



Government Actuary's Department

National Health Service Pension Scheme

Report on membership data as at 31 March 2012

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1 Introduction

- 1.1 This report is addressed to the Department of Health. It is also being made available to the National Health Service Pension Scheme (NHSPS / Scheme) Governance Group as part of the consultation process relating to the actuarial valuation of the NHSPS which is being carried out as at 31 March 2012. This report should not be reproduced or disseminated to other parties without prior consent. The Government Actuary's Department (GAD) does not accept any liability to third parties, whether or not it has agreed to the disclosure.
- 1.2 The purpose of this report is to discuss and summarise the membership data provided and to be used for the purposes of the actuarial valuation as at 31 March 2012. It also sets out the checks that GAD has undertaken on this data.
- 1.3 The results of the valuation will be critically dependent on the quality and correctness of the data used. The purpose of this document is to ensure that users of the valuation report understand the issues relating to the data used and in particular those issues that may have a material impact on the valuation result.
- 1.4 Experience data used to inform the assumptions appropriate for the valuation are the subject of a separate report. The summary of movements shown in Section 3 of this report is taken from experience data supplied by NHS Business Services Authority (NHSBSA).
- 1.5 All member data and supplementary accounting information provided and discussed in this report were supplied by Pensions Division of NHSBSA. Resource accounts for the relevant period are publicly available.
- 1.6 Throughout this report the totals given for summed data may not be exactly the same as the sum of the components shown due to rounding effects.
- 1.7 In preparing this report, GAD has relied on data and other information supplied by NHSBSA as described in the report. Any checks that GAD has made on this data and information are limited to those described in the report, including any checks on the overall reasonableness and consistency of the data. These checks do not represent a full independent audit of the data supplied and do not by themselves confirm or guarantee the overall quality or correctness of the data. In particular, GAD has relied on the general completeness and accuracy of the information supplied without independent verification.
- 1.8 A draft of this report was circulated to the Scheme's member and employer representatives in June 2013 and April 2014. It has been signed alongside the formal valuation report¹. No substantive changes have been made.

¹ The formal valuation report is available from <https://www.gov.uk/government/collections/nhs-pensions> and component reports are available from <http://www.nhsbsa.nhs.uk/pensions>.



2 Description of data provided

Individual member data

- 2.1 Individual member data was supplied for all active (officer, practitioner and concurrent officer and practitioner) members, deferred members and current beneficiaries of the Scheme. Where there are issues with a record, or if a record might have been excluded in historic extracts², information codes have also been provided. Where the information codes indicate a record is either incomplete or unreliable the record has been excluded from the final dataset used for valuation purposes.
- 2.2 Where records have been excluded for valuation purposes, an uprating factor has been applied to the included data to provide a final dataset incorporating the same number of records as the original extract. Implicitly this approach assumes that excluded records have the same average profile (ie age, sex, pay, service) as included records. This approach has been taken for many years for NHSPS valuations (although for previous extracts with NHSBSA pre-applying the filtering out process prior to the data transfer). We have no evidence to indicate that the approach and implicit assumption is not appropriate.
- 2.3 This is the first valuation to take account of members of the 2008 section which was introduced for new joiners from 1 April 2008. The data shows there were 342,000 active members of that section as at 31 March 2012. This includes 32,990 records for members who elected to transfer to that section under the Choice exercise.
- 2.4 For deferred and currently active practitioners we have been provided with accrued pension amounts from two different data systems: ACI and Penserver. The ACI calculations are more sophisticated, accounting for various member options and guarantees, called the GP flexibilities. Where appropriate we have used the ACI calculated benefits for valuation purposes.
- 2.5 The data items provided for each member are set out in Appendix A.
- 2.6 The active member data were allocated to valuation groups. A description of each group is given in Appendix B. These were the same groups as used for the previous valuation. In many instances the existing valuation grouping continues to be required to account for benefit differences. In other cases the identifiable grouping was required historically due to benefit differentials which no longer exist and has been continued only for experience analysis purposes. In a workforce such as the NHS there are many ways in which members could be grouped together for analysis purposes but there are data limitations restricting the extent to which such grouping may be applied for valuation purposes.

² In previous valuation extracts a filtering process has been applied by NHSBSA to exclude those records with data omissions or errors which would mean no liability could be attributed to that member from the dataset transferred to GAD.



Accounting information

- 2.7 Published resource accounts were available for the full intervaluation period. A summary of the Scheme's membership and membership movements as extracted from the resource accounts is shown in Appendix D. Certain pieces of financial accounting information have been used to perform independent checks on the dataset supplied. These checks, and the data used, are set out in Section 5.

Benefit information

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



3 Reconciliation of membership 31 March 2004 to 31 March 2012

- 3.1 This section summarises how the numbers of members has changed since the last completed valuation of the scheme (carried out as at 31 March 2004). The reconciliation is shown separately for the periods 2004 to 2008 and 2008 to 2012. Movements data for the later period has been supplied as part of the 2012 valuation dataset and will be used for the purposes of assumption setting. Data for the first period was provided previously and is known to be less reliable.
- 3.2 The reconciliations show both the movements as provided in valuation data and the corresponding information provided in the Resource Accounts (see Appendix D). Since the Resource Accounts are prepared very shortly after the year end the movements summarised there are acknowledged to be only an estimate of the final position. Thus it is not expected that an exact reconciliation will be achievable from this source.

3.3 Reconciliation of membership 31 March 2004 to 31 March 2008

000's	Actives		Deferreds		Pensioners	
	Valuation data	Accounts	Valuation data	Accounts	Valuation data	Accounts
Number at 31/3/04	1,275	1,214	433	357	504 ^(vi)	504
Additions	514	443	324 ⁽ⁱⁱ⁾	77	129	137
Deductions	<u>(473)</u>	<u>(377)</u>	<u>(116)⁽ⁱⁱⁱ⁾</u>	<u>(27)</u>	<u>(58)</u>	<u>(57)</u>
Number expected at 31/3/08	1,316	1,280 ⁽ⁱ⁾	641	407 ^(iv)	578	584
Data at 2008	1,259	1,337	686 ^(v)	411	584 ^(vi)	584

(i) There is a discontinuity of 57,000 members in the closing/opening number of actives shown in the resource accounts as at 31/3/06 and 1/4/06.

(ii) This includes 69,000 opt-outs from active membership during the intervaluation period. Some of these are likely to have taken a refund of contributions or a transfer value.

(iii) Derived from total number of new retirements in accounts (130,000) less the numbers reported as retiring from active service (95,000) plus the number of rejoiners to active status (81,000).

(iv) There is a discontinuity of 7,000 members in the closing/opening number of deferreds shown in the resource accounts as at 31/3/05 and 1/4/05. There are also some unexplained movements into and out of deferred status in the 2004/05 and 2007/08 resource accounts.

(v) Including members entitled only to a refund of contributions.

(vi) Total pensioner headcounts as shown are those stated in the accounts and are understood to be the number of pensions being paid out by the pension payroll provider. The numbers based on uprated valuation data (as shown in later in this report) differ slightly as the uprating applied to 2004 and 2008 data was to align to the total known pensioner payroll rather than headcount.



3.4 Reconciliation of membership 31 March 2008 to 31 March 2012

	Actives		Deferreds		Pensioners	
	Valuation data	Accounts	Valuation data(i)	Accounts	Valuation data	Accounts
000's						
Numbers in 31/3/08 data	1,259	1,337	478	411	584	584
Data cleanse corrections	(10)		(1)		4	
Revised numbers as at 31/3/08	1,249		477		588	
Additions	710	383	523	220	185	185
Deductions	(651)	(463)	(460)	(36)	(69)	(68)
Number expected at 31/3/12	1,308	1,257	540	596	704	701
Data at 31/3/12	1,307	1,257	519	596	704	701

(i) These figures exclude members entitled only to a refund of contributions.

3.5 The above shows a good correlation between the valuation datasets provided as at 2008 and 2012, allowing for the known impact of data-cleanse activity. There remain some discrepancies between the number of deferreds and actives in the Resource Accounts compared to the valuation data. This is expected to be partly attributable to the acknowledged difficulty in providing accurate figures shortly after the "as at" date for accounts purposes. In addition for deferreds some of the difference may be explained by inconsistency between categorisation in the valuation data and the accounts. In particular the 519,000 records in the 2012 valuation data represent only those entitled to a preserved benefit. There are some 305,000 further members entitled to only a refund of contributions. Some of these may be counted as deferred members in the Resource Accounts. There is broad consistency in the number of pensioners.

3.6 The above also indicates some discrepancy between the two sources of data in relation to movements to and from active and deferred categories. This is owing to the fact that for resource accounts purposes rejoiners are netted out of movements between active and deferred categories whereas the valuation data includes these as movements in both categories.



4 Summary of data to be used for 2012 actuarial valuation as at 31 March 2012

- 4.1 The data to be used for the purposes of the actuarial valuation as at 31 March 2012 is summarised in this section. Further summaries including comparisons with the 2004 data are given in Appendix C. The tables in this section show the uprating factors applied to each category of data after the exclusion of unusable records. Overall 96.8%³ of member records will be taken into account for the 2012 valuation. (Compared to 84% completeness based on the 2004 data).
- 4.2 We explain in Section 5 the analysis we have undertaken on the original data provided and the resultant adjustments made to get to these datasets.

Active members

- 4.3 Individual records were provided for some 1,307,290 active members (after excluding 1,063 phantom records and those assumed to have no liability attached). These included 1,252,624 officers, 48,830 practitioners and 5,836 concurrent officer/practitioner members. Overall 26% of the records related to 2008 Section members. A number of further records were then excluded as covered in Section 5.
- 4.4 To allow for excluded records the remaining data was uprated by the factors as shown below. The data shown is after uprating. The “uprating factors” are the ratios of the full number of active member records in each category compared to the number of included records. The comparable uprating factor used in 2004 is also shown for information. Overall, over 95% of active records provided have been included within the final dataset to be used for the 2012 valuation.

³ This is the ratio of total (active + deferred + pensioner) included records and total records ie 2,450k/2,530k



1995 section:

Valuation group	Number of members (000's)	Total pensionable pay (£m)	Average pensionable pay (£)	Total WTE pay (£m)	Average age (wtd by WTE pay)	Average reckonable service (yrs)	Average accrued pension (£)	Uprating factor 2012	Uprating factor 2004
1	57	2,167	38,289	2,211	46.3	15.4	8,453	1.01	1.25
11	240	5,967	24,852	6,926	45.8	12.0	4,769	1.03	1.28
2	8	375	48,616	382	51.2	30.0	18,549	1.02	1.17
12	15	565	37,032	616	50.5	28.1	14,235	1.03	1.17
3	31	760	24,883	777	47.4	14.8	4,963	1.01	1.30
13	31	536	17,081	660	46.6	9.2	2,562	1.04	1.38
5	80	4,491	56,391	4,581	45.7	12.9	12,148	1.03	1.41
15	274	8,032	29,342	9,262	42.6	9.5	4,564	1.05	1.38
7	18	1,774	101,342	1,774	47.8	n/a	29,857	1.13	1.62
17	18	1,172	66,089	1,172	44.7	n/a	16,072	1.13	1.77
8	9	530	62,148	530	45.1	n/a	19,593	1.08	1.58
18	6	281	48,488	281	41.0	n/a	10,878	1.10	1.66
9	6	233	37,032	241	48.9	23.9	11,568	1.06	1.40
19	108	3,366	31,265	3,952	49.7	21.8	10,208	1.04	1.38
10	2	55	28,963	61	49.0	9.0	4,185	1.07	1.35
20	65	1,053	16,251	1,385	49.7	8.8	2,580	1.06	1.24
All	965	31,359	32,489	34,812	45.8	12.9	7,053	1.04	1.34
All 2004	1,275	26,620	20,886	30,169	42.8	11.1	3,466		1.34

2008 section:

Valuation group	Number of members (000's)	Total pensionable pay (£m)	Average pensionable pay (£)	Total WTE pay (£m)	Average age (wtd by WTE pay)	Average reckonable service (yrs)	Average accrued pension (£)	Uprating factor 2012	Uprating factor 2004
1	29	736	25,599	773	40.7	3.7	2,071	1.04	n/a
11	88	1,698	19,279	1,955	39.2	3.1	1,294	1.05	n/a
3	13	241	17,893	264	43.7	3.8	1,383	1.05	n/a
13	13	175	13,384	236	40.5	2.2	704	1.07	n/a
5	37	1,097	29,909	1,147	38.6	3.1	2,605	1.08	n/a
15	132	3,023	22,922	3,381	35.4	2.4	1,198	1.07	n/a
7	1	38	68,519	38	39.2	n/a	2,237	7.64	n/a
17	1	23	42,978	23	38.5	n/a	1,534	4.70	n/a
8	2	85	47,427	85	31.3	n/a	1,747	1.44	n/a
18	2	92	41,870	92	30.7	n/a	1,491	1.34	n/a
10	2	32	20,425	38	46.1	2.5	1,224	1.09	n/a
20	23	283	12,061	400	45.0	2.5	829	1.08	n/a
All	342	7,522	21,992	8,432	38.0	2.8	1,417	1.07	n/a
All 2004	n/a	n/a	n/a	n/a	n/a	n/a	n/a		n/a



Protected and tapered members

4.5 Under the terms of the reforms being made to Public Service pension schemes from 2015 members within a certain period prior to their current normal pension age will remain in their existing schemes until retirement. These members are termed 'Protected Members'. Members just outside this age range will transfer to the 2015 scheme between 1 June 2015 and 1 February 2022. These members are termed 'Tapered Members'. The detail of those covered by Protection and Tapering is set out in Appendix F. All other members are termed 'Unprotected Members'. Since the benefits to be provided for members after 1 April 2015 will depend on which group they fall within we have identified and summarised those members within each group in the table below. A further breakdown by section and valuation group is provided in Appendix G.

