



# Government Actuary's Department

## **Local Government Pension Scheme (Northern Ireland)**

**Purchase of additional pension – contracts commencing after 1 April  
2015 or paid by the employer**

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## 1 Introduction

- 1.1 The Department of the Environment (“DOE”) is required under the Local Government Pension Scheme Regulations (Northern Ireland) 2014 (‘the 2014 Regulations’) (SRNI 2014/188), to issue actuarial guidance on the amount of contributions to be paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member.
- 1.2 The remainder of this introduction contains:
- > details of the implementation and future review of this guidance,
  - > the relevant legislative references, and
  - > statements about third party reliance and liability.
- 1.3 In the remainder of this note:
- > Sections 2 to 5 cover details of the benefits and contributions as well as other considerations.
  - > Section 6 contains illustrative example calculations of the lump sums or monthly contributions payable to purchase additional pension.
  - > Sections 7 to 13 contain the factors.
  - > Appendices A and B quotes the relevant statutory references.
  - > Appendix C sets out some important limitations.
- 1.4 The Government Actuary’s Department (GAD) seeks to achieve a high standard in all our work. Please go to our [website](http://www.gad.gov.uk)<sup>1</sup> for details of the standards we apply.

### Implementation and Review

- 1.5 DOE is required to consult GAD before issuing actuarial guidance under the 2014 Regulations [Regulation 2(3) of the 2014 Regulations].
- 1.6 As part of this consultation DOE has asked GAD to recommend actuarial guidance in respect of the regulations detailed below. This document forms GAD’s recommendation for the actuarial guidance required by these regulations. The costs provided in this note have been prepared in light of our advice to DOE dated 6 February 2015.
- 1.7 This note has effect only when this guidance is issued by DOE to the Northern Ireland Local Government Officers’ Superannuation Committee (NILGOSC) in accordance with Regulation 2(3) of the 2014 Regulations, and is subject to the implementation instructions provided at that time.

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<sup>1</sup> [http://www.gad.gov.uk/About\\_GAD/GAD\\_Standards\\_and\\_Guidance.html](http://www.gad.gov.uk/About_GAD/GAD_Standards_and_Guidance.html)



- 1.8 This guidance only applies to elections under regulation 16 or awards made under regulations 18 or 32 of the 2014 Regulations.
- 1.9 This guidance has been written for pension administrators and assumes some knowledge of general pension terminology, and some familiarity with retirement calculations for the Local Government Pension Scheme ('the Scheme', or 'LGPS'). Any questions concerning the application of the guidance should, in the first instance, be referred to DOE.
- 1.10 GAD recommends that factors should be reviewed periodically, depending on external circumstances, for example when changes in the actuarial assumptions adopted for other scheme factors take place, or following each triennial cycle of future valuations of the LGPS.

### **Use of this note**

- 1.11 This note has been prepared for DOE and can be relied upon by them. We are content for this note to be released to third parties, provided that:
- > it is released in full;
  - > the advice is not quoted selectively or partially; and
  - > GAD is identified as the source of the note.
- 1.12 Third parties may wish to seek their own actuarial advice where appropriate. GAD has no liability to any person or third party for any act or omission taken, either in whole or in part, on the basis of this note.

### **Third party reliance**

- 1.13 When issued by DOE in accordance with paragraph 1.7 above, this note should be used as the actuarial guidance required under the regulations cited. Other than for this purpose, no person or third party is entitled to place any reliance on the contents of this note, except to any extent explicitly stated herein.



## **2 Benefits Purchased**

- 2.1 The maximum amount of additional pension that may be purchased by a member under regulation 18(6) of the 2014 Regulations is £6,500 from 1st April 2015. This amount increases on 1 April 2016 and annually thereafter in line in line with the Pensions (Increase) Act orders and is based on a Pensions Increase beginning date of 1 April 2014. There is a similar limit in Regulation 32(4) for the amount of additional pension that can be purchased by an employer. Administrators should ensure they understand these limits and their interaction.
- 2.2 The amount of additional pension purchased is increased each April after the first contribution or lump sum payment has been made. Once in payment, the additional pension continues to be increased by reference to the Pensions Increase Act.
- 2.3 All additional pension purchased provides benefits for the member only, i.e. there are no attaching spouse's, partner's or children's benefits. The pension will be paid at the member's State Pension Age ('SPA') (or age 65 if higher), which may not be the same as their anticipated SPA when the arrangement commences.



### 3 Contributions

- 3.1 Additional pension to be purchased by the member, or by the member and the employer in the case of a shared cost additional pension contribution arrangement, can be paid for by regular contributions. These are to be paid over a whole number of years not exceeding the period to the member's normal pension age under the 2014 Regulations. For example, a member with State Pension Age 66 and 2 months could not commence an arrangement after they reach age 65 and 2 months.
- 3.2 A member can also purchase additional pension by making a lump sum payment.
- 3.3 Arrangements, wherever possible, should commence from the next payment period after NILGOSC notifies the member that their request to buy additional pension has been accepted. Suitable adjustments should be made if a member is not paid on a monthly basis.
- 3.4 Employer-purchased additional pension must be paid for by lump sum except where the employer contribution is part of a shared cost additional pension contribution arrangement.
- 3.5 Tables are set out in this document that should be used to determine the additional contributions, expressed as a lump sum or monthly payment amount, for an increase in pension of £100 a year.
- 3.6 The factor depends on the member's age at their last birthday before the date contributions start, their sex, their anticipated normal pension age under the 2014 Regulations and on the payment period selected. DOE has confirmed that State Pension Age for this purpose should be as set out in Department of Finance and Personnel Directions made in exercise of the powers conferred by sections 11(2) and 12(3) of the Public Service Pensions Act (Northern Ireland) 2014<sup>2</sup>, and not legislation in force at the guarantee date.
- 3.7 Regular contributions are the same amount each month and are not indexed. However, contribution rates in this note are subject to change in the future. Any revision to rates would apply to any additional pension arrangements that still had contributions outstanding at the time of the revision. The revised contributions would take effect for existing arrangements on the 1 April following the revision.
- 3.8 A member who ceases to be an active member must stop contributing for additional pension. An active member may stop contributing for additional pension if he or she notifies NILGOSC in writing.

