



Government Actuary's Department

Local Government Pension Scheme (England and Wales)

Actuarial valuation as at 31 March 2013

Report on membership data

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1 Introduction

- 1.1 This report is addressed to the Department for Communities and Local Government (DCLG). This report should not be reproduced or disseminated to other parties without prior consent. The Government Actuary's Department (GAD) does not accept any liability to third parties, whether or not it has agreed to the disclosure.
- 1.2 HM Treasury's Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014 ("the HMT Directions") require that a valuation of the Scheme is carried out as at 31 March 2013. This valuation will calculate the "employer cost cap" for the Scheme as defined in Section 12 of the Public Service Pensions Act 2013.
- 1.3 The HMT Directions also require an assessment of the Scheme's accrued past service liabilities to be made and an employer contribution rate to be calculated. However neither of these will affect the operation of the cost control mechanism, and the actual employer contributions will be paid in accordance with each administering authority's rates and adjustments certificate issued under Regulation 62 of the Local Government Pension Scheme Regulations 2013. The calculation of the "employer cost cap" at this valuation is therefore the most significant outcome of this valuation in relation to the operation of the Scheme.
- 1.4 This report discusses and summarises the membership data provided to GAD and to be used by GAD for the purposes of that valuation. It also sets out the checks that GAD has undertaken on this data, and provides a summary of the database proposed for this exercise.
- 1.5 The results of the valuation will be critically dependent on the quality and correctness of the data used. The purpose of this document is to ensure that users of the valuation report understand the issues relating to the data and, in particular, those issues that may have a material impact on the valuation result.
- 1.6 Experience data used to inform the assumptions appropriate for the valuation are the subject of a separate report.
- 1.7 In preparing this report GAD has relied on data and other information supplied by or on behalf of administering authorities, as described in this report. Any checks that GAD has made on this data and information are limited to those described in this report, including any checks on the overall reasonableness and consistency of the data. These checks do not represent a full independent audit of the data supplied and do not by themselves confirm or guarantee the overall quality or correctness of the data. In particular, GAD has relied on the general completeness and accuracy of the information supplied without independent verification.
- 1.8 The data requested by GAD was intended to be not materially different from the data that the respective local authority funds would be using for their own local funding actuarial valuations as at 31 March 2013.
- 1.9 GAD is grateful to the administering authorities and their actuarial advisors for the prompt provision of data, and their responses to follow-up queries.
- 1.10 The contents of this report have been agreed with DCLG who have confirmed that they are content for the resulting data to be used in the valuation, both for the determination of the "employer cost cap" in relation to future service costs, and for other purposes required by the HMT Directions.



2 Description of the data provided

Individual membership data

- 2.1 Membership data was requested from the administering authorities representing the 89 funds, plus the Environment Agency Closed and Active Funds. The funds are listed in Appendix C. A data specification was provided together with a template in the form of a spreadsheet, for the data submission. This indicated the form in which GAD wished to receive the data, and the precise information to be included.
- 2.2 The specification also included a request for a statement: “that the Fund Actuary believes this data to be fit for the purpose of valuing the Fund they advise (along the lines of that included in local valuation reports)”, as shown in Appendix B (section 2 of the data specification). Explicit statements along these lines were provided in relation to a number of funds but, where such an explicit statement was not made, it was assumed that the data reflected GAD’s stated intention that the data to be provided would be essentially the same data as the respective Fund would use for its own funding valuation as at the same date. It was therefore assumed, in these cases, that the data should already have been appropriately reviewed for that similar purpose.
- 2.3 In most cases, the authorities arranged for the data to be provided on their behalf by their actuarial advisers. This was generally satisfactory since it meant that there was consistent data provision within each actuarial firm, and the small number of firms involved meant that there were a limited number of interpretations of the data specification.
- 2.4 Individual member data was supplied for active members, deferred members and current beneficiaries of the Scheme, together with comparable data on movements during the three-year period ending on 31 March 2013. A reconciliation of membership numbers between 31 March 2010 and 31 March 2013 was also requested from each Fund.
- 2.5 Having obtained the data sets from the authorities or their actuarial advisers, GAD undertook a limited range of reviews to ensure that the principal items of data appeared reasonable, and that the individual authorities’ data appeared reasonable in the context of the combined data.
- 2.6 The data items requested in the data specification dated 18 September 2013 for each member are set out in Appendix B.

