

Example 1¹ - Male Scheme member died prior to 06/04/2016 and connected widow

Scheme member	
Male scheme member took payment of his LGPS benefits at age 65	65 - 01/10/2010
Scheme member's effective GMP age	65 - 01/10/2010
Scheme member's SPa	65 - 01/10/2010
Scheme member's date of death	30/09/2013
Throughout payment of scheme member's benefits member was in receipt of old (<06/04/2016) State pension that included additional pension (AP)	AP>=GMP
Connected widow (1 – marriage prior to scheme member leaving active membership)	
Payment of widow survivor benefits from day after date of death of Scheme member	01/10/2013
Widow's effective GMP date	01/10/2010 - Scheme member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/17) State death benefits that included inherited AP.	AP>=GMP
Connected widow (2 – marriage prior to scheme member leaving active membership)	
Payment of widow survivor benefits from day after date of death of Scheme member	01/10/2013
Widow's effective GMP date	01/10/2010 - Scheme member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow not in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP.	AP<GMP ²
Connected widow (3 – marriage prior to scheme member leaving active membership)	
Payment of widow survivor benefits from day after date of death of Scheme member	01/10/2013
Widow's effective GMP date	01/10/2010 - Scheme member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Payment of widow's survivor benefits prior to 31 May 2016, widow not in receipt of either old (<06/04/2016) State pension	AP<GMP ³

¹ Scenario 1 as set out in paragraph 35

² By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000 and from 6 April 2016 by virtue of paragraphs 2(a) and 3 of Ministerial Direction dated 3 December 2018

³ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000 and from 6 April 2016 by virtue of paragraphs 2(a) and 3 of Ministerial Direction dated 3 December 2018

that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP.	
Payment of widow's survivor benefits after 30 May 2016, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP ⁴ (GMP at Scheme member's GMP date to apply)

Example 2⁵ - Female Scheme member died prior to 06/04/2016 and connected widower

<u>Scheme member</u>	
Female scheme member took payment of her LGPS benefits at age 58	58 - 01/06/2009
Scheme member's effective GMP age	60 - 31/05/2011
Scheme member's SPa	61y 1m 6d - 06/07/2012
Scheme member's date of death	31/05/2013
Payment of scheme member's benefits on and after GMP age and immediately prior to SPa, Scheme member would not have been not in receipt of old (<06/04/2016) State pension that included AP.	AP<GMP ⁶
Payment of scheme member's benefits on and after SPa, Scheme member was in receipt of old (<06/04/2016) State pension that included AP.	AP>=GMP ⁷ (GMP at Scheme member's GMP date to apply)
<u>Connected widower (1 – marriage prior to scheme member leaving active membership)</u>	
Payment of widower survivor benefits from day after date of death of Scheme member	01/06/2013
Widower's effective GMP date	31/05/2011 -Scheme member GMP date (Post 23/07/1990 method)
Widower's SPa	30/09/2010
Throughout payment of widow's survivor benefits, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or in receipt of old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP

⁴ By virtue of paragraph 5 of Ministerial Direction dated 3 December 2018

⁵ Scenario 1 set out in paragraph 35

⁶ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000.

⁷ By virtue of paragraph 4 of Ministerial Direction dated 6 July 2000.

Example 3⁸ - Male Scheme member died prior to 06/04/2016 and connected widow

<u>Scheme member</u>	
Male scheme member took payment of his LGPS benefits at age 65	65 - 01/10/2010
Scheme member's effective GMP age	65 - 01/10/2010
Scheme member's SPa	65 - 01/10/2010
Scheme member's date of death	30/09/2013
Throughout payment of scheme member's benefits member was in receipt of old (<06/04/2016) State pension that included AP.	AP>=GMP
<u>Connected widow (1 – marriage prior to scheme member leaving active membership)</u>	
Payment of widow's survivor benefits from day after date of death of Scheme member	01/10/2013
Widow's effective GMP date	01/10/2010 - Scheme member GMP date (Post 23/07/1990 method)
Widow's SPa	06/11/2016
Payment of widow's survivor benefits, prior to reaching SPa widow in receipt of old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP

Example 4⁹ - Female scheme member died prior to 06/04/2016 and connected widower

<u>Scheme member</u>	
Female scheme member took payment of her LGPS benefits at age 62	62 - 01/10/2013
Scheme member's effective GMP age	60 - 01/10/2011 however increments added for late payment from 01/10/2013
Scheme member's SPa	61y 5m 5d - 06/03/2013
Scheme member's date of death	30/09/2014
Throughout payment of scheme member's benefits, Scheme member was not in receipt of old (<06/04/2016) State pension	AP<GMP ¹⁰

⁸ Scenario 2 set out in paragraph 35

⁹ Scenario 3 set out in paragraph 35

¹⁰ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000.

that included AP (e.g. because the member had deferred drawing her State pension).	
Connected widower (1 – marriage prior to scheme member leaving active membership)	
Payment of widower survivor benefits from day after date of death of Scheme member	01/10/2014
Widower's effective GMP date	01/10/2011 (scheme member's GMP age) however increments added for late payment from 01/10/2013 (Post 23/07/1990 method)
Widower's SPa	30/05/2024
Payment of widower's survivor benefits, prior to reaching SPa widower in receipt of old (<06/04/2017) State death benefits that included inherited AP.	AP>=GMP
Payment of survivor benefits after 5 April 2021	The Government has indicated in the outcome to its consultation on increases to public service pension benefits published on 22 January 2018, that it intends to investigate the possibility of an alternative long term solution, known as conversion. This guide will be updated to cover the position beyond 5 April 2021 once the outcome to those investigations are known.

Example 5¹¹ - Male scheme member died prior to 6 April 2016 and connected widow

<u>Scheme member</u>	
Male scheme member took payment of his LGPS benefits at age 59	59 - 01/10/2010
Scheme member's effective GMP age	65 - 01/10/2016
Scheme member's SPa	65 - 01/10/2016
Scheme member's date of death	31/08/2013
Throughout payment of scheme member's benefits member was under GMP age	N/A as scheme member died prior to GMP age.
Connected widow (1 – marriage prior to scheme member leaving active membership)	
Payment of widow survivor benefits from day after date of death of Scheme member	01/09/2013
Widow's effective GMP date	Day after date of death

¹¹ Scenario 4 set out in paragraph 35

	(Pre 24/07/1990 method because, even though the deceased member's pension began after 23/07/1990 the member died before GMP age)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP	AP>=GMP

Example 6¹² - Female scheme member died after 05/04/2016 and prior to 6 April 2017 and connected same sex spouse

Scheme member	
Female scheme member took payment of her LGPS benefits at age 63	63 - 31/10/2016
Scheme member's effective GMP age	60 - 31/01/2013 however increments added for late payment from 31/10/2016
Scheme member's SPa	62y 9m 6d - 06/11/2015
Scheme member's date of death	30/11/2016
Throughout payment of Scheme member's benefits, Scheme member was in receipt of old (<06/04/2017) State pension that included AP.	AP>=GMP
Connected same sex spouse (1 – marriage prior to scheme member leaving active membership)	
Payment of same sex spouse benefits from day after date of death of Scheme member	01/12/2016
For simplicity, the example takes no account of the Local Government Pensions Scheme (Miscellaneous Amendment) Regulations 2018 [SI2018/1366] which equalise the survivor benefits of civil partners and same sex marriage. To confirm, a surviving civil partners GMP and same sex marriage GMP has not changed as a result of these regulations.	
Same sex spouse effective GMP date	31/01/2013 (scheme member's GMP age) however increments added for late payment from 31/10/2016 (Post 23/07/1990 method)
Same sex spouse SPa	31/12/2022
Payment of same sex spouse benefits prior to 6 April 2021, same sex spouse in receipt of old (<06/04/2017) State death	AP<GMP ¹³

¹² Scenario 12 set out in paragraph 35

¹³ By virtue of Ministerial Direction dated 3 December 2018 paragraphs 2(b) and 3 (Although it might appear that the survivor would fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2018 because their SPa is after 5 April 2021

benefits where entitlement to inherited AP exists but is not payable.	
Payment of same sex spouse benefits after 5 April 2021	The Government has indicated in the outcome to its consultation on increases to public service pension benefits published on 22 January 2018, that it intends to investigate the possibility of an alternative long term solution, known as conversion. This guide will be updated to cover the position beyond 5 April 2021 once the outcome to those investigations are known.

Example 7¹⁴ - Male scheme member died after 05/04/2017 and connected widow

<u>Scheme member</u>	
Male scheme member took payment of his LGPS benefits at age 59	59 - 01/10/2010
Scheme member's effective GMP age	65 - 01/10/2016
Scheme member's Spa	65 - 01/10/2016
Scheme member's date of death	31/08/2017
Payment of scheme member's benefits prior to GMP age	Full PI as member had not reached GMP age.
Payment of scheme member's benefits from GMP age, member was in receipt of new (\geq 06/04/2016) State pension (new State pension does not include AP)	AP < GMP ¹⁵
<u>Connected widow (1 – marriage prior to scheme member leaving active membership)</u>	
Payment of widow survivor benefits from day after date of death of Scheme member	01/09/2017
Widow's effective GMP date	01/10/2016 - Scheme member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of old (<06/04/2016) State pension that included inherited AP.	AP \geq GMP

this is not the case. This is because the member died prior to 6 April 2017 and thus the survivor was entitled to inherited AP within the old (<06/04/2017) State death benefits (albeit for the purpose of this example inherited AP was not payable) and therefore falls within paragraphs 2(b) and 3 prior to SPa. When the survivor reaches SPa they will be entitled to the new (>05/04/2016) State pension that does not include inherited AP and thus at SPa the survivor will fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2018)

¹⁴ Scenario 22 as set out in paragraph 35

¹⁵ By virtue of paragraphs 7 and 8 of Ministerial Direction dated 3 December 2021

Connected widow (2 – marriage prior to scheme member leaving active membership)	
Payment of widow survivor benefits from day after date of death of Scheme member	01/09/2017
Widow's effective GMP date	01/10/2016 - Scheme member GMP date (Post 23/07/1990 method)
Widow's SPa	31/12/2009
Throughout payment of widow's survivor benefits, widow in receipt of old (<06/04/2016) State pension that included inherited AP but living abroad in a non-reciprocal country	AP<GMP ¹⁶

Example 8¹⁷ - Male Scheme member died after 5 April 2017 and connected civil partner

Scheme member	
Male scheme member took payment of his LGPS benefits at age 59	59 - 01/10/2010
Scheme member's effective GMP age	65 - 01/10/2016
Scheme member's Spa	65 - 01/10/2016
Scheme member's date of death	31/08/2017
Payment of Scheme member's benefits from GMP age, scheme member was in receipt of new (\geq 06/04/2016) State pension (new State pension did not include AP).	AP<GMP ¹⁸
Connected civil partner (1 – civil partnership after scheme member left active membership)	
Payment of civil partner benefits from day after date of death of Scheme member	01/09/2017
For simplicity, the example takes no account of the Local Government Pensions Scheme (Miscellaneous Amendment) Regulations 2018 [SI2018/1366] which equalise the survivor benefits of civil partners and same sex marriage. To confirm, a surviving civil partners GMP and same sex marriage GMP has not changed as a result of these regulations.	
Civil partner's effective GMP date	01/10/2016 - Scheme member GMP date (Post 23/07/1990 method)
Civil partner's SPa	01/11/2016

¹⁶ By virtue of paragraphs 2(a) and 3 of Ministerial Direction dated 3 December 2018

¹⁷ Scenario 23 as set out in paragraph 35

¹⁸ By virtue of paragraphs 7 and 8 of Ministerial Direction dated 3 December 2018.