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<sup>2</sup> The Department of Finance and Personnel Directions dated 26 November 2014 are available at the following link (SPA assumptions are set out at direction 18):  
<http://www.dfpni.gov.uk/psp-valuations-employer-cost-cap-2014.pdf>



### Calculating the contribution

3.9 The amount of contribution payable is derived according to whichever of the following sub-paragraphs is appropriate.

3.9.1 Where the member is below normal pension age:

- > Look up the relevant factor in Tables A-D (depending on the sex of the member and whether the purchase is by lump sum or regular contributions). No interpolation is required. (Call this **A1**).
- > Look up the relevant SPA adjustment factor in Table E based on the individual member's current SPA (as set out in HM Treasury Directions – see paragraph 3.6). Interpolate for members with a non-integer SPA. (Call this **B1**).
- > Calculate the contribution **£C1** for an amount of additional pension **£P** as  
 **$£C1 = A1 \times B1 \times £P / 100$**

3.9.2 Where the member has already reached normal pension age:

- > Look up the relevant factor in Tables F and G (depending on the sex of the member: additional pension purchase at these ages is by lump sum contributions only). Interpolate between SPA columns for members with a non-integer SPA. (Call this **A2**).
- > Calculate the lump sum contribution **£C2** for an amount of additional pension **£P** as  
 **$£C2 = A2 \times £P / 100$**

Note that the additional pension **£P** will be adjusted by a late retirement factor from normal pension age up to the date of actual retirement. So the additional pension **£P** should be expressed as a pension amount at normal pension age and not at the date that the additional contribution is made.



## **4 Cessation of contributions**

- 4.1 Regulation 18(13) of the 2014 Regulations provides that, at the end of each scheme year (or the date when the additional contributions cease) the relevant proportion of additional pension purchased during the scheme year is added to the active member's pension account. Except where cessation is due to the member starting to receive an ill-health Tier 1 or Tier 2 pension, the relevant proportion should be pro rata to the number of monthly contributions actually paid compared to the number of monthly contributions that were due to have been paid over the term of the arrangement. Revaluation adjustments are then applied under Regulation 25(2) of the 2014 Regulations.
- 4.2 A member who retires with an ill health Tier 1 or Tier 2 pension is treated as having paid all their contributions and an appropriate 'top up' adjustment is made to their active member's pension account in accordance with regulation 18(14) of the 2014 Regulations.
- 4.3 On early retirement (before normal pension age under the 2014 Regulations) an actuarial reduction will apply to the additional pension to allow for early payment.
- 4.4 The additional pension, however, is payable without reduction if the member retires with a Tier 1 or Tier 2 ill health pension.
- 4.5 On late retirement (after normal pension age under the 2014 Regulations), an increase in line with the guidance on late retirement will be applied to the additional pension.





## 5 Other Considerations

- 5.1 The HMRC limits on the tax relief in respect of pension contributions and the HMRC Annual and Lifetime Allowance apply to additional pension contributions and benefits.
- 5.2 NILGOSC has the option to request a medical report from members wishing to purchase additional pension and if the report does not satisfy NILGOSC that the member is in reasonably good health, it may refuse the request to purchase additional pension.
- 5.3 Purchase of additional pension under Regulation 18 has no effect on a member's 'rule of 85' retirement age except for the limited scenario in paragraph 4(2)(a)(iii) of Schedule 3 to The Local Government Pension Scheme (Amendment and Transitional Provisions) Regulations (Northern Ireland) 2014 ('the 2015 Scheme Transitional Regulations'). Additional pension purchased under Regulation 18 is reduced for payment before normal pension age under the 2014 Regulations in normal health even if all the member's other benefits are payable unreduced from an earlier age due to the 'rule of 85', or due to retirement on the grounds of redundancy or business efficiency.
- 5.4 Additional pension awarded under Regulation 32 (1) (b) is not reduced for early payment due to retirement on the grounds of redundancy or business efficiency.



## 6 Examples

### Example 1: New arrangement – lump sum

#### Member Details

Date of Birth	1 April 1977
Sex	Male
Normal Pension Age (illustrative)	67
Date of payment	30 September 2015

#### Additional Pension arrangement

Amount of AP purchased	£2,000 pa
Form of payment	Lump sum

#### Cost of AP arrangement

Relevant Tables	<b>Tables A &amp; E</b>
Age at payment	38
Cost of £100 pa of AP	£836
Adjustment factor for male with normal pension age 67 (from Table E)	0.92
Lump sum required to purchase the full AP	$= \frac{2,000}{100} \times 836 \times 0.92 = £15,382.40$

### Example 2: New arrangement - regular contributions

#### Member Details

Date of Birth	14 August 1960
Sex	Female
Normal Pension Age (illustrative)	66 years and 5 months
Date of first payment	1 June 2015

#### Additional Pension arrangement

Amount of AP purchased	£1750 pa
Form of payment	Regular Contributions over 10 years

#### Cost of AP arrangement

Relevant Tables	<b>Tables D &amp; E</b>
Age at first contribution	54
Cost of £100 pa of AP	£15.24 (per month)
Adjustment factor for pension age 66	0.96
Adjustment factor for pension age 67	0.92
Adjustment factor for pension age 66 years and 5 months	0.9433
Contribution required to purchase the full AP	$= \frac{1750}{100} \times 15.24 \times 0.9433 = £251.58$ (per month)



## 7 Table A – Additional Pension – lump sum contributions – Males below NPA

Lump sum contributions to be made by a member or an employing authority that has elected to make an additional contribution to the LGPS to increase a male member's benefits. This table applies where the member has not reached his normal pension age at the time the additional contribution is made.

Age at payment	Lump sum contribution for an increase in pension of £100 a year	Age at payment	Lump sum contribution for an increase in pension of £100 a year
16	468	42	927
17	481	43	951
18	494	44	976
19	508	45	1,001
20	522	46	1,027
21	536	47	1,053
22	551	48	1,079
23	566	49	1,106
24	581	50	1,133
25	597	51	1,161
26	612	52	1,188
27	629	53	1,216
28	646	54	1,245
29	663	55	1,274
30	680	56	1,303
31	698	57	1,334
32	717	58	1,365
33	735	59	1,398
34	755	60	1,434
35	774	61	1,472
36	794	62	1,513
37	815	63	1,558
38	836	64	1,608
39	858	65	1,631
40	880	66	1,656
41	903	67	1,683



## 8 Table B – Additional Pension – lump sum contribution – Females NPA

Lump sum contributions to be made by a member or an employing authority that has elected to make an additional contribution to the LGPS to increase a female member's benefits. This table applies where the member has not reached her normal pension age at the time the additional contribution is made.