All actives

Protection	Gender	Number of members 000	Total pensionable pay ⁽ⁱ⁾ £m	Average age ⁽ⁱⁱ⁾	Total accrued pension £m
Protected	Male	87	4,472	55.4	1,504
	Female	332	9,038	54.3	2,393
	Total	419	13,510	54.7	3,897
Tapered	Male	30	1,536	48.5	371
	Female	112	2,977	47.9	618
	Total	142	4,513	48.1	989
Unprotected	Male	175	6,606	37.8	816
	Female	572	14,253	36.4	1,599
	Total	747	20,859	36.8	2,415
All members	Male	292	12,615	45.3	2,691
	Female	1,016	26,268	43.9	4,610
	Total	1,307	38,881	44.3	7,301

- i. The pay shown is actual pay for the time worked
- ii. Weighted by WTE pay

Deferred pensioners

4.6 Individual records were provided for 519,097 former active members of the Scheme (after excluding 17,621 incorrectly established records and members expected to have become pensioners but with records incorrectly retained in the deferred dataset). A number of further records were then excluded as covered in Section 5.

4.7 To allow for excluded records the remaining data was uprated by the factors as shown below. The data shown is after uprating. The "uprating factors" are the ratios of full number of records (split by sex and section) compared to the number of included records. Overall, over 97% of records have been included within the final dataset to be used for the 2012 valuation. The data for 2008 section members, and for those with benefits in both sections, was less complete than the data for members of the 1995 section only. No uprating was applied at the 2004 valuation.



Sex	Section	Number of members 000	Total Pension £m	Average Pension £	Pension Weighted Average Age	Uprating factor
M	1995	113	398	3,540	49.3	1.02
F	1995	367	912	2,482	47.6	1.02
M	2008	9	9	907	40.9	1.11
F	2008	27	17	634	36.9	1.12
M	Both	1	2	3,942	50.4	1.26
F	Both	2	6	2,521	48.6	1.32
Total M		123	409	3,338	49.1	1.03
Total F		396	935	2,358	47.4	1.03
Total		519	1,344	2,589	47.9	1.03
All 2004		433	705	1,626	48.0	None

- 4.8 Since all former members benefits have been accrued in the existing schemes all deferred members as at the valuation date are 'Protected Members' as described in paragraph 4.5.



Pensioners and dependants

4.9 Individual records were provided for 704,054 current pensioners and dependants (after excluding 406 known deaths). A number of further records were excluded as described in Section 5.

4.10 To allow for excluded records the remaining data was uprated by the factors as shown below. The data shown is after uprating. The “uprating factors” are the ratios of the full number of records in each “pension type” category (by sex) compared to the number of included records. Overall, over 99% of records have been included within the final dataset to be used for the 2012 valuation. This compares with data completeness of around 93% for pensioners at the 2004 valuation.

Pension type	Sex	Number of members 000	Total Pension £m	Average pension £	Average age (pension-weighted)	Uprating factor
Age Retirement	Male	109	1,831	16,760	69.9	1.00
	Female	350	1,820	5,200	68.5	1.00
	Total	459	3,651	7,951	69.2	1.00
Ill-health retirement	Male	32	350	10,796	66.8	1.00
	Female	84	473	5,658	66.1	1.00
	Total	116	823	7,095	66.4	1.00
Redundancy	Male	19	263	13,840	72.2	1.05
	Female	29	185	6,305	71.0	1.05
	Total	48	448	9,272	71.7	1.05
Spouses and other dependants	Male	24	83	3,491	59.6	1.01
	Female	56	390	6,961	74.4	1.03
	Total	80	473	5,925	71.8	1.02
Pension Credit Members	Male	0	0	5,228	62.4	1.00
	Female	1	7	14,358	63.9	1.00
	Total	1	8	13,073	63.8	1.00
All	Male	185	2,529	13,692	69.3	1.01
	Female	519	2,875	5,535	69.1	1.01
	Total	704	5,403	7,675	69.2	1.01
All 2004	Male	129	1,140	8,811	69.6	1.08
	Female	352	1,354	3,845	68.7	1.08
	Total	481	2,494	5,180	69.1	1.08

4.11 Since benefits for all current beneficiaries are in receipt of benefits accrued in the existing schemes all current beneficiaries as at the valuation date are ‘Protected Members’ as described in paragraph 4.5.

Summary of data

4.12 A selection of charts providing graphical analyses of the profile of the scheme’s membership can be found in Appendix H.



5 Original data provided and checks and adjustments made

- 5.1 Data for all members was provided by NHSBSA. All data provided was checked against the specification requested for both completeness and consistency.
- 5.2 A number of checks were then carried out to determine which records would need to be excluded based on information codes provided and discussed with NHSBSA. This led to some exclusions, adjustments and uprating to produce a final valuation set. This dataset was then subjected to some global independent checks using accounting data to make sure that it was fit for purpose.
- 5.3 The final data summaries were also compared against the 2004 data to ensure that the pattern of changes over the 8 year period was reasonable.
- 5.4 The following sections summarise for actives, deferreds and current pensioners the data provided, the exclusions made and the adjustments and uprating applied to arrive at the valuation datasets as set out in Section 4.

Active members

A. Original data provided

- 5.5 NHSBSA provided a dataset covering 1,308,353 active members. 1,063 records were immediately excluded as it was established in discussions with NHSBSA that they had no liability attached (phantom records and some members over age 70). The residual 1,307,290 records included 1,252,624 officers, 48,830 practitioners and 5,836 concurrent officers/practitioners. Some 342,413 of this total related to 2008 section members.



1995 section:

Valuation group	Number members (000's)	Total pensionable pay (£m)	Average pensionable pay (£)	Average age (wtd by WTE pay)	Average reckonable service (yrs)
1	57	2,270	40,110	45.5	15.3
11	240	5,987	24,936	44.7	11.9
2	8	375	48,563	51.2	29.9
12	15	563	36,913	48.9	28.0
3	31	779	25,498	45.1	14.7
13	31	532	16,941	44.0	9.2
5	80	4,486	56,319	45.2	12.8
15	274	8,021	29,302	41.9	9.4
7*	18	1,734	99,016	48.2	-
17*	18	1,140	64,298	45.2	-
8*	9	545	63,927	45.2	-
18*	6	281	48,476	40.8	-
9	6	233	36,943	46.4	24.2
19	108	3,361	31,218	49.3	21.6
10	2	54	28,677	47.8	8.8
20	65	1,054	16,276	48.3	8.7
99	0	0	16,771	44.5	9.7
All	965	31,415	32,548	45.0	12.9

2008 section:

Valuation group	Number members (000's)	Total pensionable pay (£m)	Average pensionable pay (£)	Average age (wtd by WTE pay)	Average reckonable service (yrs)
1	29	722	25,122	40.7	3.6
11	88	1,684	19,126	38.9	3.0
12	0	0	21,693	54.4	0.4
3	13	236	17,508	39.7	3.7
13	13	174	13,243	38.1	2.2
5	37	1,092	29,787	37.1	3.0
15	132	3,004	22,784	36.3	2.4
7*	1	40	71,110	51.4	-
17*	1	23	43,460	45.4	-
8*	2	78	43,958	34.0	-
18*	2	85	38,249	31.5	-
19	0	0	601	47.7	0.1
10	2	30	19,506	45.5	2.4
20	23	279	11,856	45.0	2.4
99	0	0	14,437	25.9	2.1
All	342	7,448	21,771	37.9	2.8

* includes practitioners and concurrents (ie members with current officer and practitioner service)



B. Data exclusions

- 5.6 Following discussions with NHSBSA a number of further records were then excluded based on information codes provided. Table A of Appendix I summarises the criteria by which members were excluded and the numbers involved (this summary includes the 1,063 records initially excluded as having no liability). In addition records with valuation group 99 and section 2008 members with valuation groups 2, 12, 9 or 19 were also excluded.
- 5.7 After removing the records to be excluded a dataset covering 1,245,000 records remained as summarised below. This represents 95.2% of the (valid) records originally provided.



1995 section:

Valuation group	Number of members (000's)	Total pensionable pay (£m)	Average pensionable pay (£)	Average age (wtd by WTE pay)	Average reckonable service (yrs)	Average accrued pension (£)
1	56	2,138	38,289	46.3	15.4	8,453
11	233	5,795	24,852	45.8	12.0	4,769
2	8	368	48,616	51.2	30.0	18,549
12	15	548	37,032	50.5	28.1	14,235
3	30	751	24,883	47.4	14.8	4,963
13	30	517	17,081	46.6	9.2	2,562
5	77	4,345	56,391	45.7	12.9	12,148
15	260	7,622	29,342	42.6	9.5	4,564
7*	15	1,557	100,761	47.7	n/a	29,441
17*	16	1,034	65,655	44.7	n/a	15,903
8*	8	489	61,830	45.1	n/a	19,573
18*	5	252	47,874	40.9	n/a	10,830
9	6	221	37,032	48.9	23.9	11,568
19	103	3,224	31,265	49.7	21.8	10,208
10	2	51	28,963	49.0	9.0	4,185
20	61	990	16,251	49.7	8.8	2,580
All	925	29,902	32,333	45.8	12.9	7,053

2008 section:

Valuation group	Number of members (000's)	Total pensionable pay (£m)	Average pensionable pay (£)	Average age (wtd by WTE pay)	Average reckonable service (yrs)	Average accrued pension (£)
1	28	706	25,599	40.7	3.7	2,071
11	84	1,615	19,279	39.2	3.1	1,294
3	13	230	17,893	43.7	3.8	1,383
13	12	164	13,384	40.5	2.2	704
5	34	1,017	29,909	38.6	3.1	2,605
15	123	2,813	22,922	35.4	2.4	1,198
7*	0	5	68,519	39.2	n/a	2,237
17*	0	5	42,978	38.5	n/a	1,534
8*	1	59	47,427	31.3	n/a	1,747
18*	2	69	41,870	30.7	n/a	1,491
10	1	29	20,425	46.1	2.5	1,224
20	22	263	12,061	45.0	2.5	829
All	320	6,977	21,830	38.0	2.8	1,417

* includes practitioners and concurrents (ie members with current officer and practitioner service)



- 5.8 None of the 577 2008 section practitioners (groups 7, 17, 8, 18) who are members of that section as a result of exercising the Choice to move from the 1995 section are included within the above dataset. Since their characteristics (average age, average pension) are more similar to 1995 section practitioners than those joining the 2008 section as new entrants, for valuation purposes their liability will be determined by adjustment of the uprating factors applied to the 1995 section groups. This reallocation will be applied within the liability calculation routines and is not reflected in the final datasets shown in this report.