Benefit information

- 2.8 A summary of the benefits provided to members of the Scheme is shown in Appendix D. The only uncertainty that we are aware of about the form of benefits that the scheme is liable to provide is the potential requirement for sex equalisation of GMPs. No allowance has been made for this in the valuation calculations.



3 Review of the data provided – process

- 3.1 This Section summarises the validation and review process applied to the data submitted to GAD.
- 3.2 First, all data provided was reviewed against the data specification for both completeness and consistency. In a number of cases this led to requests for revised data sets to be submitted, especially where significant items of data were initially omitted.
- 3.3 Detailed membership checks were not undertaken since we relied upon the data validation work carried out by the respective funds' actuarial advisers. Our reviews were therefore focused on the presence and consistency of the specified data items and especially those that are most significant for the valuation exercise.
- 3.4 We reviewed the totals and averages of certain key data elements by authority, so as to identify any obvious inconsistencies in data provision between authorities. For example, average age, gender distribution and full-time equivalent pensionable pay might be expected to be reasonably similar from one authority to another, so that a comparison of these items against the average across all authorities could reveal a difference that either had a plausible explanation or else indicated an issue with the data. A number of such comparisons were undertaken, and where these identified an inconsistency, the point was raised with the data provider and in a number of cases the explanation led to a correction being made.
- 3.5 We were reluctant to remove individual data records, but some records will effectively be excluded from the valuation exercise since they have no meaningful entries (eg no pay data). Records with identifiable deficiencies were generally replaced by an equivalent record of a typical/average member. Details of records replaced are given in Appendix A.
- 3.6 We compared the data received against DCLG's Local Government Finance Statistical Release (SF3) dated 23 October 2013, which sets out Scheme cash flow and other details gathered for the 2012-13 financial year. This comparison did not raise any concerns about the data received. Further details are given in Section 4.
- 3.7 A reconciliation to the valuation data used for the 31 March 2010 valuation of the Scheme has not been made. This is due to the degree of uncertainty around the data as at 31 March 2010, which involved GAD making significant rating-up adjustments to the data collected for that exercise. A reconciliation would therefore be a difficult and time-consuming exercise. The 2013 data for each fund has already been reviewed by the fund actuary for the purpose of that fund's valuation. The 2010 data was collected in advance of review by the fund actuary, and as such we expect the 2013 data to be more reliable.



4 Review of the data provided – comments and adjustments

- 4.1 This Section gives comments on the data arising from our review, describes the data adjustments that have been made, and comments on the significance of the issues or adjustments for the reliability of the exercise.
- 4.2 The most significant issues identified as part of the data collection and review process are noted below:
- Data for two authorities was not forthcoming in time to be taken into account, and has therefore been excluded.
 - Three data sets were explicitly stated by their respective providers to be below an adequate standard for conducting an actuarial valuation: one relatively small data set was excluded altogether since it lacked sufficient pay details and the data had not been validated by the Fund's actuaries; in another case GAD was advised that around 1,500 active members had been inadvertently omitted from that data set (we have substituted the same number of dummy records that represent typical active members of that Fund); for the third case a data set was provided but the provider stated:

"this data is based on an initial cut of data provided by the Fund; they are still processing various updates to their data and have advised us that they won't be in a position to submit final data for us to use in our calculations until the New Year."

In the last case, the data provided has been included without adjustment.
 - Some requested data items (eg GMP information, pension debits and credits on divorce, etc) were either not provided consistently or were not provided at all.
 - Some data was provided but in a different format from that requested. As a very simple example, an employee working half-time hours would have been recorded as 50 by some authorities or as 0.5 by others. Other areas of inconsistency which are harder to identify are the treatment of additional service: many authorities omitted this information but will, instead, have included the additional service in the service data.
- 4.3 In total therefore, we received data from 87 funds, plus the Environment Agency Closed and Active Funds. The data from one fund was excluded altogether, so the data considered covers 86 funds, plus the Environment Agency Closed and Active Funds, giving a total of 88 funds.
- 4.4 In relation to deferred members, the data provided included around 34,000 member records where Critical Retirement Age (CRA) was missing. The data provider indicated that they did not have information to confirm whether these cases represent members who have no CRA, or if they included members with CRA less than 65. In the absence of a CRA we have inserted age 65 for all of these cases. If the member does actually have a CRA earlier than age 65 then there will be a degree of understatement of liability. Taken as a whole it is possible but unlikely that the total understatement of liabilities due to this issue will be material in relation to the entire deferred member liabilities.
- 4.5 One fund's deferred pension records did not include gender, and this affected around 33,000 records (out of a total of around 1.7m deferred member records in aggregate).



