

A decorative graphic consisting of a blue horizontal bar with a green-to-blue gradient on the left side, tapering towards the center.

The NHSBSA Online (POL) Guide

41. Age Estimates and Benefit Statements (AEBS)

This document is a combination of the previous AEBS guides 39a and 39b and has been updated to include changes released on 3 November 2012

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1. Which categories of members can an Age Estimate and Benefit Statement (AEBS) be calculated for?

Age Estimates and Benefit Statements can be completed for the following Scheme members:

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

*Please ensure the active employment is updated to at least 31.03.2012 otherwise this could result in an incorrect calculation being produced

2. Who can an AEBS estimate not be calculated for?

Age Estimates and Benefit Statements cannot be completed for the following Scheme members:

- Any cases with Practitioner membership
- Any calculations and revaluations of Additional Pension purchases
- Some impacts of Draw Down (calculations)
- Members whose salary is below £5000 or above £200,000
- Part time members whose membership need restricting

3. What is included in an AEBS Statement?

- A new style service statement to the latest known information
- An age estimate, where projected employment's can be modelled based on service, pay and estimated retirement date
- An age estimate to the latest known information
- An age estimate to Normal Retirement Age (NRA) (this is age 55 or 60 if it's the 1995 Section, age 65 if it's the 2008 Section) and only produced if the member is under NRA at latest known information
- Where an active employment exists the system will produce an actuarially reduced retirement estimate should the member satisfy the conditions (i.e. is over minimum pension age at last update) **but please be aware that this will not include a Guaranteed Minimum Pension (GMP) Test.**

4. What is not included in an AEBS Statement?

- The modelling of projected employments where the member has concurrent open employments present.
- Annual Allowance
- Cash Equivalent Transfer Value (CETV) Calculations
- Split Benefit Calculations
- Pension commutation estimate for a member who has service in both sections of the scheme, where the 1995 section benefit has a Guaranteed Minimum Pension (GMP) liability.
- The Actuarially Reduced Early Retirement (ARER) estimate will not undertake a GMP test

5. What pay figures are calculations based on?

1995 Section Pay Calculation Queries

The pensionable pay figure used will be that of the final 365 days of the employment. In response to your suggestions we have now changed this screen to allow you to amend the pre-populated pay figure.

2008 Section Pay Calculation Queries

2008 Section benefits are calculated using the member's reckonable pay, which is the average of the best three consecutive years pensionable pay in the last ten, revalued by the consumer prices index.

The Benefit Statements will take account of any previous NHS (2008 Section) employments if they are within the '10-year' period (starting from April 2008).

A simplified example of the calculation of reckonable pay is contained in the [Pensionable and Reckonable Pay Factsheet](#) .

The Reckonable Pay calculations will become more complex as membership in the 2008 Section increases. Therefore, the pay figures used for the Benefit Statement cannot be amended.

All 2008 Section Age Estimates were previously completed manually by The NHSBSA and these are now automated, wherever possible

Note: If the pay amount quoted on the Benefit Statement screen seems high, there could be arrears of pay not allocated to the correct year. This should be corrected by using the Pensions Online (POL) E-Form SD55E to apportion the arrears to the correct year.

Note: Pay amounts quoted might also appear high for part time members where 'dummy' hours have been entered onto our records in order to process a 'cyclic update'. This can also be corrected by using the Pensions Online (POL) E-Form SD55E to input the correct hours worked. You may also wish to check whether you have any constructed values SD55E's awaiting action in Pensions Online E-Forms before performing any estimates.

6. Design / Layout of the Statements

The Benefit Statement is the main part of the member's statement and is followed by the Benefit Statement Keynotes. Any additional estimates appear next and then the Membership Statement and Keynotes. Therefore, the relevant Keynotes follow each component of the statement.

Note: The SQ1 form is no longer available when printing the member's Membership History. The Keynotes from the Benefit Statement say that "if you have any queries about the content of this statement please contact your employers directly".

Where you cannot resolve the query an email can be sent to The NHSBSA. Please bear in mind Data Protection guidelines when including personal information in an email.

7. Where do I access the AEBS calculation?

To perform an AEBS calculation log in to Pensions Online in the normal way and on the employer menu select “Memberzone”.

Welcome to the NHS Pension Scheme ONLINE

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.

Then input either the SD or NINO in the relevant field and click “submit”:

Welcome to NHS Pensions Agency Memberzone

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

Exit Online Services

Site Update

Please enter NI Number or
SD Membership Number

Submit

Before being able to continue you may receive on-screen messages advising you that a calculation cannot be performed and the reasons why.