C. Adjustments made to get to final dataset

- 5.9 The following adjustments were made to the dataset after exclusions:
- > **Practitioners** : As mentioned in paragraph 2.4 for practitioners we were provided with accrued pensions as recorded on Penserver and as determined using the ACI calculation system, the latter taking account of practitioner flexibilities. For active practitioners the final dataset uses the ACI calculated pension where provided. Records for a small number of active practitioners did not include an ACI determined pension but did include a Penserver pension. For these members we have used the Penserver pension, uprated in line with the observed average difference between Penserver and ACI calculations
 - > **Guaranteed minimum pensions (GMPs)** : GMPs were estimated for actives in service between 6 April 1978 and 5 April 1997 based on pay and service data provided. We do not consider the absence of these data will have a material effect on the valuation result
 - > **Uprating** : The dataset was rated up to allow for excluded records. This implicitly assumes that excluded records have the same age/pay/pension amount profile as the included records. Each valuation group was uprated separately, which ensures that no bias is created towards a particular valuation group or gender with the exclusions.
 - o The rating up factors were adjusted to reallocate section 2008 members who were shown incorrectly in the special class valuation groups to groups 5 and 15 (hospital medical staff).
 - o The rating up factors for practitioners were determined and applied separately for practitioners and concurrents (ie those with current officer and practitioner service)



D. Final dataset – Actives

5.10 The resultant dataset covering some 1,307,000 members is shown in full in paragraph 4.4 and summarised below.

Valuation group	Number of members (000's)	Total pension-able pay (£m)	Average pension-able pay (£)	Total WTE pay (£m)	Average age (wtd by WTE pay)	Average reckon-able service (yrs)	Average accrued pension (£)	Uprating factor 2012
1995 section	965	31,359	32,489	34,812	45.8	12.9	7,053	1.04
2008 section	342	7,522	21,992	8,432	38.0	2.8	1,417	1.07
Total	1,307	38,881	29,742	43,245	44.3	10.2	5,586	1.05

E. Independent checks carried out

5.11 The total pensionable payroll in the adjusted extract data was compared against contribution payments recorded in the resource accounts.

5.12 The pensionable payroll of the active data as at 31 March 2012, after exclusions and uprating, amounts to £38.9bn. As pay data provided for extract purposes is based on pay received in the year 2011/12 for those who were active members on 31 March 2012 this can be compared against the payroll over the year implied by the level of contributions reported in the resource accounts for 2011/12. Employer contributions reported in the 2011/12 resource accounts amounted to £5.495bn. As employer contributions were payable at the rate of 14% of pay an estimate of the pensionable payroll for 2011/12 is £39.25bn (estimated payroll = contributions / 0.14).

5.13 The pensionable payroll derived from the data is slightly lower (0.9%) than that implied from the employer contributions paid. The pensionable payroll as derived from contributions has fallen from £39.7bn for 2010/11 to £39.25bn for 2011/12 and against this reduction the comparison between the 31 March 2012 valuation data and 2011/12 in year estimate based on the contributions paid seems reasonable. There are a number of other reasons why the two figures will differ as outlined below. These all tend to offset the reduction explained by the overall reduction in payroll over the period:

- > Practitioner contributions due in a particular period are initially based on an estimate of practice profits in that period with the final profit figure only determined some time after the period. Any shortfall in contributions due (based on the finalised profit figure) relative to the estimated basis of payment are paid later. Some late payments will be allocated to the correct period for resource account purposes, but some will not as they will be received after the accounts are closed



- > Late payment of pay awards to officers has a similar impact and the contribution based pay figure reflected in the resource accounts is expected to understate the actual pensionable payroll in the year to the extent that the accounts are closed off before all contributions due are identified
- > Members in receipt of sick pay and maternity pay also potentially distort the contribution based pay figure in any particular period as the full contributions due may not be identified until after the accounts have been closed
- > The valuation payroll is the pay during 20011/12 of the members of the Scheme as at 31 March 2012, including an annualised figure for those who commenced membership after 1 April 2011. The employer contributions are based on the actual active membership of the Scheme over the course of the year, a proportion of whom will have left before 31 March 2012. The payroll numbers will differ to the extent that the salaries of those who left were not the same as those who replaced them and to the extent that the total number of members changed over the course of the year.

Deferred Pensioners

A. Original data provided

- 5.14 NHSBSA provided 536,718 records of deferred pensioners as at 31 March 2012. 17,621 of these records were immediately excluded following discussions with NHSBSA, leaving 519,097 valid records. The initial 17,621 exclusions were made as it was agreed that they did not represent any liability to the Scheme for one of the following reasons:
- > the records were set up incorrectly, or
 - > members of the 1995 section were over age 65 and their records should have been removed
 - > members of the 2008 section were over age 70 and their records should have been removed⁴
- 5.15 Pension credit members and members in a free year are included in the remaining 519,097 total, while members with unclaimed refunds (totalling 305,432) were included in a separate extract.

⁴ Investigations have shown that members aged more than 5 years over their Normal Pension Age rarely later claim payment of benefits



5.16 The original dataset of 519,097 members is summarised below:

Sex	Section	Number of members 000	Total Pension £m	Average Pension £	Pension Weighted Average Age
M	1995	113	501	4,448	48.4
F	1995	367	1,379	3,755	46.8
M	2008	9	9	912	40.8
F	2008	27	17	639	37.0
M	Both	1	2	3,814	50.3
F	Both	2	7	2,975	48.3
Total		519	1,915	3,689	47.1

B. Data exclusions

5.17 Following discussions with NHSBSA a number of further records were then excluded. Table B of Appendix I summarises the numbers excluded for various reasons (this summary includes the 17,621 records initially excluded as having no liability).

5.18 After removing the records in relation to excluded members a dataset covering 505,714 records remained as summarised below. This represents 97.4% of the (valid) records originally provided.

5.19 The resulting data set is summarised below:

Sex	Section	Number of members 000	Total Pension £m	Average Pension £	Pension Weighted Average Age
M	1995	110	391	3,540	49.3
F	1995	361	895	2,482	47.6
M	2008	9	8	907	40.9
F	2008	24	15	634	36.9
M	Both	0	2	3,942	50.4
F	Both	2	5	2,521	48.6
Total		506	1,315	2,589	47.9

C. Adjustments made to get to final dataset

5.20

- > **Practitioners** : As mentioned in paragraph 2.4, for practitioners we were provided with accrued pensions as recorded on Penserver and as determined using the ACI calculation system. It was noted that for deferred members the Penserver and ACI determined pensions were closely aligned and as the Penserver records were materially more complete the Penserver figures were used in the final valuation dataset



- > **Dependants' pensions** : were capped at 50% (37.5% for 2008 section members) of members' pensions to remove anomalies (if not excluded based on a relevant information code)
- > **Uprating** : The dataset was rated up to allow for excluded records. This implicitly assumes that excluded records have the same age/pension amount profile as the included records. Male and female groups of the 1995 and 2008 sections were uprated separately, to avoid bias towards a particular section or gender
- > **Guaranteed minimum pensions (GMPs)** : GMP data was incomplete for deferred members and so GMPs were estimated on a global basis for the purposes of determining a suitable overall adjustment to the liability. The estimate was based on both current data and data from the period between 6 April 1978 and 5 April 1997 when GMPs were being accrued. We do not consider the absence of individual data will have a material effect on the valuation result.

D. Final data set – Deferreds

5.21 The resultant dataset covering some 519,000 members is shown in full in paragraph 4.6 and summarised below.

Sex	Number of members 000	Total Pension £m	Average Pension £	Pension Weighted Average Age	Uprating factor
Total M	123	409	3,338	49.1	1.03
Total F	396	935	2,358	47.4	1.03
Total	519	1,344	2,589	47.9	1.03

E. Independent checks carried out

5.22 It has not been possible to undertake any independent checks on the deferreds data.



Pensioners and dependants

A. Original data provided

5.23 NHSBSA provided 704,460 records for pensioner members and dependants. 406 records were immediately excluded as they related to members who were known to be deceased at the effective date.

5.24 The resulting data set covering the remaining 704,054 members is summarised below:

Pension type	Sex	Number of members 000	Total Pension £m	Average pension £	Average age (pension-weighted)
Age Retirement	Male	110	1,844	16,774	69.8
	Female	352	1,838	5,229	68.4
	Total	461	3,681	7,979	69.1
Ill-health retirement	Male	32	338	10,634	66.9
	Female	82	457	5,574	66.2
	Total	114	795	6,988	66.5
Redundancy	Male	19	252	13,234	72.2
	Female	29	176	6,005	71.0
	Total	48	428	8,851	71.7
Spouses and other dependants*	Male	24	87	3,646	59.7
	Female	57	561	9,926	74.3
	Total	80	648	8,058	72.3
All	Male	185	2,521	13,650	69.3
	Female	519	3,032	5,839	69.3
	Total	704	5,553	7,888	69.3

* including pension credit members

B. Data exclusions

5.25 Following discussions with NHSBSA a number of further records were then excluded. Table C of Appendix I summarises the numbers excluded for various reasons (this summary includes the 406 records initially excluded as having no liability).

5.26 After removing the records in relation to excluded members a dataset covering 699,312 records remained. This represents 99.3% of the (valid) records originally provided.



5.27 The resulting data set covering the 699,000 remaining records is summarised in the following table:

Pension Group	Sex	Number of members 000	Total Pension £m	Average pension £	Average age (pension-weighted)
Age Retirement	Male	110	1,841	16,767	69.8
	Female	351	1,833	5,219	68.5
	Total	461	3,674	7,970	69.1
Ill-health retirement	Male	32	338	10,653	66.9
	Female	82	457	5,587	66.2
	Total	114	795	7,003	66.5
Redundancy	Male	18	252	13,853	72.2
	Female	28	176	6,307	71.0
	Total	46	428	9,284	71.7
Spouses and other dependants	Male	24	83	3,494	59.6
	Female	55	386	7,021	74.1
	Total	79	469	5,961	71.6
All	Male	183	2,514	13,708	69.3
	Female	516	2,852	5,528	69.0
	Total	699	5,366	7,673	69.2

* including pension credit members

C. Adjustments made to get to final dataset

5.28 The following adjustments were made to the included data as summarised above:

- > Where members were classified as normal retirements but retired prior to age 55, these members were reclassified as ill health retirements
- > Dependants' pensions were capped at 50% of members' pensions to remove anomalies (if not excluded based on a relevant information code). This approach will be reconsidered for future data extracts as the number of pensioners who have exercised a commutation option becomes more significant
- > The dataset was rated up to allow for excluded records. This implicitly assumes that excluded records have the same age/pension amount profile as included records. Each gender and pension group was uprated separately to guard against any bias in the exclusions
- > GMP data was incomplete for pensioners and so GMPs were estimated on a global basis for the purposes of determining a suitable overall adjustment to the liability. The estimate was based on both current data and data from the period between 6 April 1978 and 5 April 1997 when GMPs were being accrued. We do not consider the absence of individual data will have a material effect on the valuation result.



D. Final data set – Pensioners and dependants

5.29 The resultant dataset covering some 704,000 members is shown in full in paragraph 4.8 and summarised below.

Sex	Number of members 000	Total Pension £m	Average pension £	Average age (pension-weighted)	Uprating factor
Male	185	2,529	13,692	69.3	1.01
Female	519	2,875	5,535	69.1	1.01
Total	704	5,403	7,675	69.2	1.01

E. Independent checks carried out

5.30 After adjustments, the total resultant pensioner payroll in the valuation data was £5,403 m. This compares to total pensions paid during 2011/12 (from the resource accounts) of £5,293 m. Some difference is to be expected as the valuation pensioner payroll is that in payment as at the valuation date whereas the amount recorded in the accounts is the total paid over the prior 12 months. Pension payments increased from £4,852 m in 2010/11 to £5,293 m in 2011/12, as may be expected given the growth in the number of pensioners over the period. After allowing for the known pension increase of 3.1% in April 2011, the increase in pension payments year on year was around 6%. The difference between the year-end valuation pensioner payroll at 31 March 2012 and the actual pension payments made during 2011/12 is consistent with continued growth in retirements seen from 2010/11 to 2011/12.



Appendix A: Data items

Key data items are shown in bold. These are the items where a valid and reasonable data value is required to determine a liability.