Throughout payment of civil partner's benefits, civil partner in receipt of either new ($\geq 06/04/2016$) State pension (new State pension does not include inherited AP) or new ($\geq 06/04/2017$) State death benefits (new State death benefits do not include inherited AP).	AP<GMP ¹⁹
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Example 9²⁰ – Female scheme member died after 5 April 2017 and connected widower

Scheme member	
Female scheme member took payment of her LGPS benefits at age 62	62 - 30/04/2018
Scheme member's effective GMP age	60 - 30/04/2016 however increments added for late payment from 30/04/2018
Scheme member's SPa	66 - 30/04/2022
Scheme member's date of death	31/08/2021
Throughout payment of Scheme member's benefits from GMP age, member died prior to SPa.	AP<GMP ²¹ assumed applied up to and including 5 April 2021. The Government has indicated in the outcome to its consultation on increases to public service pension benefits published on 22 January 2018, that it intends to investigate the possibility of an alternative long term solution, known as conversion. This guide will be updated to cover the position beyond 5 April 2021 once the outcome to those investigations are known, though in the meanwhile the example assumes that the interim solution will continue indefinitely.
Connected widower (1 - marriage prior to scheme member leaving active membership)	
Payment of widower's benefits from day after date of death of Scheme member	01/09/2021
Widower's effective GMP date	30/04/2016 (scheme member's GMP age) however increments added for late payment from 30/04/2018 (Post 23/07/1990 method)
Widower's SPa	20/08/2025
Throughout payment of widower's benefits, widower in receipt of either new ($\geq 06/04/2016$) State pension (new State pension	AP<GMP ²² The Government has indicated in the outcome to its

¹⁹ By virtue of paragraphs 7 and 8 of Ministerial Direction dated 3 December 2021

²⁰ Scenario 27 as set out in paragraph 35

²¹ By virtue of paragraphs 9 and 10 of Ministerial Direction dated 3 December 2021.

²² By virtue of paragraphs 9 and 10 of Ministerial Direction dated 3 December 2018

does not include inherited AP) or new ($\geq 06/04/2017$) State death benefits (new State death benefits do not include inherited AP).	consultation on increases to public service pension benefits published on 22 January 2018, that it intends to investigate the possibility of an alternative long term solution, known as conversion. This guide will be updated to cover the position beyond 5 April 2021 once the outcome to those investigations are known, though in the meanwhile the example assumes that the interim solution will continue indefinitely
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Example 10²³ – Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

This looks at the position that would have applied if the scheme member had not been entitled to a GMP (e.g. had paid the married woman's reduced rate of National Insurance) and so would receive Pensions Increase on all of the pension.

<u>Scheme member</u>	
Female scheme member took payment of her LGPS benefits at age 60	60 - 21/04/2010
Scheme member's effective GMP age	N/A
Scheme member's SPa	60y 15d - 06/05/2010
Did AP<GMP apply prior to SPa?	N/A
Did AP<GMP apply on or after SPa?	N/A

Example 11²⁴ – Female pensioner entitled to a GMP

This looks at the position that would have applied if the scheme member in 'Example 10' had been entitled to a GMP (e.g. had not paid the married woman's reduced rate of National Insurance).

<u>Scheme member</u>	
Female scheme member took payment of her LGPS benefits at age 60	60 - 21/04/2010
Scheme member's effective GMP age	60 - 21/04/2010
Scheme member's SPa	60y 15d - 06/05/2010

²³ Paragraph 43

²⁴ Paragraph 43

Did AP<GMP apply prior to SPa?	Yes from 21/04/2010 (GMP age) to 05/05/2010 ²⁵ (SPa) as scheme member was not in receipt of old (<06/04/2016) State pension that included AP.
Did AP<GMP apply on or after SPa?	Yes ongoing from 06/05/2010 ²⁶ as scheme member has not claimed old (<06/04/2016) State pension that included AP.

Example 12²⁷ - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

<u>Scheme member</u>	
Male scheme member took payment of his LGPS benefits at age 65	65 - 21/04/2010
Scheme member's effective GMP age	65 - 21/04/2010
Scheme member's SPa	65 - 21/04/2010
Payment of pensioner benefits	AP>=GMP on 21/04/2010
Payment of pensioner benefits	AP<GMP ²⁸ from 01/06/2014
Payment of pensioner benefits	AP>=GMP ²⁹ from 01/10/2015 (GMP as at 21/04/2010 to apply)

Example 13³⁰ - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date

<u>Scheme member</u>	
Male scheme member took payment of his LGPS benefits at age 65	65 - 21/04/2010
Scheme member's effective GMP age	65 - 21/04/2010

²⁵ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000 and from 6 April 2016 by virtue of paragraphs 2(a) and 3 of Ministerial Direction dated 3 December 2018

²⁶ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000 and from 6 April 2016 by virtue of paragraphs 2(a) and 3 of Ministerial Direction dated 3 December 2018

²⁷ Paragraph 44

²⁸ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000

²⁹ By virtue of paragraph 3 of Ministerial Direction dated 6 July 2000

³⁰ Paragraph 45

Scheme member's SPa	65 – 21/04/2010
Payment of pensioner benefits	AP \geq GMP on 21/04/2010
Payment of pensioner benefits	AP<GMP ³¹ from 01/06/2014
Payment of pensioner benefits	AP \geq GMP ³² from 01/10/2015 (GMP as at 01/10/2015 to apply)

³¹ By virtue of paragraph 2 of Ministerial Direction dated 6 July 2000

³² By virtue of paragraph 3 of Ministerial Direction dated 6 July 2000

Male scheme member – taking payment of benefits at age 65 (summary of example 1 can be found [here](#))

Date of Birth	01/10/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	30/09/2013	Post 88	£10.00	£520.00

Did AP<GMP³³ apply at any time during payment? No – throughout payment member was in receipt of old (<06/04/2016) State pension that included AP

Pension at 01/10/2010		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440
Total Pension	£10,000.00	

Pension at 06/04/2011 - GMP Increase Order³⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	
Total Pension	£10,015.60	

Pension at 11/04/2011 – s59(5) and PI (Review) Order applies³⁵		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension - 1.55%	£130.82	8,440 x pro rata PI of 3.1% x 6/12 = 1.55% = 130.82
Total Pension	£10,146.42	

³³ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

³⁴ SI 2011/801 – Increases applied to weekly GMP

³⁵ Section 59(5) of Social Security Pensions Act 1975 and SI 2011/827

Pension at 06/4/2012 - GMP Increase Order ³⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension	£130.82	
Total Pension	£10,162.54	

Pension at 09/04/2012 – s59(5) and PI (Review) Order applies ³⁷		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension - 5.2%	£576.50	$((8,440 + 130.82) \times 5.2\% = 445.68) + 130.82 = 576.50$
Total Pension	£10,608.22	

Pension at 06/04/2013 - GMP Increase Order ³⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension	£576.50	
Total Pension	£10,620.18	

Pension at 08/04/2013 – s59(5) and PI (Review) Order applies ³⁹		Notes
Pre 88 GMP	£1,040.00	

³⁶ SI 2012/693 – Increases applied to weekly GMP

³⁷ Section 59(5) of Social Security Pensions Act 1975 and SI 2012/782

³⁸ SI 2013/573 – Increases applied to weekly GMP

³⁹ Section 59(5) of Social Security Pensions Act 1975 and SI 2013/604

Example 1 (scenario 1 as set out in paragraph 35) – Male scheme member died prior to 6 April 2016

Appendix C

Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) on excess over GMP Pension - 2.2%	£774.86	$((8,440 + 576.50) \times 2.2\% = 198.36) + 576.50 = 774.86$
Total Pension	£10,818.54	Rate of pension at date of death

Example 1 – (1) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

Widow's calculation - widow is in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	30/09/2013	Post 88	£5.00	£260.00
Widow's pension payable from:	01/10/2013	Marriage prior to scheme member leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

GMP is effective from the scheme member's GMP date - calculation of widow's pension payable from 1/10/2013 – AP>=GMP

Pension at 1/10/2010		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220
Total Pension	£5,000.00	

Notional pension at 06/04/2011 - GMP Increase Order ⁴⁰ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	(5 X 3% = 0.15) x 52 = 7.80
Excess over GMP Pension	£4,220.00	
Total Pension	£5,007.80	

Notional pension at 11/04/2011 – s59(5ZA) and PI (Review) Order applies ⁴¹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£7.80	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 1.55%	£65.41	4,220 x pro rata PI of 3.1% x 6/12 = 1.55% = 65.41

⁴⁰ SI 2011/801 – Increases applied to weekly GMP

⁴¹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2011/827

Total Pension	£5,073.21	
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Notional pension at 06/04/2012 - GMP Increase Order⁴² applies		Notes
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Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$((5 + 0.15) \times 3\% = 0.15) + 0.15 = 0.30 \times 52 = 15.60$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension	£65.41	
Total Pension	£5,081.01	

Notional pension at 09/04/2012 - s59(5ZA) and PI (Review) Order applies⁴³		Notes
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Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 5.2%	£288.25	$((4,220 + 65.41) \times 5.2\% = 222.84) + 65.41 = 288.25$
Total Pension	£5,303.85	

Notional pension at 06/04/2013 - GMP Increase Order⁴⁴ applies		Notes
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Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£21.84	$((5 + 0.30) \times 2.2\% = 0.12) + 0.30 = 0.42 \times 52 = 21.84$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on Excess over GMP Pension	£288.25	
Total Pension	£5,310.09	

Notional pension at 08/04/2013 - s59(5ZA) and PI (Review) Order applies⁴⁵		Notes
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⁴² SI 2012/693 – Increases applied to the weekly GMP

⁴³ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2012/782

⁴⁴ SI 2013/573 – Increases applied to the weekly GMP

⁴⁵ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2013/604

Example 1 – (1) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£21.84	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 2.2%	£387.43	$((4,220 + 288.25) \times 2.2\% = 99.18) + 288.25 = 387.43$
Widow's Pension Payable at 1/10/2013	£5,409.27	WIDOW'S PENSION PAYABLE FROM 01/10/2013

Pension at 06/04/2014 - GMP Increase Order ⁴⁶ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£29.64	$((5 + 0.42) \times 2.7\% = 0.15) + 0.42 = 0.57) \times 52 = 29.64$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension	£387.43	
Total Pension	£5,417.07	

Pension at 07/04/2014 – s59(5ZA) and PI (Review) Order applies ⁴⁷		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£29.64	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) on excess over GMP Pension - 2.7%	£511.83	$((4,220 + 387.43) \times 2.7\% = 124.40) + 387.43 = 511.83$
Total Pension	£5,541.47	

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply ⁴⁸		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£33.28	$((5 + 0.57) \times 1.2\% = 0.07) + 0.57 = 0.64) \times 52 = 33.28$
Excess over GMP Pension	£4,220.00	

⁴⁶ SI 2014/515 – Increases applied to the weekly GMP

⁴⁷ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

⁴⁸ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Example 1 – (1) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

Increase (cumulative) on excess over GMP Pension £568.61 $((4,220 + 511.83) \times 1.2\% = 56.78) + 511.83 = 568.61$
 – 1.2%

Total Pension £5,601.89

Pension at 05/04/2016

Notes

Pre 88 GMP £520.00
 Post 88 GMP £260.00
 Increase (cumulative) applied to Post 88 GMP £33.28
 Excess over GMP Pension £4,220.00
 Increase (cumulative) on excess over GMP Pension £568.61

Total Pension £5,601.89

No change in payment from 5 April 2016 to 6 April 2016 because the widow did not fall into any paragraphs of the Ministerial Direction dated 3 December 2018

Pension at 06/04/2016 – GMP Increase Order⁴⁹ applies

Notes

Pre 88 GMP £520.00
 Post 88 GMP £260.00
 Increase (cumulative) applied to Post 88 GMP capped at 3% – 0% £33.28
 Excess over GMP Pension £4,220.00
 Increase (cumulative) on excess over GMP Pension £568.61

Total Pension £5,601.89

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies⁵⁰

Notes

Pre 88 GMP £520.00
 Post 88 GMP £260.00
 Increase (cumulative) applied to Post 88 GMP £33.28
 Excess over GMP Pension £4,220.00
 Increase (cumulative) on excess over GMP Pension £568.61
 – 0%

Total Pension £5,601.89

⁴⁹ GMP Increase Order not issued for 2016

⁵⁰ Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 1 – (2) Male Scheme member died prior to 6 April 2016 connected widow

Appendix C

Widow's calculation - widow is not in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly	
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00	
Member's date of death	30/09/2013	Post 88	£5.00	£260.00	
Widow's Pension payable from:	01/10/2013				Marriage prior to scheme member leaving active membership
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949				

GMP is effective from the scheme member's GMP date - calculation of widow's pension payable from 1/10/2013 - AP<GMP⁵¹

Pension at 1/10/2010		Notes	
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220	
Total Pension	£5,000.00		

Notional pension at 06/04/2011 - GMP Increase Order⁵² applies		Notes	
Pre 88 GMP	£520.00		
Post 88 GMP	£260.00		
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80		(5 X 3% = 0.15) x 52 = 7.80
Excess over GMP Pension	£4,220.00		
Total Pension	£5,007.80		

Notional pension at 11/04/2011 – s59(5ZA), s59A and PI (Review) Order applies⁵³		Notes	
Pre 88 GMP	£520.00		
Increase (cumulative) applied to Pre 88 GMP – 1.55%	£8.32		((10 x (pro rata PI of 3.1% x 6/12 = 1.55%) = 0.16) x 52 = 8.32
Post 88 GMP	£260.00		
Increase (cumulative) applied to Post 88 GMP	£7.80		
Increase (cumulative) applied to Post 88 GMP in excess of 3% (0%)	£0.00		Pro rata PI of 3.1% (1.55%) less than 3%
Excess over GMP Pension	£4,220.00		

⁵¹ Calculated from effective date of GMP by virtue of paragraph 3 of Ministerial Direction dated 6 July 2000.