Data Cleanse/Manual Case/Excluded Case messages

If there is a ‘Data Cleanse’ issue preventing the estimate from being calculated using Pensions Online (POL), the following message will appear and a Data Cleanse workflow will be created for The NHSBSA to investigate and resolve the issue.

Once resolved, and the workflow has been completed by The NHSBSA, you will be notified via the Noticeboard. *Please see Pol Guide 33 for further information concerning Noticeboard.*

Example of a data cleanse message:

The screenshot shows a web interface for a 'Data Cleanse Request'. At the top right is the NHS Pensions Agency logo. Below the header, there is a navigation bar with links: 'EA- 5211', 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. On the left, there is a sidebar with 'Exit Online Services' and 'Site Update'. The main content area displays the following text:

Requested output cannot be produced due to a problem with the data

A data cleanse request has been submitted.

An NHS Pensions administrator will now investigate and resolve the reason for this record being temporarily excluded from the Memberzone suite.

We shall process the request and advise you via the Notice board when available.

At the bottom of the message is an 'OK' button.

If a 'Data Cleanse' is in progress the following message will be received:

The screenshot shows a message indicating that a data cleanse is in progress. On the left is a sidebar with 'Exit Online Services' and 'Site Update'. The main content area displays the following text:

A data cleanse request is currently in progress for this member. Upon completion of the data cleanse you will be able to gain access to this record.

Please enter NI Number or
SD Membership Number

Below the text are two empty input fields. At the bottom right is a 'Submit' button.

If a "Data Cleanse is needed on the record the following message will be received:

The screenshot shows a 'Data Cleanse Request' form. At the top right is the NHS Pensions Agency logo. Below the header, there is a navigation bar with links: 'EA- 5812', 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. On the left, there is a sidebar with 'Exit Online Services' and 'Site Update'. The main content area displays the following text:

Request for NHSPA intervention to make member record accessible to obtain Estimates of NHS Pensions Scheme Benefits

Name: MR
Date of Birth: 03-
SD Number: 491
NI Number: YM

Estimate Type: [Please Select]

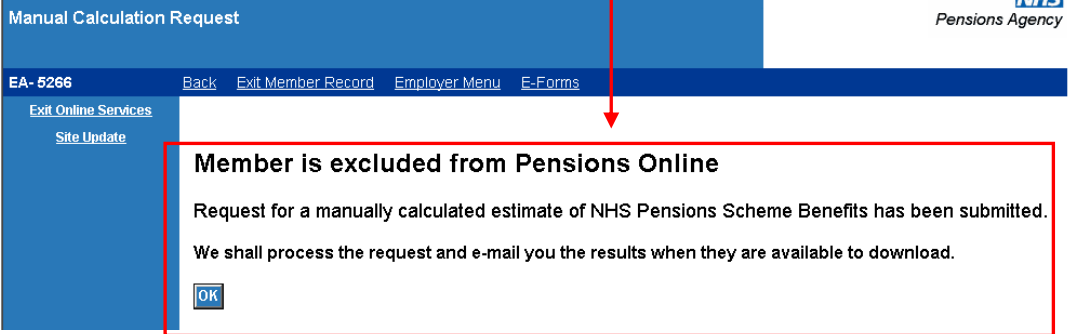
If this is not your correct NHS Net email address, please amend accordingly: [5812@pensionsagency.nhs.uk]

Confidential Marker: [No]

At the bottom is a 'Submit' button.

If the Benefit Statement cannot be calculated using Pensions Online (POL) and is therefore excluded, the following message will appear and the case will be referred to The NHSBSA for a manual. The Benefit Statement will **not** be sent to the Noticeboard but will be printed and sent to you through the post.

An example of a 'Manual Calculation' message.



The screenshot shows a web interface for a 'Manual Calculation Request'. At the top right, it says 'Pensions Agency'. Below the title bar, there are navigation links: 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. On the left, there is a sidebar with 'Exit Online Services' and 'Site Update'. The main content area contains a message box with a red border. The message reads: 'Member is excluded from Pensions Online. Request for a manually calculated estimate of NHS Pensions Scheme Benefits has been submitted. We shall process the request and e-mail you the results when they are available to download.' There is an 'OK' button at the bottom left of the message box. A red arrow points from the top of the message box to the 'E-Forms' link in the navigation bar.