Age at payment	Lump sum contribution for an increase in pension of £100 a year	Age at payment	Lump sum contribution for an increase in pension of £100 a year
16	490	42	984
17	504	43	1,010
18	518	44	1,037
19	532	45	1,064
20	547	46	1,092
21	562	47	1,120
22	578	48	1,149
23	594	49	1,178
24	610	50	1,208
25	627	51	1,238
26	644	52	1,268
27	661	53	1,299
28	679	54	1,329
29	697	55	1,361
30	716	56	1,393
31	736	57	1,425
32	756	58	1,459
33	776	59	1,494
34	797	60	1,532
35	818	61	1,572
36	840	62	1,615
37	862	63	1,663
38	885	64	1,714
39	909	65	1,742
40	933	66	1,772
41	958	67	1,784



## 9 Table C – Additional Pension – regular monthly contributions – Males below NPA

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	39.95	20.46	13.97	10.73	8.79	7.50	6.58	5.89	5.36	4.93	4.58	4.30	4.06	3.85	3.67	3.52
17	41.06	21.03	14.36	11.03	9.03	7.71	6.76	6.05	5.51	5.07	4.71	4.42	4.17	3.96	3.77	3.62
18	42.19	21.61	14.76	11.33	9.28	7.92	6.95	6.22	5.66	5.21	4.84	4.54	4.28	4.07	3.88	3.72
19	43.36	22.21	15.17	11.65	9.54	8.14	7.14	6.39	5.82	5.35	4.98	4.67	4.40	4.18	3.99	3.82
20	44.56	22.83	15.59	11.97	9.81	8.37	7.34	6.57	5.98	5.50	5.12	4.80	4.53	4.30	4.10	3.93
21	45.78	23.45	16.02	12.30	10.08	8.60	7.54	6.76	6.14	5.66	5.26	4.93	4.65	4.42	4.21	4.04
22	47.03	24.09	16.45	12.64	10.35	8.83	7.75	6.94	6.31	5.81	5.40	5.07	4.78	4.54	4.33	4.15
23	48.31	24.75	16.90	12.98	10.64	9.07	7.96	7.13	6.49	5.97	5.55	5.21	4.91	4.66	4.45	4.26
24	49.61	25.42	17.36	13.33	10.92	9.32	8.18	7.32	6.66	6.13	5.70	5.35	5.05	4.79	4.57	4.38
25	50.94	26.10	17.82	13.69	11.22	9.57	8.40	7.52	6.84	6.30	5.86	5.49	5.19	4.92	4.70	4.50
26	52.30	26.80	18.30	14.06	11.52	9.83	8.62	7.72	7.03	6.47	6.02	5.64	5.33	5.06	4.82	4.62
27	53.70	27.51	18.79	14.44	11.83	10.09	8.86	7.93	7.22	6.65	6.18	5.80	5.47	5.19	4.96	4.75
28	55.13	28.25	19.29	14.82	12.14	10.36	9.09	8.15	7.41	6.82	6.35	5.95	5.62	5.34	5.09	4.88
29	56.60	29.00	19.81	15.22	12.47	10.64	9.34	8.36	7.61	7.01	6.52	6.11	5.77	5.48	5.23	5.01
30	58.10	29.77	20.34	15.62	12.80	10.93	9.59	8.59	7.82	7.20	6.70	6.28	5.93	5.63	5.37	5.15
31	59.65	30.56	20.88	16.04	13.15	11.22	9.85	8.82	8.03	7.39	6.88	6.45	6.09	5.78	5.52	5.29
32	61.22	31.37	21.43	16.47	13.50	11.52	10.11	9.06	8.24	7.59	7.06	6.62	6.26	5.94	5.67	5.44



### Table C – Additional Pension – regular monthly contributions – Males below NPA (2)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	3.38	3.26	3.16	3.06	2.98	2.90	2.83	2.77	2.71	2.66	2.61	2.57	2.53	2.49	2.46	2.42
17	3.48	3.35	3.24	3.15	3.06	2.98	2.91	2.85	2.79	2.73	2.68	2.64	2.60	2.56	2.53	2.49
18	3.57	3.45	3.34	3.24	3.15	3.07	2.99	2.93	2.87	2.81	2.76	2.71	2.67	2.63	2.60	2.56
19	3.67	3.54	3.43	3.33	3.23	3.15	3.08	3.01	2.95	2.89	2.84	2.79	2.75	2.71	2.67	2.64
20	3.78	3.64	3.53	3.42	3.33	3.24	3.16	3.09	3.03	2.97	2.92	2.87	2.83	2.79	2.75	2.71
21	3.88	3.75	3.62	3.52	3.42	3.33	3.25	3.18	3.12	3.06	3.00	2.95	2.91	2.87	2.83	2.79
22	3.99	3.85	3.73	3.61	3.51	3.43	3.34	3.27	3.20	3.14	3.09	3.04	2.99	2.95	2.91	2.87
23	4.10	3.96	3.83	3.71	3.61	3.52	3.44	3.36	3.29	3.23	3.17	3.12	3.07	3.03	2.99	2.95
24	4.21	4.07	3.93	3.82	3.71	3.62	3.53	3.46	3.39	3.32	3.26	3.21	3.16	3.12	3.08	3.04
25	4.33	4.18	4.04	3.92	3.81	3.72	3.63	3.55	3.48	3.41	3.35	3.30	3.25	3.20	3.16	3.12
26	4.45	4.29	4.15	4.03	3.92	3.82	3.73	3.65	3.58	3.51	3.45	3.39	3.34	3.30	3.25	3.22
27	4.57	4.41	4.27	4.14	4.03	3.93	3.83	3.75	3.68	3.61	3.55	3.49	3.44	3.39	3.35	3.31
28	4.69	4.53	4.38	4.25	4.14	4.03	3.94	3.86	3.78	3.71	3.65	3.59	3.54	3.49	3.45	3.41
29	4.82	4.65	4.50	4.37	4.25	4.15	4.05	3.96	3.89	3.81	3.75	3.69	3.64	3.59	3.55	3.51
30	4.95	4.78	4.63	4.49	4.37	4.26	4.17	4.08	4.00	3.92	3.86	3.80	3.75	3.70	3.65	3.61
31	5.09	4.91	4.76	4.62	4.49	4.38	4.28	4.19	4.11	4.04	3.97	3.91	3.86	3.81	3.77	3.73
32	5.23	5.05	4.89	4.75	4.62	4.51	4.40	4.31	4.23	4.16	4.09	4.03	3.97	3.93	3.88	3.84