We have set all of these records as female, since that is the predominant gender among deferred members of the funds in aggregate, and the specific fund's accounts indicate that its deferred membership is broadly 27% male and 73% female, which is very close to the gender split of the aggregated funds' deferred pension records. We have made approximate calculations which indicate that this assumption is unlikely to have any material impact on the Scheme's overall liabilities, and it will not have any impact on the future service contribution rate or the employer cost cap.

- 4.6 One fund's deferred pension records did not include amounts of deferred pension, but instead provided only deferred lump sum information. This enabled us to obtain a pre-2008 deferred pension for each member and, together with the pre-2008 and post-2008 membership information provided, we were also able to derive by ratio a post-2008 deferred pension figure for each member where the lump sum and membership values were non-zero. This fund had around 30,000 deferred pension records, of which approximately 25,000 were able to have deferred pension figures derived in this way. For the remaining members (presumably members with no pre-2008 membership, numbering approximately 5,000), we assumed they each had a post-2008 deferred pension equal to the average across the entire Scheme.
- 4.7 Of the data sets requested from authorities, data was provided in relation to 87 funds, plus the Environment Agency Closed and Active Funds. The remaining two failed to provide any data in time to be included in this analysis. As noted in 4.2, one fund's data was completely excluded on grounds of its evident deficiencies, so that the aggregate data represents a total of 86 funds, plus the Environment Agency Closed and Active Funds. These represent approximately 97% of the total expected active membership. We have no reason to suspect that the profile of the missing data is materially different to that of the Scheme as a whole, and might therefore reasonably make such an assumption. Based on this assumption, the available data should be sufficient to enable a reliable assessment of the employer cost cap (expressed as a percentage of pensionable salary) to be derived for the whole population, without any need for any scaling-up of the results for the missing data.
- 4.7 However, the same is less true for an assessment of the Scheme's accrued liabilities, since an explicit rating-up will be required in place of the missing data, and applied not only to the scheme's active membership but to deferred and pensioner liabilities as well. This would introduce additional uncertainty and margins for error (for example in deciding how to rate up the data and to what level), as well as greater reliance on the assumption that the profile of the missing data is the same as the average of the supplied data.
- 4.8 In assessing the Scheme's accrued liabilities we have applied a separate scaling-up for the Scheme's active, deferred and pensioner membership groups. In each case the scaling-up factor is between 2% and 3%, based on the expected headcount for the relevant missing funds taken from the SF3 statistical release (see 4.13 below), compared to the aggregate numbers of members reported by the other funds. We do not expect the omission of these funds' data, together with the scaling-up of between 2% and 3%, to introduce any material inaccuracy into the valuation results. However, certainty on this point would require collection of the missing funds' data so that an appropriate test could be made. Section 5 gives details of the scaling-up for each category of member.
- 4.9 The third issue in 4.2, namely the absence of certain information, is of similar concern where the past service liabilities are being assessed. The main data omissions were



in GMP data, pension credits and debits arising from divorce situations, and identification of councillors – with GMP omissions being the most widespread omission and potentially the most material. These deficiencies should not impact to any measurable extent upon the future service assessment but would lead to a degree of inaccuracy in the assessment of past service liabilities if no adjustment were made.

- 4.10 Given that GMPs ceased accruing at 5 April 1997, ie almost 16 years prior to the valuation date, there is now a significant proportion of members who have no GMP, and the issue is less material than it would have been in the past. To deal with the absence of GMP data, we propose to make an adjustment in the assessment of the past service liabilities based on an estimate of the total GMPs across the entire membership. In our view, an adjustment of this sort is appropriate for the purposes of estimating the Scheme's accrued past service liabilities (and will not impact at all on the employer contribution cap).
- 4.11 The fourth issue in 4.2 represents scope for data errors due to inconsistent recording. However, GAD has reviewed the data carefully and has attempted to make adjustments to accommodate inconsistency of recording. It is unlikely that any inconsistencies that remain in the data will materially affect the future service cost calculations. However we cannot be certain of this without considerable further investigation.
- 4.12 Further adjustments made to the data are described in Appendix A. We do not consider that any of these adjustments individually (or when taken together) are likely to have a material impact on the robustness of the results.