Where the following message is received there could be a data issue with the member's home address that is held on The NHSBSA records. Before contacting The NHSBSA the member's address should be checked using the E- Form SD55G and, if found to be incorrect, it should be amended using form SD55G.



The screenshot shows an error message in the Pensions Agency system. At the top, it says 'CHOICE STATUS :No Choice Record Found - DRAWDOWN :N - SCHEME :2008 - ABS STATUS :Member not selected for ABS'. Below this, it says 'Process Output'. The main content area contains a message box with a red border. The message reads: 'There has been a problem producing the requested output. Please report this to Helpdesk and include the details from the box below'. Below the message, there is a text box containing the error message: 'EPOL - The XML produced is not valid - 5'. There is an empty text box to the right of the error message. The left sidebar contains 'Exit Online Services', 'Personal Details', 'Membership History', and 'Protecting Retirement and Benefit Statement Detail'. The top navigation bar contains 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'.

1995 Section members

New Screen Wording displayed for section 1995 members for whom the system can calculate pay figures, is as follows:

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 and reckonable pay in the 2008 section.

For 1995 section members, unless you wish to change the provided figure, a benefit statement will be calculated using the pay figure we hold of £*nnn.nn*. It is based on pensionable earnings up to *dd/mm/yyyy* as supplied by yourselves.

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

Current Part time rate of salary	£ <i>nnnn.nn</i> a year
Full time rate of salary	£ <i>nnnn.nn</i> a year

Example as follows:

NHS Pensions Agency Memberzone

Back Exit Member Record Employer Menu E-Forms

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 and reckonable pay in the 2008 section.

For 1995 section members, unless you wish to change the provided figure, a benefit statement will be calculated using the pay figure we hold of £14603.76. It is based on pensionable earnings up to 31/03/2009 as supplied by yourselves.

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

Current Part time rate of salary	£ 14603.76	a year
Full time rate of salary	£ 22826.19	a year

Submit

If these figures are correct please click “submit”, otherwise please amend the figures. The figure you enter must be £5,000 or above and not more than £200,000. Examples of error messages for this screen can be found on page 11.

New Screen Wording displayed for section 1995 members for whom the system cannot calculate pay figures:

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 and reckonable pay in the 2008 section.

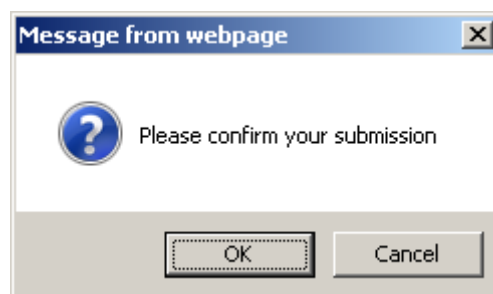
You can check the total membership we have used for calculation purposes by visiting the Membership History zone.

However, we do not hold a pay figure. In order for you to continue through the zone, making use of all the facilities it has to offer, please enter the current annual rate of salary in the box provided.

Current Part time rate of salary £nnnn.nn a year
Full time rate of salary £nnnn.nn a year

Example as follows:

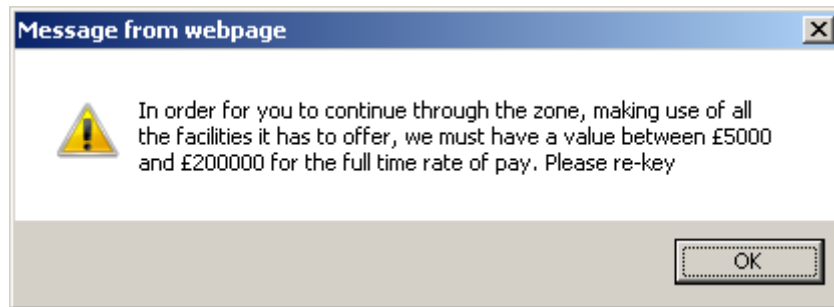
The screenshot shows the 'Pensions Agency Memberzone' interface. At the top, there is a blue header with the text 'Pensions Agency Memberzone' and a navigation bar with links for 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. Below the header, the text 'IMPORTANT' is displayed, followed by the same explanatory text as in the previous sections. At the bottom of the form, there are two input fields: 'Current Part time rate of salary' with a value of '£ 12000.00 a year' and 'Full time rate of salary' with a value of '£ 15000.00 a year'. A blue 'Submit' button is located below the input fields.



If the salary details are correct select “ok” otherwise select “cancel” to go back and amend the figures.

