

Hampshire Pension Services Employer Hub Pension Estimate Guide



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Checking The Member's (Employee's) Pension Record

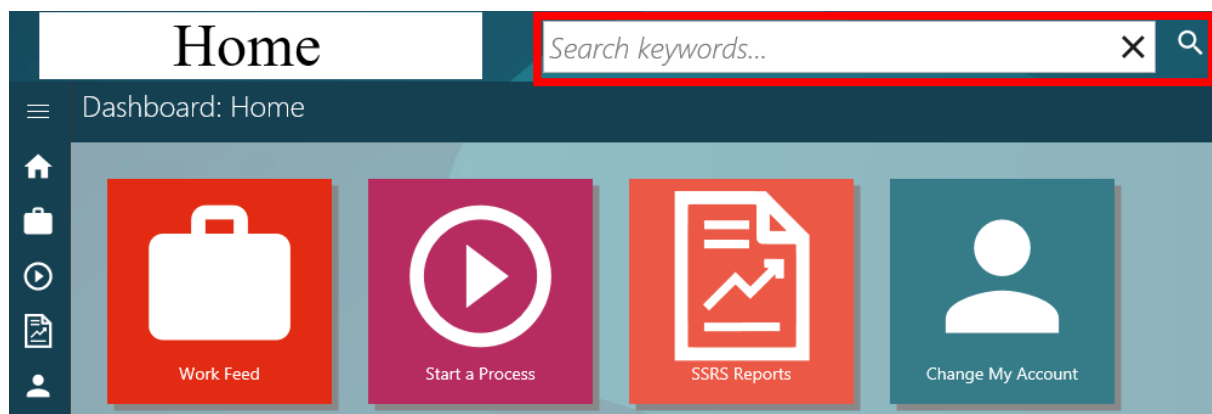
The capability for Employers to generate their own retirement quotes/estimates, for example to identify potential strain charges in the case of redundancy situations, is an enhanced feature of the Employer Hub.

Employer contacts who have an existing Employer Hub account can request access to run employer retirement quotes by emailing: pensions.employer@hants.gov.uk and including their name and existing login account ID within the email request.

If you are an employer contact but do not have an Employer Hub account or are not yet listed as a contact, please email as above and additionally include your employer name.

Once Hub access administration has been completed you will be emailed to confirm the additional access to the Standard Employer Retirement Quote process (or provided with your new access details) and an estimate specific user guide.

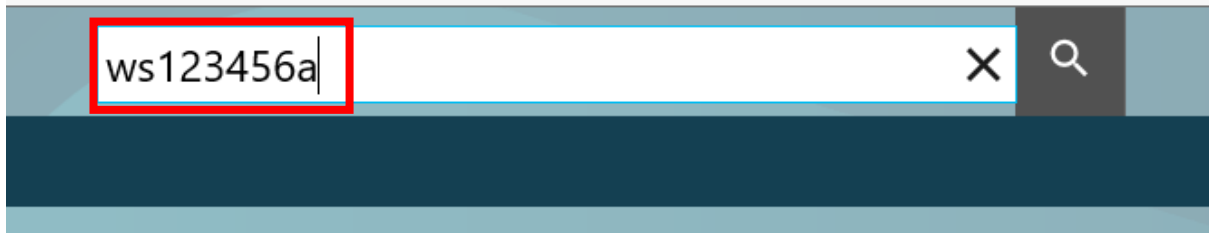
To generate an estimate, log in to the Employer Hub and search for the member (employee) you are running the estimate on to check that the member's personal details and pension information is accurate and up to date.



If the member's pension record does not contain CARE data for the financial year immediately preceding the financial year that the proposed retirement date falls within, then the estimate will need to be projected. If you are running a projected estimate the last annual CARE pay (from the most recent annual return figures) and its effective date are required.

