

## **Appendix 2 - Certificates of Protection - (version 2.0)**

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This document sets out how a Certificate of Protection (COP) will operate in situations where;

- a) on or after 1 April 2015, there is an enforced and permanent reduction, or restriction, in a member's rate of pensionable pay (new certificates) and
- b) a COP has been issued with a date of reduction of pay, or restriction, before 1 April 2015 (existing certificates).

For the avoidance of doubt, the date of reduction or restriction should be taken as the relevant date for the purposes of the above.

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### **1. Overview**

- 1.1 A COP should be issued where there is a compulsory and permanent reduction in or restriction to, a member's rate of contractual pensionable pay (but not hours worked)
- 1.2 Whether a member is in the main or 50/50 section of the scheme is immaterial to the issue of a COP or during the term of the COP - however while a member is in the 50/50 section benefits will only accrue at 50%
- 1.3 A COP is valid for 10 years from the date of reduction or restriction
- 1.4 A COP will usually lapse where the member leaves the same employment it was issued under
- 1.5 A COP will apply where a member dies or becomes entitled to immediate or deferred benefits within 10 years of the date of reduction or restriction (including on opting out of membership)
- 1.6 Where a COP is to apply 'final pay' should be calculated in line with the 2009 scheme in respect of pre 1 April 2015 (final salary) benefits and 'pensionable pay' will be increased for the calculation of post 31 March 2015 (CA) benefits

1.7 For benefits accruing post 31 March 2015, pay from the date of a reduction in pay will be increased by the multiplier calculated at the date of reduction

1.8 For benefits accruing post 31 March 2015 pay from the date of a restriction in pay will be increased by reference to the pay the member would have received had the restriction not occurred

1.9 A COP will only take effect where benefits in total (pre and post 2015) would be greater

1.10 Where benefits would be greater in total members will be given an election whether to use the COP

1.11 Councillor members cannot be issued a COP

1.12 Where a member with a COP takes flexible retirement the COP is applied to that first retirement only

1.13 Employee and employer contributions are based on actual pay during the term of a COP

1.14 More than one COP may be held by a member

## **2. New Certificates**

### **2.1 Reduction or restriction in rate of pensionable pay**

A Certificate of Protection should be issued by the employer if a member suffers a compulsory and permanent reduction in or restriction to, his or her rate of contractual pensionable pay. This may occur for example:

- (i) because the employer has compulsorily changed the member's employment to employment at a lower grade;
- (ii) as a result of a job evaluation exercise;
- (iii) for the purposes of achieving equal pay in relation to other employees of the employer;
- (iv) as a result of the member's ill-health;
- (v) because the employer has made a compulsory change to the member's contract of employment resulting in the cessation of, reduction in, or restriction of payments or benefits specified in the member's contract of employment as being pensionable emoluments; or
- (vi) because the employer has compulsorily restricted the rate at which the member's rate of pay may be increased in such a way that it is likely the pay used in the calculation of the member's pension benefits will be adversely affected.

A Certificate of Protection may not be issued if the member's employment on a reduced rate of contractual pensionable pay immediately follows a period in which the member was in receipt of a higher rate of contractual pensionable pay on a temporary basis (either in the same or another post) [or where there is an enforced reduction in hours worked where the rate of pay is not also reduced at the same time as the reduction in hours.](#)

*Note: where an employee's pay is reduced but the employer continues to pay the pre reduced rate of pay for a fixed period of time, the difference between the reduced rate and the pay being paid for the fixed period of time (a marked*

time payment) should be paid as a non-pensionable pay element. A Certificate of Protection would be issued because the base pensionable pay rate had been reduced.

## 2.2 Issue of a Certificate of Protection

In any of the situations outlined above a certificate may be issued either:

- by the employer at any time, or
- by the employer at the request of the member within 12 months of the relevant reduction or restriction in pensionable pay

If there is more than one occurrence of a compulsory and permanent reduction or restriction in pensionable pay a separate certificate can be issued in respect of each reduction or restriction.

## 2.3 Information to be provided on a Certificate of Protection

In the case of a compulsory and permanent reduction in the rate of contractual pensionable pay, or a restriction to increases in pensionable pay, the certificate must show:

- a) the date the reduction or restriction in the rate of pensionable pay had effect,
- b) the multiplier by which pensionable pay accrued after the date of reduction (but not restriction) should be increased if the COP is applied on ceasing active membership, and
- c) the pensionable pay earned in the scheme year (in which the reduction or restriction occurs) up to the day prior to the date of the reduction or restriction in pensionable pay.

Notes:

*Item (b) above is needed so that an equitable increase is made to the member's future pension account in the event of the member changing their hours of work. The multiplier should be calculated as follows:*

*pre-reduced rate of pay / reduced rate of pay = multiplier*

*[rate of pay may be per hour, annual salary, or any other appropriate rate but it is recommended that the hourly rate should be used unless a member only receives a fixed annual salary]. Example: pre reduction hourly rate = £10 and post reduction hourly rate = £9. The multiplier is  $10 / 9 = 1.1111$*

*There may be cases where a member has a reduction to the rate of pay but also receives an allowance that is not reduced. For example, a full-time employee working in a care home may have an annual salary of £20,000 and receives sleeping in allowances. Following a job evaluation exercise the salary is reduced to £19,500 from, say, 1 June but the sleeping in allowances continue to be paid at the same rate per sleep-in. In this case, the multiplier should be calculated as follows:*

*Salary 1 April to 31 May:  $£20,000 \times 2/12 + \text{sleep-in payments 1 April to 31 May of } £120 = £3,453.33$  divided by  $£19,500 \times 2/12 + £120 [£3,370] = 1.0247$ .*

*Item (c) above is required so that, in the Scheme year in which the reduction or restriction occurred, the multiplier (in the case of a reduction in pay) or the increase (in the case of a restriction in pay) is only applied to the pensionable pay that accrues after the reduction or restriction in pay occurred.*

A template certificate is provided at section 2.9 below.

The employer must send a copy of the certificate to the scheme member and to the administering authority.

## **2.4 Lapsing of a Certificate of Protection**

The certificate lapses at the end of 10 years or, if earlier:

- a) upon the member ceasing to hold the [job] employment<sup>1</sup> in respect of which the certificate was issued without becoming entitled to immediate payment of retirement pension in relation to that [job] employment or to deferred benefits, or
- b) upon the certificate being applied to benefits drawn on flexible retirement.

## **2.5 Applying a Certificate of Protection**

A COP is applied where, within 10 years of the date of reduction or restriction, scheme benefits are required to be determined, that is where the member:

- ceases active membership,
- dies, or
- opts-out.

