

## Voluntary Retirement Estimate Request (Active members only)

You can choose to retire and receive your LGPS pension at any time between age 55 and 75. You can obtain an estimate of the benefits you might receive including any reductions for early payment using My Pension Online <https://highlandpensionfund.mypensiondetails.co.uk/login> at any time – select the option called 'Retirement planner' on your My Pension dashboard.

For more information about your future retirement, take a look at our Retirement Planning Guide: <https://www.highlandpensionfund.org/resources/retirement-planning-guide/>

If you are within 18 months of your proposed retirement date, you can use this form to request a formal estimate from us. **You should complete sections 1 and 2 of this form and then send it to your employer who will complete the rest of the form and submit it to us.**

Section 1 – Your details			
Full name			
Address (including postcode)			
National Insurance number		Date of birth	
Daytime Telephone Number		Mobile Number	
Personal email address			
Section 2 – Declaration			
I wish to receive an estimate of my voluntary retirement benefits at the proposed date:			
<input type="checkbox"/> I confirm this date is within 18 months.			
<input type="checkbox"/> I will be aged between 55 and 75 on this date.			
<input type="checkbox"/> I understand that I am only entitled to one estimate in any 12 month period			
<b>Signature:</b>		<b>Date:</b>	

### Disclaimer

It's important to note that estimates are based on the pay information supplied by your employer, and the legislation and factors in force at the time the estimate is produced. Therefore, pension benefit figures are liable to change at the point of your retirement. Estimates do not represent a promise or entitlement to benefits.

## Public Service Pension Scheme Membership Form

**Use this form to tell us about any previous Public Service Pension Scheme Membership**

Since 1st October 2023 LGPS rules changed to remove the discrimination found in the McCloud judgement. More information about the McCloud judgment can be found at:

<https://www.highlandpensionfund.org/resources/the-lgps-mccloud-remedy-fact-sheet/>

This form is to tell us about any previous Public Service Pension Scheme Membership you have built up before the 1 April 2012 and during the McCloud Remedy Period. This will allow us to decide whether you qualify for the underpin protection.

You must tell us about all periods of membership for the following Public Service Pension Schemes:

Civil Service Pension Scheme	NHS Pension Scheme
Judicial Pension Scheme	Firefighters' Pension Scheme
Local Government Pension Scheme	Police Pension Scheme
Teachers' Pension Scheme	Armed Forces Pension Scheme

### Do you have any Public Service Pension Scheme Membership?

- No – If no, please proceed to the signature section below.  
 Yes – If yes, please complete the table below

Scheme Name	Scheme Address	Member or scheme reference	Membership dates		Membership status (Active, Deferred, Refund or Pensioner)
			From	To	

### Declaration

I confirm that the information I have provided on this form is correct.  
 I understand that this information will be used to determine whether the underpin protection would apply to my pension benefits.

**Signature:**

**Date:**

## Section 3 – Employers pay information

Contracted hours		Full time equivalent hours if part time		Weeks worked per year	
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### Final Pensionable pay (2009 scheme):

#### Basic salary

Period		Number of days for period (A)	Full time equivalent annual salary (note any changes of salary on a separate line) (B)	Total FTE pay for period (C)
From	To			
				£
				£
<b>Subtotal (B) ÷ 365 x (A) = (C)</b>				<b>£ (1)</b>

#### Regular pensionable additions

Period		Number of days for period (A)	Full time equivalent rate of regular addition (B)	Total regular additions for period (C)
From	To			
				£
				£
<b>Subtotal (B) ÷ 365 x (A) = (C)</b>				<b>£ (2)</b>

#### Variable additions received (eg. standby, enhancement, sleepins)

Any additional notes (if required):	Total variable additions
	£ (3)
<b>Total of (1) + (2) + (3) =</b>	
	£

### CARE pay (2015 scheme)

Estimated actual pensionable pay from 1 April to either proposed retirement date or end of current year (31 March):

	Date from	Date to	Estimated actual pensionable pay for period
<b>Main section (CPP1)</b>			
<b>50-50 section (CPP2)</b>			
<b>APP (Assumed Pensionable pay)</b>			
<b>Actual pensionable pay for projecting CARE pension</b> (only required if proposed retirement date is after the next 31 March)			£

Any additional notes (if required):

## Section 4 – Employers declaration

I understand that the information given on this form will be used to calculate an estimate of pension benefits and any errors or omissions will result in an incorrect estimate being provided to the member as well as any associated employer costs for which the employer will be responsible.

<b>Name:</b>		<b>Date completed:</b>	
<b>Phone number:</b>		<b>Email address:</b>	

Completed forms should be submitted to: [mypension@highland.gov.uk](mailto:mypension@highland.gov.uk)

## Guidance for members

- We can only provide an estimate of benefits if you are within 18 months of your proposed retirement date.
- We will only provide one estimate in any 12 month period, additional requests will incur a charge.
- The estimate will be issued to your home address or the email address provided on this form.
- Estimates are produced within 2 months of receipt of the request; however, they are typically completed much sooner.
- Once you have completed sections 1 and 2 of the form you should forward it to your employer's payroll department for completion of sections 3 and 4.
- If you have forwarded your estimate request to your employer and have any queries regarding its progress, please contact your employer in the first instance.
- If you wish to receive an estimate in confidence or wish to view estimates at different retirement dates, you should use the retirement calculator which can be accessed using My Pension Online.

## Guidance for employers and their payroll providers

- Incomplete forms will be returned.
- Estimates cannot be produced without pensionable pay data.
- You need to provide an estimate of the Final Pay, which is usually the full-time equivalent pay for the 365 days up to the proposed date of leaving. If the member has received a higher pay in the previous 2 years, we will also require Final Pay information for the preceding two years. If the member has a certificate of protection, we will require additional information. We will provide a separate form for this.
- The estimated annual rate of CARE (or actual) pay, is used for the projection of the member's benefits up to the proposed date of leaving; you will need to select the section of the LGPS to use for the projection.

### Final Pay (Final Salary Scheme 2009)

This is the **full-time equivalent** pensionable pay and includes all pensionable allowances paid. It does not include non-contractual overtime payments.

### CARE Pay (Career Average Scheme 2015)

This is the **actual** pay received and includes all pensionable allowances.

### Sections of the LGPS (Main and 50/50)

There are two sections of the LGPS; the Main Section where the member pays the full rate of pension contributions and receives the full rate of pension for each period of membership and the 50/50 Section, where the member pays half the contributions and receives half pension for each period of membership in the 50/50 section.

### Assumed pensionable pay

Assumed pensionable pay is the pay the employee would have received in cases of reduced contractual pay or nil pay because of sickness or injury; or during relevant child related leave (i.e. ordinary maternity, paternity or adoption leave, and any paid additional maternity, paternity or adoption leave). If a member was in the 50-50 section prior to reduced pay, they must be moved to the main section from the next available pay date (provided they are still on no/reduced pay at that time).