

Appendix A

Summary of examples and example calculations 1 to 13

Example 1 - Male member died before 06/04/2016 and connected widow

Member	
Male member took payment of his LGPS benefits at age 65	65 - 01/10/2010
Member's effective GMP age	65 - 01/10/2010
Member's SPa	65 - 01/10/2010
Member's date of death	30/09/2013
Throughout payment of member's benefits member was in receipt of old (<06/04/2016) State pension that included additional pension (AP)	AP>=GMP
Connected widow (1 – marriage before member leaving active membership)	
Payment of widow survivor benefits from day after date of death of member	01/10/2013
Widow's effective GMP date	01/10/2010 - member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or old	AP>=GMP

(<06/04/17) State death benefits that included inherited AP.	
Connected widow (2 – marriage before member leaving active membership)	
Payment of widow survivor benefits from day after date of death of member	01/10/2013
Widow's effective GMP date	01/10/2010 - member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow not in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP.	AP<GMP
Connected widow (3 – marriage before member leaving active membership)	
Payment of widow survivor benefits from day after date of death of member	01/10/2013
Widow's effective GMP date	01/10/2010 - member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Payment of widow's survivor benefits before 31 May 2016, widow not in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP.	AP<GMP
Payment of widow's survivor benefits after 30 May 2016, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP (GMP at member's GMP date to apply)

Example 2 - Female member died before 06/04/2016 and connected widower

Member	
Female member took payment of her LGPS benefits at age 58	58 - 01/06/2009
Member's effective GMP age	60 - 31/05/2011
Member's SPa	61y 1m 6d - 06/07/2012
Member's date of death	31/05/2013
Payment of member's benefits on and after GMP age and immediately before SPa, member would not have been not in receipt of old (<06/04/2016) State pension that included AP.	AP<GMP
Payment of member's benefits on and after SPa, Member was in receipt of old (<06/04/2016) State pension that included AP.	AP>=GMP (GMP at member's GMP date to apply)
Connected widower (1 – marriage before member leaving active membership)	
Payment of widower survivor benefits from day after date of death of member	01/06/2013
Widower's effective GMP date	31/05/2011 -member GMP date (Post 23/07/1990 method)
Widower's SPa	30/09/2010
Throughout payment of widow's survivor benefits, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or in receipt of old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP

Example 3 - Male Member died before 06/04/2016 and connected widow

Member	
Male member took payment of his LGPS benefits at age 65	65 - 01/10/2010
member's effective GMP age	65 - 01/10/2010
member's SPa	65 - 01/10/2010
member's date of death	30/09/2013
Throughout payment of member's benefits member was in receipt of old (<06/04/2016) State pension that included AP.	AP>=GMP
Connected widow (1 – marriage before member leaving active membership)	
Payment of widow's survivor benefits from day after date of death of member	01/10/2013
Widow's effective GMP date	01/10/2010 - member GMP date (Post 23/07/1990 method)
Widow's SPa	06/11/2016
Payment of widow's survivor benefits, before reaching SPa widow in receipt of old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP

Example 4 - Female member died before 06/04/2016 and connected widower

Member	
Female member took payment of her LGPS benefits at age 62	62 - 01/10/2013
Member's effective GMP age	60 - 01/10/2011 however increments added for late payment from 01/10/2013
Member's SPa	61y 5m 5d - 06/03/2013
Member's date of death	30/09/2014
Throughout payment of member's benefits, member was not in receipt of old (<06/04/2016) State pension that included AP (e.g. because the member had deferred drawing her State pension).	AP<GMP
Connected widower (1 – marriage before member leaving active membership)	
Payment of widower survivor benefits from day after date of death of member	01/10/2014
Widower's effective GMP date	01/10/2011 (member's GMP age) however increments added for late payment from 01/10/2013 (Post 23/07/1990 method)
Widower's SPa	30/05/2024
Payment of widower's survivor benefits, before reaching SPa widower in receipt of old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP

Example 5 - Male member died before 6 April 2016 and connected widow

Member	
Male member took payment of his LGPS benefits at age 59	59 - 01/10/2010
Member's effective GMP age	65 - 01/10/2016
Member's SPa	65 - 01/10/2016
Member's date of death	31/08/2013
Throughout payment of member's benefits member was under GMP age	N/A as member died before GMP age.
Connected widow (1 – marriage before member leaving active membership)	
Payment of widow survivor benefits from day after date of death of Member	01/09/2013
Widow's effective GMP date	Day after date of death (Pre 24/07/1990 method because, even though the deceased member's pension began after 23/07/1990 the member died before GMP age)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP	AP>=GMP

Example 6 - Female member died after 05/04/2016 and before 6 April 2017 and connected same sex spouse

Member	
Female member took payment of her LGPS benefits at age 63	63 - 31/10/2016
Member's effective GMP age	60 - 31/01/2013 however increments added for late payment from 31/10/2016
Member's SPa	62y 9m 6d - 06/11/2015
Member's date of death	30/11/2016
Throughout payment of member's benefits, member was in receipt of old (<06/04/2017) State pension that included AP.	AP>=GMP
Connected same sex spouse (1 – marriage before member leaving active membership)	
Payment of same sex spouse benefits from day after date of death of member.	01/12/2016
Same sex spouse effective GMP date	31/01/2013 (member's GMP age) however increments added for late payment from 31/10/2016 (Post 23/07/1990 method)
Same sex spouse SPa	31/12/2022
Payment of same sex spouse benefits before 6 April 2021, same sex spouse in receipt of old (<06/04/2017) State death benefits where entitlement to inherited AP exists but is not payable.	AP<GMP

Example 7 - Male member died after 05/04/2017 and connected widow

Member	
Male member took payment of his LGPS benefits at age 59	59 - 01/10/2010
Member's effective GMP age	65 - 01/10/2016
Member's Spa	65 - 01/10/2016
Member's date of death	31/08/2017
Payment of member's benefits before GMP age	Full PI as member had not reached GMP age.
Payment of member's benefits from GMP age, member was in receipt of new (\geq 06/04/2016) State pension (new State pension does not include AP)	AP < GMP
Connected widow (1 – marriage before member leaving active membership)	
Payment of widow survivor benefits from day after date of death of member	01/09/2017
Widow's effective GMP date	01/10/2016 - member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of old ($<$ 06/04/2016) State pension that included inherited AP.	AP \geq GMP
Connected widow (2 – marriage before member leaving active membership)	
Payment of widow survivor benefits from day after date of death of member	01/09/2017
Widow's effective GMP date	01/10/2016 - member GMP date (Post 23/07/1990 method)

Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of old (<06/04/2016) State pension that included inherited AP but living abroad in a non-reciprocal country	AP<GMP

Example 8 - Male member died after 5 April 2017 and connected civil partner

Member	
Male member took payment of his LGPS benefits at age 59	59 - 01/10/2010
Member's effective GMP age	65 - 01/10/2016
Member's Spa	65 - 01/10/2016
Member's date of death	31/08/2017
Payment of member's benefits from GMP age, member was in receipt of new (\geq 06/04/2016) State pension (new State pension did not include AP).	AP<GMP
Connected civil partner (1 – civil partnership after member left active membership)	
Payment of civil partner benefits from day after date of death of member	01/09/2017
Civil partner's effective GMP date	01/10/2016 - member GMP date (Post 23/07/1990 method)
Civil partner's SPa	01/11/2016
Throughout payment of civil partner's benefits, civil partner in receipt of either new (\geq 06/04/2016) State pension (new State pension does not include inherited AP) or new (\geq 06/04/2017) State death	AP<GMP

benefits (new State death benefits do not include inherited AP).	
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Example 9 – Female member died after 5 April 2017 and connected widower

Member	
Female member took payment of her LGPS benefits at age 62	62 - 30/04/2018
Member's effective GMP age	60 - 30/04/2016 however increments added for late payment from 30/04/2018
Member's SPa	66 - 30/04/2022
Member's date of death	31/08/2021
Throughout payment of Member's benefits from GMP age, member died before SPa.	AP < GMP
Connected widower (1 - marriage before member left active membership)	
Payment of widower's benefits from day after date of death of member	01/09/2021
Widower's effective GMP date	30/04/2016 (member's GMP age) however increments added for late payment from 30/04/2018 (Post 23/07/1990 method)
Widower's SPa	20/08/2025
Throughout payment of widower's benefits, widower in receipt of either new ($\geq 06/04/2016$) State pension (new State pension does not include inherited AP) or new ($\geq 06/04/2017$) State death benefits (new State death benefits do not include inherited AP).	AP < GMP

Example 10 – Female pensioner not entitled to a GMP because she had paid the married woman’s reduced rate of National Insurance

This looks at the position that would have applied if the member had not been entitled to a GMP (e.g. had paid the married woman’s reduced rate of National Insurance) and so would receive Pensions Increase on all the pension.

Member	
Female member took payment of her LGPS benefits at age 60	60 - 21/04/2010
Member’s effective GMP age	N/A
Member’s SPa	60y 15d - 06/05/2010
Did AP<GMP apply before SPa?	N/A
Did AP<GMP apply on or after Spa?	N/A

Example 11 – Female pensioner entitled to a GMP

This looks at the position that would have applied if the member in ‘Example 10’ had been entitled to a GMP (e.g. had not paid the married woman’s reduced rate of National Insurance).

Member	
Female member took payment of her LGPS benefits at age 60	60 - 21/04/2010
Member’s effective GMP age	60 - 21/04/2010
Member’s SPa	60y 15d - 06/05/2010
Did AP<GMP apply before SPa?	Yes from 21/04/2010 (GMP age) to 05/05/2010 (SPa) as member was not in receipt of old (<06/04/2016) State pension that included AP.

Did AP<GMP apply on or after SPa?	Yes, ongoing from 06/05/2010 as member has not claimed old (<06/04/2016) State pension that included AP.
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Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Member	
Male member took payment of his LGPS benefits at age 65	65 - 21/04/2010
Member’s effective GMP age	65 - 21/04/2010
Member’s SPa	65 – 21/04/2010
Payment of pensioner benefits	AP>=GMP on 21/04/2010
Payment of pensioner benefits	AP<GMP from 01/06/2014
Payment of pensioner benefits	AP>=GMP from 01/10/2015 (GMP as at 21/04/2010 to apply)

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Member	
Male member took payment of his LGPS benefits at age 65	65 - 21/04/2010
Member’s effective GMP age	65 - 21/04/2010
Member’s SPa	65 – 21/04/2010

Payment of pensioner benefits	AP \geq GMP on 21/04/2010
Payment of pensioner benefits	AP<GMP from 01/06/2014
Payment of pensioner benefits	AP \geq GMP from 01/10/2015 (GMP as at 01/10/2015 to apply)

Example 1 Male member died before 6 April 2016

Male member – taking payment of benefits at age 65				
Date of Birth	01/10/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	30/09/2013	Post 88	£10.00	£520.00
Did AP<GMP ¹ apply at any time during payment?	No – throughout payment member was in receipt of old (<06/04/2016) State pension that included AP			
Pension at 01/10/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order ² applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – s59(5) and PI (Review) Order applies ³				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP	£15.60			
Excess over GMP Pension	£8,440.00			
Increase (cumulative) on excess over GMP Pension - 1.55%	£130.82		8,440 x pro rata PI of 3.1% x 6/12 = 1.55% = 130.82	
Total Pension	£10,146.42			

¹ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

² SI 2011/801 – Increases applied to weekly GMP

³ Section 59(5) of Social Security Pensions Act 1975 and SI 2011/827

Example 1 Male member died before 6 April 2016

Pension at 06/4/2012 - GMP Increase Order ⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension	£130.82	
Total Pension	£10,162.54	

Pension at 09/04/2012 – s59(5) and PI (Review) Order applies ⁵		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension - 5.2%	£576.50	$((8,440 + 130.82) \times 5.2\% = 445.68) + 130.82 = 576.50$
Total Pension	£10,608.22	

Pension at 06/04/2013 - GMP Increase Order ⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension	£576.50	
Total Pension	£10,620.18	

Pension at 08/04/2013 – s59(5) and PI (Review) Order applies ⁷		Notes
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⁴ SI 2012/693 – Increases applied to weekly GMP

⁵ Section 59(5) of Social Security Pensions Act 1975 and SI 2012/782

⁶ SI 2013/573 – Increases applied to weekly GMP

⁷ Section 59(5) of Social Security Pensions Act 1975 and SI 2013/604

Example 1 Male member died before 6 April 2016

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension - 2.2%	£774.86	$((8,440 + 576.50) \times 2.2\% = 198.36) + 576.50 = 774.86$
Total Pension	£10,818.54	Rate of pension at date of death

Example 1 – (1) Male member died before 6 April 2016 connected widow

Widow's calculation - widow is in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	30/09/2013	Post 88	£5.00	£260.00
Widow's pension payable from:	01/10/2013	Marriage before member leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

GMP is effective from the member's GMP date - calculation of widow's pension payable from 1/10/2013 – AP>=GMP

Pension at 1/10/2010		Notes	
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220	
Total Pension	£5,000.00		

Notional pension at 06/04/2011 - GMP Increase Order⁸ applies		Notes	
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80		(5 X 3% = 0.15) x 52 = 7.80
Excess over GMP Pension	£4,220.00		
Total Pension	£5,007.80		

Notional pension at 11/04/2011 – s59(5ZA) and PI (Review) Order applies⁹		Notes	
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Increase (cumulative) applied to Post 88 GMP	£7.80		
Excess over GMP Pension	£4,220.00		
Increase (cumulative) on excess over GMP Pension - 1.55%	£65.41		4,220 x pro rata PI of 3.1% x 6/12 = 1.55% = 65.41

⁸ SI 2011/801 – Increases applied to weekly GMP

⁹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2011/827

Example 1 – (1) Male member died before 6 April 2016 connected widow

Total Pension	£5,073.21
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Notional pension at 06/04/2012 - GMP Increase Order¹⁰ applies	Notes
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Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$((5 + 0.15) \times 3\% = 0.15) + 0.15 = 0.30 \times 52 = 15.60$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension	£65.41	
Total Pension	£5,081.01	

Notional pension at 09/04/2012 - s59(5ZA) and PI (Review) Order applies¹¹	Notes
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Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 5.2%	£288.25	$((4,220 + 65.41) \times 5.2\% = 222.84) + 65.41 = 288.25$
Total Pension	£5,303.85	

Notional pension at 06/04/2013 - GMP Increase Order¹² applies	Notes
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Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£21.84	$((5 + 0.30) \times 2.2\% = 0.12) + 0.30 = 0.42 \times 52 = 21.84$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on Excess over GMP Pension	£288.25	
Total Pension	£5,310.09	

¹⁰ SI 2012/693 – Increases applied to the weekly GMP

¹¹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2012/782

¹² SI 2013/573 – Increases applied to the weekly GMP

Example 1 – (1) Male member died before 6 April 2016 connected widow

Notional pension at 08/04/2013 - s59(5ZA) and PI (Review) Order applies ¹³		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£21.84	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 2.2%	£387.43	$((4,220 + 288.25) \times 2.2\% = 99.18) + 288.25 = 387.43$
Widow's Pension Payable at 1/10/2013	£5,409.27	WIDOW'S PENSION PAYABLE FROM 01/10/2013
Pension at 06/04/2014 - GMP Increase Order ¹⁴ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£29.64	$((5 + 0.42) \times 2.7\% = 0.15) + 0.42 = 0.57 \times 52 = 29.64$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension	£387.43	
Total Pension	£5,417.07	
Pension at 07/04/2014 – s59(5ZA) and PI (Review) Order applies ¹⁵		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£29.64	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 2.7%	£511.83	$((4,220 + 387.43) \times 2.7\% = 124.40) + 387.43 = 511.83$
Total Pension	£5,541.47	
Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply ¹⁶		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	

¹³ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2013/604

¹⁴ SI 2014/515 – Increases applied to the weekly GMP

¹⁵ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

¹⁶ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Example 1 – (1) Male member died before 6 April 2016 connected widow

Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£33.28	$((5 + 0.57) \times 1.2\% = 0.07) + 0.57 = 0.64) \times 52 = 33.28$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension – 1.2%	£568.61	$((4,220 + 511.83) \times 1.2\% = 56.78) + 511.83 = 568.61$
Total Pension	£5,601.89	

Pension at 05/04/2016

Notes

Pre 88 GMP	£520.00
Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP	£33.28
Excess over GMP Pension	£4,220.00
Increase (cumulative) on excess over GMP Pension	£568.61
Total Pension	£5,601.89

No change in payment from 5 April 2016 to 6 April 2016 because the widow did not fall into any paragraphs of the Ministerial Direction dated 31 March 2021

Pension at 06/04/2016 – GMP Increase Order¹⁷ applies

Notes

Pre 88 GMP	£520.00
Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£33.28
Excess over GMP Pension	£4,220.00
Increase (cumulative) on excess over GMP Pension	£568.61
Total Pension	£5,601.89

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies¹⁸

Notes

Pre 88 GMP	£520.00
Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP	£33.28
Excess over GMP Pension	£4,220.00

¹⁷ GMP Increase Order not issued for 2016

¹⁸ Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 1 – (1) Male member died before 6 April 2016 connected widow

Increase (cumulative) on excess over GMP Pension	£568.61
– 0%	
Total Pension	£5,601.89

Example 1 – (2) Male Member died before 6 April 2016 connected widow

Widow's calculation - widow is not in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly	
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00	
Member's date of death	30/09/2013	Post 88	£5.00	£260.00	
Widow's Pension payable from:	01/10/2013				Marriage before member leaving active membership
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949				

GMP is effective from the member's GMP date - calculation of widow's pension payable from 1/10/2013 - AP<GMP¹⁹

Pension at 1/10/2010			Notes
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220	
Total Pension	£5,000.00		

Notional pension at 06/04/2011 - GMP Increase Order ²⁰ applies			Notes
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80		(5 X 3% = 0.15) x 52 = 7.80
Excess over GMP Pension	£4,220.00		
Total Pension	£5,007.80		

Notional pension at 11/04/2011 – s59(5ZA), s59A and PI (Review) Order applies ²¹			Notes
Pre 88 GMP	£520.00		
Increase (cumulative) applied to Pre 88 GMP – 1.55%	£8.32		((10 x (pro rata PI of 3.1% x 6/12 = 1.55%) = 0.16) x 52 = 8.32
Post 88 GMP	£260.00		
Increase (cumulative) applied to Post 88 GMP	£7.80		
Increase (cumulative) applied to Post 88 GMP over 3% (0%)	£0.00		Pro rata PI of 3.1% (1.55%) less than 3%

¹⁹ Calculated from effective date of GMP by virtue of paragraph 3 of Ministerial Direction dated 6 July 2000.

²⁰ SI 2011/801 – Increases applied to weekly GMP

²¹ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

Example 1 – (2) Male Member died before 6 April 2016 connected widow

Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 1.55%	£65.41	4,220 x pro rata PI of 3.1% x 6/12 = 1.55% = 65.41
Total Pension	£5,081.53	

Notional pension at 06/04/2012 - GMP Increase Order²² applies

Notes

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£8.32	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$((5 + 0.15) \times 3\% = 0.15) + 0.15 = 0.30) \times 52 = 15.60$
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£65.41	
Total Pension	£5,089.33	

Notional pension at 09/04/2012 - s59(5ZA), s59A and PI (Review) Order applies²³

Notes

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 5.2%	£35.88	$((10 + 0.16) \times 5.2\% = 0.53) + 0.16 = 0.69) \times 52 = 35.88$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% (2.2%)	£5.72	$((5 + 0.15) \times 2.2\% = 0.11) \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£288.25	$((4,220 + 65.41) \times 5.2\% = 222.84) + 65.41 = 288.25$
Total Pension	£5,345.45	

²² SI 2012/693 – Increases applied to the weekly GMP

²³ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 1 – (2) Male Member died before 6 April 2016 connected widow

Notional pension at 06/04/2013 - GMP Increase Order ²⁴ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£35.88	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£21.84	$((5 + 0.30) \times 2.2\% = 0.12) + 0.30 = 0.42) \times 52 = 21.84$
Increase (cumulative) applied to Post 88 GMP over 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£288.25	
Total Pension	£5,351.69	

Notional pension at 08/04/2013 - s59(5ZA), s59A and PI (Review) Order applies ²⁵		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 2.2%	£48.36	$((10 + 0.69) \times 2.2\% = 0.24) + 0.69 = 0.93) \times 52 = 48.36$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£21.84	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.2%)	£5.72	$(0.11 \times 2.2\% = 0.00) + 0.11 \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£387.43	$((4,220 + 288.25) \times 2.2\% = 99.18) + 288.25 = 387.43$
Widow's Pension Payable at 01/10/2013	£5,463.35	WIDOW'S PENSION PAYABLE FROM 01/10/2013

Pension at 06/04/2014 - GMP Increase Order ²⁶ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£48.36	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£29.64	$((5 + 0.42) \times 2.7\% = 0.15) + 0.42 = 0.57) \times 52 = 29.64$

²⁴ SI 2013/573 – Increases applied to the weekly GMP

²⁵ Section 59(5ZA)) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

²⁶ SI 2014/515 – Increases applied to the weekly GMP

Example 1 – (2) Male Member died before 6 April 2016 connected widow

Increase (cumulative) applied to Post 88 GMP over 3%	£5.72
Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension	£387.43
Total Pension	£5,471.15

Pension at 07/04/2014 – s59(5ZA), s59A and PI (Review)

Order applies²⁷

Notes

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 2.7%	£63.96	$((10 + 0.93) \times 2.7\% = 0.30) + 0.93 = 1.23) \times 52 = 63.96$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£29.64	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.7%)	£5.72	$(0.11 \times 2.7\% = 0.00) + 0.11 \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£511.83	$((4,220 + 387.43) \times 2.7\% = 124.40) + 387.43 = 511.83$
Total Pension	£5,611.15	

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA), s59A and PI (Review) Orders apply²⁸

Notes

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 1.2%	£70.72	$((10 + 1.23) \times 1.2\% = 0.13) + 1.23 = 1.36) \times 52 = 70.72$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£33.28	$((5 + 0.57) \times 1.2\% = 0.07) + 0.57 = 0.64) \times 52 = 33.28$
Increase (cumulative) applied to increases on Post 88 GMP over 3% (1.2%)	£5.72	$(0.11 \times 1.2\% = 0.00) + 0.11 \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£568.61	$((4,220 + 511.83) \times 1.2\% = 56.78) + 511.83 = 568.61$
Total Pension	£5,678.33	

²⁷ Section 59(5ZA)) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

²⁸ SI 2015/470 and Section 59(5ZA)) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2015/671

Example 1 – (2) Male Member died before 6 April 2016 connected widow

Pension at 05/04/2016		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£70.72	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,678.33	

No change in payment from 5 April 2016 to 6 April 2016 under of paragraphs 2(a) and 3 of the Ministerial Direction dated 31 March 2021.

Pension at 06/04/2016 – GMP Increase Order ²⁹ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£70.72	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,678.33	

Pension at 11/04/2016 – s59(5ZA), s59A and PI (Review) Order applies ³⁰		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 0%	£70.72	
Post 88 GMP	£260.00	

²⁹ GMP Increase Order not issued for 2016

³⁰ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 2(a) and 3 and PI (Review) Order not issued for 2016

Example 1 – (2) Male Member died before 6 April 2016 connected widow

Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28
Increase (cumulative) applied to increases on Post 88 GMP over 3% (0%)	£5.72
Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension – 0%	£568.61
Total Pension	£5,678.33

Example 1 – (3) Male member died before 6 April 2016 connected widow

Widow's calculation - widow was not in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/17) State death benefits that included inherited AP, upon husband's death on 30 September 2013 (AP<GMP) but became in receipt of such benefits on 31 May 2016 (AP>=GMP; GMP as at 1 October 2010 to apply i.e. to be treated as if AP>= GMP had always applied)

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	30/09/2013	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/10/2013	Marriage before member leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

Calculations at 30 May 2016 (including increases up to and including 11 April 2016) as per example 1 connected widow (2)

Pension at 30 May 2016 ³¹		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£70.72	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,678.33	

Calculations at 31 May 2016 (including increases up to and including 11 April 2016) as per example 1 connected widow (1)

Pension at 31 May 2016 ³²		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	70.72 removed as paid with State pension
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	

³¹ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 applied from 6 April 2016 up to an including 30 May 2016

³² Section 59(5ZA) of Social Security Pensions Act 1975 only applies from 31 May 2016

Example 1 – (3) Male member died before 6 April 2016 connected widow

Increase (cumulative) applied to increases on Post 88 GMP over 3%	£0.00	5.72 removed as paid with State pension
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,601.89	

Example 2 Female member died before 6 April 2016

Female member – taking payment of benefits at age 58				
Date of Birth	31/05/1951	GMP at GMP age	Weekly	Yearly
Payment of public service pension benefits - age 58 (Spa 61 years 1 month 6 days 06/07/2012)	01/06/2009	Pre 88	£20.00	£1,040.00
Date of death	31/05/2013	Post 88	£10.00	£520.00
Did AP<GMP ³³ apply at any time during payment?	Yes because member would not have been in receipt of old (<06/04/2016) State pension that included AP between GMP age (60) and SPa (05/07/2012). From SPa (06/07/2012) member in receipt of old (<06/04/2016) State pension that included AP.			
Pension at 01/06/2009		Notes		
Basic pension	£10,000.00			
Total Pension	£10,000.00			
Pension at 12 April 2010 – PI (Review) Order applies³⁴				
Basic pension	£10,000.00			
Increase (cumulative) applied to basic pension – 0%	£0.00			
Total pension	£10,000.00			
Pension at 11/04/2011 –PI (Review) Order applies³⁵		Notes		
Basic pension	£10,000.00			
Increase (cumulative) applied to basic pension – 3.1%	£310.00	10,000 x 3.1% = 310		
Total Pension	£10,310.00			
Pension at 31/05/2011 (age 60) – AP<GMP		Notes		
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP pension	£8,440.00	10,000 – 1,040 – 520 = 8,440		

³³ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2

³⁴ PI Review Order not issued for 2010

³⁵ SI 2011/827 – Increases applied to the weekly GMP

Example 2 Female member died before 6 April 2016

Increase (cumulative) applied to excess over GMP pension	£310.00	
Total pension	£10,310.00	

Pension at 06/4/2012 - GMP Increase Order³⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$(10 \times 3\% = 0.30) \times 52 = 15.60$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£310.00	
Total Pension	£10,325.60	

Pension at 09/04/2012 – s59(5), s59A and PI (Review) Order applies³⁷		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 5.2%	£54.08	$(20 \times 5.2\% = 1.04) \times 52 = 54.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% (2.2%)	£11.44	$(10 \times 2.2\% = 0.22) \times 52 = 11.44$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£765.00	$((8,440 + 310) \times 5.2\% = 455) + 310 = 765$
Total Pension	£10,846.12	

Pension at 06/07/2012 (SPa) – AP>=GMP with immediate effect (GMP as at 31/05/2011 to apply) as member has claimed State pension		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	£54.08 removed as paid with State pension
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00	£11.44 removed as paid with State pension

³⁶ SI 2012/693 – Increases applied to weekly GMP

³⁷ Section 59(5) and section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 2 Female member died before 6 April 2016

Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£765.00	
Total Pension	£10,780.60	

Pension at 06/04/2013 - GMP Increase Order ³⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£27.56	$((10 + 0.30) \times 2.2\% = 0.23) + 0.30 = 0.53 \times 52 = 27.56$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£765.00	
Total Pension	£10,792.56	

Pension at 08/04/2013 – s59(5) and PI (Review) Order applies ³⁹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£27.56	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£967.51	$((8,440 + 765) \times 2.2\% = 202.51) + 765 = 967.51$
Total Pension	£10,995.07	Rate of pension at date of death

³⁸ SI 2013/573 – Increases applied to weekly GMP

³⁹ Section 59(5) of Social Security Pensions Act 1975 and SI 2013/604

Example 2 – (1) Female member died before 6 April 2016 and connected widower

Widower's calculation - widower is in receipt of either his old (<06/04/2016) State Pension that included AP or old (<06/04/2017) State death benefits that included AP					
Member's Date of Birth	31/05/1951	Widower's GMP	Weekly	Yearly	
Member's date of payment - age 58	01/06/2009	Pre 88	£0	£0	
Member's date of death	31/05/2013	Post 88 ⁴⁰	£5.00	£260.00	
Widower's Pension payable from:	01/06/2013				Marriage before member leaving active membership
Widower's Date of Birth (SPa age 65)	30/09/1945				
GMP is effective from the member's GMP date - calculation of widower's pension payable from 01/06/2013 – AP>=GMP					
Notional Pension at 01/06/2009			Notes		
Basic pension	£5,000.00				
Total Pension	£5,000.00				
Notional pension at 12 April 2010 – PI (Review) Order applies ⁴¹			Notes		
Basic pension	£5,000.00				
Increase (cumulative) applied to basic pension – 0%	£0.00				
Total pension	£5,000.00				
Notional pension at 11/04/2011 – PI (Review) Order applies ⁴²			Notes		
Basic pension	£5,000.00				
Increase (cumulative) applied to basic pension – 3.1%	£155.00			5,000 x 3.1% = 155	
Total Pension	£5,155.00				
Notional Pension at 31/05/2011 (deceased member's GMP date ⁴³)			Notes		
Post 88 GMP	£260				
Excess over GMP pension	£4,740.00			£5,000 – 260 = 4,740	
Increase (cumulative) applied to excess over GMP pension	£155.00				

⁴⁰ Section 17(4) of Pension Schemes Act 1993 prescribes that a widower's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments where appropriate

⁴¹ PI Review Order not issued for 2010

⁴² SI 2011/827 – Increases applied to the weekly GMP

⁴³ Section 59(5ZA) of Social Security Pensions Act 1975

Example 2 – (1) Female member died before 6 April 2016 and connected widower

Total pension	£5,155.00	
Notional pension at 06/04/2012 - GMP Increase Order⁴⁴ applies		
		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£155.00	
Total Pension	£5,162.80	
Notional pension at 09/04/2012 - s59(5ZA) and PI (Review) Order applies⁴⁵		
		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£409.54	$((4,740 + 155) \times 5.2\% = 254.54) + 155 = 409.54$
Total Pension	£5,417.34	
Notional pension at 06/04/2013 - GMP Increase Order⁴⁶ applies		
		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£13.52	$((5 + 0.15) \times 2.2\% = 0.11) + 0.15 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£409.54	
Total Pension	£5,423.06	
Notional pension at 08/04/2013 - s59(5ZA) and PI (Review) Order applies⁴⁷		
		Notes

⁴⁴ SI 2012/693 – Increases applied to the weekly GMP

⁴⁵ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2012/782

⁴⁶ SI 2013/573 – Increases applied to the weekly GMP

⁴⁷ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2013/604

Example 2 – (1) Female member died before 6 April 2016 and connected widower

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£13.52	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£522.83	$((4,740 + 409.54) \times 2.2\% = 113.29) + 409.54 = 522.83$
Widower's Pension Payable at 01/06/2013	£5,536.35	WIDOWER'S PENSION PAYABLE FROM 01/06/2013

Pension at 06/04/2014 - GMP Increase Order ⁴⁸ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£20.80	$((5 + 0.26) \times 2.7\% = 0.14) + 0.26 = 0.40 \times 52 = 20.80$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£522.83	
Total Pension	£5,543.63	

Pension at 07/04/2014 – s59(5ZA) and PI (Review) Order applies ⁴⁹		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£20.80	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£664.93	$((4,740 + 522.83) \times 2.7\% = 142.10) + 522.83 = 664.93$
Total Pension	£5,685.73	

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply ⁵⁰		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£23.92	$((5 + 0.40) \times 1.2\% = 0.06) + 0.40 = 0.46 \times 52 = 23.92$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	$((4,740 + 664.93) \times 1.2\% = 64.86) + 664.93 = 729.79$
Total Pension	£5,753.71	

⁴⁸ SI 2014/515 – Increases applied to the weekly GMP

⁴⁹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

⁵⁰ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Example 2 – (1) Female member died before 6 April 2016 and connected widower

Pension at 05/04/2016		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£23.92	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	
Total Pension	£5,753.71	

No change in payment from 5 April 2016 to 6 April 2016 because the widower did not fall into any paragraphs of the Ministerial Direction dated 31 March 2021.

