How to Find Memberzone ...............................................................3
Personal Details ...........................................................................5
Membership History .....................................................................6
Life Assurance and Family Benefits .............................................15
Voluntary Early Retirement (VER) .................................................16
Ill Health Forecaster ....................................................................25
Early Retirement (IOE)* ...............................................................33
Further Information: .................................................................36
How to find Memberzone

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

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

Unable to access specified member details

Please enter NI Number or SD Membership Number

Submit
For 1995/2008 protected members if the employment is part time both the whole time and part time pay details will be displayed:

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

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

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

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

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.

### Additional Membership

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

#### Membership Summary

<table>
<thead>
<tr>
<th>Membership Type</th>
<th>Yes</th>
<th>Days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Length Membership</td>
<td>9</td>
<td>112</td>
</tr>
<tr>
<td>Whole Time Equivalent Membership</td>
<td>8</td>
<td>250</td>
</tr>
<tr>
<td>Added Years Membership (purchased to date)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>&quot;Transferred&quot; In Membership</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>NHO doubled membership</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Disallowed Days (to be deducted)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total Pensionable Entitlement</td>
<td>8</td>
<td>250</td>
</tr>
</tbody>
</table>
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.

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.

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.

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

<table>
<thead>
<tr>
<th>No.</th>
<th>From dd/mm/yyyy</th>
<th>To dd/mm/yyyy</th>
<th>Nature of Change</th>
<th>Actual Hours (PT Only)</th>
<th>Standard Hours (PT Only)</th>
<th>Actual Sessions</th>
<th>Standard Sessions</th>
<th>Pay 1</th>
<th>Pay 2</th>
<th>Pay 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>01/04/2016</td>
<td>31/12/2016</td>
<td>PT</td>
<td>30.00</td>
<td>37.50</td>
<td></td>
<td></td>
<td>10000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

---

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.

**Personal Details**
- Mrs E Sumanap
- Po Box 2289
- Bolton
- Lancs
- UK
- B16 9UB

**Membership number**: 21000001
**NI Number**: TK674206A
**Date of birth**: 2001/10/66
**Normal pension age (NPA)**: 55.80
**Membership**: 30 years 242 days
**Pay**: £15671.43

**Standard Benefits**
- **Benefits at 31/03/2017**
  - Pension: £15972.15
  - Lump Sum: £47516.44
  - Survivor Pension: £6961.41

- **Projected Benefits at Normal Pension Age**
  - Pension: £17954.39
  - Lump Sum: £55863.16
  - Survivor Pension: £7952.54

**Pension Commutation Example**
- **Benefits at 31/03/2017**
  - Pension: £12834.76
  - Lump Sum: £35005.68
  - Survivor Pension: £6961.41

- **Projected Benefits at Normal Pension Age**
  - Pension: £14427.63
  - Lump Sum: £395164.24
  - Survivor Pension: £7952.54

**Early Retirement**
- **Early Retirement Benefits Payable at 31/03/2017**
  - Pension: £10605.37
  - Lump Sum: £26464.41
  - Survivor Pension: £6961.41

**Death Benefits**
- **Life Assurance Lump Sum at 31/03/2017**
  - Lump Sum: £22942.66

While 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.

### Benefit Statement (1996 Section)

**Personal Details**
- Mrs E Sumameep
- Po Box 2269
- Bolton
- Lancs
- Uk
- BLS 010

<table>
<thead>
<tr>
<th>Membership number</th>
<th>21000001</th>
</tr>
</thead>
<tbody>
<tr>
<td>NI Number</td>
<td>TK874200A</td>
</tr>
<tr>
<td>Date of birth</td>
<td>20/01/1966</td>
</tr>
<tr>
<td>Normal pension age (NPA)</td>
<td>55.00</td>
</tr>
<tr>
<td>Membership time</td>
<td>30 years 242 days</td>
</tr>
<tr>
<td>Pay</td>
<td>£41671.43</td>
</tr>
</tbody>
</table>

**Standard Benefits**

<table>
<thead>
<tr>
<th>Benefits at 31/03/2017</th>
<th>Projected Benefits at Normal Pension Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension</td>
<td>£15972.15</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>£47916.44</td>
</tr>
<tr>
<td>Survivor Pension</td>
<td>£8961.41</td>
</tr>
<tr>
<td>Pension</td>
<td>£17954.39</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>£53863.18</td>
</tr>
<tr>
<td>Survivor Pension</td>
<td>£7952.54</td>
</tr>
</tbody>
</table>