1. Officers (not concurrently practitioners)

- > **Valuation group** (also identifies gender)
- > **1995/2008 Section of the Scheme**
- > Unique identifier (system generated)
- > **Date of birth**
- > Date first joined Scheme
- > Date of most recent entry into reckonable service
- > **Actual annual pensionable pay** (Actual pensionable pay received in period 1/4/11 – 31/3/12. Annualised equivalent for those not in service for full year)
- > **Whole time equivalent (WTE)** annual pensionable pay at the extract date (Whole time equivalent of annualised actual pay for year 1/4/11 – 31/3/12 for non-full time workers calculated by NHSBSA from actual pay based on working pattern information stored on member record)
- > Average part-time proportion over accrued service (as proportion of full time service)
- > **Total reckonable officer service** (This is used to determine accrued benefit by applying this service field to WTE pay. It includes the reckonable service from transfers in and added year payments which are also separately identified as below. As provided it allows for ½ rate and double rate accrual for certain categories of member)
- > Reckonable officer service from transfers-in
- > Reckonable officer service from added years paid for up to the extract date
- > Total reckonable officer service counting for spouse's pension
- > Total reckonable officer service counting for civil partner's pension
- > 2008 service drawn as pension
- > Additional pension
- > Additional partner's pension
- > Total officer calendar years' service (including prior periods of service)
- > Member contribution rate
- > Reduced lump sum indicators
- > Special class indicator (for valuation groups 2, 12, 9 and 19)
- > **Accrued practitioner pension** uprated to extract date (31/3/12) (for terminated practitioner service)
- > Reckonable service between 6/4/78 – 5/4/88 (used to estimate Pre 88 GMP)
- > Reckonable service between 6/4/88 – 5/4/97 (used to estimate Post 88 GMP)
- > Pension debit uprated to extract date (31/3/12)
- > Information regarding Finance Act 2004 protection
- > **Mandatory lump sum information for Choice members**
- > Validation codes

Notes

Pay: In all cases both the WTE pay and actual pay figures are intended to provide a notional 'normal' pay level where an individual is in receipt of a lower level of remuneration for any reason (eg maternity leave, sick leave etc).



Part time working: For future service calculations we assume part-time staff will continue to work the same proportion of full time hours as in the year immediately preceding the valuation date (taken as the ratio of actual pay : WTE pay).

2. Practitioners (not concurrently officers)

- > **Valuation group** (also identifies gender)
- > **1995/2008 Section of the Scheme**
- > Unique identifier (system generated)
- > **Date of birth**
- > **Pensionable practitioner pay** for the year ended on the extract date (31/3/12)
- > Total calendar service as a practitioner (including practitioner transferred in service but excluding AVCs)
- > Total calendar length of service as a practitioner counting for spouse's pension
- > Total calendar length of service as a practitioner counting for civil partner's pension
- > 1.4% of total practitioner pensionable pay uprated to the extract date (including transferred in pay credits excluding added years benefits)
- > Added years purchased to extract date (31/3/12)
- > 0.7% of total practitioner pensionable pay since 6 April 1988 for female members, uprated to the extract date
- > Opted for a reduced lump sum to cover pre-1988 spouse's or civil partner's service (Yes/No indicator)
- > Total reckonable officer service (including officer transferred-in service) (For terminated officer service)
- > **Accrued officer pension** amount as at the extract date (from ACI or Penserver extract)
- > **Accrued practitioner pension** amount as at the extract date (from ACI or Penserver extract)
- > Pension debit uprated to the extract date
- > Validation codes

Notes

Pay: Pensionable pay as provided is used to derive the projected benefit amounts for future service only.

Accrued pensions: As provided have been used to determine past service liability.

3. Members concurrently working as Officers and Practitioners

The same key data items as listed above for both officer and practitioner service were provided.



4. Pensioners and Dependants

a) All current beneficiaries

- > Unique identifier (system generated)
- > **Gender**
- > **Date of birth**
- > **Pensioner group** (Grouping based on reason for pension coming into payment eg age retirement, ill health retirement, child of member etc)
- > Pre-exit valuation group
- > Date first joined Scheme
- > Date of leaving active service
- > Date pension payment commenced
- > Total pension in payment when pension commenced (Long term rate if short term rate in payment)
- > **Total pension in payment** including increases to the extract date (31/3/12) (Long term rate if short term rate in payment. After abatement if applicable, and excluding any employer funded enhancement)
- > For pension in abatement cases only total unabated pension including increases to the extract date (31/3/12), and excluding any employer funded enhancement
- > Total prospective spouse's pension including increases to the extract date (31/3/12) and excluding any employer funded enhancement (Required for all members)
- > Total prospective civil partner's pension including increases to the extract date (31/3/12) and excluding any employer funded enhancement (Required for all members)
- > Amount of any NI modifications
- > GMP amounts
- > Pension debit including increases to extract date
- > Information regarding Finance Act 2004 protection
- > Validation codes

b) Enhanced retirement cases only

- > Pension in respect of immediate payment of accrued pension before NPA, including pension increases to the extract date, ignoring any abatement and including enhancements
- > Pension in respect of service enhancement payable for life, including pension increases to the extract date and ignoring any abatement
- > Indicator showing liabilities of redundancy elements on the Scheme/employers
- > Date last instalment due
- > Annual instalment due



5. Preserved Pensioners

- > Unique identifier (system generated)
- > **Gender**
- > **Date of birth**
- > **2008 benefits indicator**
- > Date first joined Scheme
- > Date of exit (most recent)
- > Method of exit (leaving employment or opt out)
- > Total reckonable service preserved
- > Actual annual pensionable pay at exit
- > Average part-time proportion at exit
- > WTE annual pensionable pay at exit
- > Pre-exit valuation group
- > Total preserved pension at exit (after pension debit if applicable). (As at date of award for pension credit member)
- > **Total preserved pension with pension increases awarded to extract date (31/3/12)** (after pension debit if applicable)
- > Total prospective spouse's and total civil partner's pension, with pension increases awarded to extract date (after pension debit if applicable)
- > Additional pension amounts
- > GMP amounts
- > Pension debit uprated to extract date
- > Pension credit member indicator
- > Information regarding Finance Act 2004 protection
- > Validation codes



Appendix B: Description of valuation groups

Description		Valuation Group
Administrative and managerial staff not in GP practices	Men	1
	Women	11
MHOs (including those not yet doubling service)	Men	2
	Women	12
Manual staff (not MHOs)	Men	3
	Women	13
Clinical staff not in any other group	Men	5
	Women	15
Medical Practitioners	Men	7
	Women	17
Dental Practitioners	Men	8
	Women	18
Nurses, physiotherapists, midwives and health visitors with special class status.	Men	9
	Women	19
GP practice staff (except Practitioners and those with special class status who are included in the appropriate groups above).	Men	10
	Women	20



Appendix C: Comparison of membership at 31 March 2004 and 31 March 2012

1. Actives	2004						2012						
	Valuation group	Number of members 000	Total pensionable pay ¹ £m	Average pensionable pay £	Average age (weighted by WTE pay)	Average reckonable service ² yrs	Average accrued pension ³ £	Number of members 000	Total pensionable pay ¹ £m	Average pensionable pay £	Average age (weighted by WTE pay)	Average reckonable service ² yrs	Average accrued pension ³ £
	1	79	2,042	25,753	43.4	12.5	4,622	85	2,903	34,015	44.9	11.4	6,304
	11	327	5,218	15,958	41.9	9.6	2,043	328	7,665	23,356	44.4	9.6	3,837
	2	15	491	31,918	47.6	24.5	9,996	8	375	48,616	51.2	30.0	18,549
	12	27	623	23,345	46.5	22.3	6,566	15	565	37,032	50.5	28.1	14,235
	3	50	772	15,311	45.0	11.6	2,370	44	1,002	22,743	46.5	11.4	3,867
	13	53	520	9,788	43.4	7.1	921	44	712	15,991	45.0	7.2	2,014
	5	97	3,405	34,934	42.1	9.4	5,501	116	5,588	48,043	44.3	9.8	9,140
	15	291	5,344	18,381	38.3	6.5	1,621	406	11,055	27,254	40.7	7.2	3,470
	7	20	1,624	82,678	48.7	22.3	21,807	18	1,813	100,328	47.6	-	29,004
	17	12	687	57,022	45.5	16.6	11,908	18	1,195	65,407	44.6	-	15,642
	8	16	707	45,441	43.4	17.4	13,628	10	615	59,603	43.2	-	16,508
	18	8	245	32,289	38.8	12.7	6,412	8	373	46,683	38.4	-	8,281
	9	9	224	24,121	43.7	17.8	5,363	6	233	37,032	48.9	23.9	11,568
	19	187	3,746	20,033	45.4	19.4	4,869	108	3,366	31,265	49.7	21.8	10,208
	10	2	53	23,077	46.5	6.2	1,926	3	87	25,110	47.9	6.0	2,663
	20	81	920	11,346	47.2	6.6	995	88	1,336	15,135	48.7	7.1	2,121
	All male	289	9,317	32,204	44.2	13.0	6,464	292	12,615	43,270	45.3	11.5	9,220
	All female	985	17,303	17,562	42.2	10.6	2,585	1,016	26,266	25,860	43.9	9.7	4,541
	All	1,275	26,620	20,886	42.8	11.1	3,346	1,307	38,881	29,742	44.3	10.2	5,586

¹ The pay shown is actual pay for the time worked

² Reckonable service is not applicable to practitioner groups whose benefits are calculated on a CARE basis

³ Accrued CARE pension rights held by officers relating to past service as practitioner are valued in addition



2. Deferreds

	Section	2004				2012			
		Number of members 000	Total deferred pension ⁽ⁱ⁾ £m	Average pension £	Average age (weighted by pension)	Number of members 000	Total deferred pension ⁽ⁱⁱ⁾ £m	Average pension £	Average age (weighted by pension)
Male	1995					113	398	3,540	49.3
Female	1995					367	912	2,482	47.6
Total	1995					480	1,310	2,730	48.1
Male	2008					9	9	907	40.9
Female	2008					27	17	634	36.9
Total	2008					36	26	706	38.2
Male	Both					1	2	3,942	50.4
Female	Both					2	6	2,521	48.6
Total	Both					3	8	2,774	49.1
Male	All	110	255	2,316	50.8	123	409	3,338	49.1
Female	All	323	450	1,391	46.5	396	935	2,358	47.4
Total	All	433	705	1,626	48.0	519	1,344	2,589	47.9

A further 305,000 members are eligible only to a refund of contributions as at 31 March 2012

- (i) Pension amounts exclude increase granted on 12 April 2004
- (ii) Pension amounts exclude increase granted on 9 April 2012



3. Pensioners

Type of benefit		2004				2012			
		Number 000	Total pension ⁽ⁱ⁾ £m	Average pension £	Average age (weighted by pension)	Number 000	Total pension ⁽ⁱⁱ⁾ £m	Average pension £	Average age (weighted by pension)
Age retirement	Male	70	713	10,210	73.3	109	1,831	16,760	69.9
	Female	198	720	3,632	70.8	350	1,820	5,200	68.5
	Total	268	1,432	5,345	72.1	459	3,651	7,951	69.2
Ill-health retirement	Male	35	253	7,293	62.9	32	350	10,796	66.8
	Female	77	332	4,288	62.2	84	473	5,658	66.1
	Total	112	584	5,217	62.5	116	823	7,095	66.4
Redundancy	Male	17	160	9,485	67.0	19	263	13,840	72.2
	Female	24	109	4,584	66.2	29	185	6,305	71.0
	Total	42	268	6,616	66.7	48	448	9,272	71.7
Spouses and other dependants	Male	8	15	1,923	36.8	24	83	3,491	59.6
	Female	52	193	3,692	73.7	56	390	6,961	74.4
	Total	60	208	3,461	71.0	80	473	5,925	71.8
Pension Credit Members	Male					0	0	5,228	62.4
	Female					1	7	14,358	63.9
	Total					1	8	13,073	63.8
All	Male	129	1,140	8,811	69.6	185	2,529	13,692	69.3
	Female	352	1,354	3,845	68.7	519	2,875	5,535	69.1
	Total	481	2,494	5,180	69.1	704	5,403	7,675	69.2

(i) Pension amounts exclude increase granted on 12 April 2004

(ii) Pension amounts exclude increase granted on 9 April 2012



Appendix D: Membership and membership movements extracted from resource accounts

	2004/2005	2005/2006	2006/2007	2007/2008	2008/2009	2009/2010	2010/2011	2011/2012
Active Members								
Active at 1 April	1,213,932	1,260,939	1,320,415*	1,291,852	1,336,576	1,380,874	1,368,215	1,320,479
New Entrants	126,076	73,741	86,213	135,497	155,100	107,409	65,409	55,117
Transfers In	9,169	7,028	4,835					
Retirements	(23,451)	(24,123)	(32,991)	(36,666)	(37,324)	(29,307)	(34,330)	(35,668)
Transfers Out	(18,060)	(16,974)	(3,724)	(14,799)	(3,007)	(3,844)	(3,109)	(2,519)
Leavers with Deferred Pension		(3,524)	(42,977)	(11,986)	(36,190)	(47,743)	(38,222)	(49,141)
Leavers with Refund	(38,977)	(32,411)	(38,537)	(25,962)	(30,100)	(34,836)	(32,573)	(26,505)
Deaths	(7,750)	(1,327)	(1,382)	(1,360)	(4,181)	(4,338)	(4,911)	(4,494)
Active at 31 March	1,260,939	1,263,349	1,291,852	1,336,576	1,380,874	1,368,215	1,320,479	1,257,269
Deferred Members								
Deferred Members at 1 April	357,411	365,037*	364,150	399,152	411,458	475,956	524,729	560,332
Members Leaving with Deferred Pension	9,566	3,524	42,977	11,986	73,978 [#]	58,671 [#]	43,286 [#]	44,244 [#]
Members Rejoining Scheme				9,405				
Members Taking up Deferred Pension Rights	(5,144)	(4,411)	(7,975)	(9,085)	(9,480)	(9,901)	(7,680)	(8,623)
Deferred Members at 31 March	372,121	364,150	399,152	411,458	475,956	524,726	560,332	595,953
Pensions in Payment								
Pensioners at 1 April	503,793	520,167	535,407	558,079	583,705	610,248	638,610	669,090
Members Retiring	23,451	23,123	32,991	36,666	37,324	39,208	42,010	44,291
New Dependants	4,960	4,502	5,714	5,629	5,983	5,823	5,100	5,341
Cessations	(12,037)	(12,385)	(16,033)	(16,669)	(16,764)	(16,669)	(16,630)	(17,442)
Pensioners at 31 March	520,167	535,407	558,079	583,705	610,248	638,610	669,090	701,280

* NHSBSA has confirmed that the changes to the numbers of active members on 1st April 2006 and deferred members on 1st April 2005, compared with the closing numbers from the previous years, were related to data cleanse activities.