Comparison with DCLG's Local Government Finance Statistical Release (SF3)

- 4.13 For active contributing members, we compared the pensionable pay figures provided to us with estimated figures deduced from the SF3 information. This involved using the primary contributions and primary contribution rate information supplied in the SF3 data. For the 86 funds that appear in both the SF3 data and the data provided to us, the SF3 data implies a total pensionable pay figure of £29.2bn and the data provided to us shows a total pensionable pay figure of £28.7bn. There are a number of reasons why we would expect these figures to differ, for example the valuation data shows the rate of actual pay at 31 March 2013 for active members at that date, but the SF3 data covers the pay received during 2012/13 by individuals who were active members between 1 April 2012 and 31 March 2013. We are satisfied that the data we have been provided is reasonably consistent with the SF3 information in relation to active members.
- 4.14 For pensioners, the total pension outgo in 2012/13 shown in SF3 for the same 86 funds was £6.229bn, which compares with the total of £6.374bn in the data we were provided with. The data we were provided with will have included the pension increase applicable at April 2013 and so it can be expected to exceed the SF3 total by something close to the annual increase (2.2% based on CPI for the year to September 2012). There are a number of other reasons why we would expect these figures to differ, for example the valuation data shows the annual pension in payment at 31 March 2013 for pensioners at that date (including the April 2013 increase), but the SF3 data covers the pensions received during 2012/13 by individuals who were pensioners between 1 April 2012 and 31 March 2013. We are satisfied that the data



we have been provided with is reasonably consistent with the SF3 information in relation to pensioners.

- 4.15 No corresponding comparison has been made for deferred members because information to make such a comparison is not readily available.



5 Summary of data before and after the review process

5.1 A summary of the aggregate membership data is given below:

- the first table in each group shows the data actually received, covering 87 funds plus the Environment Agency Closed and Active Funds;
- the second table shows the data after the adjustments described in this report were made, covering 86 funds plus the Environment Agency Closed and Active Funds;
- the final table shows the data scaled up to allow for the missing funds' data, using membership numbers taken from SF3 as the basis for the scaling up, separately for active members, deferred members and pensioners. It therefore can be viewed as covering all 89 funds plus the Environment Agency Closed and Active Funds.

A. Summary of active member data

A1. Data received before adjustment

Gender	Number of members	Total pensionable pay (actual) (£m) (i)	Average age (unweighted)
Male	443,388	10,605	45.8
Female	1,221,694	18,176	45.5
Total	1,665,082	28,781	45.6

A2. Data after adjustments described in Section 4 and Appendix A

Gender	Number of members	Total pensionable pay (actual) (£m) (i)	Average age (ii)
Male	442,258	10,740	46.7
Female	1,218,011	18,310	45.7
Total	1,660,269	29,050	46.1

A3. Data after scaling-up for the three excluded funds

Gender	Number of members	Total pensionable pay (actual) (£m) (i)	Average age (ii)
Male	455,154	11,053	46.7
Female	1,253,526	18,844	45.7
Total	1,708,680	29,897	46.1

- the pay shown is actual pay for the time worked.
- weighted by actual pensionable pay.



B. Summary of deferred member data

B1. Data received before adjustment

Gender	Number of members	Total deferred pension (£m)	Total accrued lump sums (£m) (iii)	Average age (unweighted)
Male	460,185		2,220	45.1
Female	1,208,725		3,092	45.4
Unspecified	33,194		50	44.1
Total	1,702,104	See note (i)	5,362	45.3

B2. Data after adjustments described in Section 4 and Appendix A

Gender	Number of members	Total deferred pension (£m) (iii)	Total accrued lump sums (£m) (iii)	Average age (ii)
Male	457,990	922	2,387	49.6
Female	1,237,826	1,369	3,385	48.4
Total	1,695,816	2,292	5,772	48.9

B3. Data after scaling-up for the three excluded funds

Gender	Number of members	Total deferred pension (£m) (iii)	Total accrued lump sums (£m) (iii)	Average age (ii)
Male	469,627	946	2,447	49.6
Female	1,269,278	1,404	3,471	48.4
Total	1,738,905	2,350	5,918	48.9

- i. not given, since deferred pension figures generally needed to be derived from other data items.
- ii. weighted by deferred pension.
- iii. including pension increases awarded up to (and including) April 2013.



