



Committee Report

Public

Date of Meeting: 2 July 2007

Title: Progress Report Pensions – payment of pension benefits in cases of redundancy and early release in the interests of efficiency

Report of: Head of Personnel and Development Services

Report reference: PPP 55/07

Summary:

- Recent legislative changes have necessitated the City Council reviewing its policies on the payment of pension benefits in cases of redundancy and early release in the interests of efficiency of the service (ERS).
- Before presenting its recommendations for these policies to a future meeting of the Employment Panel, the Senior Management Team (SMT) wishes to advise Members of the issues and potential options it is currently considering, in what is an extremely complex area. SMT also seeks the views of Members so as to inform its deliberations.

Recommendations:

- note progress with the proposed policies
- offer comments to officers on the options under consideration so as to inform these policies
- note that consultation with trades unions and employees has begun
- agree the proposed process for arriving at an agreed Policy.

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Revised policies on the payment of pension benefits in cases of redundancy and early release in the interests of efficiency – Progress Report

1. Background

- 1.1 Recent legislative changes have necessitated the City Council reviewing its policies on the payment of pension benefits in cases of redundancy and early release in the interests of efficiency of the service (ERS) as our existing policies are out of date and can no longer be used.
- 1.2 Carlisle City Council now needs to agree new policies to govern these areas.
- 1.3 Before presenting its recommendations for new policies to a future meeting of the Employment Panel, the Senior Management Team (SMT) wishes to advise Members of the issues and potential options it is currently considering, in what is an extremely complex area. SMT would also welcome the views of Members so as to inform its deliberations.
- 1.4 A Glossary of Terms is provided in Appendix 1.

2 Background information

- 2.1 The relevant legislation is:
 - (a) The 2006 Compensation Regulations. These revoke the 2000 Compensation Regulations. Under the 2000 Regulations the Council had the discretion to increase pensions for employees leaving because of redundancy or efficiency reasons if they met certain criteria. As an alternative, for those who did not meet the criteria, there was the discretion to make enhanced redundancy payments of up to 66 weeks pay.
 - (b) The new 2006 Compensation Regulations provide for Authorities to make Payments of up to 104 weeks pay (inclusive of redundancy payment) to employees leaving for redundancy or efficiency reasons.
 - (c) The Local Government Pension Scheme (LPGS) Regulations 1997 remain the same and still allow the Council to 'augment' an employee's pensionable service by buying up to 6 2/3 years additional pension membership for that employee (with some restrictions).

- (d) The 2006 Compensation Regulations do still allow the Authority to make redundancy payments based on actual pay (rather than the statutory minimum).
- (e) The Authority needs to draw up and publish new policies before the Discretions can be used. Although the 2000 regulations have been revoked, any compensatory added years made before March 2007 can still be paid provided that the Council has a policy on these.
- (f) Age Equality Legislation means that any benefits based on age (and therefore length of service) are illegal unless they can be objectively justified. However, the Employment Equality (Age) Regulations 2007 provide that redundancy or related benefits that are based on the statutory redundancy calculator for age/service are still legal.
- (g) Fixed Term Contracts legislation makes it automatically unfair to treat those on fixed term contracts less favourably than those on permanent contracts (unless they can be objectively justified). Thus the legislation means that any redundancy and early release schemes adopted should apply equally to all employees.

2.2 Current City Council policy is as follows:

- (a) Redundancy – employees aged 50 years or over with five or more continuous local government service are credited with 1 year additional Compensatory Added Years service for every two years of service up to maximum of 5 additional years (subject to maximum age/number of years pension membership).

The redundancy pay of employees under 50 years who volunteer for redundancy is enhanced based on age and service up to a maximum of 66 weeks regardless of whether or not they are in the Local Government Pension Scheme.

Redundancy pay is calculated on actual pay.

Carlisle City Council has not taken up the provision in the 1997 regulations to augment pensionable service.

- (b) Efficiency (ERS) – for employees aged 50 years or over the Council has the discretion to grant ERS with or without any Compensatory Added Years. If Compensatory Added Years are awarded it is 1 year additional service for every 7 years (subject to maximum age/number of years pension service). In recent years the Council has only agreed ERS without any added years.

Carlisle City Council has not taken up the provision in the 1997 regulations to augment pensionable service.

3 Options under new regulations: Redundancy

- 3.1 Award no additional redundancy pay or purchase any additional years of 'augmented' membership in the Local Government Pension Scheme.

Benefits: Cheapest Option

Minimal risk of challenge under age equality issues

Disadvantages: Trades unions and staff likely to strongly object

Will not help/support management of change

Would remove a benefit from the employment package.

- 3.2 'Augment' membership in the Local Government Pension Scheme before the employee leaves based on one 'flat rate' for all employees.

Benefits: Will not be open to challenge under Age Equality legislation

May support/assist change management

Disadvantages: Expensive if the number of additional years purchased is to be of any value to the employee as it will apply to all employees in pension scheme aged between 18 and 65 years

No value to those not in the Local Government Pension Scheme or who are aged over 65 years and may be open to a challenge

May be seen as unfair as it would lead to a disproportionate award to someone with a small amount of service compared to someone with long service and it would be difficult to justify granting a fixed period of, say, two years' membership to an employee who has been employed for less than that period.

- 3.3 'Augment' membership of the LPGS by an amount based on the formula used in the statutory redundancy payments calculator.

Benefits: Similar to that used by the County Council

Is closest to our current scheme

Similar advantages to 3.2 above, and more likely to find favour with longer serving staff, and potentially less costly than 3.2

Disadvantages: Potential to be more costly than present arrangements as they would apply to a greater number of staff

No value to employees who are not in Local Government Pension Scheme who are over 65 years old and may be open to challenge

Extremely high earners who have long service may not be able to take full advantage of this as there is a cap on the 'lifetime value of the pension'.