[#] The figures are net of members rejoining the Scheme.



Appendix E: Summary of Scheme benefits

Table E1 – Members of the 1995 Section : Benefit structure of NHSPS – Officers

1	Normal Retirement Age (NRA)	60															
2	Pensionable Pay (PP)	Basic pay plus allowances deemed to be pensionable															
3	Final Pensionable Pay (FPP)	Best 12 months Pensionable Pay in final 3 years															
4	Relationship to State Second Pension (S2P)	Contracted out															
5	Members' contributions	Contribution rate in 2011-12 based on 2010-11 salary as follows:															
		<table border="1"> <thead> <tr> <th>Band</th> <th>2010-11 salary</th> <th>2011-12 rate</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>£0 - £21,175</td> <td>5%</td> </tr> <tr> <td>2</td> <td>£21,176 - £69,931</td> <td>6.5%</td> </tr> <tr> <td>3</td> <td>£69,932 - £110,273</td> <td>7.5%</td> </tr> <tr> <td>4</td> <td>Over £110,273</td> <td>8.5%</td> </tr> </tbody> </table>	Band	2010-11 salary	2011-12 rate	1	£0 - £21,175	5%	2	£21,176 - £69,931	6.5%	3	£69,932 - £110,273	7.5%	4	Over £110,273	8.5%
Band	2010-11 salary	2011-12 rate															
1	£0 - £21,175	5%															
2	£21,176 - £69,931	6.5%															
3	£69,932 - £110,273	7.5%															
4	Over £110,273	8.5%															
6	<u>Benefits on retirement</u> On normal retirement (1) Pension (2) Lump sum On ill-health retirement (after completing 2 years' service)	Assuming reckonable service of N years : N/80 X FPP 3 X N/80 X FPP - Option of additional lump sum by commutation up to HMRC allowance, at a flat rate of £1 of pension for £12 of lump sum. Benefits as on normal retirement, but based on enhanced service (see 11 below)															
7	<u>Benefits payable on death in service</u> (1) Lump sum (2) Survivor's pension	2 X Final Pensionable Pay 50% of member's pension payable on tier 2 ill health ^a															
8	<u>Benefits payable on death in retirement</u> (1) Lump sum (2) Survivor's pension	The lower of: a. five times post-commutation pension less pension received b. twice pensionable pay at retirement, less the retirement lump sum 50% of member's pension ^a															
9	<u>Benefits on withdrawal</u> - Less than 2 years' service - 2 or more years' service	Refund of member's contributions Benefits increased in deferment, payable from NRA As an alternative, a cash equivalent transfer value may be paid															
10	<u>Increases to pensions</u> - In payment - In deferment	In line with increases in price inflation (subject to a minimum of zero), on excess over GMP Total pension increased in line with price inflation															
11	<u>Service enhancement on ill-health retirement or death in service</u> Tier 1 – permanently unable to do own job Tier 2 – permanently unable to do any job	Benefits unreduced for early payment. No service enhancement. The better of ^b : a. 4 years b. 2/3 prospective service to age 60															

Notes :

(a) Only service from April 1988 accrues for survivors' benefits (except for widows). Certain short term (up to 6 months) survivors' pensions may be paid in addition.

(b) Subject to a maximum enhancement of the potential service to age 60



Officers with Special Class Status

Officers with special class status are entitled to a similar benefit structure to that summarised above, although they can retire from age 55, provided they meet certain other conditions, on unreduced benefits.

In addition to the facility to retire from age 55 on unreduced benefits, Mental Health Officers accrue retirement benefits at twice the normal rate once they have achieved 20 years' qualifying service.



Table E2 – Members of the 1995 Section : Benefit Structure of NHSPS – Practitioners

1	Normal Retirement Age (NRA)	60															
2	Pensionable Pay (PP)	Generally based on practitioner's income and any other fee based earnings less expenses															
3	Total Uprated Practitioners Pay (TUPP)	Sum of all uprated PP. PP is revalued annually to retirement or exit if earlier by price inflation plus 1.5%.															
4	Yearly Average of Uprated Practitioners Pay (YAUPP)	TUPP divided by the number of years of membership															
5	Relationship to State Second Pension (S2P)	Most practitioners are self employed so not eligible for S2P. Others are contracted out.															
6	Members' Contributions	Contribution rate in 2011-12 based on 2011-12 salary as follows: <table border="1" data-bbox="790 705 1257 875"> <thead> <tr> <th>Band</th> <th>2011-12 salary</th> <th>2011-12 rate</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>£0 - £21,175</td> <td>5%</td> </tr> <tr> <td>2</td> <td>£21,176 - £69,931</td> <td>6.5%</td> </tr> <tr> <td>3</td> <td>£69,932 - £110,273</td> <td>7.5%</td> </tr> <tr> <td>4</td> <td>Over £110,273</td> <td>8.5%</td> </tr> </tbody> </table>	Band	2011-12 salary	2011-12 rate	1	£0 - £21,175	5%	2	£21,176 - £69,931	6.5%	3	£69,932 - £110,273	7.5%	4	Over £110,273	8.5%
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2	£21,176 - £69,931	6.5%															
3	£69,932 - £110,273	7.5%															
4	Over £110,273	8.5%															
7	<u>Benefits on retirement</u> On normal retirement (1) Pension (2) Lump sum On ill-health retirement (after completing 2 years' service)	1.4% of TUPP 3 times pension - option of additional lump sum by commutation up to HMRC allowance, at a flat rate of £1 of pension for £12 of lump sum. Benefits as on normal retirement, increased in proportion to enhanced service (see 12 below)															
8	<u>Benefits payable on death in service</u> (1) Lump sum (2) Survivor's pension	2 times YAUPP 50% of member's pension payable on tier 2 ill-health ^a															
9	<u>Benefits payable on death in retirement</u> (1) Lump sum (2) Survivor's pension	The lower of a. five times post-commutation pension less pension received b. twice YAUPP, less the retirement lump sum 50% of member's pension ^a															
10	<u>Benefits on withdrawal</u> - Less than 2 years' service - 2 or more years' service	Refund of member's contributions Benefits increased in deferment, payable from NRA As an alternative, a cash equivalent transfer value may be paid															
11	<u>Increases to pensions</u> In payment In deferment	In line with increases in price inflation (subject to a minimum of zero), on excess over GMP Total pension increased in line with price inflation															
12	<u>Service enhancement on ill health retirement or death in service</u> Tier 1 – permanently unable to do own job Tier 2 – permanently unable to do any job	Benefits unreduced for early payment. No service enhancement. The better of ^b : 1. 4 years 2. 2/3 prospective service to age 60															

Notes :

(a) Only service from April 1988 accrues for survivors' benefits (except for widows). Certain short term (up to 6 months) survivors' pensions may be paid in addition.

(b) Subject to a maximum enhancement of the potential service to age 60.



Table E3 – Members of the 2008 Section : Benefit Structure of NHSPS – Officers

1	Normal Retirement Age (NRA)	65															
2	Pensionable Pay (PP)	Basic pay plus allowances deemed to be pensionable															
3	Final Pensionable Pay (FPP)	Average of the best 3 consecutive years of membership in the 10 years before retirement that are revalued by price inflation.															
4	Relationship to State Second Pension (S2P)	Contracted out															
5	Members' contributions	Contribution rate in 2011-12 based on 2010-11 salary as follows:															
		<table border="1"> <thead> <tr> <th>Band</th> <th>2010-11 salary</th> <th>2011-12 rate</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>£0 - £21,175</td> <td>5%</td> </tr> <tr> <td>2</td> <td>£21,176 - £69,931</td> <td>6.5%</td> </tr> <tr> <td>3</td> <td>£69,932 - £110,273</td> <td>7.5%</td> </tr> <tr> <td>4</td> <td>Over £110,273</td> <td>8.5%</td> </tr> </tbody> </table>	Band	2010-11 salary	2011-12 rate	1	£0 - £21,175	5%	2	£21,176 - £69,931	6.5%	3	£69,932 - £110,273	7.5%	4	Over £110,273	8.5%
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2	£21,176 - £69,931	6.5%															
3	£69,932 - £110,273	7.5%															
4	Over £110,273	8.5%															
6	<u>Benefits on retirement</u> On normal retirement (1) pension (2) lump sum On ill health retirement (after completing 2 years' service)	Assuming reckonable service of N years : N/60 X FPP Only by commutation of pension. This will be at a flat rate of £1 of pension given up £12 of lump sum Benefits as on normal retirement, but based on enhanced service (see 11 below)															
7	<u>Benefits payable on death in service</u> (1) Lump sum (2) Survivor's pension	2 X Final Pensionable Pay 37.5% of member's pension payable on tier 2 ill health ^a															
8	<u>Benefits payable on death in retirement</u> (1) Lump sum (2) Survivor's pension	The lower of a. five times the post-commutation pension less pension received b. twice pensionable pay at retirement, less the retirement lump sum 37.5% of member's pension ^a															
9	<u>Benefits on withdrawal</u> - Less than 2 years' service - 2 or more years' service	Refund of member's contributions Benefits increased in deferment, payable from NRA As an alternative, a cash equivalent transfer value may be paid															
10	<u>Increases to pensions</u> - In payment - In deferment	In line with increases in price inflation (subject to a minimum of zero), on excess over GMP Total pension increased in line with price inflation															
11	<u>Service enhancement on ill health retirement or death in service</u> Tier 1 – permanently unable to do own job Tier 2 – permanently unable to do any job	Benefits unreduced for early payment. No service enhancement. Enhancement of 2/3 prospective service to age 65															

Notes :

(a) Certain short term (up to 6 months) survivors' pensions may be paid in addition.



