#">See Life Assurance page</a>
Gender	Female

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, reckonable pay in the 2008 section and Career Average Revalued Earning (CARE scheme) in the 2015 Scheme.  
By selecting an estimate type in the menu on the left, an estimate of benefits can be calculated in the following screen.

Select "Voluntary Early Retirement", on the left hand side of the screen.

If the record has not been cyclic updated after 2015, the following message will be displayed -



If this message is displayed, click OK, and you will be returned to the 'Personal Details' screen above. You will need to select 'E-Forms' at the top of the screen and cyclic update the record by completing form SD55. (See POL guide SD55 Annual Update available on the website)\*

Once you have selected the "Voluntary Early Retirement" link the below screen will be displayed.

EA- 3800    Back    Exit Member Record    Employer Menu    E-Forms

**Exit Online Services**

Personal Details

Projecting Retirement and Benefit Statement Detail

III Health Forecaster

Voluntary Early Retirement

**2015 Projecting Actuarially Reduced Retirement Benefits**

Employment ID 1

Estimate Date 01/04/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	2017	2018	2019
1	01/04/2016	01/04/2016	WT							
2										
3										
4										
5										

Submit

If you wish to project further than the date populated in the 'Estimate Date' (shown above) can overwrite the date in the "Estimate Date" box at the top of the screen. Please note you can only project to a date within the next 365 days from the date of calculation.

Once you have selected a date within the next 365 days in the "Estimate Date" box you will need to input a pay figure for the period in the Pay 1 field. The pay figure supplied should be the actual pensionable earnings pay for the period. In this example the actual earnings for the period from 01/04/2016 to 01/04/2016 (1 day).

If the date you select spans the 01/04 of the following year you will need to insert two pay figures to get an accurate projection and the 'Pay 2' box will open up for you to input a figure in as well as 'Pay 1'. You will need to use the actual pensionable earnings from 01/04 to 31/03 for Pay 1 Field and the 01/04 of the following year to the projected date for Pay 2 field.

**Important note:**

If entering pay details for a part time member it is essential that the contract of employment shown above accurately reflects the pay figure entered.

The pay figure(s) entered will be used to determine the member's 2015 Scheme benefits.

The pay and contract details entered will be used to calculate the member's pensionable pay (if they have transitioned from the 1995 Scheme) or reckonable pay (if they have transitioned from the 2008 Section) with a final salary link.

Once you have selected a date within the next 365 days in the "Estimate Date" box you will need to input a pay figure(s) for the period and adjust the part time contract to reflect the pay figure(s) entered.

Input the relevant pay figure(s), adjust the part time contract if necessary and click submit.

### 2015 Projecting Actuarially Reduced Retirement Benefits

Employment ID 3

Estimate Date

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	20/11/2016	PT	10.00	37.00			7500.00		
2										
3										
4										
5										

Your projection will be produced the same way as all the pensions online functionality and you will have the option to print the details by clicking on the “Click here for a printer friendly version” shown below.

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

### NHS Pension Scheme (2008 Section) Actuarially Reduced Retirement Benefit Estimate

**Name:**

**Date of Birth:**

**Membership number:**

**Reckonable Pay:** £41161.78

**Membership up to 31-May-2015:** 16 years 127 days

**First Day of Pensionable Employment:**

**Last Day of Pensionable Employment:** 31/05/2015

**Projected Membership to date of retirement:** 0 years 000 days

**Additional Membership at date of retirement :** 0 years 000 days

**Membership transferred from a former Scheme:** 0 years 000 days

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

**Total Membership at date of retirement:** 16 years 127 days

**Benefit Entitlement:**

**Pension:** £6,290.21 a year\*

**Lump Sum Retiring Allowance:** £23,166.85

**Survivor Pension:** £4,564.01 a year

**NHS Pension Scheme 2015 Scheme Actuarially Reduced Retirement Benefit Estimate**

Name:

Date of Birth:

Membership number:

National Insurance number:

First Day of Pensionable Employment: 01/06/2015

Last Updated: 31/03/2016

Date estimated to: 20/11/2016

Pension Transferred from former Scheme(s): £0.00

Transfer amounts shown above are from Public Sector schemes only. If you transferred in membership from elsewhere, this will be included on the enclosed pensionable earnings statement in the scheme year in which the transfer was received.