Pension at 06/04/2016 – GMP Increase Order⁵¹ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£23.92	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	
Total Pension	£5,753.71	

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies⁵²		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£23.92	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	
Pension – 0%		

⁵¹ GMP Increase Order not issued for 2016

⁵² Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 3 Male member died before 6 April 2016

Male member – taking payment of benefits at age 65				
Date of Birth	01/10/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	30/09/2013	Post 88	£10.00	£520.00
Did AP<GMP ⁵³ apply at any time during payment?	No – throughout payment member was in receipt of old (<06/04/2016) State pension that included AP.			
Pension at 01/10/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order ⁵⁴ applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – s59(5) and PI (Review) Order applies ⁵⁵				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60			
Excess over GMP Pension	£8,440.00			
Increase (cumulative) applied to excess over GMP Pension - 1.55%	£130.82		8,440 x pro rata PI of 3.1% x 6/12 = 1.55% = 130.82	
Total Pension	£10,146.42			

⁵³ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

⁵⁴ SI 2011/801 – Increases applied to weekly GMP

⁵⁵ Section 59(5) of Social Security Pensions Act 1975 and SI 2011/827

Example 3 Male member died before 6 April 2016

Pension at 06/4/2012 - GMP Increase Order ⁵⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£130.82	
Total Pension	£10,162.54	

Pension at 09/04/2012 – s59(5) and PI (Review) Order applies ⁵⁷		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£576.50	$((8,440 + 130.82) \times 5.2\% = 445.68) + 130.82 = 576.50$
Total Pension	£10,608.22	

Pension at 06/04/2013 - GMP Increase Order ⁵⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£576.50	
Total Pension	£10,620.18	

Pension at 08/04/2013 – s59(5) and PI (Review) Order applies ⁵⁹		Notes
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⁵⁶ SI 2012/693 – Increases applied to weekly GMP

⁵⁷ Section 59(5) of Social Security Pensions Act 1975 and SI 2012/782

⁵⁸ SI 2013/573 – Increases applied to weekly GMP

⁵⁹ Section 59(5) of Social Security Pensions Act 1975 and SI 2013/604

Example 3 Male member died before 6 April 2016

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£774.86	$((8,440 + 576.50) \times 2.2\% = 198.36) + 576.50 = 774.86$
Total Pension	£10,818.54	Rate of pension at date of death

Example 3 Male member died before 6 April 2016

Example 3 – (1) Male member died before 6 April 2016 and connected widow

Widow's calculation - widow is in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly	
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00	
Member's date of death	30/09/2013	Post 88	£5.00	£260.00	
Widow's Pension payable from:	01/10/2013				Marriage before member left active membership
Widow's Date of Birth (SPa 06/11/16)	31/05/1953				

GMP is effective from the member's GMP date - calculation of widow's pension payable from 1/10/2013 - AP>=GMP

Pension at 1/10/2010		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220
Total Pension	£5,000.00	

Notional pension at 06/04/2011 - GMP Increase Order ⁶⁰ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	(5 X 3% = 0.15) x 52 = 7.80
Excess over GMP Pension	£4,220.00	
Total Pension	£5,007.80	

Notional pension at 11/04/2011 – s59(5ZA) and PI (Review) Order applies ⁶¹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.80	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 1.55%	£65.41	4,220 x pro rata PI of 3.1% x 6/12 = 1.55% = 65.41
Total Pension	£5,073.21	

⁶⁰ SI 2011/801 – Increases applied to weekly GMP

⁶¹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2011/827

Example 3 – (1) Male member died before 6 April 2016 and connected widow

Notional pension at 06/04/2012 - GMP Increase Order ⁶² applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$((5 + 0.15) \times 3\% = 0.15) + 0.15 = 0.30 \times 52 = 15.60$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£65.41	
Total Pension	£5,081.01	
Notional pension at 09/04/2012 - s59(5ZA) and PI (Review) Order applies ⁶³		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£288.25	$((4,220 + 65.41) \times 5.2\% = 222.84) + 65.41 = 288.25$
Total Pension	£5,303.85	
Notional pension at 06/04/2013 - GMP Increase Order ⁶⁴ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£21.84	$((5 + 0.30) \times 2.2\% = 0.12) + 0.30 = 0.42 \times 52 = 21.84$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£288.25	
Total Pension	£5,310.09	

⁶² SI 2012/693 – Increases applied to the weekly GMP

⁶³ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2012/782

⁶⁴ SI 2013/573 – Increases applied to the weekly GMP

Example 3 – (1) Male member died before 6 April 2016 and connected widow

Notional pension at 08/04/2013 - s59(5ZA) and PI (Review) Order applies ⁶⁵		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£21.84	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£387.43	$((4,220 + 288.25) \times 2.2\% = 99.18) + 288.25 = 387.43$
Widow's Pension Payable at 1/10/2013	£5,409.27	WIDOW'S PENSION PAYABLE FROM 01/10/2013
Pension at 06/04/2014 - GMP Increase Order ⁶⁶ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£29.64	$((5 + 0.42) \times 2.7\% = 0.15) + 0.42 = 0.57 \times 52 = 29.64$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£387.43	
Total Pension	£5,417.07	
Pension at 07/04/2014 – s59(5ZA) and PI (Review) Order applies ⁶⁷		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£29.64	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£511.83	$((4,220 + 387.43) \times 2.7\% = 124.40) + 387.43 = 511.83$
Total Pension	£5,541.47	

⁶⁵ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2013/604

⁶⁶ SI 2014/515 – Increases to be applied to the weekly GMP

⁶⁷ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

Example 3 – (1) Male member died before 6 April 2016 and connected widow

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply ⁶⁸		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£33.28	$((5 + 0.57) \times 1.2\% = 0.07) + 0.57 = 0.64) \times 52 = 33.28$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£568.61	$((4,220 + 511.83) \times 1.2\% = 56.78) + 511.83 = 568.61$
Total Pension	£5,601.89	

Pension at 05/04/2016		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,601.89	

No change in payment from 5 April 2016 to 6 April 2016 because the widow did not fall into any paragraphs of the Ministerial Direction dated 31 March 2021.

Pension at 06/04/2016 – GMP Increase Order ⁶⁹ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£33.28	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	

⁶⁸ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

⁶⁹ GMP Increase Order not issued for 2016

Example 3 – (1) Male member died before 6 April 2016 and connected widow

Total Pension	£5,601.89
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Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies⁷⁰		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 0%	£568.61	
Total Pension	£5,601.89	

⁷⁰ Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 4 Female member died before 6 April 2016

Female member – taking payment of benefits at age 62)				
Date of Birth	01/10/1951	GMP	Weekly	Yearly
Payment of public service pension benefits - age 62 (SPa 06/03/2013)	01/10/2013	Pre 88	£20.00	£1,040.00
Date of death	30/09/2014	Post 88	£10.00	£520.00
Did AP<GMP ⁷¹ apply at any time during payment?	Yes	From date of payment to date of death because the member had deferred drawing her State pension.		

GMP Increments from GMP age (60) to age 62 (date of payment of public service benefits) ⁷²		Notes
Inflation proof Post 88 weekly GMP ⁷³	£10.53	6 April 2012 ⁷⁴ (10 x 3% = 0.30) + 10 = 10.30 6 April 2013 ⁷⁵ (10.30 x 2.2% = 0.23) + 10.30 = 10.53
Post 88 GMP weekly increments	£1.56	(10.53 x 104) / 700 = 1.56
Pre 88 GMP weekly increments	£2.97	(20 x 104) / 700 = 2.97

Pension at 01/10/2013		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£154.44	2.97 x 52 = 154.44
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%– 3%	(£27.56)	0.53 x 52 = 27.56
Increments on Post 88 GMP	£81.12	1.56 x 52 = 81.12
Excess over GMP Pension (Total Pension less total GMP including increments excluding Post 88 increases)	£8,204.44	10,000 - 1,040 – 154.44 – 520 – 81.12 = 8,204.44
Total Pension from outset of payment AP<GMP	£10,027.56	

⁷¹ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2

⁷² Section 15(1) of Pension Schemes Act 1993

⁷³ Section 15(4) of Pensions Schemes Act 1993

⁷⁴ SI 2012/693 – Increases applied to the weekly GMP

⁷⁵ SI 2013/573 – Increases applied to the weekly GMP

Example 4 Female member died before 6 April 2016

Pension at 06/04/2014 – GMP Increase Order ⁷⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£154.44	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%– 2.7%	£42.12	$((10.53 \times 2.7\% = 0.28) + 0.53 = 0.81) \times 52 = 42.12$
Increments on Post 88 GMP	£81.12	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 2.7%	£2.08	$(1.56 \times 2.7\% = 0.04) \times 52 = 2.08$
Excess over GMP Pension	£8,204.44	
Total Pension	£10,044.20	

Pension at 07/04/2014 – s59(5), s59A and PI (Review) Order applies ⁷⁷		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 1.35%	£14.04	$(20 \times (\text{pro rata PI of } 2.7\% \times 6/12 = 1.35\%) = 0.27) \times 52 = 14.04$
Increments on Pre 88 GMP	£154.44	
Increase (cumulative) applied to increments on Pre 88 GMP	£2.08	$-(2.97 \times (\text{pro rata PI of } 2.7\% \times 6/12 = 1.35\%) = 0.04) \times 52 = 2.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£42.12	
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00	£0 as pro rata increase less than 3% (1.35%)
Increments on Post 88 GMP	£81.12	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£2.08	
Increase (cumulative) applied to increments on Post 88 GMP over 3%	£0.00	–£0 as pro rata increase less than 3% (1.35%)
Excess over GMP Pension	£8,204.44	
Increase (cumulative) applied to excess over GMP Pension - 1.35%	£110.76	$8,204.44 \times (\text{pro rata PI of } 2.7\% \times 6/12 = 1.35\%) = 110.76$
Total Pension	£10,171.08	Rate of pension at date of death

⁷⁶ SI 2014/515 – Increases applied to weekly GMP

⁷⁷ Section 59(5) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 and SI 2014/668

Example 4 – (1) Female member died before 6 April 2016 and connected widower

Widower's calculation - widower is in receipt of either old (<06/04/2016) State death benefits including inherited AP

Member's Date of Birth	01/10/1951	Widower's GMP	Weekly	Yearly
Member's date of payment - age 62	01/10/2013	Pre 88	£0.00	£0.00
Member's date of death	30/09/2014	Post 88 ⁷⁸	£5.00	£260.00
Widower's pension payable from:	01/10/2014	Marriage before member left active membership		
Widower's date of birth (SPa 30/05/2024 - age 66)	30/05/1958			

Widower's GMP Increments from deceased Member GMP age (60) to age 62 (date of payment of public service benefits)⁷⁹

		Notes
Inflation proof Post 88 weekly GMP ⁸⁰	£5.26	6 April 2012 ⁸¹ (5 x 3% = 0.15) + 5 = 5.15 6 April 2013 ⁸² (5.15 x 2.2% = 0.11) + 5.15 = 5.26
Post 88 GMP weekly increments	£0.78	(5.26 x 104) / 700 = 0.78

GMP is effective from the member's GMP date - calculation of widower's pension payable from 1/10/2014 – AP>=GMP

Notional pension at 1/10/2013

		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£13.52	(06/04/2012 ⁸³ (5 x 3% = 0.15) + 5 = 5.15) + (06/04/2013 ⁸⁴ (5.15 x 2.2% = 0.11) + 5.15 = 5.26) = 0.26 x 52 = 13.52
Increments on Post 88 GMP	£40.56	0.78 x 52 = 40.56
Excess over GMP Pension (Total Pension less total GMP)	£4,699.44	5,000 – 260 – 40.56 = 4699.44
Total Pension	£5,013.52	

Notional pension at 06/04/2014 - GMP Increase Order⁸⁵ applies

		Notes
Post 88 GMP	£260.00	

⁷⁸ Section 17(4) of Pension Schemes Act 1993 prescribes that a widower's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments

⁷⁹ Section 15(1) of Pension Schemes Act 1993

⁸⁰ Section 15(4) of Pensions Schemes Act 1993

⁸¹ SI 2012/693 – Increases applied to the weekly GMP

⁸² SI 2013/573 – Increases applied to the weekly GMP

⁸³ SI 2012/693 – Increases applied to the weekly GMP

⁸⁴ SI 2013/573 – Increases applied to the weekly GMP

⁸⁵ SI 2014/515 – Increases applied to the weekly GMP

Example 4 – (1) Female member died before 6 April 2016 and connected widower

Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£20.80	$((5 + 0.26) \times 2.7\% = 0.14) + 0.26 = 0.40) \times 52 = 20.80$
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 2.7%	£1.04	$(0.78 \times 2.7\% = 0.02) \times 52 = 1.04$
Excess over GMP Pension	£4,699.44	
Total Pension	£5,021.84	

Notional pension at 07/04/2014 – s59(5ZA) and PI (Review)

Notes

Order applies⁸⁶

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£20.80	
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£1.04	
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension – 1.35%	£63.44	$4,699.44 \times \text{pro rata PI of } 2.7\% \times 6/12 = 1.35\% = 63.44$
Total Pension	£5,085.28	WIDOWER'S PENSION PAYABLE FROM 01/10/2014

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply⁸⁷

Notes

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP - 1.2%	£23.92	$((5 + 0.40) \times 1.2\% = 0.06) + 0.40 = 0.46) \times 52 = 23.92$
Increments on Post 88 GMP capped at 3%	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 1.2%	£1.56	$((0.78 + 0.02 = 0.80) \times 1.2\% = 0.01) + 0.02 = 0.03) \times 52 = 1.56$
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£120.59	$((4,699.44 + 63.44) \times 1.2\% = 57.15) + 63.44 = 120.59$
Total Pension	£5,146.07	

⁸⁶ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

⁸⁷ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Example 4 – (1) Female member died before 6 April 2016 and connected widower

Pension at 05/04/2016		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£23.92	
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£1.56	
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension	£120.59	
Total Pension	£5,146.07	

No change in payment from 5 April 2016 to 6 April 2016 because the widower did not fall into any paragraphs of the Ministerial Direction dated 31 March 2025

Pension at 06/04/2016 – GMP Increase Order ⁸⁸ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£23.92	
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 0%	£1.56	
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension	£120.59	
Total Pension	£5,146.07	

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies ⁸⁹		Notes
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⁸⁸ GMP Increase Order not issued for 2016

⁸⁹ Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 4 – (1) Female member died before 6 April 2016 and connected widower

Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£23.92
Increments on Post 88 GMP	£40.56
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£1.56
Excess over GMP Pension	£4,699.44
Increase (cumulative) applied to excess over GMP Pension – 0%	£120.59
Total Pension	£5,146.07

Example 5 Male member died before 6 April 2016

Male member – taking payment of benefits at age 59				
Date of Birth	01/10/1951	GMP at date of death	Weekly	Yearly
Payment of public service pension benefits - age 59 (SPa 01/10/2016)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	31/08/2013	Post 88	£10.00	£520.00
Did AP<GMP ⁹⁰ apply at any time during payment?	No, member died before GMP age			
Pension at 01/10/2010				Notes
Basic pension	£10,000.00			
Total Pension	£10,000.00			
Pension at 11/04/2011 – PI (Review) Order applies⁹¹				Notes
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 1.55%	£155.00	10,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 155		
Total Pension	£10,155.00			
Pension at 09/04/2012 – PI (Review) Order applies⁹²				Notes
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 5.2%	£683.06	((10,000 + 155) x 5.2% = 528.06) + 155 = 683.06		
Total Pension	£10,683.06			
Pension at 08/04/2013 – PI (Review) Order applies⁹³				Notes
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 2.2%	£918.09	((10,000 + 683.06) x 2.2% = 235.03) + 683.06 = 918.09		
Total Pension	£10,918.09		Rate of pension at date of death	