⁵² SI 2011/801 – Increases applied to weekly GMP

⁵³ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

Example 1 – (2) Male Scheme member died prior to 6 April 2016 connected widow

Appendix C

Increase (cumulative) applied to excess over GMP Pension - 1.55%	£65.41	$4,220 \times \text{pro rata PI of } 3.1\% \times 6/12 = 1.55\% = 65.41$
Total Pension	£5,081.53	

Notional pension at 06/04/2012 - GMP Increase Order⁵⁴ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£8.32	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$((5 + 0.15) \times 3\% = 0.15) + 0.15 = 0.30 \times 52 = 15.60$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£65.41	
Total Pension	£5,089.33	

Notional pension at 09/04/2012 - s59(5ZA), s59A and PI (Review) Order applies⁵⁵		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 5.2%	£35.88	$((10 + 0.16) \times 5.2\% = 0.53) + 0.16 = 0.69 \times 52 = 35.88$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.2%)	£5.72	$((5 + 0.15) \times 2.2\% = 0.11) \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£288.25	$((4,220 + 65.41) \times 5.2\% = 222.84) + 65.41 = 288.25$
Total Pension	£5,345.45	

Notional pension at 06/04/2013 - GMP Increase Order⁵⁶ applies		Notes
Pre 88 GMP	£520.00	

⁵⁴ SI 2012/693 – Increases applied to the weekly GMP

⁵⁵ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

⁵⁶ SI 2013/573 – Increases applied to the weekly GMP

Example 1 – (2) Male Scheme member died prior to 6 April 2016 connected widow

Appendix C

Increase (cumulative) applied to Pre 88 GMP	£35.88	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£21.84	$((5 + 0.30) \times 2.2\% = 0.12) + 0.30 = 0.42) \times 52 = 21.84$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£288.25	
Total Pension	£5,351.69	

Notional pension at 08/04/2013 - s59(5ZA), s59A and PI (Review) Order applies⁵⁷

Notes

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 2.2%	£48.36	$((10 + 0.69) \times 2.2\% = 0.24) + 0.69 = 0.93) \times 52 = 48.36$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£21.84	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.2%)	£5.72	$(0.11 \times 2.2\% = 0.00) + 0.11 \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£387.43	$((4,220 + 288.25) \times 2.2\% = 99.18) + 288.25 = 387.43$

Widow's Pension Payable at 01/10/2013

£5,463.35

WIDOW'S PENSION PAYABLE FROM 01/10/2013

Pension at 06/04/2014 - GMP Increase Order⁵⁸ applies

Notes

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£48.36	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£29.64	$((5 + 0.42) \times 2.7\% = 0.15) + 0.42 = 0.57) \times 52 = 29.64$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£387.43	

⁵⁷ Section 59(5ZA)) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

⁵⁸ SI 2014/515 – Increases applied to the weekly GMP

Example 1 – (2) Male Scheme member died prior to 6 April 2016 connected widow

Appendix C

Total Pension	£5,471.15
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Pension at 07/04/2014 – s59(5ZA), s59A and PI (Review)	Notes
Order applies⁵⁹	

Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 2.7%	£63.96	$((10 + 0.93) \times 2.7\% = 0.30) + 0.93 = 1.23) \times 52 = 63.96$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£29.64	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.7%)	£5.72	$(0.11 \times 2.7\% = 0.00) + 0.11 \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£511.83	$((4,220 + 387.43) \times 2.7\% = 124.40) + 387.43 = 511.83$
Total Pension	£5,611.15	

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA), s59A and PI (Review) Orders apply⁶⁰	Notes
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Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 1.2%	£70.72	$((10 + 1.23) \times 1.2\% = 0.13) + 1.23 = 1.36) \times 52 = 70.72$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£33.28	$((5 + 0.57) \times 1.2\% = 0.07) + 0.57 = 0.64) \times 52 = 33.28$
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (1.2%)	£5.72	$(0.11 \times 1.2\% = 0.00) + 0.11 \times 52 = 5.72$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£568.61	$((4,220 + 511.83) \times 1.2\% = 56.78) + 511.83 = 568.61$
Total Pension	£5,678.33	

Pension at 05/04/2016	Notes
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Pre 88 GMP	£520.00
Increase (cumulative) applied to Pre 88 GMP	£70.72
Post 88 GMP	£260.00

⁵⁹ Section 59(5ZA)) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

⁶⁰ SI 2015/470 and Section 59(5ZA)) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2015/671

Example 1 – (2) Male Scheme member died prior to 6 April 2016 connected widow

Appendix C

Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£5.72
Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension	£568.61
Total Pension	£5,678.33

No change in payment from 5 April 2016 to 6 April 2016 by virtue of paragraphs 2(a) and 3 of the Ministerial Direction dated 3 December 2018.

Pension at 06/04/2016 – GMP Increase Order ⁶¹ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£70.72	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,678.33	

Pension at 11/04/2016 – s59(5ZA), s59A and PI (Review) Order applies ⁶²		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 0%	£70.72	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (0%)	£5.72	
Excess over GMP Pension	£4,220.00	

⁶¹ GMP Increase Order not issued for 2016

⁶² Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 and PI (Review) Order not issued for 2016

Example 1 – (2) Male Scheme member died prior to 6 April 2016 connected widow

Appendix C

Increase (cumulative) applied to excess over GMP	£568.61
Pension – 0%	
Total Pension	£5,678.33

Example 1 – (3) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

Widow's calculation - widow was not in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/17) State death benefits that included inherited AP, upon husband's death on 30 September 2013 (AP<GMP) but became in receipt of such benefits on 31 May 2016 (AP>=GMP; GMP as at 1 October 2010 to apply i.e. to be treated as if AP>= GMP had always applied)

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	30/09/2013	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/10/2013	Marriage prior to scheme member leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

Calculations at 30 May 2016 (including increases up to and including 11 April 2016) as per example 1 connected widow (2)

Pension at 30 May 2016 ⁶³		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£70.72	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£5.72	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£568.61	
Total Pension	£5,678.33	

Calculations at 31 May 2016 (including increases up to and including 11 April 2016) as per example 1 connected widow (1)

Pension at 31 May 2016 ⁶⁴		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	70.72 removed as paid with State pension
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£0.00	5.72 removed as paid with State pension

⁶³ Section 59(5ZA) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 applied from 6 April 2016 up to an including 30 May 2016

⁶⁴ Section 59(5ZA) of Social Security Pensions Act 1975 only applies from 31 May 2016

Example 1 – (3) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension	£568.61
Total Pension	£5,601.89

Female scheme member – taking payment of benefits at age 58 (summary of example 2 can be found [here](#))

		GMP at GMP age	Weekly	Yearly
Date of Birth	31/05/1951			
Payment of public service pension benefits - age 58 (Spa 61 years 1 month 6 days 06/07/2012)	01/06/2009	Pre 88	£20.00	£1,040.00
Date of death	31/05/2013	Post 88	£10.00	£520.00

Did AP<GMP⁶⁵ apply at any time during payment? Yes because member would not have been in receipt of old (<06/04/2016) State pension that included AP between GMP age (60) and SPa (05/07/2012). From SPa (06/07/2012) member in receipt of old (<06/04/2016) State pension that included AP.

Pension at 01/06/2009		Notes
Basic pension	£10,000.00	
Total Pension	£10,000.00	

Pension at 12 April 2010 – PI (Review) Order applies⁶⁶		
Basic pension	£10,000.00	
Increase (cumulative) applied to basic pension – 0%	£0.00	
Total pension	£10,000.00	

Pension at 11/04/2011 –PI (Review) Order applies⁶⁷		Notes
Basic pension	£10,000.00	
Increase (cumulative) applied to basic pension – 3.1%	£310.00	10,000 x 3.1% = 310
Total Pension	£10,310.00	

Pension at 31/05/2011 (age 60) – AP<GMP		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP pension	£8,440.00	10,000 – 1,040 – 520 = 8,440

⁶⁵ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2

⁶⁶ PI Review Order not issued for 2010

⁶⁷ SI 2011/827 – Increases applied to the weekly GMP

Increase (cumulative) applied to excess over GMP pension	£310.00	
Total pension	£10,310.00	

Pension at 06/4/2012 - GMP Increase Order⁶⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$(10 \times 3\% = 0.30) \times 52 = 15.60$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£310.00	
Total Pension	£10,325.60	

Pension at 09/04/2012 – s59(5), s59A and PI (Review) Order applies⁶⁹		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 5.2%	£54.08	$(20 \times 5.2\% = 1.04) \times 52 = 54.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£15.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.2%)	£11.44	$(10 \times 2.2\% = 0.22) \times 52 = 11.44$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£765.00	$((8,440 + 310) \times 5.2\% = 455) + 310 = 765$
Total Pension	£10,846.12	

Pension at 06/07/2012 (SPa) – AP>=GMP with immediate effect (GMP as at 31/05/2011 to apply) as scheme member has claimed State pension		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	£54.08 removed as paid with State pension
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00	£11.44 removed as paid with State pension
Excess over GMP Pension	£8,440.00	

⁶⁸ SI 2012/693 – Increases applied to weekly GMP

⁶⁹ Section 59(5) and section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Increase (cumulative) applied to excess over GMP Pension	£765.00	
Total Pension	£10,780.60	

Pension at 06/04/2013 - GMP Increase Order ⁷⁰ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£27.56	$((10 + 0.30) \times 2.2\% = 0.23) + 0.30 = 0.53 \times 52 = 27.56$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£765.00	
Total Pension	£10,792.56	

Pension at 08/04/2013 – s59(5) and PI (Review) Order applies ⁷¹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP	£27.56	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£967.51	$((8,440 + 765) \times 2.2\% = 202.51) + 765 = 967.51$
Total Pension	£10,995.07	Rate of pension at date of death

⁷⁰ SI 2013/573 – Increases applied to weekly GMP

⁷¹ Section 59(5) of Social Security Pensions Act 1975 and SI 2013/604

Example 2 – (1) Female scheme member died prior to 6 April 2016 and connected widower

Appendix C

Widower's calculation - widower is in receipt of either his old (<06/04/2016) State Pension that included AP or old (<06/04/2017) State death benefits that included AP				
Member's Date of Birth	31/05/1951	Widower's GMP	Weekly	Yearly
Member's date of payment - age 58	01/06/2009	Pre 88	£0	£0
Member's date of death	31/05/2013	Post 88 ⁷²	£5.00	£260.00
Widower's Pension payable from:	01/06/2013			Marriage prior to scheme member leaving active membership
Widower's Date of Birth (SPa age 65)	30/09/1945			
GMP is effective from the scheme member's GMP date - calculation of widower's pension payable from 01/06/2013 – AP>=GMP				
Notional Pension at 01/06/2009			Notes	
Basic pension	£5,000.00			
Total Pension	£5,000.00			
Notional pension at 12 April 2010 – PI (Review) Order applies ⁷³			Notes	
Basic pension	£5,000.00			
Increase (cumulative) applied to basic pension – 0%	£0.00			
Total pension	£5,000.00			
Notional pension at 11/04/2011 – PI (Review) Order applies ⁷⁴			Notes	
Basic pension	£5,000.00			
Increase (cumulative) applied to basic pension – 3.1%	£155.00			5,000 x 3.1% = 155
Total Pension	£5,155.00			
Notional Pension at 31/05/2011 (deceased member's GMP date ⁷⁵)			Notes	
Post 88 GMP	£260			
Excess over GMP pension	£4,740.00			£5,000 – 260 = 4,740
Increase (cumulative) applied to excess over GMP pension	£155.00			
Total pension	£5,155.00			

