**LOCAL GOVERNMENT PENSION SCHEME 2014 – WITHDRAWAL FROM SCHEME (LGS15C)**

**i-CONNECT USERS**

**Please complete this form using black ink**



|  |  |
| --- | --- |
| **TRUST OR EMPLOYER NAME** |  |
| **NAME OF SCHOOL OR ACADEMY**(if applicable) |  |
| **PAY REFERENCE** |  |
| **POST NUMBER** |  |

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| **PERSONAL INFORMATION** |
| **SURNAME**  |  | **FORENAMES**  |  |
| **NI NUMBER** |  | **DATE OF BIRTH** |  |
| **JOB TITLE** |  |

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| **WITHDRAWAL INFORMATION**  |
| **DATE OF LEAVING SCHEME** |  |
| **HAS CONTRACT OF EMPLOYMENT CEASED?**  | **YES / NO**  |
| **REASON FOR LEAVING**  **☑ (please tick)** |
| **Resignation**  | **□** | **Business Efficiency**  | **□** |
| **Opt-Out**  | **□** | **Flexible Retirement with Employer’s Consent** | **□** |
| **Dismissal**  | **□** | **Normal Retirement (in line with State Pension Age)** | **□** |
| **Redundancy**  | **□** | **Death in Service** | **□** |
| **Ill-Health *(Please attach copy of ill-health certificate)*****Please confirm which Tier of Ill-Health**  | **□** | **TUPE Transfer to:** | **□** |
|  **□ Tier 1 □ Tier 2 □ Tier 3** | **Other: □** |
| **If you have selected any of the following ‘Reason for Leaving’ are you fully aware of the cost implications involved? – Redundancy, Business Efficiency, Flexible Retirement with Employer Consent**  | **YES / NO** **(if ‘NO’ please contact the pension team for further guidance)** |
| **If additional annual pension is to be awarded, please state amount**  | **£** |
| **Are benefits to be paid with or without an actuarial reduction?**  | **WITH** ***(default option is ‘with’)*** |
| If benefits are to be paid **WITH** reduction, please confirm under which scheme the reduction is to be applied and by how much (as a percentage): **FINAL SALARY** 🞎 % **CARE** 🞎 % |
| **PENSION CONTRIBUTION DETAILS** |

|  |  |  |
| --- | --- | --- |
| **TAX YEAR** | **TOTAL EMPLOYEES CONTRIBUTIONS** | **TOTAL EMPLOYER CONTRIBUTIONS** |
| **CURRENT****(2025/2026)** | **£** | **£** |

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| **MEMBER NAME: Page 2** |
| **LGPS 2008 INFORMATION PENSIONABLE PAY *(Please complete in all cases)*** |
| **FINAL PAY****(Please complete page 3 to show final pay breakdown)** |  **£** **(Please quote full-time equivalent value in all cases)**  |
| **If Best of the Last 3 Years, please confirm final pay period used:**  | **Date From:**  **To:**   |
| **ACTUAL ANNUAL SALARY AT DATE OF LEAVING**  | **£**  | **FTE (if part-time)**  | **£** |
| **MCCLOUD REMEDY – Additional information required for members who are aged 65 or over****Please supply the member’s Final Pay figure calculated to their 65th birthday in the box below** |
| **FINAL PAY figure calculated to member’s 65th birthday****Please only complete this section if the member is age 65 or over** | **£** |
| **If Best of the Last 3 Years, please confirm final pay period used** | **Date From:**  **To:**   |
| **LGPS 2014 INFORMATION - POST 1 APRIL 2025 TO DATE OF LEAVING** |
| **TOTAL PENSIONABLE FULL PAY RECEIVED DURING PERIOD 1 APRIL 2025 TO DATE OF LEAVING (please do not include APP in this field)**  | **£** |
| **If a member has received reduced pay for reasons of sickness or paid child related leave or they have died in service or are retiring on ill-health grounds please complete the Assumed Pensionable Pay (APP) calculation sheet on page 4.** |
|  |
| **COMPLETED BY** |
| **SIGNED** |  | **DATE** |  |
| **NAME OF AUTHORISED SIGNATORY** |  |
| **POSITION** |  | **TEL.NO** |  |

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| **FINAL PAY CALCULATION SHEET**  |
| **MEMBER NAME** |  |
| **EMPLOYER** |  | **DATE OF LEAVING** |  |
| **FINAL PAY CALCULATION** |
| **FINAL PAY PERIOD** | **DATE FROM** |  | **DATE TO** |  |
| **SECTION A - BASIC SALARY**  |
| **DATE FROM** | **DATE TO** | **FTE ANNUAL SALARY** | **APPROPRIATE FRACTION (months and days)** | **TOTAL** |
|  |  |  |  | **£** |
|  |  |  |  | **£** |
|  |  |  |  | **£** |
| **TOTAL A** | **£** |
| **SECTION B - PENSIONABLE ADDITIONS (Bonus, London Weighting etc.)** |
| **DATE FROM**  | **DATE TO** | **FTE ANNUAL SALARY**  | **APPROPRIATE FRACTION (months and days)** | **TOTAL** |
|  |  |  |  | **£** |
|  |  |  |  | **£** |
|  |  |  |  | **£** |
| **TOTAL B** | **£** |
|  |
| **SECTION C - One Off / Fluctuating Pensionable Payments** ***Figures should be total amount paid to member in final pay period (therefore some adjustment may be required at beginning and end of final pay period if it is not in complete months).*** |
| **Honoraria**  | **£** | **Sleep-in Duty** | **£** |
| **Stand-by Duty**  | **£** | **Other (please specify)** | **£** |
| **TOTAL C**  | **£** |
| **Total Final Salary (A+B+C)**  | **£** |
| **NAME OF AUTHROISED SIGNATORY**  |  |
| **SIGNED**  |  | **DATE**  |  |
| **POSITION** |  | **TEL.NO** |  |