- 3.4 Enhance redundancy payment (using the Government age/service calculator). The 2006 Compensation Regulations allow for this to be up to 104 weeks although the Council can draw up a policy to award less than this.

Benefits: Minimal risk of challenge under Age Equality legislation

Will be of value to all employees regardless of whether or not they are in the LPGS

Administratively easy to calculate potential costs in any specific set of circumstances.

Disadvantages: Older employees (and probably trades unions) are still likely to strongly object

It could still be expensive if it is to be of any value to employees but potentially less expensive than 3.2 above in respect of employees who are in the pension scheme.

- 3.5 Offer individuals a choice of enhanced redundancy or 'augmented' membership of the LPGS of equivalent value.

Advantages: Likely to get support of staff and trades unions

Similar arrangements as South Lakeland District Council plan to operate

Will support management of change

More likely to be attractive to all employees of any age and irrespective of whether or not they are in the pension scheme

Disadvantages: Expensive, as it will apply to all employees but no more expensive than 3.4.

- 3.6 Restrict additional payment or augmentation to voluntary redundancy situations.

Advantages: More affordable

May support management of change

Same as Cumbria County Council

Disadvantages: Open to challenge as the exemptions in the Age Equality Regulations revolve around equal treatment unless the employer can objectively justify different treatment

Potential inequalities can arise e.g. if two people are made redundant, and one was a compulsory redundancy, and the other voluntary, both will receive different payments

May encourage those whom we want to stay to volunteer for redundancy and then we either lose them, or engender bad feeling if we refuse

Potential for challenge from those on fixed term contracts as may be seen as indirect discrimination

Considerable change from our current policy so possible that trades unions and staff will object to it.

- 3.7 Restrict 'augmentation' to employees whose service exceeds 5 years. Exceptions within the age equality legislation allow for this.

Advantages: Less costly option as some employees would be excluded

Some similarity with our current scheme

Disadvantages: A risk of challenge from the majority of staff on fixed term contracts as may be seen as indirect discrimination on the grounds that they are less likely than employees on permanent contracts to meet the required criteria.

4 Options under new regulations: Early Release in the Interests of Efficiency

Many of the options available in these cases are similar to those discussed above in relation to redundancy, with similar advantages and disadvantages. The discussion in paragraphs 4.1 to 4.4 are therefore restricted to the main options.

4.1 'Augment' membership of the LPGA by an amount based on government redundancy calculator.

Advantages: Similar to County Council arrangements

Closest to our current policy

Disadvantages: ERS usually agreed where individuals request it and redundancy is not an option, therefore, unnecessary to 'encourage ERS'

No value to those not in the LGPS or who are over 65 years so it may be open to challenge.

4.2 Make an additional compensatory payment based on the statutory redundancy calculator and offer individuals the option of augmented service to the value of the compensatory payment.

Advantages: Administratively easy to administer and cost individual circumstances

Disadvantages: ERS is usually agreed where individuals request it and redundancy is not an option, therefore it is unnecessary to 'encourage ERS'.

4.3 Award no enhancements.

Advantages: No additional costs

As we have not awarded added years to the few people we have allowed to go on efficiency reasons in the past ten years, there is effectively very little change to current practice

Disadvantages: On occasions, it may suit us to have the option to 'augment' LPGA or make an enhanced compensation payment, and if we make no provision for this, we would not have the facility to do so

Trades Unions may not support this.

4.4 Treat each case on its merits.

Advantages: On occasions, it may suit us to have the option to 'augment' LPGA or make an enhanced compensation payment. Costs are not likely to be large

Disadvantages: Would need to objectively justify if challenged on age discrimination grounds

Trades Unions not likely to support this.

5. Intentions of other Local Authorities in Cumbria

5.1 Please see Appendix 2 for an overview of the current state with Cumbrian councils.

6. Proposals under consideration by SMT

6.1 Two proposals are under consideration by SMT, although variations of these options may also be possible:

Proposal 1 Augment Service: as in paragraph 3.3 and 4.1 above	
1	Calculation of redundancy payments on the basis of actual salary where this exceeds the statutory weeks pay limit
2	In the case of redundancy, Carlisle City Council will use its discretion under the Local Government Pension Scheme Regulations 1997 to 'augment' membership of the LPGA by an amount not exceeding five years, or the shortfall to age 65 years,

	based on a multiplier of the statutory redundancy calculator for redundancies. The multiplier to be the same as that used by the County Council as in Appendix 5
3	In the case of early retirement in the interests of efficiency of the service (ERS), Carlisle City Council, may, at its discretion, 'augment' membership of the LPGS by an amount not exceeding three years, or the shortfall to age 65 years based on a multiplier of the statutory redundancy calculator for redundancies. The multiplier to be the same as that used by the County Council as in Appendix 6
4	The Council requires that the full cost of any redundancy/efficiency retirement payment is recovered within a period not exceeding five years or by normal retirement age, whichever is the sooner. Only redundancy/efficiency cases that meet this criterion will be considered
5	The decision to make an employee redundant or grant early retirement for efficiency reasons will rest with management and to be taken in light of the economic and organisational interests of the Council
6	The Council will not augment pensionable service if the employee unreasonably refuses an offer of alternative employment that management considers suitable
7	Continue to pay the Compensatory Added Years previously agreed in respect of the 2000 regulations in those cases that were agreed prior to 31 March 2007
8	Adopt/continue with the Discretions listed in Appendix 3