**Pension Commutation Example**

<table>
<thead>
<tr>
<th>Benefits at 31/03/2017</th>
<th>Projected Benefits at Normal Pension Age</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension</td>
<td>£12834.76</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>£85565.08</td>
</tr>
<tr>
<td>Survivor Pension</td>
<td>£6961.41</td>
</tr>
<tr>
<td>Pension</td>
<td>£14427.63</td>
</tr>
<tr>
<td>Lump Sum</td>
<td>£96184.24</td>
</tr>
<tr>
<td>Survivor Pension</td>
<td>£7952.54</td>
</tr>
</tbody>
</table>

**Early Retirement**

<table>
<thead>
<tr>
<th>Early Retirement Benefits Payable at 31/03/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension</td>
</tr>
<tr>
<td>Lump Sum</td>
</tr>
<tr>
<td>Survivor Pension</td>
</tr>
</tbody>
</table>

**Death Benefits**

<table>
<thead>
<tr>
<th>Life Assurance Lump Sum at 31/03/2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lump Sum</td>
</tr>
</tbody>
</table>

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.

---

**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.
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.

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).

<table>
<thead>
<tr>
<th>2015 Projecting Normal Retirement benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment ID 13</td>
</tr>
<tr>
<td>Estimate Date: 31/12/2016</td>
</tr>
</tbody>
</table>

Enter Projection Information

<table>
<thead>
<tr>
<th>No.</th>
<th>From Date</th>
<th>To Date</th>
<th>Nature of Change</th>
<th>Actual Hours</th>
<th>Standard Hours</th>
<th>Actual Sessions</th>
<th>Pay 1</th>
<th>Pay 2</th>
<th>Pay 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>01/04/2016</td>
<td>01/04/2016</td>
<td>PT</td>
<td>1.00</td>
<td>0.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
<td></td>
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<td>3</td>
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<tr>
<td>5</td>
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<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Submit

**Please note: Modelling has been disabled due to concurrent employments under another EA.
Voluntary Early Retirement (VER) for 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
After clicking “submit” the benefits will be calculated using the additional information you have input, as follows:

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.

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:

![2015 Estimates]

Unable to provide an estimate. Please update the members record to the latest cyclic date

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.
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.
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.
The outputs will include a ‘Pensionable Earnings Statement’

<table>
<thead>
<tr>
<th>Member Name</th>
<th>Year End</th>
<th>Pensionable Earnings</th>
<th>Pension Earned</th>
<th>Revaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2016</td>
<td>£3,631.23</td>
<td>£70.95</td>
<td>1:40</td>
</tr>
</tbody>
</table>

**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).
Ill 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:

Image of the input form

Example

Below is an example of a member whom NHSPA has updates up to 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 up to retirement.

Table of changes

39. Memberzone (V6) 05.2019 23
Once the correct information is entered select “submit” for the calculation to be performed:

<table>
<thead>
<tr>
<th>Projected Benefits (First Pension)</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension</td>
<td>£2,286.87 a year</td>
</tr>
<tr>
<td>Lump Sum Pension Allowance (maximum)</td>
<td>£12,040.32</td>
</tr>
<tr>
<td>Survivor Pension</td>
<td>£1,199.43 a year*</td>
</tr>
<tr>
<td>Life Assurance Lump Sum:</td>
<td>£36,884.24</td>
</tr>
</tbody>
</table>

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 Pension Allowance (maximum): | £12,040.32 |
| Survivor Pension:               | £1,199.43 a year* |
| Life Assurance Lump Sum:        | £36,884.24 |

<table>
<thead>
<tr>
<th>Projected Benefits (First 2 Pension):</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pension:</td>
</tr>
<tr>
<td>Lump Sum Pension Allowance:</td>
</tr>
<tr>
<td>Survivor Pension:</td>
</tr>
<tr>
<td>Life Assurance Lump Sum:</td>
</tr>
</tbody>
</table>

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 Pension Allowance (maximum): | £22,080.07 |
| Survivor Pension:                | £2,133.42 a year* |
| Life Assurance Lump Sum:         | £36,884.24 |

**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 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.
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”.
Ill 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.