⁹⁰ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

⁹¹ SI 2011/827

⁹² SI 2012/782

⁹³ SI 2013/604

Example 5 – (1) Male member died before 6 April 2016 connected widow

Widow's calculation - widow is in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/2017) State death benefits that included AP

Member's Date of Birth	01/10/1951	Widow's GMP at date of death	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	31/08/2013	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/09/2013	Marriage before member left active membership		
Widow's Date of Birth (SPa 31/12/2009 – age 60)	31/12/1949			

GMP is effective from the day after date of death of member - calculation of widow's pension payable from 1/9/2013 – AP>=GMP

Notional Pension at 01/09/2013	Notes	
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220
Increase (cumulative) applied to basic pension	£459.04	$((5,000 \times 1.55\% \text{ (pro rata } 6/12 \times 3.1\%^{94})} = 77.50) + 5,000 = 5,077.50)$ $((5,077.50 \times 5.2\%^{95} = 264.03) + 5,077.50 = 5,341.53)$ $((5,341.53 \times 2.2\%^{96} = 117.51) + 5,341.53 = 5,459.04)$ $77.50 + 264.03 + 117.51 = 459.04$
Total Pension	£5,459.04	WIDOW'S PENSION PAYABLE FROM 01/09/2013

Pension at 06/04/2014 - GMP Increase Order⁹⁷ applies

	Notes	
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£7.28	$(5 \times 2.7\% = 0.14) \times 52 = 7.28$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£459.04	
Total Pension	£5,466.32	

⁹⁴ SI 2011/827

⁹⁵ SI 2012/782

⁹⁶ SI 2013/604

⁹⁷ SI 2014/515 – Increases applied to the weekly GMP

Example 5 – (1) Male member died before 6 April 2016 connected widow

Pension at 07/04/2014 – s59(5) and PI (Review) Order applies ⁹⁸		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.28	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£585.37	$((4,220 + 459.04) \times 2.7\% = 126.33) + 459.04 = 585.37$
Total Pension	£5,592.65	

Pension at 06/04/2015 - GMP Increase Order and s59(5) and PI (Review) Orders apply ⁹⁹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£10.40	$((5 + 0.14) \times 1.2\% = 0.06) + 0.14 = 0.20) \times 52 = 10.40$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£643.03	$((4,220 + 585.37) \times 1.2\% = 57.66) + 585.37 = 643.03$
Total Pension	£5,653.43	

Pension at 05/04/2016		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£10.40	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£643.03	
Total Pension	£5,653.43	

⁹⁸ Section 59(5) of Social Security Pensions Act 1975 and SI 2014/668. Note that section 59(5ZA) of the Social Security Pensions Act 1975 does not apply because there was no period between the date the deceased member became entitled to the GMP and the date of death.

⁹⁹ SI 2015/470 and Section 59(5) of Social Security Pensions Act 1975 and SI 2015/671. Note that section 59(5ZA) of the Social Security Pensions Act 1975 does not apply because there was no period between the date the deceased member became entitled to the GMP and the date of death.

Example 5 – (1) Male member died before 6 April 2016 connected widow

No change in payment from 5 April 2016 to 6 April 2016 because the widower did not fall into any paragraphs of the Ministerial Direction dated 31 March 2025

Pension at 06/04/2016 – GMP Increase Order¹⁰⁰ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£10.40	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£643.03	
Total Pension	£5,653.43	

Pension at 11/04/2016 – s59(5) and PI (Review) Order applies¹⁰¹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£10.40	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 0%	£643.03	
Total Pension	£5,653.43	

¹⁰⁰ GMP Increase Order not issued for 2016

¹⁰¹ Section 59(5) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016. Note that section 59(5ZA) of the Social Security Pensions Act 1975 does not apply because there was no period between the date the deceased member became entitled to the GMP and the date of death.

Example 6 –Female member died after 5 April 2016 and before 6 April 2017

Female member – taking payment of benefits at age 63				
Date of Birth	31/01/1953	GMP	Weekly	Yearly
Payment of public service pension benefits - age 63 (SPa 06/11/2015)	31/01/2016	Pre 88	£20.00	£1,040.00
Date of death	30/11/2016	Post 88	£10.00	£520.00
Did AP<GMP ¹⁰² apply at any time during payment?	No – member was in receipt of old (<06/04/2016) State pension that included AP			
GMP Increments from GMP age (60) to age 63 (date of payment of public service benefits) ¹⁰³				Notes
Inflation proof Post 88 weekly GMP ¹⁰⁴	£10.63	6 April 2013 ¹⁰⁵ (10 x 2.2% = 0.22) + 10 = 10.22 6 April 2014 ¹⁰⁶ (10.22 x 2.7% = 0.28) + 10.22 = 10.50 6 April 2015 ¹⁰⁷ (10.50 x 1.2% = 0.13) + 10.50 = 10.63		
Post 88 GMP weekly increments	£2.37	(10.63 x 156) / 700 = 2.37		
Pre 88 GMP weekly increments	£4.46	(20 x 156) / 700 = 4.46		
Pension at 31/01/2016				Notes
Pre 88 GMP	£1,040.00			
Increments on Pre 88 GMP	£231.92	4.46 x 52 = 231.92		
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£32.76	0.63 x 52 = 32.76		
Increments on Post 88 GMP	£123.24	2.37 x 52 = 123.24		
Excess over GMP Pension (Total Pension less total GMP including increments excluding Post 88 increases)	£8,084.84	10,000 - 1,040 – 231.92 – 520 – 123.24 = 8,084.84		
Total Pension from outset of payment AP>=GMP	£10,032.76			

¹⁰² Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

¹⁰³ Section 15(1) of Pension Schemes Act 1993

¹⁰⁴ Section 15(4) of Pensions Schemes Act 1993

¹⁰⁵ SI 2013/573 – Increases applied to the weekly GMP

¹⁰⁶ SI 2014/515 – Increases applied to the weekly GMP

¹⁰⁷ SI 2015/470 – Increases applied to the weekly GMP

Example 6 –Female member died after 5 April 2016 and before 6 April 2017

No change from 5 April 2016 to 6 April 2016 as the member reached SPa before 6 April 2016 and remained in receipt of old (<06/04/2016) State pension that included AP.

Pension at 06/04/2016 – GMP Increase Order¹⁰⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£231.92	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£32.76	
Increments on Post 88 GMP	£123.24	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 0%	£0.00	
Excess over GMP Pension	£8,084.84	
Total Pension	£10,032.76	

Pension at 11/04/2016 – s59(5) and PI (Review) Order applies¹⁰⁹		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£231.92	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£32.76	
Increments on Post 88 GMP	£123.24	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£0.00	
Excess over GMP Pension	£8,084.84	
Increase (cumulative) applied to excess over GMP Pension - 0%	£0.00	
Total Pension	£10,032.76	Rate of pension at date of death

¹⁰⁸ GMP Increase Order 2016 not issued

¹⁰⁹ Section 59(5) of Social Security Pensions Act 1975 and PI (review) Order 2016 not issued

Example 6 –Female member died after 5 April 2016 and before 6 April 2017

Example 6 – (1) Female member died after 5 April 2016 and before 6 April 2017 connected same sex spouse

Same sex spouse calculation – same sex spouse is in receipt of old (<06/04/2017) State death benefits where entitlement to inherited AP exists but is not payable

Member's Date of Birth	31/01/1953	Survivor's GMP	Weekly	Yearly
Member's date of payment - age 63	31/01/2016	Pre 88	£0.00	£0.00
Member's date of death	30/11/2016	Post 88 ¹¹⁰	£5.00	£260.00
Widower's pension payable from:	01/12/2016	Marriage before member left active membership		
Widower's date of birth (SPa 31/12/2022 – age 66)	31/12/1956			

Future increase assumptions

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	2%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	2%

Same sex spouse GMP Increments from deceased GMP age (60) to age 63 (date of payment of public service benefits)¹¹¹

		Notes
Inflation proof Post 88 weekly GMP ¹¹²	£5.31	6 April 2013 ¹¹³ (5 x 2.2% = 0.11) + 5 = 5.11 6 April 2014 ¹¹⁴ (5.11 x 2.7% = 0.14) + 5.11 = 5.25 6 April 2015 ¹¹⁵ (5.25 x 1.2% = 0.06) + 5.25 = 5.31
Post 88 GMP weekly increments	£1.18	(5.31 x 156) / 700 = 1.18

¹¹⁰ Section 17(4) of Pension Schemes Act 1993 prescribes that a same sex spouse's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments

¹¹¹ Section 15(1) of Pension Schemes Act 1993

¹¹² Section 15(4) of Pensions Schemes Act 1993

¹¹³ SI 2013/573 – Increases applied to the weekly GMP

¹¹⁴ SI 2014/515 – Increases applied to the weekly GMP

¹¹⁵ SI 2015/470 – Increases applied to the weekly GMP

Example 6 – (1) Female member died after 5 April 2016 and before 6 April 2017 connected same sex spouse

GMP is effective from the member's GMP date - calculation of same sex spouse's pension payable from 01/12/2016 – AP<GMP		
Notional pension at 31/01/2016		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%– 3%	£16.12	$0.31 \times 52 = 16.12$
Increments on Post 88 GMP	£61.36	$1.18 \times 52 = 61.36$
Excess over GMP Pension (Total Pension less total GMP)	£4,678.64	$5,000 - 260 - 61.36 = 4,678.64$
Total Pension	£5,016.12	

Notional pension at 06/04/2016 – GMP Increase Order ¹¹⁶ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£16.12	
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 0%	£0.00	
Excess over GMP Pension	£4,678.64	
Total Pension	£5,016.12	

Notional pension at 11/04/2016 – s59(5ZA) and S59A and PI (Review) Order applies ¹¹⁷		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£16.12	
Increase (cumulative) applied to Post 88 GMP over 3% - 0%	£0.00	

¹¹⁶ GMP Increase Order not issued for 2016

¹¹⁷ Section 59(5ZA) and S59A of Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 2(b) and 3 (Although it might appear that the survivor would fall into paragraphs 7 and 8 of the Ministerial Direction dated 31 March 2021 because their SPa is after 5 April 2021 this is not the case. This is because the member died before 6 April 2017 and thus the survivor was entitled to inherited AP within the old (<06/04/2017) State death benefits (albeit for the purpose of this example inherited AP was not payable) and therefore falls within paragraphs 2(b) and 3 before SPa. When the survivor reaches SPa they will be entitled to the new (>05/04/2016) State pension that does not include inherited AP and thus at SPa the survivor will fall into paragraphs 7 and 8 of the Ministerial Direction dated 31 March 2021) and PI (Review) Order not issued for 2016

Example 6 – (1) Female member died after 5 April 2016 and before 6 April 2017 connected same sex spouse

Increments on Post 88 GMP	£61.36
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to increments on Post 88 GMP over 3%	£0.00
Excess over GMP Pension	£4,678.64
Increase (cumulative) applied to excess over GMP Pension – 0%	£0.00

Same Sex Spouse Pension Payable at 01/12/2016	£5,016.12	SAME SEX SPOUSE PENSION PAYABLE FROM 01/12/2016
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For simplicity, **the example takes no account of** the Local Government Pensions Scheme (Miscellaneous Amendment) Regulations 2018 [SI2018/1366] which equalise the survivor benefits of civil partners and same sex marriage. To confirm, a surviving civil partners GMP and same sex marriage GMP has not changed because of these regulations.

Pension at 06/04/17 – GMP Increase Order¹¹⁸ applies	Notes	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£24.44	$((5 + 0.31) \times 3\% = 0.16) + 0.31 = 0.47 \times 52 = 24.44$
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 3%	£2.08	$(1.18 \times 3\% = 0.04) \times 52 = 2.08$
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension	£0.00	
Total Pension	£5,026.52	

Pension at 10/04/17 – S59(5ZA), S59A and PI (Review) Order¹¹⁹ applies	Notes	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£24.44	
Increase (Cumulative) applied to Post 88 GMP over 3% - 1%	£2.60	$((5 + 0.31) \times 1\% = 0.05) \times 52 = 2.60$

¹¹⁸ GMP Increase Order 2017 SI Assumed value of 3%

¹¹⁹ Section 59(5ZA) and S59A of Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 2(b) and 3 (Although it might appear that the survivor would fall into paragraphs 7 and 8 of the Ministerial Direction dated 31 March 2021 because their SPa is after 5 April 2021 this is not the case. This is because the member died before 6 April 2017 and thus the survivor was entitled to inherited AP within the old (<06/04/2017) State death benefits (albeit for the purpose of this example inherited AP was not payable) and therefore falls within paragraphs 2(b) and 3 before Spa. When the survivor reaches SPa they will be entitled to the new (>05/04/2016) State pension that does not include inherited AP and thus at SPa the survivor will fall into paragraphs 7 and 8 of the Ministerial Direction dated 31 March 2021) – PI 2017 SI Assumed value of 4% for the purpose of this example

Example 6 – (1) Female member died after 5 April 2016 and before 6 April 2017 connected same sex spouse

Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£2.08	
Increase (cumulative) applied to increments on Post 88 GMP over 3% - 1%	£0.52	$(1.18 \times 1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension – 4%	£187.15	$4,678.64 \times 4\% = 187.15$
Total Pension	£5,216.79	

Pension at 06/04/18 – GMP Increase Order ¹²⁰ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£30.16	$((5 + 0.47) \times 2\% = 0.11) + 0.47 = 0.58) \times 52 = 30.16$
Increase (Cumulative) applied to Post 88 GMP over 3%	£2.60	
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 2%	£3.12	$((1.18 + 0.04) \times 2\% = 0.02) + 0.04 = 0.06) \times 52 = 3.12$
Increase (cumulative) applied to increments on Post 88 GMP over 3%	£0.52	
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension	£187.15	
Total Pension	£5,223.55	

Pension at 10/04/18 – S59(5ZA), S59A and PI (Review) Order ¹²¹ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£30.16	
Increase (Cumulative) applied to Post 88 GMP over 3% - 2%	£2.60	$((0.05 \times 2\% = 0.00) + 0.05) \times 52 = 2.60$
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£3.12	
Increase (cumulative) applied to increments on Post 88 GMP over 3% - 0%	£0.52	$((0.01 \times 2\% = 0.00) + 0.01) \times 52 = 0.52$
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension – 2%	£284.47	$((4,678.64 + 187.15) \times 2\% = 97.32) + 187.15 = 284.47$

¹²⁰ GMP Increase Order 2018 SI Assumed value of 2%

¹²¹ Section 59(5ZA) and S59A of Social Security Pensions Act 1975 - Ministerial Direction dated 31 March 2021 paragraphs 2(b) and 3 – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 6 – (1) Female member died after 5 April 2016 and before 6 April 2017 connected same sex spouse

Total Pension	£5,320.87
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Example 7 Male member died after 5 April 2017

Male member – taking payment of benefits at age 59 (Summary of example 7 can be found here)				
Date of Birth	01/10/1951	GMP	Weekly	Yearly
Payment of public service pension benefits - age 59 (SPa 01/10/2016)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	31/08/2017	Post 88	£10.00	£520.00
Did AP<GMP ¹²² apply at any time during payment?	Yes from 01/10/2016 – applied for life as the member was in receipt of new (>=06/04/2016) State pension (new State pension does not include AP)			
Increase assumptions for the purpose of this example				
GMP Increase Order 2017 – Effective on 6 April 2017	3%			
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%			
GMP Increase Order 2018 – Effective on 6 April 2018	2%			
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	2%			
Pension at 01/10/2010			Notes	
Basic pension	£10,000.00			
Total Pension	£10,000.00			
Pension at 11/04/2011 – PI (Review) Order applies ¹²³			Notes	
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 1.55%	£155.00	10,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 155		
Total Pension	£10,155.00			
Pension at 09/04/2012 – PI (Review) Order applies ¹²⁴			Notes	
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 5.2%	£683.06	((10,000 + 155) x 5.2% = 528.06) + 155 = 683.06		
Total Pension	£10,683.06			

¹²² Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

¹²³ SI 2011/827

¹²⁴ SI 2012/782

Example 7 Male member died after 5 April 2017

Pension at 08/04/2013 – PI (Review) Order applies ¹²⁵		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£918.09	$((10,000 + 683.06) \times 2.2\% = 235.03) + 683.06 = 918.09$
Total Pension	£10,918.09	

Pension at 07/04/2014 – PI (Review) Order applies ¹²⁶		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£1,212.88	$((10,000 + 918.09) \times 2.7\% = 294.79) + 918.09 = 1,212.88$
Total Pension	£11,212.88	

Pension at 06/04/2015 – PI (Review) Order applies ¹²⁷		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£1,347.43	$((10,000 + 1,212.88) \times 1.2\% = 134.55) + 1,212.88 = 1,347.43$
Total Pension	£11,347.43	

No change from 5 April 2016 to 6 April 2016 as the member was under GMP age.