Proposal 2: Enhance redundancy payment: as in paragraph 3.5 and 4.2 above

1	Calculation of redundancy payments is on the basis of actual salary where this exceeds the statutory weeks pay limit
2	In the case of redundancy, Carlisle City Council will use its discretion under the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006, to make compensatory payments to redundant employees of three times the number of weeks an employee would be entitled to under the statutory formula, inclusive of any

	redundancy payment, up to a maximum of 90 weeks pay (Appendix 7)
3	<p>In cases of termination in the Interests of Efficiency to the Service (ERS) that are instigated by management, Carlisle City Council may, at its discretion, using its discretion under the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006, award a lump sum compensation payment based on the enhanced compensatory element described in 2 above but (excluding what would have been the statutory redundancy payment element). In simple terms, this produces a payment of 2 X redundancy payment = efficiency (Appendix 8)</p> <p>The calculation will be based on an actual weeks' pay where this exceeds the statutory weeks pay limit</p>
4	No compensation payments are made to employees taking early retirement in the interests of efficiency of the service following a voluntary request from the employee
5	Employees who are eligible to be paid a compensation payment on redundancy (paragraph 2 above) or early retirement in the efficiency of the service (paragraph 3 above), and who are members of the local government pension scheme, are given the option of converting what would otherwise have been paid as a compensation payment (in excess of any redundancy payment) into augmented pension service. Augmentation is not an option where the compensation payment that would otherwise be payable would provide more than 6 2/3 years or more membership than the period between leaving and age 65
6	The Council will not award enhanced redundancy payment (or compensation payments in the case of ERS) where an employee unreasonably refuses an offer of alternative employment that the Council considers suitable
7	Continue to pay the Compensatory Added Years previously agreed in respect of the 2000 regulations in those cases that were agreed prior to 31 March 2007
8	Adopt/continue with the Discretions listed in Appendix 3

6.2 The arguments in support of each of these proposals are:

Proposal 1: Augmenting service

- The proposal is roughly in line with Cumbria County Council's, with the exception that it is proposed that Carlisle augment pension service for all redundancies. The disadvantages of limiting enhanced benefit to voluntary redundancy are given in paragraph 3.6 above.
- Awarding up to a maximum of five additional years pension service for redundancy is similar to the present arrangement, albeit calculated differently and some people may be worse off. One person only would have been worse off if we had applied this criteria in the last five years, but for many long serving employees there would be no deterioration in benefits. Thus it is likely to be more acceptable to employees.
- The proposal reduces the maximum number of extra years pension service that can be awarded in cases of ERS than is the case at present. However, as Carlisle City Council's practice over the last ten years has been not to award added years to those leaving for ERS, this is not a significant deterioration in benefits. During the last five years, there has been no-one leaving under ERS.
- Keeping a 'discretion to augment' allows us to develop an early release policy with more flexibility than if we decided to automatically use this discretion (or exclude its use).
- Many employees will benefit from this proposal (as opposed to the second one), but some may not, depending on their circumstances. Very high earners may be restricted due to 'life time pension' limit. Those who are not members of the LPGA will not necessarily benefit.

Proposal 2: Enhancing redundancy payment/awarding a compensation payment

- While still a costly option, the proposal provides for reasonable additional compensation in cases of redundancy and ERS. Potential costs can be more easily calculated at an early stage in any proposed changes. There is also less risk of challenge under the age equality legislation as people are not excluded by virtue of being over 65 years.
- Independent advice received suggests that this is the safest option, easiest to justify and more local authorities have adopted this type of policy (enhanced redundancy/compensation) than those who have opted for 'augmentation'.

7. Other areas of discretion available to Employing Authorities – both proposals

- 7.1 The Local Government Pension legislation has a number of other discretionary areas on which Employing Authorities (i.e. Carlisle City Council) have to determine and publish a policy. They are listed in Appendix 3 and the proposal is to adopt or, where we have previously already adopted them, continue with them. They are unlikely to be onerous, or costly.

8. Potential costs¹

- 8.1 Potential costs will vary depending on the personal circumstances of each employee involved. It will also vary according to the number of redundancies and those leaving at the end of their fixed term contracts. Some specific examples have been worked up to provide an indication of potential costs. However these should be viewed with caution because it is impossible to give an all embracing prediction of costs.
- 8.2 During the five years April 2002 – March 2007 we made eight people redundant and did not renew the fixed term contracts of two employees with over two years service (the point at which redundancy becomes payable). If we had applied proposal 1 (augmenting service as in 3.3 above) to these ten employees we would have had to purchase 26.2 additional years of pension service, as opposed to the 25 added years we actually awarded (an increase of 5%). However, it has not been possible to obtain direct cost comparisons for this proposal compared with costs of the added years for the same group of staff.
- 8.3 If we had applied proposal 2 (enhanced redundancy/compensation payment as in 3.5 above) to those same ten employees it would have cost Carlisle City Council £28,785 (15%) more than it did under the current policy.
- 8.4 Costs of both proposals have been obtained in two specific cases, in order to provide an illustration of potential costs. As has already been said, costs vary with individuals and it cannot be guaranteed that these are representative samples. However, they provide some indication:

Illustration 1: Two employees, one at junior management level and one a middle manager , both with long service.

Cost of proposal 1 (augment service)	Cost of proposal 2 (enhance redundancy)
£97,000	£63,000

¹ All costs given are estimates and are the cost of additional benefits allowed under the regulations and are in addition to the capital cost of releasing pension benefits early.

Illustration 2: A service of 20 staff, on a range of grades, with service varying from 2 years to 28 years and aged between 22 and 54 years.

Cost of proposal 1 (augment service)	Cost of proposal 2 (enhance redundancy)
£319,000	£300,000

- 8.5 Under current policy, the cost of paying for added years is spread over a number of years (see Appendix 1). Under the new arrangements, the Council would be required to pay for the augmented pension service as a one off payment at the time. If we opted for enhanced redundancy payment this would also be paid for at the time of the redundancy.