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| **ASSUMED PENSIONABLE PAY (APP) CALCULATION SHEET**  |
| **Please complete this form if member has received reduced pay in their year of leaving the LGPS for reasons of sickness absence or paid child-related leave, death in service or ill-health retirement.** |
| **Relevant Even Date: *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** | **GROSS PAY** |
| **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** | **£** |
|  |
| **NAME OF AUTHROISED SIGNATORY**  |  | **DATE** |  |
| **POSITION** |  | **TEL.NO** |  |

**LOCAL GOVERNMENT PENSION SCHEME 2014**

**LEAVING THE LGPS Accompanying Notes for completion of form LGS15C**

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| **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. |
| **PERSONAL DETAILS**  |
| **Please provide the following details:** * **Surname, Forenames, Title**
* **Address**
* **NI Number**
* **Date of Birth**
* **Partnership Status (if known)**
* **Job Title**
 |
| **DATE OF LEAVING**  |
| This is the date the member ceased contributing to the Scheme in respect of this post. |
| **HAS CONTRACT OF EMPLOYMENT CEASED?**  |
| Has the member’s contract of employment ended or has the member opted out of scheme? |
| **REASON FOR LEAVING**  |
| Please tick only one of the reasons shown. **If you have selected any of the following ‘Reason for Leaving’ are you fully aware of the cost implications involved? – Redundancy, Business Efficiency, Flexible Retirement with Employer Consent (YES/NO).** If you select ‘NO’ please contact the pension team for further guidance.**A note about ill-health retirement** - In the event of ill-health please tick under what tier the benefits should be paid. In this event the value of capital cost is considered in the assessment of your employer contribution rate calculated at each triennial valuation of the Pension Fund. It is not a cost you will have to pay directly to the Pension Fund. |
| **If Additional annual pension is to be granted, please state amount**  |
| As an employer you have discretion to award a scheme member, at any time whilst a contributing member of the scheme. Any additional pension must be awarded before a member leaves your employment or if the member is retired due to redundancy or business efficiency within 6 months of leaving. There is a cost to you as the employer in awarding these additional benefits to a member. |
| **Are benefits to be paid with or without an actuarial reduction?**  |
| A Scheme employer can agree to waive all or part of the early reduction (actuarial reduction) applied to a Scheme member’s benefits at the employer’s cost. The rules regarding redundancy and business efficiency retirement from the age of 55 remain the same with Scheme members aged over 55 having to take unreduced benefits from their date of leaving and Scheme employers having to meet the capital or strain costs that their decisions generate. **Please note we have chosen the default answer to this question as ‘with’. If you wish to waive the early retirement reduction please change this answer to ‘without’. Please ensure you are fully aware of any potential cost involved if you are waiving the reduction.**  |
| **EMPLOYEE CONTRIBUTION SECTION**  |
| Please indicate whether the member was paying into the **MAIN** or **50/50** section of the LGPS at their date of leaving the scheme. |
| **EMPLOYEE CONTRIBUTION RATE**  |
| Please confirm the percentage that the member was paying under the **MAIN** or **50/50** section of the scheme. |
| The employee pension contributions under the **MAIN** and **50/50** sections of the LGPS from **1 April 2025** to **31 March 2026** are as follows:

|  |  |
| --- | --- |
| **Pay Bands** | **Employee Contribution Bandings 2025/2026** |
| **MAIN Section** | **50/50 Section** |
| **1** | Up to £17,800 | 5.5% | 2.75% |
| **2** | £17,801 to £28,000 | 5.8% | 2.90% |
| **3** | £28,001 to £45,600 | 6.5% | 3.25% |
| **4** | £45,601 to £57,700 | 6.8% | 3.40% |
| **5** | £57,701 to £81,000 | 8.5% | 4.25% |
| **6** | £81,001 to £114,800 | 9.9% | 4.95% |
| **7** | £114,801 to £135,300 | 10.5% | 5.25% |
| **8** | £135,301 to £203,000 | 11.4% | 5.70% |
| **9** | £203,001 or more | 12.5% | 6.25% |