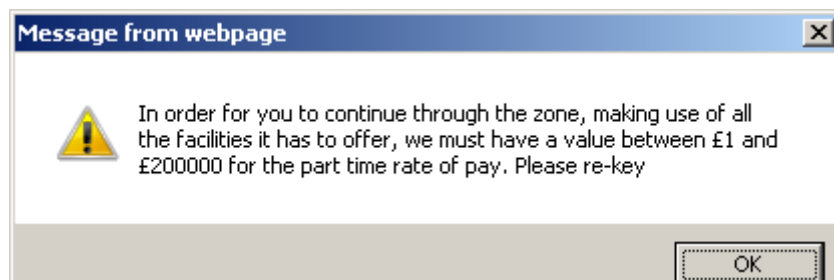
The figure you enter must be £5,000 or above and not more than £200,000.

If you enter a full time rate of pay below £5,000 or above £200,000 you will receive the following on-screen message:



You will not be able to continue with the calculation until figures within these amounts is entered. If the salary is genuinely below £5,000 or above £200,000 you should send a paper form AW295 to The NHSBSA.

If you enter part time rate of pay that is less than £1 or greater than £200000 then the following message is produced



If the member is whole time then the w/t rate of pay should be entered in both fields.

Once valid pay details are entered you are taken to the next stage where you can select the link to perform a calculation.

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 [SD556](#).

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	See Life Assurance page
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.

See section 9 of this guide for further details about AEBS calcs.

2008 Section members

The pay details are not amendable if calculated by the system. Where the record has not yet been updated and the system cannot calculate the pay you will be required to enter the data in the relevant fields.

New screen wording

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 and reckonable pay in the 2008 section.

For 2008 section members, a benefit statement will be calculated using the pay figure we hold of £nnnn.nn. It is based on pensionable earnings up to dd/mm/yyyy as supplied by yourselves and is not amendable on this screen. You can however amend the pay when modelling but you must ensure that reckonable pay is used.

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

Current Part time rate of salary	£nnnn.nn a year
Full time rate of salary	£nnnn.nn a year

Example as follows:

The screenshot shows the NHS Pensions Agency Memberzone interface. At the top, there is a blue header with the text 'Welcome to NHS Pensions Agency Memberzone' and the NHS Pensions Agency logo. Below the header is a navigation bar with links: '213', 'Back', 'Exit Member Record', 'Employer Menu', and 'E-Forms'. On the left side, there is a sidebar with links: 'Online Services' and 'Site Update'. The main content area is titled 'IMPORTANT' and contains the following text:

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 and reckonable pay in the 2008 section.

For 2008 section members, a benefit statement will be calculated using the pay figure we hold of £3445.11. It is based on pensionable earnings up to 31/03/2010 as supplied by yourselves and is not amendable on this screen. You can however amend the pay when modelling but you must ensure that reckonable pay is used.

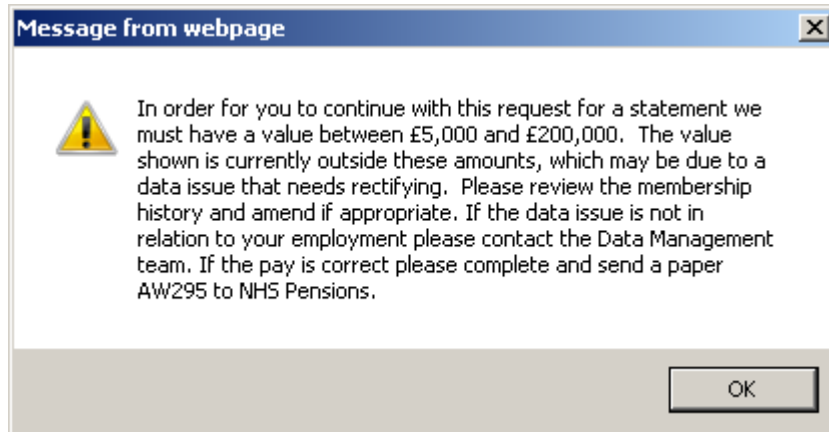
You can check the total membership we have used for calculation purposes by visiting the Membership History zone.