9. Recommendations

- 9.1 It is important that the Council revises its policies on the payment of pension benefits in cases of redundancy and ERS as quickly as possible, as until this happens, we will be restricted to paying minimum benefits should these circumstances arise. It is arguable that we may have to cap redundancy payments at the statutory maximum (rather than actual pay) until a new policy is published.
- 9.2 However it is equally important that such policies are adopted only after a full consideration of the issues and that employees and their representatives are consulted as part of this process.
- 9.3 Members will need to take into consideration the financial implications arising from the changing legislation. Whilst cost is but one factor to take into account when determining new policies it is acknowledged that the options chosen should be those that are in the interests of the Council.
- 9.4 The Employment Panel is therefore asked to:
- note progress with the proposed amended policies
 - offer comments to officers on the options under consideration so as to inform this work
 - note that consultation with trades unions and employees has begun
 - agree the proposed process for arriving at agreed revised policies as shown in 10 below.

10. Process

- 10.1 The Head of Personnel and Development Services and the Corporate Director of Corporate Services will draw up draft revised policies for

consideration by SMT during July. This will be done in conjunction with a proposed approach to the payment of pension benefits in Flexible Retirement. The need to address this issue has also arisen as a result of recent legislative changes.

- 10.2 Discussion with trade unions will continue following an initial meeting held on 18 June with a view to gaining agreement of new policies at the Corporate Joint Consultative Committee scheduled for 15 August (subject to approval by Members).
- 10.3 Draft new policies recommended by SMT will be presented to Employment Panel around this time (date tba). The Panel will be asked at this point to recommend these policies to Council.
- 10.4 This will go before Executive on 28 September for information.
- 10.5 Council will consider the Employment Panel's recommendation for new policies on the payment of pension benefits in cases of redundancy and ERS at its meeting scheduled for 11 September 2007 with a view to adopting it formally. It is intended that it will also be asked at the same time to approve your recommendations in relation to the payment of pension benefits Flexible Retirement.

LIST OF APPENDICES

Appendix 1: Glossary and explanation of technical terms

Appendix 2: Position of the other Cumbrian authorities

Appendix 3: Other Discretions to be adopted by Carlisle City Council

Appendix 4: Discretions exercised by the Administering Authority i.e. Cumbria County Council. These are included for completeness. The City Council, as the employer, does not make policy on these issues

Appendix 5: Weeks augmented service for redundancy – proposal 1 (up to 5 years)

Appendix 6: Weeks augmented service for ERS – proposal 1 (up to 3 years)

Appendix 7: Weeks enhanced redundancy payment – proposal 2

Appendix 8: Weeks compensation payment ERS – proposal 2

Appendix 1
Glossary of Terms

Augmentation	Additional years of pensionable service can be purchased for the employee at any time while they are in the Council's employment.
Added Years (current policy)	The employee is credited with a period of <i>notional additional pension service</i> . The employer was able to award this as part of the severance package for employees aged 50 years or more and who were in the Local Government Pension Scheme.
Administering Authority	The Authority that administers the pension scheme for each employer within the Scheme. Cumbria County Council are the Administering Authority for Carlisle City Council.
Discretions	<p>The Local Government Pension Scheme Regulations 1997 prescribe statutory features e.g. how the pension is calculated, employee contribution rate etc. In addition, the Regulations provide for discretions that can be exercised. There are two categories of discretions – those which the administering authority can make and those which the employing authority can exercise. Discretions have to be determined and published before they can be exercised.</p> <p>Similarly, the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) regulations 2006 provide for discretionary power to base redundancy payments on an actual weeks pay (where this exceeds the statutory weeks' pay limit). It also allows the authority to make a lump sum compensation payment of up to 104 weeks pay (inclusive on any redundancy payment) where termination is on the grounds of efficiency.</p> <p>Although the Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000 have been revoked, they still apply to any Compensatory Added Years previously awarded by the Council and there are various discretions that the Council must have a policy on in relation to those awards of Compensatory Added years.</p>

	Discretions have to be determined and published before they can be exercised.
Paying for discretionary aspects	<p><u>Added Years</u> (current policy). The cost of the added years in respect of the lump sum is paid by the employer to the administering authority, at the time the employee leaves (redundancy or ERS). The cost of added years in respect of the monthly pension is paid by the employing authority every year for the life of that pension. For purposes of illustrations given in this report, a life expectancy of 70 years for men and 73 years for women has been assumed.</p> <p><u>Augmentation</u> (proposal 1 in new policy). The administering authority has exercised its discretion in this respect and determined that the employer will pay the cost of this as a one-off payment at the time the additional service is purchased i.e. in the case of redundancy and ERS, just prior to the employee leaving. [The Regulations also allow for the employer to meet the cost as part of the triennial valuation of the each employers' liabilities however Cumbria County Council (as the administering authority) have decided not to allow this.]</p> <p><u>Compensation payment</u> (proposal 2 in the new policy). These payments will be met direct by the Council.</p>
Statutory minimum payment (redundancy)	The government has capped the level of earnings that employers use to calculate redundancy payments. Where earnings are higher than this the employer has a choice of whether to use this limit or to use a higher figure e.g. use actual earnings. Currently the statutory minimum is £310 per week.
The 2000 Compensation Regulations	Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2000. These are now revoked.
The 2006 Compensation Regulations	Local Government (Early Termination of Employment) (Discretionary Compensation) (England and Wales) Regulations 2006