Table E4 – Members of the 2008 Section : Benefit Structure of NHSPS – Practitioners

1	Normal Retirement Age (NRA)	65															
2	Pensionable Pay (PP)	Generally based on practitioner's income and any other fee based earnings less expenses															
3	Total Uprated Practitioners Pay (TUPP)	Sum of all uprated PP. PP is revalued annually to retirement or exit if earlier by price inflation plus 1.5%															
4	Yearly Average of Uprated Practitioners Pay (YAUPP)	TUPP divided by the number of years of membership															
5	Relationship to State Second Pension (S2P)	Most practitioners are self employed so not eligible for S2P. Others are contracted out.															
6	Members' contributions	Contribution rate in 2011-12 based on 2011-12 salary as follows:															
		<table border="1"> <thead> <tr> <th>Band</th> <th>2011-12 salary</th> <th>2011-12 rate</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>£0 - £21,175</td> <td>5%</td> </tr> <tr> <td>2</td> <td>£21,176 - £69,931</td> <td>6.5%</td> </tr> <tr> <td>3</td> <td>£69,932 - £110,273</td> <td>7.5%</td> </tr> <tr> <td>4</td> <td>Over £110,273</td> <td>8.5%</td> </tr> </tbody> </table>	Band	2011-12 salary	2011-12 rate	1	£0 - £21,175	5%	2	£21,176 - £69,931	6.5%	3	£69,932 - £110,273	7.5%	4	Over £110,273	8.5%
Band	2011-12 salary	2011-12 rate															
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2	£21,176 - £69,931	6.5%															
3	£69,932 - £110,273	7.5%															
4	Over £110,273	8.5%															
7	<u>Benefits on retirement</u> On normal retirement (1) Pension (2) Lump sum On ill-health retirement (after completing 2 years' service)	1.87% of TUPP Only by commutation of pension. This will be at a flat rate of £1 of pension given up £12 of lump sum. Benefits as on normal retirement, increased in proportion to enhanced service (see 12 below)															
8	<u>Benefits payable on death in service</u> (1) Lump sum (2) Survivor's pension	2 times YAUPP 37.5% of member's pension payable on tier 2 ill health ^a															
9	<u>Benefits payable on death in retirement</u> (1) Lump sum (2) Survivor's pension	The lower of a. five times the pension less pension received b. twice YAUPP, less the retirement lump sum 37.5% of member's pension ^a															
10	<u>Benefits on withdrawal</u> - Less than 2 years' service - 2 or more years' service	Refund of member's contributions Benefits increased in deferment, payable from NRA As an alternative, a cash equivalent transfer value may be paid															
11	<u>Increases to pensions</u> In payment In deferment	In line with increases in price inflation (subject to a minimum of zero), on excess over GMP Total pension increased in line with price inflation															
12	<u>Service enhancement on ill-health retirement or death in service</u> Tier 1 – permanently unable to do own job Tier 2 – permanently unable to do any job	Benefits unreduced for early payment. No service enhancement. Enhancement of 2/3 prospective service to age 65															

Notes : (a) Certain short term (up to 6 months) survivors' pensions may be paid in addition.



Table E5 – 2015 Scheme Benefit Structure as taken into account for valuation purposes

1	Normal Retirement Age (NPA)	Equal to a member's State Pension Age (SPA) at time of retirement ⁸
2	Pensionable Pay (PP)	Basic pay plus allowances deemed to be pensionable
3	Total Uprated Pay (TUP)	Sum of all uprated PP. PP is revalued annually to retirement or exit if earlier by price inflation plus 1.5%. Revaluation is applied in full on the 1 st April immediately following the end of the year in which PP is received
4	Yearly Average of Uprated Pay (YAUP)	TUP divided by the number of years of membership
5	Relationship to State Second Pension (S2P)	Members are contracted out of S2P until April 2016 except for self employed practitioners.
6	Members' contributions	An average rate of member contributions of 9.8% of PP will be paid. Final details are yet to be agreed
7	<u>Benefits on retirement</u> On normal retirement (1) Pension (2) Lump sum On ill-health retirement (after completing 2 years' service)	1/54 of TUP Only by commutation of pension. This will be at a flat rate of £1 of pension given up £12 of lump sum. Benefits as on normal retirement, increased in proportion to enhanced service (see 13 below)
8	<u>Benefits payable on death in service</u> (1) Lump sum (2) Survivor's pension	2 times the highest annual uprated PP received in 1 of the 10 scheme years prior to death (with revaluation by price inflation plus 1.5% pa for each 1 April between receipt of pay and death) 33.75% of member's pension payable on tier 2 ill health
9	<u>Benefits payable on death in retirement</u> (1) Lump sum (2) Survivor's pension	The lower of a. five times the pension less any pension received b. twice YAUP, less the retirement lump sum 33.75% of member's pension
10	<u>Benefits on withdrawal</u> - Less than 2 years' service - 2 or more years' service	Refund of member's contributions Benefits increased in deferment, payable from NRA As an alternative, a cash equivalent transfer value may be paid
11	<u>Benefits payable on death in deferment</u> (1) Lump sum (2) Survivor's pension	2.25 times deferred pension 33.75% of member's pension
12	<u>Increases to pensions</u> In payment In deferment	In line with increases in price inflation In line with price inflation
13	<u>Service enhancement on ill-health retirement or death in service</u> Tier 1 – permanently unable to do own job Tier 2 – permanently unable to do any job	Benefits unreduced for early payment. No service enhancement. Enhancement of 1/2 prospective service to NPA

Notes : (a) Certain short term (up to 6 months) survivors' pensions may be paid in addition.

⁸ As specified in The Public Service Pensions (Valuations and Employer Cost Cap) Directions 2014 (direction 18). For valuation purposes members with non-integral NPA are treated as though they have NPA equal to the nearest integral age.



Appendix F: Protection and member categories

Protected Members

1995 section - excluding Special Classes

All members in pensionable service on 1 April 2012 or members with entitlement to vested benefits in the Scheme from service before that date who rejoin pensionable service within 5 years of date of leaving and whose date of birth is on or before 1 April 1962. Such members will remain in the existing Scheme to retirement. Any member exercising the option to switch to the 2008 section are treated as 2008 section members for the purposes of protection.

1995 section - Special Classes

All members in special class posts as at 1 April 2012, or otherwise with entitlement to vested benefits from service before 1 April 2012 and in reserved posts as at 1 April 2015 or date of ceasing to accrue benefits in the scheme and who were within 10 years of their earliest pension age as at 1 April 2012 ie whose date of birth is between 1 April 1962 and 1 April 1967 will remain in the existing Scheme to retirement. Entitlement to unreduced benefits before age 60 will continue to be based on the existing criteria. Any member exercising the option to switch to the 2008 section are treated as 2008 section members for the purposes of protection.

2008 section

All members in pensionable service on 1 April 2012 or members with entitlement to vested benefits in the Scheme from service before that date who rejoin pensionable service within 5 years of date of leaving and whose date of birth is on or before 1 April 1957. Such members will remain in the existing Scheme to retirement. Members in scope of protection will be provided with a one off opportunity to switch to the 2015 scheme on 1 April 2015.

Tapered Members

Members meeting the above criteria but within a further 3 years and 5 months of retirement age at 1 April 2012 will transfer to the 2015 scheme at a date between 1 June 2015 and 1 February 2022. The final date of service in the 1995 and 2008 sections will be determined as follows:

31 March 2022 – $2 \times T$ months

Where T = the number of months by which the member's age on 01 April 2012 (rounded down to the nearest whole month) is less than $NPA - 10$ years.



Appendix G: Protection and active member categories

Table G1: 1995 section - membership summary by protection status and valuation group as at 31 March 2012

Valuation group	Protected				Tapered				Unprotected			
	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m
1	20	819	55.6	247	7	303	48.2	73	30	1,045	38.5	158
11	91	2,217	55.6	517	32	836	48.3	179	117	2,914	38.0	449
2	7	340	52.1	133	1	29	43.6	8	0	6	40.1	2
12	13	493	51.7	195	2	56	43.6	18	1	15	40.0	4
3	14	324	56.4	81	4	103	48.2	22	13	333	38.4	48
13	14	210	56.1	35	4	71	48.3	11	13	255	38.0	34
5	20	1,484	55.6	484	9	593	48.2	137	51	2,415	39.0	346
15	67	1,996	55.0	422	29	907	48.2	160	177	5,129	36.9	667
7	7	794	55.0	331	2	266	48.3	77	8	714	39.5	115
17	4	349	54.7	127	2	167	48.2	47	11	656	38.5	111
8	3	178	55.0	90	1	69	48.2	26	4	283	38.1	51
18	1	50	54.8	21	1	27	48.1	9	4	202	36.7	33
9	5	179	50.9	59	1	38	43.4	10	0	17	40.0	4
19	84	2,694	51.8	903	16	456	43.4	139	8	216	40.0	57
10	1	28	56.7	4	0	7	48.4	1	1	20	38.5	3
20	35	568	56.0	99	10	165	48.3	25	20	319	39.6	43
All male	76	4,146	55.0	1,430	26	1,407	48.0	354	107	4,833	38.9	727
All female	309	8,579	54.0	2,319	96	2,685	47.3	589	352	9,708	37.6	1,398
All	385	12,724	54.3	3,749	122	4,092	47.5	942	459	14,541	38.0	2,125

i. The pay shown is actual pay for the time worked. ii. Weighted by WTE pay



Table G2: 2008 section - membership summary by protection status and valuation group as at 31 March 2012

Valuation group	Protected				Tapered				Unprotected			
	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m
1	4	114	60.2	21	2	51	53.2	6	23	570	35.6	32
11	10	201	59.4	30	6	120	53.2	13	71	1,377	34.9	71
3	3	62	60.4	9	1	23	53.3	2	9	157	36.0	8
13	2	23	58.9	2	1	16	53.2	1	10	136	35.8	6
5	3	138	60.6	44	1	49	53.3	8	33	909	34.5	43
15	7	180	59.2	34	5	122	53.2	13	119	2,721	32.9	111
7	0	2	56.9	0	0	1	54.1	0	1	36	38.0	1
17	0	1	58.1	0	0	0	54.3	0	1	22	37.5	1
8	0	2	60.1	0	0	1	53.4	0	2	83	30.5	3
18	0	1	57.7	0	0	0	52.5	0	2	93	30.4	3
10	0	8	60.9	1	0	4	53.2	0	1	20	38.0	1
20	4	54	59.6	7	3	34	53.2	3	17	196	39.7	10
All male	11	326	60.4	74	4	129	53.3	17	68	1,773	34.9	88
All female	23	459	59.3	74	16	292	53.2	30	220	4,545	34.0	201
All	34	786	59.7	148	20	421	53.2	47	288	6,318	34.2	290

- i. The pay shown is actual pay for the time worked
ii. Weighted by WTE pay



Table G3: Combined membership summary by protection status and valuation group as at 31 March 2012

Protection	Gender	1995 section				2008 section				Whole scheme			
		Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m	Number of members 000	Total pensionable pay(i) £m	Average age(ii)	Total accrued pension £m
Protected	Male	76	4,146	55.0	1,430	11	326	60.4	74	87	4,472	55.4	1,504
	Female	309	8,579	54.0	2,319	23	459	59.3	74	332	9,038	54.3	2,393
	Total	385	12,724	54.3	3,749	34	786	59.7	148	419	13,510	54.7	3,897
Taper	Male	26	1,407	48.0	354	4	129	53.3	17	30	1,536	48.5	371
	Female	96	2,685	47.3	589	16	292	53.2	30	112	2,977	47.9	618
	Total	122	4,092	47.5	942	20	421	53.2	47	142	4,513	48.1	989
Unprotected	Male	107	4,833	38.9	727	67	1,773	34.9	88	175	6,606	37.8	816
	Female	352	9,708	37.6	1,398	220	4,545	34.0	201	572	14,253	36.4	1,599
	Total	459	14,541	38.0	2,125	287	6,318	34.2	290	747	20,859	36.8	2,415
All members	Male	209	10,386	46.6	2,511	82	2,228	39.8	180	292	12,615	45.3	2,691
	Female	756	20,972	45.5	4,306	259	5,296	37.4	305	1,016	26,268	43.9	4,610
	Total	965	31,359	45.8	6,817	342	7,522	38.0	485	1,307	38,881	44.3	7,301

- i. The pay shown is actual pay for the time worked
ii. Weighted by WTE pay



Appendix H: Data charts – membership profile

Chart 1 – Active members⁹ split by sex and whether full-time or part-time workers

