**LOCAL GOVERNMENT PENSION SCHEME 2014 - REQUEST FOR ESTIMATE OF PENSION**

**BENEFITS - For an Active Scheme Member**

**Please complete this form using black ink**

|  |  |
| --- | --- |
| **FROM** | |
| **NAME** |  |
| **TRUST OR EMPLOYER NAME** |  |
| **\*SCHOOL OR ACADEMY** |  |
| **TELEPHONE NUMBER** |  |
| **E-MAIL** |  |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **This form must be used when requesting an estimate of pension benefits. Requests received by the**  **Pension Team using any other method will be returned. Estimates will be calculated within 5 working days.** | | | | | | | | | | | | | |
| **MEMBER DETAILS** | | | | | | | | | | | | | |
| **SURNAME** |  | | | | **FORENAMES** | | | | |  | | | |
| **DATE OF BIRTH** |  | | | | **NI NO:** | | | | | | | | |
| **JOB TITLE** |  | | | | | | | | | | | | |
| **REASON FOR RETIREMENT ESTIMATE REQUEST** | | | | | | | | | | | | | |
| **Redundancy** | | | **□** | **Business Efficiency** | | | **□** | **Normal Pension Age (in line with State Pension Age)** | | | | | **□** |
| **Flexible Retirement with  Employer’s Consent** | | | **□** | **Ill-Health**  **If Ill-health please confirm which Tier:** | | | **□**  **□ Tier 1 □ Tier 2 □ Tier 3** | | | | | | |
| **Early Retirement (over   age 55 and before NPA)** | | | **□** |  | | | | | **OTHER** | |  | | |
| **Estimated Date of Retirement** | | |  | | | | | | | | | | |
| **If additional pension is to be awarded please state:** | | | **£ (please consult your policy statement before awarding additional pension)** | | | | | | | | | | |
| **Are benefits to be paid with or without an actuarial reduction?** | | | **WITH/WITHOUT (this question applies to Flexible Retirement or Early Retirement)** | | | | | | | | | | |
| ***(Capital Costs will be provided in all appropriate cases)*** | | | | | | | | | | | | | |
| **PENSIONABLE PAY INFORMATION** | | | | | | | | | | | | | |
| **FINAL PAY** | | **£ (Please quote full-time equivalent value)** | | | | | | | | | | | |
| **ACTUAL ANNUAL SALARY AT ESTIMATED DATE OF RETIREMENT** | | | | | | **£** | | | | | | | |
| **FULL-TIME EQUIVALENT PAY IF PART-TIME** | | | | | | **£** | | | | | | | |
| **ESTIMATED PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2024 TO 31 MARCH 2025 *(please do not include APP figure here)*** | | | | | | **MAIN** | | | | | | **50/50** | |
| **£** | | | | | | **£** | |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Member Name** |  | | | | | **NI NO** |  | | | |
| **ESTIMATED PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2025 TO 31 MARCH 2026 or date of retirement if earlier. *(please do not include APP figure here) leaving)*** | | | | | **MAIN** | | | | **50/50** | |
| **£** | | | | **£** | |
| **ESTIMATED PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2026 TO ESTIMATED DATE OF RETIREMENT *(please do not include APP figure here)*** | | | | | **MAIN** | | | | **50/50** | |
| **£** | | | | **£** | |
| **If the member has had a period of reduced pay due to sickness absence in the last two years or you are requesting an estimate on ill-health retirement grounds please complete the Assumed Pensionable Pay information sheet on page 3.** | | | | | | | | | | |
| **Annual Assumed Pensionable Pay** | | | | **£** | | | | | | |
| **Please add any additional comments here** | | | | | | | | | | |
| **Please e-mail this form to:** [**info@berkshirepensions.org.uk**](mailto:info@berkshirepensions.org.uk) | | | | | | | | | | |
| **\* NAME OF SCHOOL OR ACADEMY: If you are a trust providing a service on behalf of a school or   academy please provide the name of the school or academy in this box.** | | | | | | | | | | |
| **SIGNED** | |  | | | | | | **DATE** | |  |
| **NAME OF AUTHORISED SIGNATORY** | | |  | | | | | | | |
| **POSITION** | |  | | | | | | | | |