⁷² Section 17(4) of Pension Schemes Act 1993 prescribes that a widower's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments where appropriate

⁷³ PI Review Order not issued for 2010

⁷⁴ SI 2011/827 – Increases applied to the weekly GMP

⁷⁵ Section 59(5ZA) of Social Security Pensions Act 1975

Example 2 – (1) Female scheme member died prior to 6 April 2016 and connected widower

Appendix C

Notional pension at 06/04/2012 - GMP Increase Order⁷⁶ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£155.00	
Total Pension	£5,162.80	

Notional pension at 09/04/2012 - s59(5ZA) and PI (Review) Order applies⁷⁷		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£409.54	$((4,740 + 155) \times 5.2\% = 254.54) + 155 = 409.54$
Total Pension	£5,417.34	

Notional pension at 06/04/2013 - GMP Increase Order⁷⁸ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£13.52	$((5 + 0.15) \times 2.2\% = 0.11) + 0.15 = 0.26) \times 52 = 13.52$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£409.54	
Total Pension	£5,423.06	

Notional pension at 08/04/2013 - s59(5ZA) and PI (Review) Order applies⁷⁹		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£13.52	

⁷⁶ SI 2012/693 – Increases applied to the weekly GMP

⁷⁷ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2012/782

⁷⁸ SI 2013/573 – Increases applied to the weekly GMP

⁷⁹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2013/604

Example 2 – (1) Female scheme member died prior to 6 April 2016 and connected widower

Appendix C

Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£522.83	$((4,740 + 409.54) \times 2.2\% = 113.29) + 409.54 = 522.83$
Widower's Pension Payable at 01/06/2013	£5,536.35	WIDOWER'S PENSION PAYABLE FROM 01/06/2013

Pension at 06/04/2014 - GMP Increase Order⁸⁰ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£20.80	$((5 + 0.26) \times 2.7\% = 0.14) + 0.26 = 0.40 \times 52 = 20.80$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£522.83	
Total Pension	£5,543.63	

Pension at 07/04/2014 – s59(5ZA) and PI (Review) Order applies⁸¹		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£20.80	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£664.93	$((4,740 + 522.83) \times 2.7\% = 142.10) + 522.83 = 664.93$
Total Pension	£5,685.73	

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply⁸²		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£23.92	$((5 + 0.40) \times 1.2\% = 0.06) + 0.40 = 0.46 \times 52 = 23.92$
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	$((4,740 + 664.93) \times 1.2\% = 64.86) + 664.93 = 729.79$
Total Pension	£5,753.71	

Pension at 05/04/2016		Notes
Post 88 GMP	£260.00	

⁸⁰ SI 2014/515 – Increases applied to the weekly GMP

⁸¹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

⁸² SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Example 2 – (1) Female scheme member died prior to 6 April 2016 and connected widower

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Increase (cumulative) applied to Post 88 GMP capped at 3%	£23.92
Excess over GMP Pension	£4,740.00
Increase (cumulative) applied to excess over GMP Pension	£729.79
Total Pension	£5,753.71

No change in payment from 5 April 2016 to 6 April 2016 because the widower did not fall into any paragraphs of the Ministerial Direction dated 3 December 2018.

Pension at 06/04/2016 – GMP Increase Order⁸³ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£23.92	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	
Total Pension	£5,753.71	

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies⁸⁴		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£23.92	
Excess over GMP Pension	£4,740.00	
Increase (cumulative) applied to excess over GMP Pension	£729.79	
Pension – 0%		

⁸³ GMP Increase Order not issued for 2016

⁸⁴ Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Male scheme member – taking payment of benefits at age 65 (summary of example 3 can be found [here](#))

Date of Birth	01/10/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	30/09/2013	Post 88	£10.00	£520.00

Did AP<GMP⁸⁵ apply at any time during payment? No – throughout payment member was in receipt of old (<06/04/2016) State pension that included AP.

Pension at 01/10/2010		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440
Total Pension	£10,000.00	

Pension at 06/04/2011 - GMP Increase Order⁸⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	
Total Pension	£10,015.60	

Pension at 11/04/2011 – s59(5) and PI (Review) Order applies⁸⁷		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 1.55%	£130.82	8,440 x pro rata PI of 3.1% x 6/12 = 1.55% = 130.82
Total Pension	£10,146.42	

⁸⁵ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

⁸⁶ SI 2011/801 – Increases applied to weekly GMP

⁸⁷ Section 59(5) of Social Security Pensions Act 1975 and SI 2011/827

Pension at 06/4/2012 - GMP Increase Order ⁸⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61 \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£130.82	
Total Pension	£10,162.54	

Pension at 09/04/2012 – s59(5) and PI (Review) Order applies ⁸⁹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£576.50	$((8,440 + 130.82) \times 5.2\% = 445.68) + 130.82 = 576.50$
Total Pension	£10,608.22	

Pension at 06/04/2013 - GMP Increase Order ⁹⁰ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£576.50	
Total Pension	£10,620.18	

Pension at 08/04/2013 – s59(5) and PI (Review) Order applies ⁹¹		Notes
Pre 88 GMP	£1,040.00	

⁸⁸ SI 2012/693 – Increases applied to weekly GMP

⁸⁹ Section 59(5) of Social Security Pensions Act 1975 and SI 2012/782

⁹⁰ SI 2013/573 – Increases applied to weekly GMP

⁹¹ Section 59(5) of Social Security Pensions Act 1975 and SI 2013/604

Example 3 (scenario 2 as set out in paragraph 35) – Male scheme member died prior to 6 April 2016

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Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£774.86	$((8,440 + 576.50) \times 2.2\% = 198.36) + 576.50 = 774.86$
Total Pension	£10,818.54	Rate of pension at date of death

Example 3 – (1) Male scheme member died prior to 6 April 2016 and connected widow

Appendix C

Widow's calculation - widow is in receipt of either old (<06/04/2016) State pension that included inherited AP or old (<06/04/2017) State death benefits that included inherited AP

Member's Date of Birth	01/10/1945	Widow's GMP	Weekly	Yearly
Member's date of payment - age 65	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	30/09/2013	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/10/2013			Marriage prior to scheme member leaving active membership
Widow's Date of Birth (SPa 06/11/16)	31/05/1953			

GMP is effective from the scheme member's GMP date - calculation of widow's pension payable from 1/10/2013 - AP>=GMP

Pension at 1/10/2010	Notes	
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220
Total Pension	£5,000.00	

Notional pension at 06/04/2011 - GMP Increase Order⁹² applies	Notes	
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£7.80	(5 X 3% = 0.15) x 52 = 7.80
Excess over GMP Pension	£4,220.00	
Total Pension	£5,007.80	

Notional pension at 11/04/2011 – s59(5ZA) and PI (Review) Order applies⁹³	Notes	
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.80	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 1.55%	£65.41	4,220 x pro rata PI of 3.1% x 6/12 = 1.55% = 65.41
Total Pension	£5,073.21	

⁹² SI 2011/801 – Increases applied to weekly GMP

⁹³ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2011/827

Notional pension at 06/04/2012 - GMP Increase Order ⁹⁴ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 3%	£15.60	$((5 + 0.15) \times 3\% = 0.15) + 0.15 = 0.30 \times 52 = 15.60$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£65.41	
Total Pension	£5,081.01	
Notional pension at 09/04/2012 - s59(5ZA) and PI (Review) Order applies ⁹⁵		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 5.2%	£288.25	$((4,220 + 65.41) \times 5.2\% = 222.84) + 65.41 = 288.25$
Total Pension	£5,303.85	
Notional pension at 06/04/2013 - GMP Increase Order ⁹⁶ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.2%	£21.84	$((5 + 0.30) \times 2.2\% = 0.12) + 0.30 = 0.42 \times 52 = 21.84$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£288.25	
Total Pension	£5,310.09	

⁹⁴ SI 2012/693 – Increases applied to the weekly GMP

⁹⁵ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2012/782

⁹⁶ SI 2013/573 – Increases applied to the weekly GMP

Example 3 – (1) Male scheme member died prior to 6 April 2016 and connected widow

Appendix C

Notional pension at 08/04/2013 - s59(5ZA) and PI (Review) Order applies⁹⁷		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£21.84	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.2%	£387.43	$((4,220 + 288.25) \times 2.2\% = 99.18) + 288.25 = 387.43$
Widow's Pension Payable at 1/10/2013	£5,409.27	WIDOW'S PENSION PAYABLE FROM 01/10/2013
Pension at 06/04/2014 - GMP Increase Order⁹⁸ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£29.64	$((5 + 0.42) \times 2.7\% = 0.15) + 0.42 = 0.57 \times 52 = 29.64$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£387.43	
Total Pension	£5,417.07	
Pension at 07/04/2014 – s59(5ZA) and PI (Review) Order applies⁹⁹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£29.64	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£511.83	$((4,220 + 387.43) \times 2.7\% = 124.40) + 387.43 = 511.83$
Total Pension	£5,541.47	
Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply¹⁰⁰		Notes

⁹⁷ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2013/604

⁹⁸ SI 2014/515 – Increases to be applied to the weekly GMP

⁹⁹ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

¹⁰⁰ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Example 3 – (1) Male scheme member died prior to 6 April 2016 and connected widow

Appendix C

Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£33.28	$((5 + 0.57) \times 1.2\% = 0.07) + 0.57 = 0.64) \times 52 = 33.28$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£568.61	$((4,220 + 511.83) \times 1.2\% = 56.78) + 511.83 = 568.61$
Total Pension	£5,601.89	

Pension at 05/04/2016

Notes

Pre 88 GMP	£520.00
Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28
Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension	£568.61
Total Pension	£5,601.89

No change in payment from 5 April 2016 to 6 April 2016 because the widow did not fall into any paragraphs of the Ministerial Direction dated 3 December 2018.

Pension at 06/04/2016 – GMP Increase Order¹⁰¹ applies

Notes

Pre 88 GMP	£520.00
Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£33.28
Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension	£568.61
Total Pension	£5,601.89

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies¹⁰²

Notes

¹⁰¹ GMP Increase Order not issued for 2016

¹⁰² Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 3 – (1) Male scheme member died prior to 6 April 2016 and connected widow

Appendix C

Pre 88 GMP	£520.00
Post 88 GMP	£260.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£33.28
Excess over GMP Pension	£4,220.00
Increase (cumulative) applied to excess over GMP Pension - 0%	£568.61
Total Pension	£5,601.89

Female scheme member – taking payment of benefits at age 62 (summary of example 4 can be found [here](#))

Date of Birth	01/10/1951	GMP	Weekly	Yearly
Payment of public service pension benefits - age 62 (SPa 06/03/2013)	01/10/2013	Pre 88	£20.00	£1,040.00
Date of death	30/09/2014	Post 88	£10.00	£520.00
Did AP<GMP ¹⁰³ apply at any time during payment?	Yes	From date of payment to date of death because the member had deferred drawing her State pension.		