This includes where a member who has 3 months or more but less than two years membership elects for a CETV rather than a refund of contributions.

## **2.6 Effect of Certificate of Protection**

When a COP is applied because of a reduction in pay, the pay used to calculate the CA pension accrued in the period between the date of reduction and the date of leaving is increased by the multiplier. Note that the effect of this is the same as increasing the accrued pension by the same multiplier (as shown in the example in section 2.7 below).

When a COP is applied because of a restriction in pay, the pay used to calculate the CA pension accrued in the period between the date of restriction and the date of leaving is increased by reference to the pay the member would have received but for the restriction. For example, if the pay restriction is due to a restriction in a pay award, then in determining the pay the member

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<sup>1</sup> [Note: a transfer to which the Transfer of Undertakings (Protection of Employment) Regulations 2006 apply or a transfer which is treated as if it were a relevant transfer within the meaning of regulations 2(1) and 3 of those Regulations, notwithstanding regulation 3(5) of those Regulations, would not constitute ceasing to hold the [job] employment in respect of which the Certificate was issued].

would have received but for the restriction the employer should normally use the pay awards applied during the period to other members in similar employment.

Where the member has pre 1 April 2015 membership, pay and final pay used to calculate the benefits in respect of that membership will be as defined in the 2009 scheme.

In essence, benefits can be based on, after allowing for inflation, the best year's pay in the last 5 years, or the average of the best consecutive 3 years' pay in the last 13 years beginning, in either case, with a day no earlier than three years prior to the date of the reduction or restriction and ending with the anniversary of the date of ceasing active membership of the scheme.

Employers should provide administering authorities with all pay information required to enable the administering authority to calculate protected benefits and provide the member with a statement showing the effect of using a certificate.

Members must be given the choice to elect to not have the certificate applied when a statement is issued. Such an election would provide members with additional flexibility in managing their personal taxation position.

In situations where a member holds a Certificate of Protection and APP is to be used in the calculation of Tier 1 or Tier 2 ill health enhancement or in the calculation of a death grant for a death in service then the APP would be increased by the multiplier that the member's pension benefits are protected by.

## **2.7 Certificate of Protection example case**

### [Example 1 – pay reduction case in new scheme](#)

Member joined LGPS on 1 April 2012 as a full-time employee.

On 1 April 2015 moved into new LGPS CA scheme.

On 1 April 2016 the member went part-time (18.5/37).

On 1 September 2017 had an enforced pay reduction (e.g. a downgrading).

Certificate of Protection is issued.

On 1 September 2019 changes hours to 16/37.

On 1 September 2021 changes hours to 14.5/37.

On 1 September 2023 changes hours to 20/37.

Member leaves on 31 August 2025 (i.e. within 10 years of pay reduction).

Assume member was in main scheme throughout (i.e. did not have a period in the 50/50 scheme).

Pay record:

Date	Actual pensionable pay – 2009 scheme definition	FTE pensionable pay – 2009 scheme definition	Actual pensionable pay - 2015 scheme definition
1.4.12.	£17,000	£17,000	-----
1.4.13.	£18,000	£18,000	-----
1.4.14.	£19,000	£19,000	-----
1.4.15.	£20,000	£20,000	2015/16: £20,000
1.4.16.	£10,500 (18.5/37)	£21,000	2016/17: £10,500
1.4.17.	£11,000 (18.5/37)	£22,000	2017/18: £10,600 (incl excess hours) of which £4,583 was earned in the period to 31.8.17
1.9.17.	£10,200 (18.5/37)	£20,400	
1.4.18.	£10,400 (18.5/37)	£20,800	2018/19: £10,500 (incl excess hours)
1.4.19.	£10,604 (18.5/37)	£21,208	2019/20: £10,300 (incl excess hours)
1.9.19.	£9,171 (16/37)	£21,208	
1.4.20.	£9,344 (16/37)	£21,608	2020/21: £9,344
1.4.21.	£9,524 (16/37)	£22,024	2021/22: £9,300 (incl excess hours)
1.9.21.	£8,631 (14.5/37)	£22,024	
1.4.22.	£8,859 (14.5/37)	£22,606	2022/23: £9,000 (incl excess hours)
1.4.23.	£9,019 (14.5/37)	£23,014	2023/24: £12,360 (incl excess hours)
1.9.23.	£12,440 (20/37)	£23,014	
1.4.24.	£12,547 (20/37)	£23,212	2024/25: £12,547
1.4.25.	£12,654 (20/37)	£23,410	2025/26: £5,273

Assume CPI of 2% per annum.

The calculation must compare the overall benefit if the Certificate of Protection is applied with the overall benefit if the Certificate of Protection is not applied i.e. a member cannot pick the better of the Certificate of Protection benefit and normal benefit accrual in the CA scheme on an individual year by year basis nor choose to have the Certificate of Protection applied to the pre 1 April 2015 benefits and not the post 31 March 2015 benefits, or vice versa.

For CA benefits only the pay accrued in the period between the date of reduction and the date of leaving is increased by the multiplier. For pre 1 April 2015 final salary benefits pay which falls more than 3 years prior to the pay reduction is not to be taken into account. Thus, only pay from 1 September 2014 can be taken into account in this example.

Calculation if Certificate of Protection is not applied

**Calculation of pre 1.4.15 benefits:**

Membership to 31.3.15. = 3 years x 1/60<sup>th</sup> x £23,294.50 ([see pay calculation below](#)) = **£1,164.73 (with a PI date of 1.9.25)**

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Best one of last 3 years pay

1.9.24. – 31.3.25. = £23,212 x 7/12 = £13,540.33

1.4.25. – 31.8.25. = £23,410 x 5/12 = £ 9,754.17

£23,294.50

#### Calculation of post 31.3.15 benefits

1.4.15. – 31.3.16. : 1/49 x £20,000 = £408.16 + 10 years CPI at 2% per year from 1.4.16. to 1.4.25. = £497.54

1.4.16. – 31.3.17. : 1/49 x £10,500 = £214.29 + 9 years CPI at 2% per year from 1.4.17. to 1.4.25. = £256.10

1.4.17. – 31.3.18. : 1/49 x £10,600 = £216.33 + 8 years CPI at 2% per year from 1.4.18. to 1.4.25. = £253.47

1.4.18. – 31.3.19. : 1/49 x £10,500 = £214.29 + 7 years CPI at 2% per year from 1.4.19. to 1.4.25. = £246.15

1.4.19. – 31.3.20. : 1/49 x £10,300 = £210.20 + 6 years CPI at 2% per year from 1.4.20. to 1.4.25. = £236.72