Appendix 2

Intentions of other Local Authorities in Cumbria

Authority	Compulsory redundancy	Voluntary Redundancy	Efficiency
Cumbria CC	Nothing additional. Redundancy based on actual pay.	Augment pension service by up to 5 years based on statutory redundancy calculator. Redundancy pay based on actual pay.	Augment pension service by up to 3 years based on statutory redundancy calculator.
Allerdale BC	Not drawn up yet. Considering having discretion to augment pension service by up to 5 years based on statutory redundancy calculator and would normally award this.	Not drawn up yet. Considering having discretion to augment pension service by up to 5 years based on age/service statutory redundancy calculator and would not normally award this.	Not drawn up yet. considering having discretion to adopt same policy as the County Council.
Copeland BC	Considering using the same Discretions as the County Council		
Eden BC	Not yet drawn up		
South Lakeland CD	Augment pension service of up to 6 2/3 years or pay up to 104 weeks redundancy pay; employee to chose; subject to costs being recovered within 3 years.	Augment pension service of up to 6 2/3 years or pay up to 104 weeks redundancy pay; employee to chose; subject to costs being recovered within 3 years	No information
Barrow BC	Same as the County Council.		

Appendix 3

Other Discretions to be adopted by Carlisle City Council

- (i) The Council will apportion any surviving spouse's annual compensatory added years where the deceased person is survived by more than one spouse in such proportions as, at its sole discretion, it sees fit (based on the merits of the individual cases).
- (ii) If the spouse of a person who ceased employment before 1 April 1998 remarries or cohabits after 1 April 1998, the normal annual compensation suspension rules will be disapplied i.e. the spouse's annual compensatory added years will continue to be applied.
- (iii) The Council will, during any period of re-employment in local government (see note below), abate a person's annual compensatory added years payment by the 'excess' if the aggregate of:
 - the annual compensation, and
 - the annual pension from the LPGA, and
 - the annual rate of pay from the new employmentexceeds the pay the person would have received from the employment in respect of which the compensatory added years were granted, based on the annual rate of pay at the date of ceasing the former employment as increased by the Retail Prices Index.
- (iv) The Council will reduce a person's annual compensatory added years payment following the cessation of a period of re-employment in local government (see note below) to the extent necessary to secure that if:
 - the period of compensatory added years granted in respect of the former employment,plus
 - the period of membership the person has accrued in the LPGA (or would have accrued had he / she joined the scheme) during the period of re-employment in local government, counted at its part-time length, if the person was part-time,

exceeds

- the period of membership the person would have accrued during the period from the cessation of the former employment until age 65 on the assumption that he / she had continued in that former employment to age 65 (again counted at its part-time length if the person was part-time at the date of cessation of the former employment),

then

- the annual pension and lump sum from the first job combined with the annual pension and lump sum from the second job (based on the assumption that the employee joined the LGPS at the first opportunity), plus the annual compensation and lump sum compensation, shall not in aggregate exceed the pension and lump sum the person would have achieved if he / she had remained in the first job through to age 65.

Where there is an excess, the annual compensation will be reduced by the excess pension, and the resulting reduced basic annual compensation will then be suspended until the excess lump sum is recovered.

In determining the benefits the employee could have achieved had he / she remained in the first employment through to age 65 it will be necessary to determine the pensionable pay to be used in the calculation. For this purpose, the pensionable pay figure used in the calculation of the pension benefits in the first job will be used as brought up to date by increasing it in line with the Retail Prices Index.

If a person has been awarded more than one previous period of compensatory added years, e.g. as a result of being made redundant more than once, the abatement/clawback provisions are modified. In such a case, the rules under the former Local Government (Discretionary Payments) Regulations 1996 will be applied where a person ceases a period of re-employment in local government and has previously been granted more than one period of compensatory added years, but using the pay in the first job as increased in line with inflation (i.e. ignoring regulations 18(5)(a)(ii), 18(6) and 18(7) of the Local Government (Discretionary Payments) Regulations 1996).

Note: 'local government' means employment with an employer who offers membership of the LGPS to its employees, regardless of whether or not the employee chooses to join the LGPS (except where the employer is an Admitted Body). Technically, an employee of an Admitted Body (i.e. a body that has applied to the administering authority to allow its employees to join the LGPS and

has entered into a formal admission agreement) is only employed in 'local government' if he / she is a member of the LGPS.

- (v) Widowers Pensions: The City Council will pay female spouses pensions in respect of active members of the Local Government Pension Scheme on 1 April 1998 by counting service between 1972 and 1988.
- (vi) The rule of 85: This facility allows members between the age of 50 and 60 to apply for early retirement under the "rule of 85" if their service (in whole years) and their age (in whole years) adds up to 85. However, as in all cases of early retirement the employer must make restitution to the Pension Fund for early payment of benefits. Therefore all applications for payment of retirement benefits under this provision will be considered on an individual basis and normally will only be approved if it can be demonstrated to be in the employers' interest to do so. It should be noted that this facility does not replace the Early Retirement and Voluntary Redundancy Schemes. It is merely an additional provision.
- (vii) Shared cost additional voluntary contribution arrangement:
 - The City Council has determined that in the current financial climate it will NOT offer employees who contribute to the Local Government Pension Scheme, shared cost AVC arrangements. That is, the City Council will not contribute to any additional voluntary contribution contract on behalf of an employee, but this does not prevent employees taking out an AVC arrangement and contributing in their own right.
- (viii) Optional contributions during absence:
 - Applications to pay contributions for absence due to a trade dispute must be made in writing by the employee within 30 days of the date of return to normal work or the date employment is terminated if earlier. (although this period can be extended at the employer's discretion, it will only be done so in exceptional circumstances).
- (ix) Regulation 32 combining benefits: A member must elect within 12 months of rejoining the scheme to amalgamate previous service. The limit will only be extended in exceptional circumstances.