GMP Increments from GMP age (60) to age 62 (date of payment of public service benefits)¹⁰⁴

		Notes
Inflation proof Post 88 weekly GMP ¹⁰⁵	£10.53	6 April 2012 ¹⁰⁶ (10 x 3% = 0.30) + 10 = 10.30 6 April 2013 ¹⁰⁷ (10.30 x 2.2% = 0.23) + 10.30 = 10.53
Post 88 GMP weekly increments	£1.56	(10.53 x 104) / 700 = 1.56
Pre 88 GMP weekly increments	£2.97	(20 x 104) / 700 = 2.97

Pension at 01/10/2013

		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£154.44	2.97 x 52 = 154.44
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%– 3%	(£27.56)	0.53 x 52 = 27.56
Increments on Post 88 GMP	£81.12	1.56 x 52 = 81.12
Excess over GMP Pension (Total Pension less total GMP including increments excluding Post 88 increases)	£8,204.44	10,000 - 1,040 – 154.44 – 520 – 81.12 = 8,204.44
Total Pension from outset of payment AP<GMP	£10,027.56	

¹⁰³ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2

¹⁰⁴ Section 15(1) of Pension Schemes Act 1993

¹⁰⁵ Section 15(4) of Pensions Schemes Act 1993

¹⁰⁶ SI 2012/693 – Increases applied to the weekly GMP

¹⁰⁷ SI 2013/573 – Increases applied to the weekly GMP

Pension at 06/04/2014 – GMP Increase Order ¹⁰⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£154.44	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%– 2.7%	£42.12	$((10.53 \times 2.7\% = 0.28) + 0.53 = 0.81) \times 52 = 42.12$
Increments on Post 88 GMP	£81.12	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 2.7%	£2.08	$(1.56 \times 2.7\% = 0.04) \times 52 = 2.08$
Excess over GMP Pension	£8,204.44	
Total Pension	£10,044.20	

Pension at 07/04/2014 – s59(5), s59A and PI (Review) Order applies ¹⁰⁹		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 1.35%	£14.04	$(20 \times (\text{pro rata PI of } 2.7\% \times 6/12 = 1.35\%) = 0.27) \times 52 = 14.04$
Increments on Pre 88 GMP	£154.44	
Increase (cumulative) applied to increments on Pre 88 GMP	£2.08	$-(2.97 \times (\text{pro rata PI of } 2.7\% \times 6/12 = 1.35\%) = 0.04) \times 52 = 2.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£42.12	
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00	£0 as pro rata increase less than 3% (1.35%)
Increments on Post 88 GMP	£81.12	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£2.08	
Increase (cumulative) applied to increments on Post 88 GMP in excess of 3%	£0.00	–£0 as pro rata increase less than 3% (1.35%)
Excess over GMP Pension	£8,204.44	
Increase (cumulative) applied to excess over GMP Pension - 1.35%	£110.76	$8,204.44 \times (\text{pro rata PI of } 2.7\% \times 6/12 = 1.35\%) = 110.76$
Total Pension	£10,171.08	Rate of pension at date of death

¹⁰⁸ SI 2014/515 – Increases applied to weekly GMP

¹⁰⁹ Section 59(5) and s 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 and SI 2014/668

Widower's calculation - widower is in receipt of either old (<06/04/2016) State death benefits including inherited AP

Member's Date of Birth	01/10/1951	Widower's GMP	Weekly	Yearly
Member's date of payment - age 62	01/10/2013	Pre 88	£0.00	£0.00
Member's date of death	30/09/2014	Post 88 ¹¹⁰	£5.00	£260.00
Widower's pension payable from:	01/10/2014	Marriage prior to scheme member leaving active membership		
Widower's date of birth (SPa 30/05/2024 - age 66)	30/05/1958			

Widower's GMP Increments from deceased Scheme member GMP age (60) to age 62 (date of payment of public service benefits)¹¹¹

		Notes
Inflation proof Post 88 weekly GMP ¹¹²	£5.26	6 April 2012 ¹¹³ (5 x 3% = 0.15) + 5 = 5.15 6 April 2013 ¹¹⁴ (5.15 x 2.2% = 0.11) + 5.15 = 5.26
Post 88 GMP weekly increments	£0.78	(5.26 x 104) / 700 = 0.78

GMP is effective from the member's GMP date - calculation of widower's pension payable from 1/10/2014 – AP>=GMP

Notional pension at 1/10/2013

		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£13.52	(06/04/2012 ¹¹⁵ (5 x 3% = 0.15) + 5 = 5.15) + (06/04/2013 ¹¹⁶ (5.15 x 2.2% = 0.11) + 5.15 = 5.26) = 0.26 x 52 = 13.52
Increments on Post 88 GMP	£40.56	0.78 x 52 = 40.56
Excess over GMP Pension (Total Pension less total GMP)	£4,699.44	5,000 – 260 – 40.56 = 4699.44
Total Pension	£5,013.52	

Notional pension at 06/04/2014 - GMP Increase Order¹¹⁷ applies

		Notes
Post 88 GMP	£260.00	

¹¹⁰ Section 17(4) of Pension Schemes Act 1993 prescribes that a widower's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments

¹¹¹ Section 15(1) of Pension Schemes Act 1993

¹¹² Section 15(4) of Pensions Schemes Act 1993

¹¹³ SI 2012/693 – Increases applied to the weekly GMP

¹¹⁴ SI 2013/573 – Increases applied to the weekly GMP

¹¹⁵ SI 2012/693 – Increases applied to the weekly GMP

¹¹⁶ SI 2013/573 – Increases applied to the weekly GMP

¹¹⁷ SI 2014/515 – Increases applied to the weekly GMP

Example 4 – (1) Female scheme member died prior to 6 April 2016 and connected widower

Appendix C

Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£20.80	$((5 + 0.26) \times 2.7\% = 0.14) + 0.26 = 0.40) \times 52 = 20.80$
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 2.7%	£1.04	$(0.78 \times 2.7\% = 0.02) \times 52 = 1.04$
Excess over GMP Pension	£4,699.44	
Total Pension	£5,021.84	

Notional pension at 07/04/2014 – s59(5ZA) and PI (Review)

Notes

Order applies¹¹⁸

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£20.80	
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£1.04	
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension – 1.35%	£63.44	$4,699.44 \times \text{pro rata PI of } 2.7\% \times 6/12 = 1.35\% = 63.44$

Total Pension £5,085.28

WIDOWER'S PENSION PAYABLE FROM 01/10/2014

Pension at 06/04/2015 - GMP Increase Order and s59(5ZA) and PI (Review) Orders apply¹¹⁹

Notes

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP - 1.2%	£23.92	$((5 + 0.40) \times 1.2\% = 0.06) + 0.40 = 0.46) \times 52 = 23.92$
Increments on Post 88 GMP capped at 3%	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 1.2%	£1.56	$((0.78 + 0.02 = 0.80) \times 1.2\% = 0.01) + 0.02 = 0.03) \times 52 = 1.56$
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£120.59	$((4,699.44 + 63.44) \times 1.2\% = 57.15) + 63.44 = 120.59$
Total Pension	£5,146.07	

¹¹⁸ Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2014/668

¹¹⁹ SI 2015/470 and Section 59(5ZA) of Social Security Pensions Act 1975 and SI 2015/671

Pension at 05/04/2016		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£23.92	
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£1.56	
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension	£120.59	
Total Pension	£5,146.07	

No change in payment from 5 April 2016 to 6 April 2016 because the widower did not fall into any paragraphs of the Ministerial Direction dated 3 December 2018

Pension at 06/04/2016 – GMP Increase Order¹²⁰ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£23.92	
Increments on Post 88 GMP	£40.56	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 0%	£1.56	
Excess over GMP Pension	£4,699.44	
Increase (cumulative) applied to excess over GMP Pension	£120.59	
Total Pension	£5,146.07	

Pension at 11/04/2016 – s59(5ZA) and PI (Review) Order applies¹²¹		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£23.92	
Increments on Post 88 GMP	£40.56	

¹²⁰ GMP Increase Order not issued for 2016

¹²¹ Section 59(5ZA) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016

Example 4 – (1) Female scheme member died prior to 6 April 2016 and connected widower

Appendix C

Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£1.56
Excess over GMP Pension	£4,699.44
Increase (cumulative) applied to excess over GMP Pension – 0%	£120.59
Total Pension	£5,146.07

Male scheme member – taking payment of benefits at age 59 (Summary of example 5 can be found here)				
		GMP at date of death	Weekly	Yearly
Date of Birth	01/10/1951			
Payment of public service pension benefits - age 59 (SPa 01/10/2016)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	31/08/2013	Post 88	£10.00	£520.00
Did AP<GMP ¹²² apply at any time during payment?	No, scheme member died prior to GMP age			
Pension at 01/10/2010				Notes
Basic pension	£10,000.00			
Total Pension	£10,000.00			
Pension at 11/04/2011 – PI (Review) Order applies¹²³				Notes
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 1.55%	£155.00	10,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 155		
Total Pension	£10,155.00			
Pension at 09/04/2012 – PI (Review) Order applies¹²⁴				Notes
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 5.2%	£683.06	((10,000 + 155) x 5.2% = 528.06) + 155 = 683.06		
Total Pension	£10,683.06			
Pension at 08/04/2013 – PI (Review) Order applies¹²⁵				Notes
Basic Pension	£10,000.00			
Increase (cumulative) applied to basic pension - 2.2%	£918.09	((10,000 + 683.06) x 2.2% = 235.03) + 683.06 = 918.09		
Total Pension	£10,918.09	Rate of pension at date of death		

¹²² Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

¹²³ SI 2011/827

¹²⁴ SI 2012/782

¹²⁵ SI 2013/604

Example 5 – (1) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

Widow's calculation - widow is in receipt of either her old (<06/04/2016) State Pension that included inherited AP or old (<06/04/2017) State death benefits that included AP

Member's Date of Birth	01/10/1951	Widow's GMP at date of death	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	31/08/2013	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/09/2013	Marriage prior to scheme member leaving active membership		
Widow's Date of Birth (SPa 31/12/2009 – age 60)	31/12/1949			

GMP is effective from the day after date of death of scheme member - calculation of widow's pension payable from 1/9/2013 – AP>=GMP

Notional Pension at 01/09/2013		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less total GMP)	£4,220.00	5,000 - 520 - 260 = 4,220
Increase (cumulative) applied to basic pension	£459.04	$((5,000 \times 1.55\% \text{ (pro rata } 6/12 \times 3.1\%^{126}) = 77.50) + 5,000 = 5,077.50)$ $((5,077.50 \times 5.2\%^{127} = 264.03) + 5,077.50 = 5,341.53)$ $((5,341.53 \times 2.2\%^{128} = 117.51) + 5,341.53 = 5,459.04)$ $77.50 + 264.03 + 117.51 = 459.04$
Total Pension	£5,459.04	WIDOW'S PENSION PAYABLE FROM 01/09/2013

Pension at 06/04/2014 - GMP Increase Order¹²⁹ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 2.7%	£7.28	$(5 \times 2.7\% = 0.14) \times 52 = 7.28$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£459.04	
Total Pension	£5,466.32	

¹²⁶ SI 2011/827

¹²⁷ SI 2012/782

¹²⁸ SI 2013/604

¹²⁹ SI 2014/515 – Increases applied to the weekly GMP

Pension at 07/04/2014 – s59(5) and PI (Review) Order applies ¹³⁰		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.28	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension - 2.7%	£585.37	$((4,220 + 459.04) \times 2.7\% = 126.33) + 459.04 = 585.37$
Total Pension	£5,592.65	

Pension at 06/04/2015 - GMP Increase Order and s59(5) and PI (Review) Orders apply ¹³¹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% - 1.2%	£10.40	$((5 + 0.14) \times 1.2\% = 0.06) + 0.14 = 0.20 \times 52 = 10.40$
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 1.2%	£643.03	$((4,220 + 585.37) \times 1.2\% = 57.66) + 585.37 = 643.03$
Total Pension	£5,653.43	

Pension at 05/04/2016		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£10.40	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£643.03	
Total Pension	£5,653.43	

¹³⁰ Section 59(5) of Social Security Pensions Act 1975 and SI 2014/668. Note that section 59(5ZA) of the Social Security Pensions Act 1975 does not apply because there was no period between the date the deceased member became entitled to the GMP and the date of death.

¹³¹ SI 2015/470 and Section 59(5) of Social Security Pensions Act 1975 and SI 2015/671. Note that section 59(5ZA) of the Social Security Pensions Act 1975 does not apply because there was no period between the date the deceased member became entitled to the GMP and the date of death.

Example 5 – (1) Male scheme member died prior to 6 April 2016 connected widow

Appendix C

No change in payment from 5 April 2016 to 6 April 2016 because the widower did not fall into any paragraphs of the Ministerial Direction dated 3 December 2018

Pension at 06/04/2016 – GMP Increase Order¹³² applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£10.40	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension	£643.03	
Total Pension	£5,653.43	

Pension at 11/04/2016 – s59(5) and PI (Review) Order applies¹³³		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£10.40	
Excess over GMP Pension	£4,220.00	
Increase (cumulative) applied to excess over GMP Pension – 0%	£643.03	
Total Pension	£5,653.43	

¹³² GMP Increase Order not issued for 2016

¹³³ Section 59(5) of Social Security Pensions Act 1975 and PI (Review) Order not issued for 2016. Note that section 59(5ZA) of the Social Security Pensions Act 1975 does not apply because there was no period between the date the deceased member became entitled to the GMP and the date of death.