1.4.20. – 31.3.21. : 1/49 x £9,344 = £190.69 + 5 years CPI at 2% per year from 1.4.21. to 1.4.25. = £210.54

1.4.21. – 31.3.22. : 1/49 x £9,300 = £189.80 + 4 years CPI at 2% per year from 1.4.22. to 1.4.25. = £205.45

1.4.22. – 31.3.23. : 1/49 x £9,000 = £183.67 + 3 years CPI at 2% per year from 1.4.23. to 1.4.25. = £194.91

1.4.23. – 31.3.24. : 1/49 x £12,360 = £252.24 + 2 years CPI at 2% per year from 1.4.24. to 1.4.25. = £262.43

1.4.24. – 31.3.25. : 1/49 x £12,547 = £256.06 + 1 years CPI at 2% per year at 1.4.25. = £261.18

1.4.25. – 31.8.25. : 1/49 x £5,273 = £107.61

Total CA pension if Certificate of Protection is not applied = **£2,732.10**

Total pension if Certificate of Protection is not applied = **£1,164.73 (with a PI date of 1.9.25.) + £2,732.10 (with a Treasury Order increase due at midnight on 31.3.26. and a PI date of 1.9.25.) = £3,896.83**

Calculation if Certificate of Protection is applied

#### Calculation of pre 1.4.15 benefits:

##### Best one of last 5 years pay

1.9.24. – 31.3.25. = £23,212 x 7/12 = £13,540.33

1.4.25. – 31.8.25. = £23,410 x 5/12 = £ 9,754.17

£23,294.50

1.9.23. – 31.3.24. = £23,014 x 7/12 = £13,424.83

1.4.24. – 31.8.24. = £23,212 x 5/12 = £ 9,671.67

£23,096.50

Plus PI : 2% x 7/12 £23,365.96

**Moved down [2]:** Membership to 31.3.15. = 3 years x 1/60<sup>th</sup> x £20,416.67 = £1,020.83 plus PI based on **PI date of 1.9.17 = £1,186.30** (i.e. equivalent of 3 years x 1/60<sup>th</sup> x £23,725.95 = **£1,186.30**)¶

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1.9.22. – 31.3.23. = £22,606 x 7/12 = £13,186.83  
1.4.23. – 31.8.23. = £23,014 x 5/12 = £ 9,589.17  
£22,776.00  
Plus PI : 2% x 7/12 + 2% £23,502.55

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1.9.21. – 31.3.22. = £22,024 x 7/12 = £12,847.33  
1.4.22. – 31.8.22. = £22,606 x 5/12 = £ 9,419.17  
£22,266.50  
Plus PI : 2% x 7/12 + 2% + 2% £23,436.34

1.9.20. – 31.3.21. = £21,608 x 7/12 = £12,604.67  
1.4.21. – 31.8.21. = £22,024 x 5/12 = £ 9,176.67  
£21,781.34  
Plus PI : 2% x 7/12 + 2% + 2% + 2% £23,384.20

**Average of 3 consecutive years ending on a 31 August:**

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1.9.14. – 31.3.15. : £19,000 x 7/12 = £11,083.33 }  
 1.4.15. - 31.8.15. : £20,000 x 5/12 = £ 8,333.33 } £19,416.66  
 1.9.15. – 31.3.16. : £20,000 x 7/12 = £11,666.67 }  
 1.4.16. – 31.8.16. : £21,000 x 5/12 = £ 8,750.00 } £20,416.67  
 1.9.16. – 31.3.17. : £21,000 x 7/12 = £12,250.00 }  
 1.4.17. – 31.8.17. : £22,000 x 5/12 = £ 9,166.67 } £21,416.67  
 Average : (£19,416.66 + £20,416.67 + £21,416.67) / 3 = £20,416.67 plus 2%  
 x 7 7/12 cumulative CPI for period 1.9.17. to April 2025 = **£23,725.95**

1.9.15. – 31.3.16. : £20,000 x 7/12 = £11,666.67 }  
 1.4.16. – 31.8.16. : £21,000 x 5/12 = £ 8,750.00 } £20,416.67  
 1.9.16. – 31.3.17. : £21,000 x 7/12 = £12,250.00 }  
 1.4.17. – 31.8.17. : £22,000 x 5/12 = £ 9,166.67 } £21,416.67  
 1.9.17. – 31.3.18. : £20,400 x 7/12 = £11,900.00 }  
 1.4.18. - 31.8.18. : £20,800 x 5/12 = £ 8,666.67 } £20,566.67  
 Average : (£20,416.67 + £21,416.67 + £20,566.67) / 3 = £20,800.00 plus 2%  
 x 6 7/12 cumulative CPI for period 1.9.18. to April 2025 = £23,697.46

1.9.16. – 31.3.17. : £21,000 x 7/12 = £12,250.00 }  
 1.4.17. – 31.8.17. : £22,000 x 5/12 = £ 9,166.67 } £21,416.67  
 1.9.17. – 31.3.18. : £20,400 x 7/12 = £11,900.00 }  
 1.4.18. - 31.8.18. : £20,800 x 5/12 = £ 8,666.67 } £20,566.67  
 1.9.18. – 31.3.19. : £20,800 x 7/12 = £12,133.33 }  
 1.4.19. – 31.8.19. : £21,208 x 5/12 = £ 8,836.67 } £20,970.00  
 Average : (£21,416.67 + £20,566.67 + £20,970.00) / 3 = £20,984.45 plus 2%  
 x 5 7/12 cumulative CPI for period 1.9.19. to April 2025 = £23,438.83

1.9.17. – 31.3.18. : £20,400 x 7/12 = £11,900.00 }  
 1.4.18. - 31.8.18. : £20,800 x 5/12 = £ 8,666.67 } £20,566.67  
 1.9.18. – 31.3.19. : £20,800 x 7/12 = £12,133.33 }  
 1.4.19. – 31.8.19. : £21,208 x 5/12 = £ 8,836.67 } £20,970.00  
 1.9.19. – 31.3.20. : £21,208 x 7/12 = £12,371.33 }

1.4.20. – 31.8.20. : £21,608 x 5/12 = £ 9,003.33 } £21,374.66  
Average : (£20,566.67 + £20,970.00 + £21,374.66) / 3 = £20,970.44 plus 2%  
x 4 7/12 cumulative CPI for period 1.9.20. to April 2025 = £22,963.90