C. Summary of pensioner data

C1. Data received before adjustment

Gender	Number of members	Total pension (£m) (i)	Average age (unweighted)
Male	537,119	3,692	69.8
Female	841,972	2,836	70.6
Total	1,379,091	6,528	70.3

C2. Data after adjustments described in Section 4 and Appendix A

Gender	Number of members	Total pension (£m) (i)	Average age (ii)
Male	534,973	3,678	69.4
Female	837,624	2,821	70.0
Total	1,372,597	6,499	69.6

C3. Data after scaling-up for the three excluded funds

Gender	Number of members	Total pension (£m) (i)	Average age (ii)
Male	549,529	3,778	69.4
Female	860,414	2,898	70.0
Total	1,409,943	6,676	69.6

- i. including pension increases awarded up to (and including) April 2013.
- ii. weighted by pension.



6 Conclusions

- 6.1 This report describes the process that has been followed for obtaining and reviewing the data to make an assessment of the “employer cost cap”, as defined in the Public Service Pensions Act 2013, of the Local Government Pension Scheme (England & Wales) as at 31 March 2013. It also includes a summary of the membership data which we intend to use for this exercise as at that date.
- 6.2 We believe that the actives data provided, with the omissions and adjustments described in this report, should be sufficient to provide a reliable assessment of the employer cost cap and employer contribution rate (see Section 1.3). A major factor in giving this opinion is that the data received was intended to be the same as the individual funds would use for their funding valuations as at 31 March 2013. The data provided to us has therefore already undergone a degree of scrutiny by the funds’ actuarial advisers. Together with the review process we have undertaken, we believe the data set we have assembled should provide a robust basis for assessing the future service costs of the Scheme benefits.
- 6.3 The same data set, but including deferred and pensioner members, will also be used in the assessment of the past service liabilities of the Scheme. For this assessment the calculations will also involve elements of data such as GMPs and other historical matters which do not affect the future service calculations. While this report identifies some shortcomings in some of these areas such as GMPs, and in elements of the data for deferred pensioners (as described in Section 4) we believe that a reasonably reliable estimate of the past service liabilities can still be made using the same data, although with a lower degree of confidence than for the future service assessment. Improving the degree of confidence might be possible but could involve considerable additional analysis.



Appendix A: Adjustments made to data provided

In addition to the adjustments described in Section 4 the following adjustments were made to the data received:

1 Active members:

- 1.1 Members under the age of 16 or over the age of 75 were removed from the data and were replaced with dummy records representing typical active members based on the aggregate membership. This affected 46 cases.
- 1.2 Critical Retirement Age (CRA) was missing for around 286 members where a date was expected to appear, and in these cases we have estimated the CRA using the data available.
- 1.3 Members whose Pre-08 or Post-08 service exceeded 60 years were removed from the data and were replaced with dummy records representing typical active members based on the aggregate membership. This affected 12 cases.
- 1.4 Where a member's record showed Additional Pre-08 Service or Additional Post-08 Service in excess of 40 years, the relevant Additional Service was set to zero (while the rest of the member record was maintained intact).
- 1.5 Members whose rate of Full-Time Equivalent pensionable pay at 31 March 2013 exceeded £1m were removed from the data and were replaced with dummy records representing typical active members based on the aggregate membership. This affected 2 cases (both from the same Fund).
- 1.6 Members for whom no pay or part-time information was provided were removed from the data and were replaced with dummy records representing typical active members based on the aggregate membership. This affected 371 cases (of which 369 were from the same Fund).
- 1.7 Where a member's record showed a part-time fraction greater than 1.00, the part-time fraction was set to 1.00 (while the rest of the member record was maintained intact). This affected 809 cases.