Example 6 – (scenario 12 as set out in paragraph 35) - Female scheme member died after 5 April 2016 and prior to 6 April 2017

Appendix C

Female scheme member – taking payment of benefits at age 63 (Summary of example 6 can be found [here](#))

Date of Birth	31/01/1953	GMP	Weekly	Yearly
Payment of public service pension benefits - age 63 (SPa 06/11/2015)	31/01/2016	Pre 88	£20.00	£1,040.00
Date of death	30/11/2016	Post 88	£10.00	£520.00
Did AP<GMP ¹³⁴ apply at any time during payment?	No – member was in receipt of old (<06/04/2016) State pension that included AP			

GMP Increments from GMP age (60) to age 63 (date of payment of public service benefits)¹³⁵

Notes

Inflation proof Post 88 weekly GMP ¹³⁶	£10.63	6 April 2013 ¹³⁷ (10 x 2.2% = 0.22) + 10 = 10.22 6 April 2014 ¹³⁸ (10.22 x 2.7% = 0.28) + 10.22 = 10.50 6 April 2015 ¹³⁹ (10.50 x 1.2% = 0.13) + 10.50 = 10.63
Post 88 GMP weekly increments	£2.37	(10.63 x 156) / 700 = 2.37
Pre 88 GMP weekly increments	£4.46	(20 x 156) / 700 = 4.46

Pension at 31/01/2016

Notes

Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£231.92	4.46 x 52 = 231.92
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£32.76	0.63 x 52 = 32.76
Increments on Post 88 GMP	£123.24	2.37 x 52 = 123.24
Excess over GMP Pension (Total Pension less total GMP including increments excluding Post 88 increases)	£8,084.84	10,000 - 1,040 – 231.92 – 520 – 123.24 = 8,084.84
Total Pension from outset of payment AP>=GMP	£10,032.76	

¹³⁴ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 – paragraph 2 is not applicable

¹³⁵ Section 15(1) of Pension Schemes Act 1993

¹³⁶ Section 15(4) of Pensions Schemes Act 1993

¹³⁷ SI 2013/573 – Increases applied to the weekly GMP

¹³⁸ SI 2014/515 – Increases applied to the weekly GMP

¹³⁹ SI 2015/470 – Increases applied to the weekly GMP

Example 6 – (scenario 12 as set out in paragraph 35) - Female scheme member died after 5 April 2016 and prior to 6 April 2017

Appendix C

No change from 5 April 2016 to 6 April 2016 as the scheme member reached SPa prior to 6 April 2016 and remained in receipt of old (<06/04/2016) State pension that included AP.

Pension at 06/04/2016 – GMP Increase Order ¹⁴⁰ applies		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£231.92	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£32.76	
Increments on Post 88 GMP	£123.24	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 0%	£0.00	
Excess over GMP Pension	£8,084.84	
Total Pension	£10,032.76	

Pension at 11/04/2016 – s59(5) and PI (Review) Order applies ¹⁴¹		Notes
Pre 88 GMP	£1,040.00	
Increments on Pre 88 GMP	£231.92	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£32.76	
Increments on Post 88 GMP	£123.24	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£0.00	
Excess over GMP Pension	£8,084.84	
Increase (cumulative) applied to excess over GMP Pension - 0%	£0.00	
Total Pension	£10,032.76	Rate of pension at date of death

¹⁴⁰ GMP Increase Order 2016 not issued

¹⁴¹ Section 59(5) of Social Security Pensions Act 1975 and PI (review) Order 2016 not issued

Example 6 – (1) Female scheme member died after 5 April 2016 and prior to 6 April 2017 connected same sex spouse
Appendix C

Same sex spouse calculation – same sex spouse is in receipt of old (<06/04/2017) State death benefits where entitlement to inherited AP exists but is not payable

Member's Date of Birth	31/01/1953	Survivor's GMP	Weekly	Yearly
Member's date of payment - age 63	31/01/2016	Pre 88	£0.00	£0.00
Member's date of death	30/11/2016	Post 88 ¹⁴²	£5.00	£260.00
Widower's pension payable from:	01/12/2016	Marriage prior to scheme member leaving active membership		
Widower's date of birth (SPa 31/12/2022 – age 66)	31/12/1956			

Future increase assumptions

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	2%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	2%

Same sex spouse GMP Increments from deceased GMP age (60) to age 63 (date of payment of public service benefits)¹⁴³

		Notes
Inflation proof Post 88 weekly GMP ¹⁴⁴	£5.31	6 April 2013 ¹⁴⁵ (5 x 2.2% = 0.11) + 5 = 5.11 6 April 2014 ¹⁴⁶ (5.11 x 2.7% = 0.14) + 5.11 = 5.25 6 April 2015 ¹⁴⁷ (5.25 x 1.2% = 0.06) + 5.25 = 5.31
Post 88 GMP weekly increments	£1.18	(5.31 x 156) / 700 = 1.18

¹⁴² Section 17(4) of Pension Schemes Act 1993 prescribes that a same sex spouse's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments

¹⁴³ Section 15(1) of Pension Schemes Act 1993

¹⁴⁴ Section 15(4) of Pensions Schemes Act 1993

¹⁴⁵ SI 2013/573 – Increases applied to the weekly GMP

¹⁴⁶ SI 2014/515 – Increases applied to the weekly GMP

¹⁴⁷ SI 2015/470 – Increases applied to the weekly GMP

Example 6 – (1) Female scheme member died after 5 April 2016 and prior to 6 April 2017 connected same sex spouse
Appendix C

GMP is effective from the scheme member's GMP date - calculation of same sex spouse's pension payable from 01/12/2016 – AP<GMP		
Notional pension at 31/01/2016		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%– 3%	£16.12	$0.31 \times 52 = 16.12$
Increments on Post 88 GMP	£61.36	$1.18 \times 52 = 61.36$
Excess over GMP Pension (Total Pension less total GMP)	£4,678.64	$5,000 - 260 - 61.36 = 4,678.64$
Total Pension	£5,016.12	

Notional pension at 06/04/2016 – GMP Increase Order¹⁴⁸ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 0%	£16.12	
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 0%	£0.00	
Excess over GMP Pension	£4,678.64	
Total Pension	£5,016.12	

Notional pension at 11/04/2016 – s59(5ZA) and S59A and PI (Review) Order applies¹⁴⁹		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£16.12	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 0%	£0.00	

¹⁴⁸ GMP Increase Order not issued for 2016

¹⁴⁹ Section 59(5ZA) and S59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(b) and 3 (Although it might appear that the survivor would fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2018 because their SPa is after 5 April 2021 this is not the case. This is because the member died prior to 6 April 2017 and thus the survivor was entitled to inherited AP within the old (<06/04/2017) State death benefits (albeit for the purpose of this example inherited AP was not payable) and therefore falls within paragraphs 2(b) and 3 prior to SPa. When the survivor reaches SPa they will be entitled to the new (>05/04/2016) State pension that does not include inherited AP and thus at SPa the survivor will fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2018) and PI (Review) Order not issued for 2016

Example 6 – (1) Female scheme member died after 5 April 2016 and prior to 6 April 2017 connected same sex spouse
Appendix C

Increments on Post 88 GMP	£61.36
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to increments on Post 88 GMP in excess of 3%	£0.00
Excess over GMP Pension	£4,678.64
Increase (cumulative) applied to excess over GMP Pension – 0%	£0.00

Same Sex Spouse Pension Payable at 01/12/2016	£5,016.12	SAME SEX SPOUSE PENSION PAYABLE FROM 01/12/2016
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For simplicity, **the example takes no account of** the Local Government Pensions Scheme (Miscellaneous Amendment) Regulations 2018 [SI2018/1366] which equalise the survivor benefits of civil partners and same sex marriage. To confirm, a surviving civil partners GMP and same sex marriage GMP has not changed as a result of these regulations.

Pension at 06/04/17 – GMP Increase Order¹⁵⁰ applies	Notes	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£24.44	$((5 + 0.31) \times 3\% = 0.16) + 0.31 = 0.47 \times 52 = 24.44$
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 3%	£2.08	$(1.18 \times 3\% = 0.04) \times 52 = 2.08$
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension	£0.00	
Total Pension	£5,026.52	

Pension at 10/04/17 – S59(5ZA), S59A and PI (Review) Order¹⁵¹ applies	Notes	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£24.44	
Increase (Cumulative) applied to Post 88 GMP in excess of 3% - 1%	£2.60	$((5 + 0.31) \times 1\% = 0.05) \times 52 = 2.60$

¹⁵⁰ GMP Increase Order 2017 SI Assumed value of 3%

¹⁵¹ Section 59(5ZA) and S59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(b) and 3 (Although it might appear that the survivor would fall into paragraphs 9 and 10 of the Ministerial Direction dated XX/XX/XXXX because their SPa is after 5 April 2021 this is not the case. This is because the member died prior to 6 April 2017 and thus the survivor was entitled to inherited AP within the old(<06/04/2017) State death benefits (albeit for the purpose of this example inherited AP was not payable) and therefore falls within paragraphs 2(b) and 3 prior to Spa. When the survivor reaches SPa they will be entitled to the new (>05/04/2016) State pension that does not include inherited AP and thus at SPa the survivor will fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2021) – PI 2017 SI Assumed value of 4% for the purpose of this example

Example 6 – (1) Female scheme member died after 5 April 2016 and prior to 6 April 2017 connected same sex spouse
Appendix C

Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£2.08	
Increase (cumulative) applied to increments on Post 88 GMP in excess of 3% - 1%	£0.52	$(1.18 \times 1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension – 4%	£187.15	$4,678.64 \times 4\% = 187.15$
Total Pension	£5,216.79	

Pension at 06/04/18 – GMP Increase Order¹⁵² applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£30.16	$((5 + 0.47) \times 2\% = 0.11) + 0.47 = 0.58) \times 52 = 30.16$
Increase (Cumulative) applied to Post 88 GMP in excess of 3%	£2.60	
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3% – 2%	£3.12	$((1.18 + 0.04) \times 2\% = 0.02) + 0.04 = 0.06) \times 52 = 3.12$
Increase (cumulative) applied to increments on Post 88 GMP in excess of 3%	£0.52	
Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension	£187.15	
Total Pension	£5,223.55	

Pension at 10/04/18 – S59(5ZA), S59A and PI (Review) Order¹⁵³ applies		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£30.16	
Increase (Cumulative) applied to Post 88 GMP in excess of 3% - 2%	£2.60	$((0.05 \times 2\% = 0.00) + 0.05) \times 52 = 2.60$
Increments on Post 88 GMP	£61.36	
Increase (cumulative) applied to increments on Post 88 GMP capped at 3%	£3.12	
Increase (cumulative) applied to increments on Post 88 GMP in excess of 3% - 0%	£0.52	$((0.01 \times 2\% = 0.00) + 0.01) \times 52 = 0.52$

¹⁵² GMP Increase Order 2018 SI Assumed value of 2%

¹⁵³ Section 59(5ZA) and S59A of Social Security Pensions Act 1975 - Ministerial Direction dated 3 December 2021 paragraphs 2(b) and 3 (Although it might appear that the survivor would fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2021 because their SPa is after 5 April 2021 this is not the case. This is because the member died prior to 6 April 2017 and thus the survivor was entitled to inherited AP within the old(<06/04/2017) State death benefits (albeit for the purpose of this example inherited AP was not payable) and therefore falls within paragraphs 2(b) and 3 prior to Spa. When the survivor reaches SPa they will be entitled to the new (>05/04/2016) State pension that does not include inherited AP and thus at SPa the survivor will fall into paragraphs 9 and 10 of the Ministerial Direction dated 3 December 2021) – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 6 – (1) Female scheme member died after 5 April 2016 and prior to 6 April 2017 connected same sex spouse

Appendix C

Excess over GMP Pension (Total Pension less GMP)	£4,678.64	
Increase (cumulative) applied to excess over GMP pension – 2%	£284.47	$((4,678.64 + 187.15) \times 2\% = 97.32) + 187.15 = 284.47$
Total Pension	£5,320.87	

Male scheme member – taking payment of benefits at age 59 (Summary of example 7 can be found [here](#))

Date of Birth	01/10/1951	GMP	Weekly	Yearly
Payment of public service pension benefits - age 59 (SPa 01/10/2016)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	31/08/2017	Post 88	£10.00	£520.00

Yes from 01/10/2016 – applied for life as the member was in receipt of new (>=06/04/2016) State pension (new State pension does not include AP)

Did AP<GMP¹⁵⁴ apply at any time during payment?