1.9.18. – 31.3.19. : £20,800 x 7/12 = £12,133.33 }  
1.4.19. – 31.8.19. : £21,208 x 5/12 = £ 8,836.67 } £20,970.00  
1.9.19. – 31.3.20. : £21,208 x 7/12 = £12,371.33 }  
1.4.20. – 31.8.20. : £21,608 x 5/12 = £ 9,003.33 } £21,374.66  
1.9.20. – 31.3.21. : £21,608 x 7/12 = £12,604.67 }  
1.4.21. - 31.8.21. : £22,024 x 5/12 = £ 9,176.67 } £21,781.34  
Average : (£20,970.00 + £21,374.66 + £21,781.34) / 3 = £21,375.33 plus 2%  
x 3 7/12 cumulative CPI for period 1.9.21. to April 2025 = £22,948.31

1.9.19. – 31.3.20. : £21,208 x 7/12 = £12,371.33 }  
1.4.20. – 31.8.20. : £21,608 x 5/12 = £ 9,003.33 } £21,374.66  
1.9.20. – 31.3.21. : £21,608 x 7/12 = £12,604.67 }  
1.4.21. - 31.8.21. : £22,024 x 5/12 = £ 9,176.67 } £21,781.34  
1.9.21. – 31.3.22. : £22,024 x 7/12 = £12,847.33 }  
1.4.22. – 31.8.22. : £22,606 x 5/12 = £ 9,419.17 } £22,266.50  
Average : (£21,374.66 + £21,781.34 + £22,266.50) / 3 = £21,807.50 plus 2%  
x 2 7/12 cumulative CPI for period 1.9.22. to April 2025 = £22,953.22

1.9.20. – 31.3.21. : £21,608 x 7/12 = £12,604.67 }  
1.4.21. - 31.8.21. : £22,024 x 5/12 = £ 9,176.67 } £21,781.34  
1.9.21. – 31.3.22. : £22,024 x 7/12 = £12,847.33 }  
1.4.22. – 31.8.22. : £22,606 x 5/12 = £ 9,419.17 } £22,266.50  
1.9.22. – 31.3.23. : £22,606 x 7/12 = £13,186.83 }  
1.4.23. – 31.8.23. : £23,014 x 5/12 = £ 9,589.17 } £22,776.00  
Average : (£21,781.34 + £22,266.50 + £22,776.00) / 3 = £22,274.61 plus 2%  
x 1 7/12 cumulative CPI for period 1.9.23. to April 2025 = £22,985.17

1.9.21. – 31.3.22. : £22,024 x 7/12 = £12,847.33 }  
1.4.22. – 31.8.22. : £22,606 x 5/12 = £ 9,419.17 } £22,266.50  
1.9.22. – 31.3.23. : £22,606 x 7/12 = £13,186.83 }  
1.4.23. – 31.8.23. : £23,014 x 5/12 = £ 9,589.17 } £22,776.00  
1.9.23. – 31.3.24. : £23,014 x 7/12 = £13,424.83 }  
1.4.24. - 31.8.24. : £23,212 x 5/12 = £ 9,671.67 } £23,096.50  
Average : (£22,266.50 + £22,776.00 + £23,096.50) / 3 = £22,713.00 plus 2%  
x 7/12 cumulative CPI for period 1.9.24. to April 2025 = £22,977.99

1.9.22. – 31.3.23. : £22,606 x 7/12 = £13,186.83 }  
1.4.23. – 31.8.23. : £23,014 x 5/12 = £ 9,589.17 } £22,776.00  
1.9.23. – 31.3.24. : £23,014 x 7/12 = £13,424.83 }  
1.4.24. - 31.8.24. : £23,212 x 5/12 = £ 9,671.67 } £23,096.50  
1.9.24. – 31.3.25. : £23,212 x 7/12 = £13,540.33 }  
1.4.25. – 31.8.25. : £23,410 x 5/12 = £ 9,754.17 } £23,294.50  
Average : £22,776.00 + £23,096.50 + £23,294.50) / 3 = £23,055.67

Membership to 31.3.15. = 3 years x 1/60<sup>th</sup> x £20,416.67 (best pay with PI as above) = £1,020.83 plus PI based on PI date of 1.9.17 = £1,186.30 (i.e. equivalent of 3 years x 1/60<sup>th</sup> x £23,725.95 = £1,186.30)

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### Calculation of post 31.3.15 benefits

The method of calculating protection for the CA benefits post the reduction in pay is to take the hourly rate immediately prior to the pay reduction and to increase the CA pension accrual after the pay reduction by the percentage difference between the pre and post reduction basic hourly rates.

In this example, the basic hourly rate prior to the pay cut on 1 September 2017 was £11,000 x 1/52 x 1/18.5 = £11.43451 per hour and the basic hourly rate post the pay cut was £10,200 x 1/52 x 1/18.5 = £10.60291 per hour. Thus we would need to increase the post reduction accrual by a multiplier of 1.0784 (i.e. 7.84%). We need to use basic hourly rates in order to accommodate the fact that in the CA scheme pensionable pay includes overtime (up to the hours of the standard full-time working week for the employee in that employment).

If the Certificate of Protection is applied to the CA benefit, the calculation would be as follows:

1.4.15. – 31.3.16. : 1/49 x £20,000 = £408.16 + 10 years CPI at 2% per year from 1.4.16. to 1.4.25. = £497.54  
1.4.16. – 31.3.17. : 1/49 x £10,500 = £214.29 + 9 years CPI at 2% per year from 1.4.17. to 1.4.25. = £256.10  
1.4.17. – 31.8.17. : 1/49 x £4,583 = £93.53 + 8 years CPI at 2% per year from 1.4.18. to 1.4.25. = £109.59  
1.9.17. – 31.3.18. : 1/49 x £6,017 = £122.80 + 8 years CPI at 2% per year from 1.4.18. to 1.4.25. = £143.88 + 7.84% = £155.16  
1.4.18. – 31.3.19. : 1/49 x £10,500 = £214.29 + 7 years CPI at 2% per year from 1.4.19. to 1.4.25. = £246.15 + 7.84% = £265.45  
1.4.19. – 31.3.20. : 1/49 x £10,300 = £210.20 + 6 years CPI at 2% per year from 1.4.20. to 1.4.25. = £236.72 + 7.84% = £255.28  
1.4.20. – 31.3.21. : 1/49 x £9,344 = £190.69 + 5 years CPI at 2% per year from 1.4.21. to 1.4.25. = £210.54 + 7.84% = £227.05  
1.4.21. – 31.3.22. : 1/49 x £9,300 = £189.80 + 4 years CPI at 2% per year from 1.4.22. to 1.4.25. = £205.45 + 7.84% = £221.56  
1.4.22. – 31.3.23. : 1/49 x £9,000 = £183.67 + 3 years CPI at 2% per year from 1.4.23. to 1.4.25. = £194.91 + 7.84% = £210.19  
1.4.23. – 31.3.24. : 1/49 x £12,360 = £252.24 + 2 years CPI at 2% per year from 1.4.24. to 1.4.25. = £262.43 + 7.84% = £283.00  
1.4.24. – 31.3.25. : 1/49 x £12,547 = £256.06 + 1 years CPI at 2% per year at 1.4.25. = £261.18 + 7.84% = £281.66  
1.4.25. – 31.8.25. : 1/49 x £5,273 = £107.61 + 7.84% = £ 116.05