2 Pensioners

- 2.1 Any pensioner whose date of birth was after 31 March 2013 was removed from the data. There was one such case.
- 2.2 Any pensioner whose date of birth was missing or earlier than 31 March 1900 was removed from the data and was replaced with a dummy record representing a typical pensioner based on the aggregate membership. This affected 10 cases.
- 2.3 Anyone shown as having a negative pension was removed from the data and was replaced with a dummy record representing a typical pensioner based on the aggregate membership. This affected 5 cases.



- 2.4 Any pensioner shown as having a retirement date after 31 March 2013 was removed from the data. There were 154 such cases.

3 Deferred pensioners

Anyone over the age of 75 was removed from the data on the assumption that the record represents a beneficiary who has proved impossible to contact, and it may therefore be presumed that the benefit will never be paid. This affected 2,035 cases.



Appendix B: Data items requested

Sections 2 and 4 to 7 of the data specification dated 18 September 2013 are set out below.

2 Statement on the data

- 2.1 Along with the data please provide the following:
- > A brief statement of any adjustments made by the Fund Actuary to the data (along the lines of that included in local valuation reports)
 - > A statement that the Fund Actuary believes this data to be fit for the purpose of valuing the Fund they advise (along the lines of that included in local valuation reports).
 - > A commitment to tell GAD if any material change is made to the data (including post-hoc adjustments to results due to data issues).

4 Active members at 31 March 2013 and active movements from 31 March 2010

- 4.1 Data is required for all members active in the Scheme on 31 March 2010 ('current active data').
- 4.2 Data is also required for all members who were active members of the Scheme at some time during the period 31 March 2010 to 31 March 2013 but have since left active membership ('active movement data').
- 4.3 The active movement data should include members who have left and then rejoined the scheme in the inter-valuation period. Please let us know if it does not.
- 4.4 For current actives and active leavers, the following data is required:

General member data

- a. Fund name
- b. Unique identifier
- c. Sex (M or F)
- d. Date of birth
- e. Is the member a councillor (Y/N)?
- f. Employees contribution rate (as a percentage of pay) at 31 March 2013
- g. Date of joining (This should be date joined the LGPS, rather than the date joined fund)
- h. Critical retirement date (the date the member will attain their Rule of 85 age)

Service in the scheme

- i. Pre 08 pensionable service (up to and including 31 March 2008)
- j. Post 08 pensionable service (from 31 March 2008)



- k. The accrued pension at the valuation date (for councillors only)

Additional service/pension

- l. Pre 08 additional service accrued to the member at the valuation date including transfers-in. (For councillors, pre-08 accrued pension)
- m. Post- 08 additional service accrued to the member at the valuation date including transfers-in. (For councillors, post-08 accrued pension)

Salary/benefit data

- n. Rate of full-time equivalent pensionable pay at 31 March 2013 (for councillors this will be the last twelve month's pensionable pay)
- o. Rate of full-time equivalent pensionable pay at 31 March 2010 (for councillors this will be the last twelve month's pensionable pay)
- p. Rate of actual pay at 31 March 2013
- q. Current part-time percentage
- r. Amount of pension in payment, revalued to 31 March 2013, due to the member taking flexible retirement
- s. Amount of pension debit revalued to 31 March 2013

GMP data

- t. Date GMP is revalued to
- u. Annual GMP accrued up to 06/04/1988
- v. Annual GMP accrued from 06/04/1988

- 4.5 The additional data items below are required only for the active movement data

Additional data required for actives who left

- w. Date of leaving active status
- x. Reason for leaving active status (see decode 1)
- y. Dependant's date of birth (where relevant, eg on death in service)



5 Pensioner members at 31 March 2013 and pensioner movements from 31 March 2010

- 5.1 Data is further required in respect of all members who are in receipt of an LGPS pension on 31 March 2013 ('current pensioner data') and members who were in receipt of an LGPS pension at any time between 31 March 2010 and 31 March 2013 but are now not in receipt of that pension ('pensioner movement data').
- 5.2 Each of these pensioners should be coded into exactly one of the following categories:

Former member who retired on age grounds (including actuarially reduced retirement, unreduced early retirement, compulsory early retirement and late retirement. Also includes preserved pension coming into payment.)	A
Retired on ill-health Tier 1 benefits	B
Retired on ill-health Tier 2 benefits	C
Retired on ill-health Tier 3 benefits	D
Retired on pre-1 April 2008 ill-health enhancements	E
Widow, widower, surviving civil partner or nominated cohabiting partner	F
Child	G
Pension credit member	H
Unknown status	U
Other reason not included above	O

Note: if the pensioner has moved from Tier 3 to Tier 2 ill-health status, they should be coded as pensioner group C.