Appendix 4

CUMBRIA LOCAL GOVERNMENT PENSION SCHEME, ADMINISTERING AUTHORITY DISCRETIONS (CUMBRIA COUNTY COUNCIL)

The Local Government Pension Scheme Regulations 1997 and the Local Government (Discretionary Payment) Regulations 1999 require each administering authority and scheme employer to publicise a statement of policy on how certain discretions available under the above regulations will be used. This statement details the policies adopted by Cumbria County Council, as both administering authority and employing authority.

- a) Spouses Pension Payable For Life: The County Council will not differentiate between retirements that took place before or after 1 April 1998 with regard to the continued payment of a widows or widowers pension where the recipient remarries. In all such cases the pension will NOT be terminated as a result of remarriage (or cohabitation). The pension will therefore be payable for the lifetime of the recipient. (Regulation 21 of Schedule 3 of the Transitional Provisions Regulations)
- b) Re-Employed Pensioners: During any period of re-employment, which could be classed as pensionable within the Local Government Pension Scheme, the earnings of a person, plus their pension, should not exceed the pensionable earnings (over a comparable period) of their previous employment. If they do exceed the previous earnings (indexed linked where appropriate) then their pension will be reduced (or suspended, if necessary) by the excess. (Regulation 109 of the 1997 Regulations).
- c) An administering authority may enter into an admission agreement with a suitable body.
- d) The administering authority may specify the intervals at which employees make contributions – these will continue to be deducted at source via the payroll.
- e) Where a contributor dies the administering authority will select the remuneration most beneficial to the estate on which to determine benefits.
- f) Where a contributor dies and a protection of earnings certificate would have been beneficial the administering authority will request that the employer issue one to ensure beneficiary's benefits are protected.
- g) The administering authority has the discretion to decide who receives any death grant however, as most people complete death nomination forms this discretion would only be exercised in consultation with Legal Services where doubt occurred. Where no nomination form has been completed the Administering Authority may require letters of administration before payment is made.

- h) Where the child of a deceased member reaches the age of 17 years the administering authority may continue to pay the pension beyond that age if the child remains in full time education or vocational training. The authority may also decide to reinstate a child's pension after a break if the child returns to full time education or training. Such cases will be dealt with on an individual basis and judged on its own merits.
- i) Where a deceased member leaves more than one eligible child the administering authority will proportion the dependant's benefits between all the children.
- j) If a pension in a member's own right is less than £195 per annum (and they are over state pension age) or a dependent's pension is less than £260 per annum the administering authority may compound the pension to a single one off lump sum payment subject to HM Revenue and Customs.
- k) When a member is certified exceptionally ill the administering authority can compound the pension and pay a lump sum equal to five times the annual pension.
- l) The administering authority may accept a transfer of monies within twelve months of entry to the scheme, to purchase service credits within the scheme. This time limit may be extended in exceptional circumstances. (Regulation 121 of the 1997 Regulations)
- m) Purchase of additional service: Any member wishing to take out a contract to purchase additional service in the scheme may be required to undergo a medical at their own expense (Regulation 55 of the 1997 regulations).
- n) The Administering Authority shall not require a minimum contribution to an additional voluntary contribution arrangement (Regulation 60 of the 1997 Regulations).
- o) The Administering Authority shall require an adjustment to an employer's contribution rate, by additional payment, where it appears to the Administering Authority to be justified, taking account of **actuarial** advice and all relevant circumstances relating to that Employer, specifically any conditions contained in the rates and adjustments certificate issued at the last valuation of the Fund (Regulation 78 of the 1997 Regulations).
- p) The Administering Authority shall require contributions to be paid by the Employer to the Fund on or before the 19th of the month following the month in which deduction of the contributions fell due. If the 19th of the month is a non-banking day then payment should be made by the last banking day preceding the 19th (regulation 81 of the 1997 regulations).
- q) Unless, in its opinion, the circumstances of a particular payment are such that it would not be appropriate to levy interest, the Administering

Authority will levy interest in all cases where payment is made one month or more after the due date, or, in the case of contributions income, after the 19th of the month following the month in which deduction of the contributions fell due. Interest will be calculated at one per cent above base rate on a day for day basis, from the date due to the date of payment and compounded with three-monthly rests (Regulation 82 of the 1997 Regulations).

- r) The Administering Authority shall allow an extension to the time limit to make a lump sum payment to complete a contract to purchase additional service on termination of employment only where such an extension is required through no fault of the member (Regulations 83 of the 1997 Regulations).
- s) The Administering Authority shall not charge for work performed associated with the calculation of the membership credit for Additional Voluntary Contributions transfer into the Fund.
- t) Where an employer makes a payment in respect of a contributions equivalent premium that sum will be repaid from the administering authority (Regulation 92 of the 1997 Regulations).
- u) The Administering Authority shall require that any decision made under Regulations 27 or 31 regarding ill health will be made by an appropriately qualified medical practitioner who has been approved for that purpose by the Administering Authority (Regulation 97 of the Miscellaneous Provisions Regulations 1999).
- v) The Administering Authority will, in all outwards transfer cases, pay a contributions equivalent premium where there is an option to make such a payment and will not retain such an amount in the Fund (Regulation 118 of the 1997 Regulations).