Total CA pension if Certificate of Protection is applied = **£2,878.63**

Total pension if Certificate of Protection is applied = **£1,186.30 (with a PI date of 1.9.17.) + £2,878.63 (with a Treasury Order increase due at midnight on 31.3.26. and a PI date of 1.9.25.) = £4,064.93**

### Overall comparison

Total pension if Certificate of Protection is not applied = **£1,164.73 (with a PI date of 1.9.25.) + £2,732.10 (with a Treasury Order increase due at midnight on 31.3.26. and a PI date of 1.9.25.) = £3,896.83**

Total pension if Certificate of Protection is applied = **£1,186.30 (with a PI date of 1.9.17.) + £2,878.63 (with a Treasury Order increase due at midnight on 31.3.26. and a PI date of 1.9.25.) = £4,064.93**

### 2.8 Where more than one COP held

It is possible that a member could suffer a reduction or restriction in rate of pay on more than one occasion. If so, subsequent certificates may be issued.

#### Example [2](#)

Let's take the example of the member already shown in this paper [at example 1](#) but the member suffers a further pay reduction on 1 August 2022 and has [pay](#) reduced from £8,859 to £8,000.

Deleted: the basic hourly rate

The member's pay record would then be:

Date	Actual pensionable pay – 2009 scheme definition	FTE pensionable pay – 2009 scheme definition	Actual pensionable pay - 2015 scheme definition
1.4.12.	£17,000	£17,000	-----
1.4.13.	£18,000	£18,000	-----
1.4.14.	£19,000	£19,000	-----
1.4.15.	£20,000	£20,000	2015/16: £20,000
1.4.16.	£10,500 (18.5/37)	£21,000	2016/17: £10,500
1.4.17.	£11,000 (18.5/37)	£22,000	2017/18: £10,600 (incl excess hours) of which £4,583 was earned in the period to 31.8.17
1.9.17.	£10,200 (18.5/37)	£20,400	
1.4.18.	£10,400 (18.5/37)	£20,800	2018/19: £10,500 (incl excess hours)
1.4.19.	£10,604 (18.5/37)	£21,208	2019/20: £10,300 (incl excess hours)
1.9.19.	£9,171 (16/37)	£21,208	
1.4.20.	£9,344 (16/37)	£21,608	2020/21: £9,344
1.4.21.	£9,524 (16/37)	£22,024	2021/22: £9,300 (incl excess hours)
1.9.21.	£8,631 (14.5/37)	£22,024	
1.4.22.	£8,859 (14.5/37)	£22,606	2022/23: £8,418 (incl excess hours) of which £3,000 was earned in the
1.8.22.	£8,000 (14.5/37)	£20,414	

			period to 31.7.22.
1.4.23.	£8,144 (14.5/37)	£20,781	2023/24: £11,160 (incl excess hours)
1.9.23.	£11,233 (20/37)	£20,781	
1.4.24.	£11,334 (20/37)	£20,968	2024/25: £11,334
1.4.25.	£11,430 (20/37)	£21,146	2025/26: £4,763

In this example, the basic hourly rate prior to the pay cut on 1 September 2017 was £11,000 x 1/52 x 1/18.5 = £11.43451 per hour and the basic hourly rate post the pay cut was £10,200 x 1/52 x 1/18.5 = £10.60291 per hour. Thus we would need to increase the post 31 August 2017 accrual by a multiplier of 1.0784 (i.e. 7.84%). The basic hourly rate was again cut on 1 August 2022 from £8,859 x 1/52 x 1/14.5 = £11.74934 to £8,000 x 1/52 x 1/14.5 = £10.61008 meaning that the post 31 July 2022 [pay](#) would have to be increased by a multiplier of 1.1074 (10.74%).

If the Certificate of Protection is applied to the CA benefit, the calculation would be as follows:

1.4.15. – 31.3.16. : 1/49 x £20,000 = £408.16 + 10 years CPI at 2% per year from 1.4.16. to 1.4.25. = £497.54  
1.4.16. – 31.3.17. : 1/49 x £10,500 = £214.29 + 9 years CPI at 2% per year from 1.4.17. to 1.4.25. = £256.10  
1.4.17. – 31.8.17. : 1/49 x £4,583 = £93.53 + 8 years CPI at 2% per year from 1.4.18. to 1.4.25. = £109.59  
1.9.17. – 31.3.18. : 1/49 x £6,017 = £122.80 + 8 years CPI at 2% per year from 1.4.18. to 1.4.25. = £143.88 + 7.84% = £155.16  
1.4.18. – 31.3.19. : 1/49 x £10,500 = £214.29 + 7 years CPI at 2% per year from 1.4.19. to 1.4.25. = £246.15 + 7.84% = £265.45  
1.4.19. – 31.3.20. : 1/49 x £10,300 = £210.20 + 6 years CPI at 2% per year from 1.4.20. to 1.4.25. = £236.72 + 7.84% = £255.28  
1.4.20. – 31.3.21. : 1/49 x £9,344 = £190.69 + 5 years CPI at 2% per year from 1.4.21. to 1.4.25. = £210.54 + 7.84% = £227.05  
1.4.21. – 31.3.22. : 1/49 x £9,300 = £189.80 + 4 years CPI at 2% per year from 1.4.22. to 1.4.25. = £205.45 + 7.84% = £221.56  
1.4.22. – 31.7.22. : 1/49 x £3,000 = £61.22 + 3 years CPI at 2% per year from 1.4.23. to 1.4.25. = £64.97 + 7.84% = £70.06  
1.8.22. – 31.3.23. : 1/49 x £5,418 = £110.57 + 3 years CPI at 2% per year from 1.4.23. to 1.4.25. = £117.34 + 7.84% + 10.74% = £140.13  
1.4.23. – 31.3.24. : 1/49 x £11,160 = £227.76 + 2 years CPI at 2% per year from 1.4.24. to 1.4.25. = £236.96 + 7.84% + 10.74% = £282.98  
1.4.24. – 31.3.25. : 1/49 x £11,334 = £231.31 + 1 years CPI at 2% per year at 1.4.25. = £235.94 + 7.84% + 10.74% = £281.76  
1.4.25. – 31.8.25. : 1/49 x £4,763 = £97.20 + 7.84% + 10.74% = £116.08

Total CA pension if Certificate of Protection is applied = **£2,878.74**

Total pension if Certificate of Protection is applied = **£1,186.30 (with a PI date of 1.9.17.) + £2,878.74 (with a Treasury Order increase due at midnight on 31.3.26. and a PI date of 1.9.25.) = £4,065.04**

## 2.9 Template certificate

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### Certificate of Protection

Certificate issued by:  
(Member's employer)

This certificate has been issued in accordance with regulation 93 of The Local Government Pension Scheme (Scotland) Regulations 2014.