Please ensure that the Member's working hour history is accurate to ensure that pre-2014 service is calculated correctly

To find the last annual CARE details search for the employee using their national insurance number:



Select 'Open Member History Views':

ACTIONS

- ★ Open Member History Views

Basic Details

Full Name:
Gender:
Date of Birth:
National Insurance Number:
State Retirement Date:

Select 'View CARE', then click in the radio button of the most recent CARE entry and select 'View Row':

ACTIONS

- ★ View Additional Benefit Purchased
- ★ View Annual Allowance
- ★ View AVC Details
- ★ **View CARE**
- ★ View Earnings and Contributions
- ★ View Nominations
- ★ View Service
- ★ View Status History
- ★ View Transferred In Membership

Open Member History View
Choose a history view from the menu

★ **View CARE**

Web CARE

Select		Date	Total Earned Pension
<input checked="" type="radio"/>	✓	01/04/2019	400.39
<input type="radio"/>	✓	01/04/2018	376.8
<input type="radio"/>	✓	01/04/2017	357.41
<input type="radio"/>	✓	01/04/2016	352.45
<input type="radio"/>	✓	01/04/2015	348.51
<input type="radio"/>	✓	01/04/2014	344.92

View Row **Close**

If running a projected estimate, the date to use in the 'Accrued Pay Figure Effective Date' input field will be the 'Revaluation Date', in this example 31/03/2020:

Open Member History View

Choose a history view from the menu

★ View CARE

Care Benefit Details

Date Effective

01/04/2019

Total Value

400.39

Revaluation Rate

1.017

Revaluation Amount

2319.79

Revaluation Date

31/03/2020

Closing Balance

2281.01

Opening Balance

1880.62

Increase In Benefits

38.78

Survivor Total Value

710.45

Close

Generating The Retirement Estimate

Once you have established that the member's pension record is up to date and you have established any CARE figures required, you can proceed with generating the estimate. From the Home screen select 'Start a Process':



Left click on the 'Employee Forms HUB' option to expand the list and select 'Standard Employer Retirement Quote – hub':

Work Item Processing: Start A Process

ACTIONS

- ★ Choose Doc Type and Store on Process

Select the process you wish to start

Filter...

- ⊕ Most Frequently Used
- ⊖ Employee forms
 - 50/50 Section Membership - hub
 - AVC Commenced - hub
 - Change of Hours and Notify Details of Absence - hub
 - Change of Payroll No / Job Description - hub
 - Change of Personal Details - hub
 - Notification of Joiner (Employer)
 - Notification of Leaver - hub
 - Standard Employer Retirement Quote - hub**

Input the National Insurance number of the member (employee) and click on the magnifying glass. The employee's full name or surname can also be used to search for the member. Please refer to the separate general user guide for ways to search for members: <https://www.hants.gov.uk/hampshire-services/pensions/local-government/employers/employer-hub#step-2>

Work Item Processing: Start A Process

ACTIONS

- ★ Search for the Membership
- ◆ Proceed to Select the process you wish to start

Choose Member to start Process against

★ Search for the Membership

ws12 ×

Select the intended employee pension record that is listed, carry out a final review of the employee's details and click 'Submit' at the bottom of the page:

Input the leaving/retirement date of the employee. Use the calendar icon beside the box to select a date and click 'Submit':

The main data input screen will now be displayed. Ensure that you populate all the required fields marked with a *, even if the figure is 0.00.

If a required field is unpopulated and the calculation errors when you select 'Submit', all previously entered data will be cleared and it will all need to be re-entered.

The following example is for a redundancy estimate projected from the effective date 31/03/2020 (the last date that Annual Returns data was input for).

Run calculation

★ Run Estimate of Pension Benefits

Date Of Retirement

22/07/2022

Type Of Retirement*

Redundancy

Projection Indicator*

Yes

Type Of Ill Health Retirement

Please Select

Pensions Increase Date Override

dd/mm/yyyy

Pre 2014 Final Pensionable Pay*

25000

Main Section Pensionable Pay*

0.00

50 / 50 Section Pensionable Pay*

0.00

Assumed Pensionable Pay (Ill Health Only)