Pension at 11/04/2016 – PI (Review) Order applies ¹²⁸		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 0%	£1,347.43	
Total Pension	£11,347.43	

¹²⁵ SI 2013/604

¹²⁶ SI 2014/668

¹²⁷ SI 2015/671

¹²⁸ No PI (Review) Order issued

Example 7 Male member died after 5 April 2017

Pension at 01/10/2016 (age 65) – AP<GMP ¹²⁹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	10,000 – 1,040 – 520 = 8,440
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,347.43	

Pension at 06/04/17 – GMP Increase Order ¹³⁰ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£15.60	(10 x 3% = 0.30) x 52 = 15.60
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,363.03	

Pension at 10/04/17 – S59 & S59A (applies for life) and PI (Review) Order ¹³¹ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 4%	£41.60	(20 x 4% = 0.80) x 52 = 41.60
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% - 1%	£5.20	(10 x 1% = 0.10) x 52 = 5.20
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£1,738.93	((8,440 + 1347.43) x 4% = 391.50) + 1347.43 = 1,738.93
Total Pension	£11,801.33	Rate of pension at date of death

¹²⁹ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

¹³⁰ GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹³¹ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8 – PI 2017 SI Assumed value of 4% for the purpose of this example

Example 7 – (1) Male member died after 5 April 2017 and connected widow

Widow's calculation - widow is in receipt of her old (<06/04/2016) State Pension that included inherited AP

Member's Date of Birth	01/10/1951	Widow's GMP	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	31/08/2017	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/09/2017	Marriage before leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

GMP is effective from the deceased member's GMP date - calculation of widow's pension payable from 1/9/2017 – AP>=GMP

Notional pension at 01/10/2010		Notes
Basic pension	£5,000.00	
Total Pension	£5,000.00	
Notional pension at 11/04/2011 – PI (Review) Order applies ¹³²		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£77.50	5,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 77.50
Total Pension	£5,077.50	
Notional pension at 09/04/2012 – PI (Review) Order applies ¹³³		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£341.53	$((5,000 + 77.50) \times 5.2\% = 264.03) + 77.50 = 341.53$
Total Pension	£5,341.53	
Notional pension at 08/04/2013 – PI (Review) Order applies ¹³⁴		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£459.04	$((5,000 + 341.53) \times 2.2\% = 117.51) + 341.53 = 459.04$
Total Pension	£5,459.04	

¹³² SI 2011/827

¹³³ SI 2012/782

¹³⁴ SI 2013/604

Example 7 – (1) Male member died after 5 April 2017 and connected widow

Notional pension at 07/04/2014 – PI (Review) Order applies ¹³⁵		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£606.43	$((5,000 + 459.04) \times 2.7\% = 147.39) + 459.04 = 606.43$
Total Pension	£5,606.43	

Notional pension at 06/04/2015 – PI (Review) Order applies ¹³⁶		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£673.71	$((5,000 + 606.43) \times 1.2\% = 67.28) + 606.43 = 673.71$
Total Pension	£5,673.71	

No change from 5 April 2016 to 6 April 2016 as the inherited GMP effective date had not been reached and the survivor reached SPa before 6 April 2016.

Notional pension at 11/04/2016 – PI (Review) Order applies ¹³⁷		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 0%	£673.71	
Total Pension	£5,673.71	

Notional pension at 01/10/2016 (deceased member's GMP age 65) – AP>=GMP ¹³⁸		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	$5,000 - 520 - 260 = 4,220$
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,673.71	

¹³⁵ SI 2014/668

¹³⁶ SI 2015/671

¹³⁷ No PI (Review) Order issued

¹³⁸ Section 59(5ZA) – Social Security Pensions Act 1975

Example 7 – (1) Male member died after 5 April 2017 and connected widow

Notional pension at 06/04/17 – GMP Increase Order ¹³⁹ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,681.51	

Notional pension at 10/04/17 – S59(5ZA) and PI (Review) Order ¹⁴⁰ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.80	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£869.46	$((4,220 + 673.71) \times 4\% = 195.75) + 673.71 = 869.46$
Widow's pension payable at 01/09/2017	£5,877.26	WIDOW'S PENSION PAYABLE FROM 01/09/2017

Pension at 06/04/18 – GMP Increase Order ¹⁴¹ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£13.00	$((5 + 0.15) \times 2\% = 0.10) + 0.15 = 0.25 \times 52 = 13$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£869.46	
Total Pension	£5,882.46	

¹³⁹ GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁴⁰ Section 59(5ZA) – Social Security Pensions Act 1975 – PI 2017 SI Assumed value of 4% for the purpose of this example

¹⁴¹ GMP Increase Order 2018 SI Assumed value of 2% for the purpose of this example

Example 7 – (1) Male member died after 5 April 2017 and connected widow

Pension at 09/04/18 – S59(5ZA) and PI (Review) Order ¹⁴² applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£13.00	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 2%	£971.25	$((4,220 + 869.46) \times 2\% = 101.79) + 869.46 = 971.25$
Total Pension	£5,984.25	

¹⁴² Section 59(5ZA) – Social Security Pensions Act 1975 – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 7 – (1) Male member died after 5 April 2017 and connected widow

Example 7 – (2) Male Member died after 5 April 2017 and connected widow

Widow's calculation - widow is in receipt of her old (<06/04/2016) State Pension that included inherited AP but living abroad in a non-reciprocal country

Member's Date of Birth	01/10/1951	Widow's GMP	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	31/08/2017	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/09/2017	Marriage before member left active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

GMP is effective from the deceased member's GMP date - calculation of widow's pension payable from 1/9/2017 – AP<GMP

Notional pension at 01/10/2010	Notes	
Basic pension	£5,000.00	
Total Pension	£5,000.00	

Notional pension at 11/04/2011 – PI (Review) Order applies ¹⁴³	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£77.50	5,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 77.50
Total Pension	£5,077.50	

Notional pension at 09/04/2012 – PI (Review) Order applies ¹⁴⁴	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£341.53	((5,000 + 77.50) x 5.2% = 264.03) + 77.50 = 341.53
Total Pension	£5,341.53	

Notional pension at 08/04/2013 – PI (Review) Order applies ¹⁴⁵	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£459.04	((5,000 + 341.53) x 2.2% = 117.51) + 341.53 = 459.04
Total Pension	£5,459.04	

¹⁴³ SI 2011/827

¹⁴⁴ SI 2012/782

¹⁴⁵ SI 2013/604

Example 7 – (2) Male Member died after 5 April 2017 and connected widow

Notional pension at 07/04/2014 – PI (Review) Order applies ¹⁴⁶		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£606.43	$((5,000 + 459.04) \times 2.7\% = 147.39) + 459.04 = 606.43$
Total Pension	£5,606.43	

Notional pension at 06/04/2015 – PI (Review) Order applies ¹⁴⁷		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£673.71	$((5,000 + 606.43) \times 1.2\% = 67.28) + 606.43 = 673.71$
Total Pension	£5,673.71	

No change from 5 April 2016 to 6 April 2016 as the inherited GMP effective date had not been reached and the survivor reached SPa before 6 April 2016.

Notional pension at 11/04/2016 – PI (Review) Order applies ¹⁴⁸		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 0%	£673.71	
Total Pension	£5,673.71	

Notional pension at 01/10/2016 (deceased member's GMP age 65) – AP<GMP ¹⁴⁹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	$5,000 - 520 - 260 = 4,220$
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,673.71	

¹⁴⁶ SI 2014/668

¹⁴⁷ SI 2015/671

¹⁴⁸ No PI (Review) Order issued

¹⁴⁹ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3

Example 7 – (2) Male Member died after 5 April 2017 and connected widow

Notional pension at 06/04/17 – GMP Increase Order ¹⁵⁰ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,681.51	

Notional pension at 10/04/17 – S59(5ZA) and S59A and PI (Review) Order ¹⁵¹ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 4%	£20.80	$(10 \times 4\% = 0.40) \times 52 = 20.80$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.80	
Increase (cumulative) applied to Post 88 GMP over 3% - 1%	£2.60	$(5 \times 1\% = 0.05) \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£869.46	$((4,220 + 673.71) \times 4\% = 195.75) + 673.71 = 869.46$
Widow's pension payable at 01/09/2017	£5,900.66	WIDOW'S PENSION PAYABLE FROM 01/09/2017

Pension at 06/04/18 – GMP Increase Order ¹⁵² applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£20.80	

¹⁵⁰ GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁵¹ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 apply - PI 2017 SI Assumed value of 4% for the purpose of this example

¹⁵² GMP Increase Order 2018 SI Assumed value of 2% for the purpose of this example

Example 7 – (2) Male Member died after 5 April 2017 and connected widow

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£13.00	$((5 + 0.15) \times 2\% = 0.10) + 0.15 = 0.25) \times 52 = 13$
Increase (cumulative) applied to Post 88 GMP over 3%	£2.60	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£869.46	
Total Pension	£5,905.86	

Pension at 09/04/18 – S59(5ZA) and s59A and PI (Review) Order ¹⁵³ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 2%	£31.72	$((10 + 0.40) \times 2\% = 0.21) + 0.40 = 0.61) \times 52 = 31.72$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£13.00	
Increase (cumulative) applied to Post 88 GMP over 3% - 0%	£2.60	$(0.05 \times 2\% = 0.00) + 0.05 \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 2%	£971.25	$((4,220 + 869.46) \times 2\% = 101.79) + 869.46 = 971.25$
Total Pension	£6,018.57	

¹⁵³ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 apply – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 8 Male member died after 5 April 2017

Male member – taking payment of benefits at age 59

Date of Birth	01/10/1951	GMP	Weekly	Yearly
Payment of public service pension benefits - age 59 (SPa 01/10/2016)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	31/08/2017	Post 88	£10.00	£520.00

Yes from 01/10/2016 – applied for life as the member was in receipt of new (>=06/04/2016) State pension (new State pension does not include AP)

Did AP<GMP¹⁵⁴ apply at any time during payment?

Increase assumptions for the purpose of this example

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	2%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	2%

Pension at 01/10/2010	Notes	
Basic pension	£10,000.00	
Total Pension	£10,000.00	

Pension at 11/04/2011 – PI (Review) Order applies ¹⁵⁵	Notes	
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£155.00	10,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 155
Total Pension	£10,155.00	

Pension at 09/04/2012 – PI (Review) Order applies ¹⁵⁶	Notes	
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£683.06	((10,000 + 155) x 5.2% = 528.06) + 155 = 683.06
Total Pension	£10,683.06	

¹⁵⁴ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8.

¹⁵⁵ SI 2011/827

¹⁵⁶ SI 2012/782

Example 8 Male member died after 5 April 2017

Pension at 08/04/2013 – PI (Review) Order applies ¹⁵⁷		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£918.09	$((10,000 + 683.06) \times 2.2\% = 235.03) + 683.06 = 918.09$
Total Pension	£10,918.09	

Pension at 07/04/2014 – PI (Review) Order applies ¹⁵⁸		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£1,212.88	$((10,000 + 918.09) \times 2.7\% = 294.79) + 918.09 = 1,212.88$
Total Pension	£11,212.88	

Pension at 06/04/2015 – PI (Review) Order applies ¹⁵⁹		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£1,347.43	$((10,000 + 1,212.88) \times 1.2\% = 134.55) + 1,212.88 = 1,347.43$
Total Pension	£11,347.43	

No change on 6 April 2016 as the member was under both SPa and GMP age.

Pension at 11/04/2016 – PI (Review) Order applies ¹⁶⁰		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 0%	£1,347.43	
Total Pension	£11,347.43	

¹⁵⁷ SI 2013/604

¹⁵⁸ SI 2014/668

¹⁵⁹ SI 2015/671

¹⁶⁰ No PI (Review) Order issued

Example 8 Male member died after 5 April 2017

Pension at 01/10/2016 (age 65) – AP<GMP ¹⁶¹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	10,000 – 1,040 – 520 = 8,440
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,347.43	

Pension at 06/04/17 – GMP Increase Order ¹⁶² applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£15.60	(10 x 3% = 0.30) x 52 = 15.60
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,363.03	

Pension at 10/04/17 – S59 & S59A (applies for life) and PI (Review) Order ¹⁶³ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 4%	£41.60	(20 x 4% = 0.80) x 52 = 41.60
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% - 1%	£5.20	(10 x 1% = 0.10) x 52 = 5.20
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£1,738.93	((8,440 + 1347.43) x 4% = 391.50) + 1347.43 = 1,738.93
Total Pension	£11,801.33	Rate of pension at date of death

¹⁶¹ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

¹⁶² GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁶³ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8 – PI 2017 SI Assumed value of 4% for the purpose of this example

Example 8 Male member died after 5 April 2017

Example 8 – (1) Male Member died after 5 April 2017 and connected civil partner

Civil partner's calculation – civil partner in receipt of either new ($\geq 06/04/2016$) State pension (new State pension does not include inherited AP) or new ($\geq 06/04/2017$) death benefits (new State death benefits do not include AP)

Member's Date of Birth	01/10/1951	Civil Partner's GMP	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£0	£0
Member's date of death	31/08/2017	Post 88 ¹⁶⁴	£5.00	£260.00
Civil Partner's Pension payable from:	01/09/2017	Civil partnership after member left active membership		
Civil Partner's Date of Birth (SPa 01/11/2016)	01/11/1951	(hence only post 06/04/1988 membership counts towards civil partner's pension)		

GMP is effective from the deceased member's GMP date - calculation of civil partner's pension payable from 1/9/2017 – AP < GMP for the lifetime of the widow

Notional pension at 01/10/2010	Notes	
Basic pension	£3,000.00	
Total Pension	£3,000.00	

Notional pension at 11/04/2011 – PI (Review) Order applies ¹⁶⁵	Notes	
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£46.50	3,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 46.50
Total Pension	£3,046.50	

Notional pension at 09/04/2012 – PI (Review) Order applies ¹⁶⁶	Notes	
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£204.92	$((3,000 + 46.50) \times 5.2\% = 158.42) + 46.50 = 204.92$
Total Pension	£3,204.92	

Notional pension at 08/04/2013 – PI (Review) Order applies ¹⁶⁷	Notes	
Basic Pension	£3,000.00	

¹⁶⁴ Section 17(4) of Pension Schemes Act 1993 prescribes that a civil partner's GMP is $\frac{1}{2}$ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments where appropriate

¹⁶⁵ SI 2011/827

¹⁶⁶ SI 2012/782

¹⁶⁷ SI 2013/604

Example 8 – (1) Male Member died after 5 April 2017 and connected civil partner

Increase (cumulative) applied to basic pension - 2.2%	£275.43	$((3,000 + 204.92) \times 2.2\% = 70.51) + 204.92 = 275.43$
Total Pension	£3,275.43	
Notional pension at 07/04/2014 – PI (Review) Order applies¹⁶⁸		
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£363.87	$((3,000 + 275.43) \times 2.7\% = 88.44) + 275.43 = 363.87$
Total Pension	£3,363.87	
Notional pension at 06/04/2015 – PI (Review) Order applies¹⁶⁹		
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£404.24	$((3,000 + 363.87) \times 1.2\% = 40.37) + 363.87 = 404.24$
Total Pension	£3,404.24	
Notional pension at 11/04/2016 – PI (Review) Order applies¹⁷⁰		
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 0%	£404.24	
Total Pension	£3,404.24	
Notional pension at 01/10/2016 (deceased member's GMP age 65) – AP<GMP¹⁷¹		
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	$3,000 - 260 = 2,740$
Increase (cumulative) applied to excess over GMP pension	£404.24	
Total Pension	£3,404.24	
Notional pension at 06/04/17 – GMP Increase Order¹⁷² applies		
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP – 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$

¹⁶⁸ SI 2014/668

¹⁶⁹ SI 2015/671

¹⁷⁰ No PI (Review) Order issued

¹⁷¹ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8

¹⁷² GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

Example 8 – (1) Male Member died after 5 April 2017 and connected civil partner

Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension	£404.24	
Total Pension	£3,412.04	
Notional pension at 10/04/17 – S59(5ZA) and S59A and PI (Review) Order¹⁷³ applies		
		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£7.80	
Increase (cumulative) applied to Post 88 GMP over 3% - 1%	£2.60	$(5 \times 1\% = 0.05) \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£530.01	$((2,740 + 404.24) \times 4\% = 125.77) + 404.24 = 530.01$
Civil Partner's pension payable at 01/09/2017	£3,540.41	CIVIL PARTNER'S PENSION PAYABLE FROM 01/09/2017

For simplicity, **the example takes no account of** the Local Government Pensions Scheme (Miscellaneous Amendment) Regulations 2018 [SI2018/1366] which equalise the survivor benefits of civil partners and same sex marriage. To confirm, a surviving civil partners GMP and same sex marriage GMP has not changed because of these regulations.