Weeks Augmented Service Efficiency Grounds (up to 3 Years)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
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[illegible]

Statutory Redundancy Calculation from 1 Oct 2006

AGE	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
18	1	1.5	2																			
19	1	1.5	2	2.5																		
20	1	1.5	2	2.5	3																	
21	1	1.5	2	2.5	3	3.5																
22	1	1.5	2	2.5	3	3.5	4															
23	1.5	3	2.5	3	3.5	4	4.5	5														
24	2	3	3	3.5	4	4.5	5	5.5	6													
25	2	3	3.5	4	4.5	5	5.5	6	6.5	7												
26	2	3	4	4.5	5	5.5	6	6.5	7	7.5	8											
27	2	3	4	5	5.5	6	6.5	7	7.5	8	8.5	9										
28	2	3	4	5	6	6.5	7	7.5	8	8.5	9	9.5	10									
29	2	3	4	5	6	7	7.5	8	8.5	9	9.5	10	10.5	11								
30	2	3	4	5	6	7	8	8.5	9	9.5	10	10.5	11	11.5	12							
31	2	3	4	5	6	7	8	9	9.5	10	10.5	11	11.5	12	12.5	13						
32	2	3	4	5	6	7	8	9	10	10.5	11	11.5	12	12.5	13	13.5	14					
33	2	3	4	5	6	7	8	9	10	11	11.5	12	12.5	13	13.5	14	14.5	15				
34	2	3	4	5	6	7	8	9	10	11	12	12.5	13	13.5	14	14.5	15	15.5	16			
35	2	3	4	5	6	7	8	9	10	11	12	13	13.5	14	14.5	15	15.5	16	16.5			
36	2	3	4	5	6	7	8	9	10	11	12	13	14	14.5	15	15.5	16	16.5	17			
37	2	3	4	5	6	7	8	9	10	11	12	13	14	14.5	15.5	16	16.5	17	17.5			
38	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	16.5	17	17.5	18			
39	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	17.5	18	18.5			
40	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	18.5	19			
41	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	19.5			
42	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5			
43	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21			
44	3	4.5	5.5	6.5	7.5	8.5	9.5	11	11.5	12.5	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5			
45	3	4.5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22			
46	3	4.5	6	7.5	8.5	9.5	11	12	12.5	13.5	14.5	15.6	16.5	17.5	18.5	19.5	20.5	21.5	22.5			
47	3	4.5	6	7.5	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23			
48	3	4.5	6	7.5	9	11	12	13	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5			
49	3	4.5	6	7.5	9	11	12	13	14	15	16	17	18	19	20	21	22	23	24			
50	3	4.5	6	7.5	9	11	12	14	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5			
51	3	4.5	6	7.5	9	11	12	14	15	16	17	18	19	20	21	22	23	24	25			

Statutory Redundancy Calculation from 1 Oct 2006

52	3	4.5	6	7.5	9	11	12	14	15	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5			
53	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19	20	21	22	23	24	25	26			
54	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5			
55	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22	23	24	25	26	27			
56	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	23.5	24.5	25.5	26.5	27.5			
57	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25	26	27	28			
58	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	26.5	27.5	28.5			
59	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28	29			
60	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5	29.5			
61	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5	30			
62	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5				
63	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5				
64	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5				

Appendix 7

AGE	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r	3r		
*17	3																				
18	3	4.5	0																		
19	3	4.5	6	0																	
20	3	4.5	6	7.5	0																
21	3	4.5	6	7.5	9	0															
22	3	4.5	6	7.5	9	10.5	0														
23	4.5	6	7.5	9	10.5	12	13.5	0													
24	6	7.5	9	10.5	12	13.5	15	16.5	0												
25	6	9	10.5	12	13.5	15	16.5	18	19.5	0											
26	6	9	12	13.5	15	16.5	18	19.5	21	22.5	0										
27	6	9	12	15	16.5	18	19.5	21	22.5	24	25.5	0									
28	6	9	12	15	18	19.5	21	22.5	24	25.5	27	28.5	0								
29	6	9	12	15	18	21	22.5	24	25.5	27	28.5	30	31.5	0							
30	6	9	12	15	18	21	24	25.5	27	28.5	30	31.5	33	34.5	0						
31	6	9	12	15	18	21	24	27	28.5	30	31.5	33	34.5	36	37.5	0					
32	6	9	12	15	18	21	24	27	30	31.5	33	34.5	36	37.5	39	40.5	0				
33	6	9	12	15	18	21	24	27	30	33	34.5	36	37.5	39	40.5	42	43.5	0			
34	6	9	12	15	18	21	24	27	30	33	36	37.5	39	40.5	42	43.5	45	46.5	0		
35	6	9	12	15	18	21	24	27	30	33	36	39	40.5	42	43.5	45	46.5	48	49.5		
36	6	9	12	15	18	21	24	27	30	33	36	39	42	43.5	45	46.5	48	49.5	51		
37	6	9	12	15	18	21	24	27	30	33	36	39	42	45	46.5	48	49.5	51	51.5		
38	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	49.5	51	52.5	54		
39	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	52.5	54	55.5		
40	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	55.5	57		
41	6	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	58.5		
42	7.5	10.5	13.5	16.5	19.5	22.5	25.5	28.5	31.5	34.5	37.5	40.5	43.5	46.5	49.5	52.5	55.5	58.5	61.5		
43	9	12	15	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63		
44	9	13.5	16.5	19.5	22.5	25.5	28.5	31.5	34.5	37.5	40.5	43.5	46.5	49.5	52.5	55.5	58.5	61.5	64.5		
45	9	13.5	18	21	24	27	30	33	36	39	42	45	48	51	54	57	60	63	66		
46	9	13.5	18	22.5	25.5	28.5	31.5	34.5	37.5	40.5	43.5	46.5	49.5	52.5	55.5	58.5	61.5	64.5	67.5		
47	9	13.5	18	22.5	27	30	33	36	39	42	45	48	51	54	57	60	63	66	69		
48	9	13.5	18	22.5	27	31.5	34.5	37.5	40.5	43.5	46.5	49.5	52.5	55.5	58.5	61.5	64.5	67.5	70.5		
49	9	13.5	18	22.5	27	31.5	36	39	42	45	48	51	54	57	60	63	66	69	72		

Appendix 7

[illegible]