Accrued Pay Figures Effective Date

31/03/2020

Projected Pensionable Pay (Annual Rate)*

25000

Rule Of 85 Protection

No

Flexible Retirement

No

Reduction Waived*

No

Submit

Retirement Estimate Inputs

- **Date of Retirement** – Prepopulated
- **Type of Retirement** – Select an option from the drop-down list
- **Projection Indicator** – Set this to Yes if the estimate does not include CARE figures for the financial year immediately before the retirement date.
- **Type of Ill Health** - Select an option from the drop-down list
- **Pensions increase date override** – This is the pensions increase date for the relevant average
- **Pre 2014 Final Pensionable Pay** - This is the member's Full Time Equivalent average pensionable pay for the last 365 days before date of leaving
- **Main Section Pensionable Pay** - This is actual pensionable pay from 1 April to date of quote (this should include Assumed Pensionable Pay (APP) where pay was reduced or nil due to a sickness absence, maternity, paternity or adoption leave and/or Lost Pensionable Pay (LPP) for authorised unpaid leave of 14 days or less). *Only if Projection is 'No'*
- **50/50 Section Pensionable Pay** - This is a required field - enter 0.00 if not in the 50/50 section. *Only if Projection is 'No'*
- **Assumed Pensionable Pay (Ill Health Only)** - Annual Assumed Pensionable Pay based on 3 months (or 12 weeks) before pay period in which estimated retirement date falls
- **Accrued Pay Figure Effective Date** - This date should always be the last date we received EOY information – it will always be 31 March although the year will obviously change. *Only if Projection is 'Yes'*
- **Projected Pensionable Pay (Annual Rate)** - This is the annual CARE pay – UPM uses this pay to work out the remaining CARE pension not yet present on the CARE history view. *Only if Projection is 'Yes'*
- **Rule of 85 Protection** – Enter as 'No' (this would be up to the employer whether they wanted to 'switch this on' for employee, however, if member goes on Flexible retirement they have no choice but for the 85 year rule to be switched on (and there could be a cost to the employer for this) so probably 'No' for most cases unless Flexible retirement
- **Flexible retirement** - If this is a flexible retirement, select 'Yes'
- **Reduction Waived** - Waiving is up to the employer whether they wish to waive or not in line with their discretions policy

Completion of the four mandatory fields

Mandatory Field	Projected Estimate- No	Projected Estimate- Yes
Pre 2014 final pensionable pay	Real values needed	Real Values needed
Main section pensionable pay	If in Main Section enter real values and 0.00 in 50/50	Always enter 0.00
50/50 Pensionable pay	If in 50/50 enter real Values and 0.00 in Main Section	Always enter 0.00
Projected Pensionable Pay	Always enter 0.00	Real values needed
Accrued pay Figure effective date	N/A so leave blank	31/03/ plus year that we have the last CARE figures for

Employer Estimate Input Examples

Below are examples of estimate inputs when applying and not applying the Projection Indicator

Projection indicator - No

If selecting 'No' to the protection indicator, and the member is in the Main Section of the pension scheme, the inputs should be similar to those below:

Date of Retirement	31/03/2024
Type of Retirement	Choose from dropdown list
Projection Indicator	No
Type of Ill Health	If relevant enter Tier 1, 2, or 3
Pensions Increase Date Override	DD/MM/YYYY (if relevant enter earlier year's pay date)
Pre 2014 Final Pensionable Pay	£41,904.16
Main Section Pensionable Pay	£41,904.16
50/50 Section Pensionable Pay	£0.00
Assumed Pensionable Pay (Ill Health Only)	£ (if relevant, use when type of retirement is ill health)
Accrued Pay Figure Effective Date	N/a
Projected Pensionable Pay (Annual Rate)	£0.00
Rule of 85 Protection	No
Flexible Retirement	No
Reduction Waived	No

Projection Indicator - Yes

If selecting 'Yes' to the projection indicator (with a date of leaving in this example after 31/03/2023 or no CARE for 2022/23) the inputs should look like the example below:

Date of Retirement	31/12/2023 (for example, but for any date after 31/03/2023)
Type of Retirement	Choose from dropdown list
Projection Indicator	Yes
Type of Ill Health	If relevant enter Tier 1, 2, or 3
Pensions Increase Date Override	DD/MM/YYYY (if relevant enter earlier year's pay date)
Pre 2014 Final Pensionable Pay	£41,904.16
Main Section Pensionable Pay	£0.00
50/50 Section Pensionable Pay	£0.00
Assumed Pensionable Pay (Ill Health Only)	£ (if relevant, use when type of retirement is ill health)
Accrued Pay Figure Effective Date	31/03/YYYY (the year will be 2022 whilst we do not have the end of year return for the year ending 31/03/2023)
Projected Pensionable Pay (Annual Rate)	£41,904.16
Rule of 85 Protection	No
Flexible Retirement	No
Reduction Waived	No