|  |  |  |  |  |  |
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| **ASSUMED PENSIONABLE PAY (APP) CALCULATION SHEET** | | | | | |
| **Please complete this form if member has received reduced pay for reasons of sickness absence, paid child-related leave or ill-health retirement.** | | | | | |
| **Relevant Event: *Date member’s pay first reduced (i.e. went from full pay to reduced pay)*** | |  | | | |
| **Reason for reduced pay (sickness, child-related leave)** | |  | | | |
| **Start and end dates of reduced pay period:** | | **FROM: TO:** | | | |
| ***Please provide the monthly pay for the three whole months prior to relevant event date stated above*** | | **MONTH** | | | **£** |
| **1** |  | |  |
| **2** |  | |  |
| **3** |  | |  |
| **TOTAL** | | | | | **£** |
| **Calculate the average monthly APP by dividing your total by 3** | |  | | | |
| **For member’s retiring on ill-heath grounds or for reason of death in service please provide the Annual APP value here.** | |  | | | |
| **Please confirm the monthly pay details below split between full pay and Assumed Pensionable Pay.** | | | | | |
| |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | | **2024/2025** | **Normal full pay received up to day before pay reduced** | **Assumed pensionable pay from date full pay reduced** | **2025/2026** | **Normal full pay received up to day before pay reduced** | **Assumed pensionable pay from date full pay reduced** | | **APRIL 2024** | **£** | **£** | **APRIL 2025** | **£** | **£** | | **MAY 2024** | **£** | **£** | **MAY 2025** | **£** | **£** | | **JUNE 2024** | **£** | **£** | **JUNE 2025** | **£** | **£** | | **JULY 2024** | **£** | **£** | **JULY 2025** | **£** | **£** | | **AUGUST 2024** | **£** | **£** | **AUGUST 2025** | **£** | **£** | | **SEPTEMBER 2024** | **£** | **£** | **SEPTEMBER 2025** | **£** | **£** | | **OCTOBER 2024** | **£** | **£** | **OCTOBER 2025** | **£** | **£** | | **NOVEMBER 2024** | **£** | **£** | **NOVEMBER 2025** | **£** | **£** | | **DECEMBER 2024** | **£** | **£** | **DECEMBER 2025** | **£** | **£** | | **JANUARY 2025** | **£** | **£** | **JANUARY 2026** | **£** | **£** | | **FEBRUARY 2025** | **£** | **£** | **FEBRUARY 2026** | **£** | **£** | | **MARCH 2025** | **£** | **£** | **MARCH 2026** | **£** | **£** | | **TOTALS** | **£  (please insert into Box A)** | **£  (please insert into Box B)** | **TOTALS** | **£  (please insert into Box C)** | **£  (please insert into Box D)** | | | | | | |
| **Box A** | **Total Normal full pay received during 2024/2025** | | | **£** | |
| **Box B** | **Total Assumed Pensionable Pay received during 2024/2025** | | | **£** | |
| **Box C** | **Total Normal full pay received during 2025/2026** | | | **£** | |
| **Box D** | **Total Assumed Pensionable Pay received during 2025/2026** | | | **£** | |
|  | | | | | |