### Table C – Additional Pension – regular monthly contributions – Males below NPA (3)

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)																		
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
16	2.39	2.37	2.34	2.32	2.30	2.28	2.26	2.24	2.23	2.21	2.20	2.19	2.18	2.16	2.16	2.15	2.15	2.15	2.16
17	2.46	2.43	2.41	2.39	2.36	2.34	2.32	2.31	2.29	2.28	2.26	2.25	2.24	2.23	2.22	2.22	2.22	2.24	
18	2.53	2.50	2.48	2.45	2.43	2.41	2.39	2.38	2.36	2.34	2.33	2.32	2.31	2.30	2.30	2.30	2.31		
19	2.61	2.58	2.55	2.53	2.50	2.48	2.46	2.45	2.43	2.41	2.40	2.39	2.38	2.37	2.38	2.39			
20	2.68	2.65	2.62	2.60	2.58	2.56	2.54	2.52	2.50	2.49	2.47	2.46	2.46	2.46	2.47				
21	2.76	2.73	2.70	2.68	2.65	2.63	2.61	2.59	2.58	2.56	2.55	2.54	2.55	2.56					
22	2.84	2.81	2.78	2.75	2.73	2.71	2.69	2.67	2.65	2.64	2.63	2.64	2.65						
23	2.92	2.89	2.86	2.83	2.81	2.79	2.77	2.75	2.73	2.73	2.73	2.74							
24	3.00	2.97	2.94	2.92	2.89	2.87	2.85	2.83	2.83	2.83	2.84								
25	3.09	3.06	3.03	3.00	2.98	2.96	2.94	2.93	2.93	2.94									
26	3.18	3.15	3.12	3.09	3.07	3.05	3.04	3.03	3.04										
27	3.27	3.24	3.21	3.19	3.16	3.15	3.14	3.15											
28	3.37	3.34	3.31	3.28	3.27	3.26	3.27												
29	3.47	3.44	3.41	3.39	3.38	3.39													
30	3.58	3.55	3.52	3.52	3.52														
31	3.69	3.66	3.65	3.65															
32	3.81	3.80	3.79																
33	3.95	3.94																	
34	4.10																		



**Table C – Additional Pension – regular monthly contributions – Males below NPA (4)**

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	62.83	32.20	22.00	16.91	13.86	11.83	10.38	9.30	8.46	7.80	7.25	6.80	6.42	6.10	5.82	5.58
34	64.47	33.04	22.58	17.35	14.22	12.14	10.66	9.55	8.69	8.00	7.45	6.98	6.60	6.27	5.98	5.74
35	66.15	33.90	23.17	17.80	14.59	12.46	10.94	9.80	8.92	8.22	7.64	7.17	6.77	6.43	6.14	5.89
36	67.87	34.79	23.77	18.27	14.98	12.78	11.22	10.06	9.15	8.43	7.85	7.36	6.96	6.61	6.31	6.05
37	69.64	35.70	24.39	18.75	15.37	13.12	11.52	10.32	9.40	8.66	8.06	7.56	7.14	6.79	6.48	6.22
38	71.46	36.63	25.03	19.24	15.77	13.47	11.83	10.60	9.65	8.89	8.28	7.77	7.34	6.98	6.66	6.40
39	73.33	37.59	25.69	19.75	16.19	13.83	12.14	10.88	9.91	9.13	8.50	7.98	7.54	7.17	6.85	6.58
40	75.24	38.58	26.37	20.27	16.62	14.19	12.47	11.17	10.18	9.38	8.73	8.20	7.75	7.37	7.05	6.77
41	77.21	39.59	27.06	20.81	17.06	14.57	12.80	11.48	10.45	9.64	8.98	8.43	7.97	7.59	7.25	6.97
42	79.22	40.63	27.77	21.36	17.51	14.96	13.14	11.79	10.74	9.90	9.23	8.67	8.20	7.81	7.47	7.18
43	81.29	41.69	28.50	21.92	17.98	15.36	13.50	12.11	11.04	10.18	9.49	8.92	8.44	8.04	7.70	7.40
44	83.41	42.78	29.25	22.50	18.46	15.78	13.87	12.44	11.34	10.47	9.77	9.18	8.70	8.29	7.94	7.64
45	85.58	43.90	30.03	23.11	18.96	16.21	14.25	12.80	11.67	10.78	10.06	9.46	8.97	8.55	8.20	7.89
46	87.80	45.06	30.83	23.72	19.48	16.65	14.65	13.16	12.01	11.10	10.36	9.75	9.25	8.83	8.47	8.16
47	90.05	46.22	31.63	24.35	20.00	17.11	15.06	13.54	12.36	11.43	10.68	10.06	9.55	9.12	8.75	8.44
48	92.33	47.40	32.45	24.99	20.54	17.58	15.49	13.93	12.73	11.78	11.01	10.38	9.86	9.42	9.05	8.73





**Table C – Additional Pension – regular monthly contributions – Males below NPA (5)**

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
33	5.37	5.19	5.02	4.88	4.75	4.63	4.53	4.44	4.35	4.28	4.21	4.15	4.10	4.05	4.00	3.97
34	5.52	5.33	5.16	5.02	4.88	4.77	4.66	4.57	4.48	4.41	4.34	4.28	4.22	4.17	4.13	4.11
35	5.67	5.48	5.31	5.16	5.02	4.90	4.80	4.70	4.61	4.54	4.47	4.41	4.35	4.31	4.28	4.27
36	5.83	5.63	5.46	5.30	5.17	5.05	4.94	4.84	4.75	4.68	4.61	4.55	4.50	4.46	4.45	
37	5.99	5.79	5.61	5.46	5.32	5.20	5.09	4.99	4.90	4.82	4.75	4.70	4.66	4.64		
38	6.16	5.96	5.78	5.62	5.48	5.35	5.24	5.14	5.06	4.98	4.91	4.87	4.84			
39	6.34	6.13	5.95	5.79	5.65	5.52	5.41	5.31	5.22	5.14	5.09	5.06				
40	6.53	6.31	6.13	5.97	5.82	5.70	5.58	5.48	5.40	5.33	5.29					
41	6.72	6.51	6.32	6.15	6.01	5.88	5.77	5.67	5.59	5.55						
42	6.93	6.71	6.52	6.35	6.21	6.08	5.96	5.88	5.82							
43	7.15	6.93	6.74	6.57	6.42	6.28	6.18	6.11								
44	7.38	7.16	6.96	6.79	6.64	6.52	6.43									
45	7.63	7.40	7.20	7.02	6.89	6.78										
46	7.89	7.66	7.45	7.29	7.17											
47	8.16	7.92	7.73	7.58												
48	8.44	8.21	8.03													
49	8.75	8.54														
50	9.10															