Viewing The Estimate Document

Once inputs have been completed click on 'Submit'. The estimate calculation can take between thirty seconds and two minutes to complete during which time the following screen will be visible. Please be patient, if keys are pressed or mouse buttons are clicked before the process has completed then the estimate may be disrupted - which may prevent subsequent attempts to run the estimate:

ACTIONS

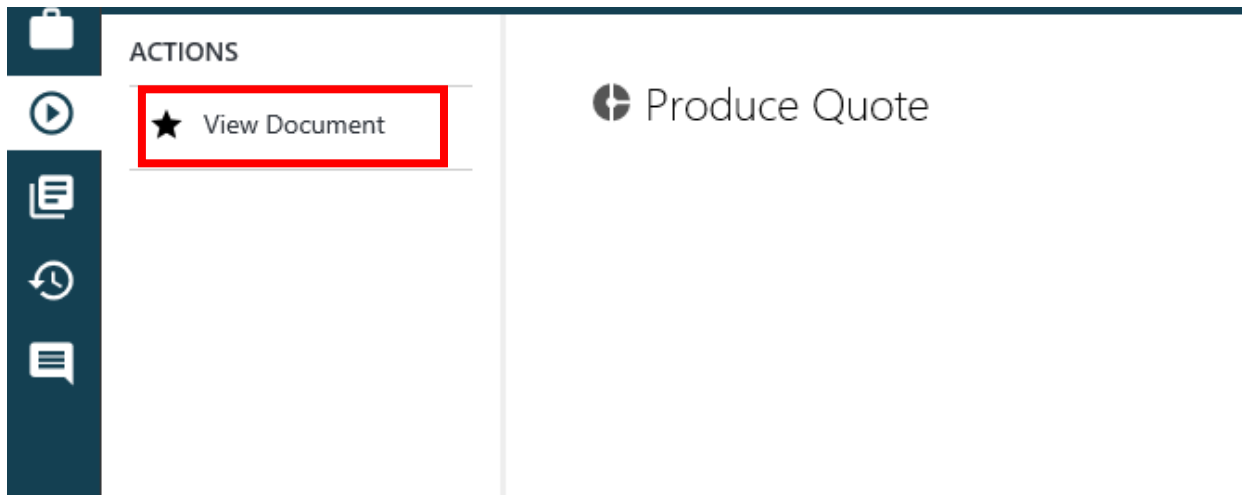
★ [Run Estimate of Pension Benefits](#)