If the certificate is applied on ceasing active membership of the scheme :

- i) the amount of career average pension accrued after a reduction in pay will be increased by the multiplier shown below
- ii) the amount of career average pension accrued after a restriction in pay will be increased by reference to the pay that would have been received but for the restriction, and
- iii) the amount of any pre 1 April 2015 final salary pension will be calculated on, after allowing for inflation, the best year's pay in the last 5 years, or the average of the best consecutive 3 years' pay in the last 13 years beginning, in either case, with a day no earlier than three years prior to the date of the reduction or restriction in pay and ending with the anniversary of the date of ceasing active membership of the scheme.

Member's Name:

Pay number:

Post title:

NI number:

Deleted: ¶

#### Pay reduction information:

1. Date of reduction in pay:
2. Pre reduction pay: £
3. Post reduction pay: £
4. Multiplier (i.e. rate in 3 divided by rate in 4):
5. Pensionable pay earned in scheme year to day prior to date in 1 above: £

#### Pay restriction information

1. Date of restriction in pay:
2. Pensionable pay earned in scheme year to day prior to date in 1 above: £

3. Details of the restriction. Include expected future pay figures and dates where known e.g. where upper scale points are removed from a pay scale .

Notes:

1. This certificate is valid for 10 years from the date of the reduction or restriction in pay.
2. The certificate will lapse before then if you leave\* the employment it was related to when issued without becoming entitled to a benefit under the scheme.
3. If you take flexible retirement, the certificate will not apply to any employment you continue to hold after the date you take flexible retirement.
4. **You should be aware that you may, by opting out of scheme membership, force the application of this certificate before it would otherwise lapse. Opting-out of membership is likely to trigger other consequences in regard to pension benefits and, if considering doing so, you are advised to obtain full details from your employer/scheme administrator and take independent financial advice.**
5. A copy of this certificate has been sent to your pension scheme administering authority.
6. Your employer must keep such records as are necessary for the application of this certificate.

*\*a transfer of employment to which the Transfer of Undertakings (Protection of Employment) Regulations 2006 apply or a transfer which is treated as if it were a relevant transfer within the meaning of regulations 2(1) and 3 of those Regulations, notwithstanding regulation 3(5) of those Regulations, would not constitute ceasing to hold the employment in respect of which the certificate was issued.*

### 3. Existing certificates

Note that the earliest date of issue of a COP which needs to be considered is 2 April 2005.

Moved (insertion) [1]

#### 3.1 Final Salary benefits

Where a COP has been issued prior to 1 April 2015 and is still valid on 31 March 2015, it will continue to be valid in the 2015 scheme and will operate as it did in the 2009 scheme with the following changes:

- a. Members will not need to elect for a final pay period (the administering authority will calculate the most favourable period for the member based on pay figures supplied by the employer) although the member will be able to elect for the certificate not to be applied.
- b. Final salary benefits will only be based on membership up to 31 March 2015.

#### 3.2 CA benefits

Where a COP has been issued prior to 1 April 2015 and is still valid on 31 March 2015, it will continue to be valid in the 2015 scheme.

If the COP was issued in respect of a reduction in pay then, in order that equitable increases in pay from 1 April 2015 can be applied to the CA benefits, employers are required to provide the pay figures both before and after the date of reduction in pay (as described in note (b) in section 2.3 of this guidance). From these figures, a multiplier can be determined and applied to pay between 1 April 2015 and the date of ceasing active membership of the scheme (where this is within 10 years of the date of the reduction in pay). Pay will need to be consistent with the 2009 scheme definition for this purpose.

**Deleted:** two base pay figures have been suggested:  
¶  
a. the pay figure at the date of reduction  
b. the pay figure at 31/3/15.  
¶  
Although it would be easier to establish, the second of these is inconsistent with the core reason for the certificate.  
¶  
It is therefore proposed that

**Deleted:** requested

If the COP was issued in respect of a restriction in pay then the pay used to calculate CA benefits from 1 April 2015 should be the pay the member would have received had the restriction not occurred. For example, if the pay restriction was as a result of the loss of future expected increments, then a multiplier can be determined based on the expected pay figures (see example 3 below).

**Deleted:** the pay restriction is due to a restriction in a pay award, then in determining the pay the member would have received but for the restriction the employer should normally use the pay awards applied during the period to other members in similar employment.

**Moved up [1]:** Note that the earliest date of issue of a COP which needs to be considered is 2 April 2005. ¶

#### Example 3 – pay restriction case in previous scheme

Member joined LGPS on 1 April 2009 as a full-time employee.

On 1 September 2011 had an enforced pay restriction (loss of expected top of scale point increment). Pay at that time was £22,000 and the top of scale point was £22,210 payable from 1 April 2012.

Certificate of Protection was issued as at 1 September 2011 (albeit that it could have been issued on 1 April 2012).

On 1 April 2015 moved into the new LGPS CA scheme.

Member leaves on 31 August 2019 (i.e. within 10 years of pay restriction).

Assume member was in main scheme throughout (i.e. did not have a period in the 50/50 scheme) and remained full-time throughout employment.

Pay record (only paid a fixed annual salary):

<u>Date</u>	<u>Actual pensionable pay – 2009 scheme definition</u>	<u>FTE pensionable pay – 2009 scheme definition</u>	<u>Actual pensionable pay - 2015 scheme definition</u>
<u>1.4.09.</u>	<u>£20,000</u>	<u>£20,000</u>	<u>-----</u>
<u>1.4.10.</u>	<u>£21,000</u>	<u>£21,000</u>	<u>-----</u>
<u>1.4.11.</u>	<u>£22,000</u>	<u>£22,000</u>	<u>-----</u>
<u>1.4.12.</u>	<u>£22,400</u>	<u>£22,400</u>	<u>-----</u>
<u>1.4.13.</u>	<u>£23,000</u>	<u>£23,000</u>	<u>-----</u>
<u>1.4.14.</u>	<u>£23,300</u>	<u>£23,300</u>	<u>-----</u>
<u>1.4.15.</u>	<u>£24,000</u>	<u>£24,000</u>	<u>£24,000</u>
<u>1.4.16.</u>	<u>£24,500</u>	<u>£24,500</u>	<u>£24,500</u>
<u>1.4.17.</u>	<u>£25,000</u>	<u>£25,000</u>	<u>£25,000</u>
<u>1.4.18.</u>	<u>£25,250</u>	<u>£25,250</u>	<u>£25,250</u>
<u>1.4.19.</u>	<u>£26,000</u>	<u>£26,000</u>	<u>£26,000</u>

Assume CPI of 1% per annum.