**Table C – Additional Pension – regular monthly contributions – Males below NPA (6)**

Monthly contributions to be made by a male member who has elected to make an additional contribution to the LGPS to increase his pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	94.65	48.61	33.30	25.66	21.10	18.08	15.93	14.34	13.11	12.15	11.37	10.73	10.19	9.75	9.36	9.02
50	97.02	49.87	34.18	26.37	21.70	18.60	16.41	14.78	13.53	12.54	11.74	11.09	10.55	10.09	9.68	9.35
51	99.47	51.16	35.10	27.09	22.31	19.15	16.90	15.24	13.96	12.95	12.14	11.47	10.92	10.42	10.03	9.71
52	101.91	52.46	36.02	27.82	22.94	19.70	17.41	15.71	14.41	13.38	12.54	11.86	11.26	10.78	10.39	
53	104.39	53.78	36.95	28.57	23.58	20.27	17.93	16.20	14.87	13.81	12.96	12.22	11.62	11.15		
54	106.91	55.12	37.91	29.35	24.24	20.87	18.48	16.70	15.34	14.26	13.33	12.59	12.01			
55	109.49	56.52	38.92	30.16	24.94	21.49	19.05	17.23	15.83	14.65	13.72	12.99				
56	112.18	57.98	39.97	31.01	25.68	22.14	19.63	17.77	16.24	15.05	14.13					
57	114.94	59.48	41.06	31.89	26.42	22.80	20.22	18.18	16.64	15.45						
58	117.82	61.04	42.18	32.79	27.17	23.45	20.64	18.58	17.04							
59	120.83	62.68	43.34	33.69	27.93	23.88	21.05	18.98								
60	124.04	64.35	44.50	34.60	28.38	24.29	21.43									
61	127.35	66.08	45.70	35.10	28.81	24.69										
62	130.96	67.96	46.36	35.64	29.28											
63	134.89	68.94	47.07	36.22												
64	136.84	70.00	47.84													
65	138.93	71.15														
66	141.21															



## 10 Table D – Additional Pension – regular monthly contributions – Females below NPA

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
16	41.86	21.44	14.64	11.24	9.21	7.86	6.89	6.17	5.61	5.17	4.80	4.50	4.25	4.03	3.85	3.69
17	43.03	22.04	15.05	11.56	9.47	8.08	7.09	6.34	5.77	5.31	4.94	4.63	4.37	4.15	3.96	3.79
18	44.23	22.65	15.47	11.88	9.73	8.30	7.28	6.52	5.93	5.46	5.08	4.76	4.49	4.27	4.07	3.90
19	45.46	23.29	15.90	12.21	10.01	8.54	7.49	6.71	6.10	5.62	5.22	4.90	4.62	4.39	4.18	4.01
20	46.73	23.94	16.35	12.56	10.29	8.78	7.70	6.90	6.27	5.78	5.37	5.03	4.75	4.51	4.30	4.12
21	48.03	24.61	16.80	12.91	10.58	9.02	7.92	7.09	6.45	5.94	5.52	5.18	4.89	4.64	4.43	4.24
22	49.36	25.29	17.27	13.27	10.87	9.27	8.14	7.29	6.63	6.10	5.68	5.32	5.02	4.77	4.55	4.36
23	50.72	25.98	17.75	13.63	11.17	9.53	8.36	7.49	6.81	6.27	5.83	5.47	5.16	4.90	4.68	4.48
24	52.11	26.70	18.23	14.01	11.48	9.79	8.59	7.70	7.00	6.45	6.00	5.62	5.31	5.04	4.81	4.61
25	53.53	27.42	18.73	14.39	11.79	10.06	8.83	7.91	7.19	6.63	6.16	5.78	5.46	5.18	4.94	4.74
26	54.98	28.17	19.24	14.78	12.11	10.34	9.07	8.13	7.39	6.81	6.33	5.94	5.61	5.32	5.08	4.87
27	56.47	28.94	19.77	15.19	12.44	10.62	9.32	8.35	7.60	7.00	6.51	6.10	5.76	5.47	5.22	5.01
28	58.01	29.73	20.31	15.60	12.79	10.91	9.58	8.58	7.81	7.19	6.69	6.27	5.92	5.62	5.37	5.15
29	59.58	30.53	20.86	16.03	13.13	11.21	9.84	8.82	8.02	7.39	6.87	6.45	6.09	5.78	5.52	5.29
30	61.20	31.36	21.43	16.47	13.50	11.52	10.11	9.06	8.24	7.59	7.07	6.63	6.26	5.94	5.67	5.44
31	62.87	32.22	22.01	16.92	13.87	11.84	10.39	9.31	8.47	7.80	7.26	6.81	6.43	6.11	5.83	5.59
32	64.56	33.09	22.61	17.38	14.24	12.16	10.68	9.57	8.71	8.02	7.46	7.00	6.61	6.28	5.99	5.75



**Table D – Additional Pension – regular monthly contributions – Females below NPA (2)**

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
16	3.54	3.42	3.31	3.21	3.12	3.04	2.97	2.90	2.84	2.79	2.74	2.69	2.65	2.61	2.58	2.54
17	3.65	3.52	3.40	3.30	3.21	3.13	3.05	2.99	2.92	2.87	2.82	2.77	2.73	2.69	2.65	2.62
18	3.75	3.62	3.50	3.40	3.30	3.22	3.14	3.07	3.01	2.95	2.90	2.85	2.81	2.77	2.73	2.69
19	3.86	3.72	3.60	3.49	3.40	3.31	3.23	3.16	3.10	3.04	2.98	2.93	2.89	2.85	2.81	2.77
20	3.97	3.83	3.70	3.59	3.49	3.40	3.32	3.25	3.18	3.12	3.07	3.02	2.97	2.93	2.89	2.85
21	4.08	3.94	3.81	3.70	3.59	3.50	3.42	3.34	3.28	3.21	3.16	3.11	3.06	3.01	2.97	2.94
22	4.19	4.05	3.92	3.80	3.70	3.60	3.52	3.44	3.37	3.31	3.25	3.19	3.15	3.10	3.06	3.02
23	4.31	4.16	4.03	3.91	3.80	3.70	3.62	3.54	3.47	3.40	3.34	3.29	3.24	3.19	3.15	3.11
24	4.43	4.28	4.14	4.02	3.91	3.81	3.72	3.64	3.56	3.50	3.44	3.38	3.33	3.28	3.24	3.20
25	4.56	4.40	4.26	4.13	4.02	3.92	3.82	3.74	3.67	3.60	3.53	3.48	3.43	3.38	3.33	3.29
26	4.68	4.52	4.38	4.25	4.13	4.03	3.93	3.85	3.77	3.70	3.64	3.58	3.52	3.48	3.43	3.39
27	4.82	4.65	4.50	4.37	4.25	4.14	4.04	3.96	3.88	3.81	3.74	3.68	3.63	3.58	3.53	3.49
28	4.95	4.78	4.63	4.49	4.37	4.26	4.16	4.07	3.99	3.92	3.85	3.79	3.73	3.68	3.64	3.60
29	5.09	4.91	4.76	4.62	4.49	4.38	4.28	4.19	4.10	4.03	3.96	3.90	3.85	3.79	3.75	3.71
30	5.23	5.05	4.89	4.75	4.62	4.50	4.40	4.31	4.22	4.15	4.08	4.02	3.96	3.91	3.86	3.82
31	5.38	5.19	5.03	4.88	4.75	4.63	4.53	4.43	4.35	4.27	4.20	4.14	4.08	4.03	3.98	3.94
32	5.53	5.34	5.17	5.02	4.89	4.77	4.66	4.56	4.48	4.40	4.33	4.26	4.21	4.15	4.11	4.07