- 5.3 For both current pensioners and pensioner movements, the following data are required:

General member data

- Fund name
- Unique identifier
- Sex (M or F)
- Date of birth
- Pensioner group (A to H as above)
- Date of retirement
- Date left active status

Pension data

- Total annual pension in payment, net of pension debits, including pension increases up to (and including) April 2013



- i. Contingent annual spouse's pension including pension increases up to (and including) April 2013

GMP data

- j. The date GMP is revalued to
- k. Annual GMP accrued up to 06/04/1988
- l. Annual GMP accrued from 06/04/1988

- 5.4 The additional data items below are required only for the pensioner movement data

Additional details required for pensioner leavers

- m. Date pensioner status ceased
- n. Reason ceased (see decode 2)
- o. Date of last PI applied to pension (fields h and i above)
- p. Date of birth of dependant (where relevant)

6 Deferred members at 31 March 2013 and deferred exits from 31 March 2010

- 6.1 Data is further required in respect of all members who are in receipt of an LGPS pension on 31 March 2013 ('current deferred data') and members who were entitled to a deferred LGPS pension at any time between 31 March 2010 and 31 March 2013 but now are not eligible for that pension ('deferred movement data').
- 6.2 For current deferred pensioners and deferred movements the following data are required:

General member data

- a. Fund name
- b. Unique identifier
- c. Sex (M or F)
- d. Date of birth
- e. Pension credit member (Yes/No indicator)
- f. Date left active status
- g. Date that the member will attain critical retirement age

Pension data

- h. Total annual amount of pre- 08 preserved pension, net of pension debits, including increases up to and including April 2013
- i. Total amount of post-08 preserved pension, net of pension debits, including increases awarded up to and including April 2013



- j. Total annual amount of preserved accrued lump sum, including increases awarded up to and including April 2013

GMP data

- k. Date GMP revalued to
l. Annual GMP accrued before 06/04/1988
m. Annual GMP accrued since 06/04/1988

- 6.3 The additional data items below are required only for the deferred movement data

Additional details required for deferred members who have left

- n. Date deferred membership ceased
o. Reason ceased (See decode 3)
p. Date of last PI applied to pension/lump sum (fields h, i and j above).

7 Transfers in received between 31 March 2010 and 31 March 2013

- 7.1 Please provide data on all voluntary (ie not bulk) transfers of service into the scheme in the inter-valuation period

General member data

- a. Fund name
b. Unique identifier
c. Sex (M or F)
d. Date of birth

Transfer in data

- e. Date of transfer
f. Type of transfer ((C)lub, (I)nter-authority, Cash (E)quivalent)
g. Monetary amount of transfer received
h. Service credited



Appendix C: List of funds from which data was requested

The funds from which data was requested are listed below:

Avon Pension Fund
Bedfordshire Pension Fund
Bexley London Borough Pension Fund
Buckinghamshire County Council Pension Fund
Cambridgeshire County Council Pension Fund
Cardiff & Vale of Glamorgan Pension Fund
Cheshire Pension Fund
City of London Corporation Pension Fund
Clwyd Pension Fund
Cornwall Pension Fund
Cumbria Local Government Pension Scheme
Cyngor Gwynedd Council Pension Fund
Derbyshire County Council Pension Fund
Devon County Council Pension Fund
Dorset County Pension Fund
Durham County Council Pension Fund
Dyfed Pension Fund
East Riding Pension Fund
East Sussex Pension Fund
Environment Agency Active Pension Fund
Environment Agency Closed Pension Fund
Essex Pension Fund
Gloucestershire County Council Pension Fund
Greater Gwent (Torfaen) Pension Fund
Greater Manchester Pension Fund
Hampshire County Council Pension Fund
Hertfordshire County Council Pension Fund
Isle of Wight Council Pension Fund
Islington Council Pension Fund
Kent County Council Pension Fund
Lancashire County Pension Fund
Leicestershire County Council Pension Fund
Lincolnshire County Council Pension Fund
London Borough of Barking and Dagenham Pension Fund
London Borough of Barnet Pension Fund
London Borough of Brent Pension Fund
London Borough of Bromley Pension Fund
London Borough of Camden Pension Fund