Additional Pension: £0.00

Any Transfer and Additional Pension will be included in the benefits quoted below (if applicable)

**Actuarially Reduced Retirement Benefits:**

Pension: £126.50 a year

Survivor Pension: £71.16 a year

You have the option of receiving a lump sum retiring allowance by giving up some of your pension (including any additional pensions you may have bought). If you choose to receive the maximum amount of Lump Sum Retiring Allowance, your pension benefits would be:

The outputs will include a 'Pensionable Earnings Statement'

<u>Pensionable Earnings Statement:</u>			
Member Name		SE	
Year End 2016	Pensionable Earnings £3,831.23	Pension Earned £70.95	Revaluation 1.40

**Important note** - Concurrent Part Time (PT) employments with the same EA code.

If the member is PT and has two or more concurrent employments with the same EA code Pensions Online will ask you to enter the pay figure(s) for each employment separately (see previous example on page 15).

**Important note** - Concurrent PT employments with different EA codes.

If the member has concurrent employments with different EA codes, the option to project benefits to a future date will be available; however, the pension statements will be calculated based on the members' pay as at the last update. The facility to project future earnings will not be available. (See page 16 above).

### III Health Forecaster for 1995 and 2008 Section Members Only

This works in the same way as the Voluntary Early Retirement (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)
26/04/2008	31/03/2011	Part Time	30.00	37.50	-	-
<input type="text" value="01/04/2011"/>	-	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"/>

#### 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	-	-	-	-
<input type="text" value="01/04/2003"/>	-	Part Time	<input type="text" value="20"/>	<input type="text" value="40"/>	<input type="text"/>	<input type="text"/>
<input type="text" value="21/05/2007"/>	-	Whole Time	<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"/>

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

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

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

### NHS Pension Scheme Ill 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:  
First day of Pensionable Employment:  
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

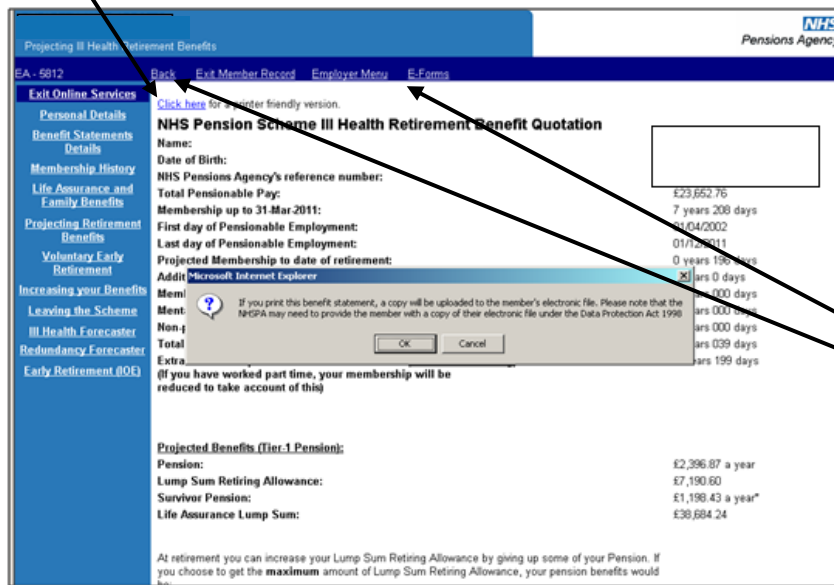
**Queries:** If you have any queries about a period of membership or amount of pensionable pay, please contact your employer.

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:



**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".

### III Health Forecaster for 2015 Scheme members.

Important note:-

This function is available for pure 2015 Scheme members (Members who have joined the NHS pension scheme for the first time on or after the 01/04/2015) and members who have transitioned from either the 1995 Section or 2008 Section.

The below screen will be displayed once you have selected the Memberzone section of pensions online and input either the SD or NI number for the member.

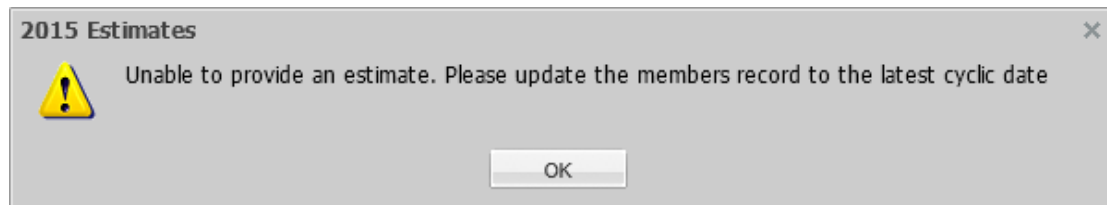
The screenshot shows the 'Personal Details' section of the Memberzone interface. At the top, it displays the member's name 'EPPFORENAME SURNAMEEP' and ID 'SD 21000001'. Below this, there are navigation links: 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. A left-hand menu lists various options, with 'III Health Forecaster' highlighted. The main content area shows the following details:

Title	MRS
Other names	EPPFORENAME
Surname	SURNAMEEP
Address	PO BOX 2269
Address	BOLTON
Address	LANCS
Address	UK
Post Code	BL6 5JS
Date of Birth	20/01/1966
Life Assurance Beneficiary	<a href="#">See Life Assurance page</a>
Gender	Female

Below the details, there is a note: "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, reckonable pay in the 2008 section and Career Average Revalued Earning (CARE scheme) in the 2015 Scheme. By selecting an estimate type in the menu on the left, an estimate of benefits can be calculated in the following screen."

Select "III Health Forecaster" on the left hand side of the screen.

If the record has not been cyclic updated, the following message will be displayed:



If this message is displayed, click OK, and you will be returned to the 'Personal Details' screen above. You will need to select 'E-Forms' at the top of the screen and cyclic update the record by completing form SD55. (See POL guide SD55 Annual Update available on the website)

Once you have selected the "III Health Forecaster" link the below screen will be displayed.

**2015 Projecting Ill Health Retirement Benefits**

Employment ID 3

Estimate Date 01/04/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	01/04/2016	PT	1.00	37.00					
2										
3										
4										
5										

Submit

If you wish to project further than the date populated in the 'Estimate Date' (shown above) you would now need to overwrite the date in the "Estimate Date" box at the top of the screen and insert a pay figure(s) in the relevant tax year box for the period you're projecting to.

Please note you can only project to a date within the next 365 days from the date you're obtaining the projection.

**Important note:**

If entering pay details for a part time member it is essential that the contract of employment shown above accurately reflects the pay figure entered.

The pay figure(s) entered will be used to determine the member's 2015 Scheme benefits.

The pay and contract details entered will be used to calculate the member's pensionable pay (if they have transitioned from the 1995 Section) or reckonable pay (if they have transitioned from the 2008 Section) with a final salary link.

Once you have selected a date within the next 365 days in the "Estimate Date" box you will need to input a pay figure for the period in the Pay 1 field. The pay figure supplied should be the actual pensionable earnings pay for the period. In this example, the actual earnings for the period from 01/04/2016 to 01/04/2016 (1 day).

If the date you select spans the 01/04 of the following year you will need to insert two pay figures to get an accurate projection and the 'Pay 2' box will open up for you to input a figure in as well as 'Pay 1'. You will need to use the actual pensionable earnings from 01/04 to 31/03 for Pay 1 Field and the 01/04 of the following year to the projected date for Pay 2 field.

Input the relevant pay figure(s), adjust the part time contract if necessary and click submit.

**2015 Projecting III Health Retirement Benefits**

Employment ID 3

Estimate Date 01/12/2016

Enter Projection Information

No.	From dd/mm/yyyy	To dd/mm/yyyy	Nature of Change	Actual Hours (PT Only)	Standard Hours (PT Only)	Actual Sessions	Standard Sessions	Pay 1	Pay 2	Pay 3
1	01/04/2016	01/12/2016	PT	5.00	37.00			2000.00		
2										
3										
4										
5										

Submit

Input the relevant pay figure(s), adjust the part time contract if necessary and click submit.

Your projection will be produced the same way as all the pensions online functionality and you will have the option to print the details by clicking on the "Click here for a printer friendly version" shown below.

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

**NHS Pension Scheme (2008 Section) III Health Retirement Benefit Estimate**

Name:

Date of Birth:

Membership number:

Reckonable Pay: £41321.83

Membership up to 31-May-2015: 16 years 127 days

First Day of Pensionable Employment: 05/09/1983

Last Day of Pensionable Employment: 31/05/2015

Projected Membership to date of retirement: 0 years 000 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: 16 years 127 days

**Current Value of Benefits:**

Pension: £9,997.48 a year

Lump Sum Retiring Allowance: £26,025.17

**NHS Pension Scheme 2015 Scheme III Health Retirement Benefit Estimate**

Name:

Date of Birth:

Membership number:

National Insurance number:

First Day of Pensionable Employment: 01/06/2015

Last Updated: 31/03/2016

Date estimated to: 01/12/2016

Pension Transferred from former Scheme(s): £0.00

Transfer amounts shown above are from Public Sector schemes only. If you transferred in membership from elsewhere, this will be included on the enclosed pensionable earnings statement in the scheme year in which the transfer was received.