### Table D – Additional Pension – regular monthly contributions – Females below NPA (3)

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)																		
	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51
16	2.51	2.49	2.46	2.43	2.41	2.39	2.37	2.35	2.34	2.32	2.31	2.30	2.28	2.27	2.26	2.25	2.26	2.27	2.26
17	2.59	2.56	2.53	2.51	2.48	2.46	2.44	2.42	2.41	2.39	2.38	2.37	2.35	2.34	2.33	2.34	2.35	2.34	
18	2.66	2.63	2.60	2.58	2.56	2.53	2.51	2.50	2.48	2.46	2.45	2.44	2.43	2.41	2.42	2.43	2.42		
19	2.74	2.71	2.68	2.66	2.63	2.61	2.59	2.57	2.55	2.54	2.52	2.51	2.50	2.50	2.51	2.50			
20	2.82	2.79	2.76	2.73	2.71	2.69	2.67	2.65	2.63	2.62	2.60	2.59	2.59	2.60	2.59				
21	2.90	2.87	2.84	2.82	2.79	2.77	2.75	2.73	2.71	2.70	2.68	2.68	2.69	2.68					
22	2.99	2.96	2.93	2.90	2.87	2.85	2.83	2.81	2.80	2.78	2.78	2.79	2.77						
23	3.07	3.04	3.01	2.99	2.96	2.94	2.92	2.90	2.88	2.88	2.89	2.87							
24	3.17	3.13	3.10	3.07	3.05	3.03	3.01	2.99	2.98	2.99	2.97								
25	3.26	3.23	3.19	3.17	3.14	3.12	3.10	3.09	3.10	3.08									
26	3.35	3.32	3.29	3.26	3.24	3.21	3.21	3.21	3.19										
27	3.46	3.42	3.39	3.36	3.34	3.33	3.33	3.31											
28	3.56	3.53	3.50	3.47	3.46	3.46	3.43												
29	3.67	3.64	3.60	3.59	3.59	3.56													
30	3.78	3.75	3.73	3.73	3.70														
31	3.90	3.88	3.88	3.84															
32	4.04	4.03	3.99																
33	4.20	4.15																	
34	4.32																		



**Table D – Additional Pension – regular monthly contributions – Females below NPA (4)**

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
33	66.30	33.98	23.22	17.85	14.63	12.49	10.97	9.83	8.94	8.24	7.67	7.19	6.79	6.45	6.16	5.91
34	68.08	34.90	23.85	18.33	15.03	12.83	11.26	10.09	9.19	8.46	7.88	7.39	6.98	6.63	6.33	6.07
35	69.89	35.83	24.49	18.82	15.43	13.17	11.57	10.37	9.44	8.69	8.09	7.59	7.17	6.81	6.51	6.24
36	71.76	36.79	25.14	19.33	15.85	13.53	11.88	10.65	9.69	8.93	8.31	7.80	7.37	7.00	6.69	6.41
37	73.68	37.77	25.82	19.85	16.27	13.90	12.20	10.94	9.96	9.18	8.54	8.01	7.57	7.20	6.87	6.60
38	75.65	38.79	26.51	20.38	16.71	14.27	12.53	11.23	10.23	9.43	8.78	8.24	7.78	7.40	7.07	6.78
39	77.68	39.83	27.23	20.93	17.17	14.66	12.88	11.54	10.51	9.69	9.02	8.47	8.00	7.61	7.27	6.98
40	79.77	40.90	27.96	21.50	17.63	15.06	13.23	11.86	10.80	9.96	9.27	8.71	8.23	7.83	7.49	7.19
41	81.90	42.00	28.71	22.08	18.11	15.47	13.59	12.19	11.10	10.24	9.53	8.95	8.47	8.06	7.71	7.41
42	84.09	43.13	29.49	22.68	18.60	15.89	13.96	12.52	11.41	10.52	9.81	9.21	8.72	8.30	7.94	7.63
43	86.34	44.28	30.28	23.29	19.11	16.33	14.35	12.87	11.73	10.83	10.09	9.49	8.98	8.55	8.19	7.88
44	88.63	45.46	31.09	23.92	19.63	16.78	14.75	13.24	12.07	11.14	10.39	9.77	9.25	8.82	8.45	8.13
45	90.99	46.69	31.94	24.58	20.17	17.25	15.17	13.62	12.42	11.47	10.70	10.07	9.55	9.10	8.73	8.40
46	93.40	47.93	32.80	25.25	20.73	17.73	15.60	14.01	12.79	11.82	11.03	10.39	9.85	9.40	9.02	8.69
47	95.84	49.20	33.68	25.93	21.30	18.22	16.04	14.42	13.17	12.18	11.38	10.72	10.17	9.72	9.33	8.99
48	98.32	50.49	34.57	26.63	21.88	18.74	16.51	14.85	13.57	12.56	11.74	11.07	10.51	10.05	9.65	9.31



**Table D – Additional Pension – regular monthly contributions – Females below NPA (5)**

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
33	5.68	5.49	5.32	5.16	5.03	4.90	4.80	4.70	4.61	4.53	4.46	4.39	4.34	4.28	4.24	4.21
34	5.84	5.64	5.47	5.31	5.17	5.05	4.94	4.84	4.75	4.67	4.59	4.53	4.47	4.42	4.39	4.37
35	6.01	5.80	5.62	5.46	5.32	5.19	5.08	4.98	4.89	4.81	4.74	4.67	4.61	4.58	4.56	4.50
36	6.18	5.97	5.78	5.62	5.48	5.35	5.23	5.13	5.04	4.96	4.89	4.82	4.78	4.75	4.69	
37	6.35	6.14	5.95	5.79	5.64	5.51	5.40	5.29	5.20	5.12	5.04	4.99	4.96	4.89		
38	6.54	6.32	6.13	5.96	5.81	5.68	5.56	5.46	5.37	5.28	5.23	5.19	5.11			
39	6.73	6.51	6.32	6.15	5.99	5.86	5.74	5.64	5.54	5.48	5.43	5.34				
40	6.93	6.71	6.51	6.34	6.19	6.05	5.93	5.82	5.75	5.69	5.59					
41	7.14	6.92	6.72	6.54	6.39	6.25	6.13	6.04	5.97	5.86						
42	7.37	7.14	6.94	6.76	6.60	6.46	6.35	6.28	6.15							
43	7.61	7.37	7.17	6.99	6.83	6.70	6.61	6.47								
44	7.86	7.62	7.41	7.23	7.08	6.97	6.81									
45	8.12	7.88	7.67	7.50	7.36	7.19										
46	8.41	8.16	7.96	7.80	7.59											
47	8.70	8.46	8.27	8.04												
48	9.02	8.79	8.52													
49	9.37	9.06														
50	9.66															



**Table D – Additional Pension – regular monthly contributions – Females below NPA (6)**

Monthly contributions to be made by a female member who has elected to make an additional contribution to the LGPS to increase her pension by £100 a year.