Pension at 06/04/18 – GMP Increase Order¹⁷⁴ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP – 2%	£13.00	$((5 + 0.15) \times 2\% = 0.10) + 0.15 = 0.25) \times 52 = 13$
Increase (cumulative) applied to Post 88 GMP over 3%	£2.60	
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension	£530.01	
Total Pension	£3,545.61	

Pension at 09/04/18 – S59(5ZA) and PI (Review) Order¹⁷⁵ applies		Notes
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¹⁷³ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 - PI 2017 SI Assumed value of 4% for the purpose of this example

¹⁷⁴ GMP Increase Order 2018 SI Assumed value of 2% for the purpose of this example

¹⁷⁵ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 8 – (1) Male Member died after 5 April 2017 and connected civil partner

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£13.00	
Increase (cumulative) applied to Post 88 GMP over 3% - 2%	£2.60	$(0.05 \times 2\% = 0.00) + 0.05 \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension – 2%	£595.41	$((2,740 + 530.01) \times 2\% = 65.40) + 530.01 = 595.41$
Total Pension	£3,611.01	

Example 9 Female member died after 5 April 2017

Female member – taking payment of benefits at age 62				
Date of Birth	30/04/1956	GMP	Weekly	Yearly
Payment of public service pension benefits - age 62 (SPa 30/04/2022 – age 66)	30/04/2018			
Date of death	31/08/2021	Post 88	£20.00	£1,040.00
Did AP<GMP ¹⁷⁶ apply at any time during payment?	Yes from 01/05/2018 – member died before SPa			
Increase assumptions for the purpose of this example				
GMP Increase Order 2017 – Effective on 6 April 2017	3%			
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%			
GMP Increase Order 2018 – Effective on 6 April 2018	1%			
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	1%			
GMP Increase Order 2019 – Effective on 6 April 2019	1%			
Pensions Increase (Review) Order 2019 – Effective on 8 April 2019	1%			
GMP Increase Order 2020 – Effective on 6 April 2020	3%			
Pensions Increase (Review) Order 2020 – Effective on 6 April 2020	5%			
GMP Increase Order 2021 – Effective on 6 April 2021	3%			
Pensions Increase (Review) Order 2021 – Effective on 12 April 2021	3%			
GMP Increase Order 2022 – Effective on 6 April 2022	2%			
Pensions Increase (Review) Order 2022 – Effective on 11 April 2022	2%			
GMP Increase Order 2023 – Effective on 6 April 2023	3%			
Pensions Increase (Review) Order 2023 – Effective on 10 April 2023	4%			
GMP Increments from GMP age (60) to age 62 (date of payment of public service benefits) ¹⁷⁷			Notes	
Inflation proof Post 88 weekly GMP ¹⁷⁸	£20.81	6 April 2017 ¹⁷⁹ (20 x 3% = 0.60) + 20 = 20.60 6 April 2018 ¹⁸⁰ (20.60 x 1% = 0.21) + 20.60 = 20.81		

¹⁷⁶ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 9 and 10

¹⁷⁷ Section 15(1) of Pension Schemes Act 1993

¹⁷⁸ Section 15(4) of Pensions Schemes Act 1993

¹⁷⁹ Assumed 2017 GMP Increase Order to be 3%

¹⁸⁰ Assumed 2018 GMP Increase Order to be 1% for the purpose of this example

Example 9 Female member died after 5 April 2017

Post 88 GMP weekly increments	£3.09	$(20.81 \times 104) / 700 = 3.09$
Pension at 30/04/2018		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£42.12	$0.81 \times 52 = 42.12$
Increments on Post 88 GMP	£160.68	$3.09 \times 52 = 160.68$
		Total Pre 6 April 1997 pension is £900.00. However, Post 88 GMP plus increments is greater and therefore represents Pre 97 pension
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	Total Post 5 April 1997 Pension £5,000.00
Total Pension from outset of payment AP<GMP	£6,242.80	

Pension at 06/04/19 – GMP Increase Order¹⁸¹ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 1%	£53.04	$((20.81 \times 1\% = 0.21) + 0.81 = 1.02) \times 52 = 53.04$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 1%	£1.56	$(3.09 \times 1\% = 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Total Pension	£6,255.28	

Pension at 08/04/19 – S59 & S59A (applies for life) and PI (Review) Order¹⁸² applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£53.04	
Increase (cumulative) applied to Post 88 GMP over 3% - 0%	£0.00	
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£1.56	
Increase (cumulative) on increments on Post 88 GMP over 3% - 0%	£0.00	
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	

¹⁸¹ GMP Increase Order 2019 SI Assumed value of 1% for the purpose of this example

¹⁸² Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2019 SI Assumed value of 1% for the purpose of this example

Example 9 Female member died after 5 April 2017

Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 0.92%	£46.00	$(1\% \times 11/12 = 0.92\%) \times 5,000.00 = 46.00$
Total Pension	£6,301.28	

Pension at 06/04/20 – GMP Increase Order ¹⁸³ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£85.80	$((21.02 \times 3\% = 0.63) + 1.02 = 1.65) \times 52 = 85.80$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£6.24	$((3.12 \times 3\% = 0.09) + 0.03 = 0.12) \times 52 = 6.24$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£46.00	
Total Pension	£6,338.72	

Pension at 06/04/20 – S59 & S59A (applies for life) and PI (Review) Order ¹⁸⁴ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£85.80	
Increase (cumulative) applied to Post 88 GMP over 3% - 2%	£21.84	$(21.02 \times 2\% = 0.42) \times 52 = 21.84$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£6.24	
Increase (cumulative) on increments on Post 88 GMP over 3% - 2%	£3.12	$(3.12 \times 2\% = 0.06) \times 52 = 3.12$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 5%	£298.30	$(5,046.00 \times 5\% = 252.30) + 46.00 = 298.30$
Total Pension	£6,615.98	

Pension at 06/04/21 – GMP Increase Order ¹⁸⁵ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£119.60	$((21.65 \times 3\% = 0.65) + 1.65 = 2.30) \times 52 = 119.60$

¹⁸³ GMP Increase Order 2019 SI Assumed value of 3% for the purpose of this example

¹⁸⁴ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2019 SI Assumed value of 5% for the purpose of this example

¹⁸⁵ GMP Increase Order 2019 SI Assumed value of 3% for the purpose of this example

Example 9 Female member died after 5 April 2017

Increase (cumulative) applied to Post 88 GMP over 3%	£21.84	
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£11.44	$((3.21 \times 3\% = 0.10) + 0.12 = 0.22) \times 52 = 11.44$
Increase (cumulative) on increments on Post 88 GMP over 3%	£3.12	
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£298.30	
Total Pension	£6,654.98	

Pension at 12/04/21 – S59 & S59A (applies for life) and PI (Review) Order¹⁸⁶ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£119.60	
Increase (cumulative) applied to increases on Post 88 GMP over 3% - 3%	£22.36	$(0.42 \times 3\% = 0.01) + 0.42 = 0.43 \times 52 = 22.36$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£11.44	
Increase (cumulative) on increments on Post 88 GMP over 3%	£3.12	$((0.06 \times 3\% = 0.00) + 0.06) \times 52 = 3.12$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 3%	£457.25	$(5,298.30 \times 3\% = 158.95) + 298.30 = 457.25$
Total Pension	£6,814.45	Rate of pension at date of death

¹⁸⁶ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2021 SI Assumed value of 3% for the purpose of this example

Example 9 – (1) Female member died after 5 April 2017 and connected widower

Widower's calculation – Widower in receipt of either new ($\geq 06/04/2016$) State pension (new State pension does not include inherited AP) or new ($\geq 06/04/2017$) State death benefits (new State death benefits do not include inherited AP)

Member's Date of Birth	30/04/1956	Widower's GMP	Weekly	Yearly
Member's date of payment - age 62	30/04/2018			
Member's date of death	31/08/2021	Post 88 ¹⁸⁷	£10.00	£520.00
Widower's Pension payable from:	01/09/2021	Marriage before member left active membership		
Widower's Date of Birth (SPa 20/08/2025)	20/08/1959			

Increase assumptions for the purpose of this example

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	1%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	1%
GMP Increase Order 2019 – Effective on 6 April 2019	1%
Pensions Increase (Review) Order 2019 – Effective on 8 April 2019	1%
GMP Increase Order 2020 – Effective on 6 April 2020	3%
Pensions Increase (Review) Order 2020 – Effective on 6 April 2020	5%
GMP Increase Order 2021 – Effective on 6 April 2021	3%
Pensions Increase (Review) Order 2021 – Effective on 12 April 2021	3%
GMP Increase Order 2022 – Effective on 6 April 2022	2%
Pensions Increase (Review) Order 2022 – Effective on 11 April 2022	2%
GMP Increase Order 2023 – Effective on 6 April 2023	3%
Pensions Increase (Review) Order 2023 – Effective on 10 April 2023	4%

GMP Increments from GMP age (60) to age 62 (date of payment of public service benefits)¹⁸⁸

Notes

¹⁸⁷ Section 17(4) of Pension Schemes Act 1993 prescribes that a widower's GMP is $\frac{1}{2}$ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments where appropriate

¹⁸⁸ Section 15(1) of Pension Schemes Act 1993

Example 9 – (1) Female member died after 5 April 2017 and connected widower

Inflation proof Post 88 weekly GMP ¹⁸⁹	£10.40	6 April 2017 ¹⁹⁰ (10 x 3% = 0.30) + 10 = 10.30 6 April 2018 ¹⁹¹ (10.30 x 1% = 0.10) + 10.30 = 10.40
Post 88 GMP weekly increments	£1.55	(10.40 x 104) / 700 = 1.55
GMP is effective from member's GMP date – calculation of widower's pension payable from 01/09/2021 – AP<GMP		
Notional Pension at 30/04/2018		Notes
Post 88 GMP	£520.00	10.00 x 52 = 520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£20.80	0.40 x 52 = 20.80
Increments on Post 88 GMP	£80.60	1.55 x 52 = 80.60
		Total Pre 6 April 1997 pension was £450. However, Post 88 GMP plus increments is greater and therefore represents Pre 97 pension
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	Total Post 5 April 1997 Pension £2,500.00
Total Pension from outset of payment AP<GMP	£3,121.40	
Notional Pension at 06/04/19 – GMP Increase Order¹⁹² applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 1%	£26.00	((10.40 x 1% = 0.10) + 0.40 = 0.50) x 52 = 26.00
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 1%	£1.04	(1.55 x 1% = 0.02) x 52 = 1.04
Pension	£2,500.00	
Total Pension	£3,127.64	
Notional Pension at 08/04/19 – S59(5ZA) & S59A (applies for life) and PI (Review) Order¹⁹³ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£26.00	

¹⁸⁹ Section 15(4) of Pensions Schemes Act 1993

¹⁹⁰ Assumed 2017 GMP Increase Order to be 3% for the purpose of this example

¹⁹¹ Assumed 2018 GMP Increase Order to be 1% for the purpose of this example

¹⁹² GMP Increase Order 2019 SI Assumed value of 1% for the purpose of this example

¹⁹³ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2019 SI Assumed value of 1% for the purpose of this example

Example 9 – (1) Female member died after 5 April 2017 and connected widower

Increase (cumulative) applied to Post 88 GMP over 3% - 0%	£0.00	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£1.04	
Increase (cumulative) on increments on Post 88 GMP over 3%	£0.00	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 0.92%	£23.00	$(1\% \times 11/12 = 0.92\%) \times 2,500 = 23.00$
Total Pension	£3,150.64	
Notional Pension at 06/04/20 – GMP Increase Order¹⁹⁴ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£42.64	$((10.50 \times 3\% = 0.32) + 0.50 = 0.82) \times 52 = 42.64$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£3.64	$((1.57 \times 3\% = 0.05) + 0.02 = 0.07) \times 52 = 3.64$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£23.00	
Total Pension	£3,169.88	
Notional Pension at 06/04/20 – S59(5ZA) & S59A (applies for life) and PI (Review) Order¹⁹⁵ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£42.64	
Increase (cumulative) applied to Post 88 GMP over 3% - 2%	£10.92	$(10.50 \times 2\% = 0.21) \times 52 = 10.92$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£3.64	
Increase (cumulative) on increments on Post 88 GMP over 3% - 2%	£1.56	$(1.57 \times 2\% = 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 5%	£149.15	$(2,523.00 \times 5\% = 126.15) + 23.00 = 149.15$
Total Pension	£3,308.51	

¹⁹⁴ GMP Increase Order 2020 SI Assumed value of 3% for the purpose of this example

¹⁹⁵ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2020 SI Assumed value of 5% for the purpose of this example

Example 9 – (1) Female member died after 5 April 2017 and connected widower

Notional Pension at 06/04/21 – GMP Increase Order ¹⁹⁶ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£59.28	$((10.82 \times 3\% = 0.32) + 0.82 = 1.14) \times 52 = 59.28$
Increase (cumulative) applied to Post 88 GMP over 3%	£10.92	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£6.24	$((1.62 \times 3\% = 0.05) + 0.07 = 0.12) \times 52 = 6.24$
Increase (cumulative) on increments on Post 88 GMP over 3%	£1.56	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£149.15	
Total Pension	£3,327.75	
Notional Pension at 12/04/21 – S59(5ZA) & S59A (applies for life) and PI (Review) Order ¹⁹⁷ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£59.28	
Increase (cumulative) applied to increases on Post 88 GMP over 3% - 3%	£11.44	$(0.21 \times 3\% = 0.01) + 0.21 = 0.22 \times 52 = 11.44$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£6.24	
Increase (cumulative) on increments on Post 88 GMP over 3%	£1.56	$((0.03 \times 3\% = 0.00) + 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 3%	£228.62	$(2,649.15 \times 3\% = 79.47) + 149.15 = 228.62$
Total Pension	£3,407.74	WIDOWER'S PENSION AT OUTSET OF PAYMENT
Pension at 06/04/22 – GMP Increase Order ¹⁹⁸ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£70.72	$((11.14 \times 2\% = 0.22) + 1.14 = 1.36) \times 52 = 70.72$
Increase (cumulative) applied to Post 88 GMP over 3%	£11.44	