As in Example 1 the calculation must compare the overall benefit if the Certificate of Protection is applied with the overall benefit if the Certificate of Protection is not applied i.e. a member cannot pick the better of the Certificate of Protection benefit and normal benefit accrual in the CA scheme on an individual year by year basis nor choose to have the Certificate of Protection applied to the pre 1 April 2015 benefits and not the post 31 March 2015 benefits, or vice versa.

Calculation if Certificate of Protection is not applied

#### **Calculation of pre 1.4.15 benefits:**

Membership to 31.3.15. = 6 years x 1/60<sup>th</sup> x £25,562.50 (see pay calculation below) = **£2,556.25 (with a PI date of 1.9.19)**

Best one of last 3 years pay

1.9.18. – 31.3.19. = £25,250 x 7/12 = £14,729.17

1.4.19. – 31.8.19. = £26,000 x 5/12 = £10,833.33

£25,562.50

**Calculation of post 31.3.15 benefits:**

1.4.15. – 31.3.16. :  $1/49 \times £24,000 = £489.80$  + 4 years CPI at 1% per year from 1.4.16. to 1.4.19. = £509.69

1.4.16. – 31.3.17. :  $1/49 \times £24,500 = £500.00$  + 3 years CPI at 1% per year from 1.4.17. to 1.4.25. = £515.15

1.4.17. – 31.3.18. :  $1/49 \times £25,000 = £510.20$  + 2 years CPI at 1% per year from 1.4.18. to 1.4.25. = £520.46

1.4.18. – 31.3.19. :  $1/49 \times £25,250 = £515.31$  + 1 years CPI at 1% per year from 1.4.19. to 1.4.25. = £520.46

1.4.19. – 31.8.19. :  $1/49 \times £10,800 = £220.41$

Total CA pension if Certificate of Protection is not applied = **£2,286.17**

Total pension if Certificate of Protection is not applied = **£2,556.25 (with a PI date of 1.9.19.) + £2,286.17 (with a Treasury Order increase due at midnight on 31.3.20. and a PI date of 1.9.19.) = £4,842.42**

Calculation if Certificate of Protection is applied

**Calculation of pre 1.4.15 benefits:**

**Best one of last 5 years pay**

1.9.18. – 31.3.19. =  $£25,250 \times 7/12 = £14,729.17$

1.4.19. – 31.8.19. =  $£26,000 \times 5/12 = £10,833.33$

**£25,562.50**

1.9.17. – 31.3.18. =  $£25,000 \times 7/12 = £14,583.33$

1.4.18. – 31.8.18. =  $£25,250 \times 5/12 = £10,520.83$

£25,104.16

Plus PI :  $1\% \times 7/12$  £25,250.60

1.9.16. – 31.3.17. =  $£24,500 \times 7/12 = £14,291.67$

1.4.17. – 31.8.17. =  $£25,000 \times 5/12 = £10,416.67$

£24,708.34

Plus PI :  $1\% \times 7/12 + 1\%$  £25,101.00

1.9.15. – 31.3.16. =  $£24,000 \times 7/12 = £14,000.00$

1.4.16. – 31.8.16. =  $£24,500 \times 5/12 = £10,208.33$

£24,208.33

Plus PI :  $1\% \times 7/12 + 1\% + 1\%$  £24,838.97

1.9.14. – 31.3.15. =  $£23,300 \times 7/12 = £13,591.67$

1.4.15. – 31.8.15. =  $£24,000 \times 5/12 = £10,000.00$

£23,591.67

Plus PI :  $1\% \times 7/12 + 1\% + 1\% + 1\%$  £24,448.31

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**Average of 3 consecutive years ending on a 31 August:**

1.9.09. – 31.3.10. : £20,000 x 7/12 = £11,666.67 }  
1.4.10. – 31.8.10. : £21,000 x 5/12 = £ 8,750.00 } £20,416.67  
1.9.10. – 31.3.11. : £21,000 x 7/12 = £12,250.00 }  
1.4.11. – 31.8.11. : £22,000 x 5/12 = £ 9,166.67 } £21,416.67  
1.9.11. – 31.3.12. : £22,000 x 7/12 = £12,833.33 }  
1.4.12. - 31.8.12. : £22,400 x 5/12 = £ 9,333.33 } £22,166.66  
Average : (£20,416.67 + £21,416.67 + £22,166.66) / 3 = £21,333.33 plus 1%  
x 6 7/12 cumulative CPI for period 1.9.12. to April 2019 = £22,777.12

1.9.10. – 31.3.11. : £21,000 x 7/12 = £12,250.00 }  
1.4.11. – 31.8.11. : £22,000 x 5/12 = £ 9,166.67 } £21,416.67  
1.9.11. – 31.3.12. : £22,000 x 7/12 = £12,833.33 }  
1.4.12. - 31.8.12. : £22,400 x 5/12 = £ 9,333.33 } £22,166.66  
1.9.12. – 31.3.13. : £22,400 x 7/12 = £13,066.67 }  
1.4.13. – 31.8.13. : £23,000 x 5/12 = £ 9,583.33 } £22,650.00  
Average : (£21,416.67 + £22,166.66 + £22,650.00) / 3 = £22,077.78 plus 1%  
x 5 7/12 cumulative CPI for period 1.9.13. to April 2019 = £23,338.55

1.9.11. – 31.3.12. : £22,000 x 7/12 = £12,833.33 }  
1.4.12. - 31.8.12. : £22,400 x 5/12 = £ 9,333.33 } £22,166.66  
1.9.12. – 31.3.13. : £22,400 x 7/12 = £13,066.67 }  
1.4.13. – 31.8.13. : £23,000 x 5/12 = £ 9,583.33 } £22,650.00  
1.9.13. – 31.3.14. : £23,000 x 7/12 = £13,416.67 }  
1.4.14. – 31.8.14. : £23,300 x 5/12 = £ 9,708.33 } £23,125.00  
Average : (£22,166.66 + £22,650.00 + £23,125.00) / 3 = £22,647.22 plus 1%  
x 4 7/12 cumulative CPI for period 1.9.14. to April 2019 = £23,703.48