Select “Ill 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 “Ill Health Forecaster” link the below screen will be displayed.
If you wish to project further that 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.
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.
The outputs will include a ‘Pensionable Earnings Statement’

<table>
<thead>
<tr>
<th>Pensionable Earnings Statement</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Member Name</strong></td>
<td><strong>SD</strong></td>
</tr>
<tr>
<td>Year End</td>
<td>Pensionable Earnings</td>
</tr>
<tr>
<td>2019</td>
<td>£3,937.25</td>
</tr>
</tbody>
</table>

**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.

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.

If the date you have entered is invalid, please enter a date on or after 30/03/2013.
Retirement Date on which benefits will be calculated (please amend)
30/03/2013

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.

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:**

<table>
<thead>
<tr>
<th>Calculation without employer costs:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pension:</strong></td>
</tr>
<tr>
<td><strong>Lump Sum Retiring Allowance:</strong></td>
</tr>
<tr>
<td><strong>Survivor Pension:</strong></td>
</tr>
<tr>
<td><strong>Life Assurance Lump Sum:</strong></td>
</tr>
</tbody>
</table>

The above benefits are reduced to take account of the early retirement of the employer costs. 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 YES:**

- You can increase their Lump Sum Retiring Allowance by giving up some of their actuarially reduced Pension.
- If you choose to get the maximum amount of Lump Sum Retiring Allowance, their pension benefits would be:
  - Pension (reduced): £1,106.15 2 a year
  - Lump Sum Retiring Allowance (reduced): £17,307.67 tax free
  - Survivor Pension: £1,129.69 2 a year**
  - Life Assurance Lump Sum: £32,510 10

If your Scheme has stayed in the Scheme until normal retirement age they can have expected the following benefits. From this you will be able to work out the true cost of NPAS and diverging early:

<table>
<thead>
<tr>
<th>Calculation without employer costs:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pension:</strong></td>
</tr>
<tr>
<td><strong>Lump Sum Retiring Allowance:</strong></td>
</tr>
<tr>
<td><strong>Survivor Pension:</strong></td>
</tr>
<tr>
<td><strong>Life Assurance Lump Sum:</strong></td>
</tr>
</tbody>
</table>

If you are on the Scheme as at your normal retirement age, you can increase their Lump Sum Retiring Allowance by giving up some of their Pension. If your Scheme has stayed in the Scheme until normal retirement age and had chosen to get the maximum amount of Lump Sum Retiring Allowance, these pension benefits could have been:

<table>
<thead>
<tr>
<th>Calculation without employer costs:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Pension (reduced):</strong></td>
</tr>
<tr>
<td><strong>Lump Sum Retiring Allowance (reduced):</strong></td>
</tr>
<tr>
<td><strong>Survivor Pension:</strong></td>
</tr>
<tr>
<td><strong>Life Assurance Lump Sum:</strong></td>
</tr>
</tbody>
</table>

*Please note: Pension Increase is not payable until age 55.
**Please see the section entitled Mixed matured 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 on both the information NHS Pensions holds at this time and your 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 2018. From 6 April 2018, 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,
- All deferred members on 5 April 2000 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 MPA of 50 or more in the sending scheme.

**At 6 April 2010 - the new MPA of age 55 will apply to:**
- All deferred members who left after 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:

<table>
<thead>
<tr>
<th>Employer Costs for Early Retirement (OE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capitalised cost:</td>
</tr>
<tr>
<td>One-off payment of:</td>
</tr>
<tr>
<td>£20,433.44</td>
</tr>
<tr>
<td>See instalments at:</td>
</tr>
<tr>
<td>£4,522.10 per instalment</td>
</tr>
</tbody>
</table>

If the member chooses to increase their Lump Sum Retirement 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:

Quicklinks for Employers

- Pensions Online
- Employees Library
- Employees Toolkit
- Current Employer Newsletters 2011
- Pension Scheme Forms
- Practitioner, Locums, Out of Hours and non-GP Providers
- APMS SPMS
- NHS Pension Scheme 2010/11 Contribution Assuranc
- Contact NHS Pensions - Employers

39. Memberzone (V6) 05.2019