Age at first contribution	Arrangement length (years)															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
49	100.85	51.80	35.49	27.36	22.50	19.28	16.99	15.29	13.99	12.95	12.12	11.44	10.87	10.40	9.99	9.65
50	103.44	53.17	36.45	28.12	23.14	19.84	17.51	15.77	14.43	13.38	12.53	11.84	11.26	10.77	10.35	10.02
51	106.11	54.58	37.45	28.91	23.81	20.43	18.04	16.27	14.90	13.83	12.96	12.25	11.65	11.15	10.75	10.32
52	108.77	56.00	38.45	29.71	24.49	21.03	18.59	16.78	15.39	14.29	13.40	12.67	12.05	11.56	11.05	
53	111.46	57.43	39.46	30.52	25.18	21.65	19.16	17.30	15.88	14.76	13.85	13.08	12.47	11.86		
54	114.20	58.88	40.50	31.36	25.90	22.29	19.74	17.85	16.39	15.24	14.28	13.52	12.77			
55	116.98	60.39	41.59	32.23	26.66	22.97	20.36	18.42	16.92	15.69	14.73	13.82				
56	119.88	61.97	42.72	33.15	27.44	23.67	20.99	19.00	17.39	16.16	15.03					
57	122.85	63.58	43.89	34.09	28.24	24.37	21.62	19.48	17.87	16.45						
58	125.92	65.24	45.09	35.05	29.05	25.07	22.12	19.96	18.13							
59	129.13	66.99	46.31	36.01	29.85	25.59	22.60	20.19								
60	132.53	68.76	47.54	36.97	30.39	26.07	22.80									
61	136.01	70.57	48.81	37.58	30.92	26.25										
62	139.80	72.55	49.60	38.22	31.13											
63	143.92	73.73	50.45	38.48												
64	146.26	74.99	50.79													
65	148.77	75.50														
66	149.76															





**11 Table E – Additional Pension – adjustment factors for members below NPA with a normal pension age greater than 65**

<i>Gender</i>	<i>Normal pension age*</i>			
	<b>65</b>	<b>66</b>	<b>67</b>	<b>68</b>
Male	1.00	0.96	0.92	0.88
Female	1.00	0.96	0.92	0.89

\*Where the normal pension age is not an integer, the adjustment factors from the table should be interpolated for part years.



## 12 Table F – Additional Pension – lump sum contributions – Males above NPA

Lump sum contributions to be made by a member or an employing authority that has elected to make an additional contribution to the LGPS to increase a male member's benefits. This table applies where the member has already passed his normal pension age at the time the additional contribution is made.

<i>Age at payment</i>	<b>Lump sum contribution for an increase in pension of £100 a year</b>			
	<i>Normal pension age*</i>			
	<b>65</b>	<b>66</b>	<b>67</b>	<b>68</b>
65	1,612	1,535**		
66	1,648	1,569	1,494**	
67	1,694	1,603	1,526	1,454**
68	1,735	1,646	1,557	1,483
69	1,786	1,685	1,599	1,512
70	1,831	1,733	1,635	1,552
71	1,885	1,776	1,681	1,586
72	1,946	1,827	1,722	1,630
73	2,014	1,887	1,772	1,670
74	2,077	1,954	1,830	1,719

\*Where the normal pension age is not an integer, the factors from the table should be interpolated for part years.

\*\* These figures should only be used for interpolation between two integer Normal pension ages.



### 13 Table G – Additional Pension – lump sum contributions – Females above NPA

Lump sum contributions to be made by a member or an employing authority that has elected to make an additional contribution to the LGPS to increase a female member's benefits. This table applies where the member has already passed her normal pension age at the time the additional contribution is made.

<i>Age at payment</i>	<b>Lump sum contribution for an increase in pension of £100 a year</b>			
	<i>Normal pension age*</i>			
	<b>65</b>	<b>66</b>	<b>67</b>	<b>68</b>
65	1,720	1,638**		
66	1,761	1,677	1,597**	
67	1,798	1,716	1,634	1,556**
68	1,846	1,750	1,671	1,591
69	1,888	1,795	1,702	1,625
70	1,940	1,835	1,745	1,654
71	1,986	1,884	1,782	1,694
72	2,042	1,928	1,829	1,730
73	2,105	1,981	1,871	1,774
74	2,162	2,042	1,921	1,815

\*Where the normal pension age is not an integer, the factors from the table should be interpolated for part years.

\*\* These figures should only be used for interpolation between two integer Normal pension ages.



## Appendix A: Cited Regulations

### A.1 Excerpts from the 2014 Regulations<sup>3</sup>

#### Introduction and interpretation

##### 2.—

...

(2) The Scheme manager responsible for the administration of pensions and other benefits payable under these Regulations, is the Northern Ireland Local Government Officers' Superannuation Committee, and in these Regulations is referred to as "the Committee".

(3) The Department may, after consultation with the Government Actuary's Department, issue actuarial guidance to the Committee.

#### Additional pension contributions

##### 18. —

(1) Subject to paragraph (15), an active member who is paying contributions under regulation 11 (contributions) may enter into arrangements to pay additional pension contributions ("APCs") by regular contributions in accordance with paragraph (2), and a member who is paying contributions under regulation 12 (temporary reduction in contributions) may do so if the arrangement is to cover a period of absence of the description in regulations 13(4)(b) or 13(4)(c) (contributions during absence from work), unless the Committee determines in any particular case that it would not be practical to allow APCs to be paid by regular contributions.

(2) Where APCs are to be paid by regular contributions, the arrangements mentioned in paragraph (1)—

- (a) shall, when entered into, be for a complete year or number of years with a minimum period of one year;
- (b) shall specify the amount of extra contribution to be paid each Scheme year;
- (c) shall, where the active member has more than one active member's pension account, specify which account the APC is to be attached to;
- (d) shall specify the amount of additional pension to be credited to the active member's pension account at the end of the scheme year; and
- (e) may be funded in whole or in part by the member's employing authority.