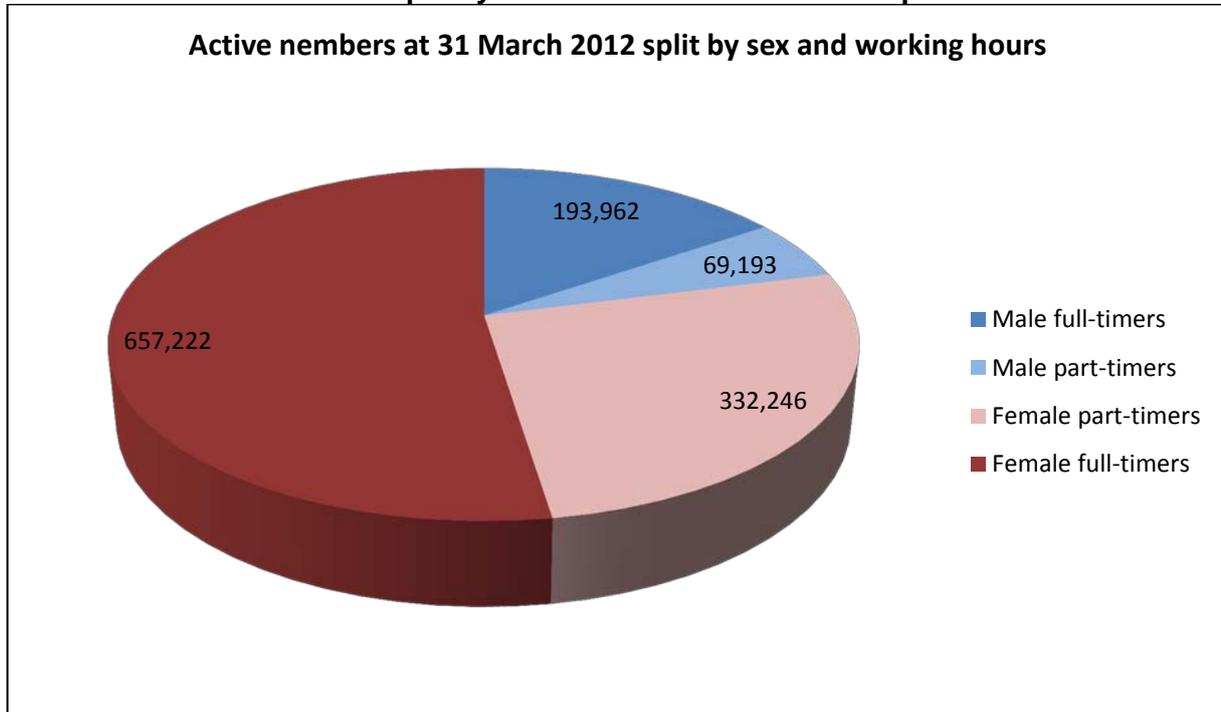
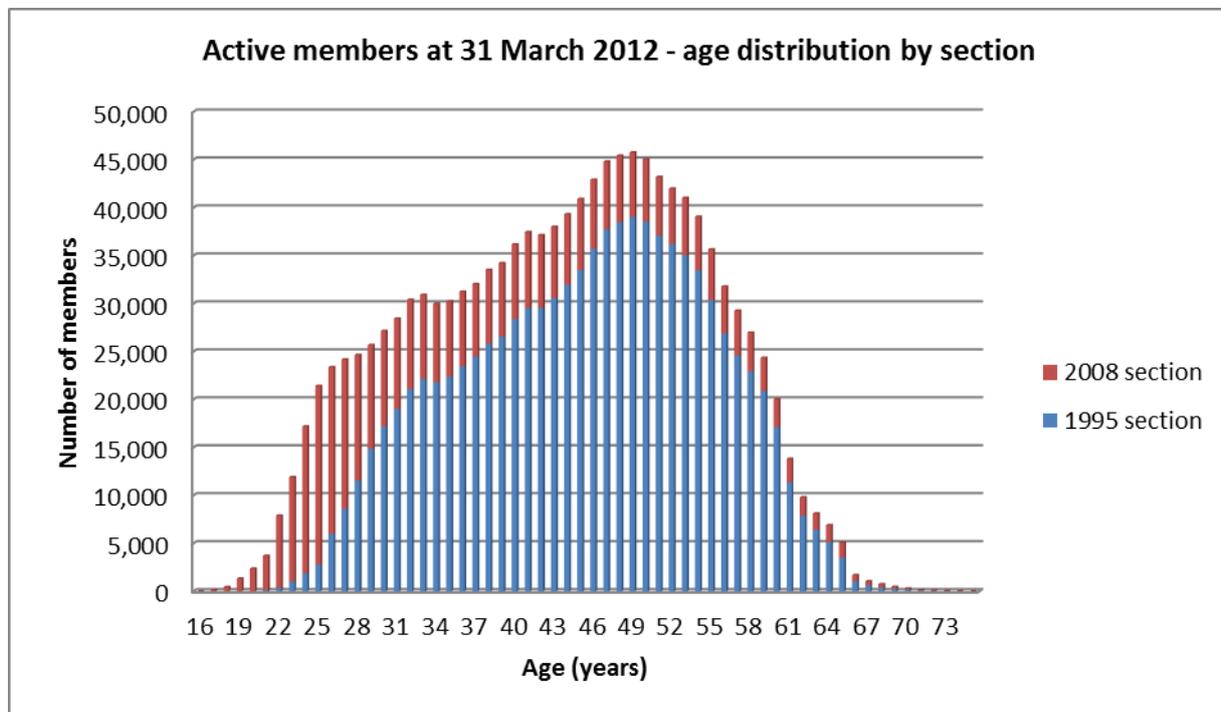


Chart 2 – Age distribution of active members by section



⁹ Officers only. Data is unavailable for Practitioners



Chart 3 – Active members: men split by valuation group

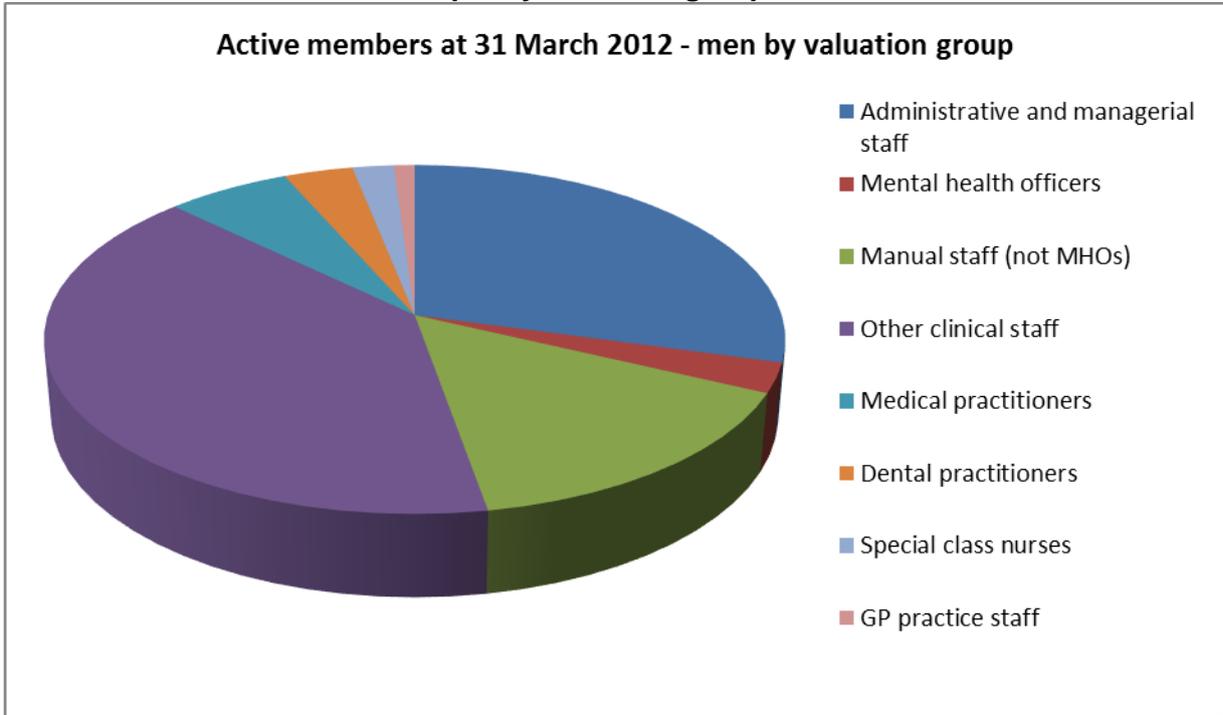


Chart 4 – Active members: women split by valuation group

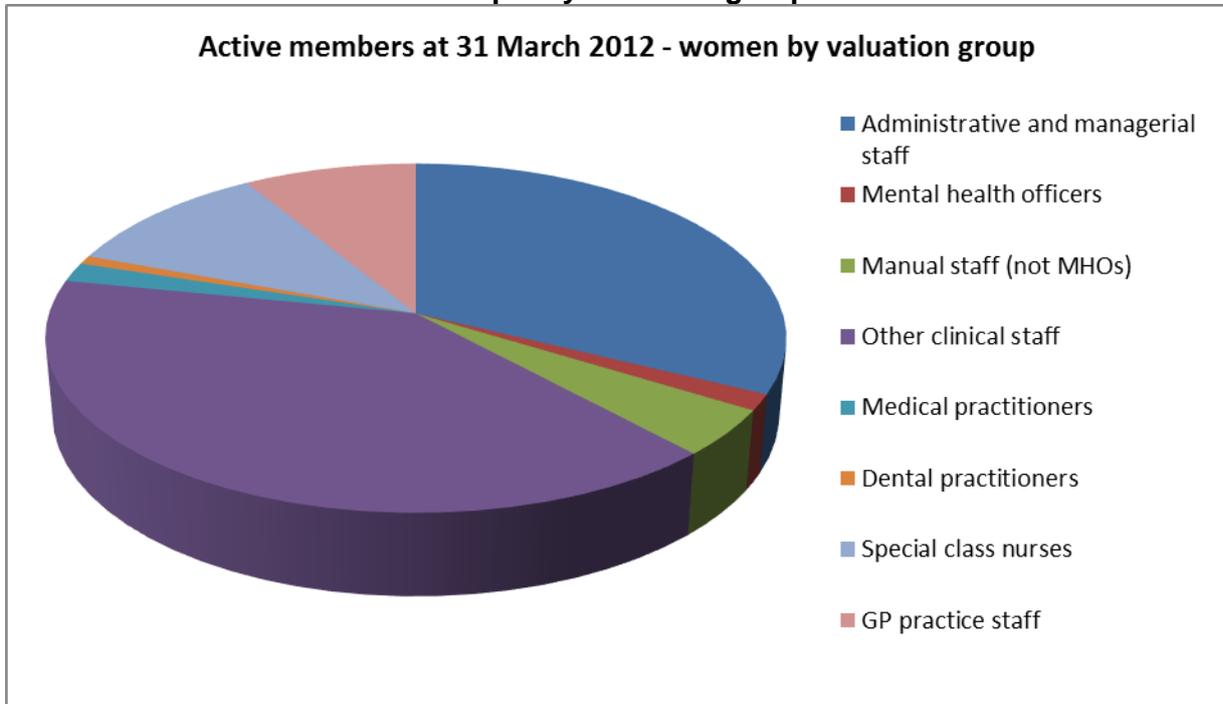




Chart 5 – Distribution of active members' actual and whole-time equivalent pay

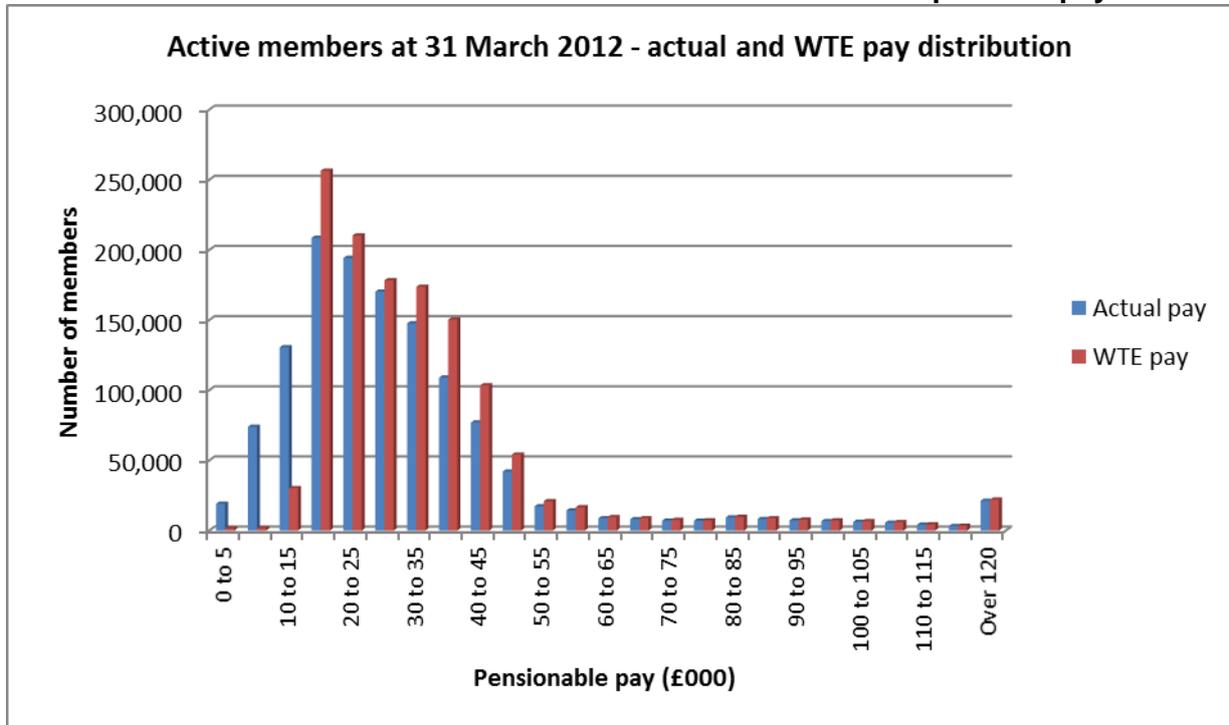


Chart 6 – Age distribution of pensioners (excluding dependants)