¹⁹⁶ GMP Increase Order 2021 SI Assumed value of 3% for the purpose of this example

¹⁹⁷ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2021 SI Assumed value of 3% for the purpose of this example

¹⁹⁸ GMP Increase Order 2022 SI Assumed value of 2% for the purpose of this example

Example 9 – (1) Female member died after 5 April 2017 and connected widower

Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 2%	£7.80	$((1.67 \times 2\% = 0.03) + 0.12 = 0.15) \times 52 = 7.80$
Increase (cumulative) on increments on Post 88 GMP over 3%	£1.56	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£228.62	
Total Pension	£3,420.74	

Pension at 11/04/22 – S59(5ZA) & S59A (applies for life) and PI (Review) Order¹⁹⁹ applies

Notes

Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£70.72	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£11.44	$(0.22 \times 2\% = 0.004) + 0.22 = 0.22 \times 52 = 11.44$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£7.80	
Increase (cumulative) on increments on Post 88 GMP over 3%	£1.56	$((0.03 \times 2\% = 0.00) + 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 2%	£283.19	$(2,728.62 \times 2\% = 54.57) + 228.62 = 283.19$
Total Pension	£3,475.31	

Pension at 06/04/23 – GMP Increase Order²⁰⁰ applies

Notes

Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£88.40	$((11.36 \times 3\% = 0.34) + 1.36 = 1.70) \times 52 = 88.40$
Increase (cumulative) applied to Post 88 GMP over 3%	£11.44	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£10.40	$((1.70 \times 3\% = 0.05) + 0.15 = 0.20) \times 52 = 10.40$
Increase (cumulative) on increments on Post 88 GMP over 3%	£1.56	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£283.19	

¹⁹⁹ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2022 SI Assumed value of 2% for the purpose of this example

²⁰⁰ GMP Increase Order 2023 SI Assumed value of 3%

Example 9 – (1) Female member died after 5 April 2017 and connected widower

Total Pension		£3,495.59
Pension at 10/04/23 – S59(5ZA) & S59A (applies for life) and PI (Review) Order²⁰¹ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£88.40	
Increase (cumulative) applied to Post 88 GMP over 3% - 1%		$11.36 \times 1\% = 0.11 \times 52 = 5.72$
And to existing increases on Post 88 GMP over 3% - 4%	£17.68	$(0.22 \times 4\% = 0.01) + 0.22 = 0.23 \times 52 = 11.96$
Increments on Post 88 GMP	£80.60	$5.72 + 11.96 = 17.68$
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£10.40	
Increase (cumulative) on increments on Post 88 GMP over 3% - 1%		$\pounds 1.70 \times 1\% = \pounds 0.02 \times 52 = \pounds 1.04$
And to existing increases on increments on Post 88 GMP over 3% - 4%	£2.60	$(\pounds 0.03 \times 4\% = \pounds 0.00) + \pounds 0.03 = \pounds 0.03 \times 52 = \pounds 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	$\pounds 1.04 + \pounds 1.56 = \pounds 2.60$
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 3%	£394.52	$(2,783.19 \times 4\% = 111.33) + 283.19 = 394.52$
Total Pension		£3,614.20

²⁰¹ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 7 and 8 – PI 2023 SI Assumed value of 4% for the purpose of this example

Example 10 Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of NI

Female member – taking payment of benefits at age 60				
Date of Birth	21/04/1950	GMP	Weekly	Yearly
Payment of public service pension benefits - age 60 (SPa 06/05/2010)	21/04/2010	Pre 88	£0.00	£0.00
		Post 88	£0.00	£0.00
Did AP<GMP apply at any time during payment?	Yes, as from 21/04/2010 (GMP age) to 05/05/2010 (SPa) and ongoing from 06/05/2010 as member has not claimed state pension			
Pension at 21/04/2010			Notes	
Pre 88 GMP		£0.00		
Post 88 GMP		£0.00		
Excess over GMP Pension (Total Pension less total GMP)		£10,000.00		
Total Pension		£10,000.00		
Pension at 06/04/2011 - GMP Increase Order²⁰² not applicable			Notes	
Pre 88 GMP		£0.00		
Post 88 GMP		£0.00		
Increase (cumulative) applied to Post 88 GMP capped at 3%		£0.00		
Excess over GMP Pension		£10,000.00		
Total Pension		£10,000.00		
Pension at 11/04/2011 – PI (Review) Order applies²⁰³			Notes	
Pre 88 GMP		£0.00		
Increase (cumulative) applied to Pre 88 GMP		£0.00		
Post 88 GMP		£0.00		
Increase (cumulative) applied to Post 88 GMP capped at 3%		£0.00		
Increase (cumulative) applied to Post 88 GMP over 3%		£0.00		
Excess over GMP Pension		£10,000.00		
Increase (cumulative) applied to excess over GMP Pension (3.1%)		£310.00	10,000 x 3.1% = 310.00	

²⁰² SI 2011/801

²⁰³ SI 2011/827

Example 10 Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of NI

Total Pension	£10,310.00
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Pension at 06/04/2012 - GMP Increase Order²⁰⁴ not applicable	Notes
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Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension	£310.00

Total Pension	£10,310.00
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Pension at 09/04/2012 - PI (Review) Order applies²⁰⁵	Notes
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Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£846.12	$((10,000.00 + 310.00) \times 5.2\% = 536.12) + 310.00 = 846.12$

Total Pension	£10,846.12
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Pension at 06/04/2013 - GMP Increase Order²⁰⁶ not applicable	Notes
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Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00

²⁰⁴ SI 2012/693

²⁰⁵ SI 2012/782

²⁰⁶ SI 2013/573

Example 10 Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of NI

Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension	£846.12
Total Pension	£10,846.12

Pension at 08/04/2013 - PI (Review) Order applies²⁰⁷

Notes

Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£1,084.73	$((10,000.00 + 846.12) \times 2.2\% = 238.61) + 846.12 = 1,084.73$
Total Pension	£11,084.73	

Pension at 06/04/2014 - GMP Increase Order²⁰⁸ not applicable

Notes

Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension	£1,084.73

²⁰⁷ SI 2013/604

²⁰⁸ SI 2014/515

Example 10 Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of NI

Total Pension		£11,084.73
Pension at 07/04/2014 - PI (Review) Order applies²⁰⁹		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,384.02	$((10,000.00 + 1,084.73) \times 2.7\% = 299.29) + 1,084.73 = 1,384.02$
Total Pension		£11,384.02
Pension at 06/04/2015 - GMP Increase Order²¹⁰ not applicable		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension	£1,384.02	
Total Pension		£11,384.02
Pension at 06/04/2015 - PI (Review) Order applies²¹¹		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	

²⁰⁹ SI 2014/668

²¹⁰ For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

²¹¹ For this example a made up increase of 5.9% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

Example 10 Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of NI

Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (5.9%)	£2,055.68	$((10,000.00 + 1,384.02) \times 5.9\% = 671.66) + 1,384.02 = 2,055.68$
Total Pension	£12,055.68	

Pension at 06/04/2016 - GMP Increase Order²¹² not applicable

Notes

Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension	£2,055.68

Total Pension £12,055.68

Pension at 11/04/2016 - PI (Review) Order applies²¹³

Notes

Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension (5.1%)	£2,670.52

$$((10,000.00 + 2,055.68) \times 5.1\% = 614.84) + 2,055.68 = 2,670.52$$

Total Pension £12,670.52

²¹² For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

²¹³ For this example a made up increase of 5.1% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

Example 10 Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of NI

Pension at 06/04/2017 - GMP Increase Order ²¹⁴ not applicable		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension	£2,670.52	
Total Pension	£12,670.52	
Pension at 10/04/2017 - PI (Review) Order applies ²¹⁵		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP over 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£2,797.23	$((10,000.00 + 2,670.52) \times 1.0\% = 126.71) + 2,670.52 = 2,797.23$
Total Pension	£12,797.23	

²¹⁴ SI 2017/220

²¹⁵ SI 2017/417

Example 11 Female pensioner entitled to a GMP

Female member – taking payment of benefits at age 60

Date of Birth	21/04/1950	GMP	Weekly	Yearly
Payment of public service pension benefits - age 60 (SPa 06/05/2010)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00

Did AP<GMP apply at any time during payment?

Yes, as from 21/04/2010 (GMP age) to 05/05/2010 (SPa) and ongoing from 06/05/2010 as member has not claimed state pension

Increase assumptions for the purpose of this example

GMP Increase Order 2015 – Effective on 6 April 2015	3%
Pensions Increase (Review) Order 2015 – Effective on 6 April 2015	5.9%
GMP Increase Order 2016 – Effective on 6 April 2016	3%
Pensions Increase (Review) Order 2016 – Effective on 11 April 2016	5.1%

Pension at 21/04/2010

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440

Total Pension £10,000.00

Pension at 06/04/2011 - GMP Increase Order²¹⁶ applies

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	

²¹⁶ SI 2011/801 – Increases applied to weekly GMP

Example 11 Female pensioner entitled to a GMP

Total Pension	£10,015.60
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Pension at 11/04/2011 – s59A and PI (Review) Order applies²¹⁷	Notes
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Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (3.1%)	£32.24	$20 \times 3.1\% = 0.62 \times 52 = 32.24$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% (0.1%)	£0.52	$(10 \times 0.1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	$8,440 \times 3.1\% = 261.64$

Total Pension	£10,310.00
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Pension at 06/04/2012 - GMP Increase Order²¹⁸ applies	Notes
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Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£32.24	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Increase (cumulative) applied to Post 88 GMP over 3%	£0.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	

Total Pension	£10,326.12
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Pension at 09/04/2012 - s59A and PI (Review) Order applies²¹⁹	Notes
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Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (5.2%)	£87.88	$((20 + 0.62) \times 5.2\% = 1.07) + 0.62 = 1.69 \times 52 = 87.88$
Post 88 GMP	£520.00	

²¹⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

²¹⁸ SI 2012/693 – Increases applied to the weekly GMP

²¹⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 11 Female pensioner entitled to a GMP

Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Increase (cumulative) applied to Post 88 GMP over 3% (2.2%) and on existing increases to Post 88 GMP over 3% (5.2%)	£12.48	$((10 + 0.30) \times 2.2\% = 0.23) \times 52 = 11.96$ $(0.01 \times 5.2\% = 0.00) + 0.01 = 0.01 \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,846.21	

Pension at 06/04/2013 - GMP Increase Order²²⁰ applies

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£87.88	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Increase (cumulative) applied to Post 88 GMP over 3%	£12.48	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,858.17	

Pension at 08/04/2013 - s59A and PI (Review) Order applies²²¹

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (2.2%)	£112.84	$((20 + 1.69) \times 2.2\% = 0.48) + 1.69 = 2.17 \times 52 = 112.84$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.2%)	£13.00	$(0.24 \times 2.2\% = 0.01) + 0.24 = 0.25 \times 52 = 13.00$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£11,085.04	

²²⁰ SI 2013/573 – Increases applied to the weekly GMP

²²¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

Example 11 Female pensioner entitled to a GMP

Pension at 06/04/2014 - GMP Increase Order ²²² applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£112.84	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Increase (cumulative) applied to Post 88 GMP over 3%	£13.00	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£11,100.12	
Pension at 07/04/2014 - PI (Review) Order applies ²²³		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (2.7%)	£144.04	$((20 + 2.17) \times 2.7\% = 0.60) + 2.17 = 2.77 \times 52 = 144.04$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.7%)	£13.52	$(0.25 \times 2.7\% = 0.01) + 0.25 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,384.44	
Pension at 06/04/2015 - GMP Increase Order ²²⁴ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£75.92	$((10 + 1.13) \times 3\% = 0.33) + 1.13 = 1.46 \times 52 = 75.92$

²²² SI 2014/5155 – Increases applied to the weekly GMP

²²³ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

²²⁴ For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

Example 11 Female pensioner entitled to a GMP

Increase (cumulative) applied to Post 88 GMP over 3%	£13.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,168.12
Total Pension	£11,401.60

Pension at 06/04/2015 - PI (Review) Order applies²²⁵

Notes

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (5.9%)	£213.72	$((20 + 2.77) \times 5.9\% = 1.34) + 2.77 = 4.11) \times 52 = 213.72$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£75.92	
Increase (cumulative) applied to Post 88 GMP over 3% (2.9%) and on existing increases to Post 88 GMP over 3% (5.9%)	£31.20	$((10 + 1.13) \times 2.9\% = 0.32) \times 52 = 16.64$ $(0.26 \times 5.9\% = 0.02) + 0.26 = 0.28 \times 52 = 14.56$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.9%)	£1,735.00	$((8,440 + 1,168.12) \times 5.9\% = 566.88) + 1,168.12 = 1,735.00$
Total Pension	£12,055.84	

Pension at 06/04/2016 - GMP Increase Order²²⁶ applies

Notes

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£213.72	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£93.60	$((10 + 1.46) \times 3\% = 0.34) + 1.46 = 1.80) \times 52 = 93.60$
Increase (cumulative) applied to Post 88 GMP over 3%	£31.20	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,735.00	
Total Pension	£12,073.52	

²²⁵ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2. For this example a made up increase of 5.9% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

²²⁶ For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

Example 11 Female pensioner entitled to a GMP

Pension at 11/04/2016 - PI (Review) Order applies ²²⁷		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (5.1%)	£277.68	$((20 + 4.11) \times 5.1\% = 1.23) + 4.11 = 5.34 \times 52 = 277.68$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£93.60	
Increase (cumulative) applied to Post 88 GMP over 3% (2.1%) and on existing increases to Post 88 GMP over 3% (5.1%)	£45.24	$((10 + 1.46) \times 2.1\% = 0.24) \times 52 = 12.48$ $(0.60 \times 5.1\% = 0.03) + 0.60 = 0.63 \times 52 = 32.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.1%)	£2,253.93	$((8,440 + 1,735.00) \times 5.1\% = 518.93) + 1,735.00 = 2,253.93$
Total Pension	£12,670.45	
Pension at 06/04/2017 - GMP Increase Order ²²⁸ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£277.68	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1%)	£99.84	$((10 + 1.80) \times 1\% = 0.12) + 1.80 = 1.92 \times 52 = 99.84$
Increase (cumulative) applied to Post 88 GMP over 3%	£45.24	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£2,253.93	
Total Pension	£12,676.69	
Pension at 10/04/2017 - PI (Review) Order applies ²²⁹		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (1.0%)	£290.68	$((20 + 5.34) \times 1.0\% = 0.25) + 5.34 = 5.59 \times 52 = 290.68$
Post 88 GMP	£520.00	

²²⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraph 2(a) and 3. For this example a made up increase of 5.1% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

²²⁸ SI 2017/220 – Increases applied to the weekly GMP

²²⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 31 March 2021 paragraphs 2(a) and 3, and SI 2017/417

Example 11 Female pensioner entitled to a GMP

Increase (cumulative) applied to Post 88 GMP capped at 3%	£99.84	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (1.0%)	£45.76	$(0.87 \times 1.0\% = 0.01) + 0.87 = 0.88 \times 52 = 45.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£2,360.87	$((8,440 + 2,253.93) \times 1.0\% = 106.94) + 2,253.93 = 2,360.87$
Total Pension	£12,797.15	

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Male member – taking payment of benefits at age 65				
Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP<GMP at commencement of pension?	No.			
Pension at 21/04/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order²³⁰ applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – PI (Review) Order applies²³¹				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60			
Excess over GMP Pension	£8,440.00			
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64		8,440 x 3.1% = 261.64	
Total Pension	£10,277.24			

²³⁰ SI 2011/801 – Increases applied to weekly GMP

²³¹ SI 2011/827

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Pension at 06/04/2012 - GMP Increase Order²³² applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,293.36	

Pension at 09/04/2012 - PI (Review) Order applies²³³		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,745.85	

Pension at 06/04/2013 - GMP Increase Order²³⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84) \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,757.81	