**LOCAL GOVERNMENT PENSION SCHEME 2014 - REQUEST FOR ESTIMATE OF PENSION**

**BENEFITS - For an Active Scheme Member**

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| --- |
| **MEMBER DETAILS** |
| Please confirm the member’s Name, Date of Birth, National Insurance number and job title.  ***If a member has multiple jobs within your employment please complete a separate estimate request form for each job.*** |
| **REASON FOR REQUEST** |
| Please tick only one of the reasons shown. In the event of ill-health please tick under what tier the benefits should be paid. |
| **ESTIMATED DATE OF RETIREMENT –** Please state the date you would like the estimate calculated to. |
| **If Additional pension is to be granted please state amount.** As an employer you have discretion under LGPS Regulations to award a scheme member, at any time whilst a contributing member of the scheme, an amount of additional pension. There is a cost to you as the employer in awarding these additional benefits to a member. Please consult your policy statement before applying this discretion. |
| **Are benefits to be paid with or without and actuarial reduction?** A Scheme employer is able to agree to waive all or part of the early reduction (actuarial reduction) applied to a Scheme member’s benefits at the employer’s cost. If you are considering waiving the early retirement reduction please note there may be a cost implication in some cases. This question applies to Flexible retirement or early retirement. |
| **CAPITAL COSTS WILL BE PROVIDED AS PART OF THE ESTIMATE IN ALL APPROPRIATE CASES.** |
| **PENSIONABLE PAY INFORMATION** |
| **FINAL PAY -** This is the figure that will be used to calculate the pension and lump sum benefits linked to the employee's membership built up to 31 March 2014. Normally this will be the earnings on which pension contributions have been deducted for the last 365 days of pensionable employment but can be one of the previous two 365 days periods if these yield a higher figure. This is also the full-time equivalent value of pay if the member was part-time. **A final pay figure is required in all instances even if the member has no membership prior to 1 April 2014 in respect of the employment you are completing the EST3 for.**  **Please note that only elements of pay which were pensionable under the LGPS 2008 Regulations should be included in Final Pay.**  **Non-contractual Overtime should not be included in Final Pay calculation. *A Final Pay calculation example can be found on the next page.*** |
| **Final Pay Calculation Example:**   |  |  |  |  | | --- | --- | --- | --- | | **Final Pay Calculation formula: months/days X £ (FTE) ÷ 12** | | | | | Date of Leaving: **31 December 2025**  FTE Salary from 1 January 2025: **£22,000**  Increasing from 1 April 2025 to:  **£23,500** | | | | | **Date from** | **Date to** |  |  | | **1 January 2025** | **31 March 2025** | **3 months X £22,000 ÷ 12** | **£ 5,500.00** | | **1 April 2025** | **31 December 2025** | **9 months X £23,500 ÷ 12** | **£17,625.00** | | **TOTAL Final Pay** |  |  | **£23,125.00** |   In this instance the Final Pay would be **£23,125.00**  ***Please provide the best Final Pay out of the last three years.*** |
| **ACTUAL ANNUAL SALARY AT DATE OF LEAVING -** This is the pay being received on the estimated date of retirement. |
| **FTE (Full-time Equivalent) -** This is the full-time equivalent rate of pay at the estimated date of retirement if the member is in part-time employment. |
| **PENSIONABLE PAY INFORMATION – POST 1 APRIL 2024 TO DATE** |
| **ESTIMATED PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2024 TO 31 MARCH 2025**  This is the total actual pensionable full pay that the member paid contributions on from 1 April 2024 to 31 March 2025. |
| **ESTIMATED PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2025 TO 31 MARCH 2026**  This is the total estimated actual pensionable full pay that the member paid contributions on from 1 April 2025 to 31 March 2026, or date of retirement if earlier. |
| **ESTIMATED PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2026 TO DATE OF RETIREMENT**  This is the total actual pensionable full pay that the member paid contributions on from 1 April 2026 to the estimated date of retirement. |
| Please also confirm under which section the member contributed to during these dates (**MAIN** section or **50/50** section). |
| **ASSUMED PENSIONABLE PAY (APP)** |
| Assumed Pensionable Pay (APP) is calculated as an annual rate then applied to the relevant period as a proportion of that rate. The annual rate is calculated as follows:  Calculate the average of the pensionable pay for the 3 complete months prior to the **\***relevant event. Gross up the figure as calculated to an annual figure. If 3 complete pay periods do not exist use the number of pay periods that are available. For weekly paid staff simply replace 3 months with 12 weeks.  **\*Relevant Event**: For the purposes of calculating APP the relevant event is the date from which the member goes into reduced pay. |
| **ANNUAL ASSUMED PENSIONABLE PAY** Required if employment has ceased on grounds of ill-health or if the member has received a period of reduced pay due to sickness absence.  **APP CALCULATION EXAMPLE**  A monthly paid employee commences a period of reduced pay due to sickness absence on **15 June 2025** and stays on reduced pay until **3 September 2025**. They return to work on full pay on **4 September 2025**. The employee is in the MAIN Section of the LGPS throughout. During their sickness absence their pensionable pay builds up for them as follows:   |  |  |  | | --- | --- | --- | | **Month** | **Normal full pay received up to day before pay reduced** | **Assumed Pensionable Pay (APP)** | | June 2025 | 14 days of PP (1-14 June) | 16 days of APP (15-30 June) | | July 2025 | 0 days of PP | 1 month of APP (1-31 July) | | August 2025 | 0 days of PP | 1 month of APP (1-31 August) | | September 2025 | 27 days of PP (4 - 30 September) | 3 days of APP (1-3 September) |   The member then leaves their employment the following March. They earn **£22,200.00** per annum **(£1,850 per month**) at their date of leaving. Their APP figure is calculated using the three complete months prior to the date the member’s pay first reduced (i.e 15 June 2025 – March, April and May 2025)as follows:   |  |  | | --- | --- | | **Relevant Date** | **15 June 2025** | | **March 2025** | £1,780.50 | | **April 2025** | £1,850.00 | | **May 2025** | £1,850.00 | | **Total** | **£5,480.50** | | **Monthly APP = £5,480.50 ÷ 3 = £1,826.83** | |   **Ill-Health Retirement APP Example:**  A member retires on ill-health Tier 1 on **20 November 2025**. Their monthly salary was **£1,958.33** increasing to **£2,050** from **1 September 2025**. Their APP is calculated as follows:   |  |  | | --- | --- | | **Relevant Date** | **20 November 2024** | | **August 2025** | £1,958.33 | | **September 2025** | £2,050.00 | | **October 2025** | £2,050.00 | | **Total** | **£6,058.33** | | **£6058.33 ÷ 3 X 12 = £24,233.32** | |   The annual APP figure is used to calculate the ill-health enhancement (under tier 1 or tier 2 and the Death Grant payable (which is 3 times the annual APP) plus the enhancement attached to the Dependants pension (if applicable). |
| **Please send completed EST3 form to the pension team to:**  **E-MAIL:** [**info@berkshirepensions.org.uk**](mailto:info@berkshirepensions.org.uk)  **Please ensure that this form has been signed and dated by an authorised signatory.**  **The Pension team will process your request within 5 working days of receipt.** |