Additional Pension: £0.00

Any Transfer and Additional Pension will be included in the benefits quoted below (if applicable)

**III health retirement tiers**

Tier 1 Pension already earned without reduction

Tier 2 Tier 1 plus the 'tier 2 addition' which is pro rata enhancement based on 1/2 of the prospective pension to normal pension age

**Accrued Benefits (Tier 1 Pension):**

Pension: £108.98 a year

Survivor Pension: £36.78 a year

The outputs will include a 'Pensionable Earnings Statement'

<b>Pensionable Earnings Statement:</b>			
Member Name :			SD
Year End	Pensionable Earnings	Pension Earned	Revaluation
2016	£3,831.23	£70.95	1.40

**Important note** – Concurrent PT employments with same EA.

If the member is PT and has two or more concurrent employments with the same EA code pensions online will ask you to enter the pay figure(s) for each employment separately (see previous example on page 15).

**Important note** - Concurrent PT employments with different EA codes.

If the member has concurrent employments with different EA codes, the option to project benefits to a future date will be available, however, the pension statements will be calculated based on the members' pay as at the last update. The facility to project future earnings will not be available. (See page 16 above).

## Early Retirement (IOE) for 1995 and 2008 Section Members Only

\*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.

CHOICE STATUS : Member statement delivered - DRAWDOWN : N - SCHEME : NHS  
Projecting Early Retirement (IOE) Benefits

A - 5812 Back Print 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  
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)  
20/03/2013

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.  
£ 23652.76

Actual Pensionable Pay for Life Assured Lump Sum.  
£ 19342.12

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)
28/04/2008	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:

[Exit/Online Services](#)

[Personal Details](#)

[Benefit Statements Details](#)

[Membership History](#)

[Life Assurance and Family Benefits](#)

[Projecting Retirement Benefits](#)

[Voluntary Early Retirement](#)

[Increasing your Benefits](#)

[Leaving the Scheme](#)

[Ill Health Forecaster](#)

[Redundancy Forecaster](#)

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

[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:** \_\_\_\_\_

<b>Total Pensionable Pay:</b>	£19985.54
<b>Membership up to 31-Mar-2009:</b>	5 years 342 days
<b>First day of Pensionable Employment:</b>	01/04/2002
<b>Last day of Pensionable Employment:</b>	26/03/2013
<b>Projected Membership to date of retirement:</b>	3 years 068 days
<b>Additional Membership at date of retirement :</b>	0 years 000 days
<b>Membership transferred from a former Scheme:</b>	0 years 000 days
<b>Mental Health Officer Doubled years entitlement:</b>	0 years 000 days
<b>Non-pensionable employment (unpaid absence) :</b>	0 years 000 days
<b>Total Membership at date of retirement:</b>	9 years 045 days

**Projected Benefits:**

Pension:	£1,447.27 a year
Lump Sum Retiring Allowance:	£4,998.23 tax free
Survivor Pension:	£1,139.59 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 \_\_\_\_\_ retires early, they can increase their Lump Sum Retiring Allowance by giving up some of their actuarially reduced Pension. If MRS \_\_\_\_\_ chooses to get the maximum amount of Lump Sum Retiring Allowance, their pension benefits would be:

Pension (reduced):	£1,198.15 a year
Lump Sum Retiring Allowance (maximum):	£7,987.67 tax free
Survivor Pension:	£1,139.59 a year**
Life Assurance Lump Sum:	£32,536.10

If MRS \_\_\_\_\_ 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 \_\_\_\_\_ retiring early:

Pension:	£4,275.67 a year*
Lump Sum Retiring Allowance:	£12,827.02 tax free
Survivor Pension:	£2,137.84 a year**
Life Assurance Lump Sum:	£32,536.10

If MRS \_\_\_\_\_ retires at their normal pension age, they can increase their Lump Sum Retiring Allowance by giving up some of their Pension. If MRS \_\_\_\_\_ 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):	£3,435.81 a year*
Lump Sum Retiring Allowance (maximum):	£22,905.38 tax free*
Survivor Pension:	£2,137.84 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.

**At 6 April 2010 - the new MPA of age 55 or later, will apply to:**

- Deferred members who left before 31 March 2000.
- New entrants joining the Scheme from 6 April 2006.

*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 The NHSBSA 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 Librarian</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](#)