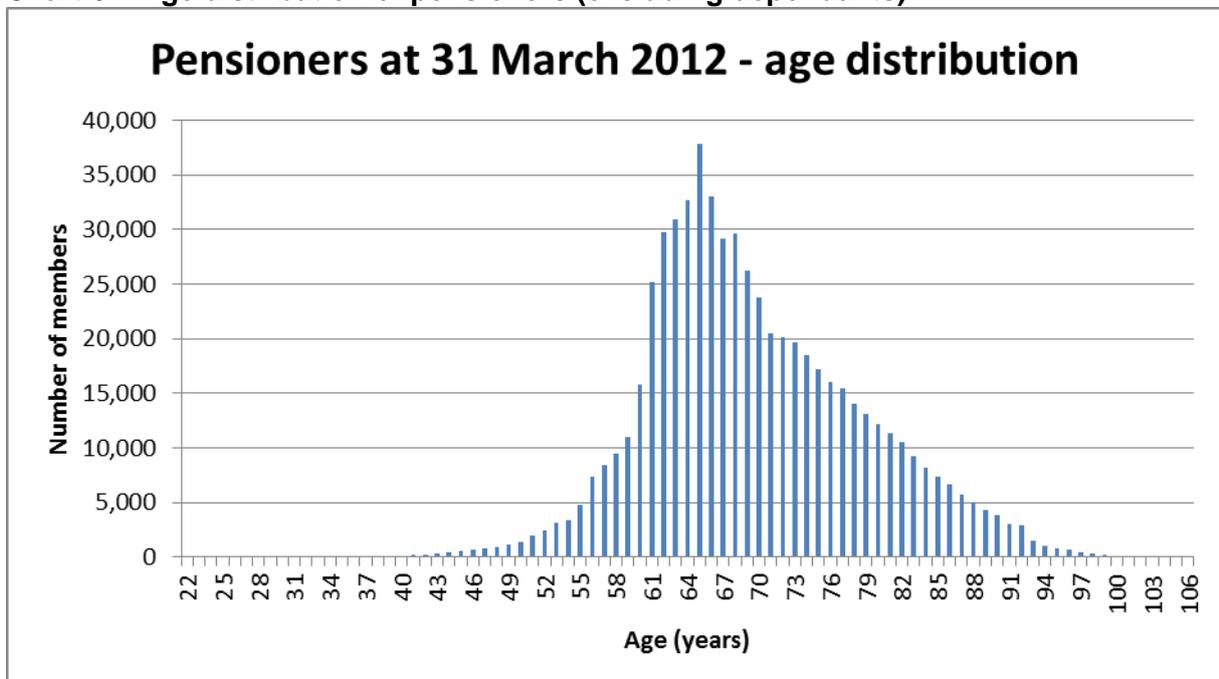




Chart 7 – Distribution of pensioners (excluding dependants) by size of pension

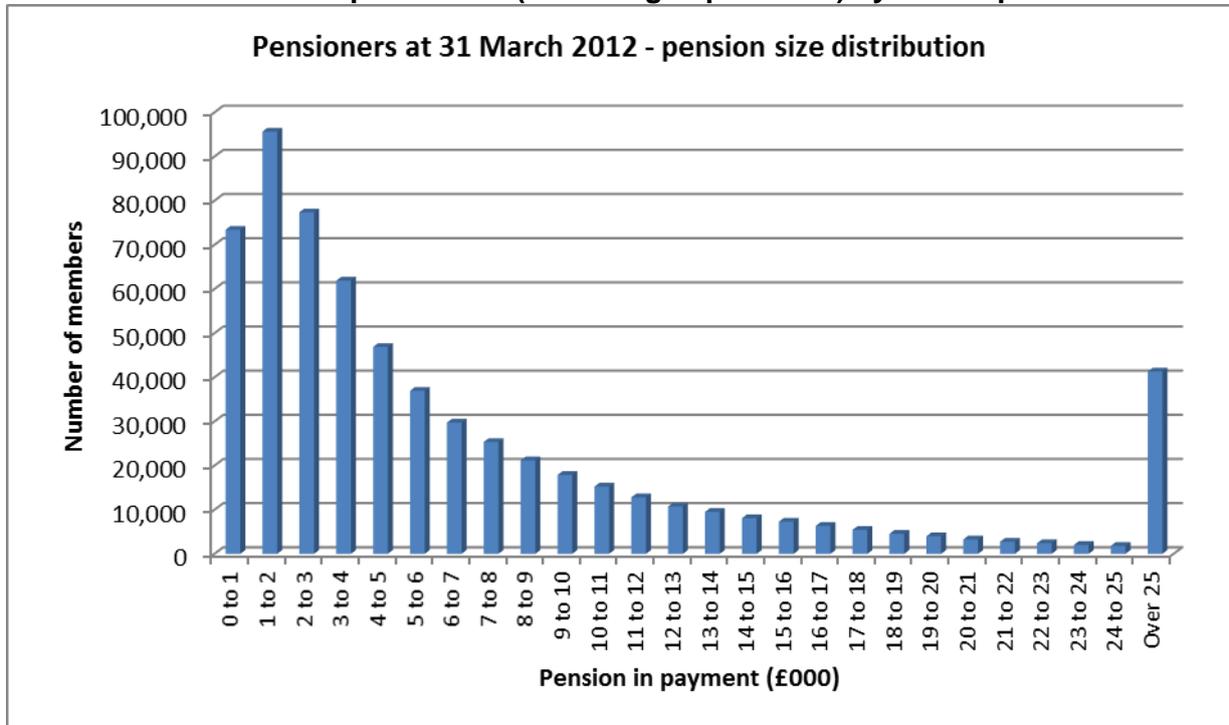
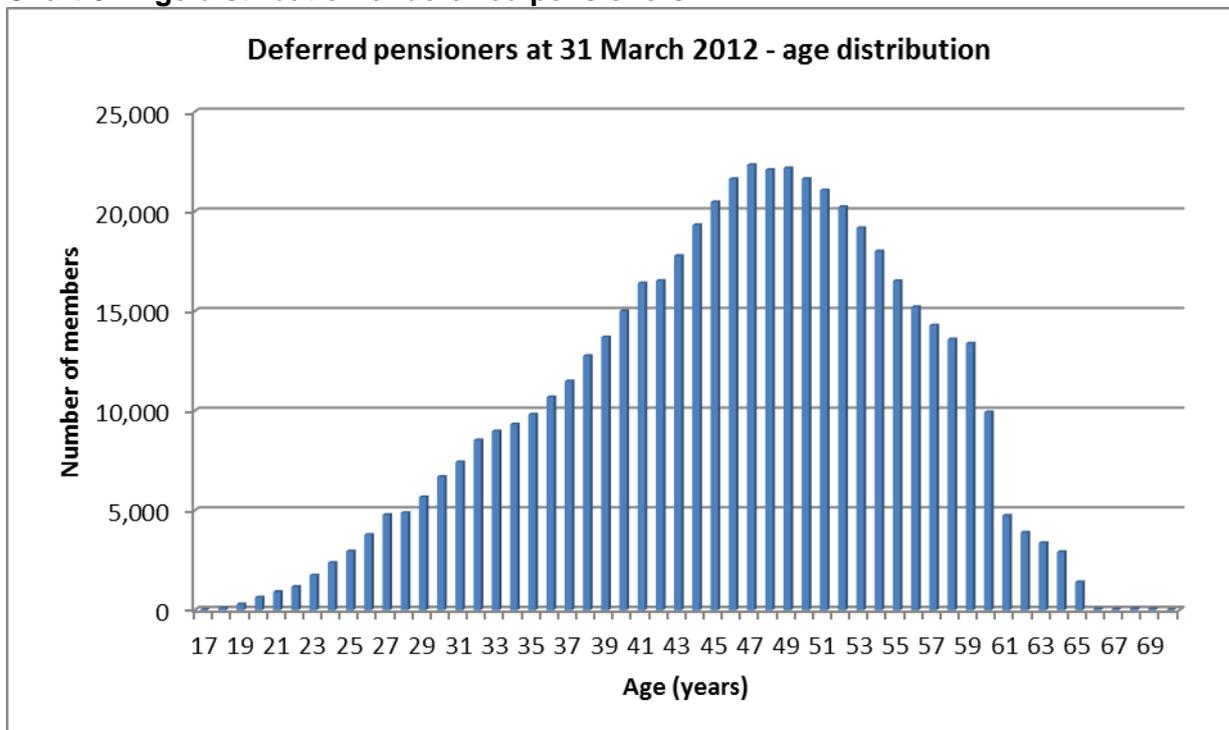


Chart 8 - Age distribution of deferred pensioners





Analysis of excluded records

Table A – Active members

Reason for exclusion	Description	Officers	Practitioners	Concurrents	All Actives
Dummy Data	Members with the same type of dummy data (hours and/or pay) in more than 2 years and anyone with dummy data in their most recent year of employment. Dummy data is data known to have not been verified by the employer.	39,420	2,054	1,516	42,990
WTE Outside Limits	Members with WTE pay greater than £250,000, negative WTE pay or WTE pay lower than the lowest AfC paypoint less 10% for relevant staff.	7,600	-	122	7,722
ACI Codes	Members with information codes in the ACI extract which require the record to be excluded – by reference to BSA's translation document	-	876	106	982
BSA code 1008	Members with an open employment with no updates and the employment start date is not in the current financial year and pensionable pay cannot be calculated.	2,002	-	1	2,003
BSA code 1010	Members with inconsistent employment record and/or earnings record.	933	-	-	933
Annual Pay > WTE + £1,000	Members whose actual annual pay was greater than their WTE pay plus £1,000.	1,949	-	34	1,983
Blank Pension	Members whose total accrued pension was blank (from both the ACI and Penserver extract).	-	2,021	20	2,041
BSA code 1025	Members with inconsistencies relating to whole-time employments ie with a whole-time employment but part-time hours recorded.	41	-	-	41
P-T percentage > 101	Members that had part time proportion greater than 101%.	505	-	1	506
BSA code 1023	Members with known part-time employments but the standard hours/sessions are missing from their record.	1	-	-	1
BSA code 1011	Members for whom NHS Pensions were in the process of making manual amendments/updates to the member record at date of extract.	319	-	-	319
Other	Any other exclusions.	3,908	56	454	4,418
Total		56,678	5,007	2,254	63,939

Table B – Deferred members



Reason for exclusion	Description	Deferreds
BSA code 9011	Members with survivor pension of more than 50% of member pension	17
Over Age 65/70	Deferred members over the age of 65 (70 for 2008 section) at the date of extract.	16,936
Pension < £10	Members with preserved pension of less than £10 at the date of extract. It is understood this criterion may indicate an error in the extract process or underlying data rather than being indicative of a very small entitlement.	11,816
Pension > £125k	Members with preserved pension greater than £125k at the date of extract. It is understood this criterion may indicate an error in the extract process or underlying data rather than being indicative of a very large entitlement.	619
BSA code 0102	Members where the Fleetwood member record may not have been set up correctly in Penserver - some fields will be missing.	675
Other	Any other exclusions.	941
Total		31,004

Table C – Pensioners

Reason for exclusion	Description	Pensioners
Pension < £10	Members with pension in payment of less than £10 at the date of extract. It is understood this criterion may indicate an error in the extract process or underlying data rather than being indicative of a very small entitlement.	2,969
Pension > £125k	Members with pension in payment greater than £125k at the date of extract. It is understood this criterion may indicate an error in the extract process or underlying data rather than being indicative of a very large entitlement.	813
Deceased Member	Members that are known to be deceased.	406
Other	Any other exclusions.	960
Total		5,148

The above tables only include an excluded member once based on the first identified reason why the record needs to be excluded (with the exception of the initial filtering for known no liability cases, the order of exclusions is as indicated in the tables). Such records may have other issues which would have resulted in exclusion for a different reason.