🔄 Run calculation

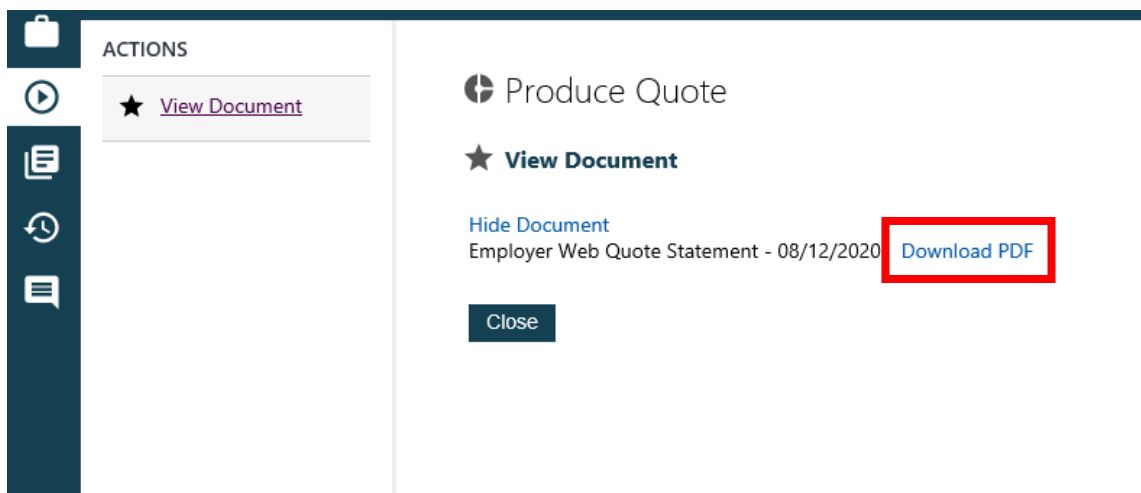
★ **Run Estimate of Pension Benefits**



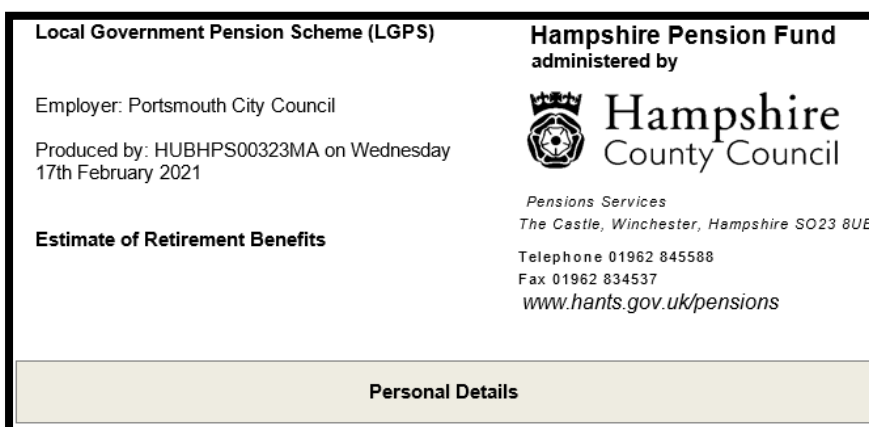
Once the calculation has completed the screen will appear blank with the following being displayed. Select 'View Document', then select 'Show Document':



There will normally be a short delay, with the screen below being visible, before the estimate document is displayed. If the document does not open automatically, manually access it by selecting the 'Download PDF' option:



Below is an example of the header information displayed on the estimate document:



The Estimate of Retirement Benefits document will contain the following Sections:

- Personal Details
- Pensions Benefits Summary (including the type of retirement)
- Service Breakdown
- Annual Pension
- Tax Free Lump Sum
- Survivor's Pension
- Service History
- Transferred In Service (if applicable)
- Maximum Conversion Options
- Lifetime Allowance
- Employer Strain Charge (if applicable)

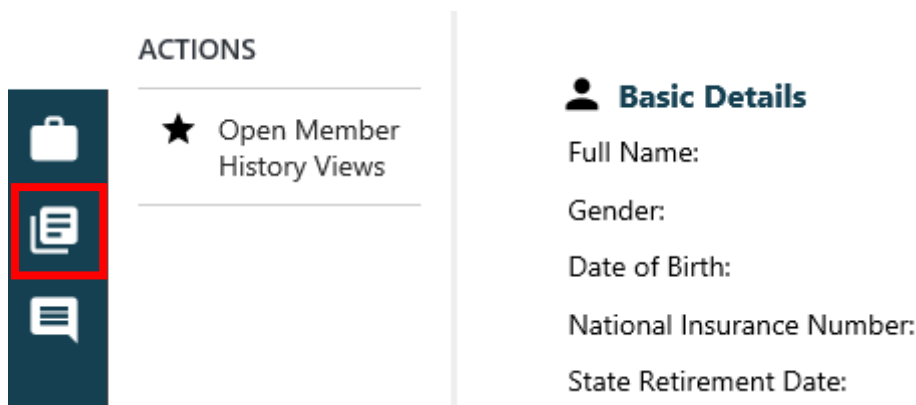
FAQs

Estimates generated by employers from the Employer Hub:

- are not sent to members (employees) by Pension Services
- are not visible to members (employees) from their Member Portal account
- are not checked by Pension Services as a matter of course.

Once the document has been viewed and/or saved/printed, press 'Close' to end the process.

To view the estimate document at a later date, from the Home page search for the employee and access the documents area by selecting the Documents icon:



The estimate document can be identified by the date it was generated or by opening the document to check the contents:

OUTPUT DOCUMENT

 [Employer Web Quote Statement](#)

Dated 17/02/2021

Contact Us

Support is available Monday to Friday 09:00 to 16:30



Telephone: 01962 845588



Email: pensions.employer@hants.gov.uk