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| **Please provide pension contributions for the member’s year of leaving.** **Current Tax Year (2024/2025):** Employee contributions, Employer contributions paid from 1 April last to date of leaving. |
| ***LGPS 2008 INFORMATION PENSIONABLE PAY*** |
| **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 LGS15C 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 page 7.*** |
| **MCCLOUD REMEDY – Additional information required for members who are aged 65 or over** |
| If the member is age 65 or over at the point they are leaving the LGPS please supply us with their final pay figure calculated to their 65th birthday. For example if they reached 65 on 31 March 2024 their final pay period to age 65 will run from 1 April 2023 to 31 March 2024. Please also supply us with the ‘Best of the last three years’ final pay if the member had a higher final pay figure in the three year period up to their 65th birthday. |
|  **Final Pay Calculation Example:**

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| **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 example the Final Pay would be **£23,125.00** and the Actual Salary at date of leaving would be **£23,500.00**. ***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 day that the employee leaves employment and is the actual rate if the member is part-time. |
| **FTE (if part-time)**  |
| This is the full-time equivalent rate of pay at the date of leaving if the member is a part-time employment. |
| ***LGPS2014 INFORMATION – POST 1 APRIL 2025 TO DATE OF LEAVING*** |
| **TOTAL PENSIONABLE PAY RECEIVED DURING PERIOD 1 APRIL 2025 TO DATE OF LEAVING**  |
| This is the total actual pensionable pay that the member paid contributions on from 1 April 2025 to their date of leaving. |
|  **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 for a period of child-related absence the relevant event is the date from which the member goes into reduced pay. The relevant event for a period of authorised unpaid leave is the first day of the absence.  |

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ASSUMED PENSIONABLE PAY (ILL-HEALTH/DEATH IN SERVICE) -** Required if employment has ceased on grounds of ill-health under tier 1 or 2 or for an active member who dies in service. **Please quote an annual value here.****ASSUMED PENSIONABLE PAY (LEAVE OF ABSENCE) -** Required for any relevant period where the employee has received reduced or no pay as a result of sickness or injury or due to a period of paid child-related leave. **Note: If at any time during a period of reduced or nil contractual pay the employee’s actual earnings are greater than the APP please substitute Actual Pay for APP for these days e.g KIT days.****APP 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 from date full pay reduced** |
| June 2025 | 14 days of full pay (1-14 June) | 16 days of APP (15-30 June) |
| July 2025 | 0 days of full pay | 1 month of APP (1-31 July) |
| August 2025 | 0 days of full pay | 1 month of APP (1-31 August) |
| September 2025 | 27 days of full pay (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** |

The member subsequently leaves their employment on **31 March 2026.** The CPP and APP details to be included on the LGS15C Leaver form are shown in the example on page 9.The LGS15C Leaver notification is completed taking into account the CPP and APP during the member’s year of leaving:

|  |  |  |
| --- | --- | --- |
| **Month** | **Normal full pay received up to day before pay reduced** | **Assumed pensionable pay from date full pay reduced** |
| **April 2025** | £1,850 | £0.00 |
| **May 2025** | £1,850 | £0.00 |
| **June 2025** | £863.33 | £974.31 |
| **July 2025** | £0.00 | £1,826.83 |
| **August 2025**  | £0.00 | £1,826.83 |
| **September 2025**  | £1,665.00 | £182.68 |
| **October 2025** | £1,850 | £0.00 |
| **November 2025** | £1,850 | £0.00 |
| **December 2025**  | £1,850 | £0.00 |
| **January 2026** | £1,850 | £0.00 |
| **February 2026** | £1,850 | £0.00 |
| **March 2026** | £1,850 | £0.00 |
| **TOTAL £17,328.33** | **£4,810.65** |

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| **Box C** |
| **TOTAL FULL PAY RECEIVED DURING YEAR OF LEAVING** | **£17,328.33** |

|  |
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| **Box D** |
| **TOTAL ASSUMED PENSIONABLE PAY RECEIVED DURING YEAR OF LEAVING** | **£4,810.65** |

**Death in Service and Ill-Health Retirement APP**APP will need to be calculated when an employer terminates an active member’s employment on the grounds of:* **Permanent ill-health with a Tier 1 or Tier 2**
* **Death in Service of an active scheme member or**
* **Where a Tier 3 ill health pension is awarded which is subsequently uplifted to a Tier 2 ill health pension.**

The APP figure is calculated in the normal way but using the average of the pensionable pay for the 12 (weekly) or 3 (monthly) complete pay periods prior to the date of termination / death (including any APP credited in and relating to those pay periods), to which any regular lump sums paid in the 12 months prior to the date or retirement / death which the employer determines there is a 'reasonable expectation' would again have been paid to the member are added back into the annual rate of 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 2025** |
| **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** |

This figure is then entered in the following box on page 2 of the LGS15C Leaver notification:

|  |  |
| --- | --- |
| **For member’s retiring on ill-heath grounds or for reason of death in service please provide the Annual APP value here.** | **£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 LGS15C forms to the pension team to:** **E-MAIL:** **info@berkshirepensions.org.uk****If you would like any assistance when completing this form please contact us on 01628 796 668****Please ensure that this form has been signed and dated by an authorised signatory.**  |