...

(4) Where APCs are to be paid by a lump sum contribution, the arrangements mentioned in paragraph (3)—

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<sup>3</sup> The Local Government Pension Scheme Regulations (Northern Ireland) 2014 (SRNI 2014/188)



- (a) shall specify the amount of extra contribution to be paid;
- (b) shall, where the active member has more than one active member's pension account, specify which account the APC is to be attached to;
- (c) shall specify the amount of additional pension to be credited to the active member's pension account at the end of the scheme year; and
- (d) may be funded in whole or in part by the active member's employing authority.

...

(6) The additional pension limit is £6,500 from 1st April 2015 and that figure is increased on 1<sup>st</sup> April 2016, and each subsequent 1st April, by the amount (where it is greater than zero) by which it would be increased if it were a pension beginning on 1st April 2014 to which the 1971 Act applied.

(7) The amount of the contributions to be paid in respect of arrangements under this regulation is to be determined in accordance with actuarial guidance issued by the Department based on—

- (a) the age of the active member at the time the arrangements commence; and
- (b) the gender of the active member.

(8) Actuarial guidance issued by the Department under paragraph (7) may be revised at any time and if so, from the 1st April following any such revision, any contributions payable are to be based on the revised actuarial guidance.

...

(12) If arrangements entered into under paragraph (1) terminate for any reason and new arrangements are entered into under that paragraph, the amount of contributions payable is determined under paragraph (7) in accordance with the age of the member at the date the new arrangements are entered into and the actuarial guidance issued by the Department in force at that date.

(13) If additional contributions are paid in accordance with arrangements made under this regulation, and are not refunded under regulation 20 (rights to return of contributions), that member's active member's pension account shall be credited with the amount specified in those arrangements as additional pension at the end of the Scheme year in which the contributions are paid, or at the date the arrangements terminate, if earlier.

(14) If an active member who is paying APCs is granted ill-health retirement benefits in relation to the pension account to which the arrangements are attached, before the end of the period the arrangements made under paragraph (1) were due to cease ("the APC period"), that member is to be treated as having paid the contributions required from the date the active member is granted ill-health retirement benefits, up to the end of the APC period and the additional pension bought by those contributions is to be included in the active member's pension account for the year of leaving.

(15) If an active member fails to pay all the additional contributions due under arrangements made under paragraph (1), and paragraph (14) does not apply to that member, that member's active member's pension account shall be credited, in the scheme year when the contributions ceased, with additional pension of an amount to reflect the pension acquired in that year calculated in accordance with actuarial guidance issued by the Department.



### **Active member's pension accounts**

#### **25.—**

- (1) At the beginning of each Scheme year, an active member's pension account in relation to an employment shall specify the opening balance for that year.
- (2) At the end of each Scheme year—
  - (a) the balance mentioned in paragraph (1); plus
  - (b) the amount of earned pension, if any, for the Scheme year; plus
  - (c) the amount of any additional member pension acquired during the Scheme year pursuant to arrangements made under regulation 18(1) or (3) (additional pension contributions); plus or minus, as the case may be;
  - (d) the sum resulting from any pension account adjustment during the Scheme year;shall be aggregated and the revaluation adjustment for that Scheme year shall be applied at the beginning of the next Scheme year in accordance with actuarial guidance issued by the Department.

### **Award of additional pension**

#### **32.—**

- (1) An employing authority may resolve to award—
  - (a) an active member; or
  - (b) a member who was an active member who was dismissed by reason of redundancy, or business efficiency, or whose employment was terminated by mutual consent on grounds of business efficiency,additional annual pension of, in total (including any additional pension purchased by the employing authority under regulation 18 (additional pension contributions)), not more than the additional pension limit payable under other provisions of these Regulations from the pension account to which the additional pension is attached, provided that, in the case of a member falling within sub-paragraph (b), the resolution to award additional pension is made within six months of the date the member's employment ended.
- (2) The additional pension limit is £6,500 from 1st April 2015 and that figure is increased on 1<sup>st</sup> April 2016, and each subsequent 1st April, by the amount (where it is greater than zero) by which it would be increased if it were a pension beginning on 1st April 2014 to which the 1971 Act applied.
- (3) An award of addition pension under—
  - (a) paragraph (1)(a) is to be credited to the relevant active member's pension account in the Scheme year in which the resolution to award the additional pension is made; and
  - (b) paragraph (1)(b) is to be treated as credited to the relevant active member's pension account on the day before the date of termination of employment.



## Appendix B: Legislative References

- B.1 DOE has asked GAD to recommend actuarial guidance in respect of the regulations detailed below.
- B.2 DOE is required under the 2014 Regulations to issue actuarial guidance on the amount of contributions paid by a member purchasing additional pension, or by an employing authority purchasing additional pension for a member; [regulations 18(7) and 18(8) of the 2014 Regulations].
- B.3 Regulation 18(1) of the 2014 Regulations provides that a member may elect to make additional contributions to the LGPS to be credited with additional pension. Furthermore under Regulations 18(2)(e), 18(4)(d) and 32(1) of the 2014 Regulations, an employing authority may award additional pension to a member.
- B.4 Regulations 18(12) and 18(15) of the 2014 Regulations provide that the amount of additional pension credited to a member who ceases contributions before the end of the payment period for a reason other than retirement on ill health or death must be determined in accordance with actuarial guidance issued by DOE.



## Appendix C: Limitations

- C.1 This note should not be used for any purpose other than to determine the contributions required to secure additional pension and the benefits deriving from those additional contributions in accordance with the regulations cited above.
- C.2 The factors contained in this note are subject to regular review. Administrators need to ensure that they are using the latest factors, as relevant, when processing cases.
- C.3 This guidance note only covers the principles around the contributions required to secure additional pension and the benefits deriving from those additional contributions. Any legal advice in this area should be sought from an appropriately qualified person or source.
- C.4 This note should be considered in its entirety as individual sections, if considered in isolation, may be misleading, and conclusions reached by a review of some sections on their own may be incorrect. This note only covers the actuarial principles around the calculation and application of additional pension factors. Any legal advice in this area should be sought from an appropriately qualified person or source.
- C.5 Administrators should satisfy themselves that arrangements to secure additional pension comply with all legislative requirements including, but not limited to, tax and contracting-out requirements.
- C.6 This guidance is based on the Regulations in force at the time of writing. It is possible that future changes to the Regulations might create inconsistencies between this guidance and the Regulations. If users of this guidance believe there to be any such inconsistencies, they should bring this to the attention of DOE. In no circumstances should this guidance take precedence over the Regulations. Administrators should ensure that they comply with all relevant Regulations.