At the bottom of the main content area, there are two input fields for salary rates:

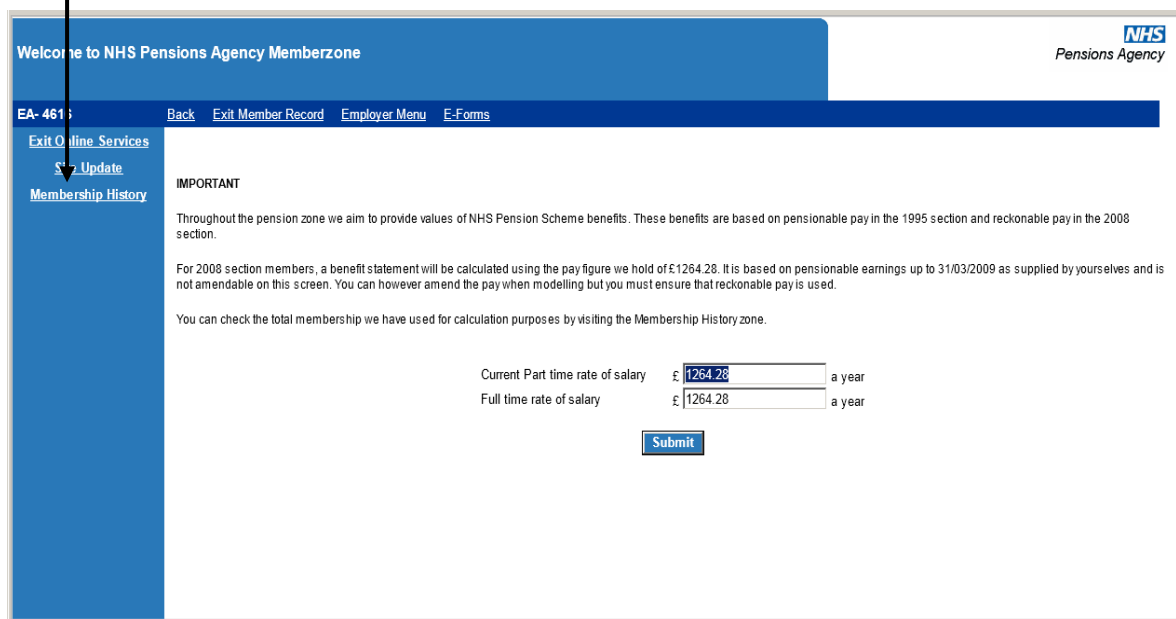
Current Part time rate of salary	£	<input type="text" value="3445.11"/>	a year
Full time rate of salary	£	<input type="text" value="3844.49"/>	a year

Below the input fields is a blue 'Submit' button.

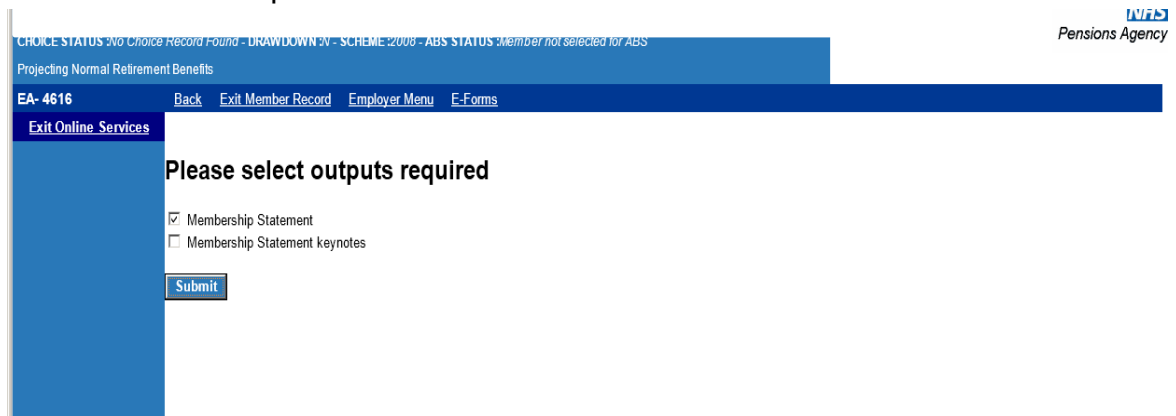
The following new message will be produced if the full time rate of pay is less than £5,000 or greater than £200,000:



To view the membership history, select “OK” and then select “Membership History” on the left hand side menu:



Select “Membership Statement”



You can then see the dates of membership that the pay is based on and whether the employments are whole time or part time. If you think any of this information is incorrect arrange for amendments to be made in the normal way.

To go back to the AEBS calculation process select the “Projected Benefits and Retirement Details” link again.