London Borough of Croydon Pension Fund
London Borough of Ealing Pension Fund
London Borough of Enfield Pension Fund
London Borough of Hackney Pension Fund
London Borough of Hammersmith and Fulham
London Borough of Haringey Pension Fund
London Borough of Havering Pension Fund
London Borough of Harrow Pension Fund
London Borough of Hillingdon Pension Fund
London Borough of Hounslow Pension Fund
London Borough of Lambeth Pension Fund
London Borough of Lewisham Pension Fund
London Borough of Merton Pension Fund
London Borough of Redbridge Pension Fund
London Borough of Richmond Pension Fund
London Borough of Southwark Pension Fund
London Borough of Sutton Pension Fund
London Borough of Tower Hamlets Pension Fund
London Borough of Waltham Forest Pension Fund
London Pension Fund Authority
Merseyside Pension Fund
Newham Pension Fund
Norfolk Pension Fund
North Yorkshire Pension Fund
Northamptonshire County Council Pension Fund
Northumberland County Council Pension Fund
Nottinghamshire County Council Pension Fund
Oxfordshire County Council Pension Fund
Powys County Council Pension Fund
Rhondda Cynon Taf County Borough Council
Royal Borough of Greenwich Pension Fund
Royal Borough of Kensington and Chelsea Pension Fund
Royal Borough of Kingston upon Thames Pension Fund
Royal County of Berkshire Pension Fund
Shropshire County Pension Fund
Somerset County Council Pension Fund
South Yorkshire Passenger Transport Pension Fund
South Yorkshire Pension Fund
Staffordshire Pension Fund
Suffolk County Council Pension Fund
Surrey Pension Fund
Swansea County Council Pension Fund
Teesside Pension Fund



Tyne & Wear Pension Fund
Wandsworth Pension Fund
Warwickshire County Council Pension Fund
West Midlands Pension Fund
West Midlands ITA Pension Fund
West Sussex County Council Pension Fund
West Yorkshire Pension Fund
Westminster City Council Pension Fund
Wiltshire Pension Fund
Worcestershire County Council Pension Fund



Appendix D: Benefit summary

The main benefit provisions of the Scheme, for service from 1 April 2008 to 31 March 2014 and for service from 1 April 2014, are shown in below.

Main benefit provisions of LGPS

	From 1 April 2008 to 31 March 2014	From 1 April 2014
Basis of provision	Final salary	Career average with revaluation of CPI
Contracted out/in	Contracted out	Contracted out
Normal Pension Age (NPA)	65	State Pension Age, or 65 if higher
Early retirement	Transitional Rule of 85 for some members	Transitional Rule of 85 for some members
Pension accrual rate	1/60	1/49
Retirement lump sum accrual rate	By commutation (at 12:1)	By commutation (at 12:1)
Final pensionable pay	Pay in last 12 months prior to retirement or earlier exit, or in either of the previous two years if higher	N/A
Pay	Pay excluding non-contractual overtime and non-pensionable additional hours	Pay including non-contractual overtime and additional hours
Dependant benefits	1/160 (on death in service, full prospective service is included)	1/160 (on death in service, full prospective service is included)
Ill health pension	3-Tier system with benefit tier depending on prospect of return to gainful employment. Tier 1 (no reasonable expectation of return to gainful employment before NPA) – service enhanced by full prospective service to NPA. Tier 2 (expectation of return to gainful employment between 3 years after leaving and NPA) – service enhanced by 25% of prospective service to NPA. Tier 3 (expectation of return to gainful employment within 3 years after leaving) – no enhancement to service: benefit payable for 3 years or until return to gainful employment if earlier, with review after 18 months.	
Pension increases	Governed by the Pensions (Increase) Act 1971	Governed by the Pensions (Increase) Act 1971
Statutory underpin		For members meeting age and service criteria, pension is at least as high as under 2008 Scheme