1.9.12. – 31.3.13. : £22,400 x 7/12 = £13,066.67 }  
1.4.13. – 31.8.13. : £23,000 x 5/12 = £ 9,583.33 } £22,650.00  
1.9.13. – 31.3.14. : £23,000 x 7/12 = £13,416.67 }  
1.4.14. – 31.8.14. : £23,300 x 5/12 = £ 9,708.33 } £23,125.00  
1.9.14. – 31.3.15. : £23,300 x 7/12 = £13,591.67 }  
1.4.15. - 31.8.15. : £24,000 x 5/12 = £10,000.00 } £23,591.67  
Average : (£22,650.00 + £23,125.00 + £23,591.67) / 3 = £23,122.22 plus 1%  
x 3 7/12 cumulative CPI for period 1.9.15. to April 2019 = £23,961.02

1.9.13. – 31.3.14. : £23,000 x 7/12 = £13,416.67 }  
1.4.14. – 31.8.14. : £23,300 x 5/12 = £ 9,708.33 } £23,125.00  
1.9.14. – 31.3.15. : £23,300 x 7/12 = £13,591.67 }  
1.4.15. - 31.8.15. : £24,000 x 5/12 = £10,000.00 } £23,591.67  
1.9.15. – 31.3.16. : £24,000 x 7/12 = £14,000.00 }  
1.4.16. – 31.8.16. : £24,500 x 5/12 = £ 10,208.33 } £24,208.33  
Average : (£23,125.00 + £23,591.67 + £24,208.33) / 3 = £23,461.67 plus 1%  
x 2 7/12 cumulative CPI for period 1.9.16. to April 2019 = £24,072.06

1.9.14. – 31.3.15. : £23,300 x 7/12 = £13,591.67 }  
1.4.15. - 31.8.15. : £24,000 x 5/12 = £10,000.00 } £23,591.67

1.9.15. – 31.3.16. : £24,000 x 7/12 = £14,000.00 }  
1.4.16. – 31.8.16. : £24,500 x 5/12 = £10,208.33 } £24,208.33  
1.9.16. – 31.3.17. : £24,500 x 7/12 = £14,291.67 }  
1.4.17. – 31.8.17. : £25,000 x 5/12 = £10,416.67 } £24,708.34  
Average : (£23,591.67 + £24,208.33 + £24,708.34) / 3 = £24,169.45 plus 1%  
x 1 7/12 cumulative CPI for period 1.9.17. to April 2019 = £24,552.73

1.9.15. – 31.3.16. : £24,000 x 7/12 = £14,000.00 }  
1.4.16. – 31.8.16. : £24,500 x 5/12 = £10,208.33 } £24,208.33  
1.9.16. – 31.3.17. : £24,500 x 7/12 = £14,291.67 }  
1.4.17. – 31.8.17. : £25,000 x 5/12 = £10,416.67 } £24,708.34  
1.9.17. – 31.3.18. : £25,000 x 7/12 = £14,583.33 }  
1.4.18. - 31.8.18. : £25,250 x 5/12 = £10,520.83 } £25,104.16  
Average : (£24,208.33 + £24,708.34 + £25,104.16) / 3 = £24,673.61 plus 1%  
x 7/12 cumulative CPI for period 1.9.18. to April 2019 = £24,816.72

1.9.16. – 31.3.17. : £24,500 x 7/12 = £14,291.67 }  
1.4.17. – 31.8.17. : £25,000 x 5/12 = £10,208.33 } £24,708.34  
1.9.17. – 31.3.18. : £25,000 x 7/12 = £14,583.33 }  
1.4.18. - 31.8.18. : £25,250 x 5/12 = £10,520.83 } £25,104.16  
1.9.18. – 31.3.19. : £25,250 x 7/12 = £14,729.17 }  
1.4.19. – 31.8.19. : £26,000 x 5/12 = £10,833.33 } £25,562.50  
Average : £24,708.34 + £25,104.16 + £25,562.50) / 3 = £25,125.00

Membership to 31.3.15. = 6 years x 1/60<sup>th</sup> x £25,562.50 (best of pay figures above) = £2,556.25 (with a PI date of 1.9.19)

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### **Calculation of post 31.3.15 benefits**

The method of uplifting the CA benefits where a restriction has applied is to increase the CA pension accrual (in this example from 1 April 2015) by the percentage difference between the actual pay and the expected pay had the restriction not occurred.

In this example, the pay rate prior to the restriction on 1 September 2011 was £22,000 and the pay expected from 1 April 2012 was £22,210. Thus we would need to increase the post 1 April 2015 accrual by a multiplier of 22,210/22,000 = 1.0095 (i.e. 0.95%).

If the Certificate of Protection is applied to the CA benefit, the calculation would be as follows:

1.4.15. – 31.3.16. : 1/49 x £24,000 + 0.95% = £494.45 + 4 years CPI at 1%  
per year from 1.4.16. to 1.4.19. = £514.52  
1.4.16. – 31.3.17. : 1/49 x £24,500 + 0.95% = £504.75 + 3 years CPI at 1%  
per year from 1.4.17. to 1.4.19. = £520.04  
1.4.17. – 31.3.18. : 1/49 x £25,000 + 0.95% = £515.05 + 2 years CPI at 1%  
per year from 1.4.18. to 1.4.19. = £525.40  
1.4.18. – 31.3.19. : 1/49 x £25,250 + 0.95% = £520.21 + 1 years CPI at 1%  
per year from 1.4.19. to 1.4.25. = £525.41

1.4.19. – 31.8.19. :  $1/49 \times \text{£}10,800 + 0.95\% = \text{£}222.50$

Total CA pension if Certificate of Protection is applied = **£2,307.87**

Total pension if Certificate of Protection is applied = **£2,556.25 (with a PI date of 1.9.19.) + £2,307.87 (with a Treasury Order increase due at midnight on 31.3.20. and a PI date of 1.9.19.) = £4,864.12**

#### Overall comparison

Total pension if Certificate of Protection is not applied = **£2,556.25 (with a PI date of 1.9.19.) + £2,286.17 (with a Treasury Order increase due at midnight on 31.3.20. and a PI date of 1.9.19.) = £4,842.42**

Total pension if Certificate of Protection is applied = **£2,556.25 (with a PI date of 1.9.19.) + £2,307.87 (with a Treasury Order increase due at midnight on 31.3.20. and a PI date of 1.9.19.) = £4,864.12**