Increase assumptions for the purpose of this example

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	2%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	2%

Pension at 01/10/2010

Notes

Basic pension	£10,000.00
Total Pension	£10,000.00

Pension at 11/04/2011 – PI (Review) Order applies¹⁵⁵

Notes

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£155.00	10,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 155
Total Pension	£10,155.00	

Pension at 09/04/2012 – PI (Review) Order applies¹⁵⁶

Notes

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£683.06	((10,000 + 155) x 5.2% = 528.06) + 155 = 683.06
Total Pension	£10,683.06	

¹⁵⁴ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

¹⁵⁵ SI 2011/827

¹⁵⁶ SI 2012/782

Pension at 08/04/2013 – PI (Review) Order applies ¹⁵⁷		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£918.09	$((10,000 + 683.06) \times 2.2\% = 235.03) + 683.06 = 918.09$
Total Pension	£10,918.09	

Pension at 07/04/2014 – PI (Review) Order applies ¹⁵⁸		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£1,212.88	$((10,000 + 918.09) \times 2.7\% = 294.79) + 918.09 = 1,212.88$
Total Pension	£11,212.88	

Pension at 06/04/2015 – PI (Review) Order applies ¹⁵⁹		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£1,347.43	$((10,000 + 1,212.88) \times 1.2\% = 134.55) + 1,212.88 = 1,347.43$
Total Pension	£11,347.43	

No change from 5 April 2016 to 6 April 2016 as the Scheme member was under GMP age.

Pension at 11/04/2016 – PI (Review) Order applies ¹⁶⁰		Notes
Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 0%	£1,347.43	
Total Pension	£11,347.43	

¹⁵⁷ SI 2013/604

¹⁵⁸ SI 2014/668

¹⁵⁹ SI 2015/671

¹⁶⁰ No PI (Review) Order issued

Pension at 01/10/2016 (age 65) – AP<GMP ¹⁶¹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	10,000 – 1,040 – 520 = 8,440
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,347.43	

Pension at 06/04/17 – GMP Increase Order ¹⁶² applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£15.60	(10 x 3% = 0.30) x 52 = 15.60
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,363.03	

Pension at 10/04/17 – S59 & S59A (applies for life) and PI (Review) Order ¹⁶³ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 4%	£41.60	(20 x 4% = 0.80) x 52 = 41.60
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 1%	£5.20	(10 x 1% = 0.10) x 52 = 5.20
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£1,738.93	((8,440 + 1347.43) x 4% = 391.50) + 1347.43 = 1,738.93
Total Pension	£11,801.33	Rate of pension at date of death

¹⁶¹ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

¹⁶² GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁶³ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8 – PI 2017 SI Assumed value of 4% for the purpose of this example

Example 7 – (1) Male scheme member died after 5 April 2017 and connected widow

Appendix C

Widow's calculation - widow is in receipt of her old (<06/04/2016) State Pension that included inherited AP

Member's Date of Birth	01/10/1951	Widow's GMP	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	31/08/2017	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/09/2017	Marriage prior to leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

GMP is effective from the deceased member's GMP date - calculation of widow's pension payable from 1/9/2017 – AP>=GMP

Notional pension at 01/10/2010	Notes	
Basic pension	£5,000.00	
Total Pension	£5,000.00	

Notional pension at 11/04/2011 – PI (Review) Order applies ¹⁶⁴	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£77.50	5,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 77.50
Total Pension	£5,077.50	

Notional pension at 09/04/2012 – PI (Review) Order applies ¹⁶⁵	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£341.53	((5,000 + 77.50) x 5.2% = 264.03) + 77.50 = 341.53
Total Pension	£5,341.53	

Notional pension at 08/04/2013 – PI (Review) Order applies ¹⁶⁶	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£459.04	((5,000 + 341.53) x 2.2% = 117.51) + 341.53 = 459.04
Total Pension	£5,459.04	

¹⁶⁴ SI 2011/827

¹⁶⁵ SI 2012/782

¹⁶⁶ SI 2013/604

Example 7 – (1) Male scheme member died after 5 April 2017 and connected widow

Appendix C

Notional pension at 07/04/2014 – PI (Review) Order applies ¹⁶⁷		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£606.43	$((5,000 + 459.04) \times 2.7\% = 147.39) + 459.04 = 606.43$
Total Pension	£5,606.43	

Notional pension at 06/04/2015 – PI (Review) Order applies ¹⁶⁸		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£673.71	$((5,000 + 606.43) \times 1.2\% = 67.28) + 606.43 = 673.71$
Total Pension	£5,673.71	

No change from 5 April 2016 to 6 April 2016 as the inherited GMP effective date had not been reached and the survivor reached SPa prior to 6 April 2016.

Notional pension at 11/04/2016 – PI (Review) Order applies ¹⁶⁹		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 0%	£673.71	
Total Pension	£5,673.71	

Notional pension at 01/10/2016 (deceased member's GMP age 65) – AP _{>=} GMP ¹⁷⁰		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	$5,000 - 520 - 260 = 4,220$
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,673.71	

¹⁶⁷ SI 2014/668

¹⁶⁸ SI 2015/671

¹⁶⁹ No PI (Review) Order issued

¹⁷⁰ Section 59(5ZA) – Social Security Pensions Act 1975

Example 7 – (1) Male scheme member died after 5 April 2017 and connected widow

Appendix C

Notional pension at 06/04/17 – GMP Increase Order ¹⁷¹ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,681.51	

Notional pension at 10/04/17 – S59(5ZA) and PI (Review) Order ¹⁷² applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.80	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£869.46	$((4,220 + 673.71) \times 4\% = 195.75) + 673.71 = 869.46$
Widow's pension payable at 01/09/2017	£5,877.26	WIDOW'S PENSION PAYABLE FROM 01/09/2017

Pension at 06/04/18 – GMP Increase Order ¹⁷³ applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£13.00	$((5 + 0.15) \times 2\% = 0.10) + 0.15 = 0.25 \times 52 = 13$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£869.46	
Total Pension	£5,882.46	

Pension at 09/04/18 – S59(5ZA) and PI (Review) Order ¹⁷⁴ applies		Notes
Pre 88 GMP	£520.00	

¹⁷¹ GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁷² Section 59(5ZA) – Social Security Pensions Act 1975 – PI 2017 SI Assumed value of 4% for the purpose of this example

¹⁷³ GMP Increase Order 2018 SI Assumed value of 2% for the purpose of this example

¹⁷⁴ Section 59(5ZA) – Social Security Pensions Act 1975 – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 7 – (1) Male scheme member died after 5 April 2017 and connected widow

Appendix C

Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£13.00	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 2%	£971.25	$((4,220 + 869.46) \times 2\% = 101.79) + 869.46 = 971.25$
Total Pension	£5,984.25	

Example 7 – (2) Male Scheme member died after 5 April 2017 and connected widow

Appendix C

Widow's calculation - widow is in receipt of her old (<06/04/2016) State Pension that included inherited AP but living abroad in a non-reciprocal country

Member's Date of Birth	01/10/1951	Widow's GMP	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£10.00	£520.00
Member's date of death	31/08/2017	Post 88	£5.00	£260.00
Widow's Pension payable from:	01/09/2017	Marriage prior to scheme member leaving active membership		
Widow's Date of Birth (SPa 31/12/2009)	31/12/1949			

GMP is effective from the deceased member's GMP date - calculation of widow's pension payable from 1/9/2017 – AP<GMP

Notional pension at 01/10/2010	Notes	
Basic pension	£5,000.00	
Total Pension	£5,000.00	

Notional pension at 11/04/2011 – PI (Review) Order applies¹⁷⁵	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£77.50	5,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 77.50
Total Pension	£5,077.50	

Notional pension at 09/04/2012 – PI (Review) Order applies¹⁷⁶	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£341.53	((5,000 + 77.50) x 5.2% = 264.03) + 77.50 = 341.53
Total Pension	£5,341.53	

Notional pension at 08/04/2013 – PI (Review) Order applies¹⁷⁷	Notes	
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£459.04	((5,000 + 341.53) x 2.2% = 117.51) + 341.53 = 459.04
Total Pension	£5,459.04	

¹⁷⁵ SI 2011/827

¹⁷⁶ SI 2012/782

¹⁷⁷ SI 2013/604

Example 7 – (2) Male Scheme member died after 5 April 2017 and connected widow

Appendix C

Notional pension at 07/04/2014 – PI (Review) Order applies ¹⁷⁸		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£606.43	$((5,000 + 459.04) \times 2.7\% = 147.39) + 459.04 = 606.43$
Total Pension	£5,606.43	

Notional pension at 06/04/2015 – PI (Review) Order applies ¹⁷⁹		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£673.71	$((5,000 + 606.43) \times 1.2\% = 67.28) + 606.43 = 673.71$
Total Pension	£5,673.71	

No change from 5 April 2016 to 6 April 2016 as the inherited GMP effective date had not been reached and the survivor reached SPa prior to 6 April 2016.

Notional pension at 11/04/2016 – PI (Review) Order applies ¹⁸⁰		Notes
Basic Pension	£5,000.00	
Increase (cumulative) applied to basic pension - 0%	£673.71	
Total Pension	£5,673.71	

Notional pension at 01/10/2016 (deceased member's GMP age 65) – AP<GMP ¹⁸¹		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	$5,000 - 520 - 260 = 4,220$
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,673.71	

¹⁷⁸ SI 2014/668

¹⁷⁹ SI 2015/671

¹⁸⁰ No PI (Review) Order issued

¹⁸¹ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3

Notional pension at 06/04/17 – GMP Increase Order ¹⁸² applies		Notes
Pre 88 GMP	£520.00	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£673.71	
Total Pension	£5,681.51	

Notional pension at 10/04/17 – S59(5ZA) and S59A and PI (Review) Order ¹⁸³ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 4%	£20.80	$(10 \times 4\% = 0.40) \times 52 = 20.80$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£7.80	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 1%	£2.60	$(5 \times 1\% = 0.05) \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£869.46	$((4,220 + 673.71) \times 4\% = 195.75) + 673.71 = 869.46$
Widow's pension payable at 01/09/2017	£5,900.66	WIDOW'S PENSION PAYABLE FROM 01/09/2017

Pension at 06/04/18 – GMP Increase Order ¹⁸⁴ applies		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP	£20.80	
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£13.00	$((5 + 0.15) \times 2\% = 0.10) + 0.15 = 0.25) \times 52 = 13$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£2.60	

¹⁸² GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁸³ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 apply - PI 2017 SI Assumed value of 4% for the purpose of this example

¹⁸⁴ GMP Increase Order 2018 SI Assumed value of 2% for the purpose of this example

Example 7 – (2) Male Scheme member died after 5 April 2017 and connected widow

Appendix C

Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension	£869.46	
Total Pension	£5,905.86	
Pension at 09/04/18 – S59(5ZA) and s59A and PI (Review) Order¹⁸⁵ applies		
		Notes
Pre 88 GMP	£520.00	
Increase (cumulative) applied to Pre 88 GMP – 2%	£31.72	$((10 + 0.40) \times 2\% = 0.21) + 0.40 = 0.61) \times 52 = 31.72$
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£13.00	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 0%	£2.60	$(0.05 \times 2\% = 0.00) + 0.05 \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£4,220.00	
Increase (cumulative) applied to excess over GMP pension – 2%	£971.25	$((4,220 + 869.46) \times 2\% = 101.79) + 869.46 = 971.25$
Total Pension	£6,018.57	

¹⁸⁵ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3 apply – PI 2018 SI Assumed value of 2% for the purpose of this example

Male member – taking payment of benefits at age 59 (Summary of example 8 can be found [here](#))

Date of Birth	01/10/1951	GMP	Weekly	Yearly
Payment of public service pension benefits - age 59 (SPa 01/10/2016)	01/10/2010	Pre 88	£20.00	£1,040.00
Date of death	31/08/2017	Post 88	£10.00	£520.00

Yes from 01/10/2016 – applied for life as the member was in receipt of new (>=06/04/2016) State pension (new State pension does not include AP)

Did AP<GMP¹⁸⁶ apply at any time during payment?