Statutory Redundancy Calculation from 1 Oct 2006

AGE	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
18	1	1.5	2																			
19	1	1.5	2	2.5																		
20	1	1.5	2	2.5	3																	
21	1	1.5	2	2.5	3	3.5																
22	1	1.5	2	2.5	3	3.5	4															
23	1.5	3	2.5	3	3.5	4	4.5	5														
24	2	3	3	3.5	4	4.5	5	5.5	6													
25	2	3	3.5	4	4.5	5	5.5	6	6.5	7												
26	2	3	4	4.5	5	5.5	6	6.5	7	7.5	8											
27	2	3	4	5	5.5	6	6.5	7	7.5	8	8.5	9										
28	2	3	4	5	6	6.5	7	7.5	8	8.5	9	9.5	10									
29	2	3	4	5	6	7	7.5	8	8.5	9	9.5	10	10.5	11								
30	2	3	4	5	6	7	8	8.5	9	9.5	10	10.5	11	11.5	12							
31	2	3	4	5	6	7	8	9	9.5	10	10.5	11	11.5	12	12.5	13						
32	2	3	4	5	6	7	8	9	10	10.5	11	11.5	12	12.5	13	13.5	14					
33	2	3	4	5	6	7	8	9	10	11	11.5	12	12.5	13	13.5	14	14.5	15				
34	2	3	4	5	6	7	8	9	10	11	12	12.5	13	13.5	14	14.5	15	15.5	16			
35	2	3	4	5	6	7	8	9	10	11	12	13	13.5	14	14.5	15	15.5	16	16.5			
36	2	3	4	5	6	7	8	9	10	11	12	13	14	14.5	15	15.5	16	16.5	17			
37	2	3	4	5	6	7	8	9	10	11	12	13	14	14.5	15.5	16	16.5	17	17.5			
38	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	16.5	17	17.5	18			
39	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	17.5	18	18.5			
40	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	18.5	19			
41	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	19.5			
42	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5			
43	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21			
44	3	4.5	5.5	6.5	7.5	8.5	9.5	11	11.5	12.5	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5			
45	3	4.5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22			
46	3	4.5	6	7.5	8.5	9.5	11	12	12.5	13.5	14.5	15.6	16.5	17.5	18.5	19.5	20.5	21.5	22.5			
47	3	4.5	6	7.5	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23			
48	3	4.5	6	7.5	9	11	12	13	13.5	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5			
49	3	4.5	6	7.5	9	11	12	13	14	15	16	17	18	19	20	21	22	23	24			
50	3	4.5	6	7.5	9	11	12	14	14.5	15.5	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5			
51	3	4.5	6	7.5	9	11	12	14	15	16	17	18	19	20	21	22	23	24	25			

Statutory Redundancy Calculation from 1 Oct 2006

52	3	4.5	6	7.5	9	11	12	14	15	16.5	17.5	18.5	19.5	20.5	21.5	22.5	23.5	24.5	25.5			
53	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19	20	21	22	23	24	25	26			
54	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	20.5	21.5	22.5	23.5	24.5	25.5	26.5			
55	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22	23	24	25	26	27			
56	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	23.5	24.5	25.5	26.5	27.5			
57	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25	26	27	28			
58	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	26.5	27.5	28.5			
59	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28	29			
60	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5	29.5			
61	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5	30			
62	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5				
63	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5				
64	3	4.5	6	7.5	9	11	12	14	15	16.5	18	19.5	21	22.5	24	25.5	27	28.5				

AGE	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20			
*17	2																					
18	2	3	0																			
19	2	3	4	0																		
20	2	3	4	5	0																	
21	2	3	4	5	6	0																
22	2	3	4	5	6	7	0															
23	3	4	5	6	7	8	9	0														
24	4	5	6	7	8	9	10	11	0													
25	4	6	7	8	9	10	11	12	13	0												
26	4	6	8	9	10	11	12	13	14	15	0											
27	4	6	8	10	11	12	13	14	15	16	17	0										
28	4	6	8	10	12	13	14	15	16	17	18	19	0									
29	4	6	8	10	12	14	15	16	17	18	19	20	21	0								
30	4	6	8	10	12	14	16	17	18	19	20	21	22	23	0							
31	4	6	8	10	12	14	16	18	19	20	21	22	23	24	25	0						
32	4	6	8	10	12	14	16	18	20	21	22	23	24	25	26	27	0					
33	4	6	8	10	12	14	16	18	20	22	23	24	25	26	27	28	29	0				
34	4	6	8	10	12	14	16	18	20	22	24	25	26	27	28	29	30	31	0			
35	4	6	8	10	12	14	16	18	20	22	24	26	27	28	29	30	31	32	33			
36	4	6	8	10	12	14	16	18	20	22	24	26	28	29	30	31	32	33	34			
37	4	6	8	10	12	14	16	18	20	22	24	26	28	30	31	32	33	34	35			
38	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	33	34	35	36			
39	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	35	36	37			
40	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	37	38			
41	4	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	39			
42	5	7	9	11	13	15	17	19	21	23	25	27	29	31	33	35	37	39	41			
43	6	8	10	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40	42			
44	6	9	11	13	15	17	19	21	23	25	27	29	31	33	35	37	39	41	43			
45	6	9	12	14	16	18	20	22	24	26	28	30	32	34	36	38	40	42	44			
46	6	9	12	15	17	19	21	23	25	27	29	31	33	35	37	39	41	43	45			
47	6	9	12	15	18	20	22	24	26	28	30	32	34	36	38	40	42	44	46			
48	6	9	12	15	18	21	23	25	27	29	31	33	35	37	39	41	43	45	47			
49	6	9	12	15	18	21	24	26	28	30	32	34	36	38	40	42	44	46	48			
50	6	9	12	15	18	21	24	27	29	31	33	35	37	39	41	43	45	47	49			