If you are happy with the system generated pay details or have entered and confirmed these figures yourself; you will then see the link to calculate an AEBS estimate on the left hand side menu called “Projecting Retirement and Benefit Statement Detail”:

EPFORENAME SURNAMEEP SD 21000001
 CHOICE STATUS :Member statement delivered - DRAWDOWN 2N - 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 [SD250](#).
 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	LANCOS
Address	UK
Post Code	BL6 9JS
Date of Birth	20/01/1966
Life Assurance Beneficiary	See Life Assurance page
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.

8. Producing an AEBS Calculation

Once you have selected the link, as shown above, you are shown the pay details the calculation will be based on:

CHOICE STATUS :No Choice Record Found - DRAWDOWN 2N - SCHEME :NHS - ABS STATUS :Member not selected for ABS
 Pensions Agency
 Projecting Retirement and Benefit Statement Detail
 EA- 5812 Back Exit Member Record Employer Menu E-Forms
 Exit Online Services
 Personal Details
 Membership History
 Projecting Retirement and Benefit Statement Detail
 Life Assurance and Family Benefits
 Voluntary Early Retirement
 Increasing your Benefits
 Leaving the Scheme
 Ill Health Forecaster
 Redundancy Forecaster
 Early Retirement (IOE)

Projecting Retirement and Benefit Statement
 This option will automatically calculate a benefit statement using £22826.19.
 For estimate purposes, if you wish to project to a different retirement date, amend the pay figure or model any projected employments. Please enter the number of estimates you require.

You also have the option to “model” up to 3 additional estimates based on different work patterns and/or pay.

If you only want a calculation based on information as held by The NHSBSA then select “0” for the number of additional calculations, otherwise select the number of additional calculations from the drop down menu:

After selecting “submit” you will be asked to confirm the details for the 1st calculation:

If you are happy with the information displayed select “submit” and the calculation will be displayed. Otherwise you are free to enter revised information. For instance, if the member wants to know the effect of reducing or increasing their hours/sessions you can enter these details in the “modelling” section of the form.

To go onto the next calculation select “submit” and enter any revised details and then select “submit” again to continue to any further calc requests or to produce the calculation. You are then asked what calculations and outputs you wish to produce:

CHOICE STATUS :No Choice Record Found - DRAWDOWN :N - SCHEME :NHS - ABS STATUS :Member not selected for ABS

Projecting Normal Retirement Benefits

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

Exit Online Services

Personal Details

Membership History

Projecting Retirement and Benefit Statement Detail

Life Assurance and Family Benefits

Voluntary Early Retirement

Increasing your Benefits

Leaving the Scheme

Ill Health Forecaster

Redundancy Forecaster

Early Retirement (IOE)

Please select outputs required

Benefit Statement

Benefit Statement keynotes

Age Estimates

Membership Statement

Membership Statement keynotes

Submit

After clicking in the relevant boxes select “Submit” and the calculation will be produced:

CHOICE STATUS :No Choice Record Found - DRAWDOWN :N - SCHEME :NHS - ABS STATUS :Member not selected for ABS

Process Output

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

Exit Online Services

Personal Details

Membership History

Projecting Retirement and Benefit Statement Detail

Life Assurance and Family Benefits

Voluntary Early Retirement

Increasing your Benefits

Leaving the Scheme

Ill Health Forecaster

Redundancy Forecaster

Early Retirement (IOE)

[Click Here for Printer Friendly Version](#)

Benefit Statement (1995 Section)

Personal Details

Mrs J /
220 Broadway
Fleetwood
Lancashire
uk
FY7 8LG

Membership number
NI Number
Date of birth
Normal pension age (NPA) 55.00
Membership 0 years 0 days
Pay £22826.19

Standard Benefits

Benefits at 31/03/2009

Pension	£3815.57
Lump Sum	£11446.71
Survivor Pension	£1907.78

Pension Commutation Example

Benefits at 31/03/2009

Pension	£3066.08
Lump Sum	£20440.55
Survivor Pension	£1907.78

Death Benefits

Life-Assurance Lump Sum at 31/03/2009
Lump Sum £29207.52

A printer friendly version can be produced and if this is selected a copy of the calculation will be uploaded to the members’ electronic record held by The NHSBSA.

9. Additional Information

Early retirement figures

The Benefit Statements that are produced for members that are over the minimum pension age but under their Normal Pension Age (**at the last cyclic update**) will include an early retirement estimate up to the last update. This early retirement 'estimate' is based upon 'known information' and is intended to give the member an idea of the early retirement amounts for information purposes.