²³² SI 2012/693 – Increases applied to the weekly GMP

²³³ SI 2012/782

²³⁴ SI 2013/573 – Increases applied to the weekly GMP

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Pension at 08/04/2013 - PI (Review) Order applies²³⁵		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£10,959.20	
Pension at 06/04/2014 - GMP Increase Order²³⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£10,974.28	
Pension at 07/04/2014 - PI (Review) Order applies²³⁷		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,226.88	Pension at rate of £11,226.88 ceases 31/05/2014

²³⁵ SI 2013/604

²³⁶ SI 2014/5155 – Increases applied to the weekly GMP

²³⁷ SI 2014/668

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

AP<GMP from 01/06/2014

Pension to be recalculated and new rate paid from 01/06/2014

Male member – taking payment of benefits at age 65				
Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP<GMP at commencement of pension?	No.			
Has pensioner become AP<GMP?	Yes, as from 01/06/2014			
Pension at 21/04/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order²³⁸ applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – s59A and PI (Review) Order applies²³⁹				Notes
Pre 88 GMP	£1,040.00			
Increase (cumulative) applied to Pre 88 GMP (3.1%)	£32.24		20 x 3.1% = 0.62 x 52 = 32.24	
Post 88 GMP	£520.00			

²³⁸ SI 2011/801 – Increases applied to weekly GMP

²³⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% (0.1%)	£0.52	$(10 \times 0.1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	$8,440 \times 3.1\% = 261.64$
Total Pension	£10,310.00	

Pension at 06/04/2012 - GMP Increase Order²⁴⁰ applies

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£32.24	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Increase (cumulative) applied to Post 88 GMP over 3%	£0.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,326.12	

Pension at 09/04/2012 - s59A and PI (Review) Order applies²⁴¹

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (5.2%)	£87.88	$((20 + 0.62) \times 5.2\% = 1.07) + 0.62 = 1.69 \times 52 = 87.88$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Increase (cumulative) applied to Post 88 GMP over 3% (2.2%) and on existing increases to Post 88 GMP over 3% (5.2%)	£12.48	$((10 + 0.30) \times 2.2\% = 0.23) \times 52 = 11.96$ $(0.01 \times 5.2\% = 0.00) + 0.01 = 0.01 \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	

²⁴⁰ SI 2012/693 – Increases applied to the weekly GMP

²⁴¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,846.21	

Pension at 06/04/2013 - GMP Increase Order²⁴² applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£87.88	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Increase (cumulative) applied to Post 88 GMP over 3%	£12.48	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,858.17	

Pension at 08/04/2013 - s59A and PI (Review) Order applies²⁴³		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (2.2%)	£112.84	$((20 + 1.69) \times 2.2\% = 0.48) + 1.69 = 2.17 \times 52 = 112.84$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.2%)	£13.00	$(0.24 \times 2.2\% = 0.01) + 0.24 = 0.25 \times 52 = 13.00$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£11,085.04	

Pension at 06/04/2014 - GMP Increase Order²⁴⁴ applies		Notes
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²⁴² SI 2013/573 – Increases applied to the weekly GMP

²⁴³ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

²⁴⁴ SI 2014/5155 – Increases applied to the weekly GMP

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£112.84	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Increase (cumulative) applied to Post 88 GMP over 3%	£13.00	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£11,100.12	

Pension at 07/04/2014 - s59A and PI (Review)

Notes

Order applies²⁴⁵

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (2.7%)	£144.04	$((20 + 2.17) \times 2.7\% = 0.60) + 2.17 = 2.77 \times 52 = 144.04$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.7%)	£13.52	$(0.25 \times 2.7\% = 0.01) + 0.25 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,384.44	

Pension payable from 01/06/2014

Notes

Pre 88 GMP	£1040.00
Increase (cumulative) applied to Pre 88 GMP	£144.04
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.7%)	£13.52

²⁴⁵ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,168.12
Total Pension	£11,384.44

Pension at 06/04/2015 - GMP Increase Order²⁴⁶ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1.2%)	£65.52	$((10 + 1.13) \times 1.2\% = 0.13) + 1.13 = 1.26) \times 52 = 65.52$
Increase (cumulative) applied to Post 88 GMP over 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,391.20	

Pension at 06/04/2015 - s59A and PI (Review) Order applies²⁴⁷		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (1.2%)	£158.08	$((20 + 2.77) \times 1.2\% = 0.27) + 2.77 = 3.04) \times 52 = 158.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP over 3% (1.2%)	£13.52	$(0.26 \times 1.2\% = 0.00) + 0.26 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.2%)	£1,283.42	$((8,440 + 1,168.12) \times 1.2\% = 115.30) + 1,168.12 = 1,283.42$
Total Pension	£11,520.54	

²⁴⁶ SI 2015/470 – Increases applied to the weekly GMP

²⁴⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2015/671

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

AP=>GMP from 01/10/2015; GMP as at 21/04/2010 to apply

Pension to be recalculated and new rate paid from 01/10/2015

Male member – taking payment of benefits at age 65				
Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP<GMP at commencement of pension?	No.			
Has pensioner been AP<GMP?	Yes, between 01/06/2014 and 30/09/2015			
Has AP again become =>GMP?	Yes, AP=>GMP from 01/10/2015; GMP as at 21/04/2010 to apply			
Pension at 21/04/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order²⁴⁸ applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – PI (Review) Order applies²⁴⁹				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			

²⁴⁸ SI 2011/801 – Increases applied to weekly GMP

²⁴⁹ SI 2011/827

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	8,440 x 3.1% = 261.64
Total Pension	£10,277.24	

Pension at 06/04/2012 - GMP Increase Order²⁵⁰ applies

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,293.36	

Pension at 09/04/2012 - PI (Review) Order applies²⁵¹

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,745.85	

Pension at 06/04/2013 - GMP Increase Order²⁵² applies

Notes

Pre 88 GMP	£1,040.00
Post 88 GMP	£520.00

²⁵⁰ SI 2012/693 – Increases applied to the weekly GMP

²⁵¹ SI 2012/782

²⁵² SI 2013/573 – Increases applied to the weekly GMP

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84) \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,757.81	

Pension at 08/04/2013 - PI (Review) Order applies²⁵³		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£10,959.20	

Pension at 06/04/2014 - GMP Increase Order²⁵⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13) \times 52 = 58.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£10,974.28	

Pension at 07/04/2014 - PI (Review) Order applies²⁵⁵		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	

²⁵³ SI 2013/604

²⁵⁴ SI 2014/5155 – Increases applied to the weekly GMP

²⁵⁵ SI 2014/668

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,226.88	

Pension at 06/04/2015 - GMP Increase Order²⁵⁶ applies		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1.2%)	£65.52	$((10 + 1.13) \times 1.2\% = 0.13) + 1.13 = 1.26) \times 52 = 65.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,233.64	

Pension at 06/04/2015 - PI (Review) Order applies²⁵⁷		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.2%)	£1,283.42	$((8,440 + 1,168.12) \times 1.2\% = 115.30) + 1,168.12 = 1,283.42$
Total Pension	£11,348.94	

Pension payable from 01/10/2015		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	

²⁵⁶ SI 2015/470 – Increases applied to the weekly GMP

²⁵⁷ SI 2015/671

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,283.42
Total Pension	£11,348.94

Pension at 06/04/2016 - GMP Increase Order²⁵⁸ applies **Notes**

Pre 88 GMP	£1040.00
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3% (0%)	£65.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,283.42
Total Pension	£11,348.94

Pension at 11/04/2016 - PI (Review) Order applies²⁵⁹ **Notes**

Pre 88 GMP	£1040.00
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension (0%)	£1,283.42
Total Pension	£11,348.94

Pension at 06/04/2017 - GMP Increase Order²⁶⁰ applies **Notes**

Pre 88 GMP	£1040.00
Post 88 GMP	£520.00

²⁵⁸ No GMP increase order was issued for 2016

²⁵⁹ No PI order was issued for 2016

²⁶⁰ SI 2017/220 – Increases applied to the weekly GMP

Example 12 Pensioner who is initially AP>=GMP, then AP<GMP and again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Increase (cumulative) applied to Post 88 GMP capped at 3% (1%)	£71.24	$((10 + 1.26) \times 1\% = 0.11) + 1.26 = 1.37 \times 52 = 71.24$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,354.66	

Pension at 10/04/2017 - PI (Review) Order applies²⁶¹

Notes

Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£71.24	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£1,380.65	$((8,440 + 1,283.42) \times 1.0\% = 97.23) + 1,283.42 = 1,380.65$
Total Pension	£11,451.89	

²⁶¹ SI 2017/417

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Male member – taking payment of benefits at age 65				
Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP<GMP at commencement of pension?	No.			
Pension at 21/04/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order²⁶² applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – PI (Review) Order applies²⁶³				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60			
Excess over GMP Pension	£8,440.00			
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64		8,440 x 3.1% = 261.64	
Total Pension	£10,277.24			

²⁶² SI 2011/801 – Increases applied to weekly GMP

²⁶³ SI 2011/827

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Pension at 06/04/2012 - GMP Increase Order²⁶⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,293.36	

Pension at 09/04/2012 - PI (Review) Order applies²⁶⁵		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,745.85	

Pension at 06/04/2013 - GMP Increase Order²⁶⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84) \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,757.81	

²⁶⁴ SI 2012/693 – Increases applied to the weekly GMP

²⁶⁵ SI 2012/782

²⁶⁶ SI 2013/573 – Increases applied to the weekly GMP

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Pension at 08/04/2013 - PI (Review) Order applies²⁶⁷		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£10,959.20	
Pension at 06/04/2014 - GMP Increase Order²⁶⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£10,974.28	
Pension at 07/04/2014 - PI (Review) Order applies²⁶⁹		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,226.88	Pension at rate of £11,226.88 ceases 31/05/2014

²⁶⁷ SI 2013/604

²⁶⁸ SI 2014/5155 – Increases applied to the weekly GMP

²⁶⁹ SI 2014/668

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

AP<GMP from 01/06/2014

Pension to be recalculated and new rate paid from 01/06/2014

Male member – taking payment of benefits at age 65				
Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP<GMP at commencement of pension?	No.			
Has pensioner become AP<GMP?	Yes, as from 01/06/2014			
Pension at 21/04/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order²⁷⁰ applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – s59A and PI (Review) Order applies²⁷¹				Notes
Pre 88 GMP	£1,040.00			
Increase (cumulative) applied to Pre 88 GMP (3.1%)	£32.24		20 x 3.1% = 0.62 x 52 = 32.24	
Post 88 GMP	£520.00			

²⁷⁰ SI 2011/801 – Increases applied to weekly GMP

²⁷¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP over 3% (0.1%)	£0.52	$(10 \times 0.1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	$8,440 \times 3.1\% = 261.64$
Total Pension	£10,310.00	

Pension at 06/04/2012 - GMP Increase Order²⁷² applies

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£32.24	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Increase (cumulative) applied to Post 88 GMP over 3%	£0.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,326.12	

Pension at 09/04/2012 - s59A and PI (Review) Order applies²⁷³

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (5.2%)	£87.88	$((20 + 0.62) \times 5.2\% = 1.07) + 0.62 = 1.69 \times 52 = 87.88$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Increase (cumulative) applied to Post 88 GMP over 3% (2.2%) and on existing increases to Post 88 GMP over 3% (5.2%)	£12.48	$((10 + 0.30) \times 2.2\% = 0.23) \times 52 = 11.96$ $(0.01 \times 5.2\% = 0.00) + 0.01 = 0.01 \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	

²⁷² SI 2012/693 – Increases applied to the weekly GMP

²⁷³ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,846.21	

Pension at 06/04/2013 - GMP Increase Order²⁷⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£87.88	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Increase (cumulative) applied to Post 88 GMP over 3%	£12.48	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,858.17	

Pension at 08/04/2013 - s59A and PI (Review) Order applies²⁷⁵		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (2.2%)	£112.84	$((20 + 1.69) \times 2.2\% = 0.48) + 1.69 = 2.17 \times 52 = 112.84$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.2%)	£13.00	$(0.24 \times 2.2\% = 0.01) + 0.24 = 0.25 \times 52 = 13.00$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£11,085.04	

Pension at 06/04/2014 - GMP Increase Order²⁷⁶ applies		Notes
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²⁷⁴ SI 2013/573 – Increases applied to the weekly GMP

²⁷⁵ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

²⁷⁶ SI 2014/5155 – Increases applied to the weekly GMP

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£112.84	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Increase (cumulative) applied to Post 88 GMP over 3%	£13.00	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£11,100.12	

Pension at 07/04/2014 - s59A and PI (Review)

Notes

Order applies²⁷⁷

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (2.7%)	£144.04	$((20 + 2.17) \times 2.7\% = 0.60) + 2.17 = 2.77 \times 52 = 144.04$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.7%)	£13.52	$(0.25 \times 2.7\% = 0.01) + 0.25 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,384.44	

Pension payable from 01/06/2014

Notes

Pre 88 GMP	£1040.00
Increase (cumulative) applied to Pre 88 GMP	£144.04
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76
Increase (cumulative) applied to increases on Post 88 GMP over 3% (2.7%)	£13.52

²⁷⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,168.12
Total Pension	£11,384.44

Pension at 06/04/2015 - GMP Increase Order²⁷⁸ applies

Notes

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1.2%)	£65.52	$((10 + 1.13) \times 1.2\% = 0.13) + 1.13 = 1.26 \times 52 = 65.52$
Increase (cumulative) applied to Post 88 GMP over 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,391.20	

Pension at 06/04/2015 - s59A and PI (Review) Order applies²⁷⁹

Notes

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (1.2%)	£158.08	$((20 + 2.77) \times 1.2\% = 0.27) + 2.77 = 3.04 \times 52 = 158.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP over 3% (1.2%)	£13.52	$(0.26 \times 1.2\% = 0.00) + 0.26 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.2%)	£1,283.42	$((8,440 + 1,168.12) \times 1.2\% = 115.30) + 1,168.12 = 1,283.42$
Total Pension	£11,520.54	

²⁷⁸ SI 2015/470 – Increases applied to the weekly GMP

²⁷⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2015/671

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

AP=>GMP from 01/10/2015; GMP as at 01/10/2015 to apply

Therefore, no recalculation is required.

Pension payable from 01/10/2015		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP over 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,520.54	

Pension at 06/04/2016 - GMP Increase Order²⁸⁰ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (0%)	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP over 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,520.54	

Pension at 11/04/2016 - PI (Review) Order applies²⁸¹		Notes
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²⁸⁰ No GMP increase order was issued for 2016

²⁸¹ No PI order was issued for 2016

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Pre 88 GMP	£1040.00
Increase (cumulative) applied to Pre 88 GMP	£158.08
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52
Increase (cumulative) applied to existing increases to Post 88 GMP over 3%	£13.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension (0%)	£1,283.42
Total Pension	£11,520.54

Pension at 06/04/2017 - GMP Increase Order²⁸² applies

Notes

Pre 88 GMP	£1040.00
Increase (cumulative) applied to Pre 88 GMP	£158.08
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3% (1%)	£71.24
Increase (cumulative) applied to existing increases to Post 88 GMP over 3%	£13.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,283.42

$$(((10 + 1.26) \times 1\% = 0.11) + 1.26 = 1.37) \times 52 = 71.24$$

Total Pension	£11,526.26
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Pension at 10/04/2017 - PI (Review) Order applies²⁸³

Notes

Pre 88 GMP	£1040.00
Increase (cumulative) applied to Pre 88 GMP	£158.08
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£71.24

²⁸² SI 2017/220 – Increases applied to the weekly GMP

²⁸³ SI 2017/417

Example 13 - a pensioner who is initially AP>=GMP, then AP<GMP and again AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

Increase (cumulative) applied to existing increases to Post 88 GMP over 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£1,380.65	$((8,440 + 1,283.42) \times 1.0\% = 97.23) + 1,283.42 = 1,380.65$
Total Pension	£11,623.49	