Increase assumptions for the purpose of this example

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	2%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	2%

Pension at 01/10/2010

Notes

Basic pension	£10,000.00
Total Pension	£10,000.00

Pension at 11/04/2011 – PI (Review) Order applies¹⁸⁷

Notes

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£155.00	10,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 155
Total Pension	£10,155.00	

Pension at 09/04/2012 – PI (Review) Order applies¹⁸⁸

Notes

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£683.06	((10,000 + 155) x 5.2% = 528.06) + 155 = 683.06

¹⁸⁶ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8.

¹⁸⁷ SI 2011/827

¹⁸⁸ SI 2012/782

Total Pension	£10,683.06	
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Pension at 08/04/2013 – PI (Review) Order applies¹⁸⁹ **Notes**

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.2%	£918.09	$((10,000 + 683.06) \times 2.2\% = 235.03) + 683.06 = 918.09$
Total Pension	£10,918.09	

Pension at 07/04/2014 – PI (Review) Order applies¹⁹⁰ **Notes**

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£1,212.88	$((10,000 + 918.09) \times 2.7\% = 294.79) + 918.09 = 1,212.88$
Total Pension	£11,212.88	

Pension at 06/04/2015 – PI (Review) Order applies¹⁹¹ **Notes**

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£1,347.43	$((10,000 + 1,212.88) \times 1.2\% = 134.55) + 1,212.88 = 1,347.43$
Total Pension	£11,347.43	

No change on 6 April 2016 as the Scheme member was under both SPa and GMP age.

Pension at 11/04/2016 – PI (Review) Order applies¹⁹² **Notes**

Basic Pension	£10,000.00	
Increase (cumulative) applied to basic pension - 0%	£1,347.43	
Total Pension	£11,347.43	

¹⁸⁹ SI 2013/604

¹⁹⁰ SI 2014/668

¹⁹¹ SI 2015/671

¹⁹² No PI (Review) Order issued

Pension at 01/10/2016 (age 65) – AP<GMP ¹⁹³		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	10,000 – 1,040 – 520 = 8,440
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,347.43	

Pension at 06/04/17 – GMP Increase Order ¹⁹⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£15.60	(10 x 3% = 0.30) x 52 = 15.60
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension	£1,347.43	
Total Pension	£11,363.03	

Pension at 10/04/17 – S59 & S59A (applies for life) and PI (Review) Order ¹⁹⁵ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP – 4%	£41.60	(20 x 4% = 0.80) x 52 = 41.60
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 1%	£5.20	(10 x 1% = 0.10) x 52 = 5.20
Excess over GMP Pension (Total Pension less GMP)	£8,440.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£1,738.93	((8,440 + 1347.43) x 4% = 391.50) + 1347.43 = 1,738.93
Total Pension	£11,801.33	Rate of pension at date of death

¹⁹³ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

¹⁹⁴ GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

¹⁹⁵ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8 – PI 2017 SI Assumed value of 4% for the purpose of this example

Example 8 – (1) Male Scheme member died after 5 April 2017 and connected civil partner

Appendix C

Civil partner's calculation – civil partner in receipt of either new ($\geq 06/04/2016$) State pension (new State pension does not include inherited AP) or new ($\geq 06/04/2017$) death benefits (new State death benefits do not include AP)

Member's Date of Birth	01/10/1951	Civil Partner's GMP	Weekly	Yearly
Member's date of payment - age 59	01/10/2010	Pre 88	£0	£0
Member's date of death	31/08/2017	Post 88 ¹⁹⁶	£5.00	£260.00
Civil Partner's Pension payable from:	01/09/2017	Civil partnership after scheme member left active membership		
Civil Partner's Date of Birth (SPa 01/11/2016)	01/11/1951	(hence only post 06/04/1988 membership counts towards civil partner's pension)		

GMP is effective from the deceased scheme member's GMP date - calculation of civil partner's pension payable from 1/9/2017 – AP < GMP for the lifetime of the widow

Notional pension at 01/10/2010	Notes	
Basic pension	£3,000.00	
Total Pension	£3,000.00	

Notional pension at 11/04/2011 – PI (Review) Order applies ¹⁹⁷	Notes	
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 1.55%	£46.50	3,000 x pro rata PI of 3.1% x 6/12 = 1.55% = 46.50
Total Pension	£3,046.50	

Notional pension at 09/04/2012 – PI (Review) Order applies ¹⁹⁸	Notes	
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 5.2%	£204.92	$((3,000 + 46.50) \times 5.2\% = 158.42) + 46.50 = 204.92$
Total Pension	£3,204.92	

Notional pension at 08/04/2013 – PI (Review) Order applies ¹⁹⁹	Notes	
Basic Pension	£3,000.00	

¹⁹⁶ Section 17(4) of Pension Schemes Act 1993 prescribes that a civil partner's GMP is ½ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments where appropriate

¹⁹⁷ SI 2011/827

¹⁹⁸ SI 2012/782

¹⁹⁹ SI 2013/604

Example 8 – (1) Male Scheme member died after 5 April 2017 and connected civil partner

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Increase (cumulative) applied to basic pension - 2.2%	£275.43	$((3,000 + 204.92) \times 2.2\% = 70.51) + 204.92 = 275.43$
Total Pension	£3,275.43	
Notional pension at 07/04/2014 – PI (Review) Order applies²⁰⁰		
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 2.7%	£363.87	$((3,000 + 275.43) \times 2.7\% = 88.44) + 275.43 = 363.87$
Total Pension	£3,363.87	
Notional pension at 06/04/2015 – PI (Review) Order applies²⁰¹		
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 1.2%	£404.24	$((3,000 + 363.87) \times 1.2\% = 40.37) + 363.87 = 404.24$
Total Pension	£3,404.24	
Notional pension at 11/04/2016 – PI (Review) Order applies²⁰²		
Basic Pension	£3,000.00	
Increase (cumulative) applied to basic pension - 0%	£404.24	
Total Pension	£3,404.24	
Notional pension at 01/10/2016 (deceased member's GMP age 65) – AP < GMP²⁰³		
Post 88 GMP	£260.00	
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	$3,000 - 260 = 2,740$
Increase (cumulative) applied to excess over GMP pension	£404.24	
Total Pension	£3,404.24	
Notional pension at 06/04/17 – GMP Increase Order²⁰⁴ applies		
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP – 3%	£7.80	$(5 \times 3\% = 0.15) \times 52 = 7.80$

²⁰⁰ SI 2014/668

²⁰¹ SI 2015/671

²⁰² No PI (Review) Order issued

²⁰³ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8

²⁰⁴ GMP Increase Order 2017 SI Assumed value of 3% for the purpose of this example

Example 8 – (1) Male Scheme member died after 5 April 2017 and connected civil partner

Appendix C

Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension	£404.24	
Total Pension	£3,412.04	
Notional pension at 10/04/17 – S59(5ZA) and S59A and PI (Review) Order²⁰⁵ applies		
		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP	£7.80	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 1%	£2.60	$(5 \times 1\% = 0.05) \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension – 4%	£530.01	$((2,740 + 404.24) \times 4\% = 125.77) + 404.24 = 530.01$
Civil Partner's pension payable at 01/09/2017	£3,540.41	CIVIL PARTNER'S PENSION PAYABLE FROM 01/09/2017

For simplicity, **the example takes no account of** the Local Government Pensions Scheme (Miscellaneous Amendment) Regulations 2018 [SI2018/1366] which equalise the survivor benefits of civil partners and same sex marriage. To confirm, a surviving civil partners GMP and same sex marriage GMP has not changed as a result of these regulations.

Pension at 06/04/18 – GMP Increase Order²⁰⁶ applies		
		Notes
Post 88 GMP	£260.00	
Increase (cumulative) applied to Post 88 GMP – 2%	£13.00	$((5 + 0.15) \times 2\% = 0.10) + 0.15 = 0.25) \times 52 = 13$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£2.60	
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension	£530.01	
Total Pension	£3,545.61	

Pension at 09/04/18 – S59(5ZA) and PI (Review) Order²⁰⁷ applies		
		Notes
Post 88 GMP	£260.00	

²⁰⁵ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8 - PI 2017 SI Assumed value of 4% for the purpose of this example

²⁰⁶ GMP Increase Order 2018 SI Assumed value of 2% for the purpose of this example

²⁰⁷ Section 59(5ZA) and S59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 7 and 8 – PI 2018 SI Assumed value of 2% for the purpose of this example

Example 8 – (1) Male Scheme member died after 5 April 2017 and connected civil partner**Appendix C**

Increase (cumulative) applied to Post 88 GMP	£13.00	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 2%	£2.60	$(0.05 \times 2\% = 0.00) + 0.05 \times 52 = 2.60$
Excess over GMP Pension (Total Pension less GMP)	£2,740.00	
Increase (cumulative) applied to excess over GMP pension – 2%	£595.41	$((2,740 + 530.01) \times 2\% = 65.40) + 530.01 = 595.41$
Total Pension	£3,611.01	

Female scheme member – taking payment of benefits at age 62 (Summary of example 9 can be found [here](#))

Date of Birth	30/04/1956	GMP	Weekly	Yearly
Payment of public service pension benefits - age 62 (SPa 30/04/2022 – age 66)	30/04/2018			
Date of death	31/08/2021	Post 88	£20.00	£1,040.00
Did AP<GMP ²⁰⁸ apply at any time during payment?	Yes from 01/05/2018 – member died prior to SPa - assumed applied up to and including 5 April 2021 and thereafter.			

Increase assumptions for the purpose of this example

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	1%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	1%
GMP Increase Order 2019 – Effective on 6 April 2019	1%
Pensions Increase (Review) Order 2019 – Effective on 8 April 2019	1%
GMP Increase Order 2020 – Effective on 6 April 2020	3%
Pensions Increase (Review) Order 2020 – Effective on 6 April 2020	5%
GMP Increase Order 2021 – Effective on 6 April 2021	3%
Pensions Increase (Review) Order 2021 – Effective on 12 April 2021	3%
GMP Increase Order 2022 – Effective on 6 April 2022	2%
Pensions Increase (Review) Order 2022 – Effective on 11 April 2022	2%
GMP Increase Order 2023 – Effective on 6 April 2023	3%
Pensions Increase (Review) Order 2023 – Effective on 10 April 2023	4%

GMP Increments from GMP age (60) to age 62 (date of payment of public service benefits)²⁰⁹

Notes

Inflation proof Post 88 weekly GMP ²¹⁰	£20.81	6 April 2017 ²¹¹ (20 x 3% = 0.60) + 20 = 20.60
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²⁰⁸ Section 59A - Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10

²⁰⁹ Section 15(1) of Pension Schemes Act 1993

²¹⁰ Section 15(4) of Pensions Schemes Act 1993

²¹¹ Assumed 2017 GMP Increase Order to be 3%

Example 9 – (scenario 27 as set out in paragraph 35) Female scheme member died after 5 April 2017

Appendix C

6 April 2018²¹² $(20.60 \times 1\% = 0.21) + 20.60 = 20.81$

Post 88 GMP weekly increments	£3.09	$(20.81 \times 104) / 700 = 3.09$
Pension at 30/04/2018		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£42.12	$0.81 \times 52 = 42.12$
Increments on Post 88 GMP	£160.68	$3.09 \times 52 = 160.68$
		Total Pre 6 April 1997 pension is £900.00. However Post 88 GMP plus increments is greater and therefore represents Pre 97 pension
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	Total Post 5 April 1997 Pension £5,000.00
Total Pension from outset of payment AP<GMP	£6,242.80	

Pension at 06/04/19 – GMP Increase Order²¹³ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 1%	£53.04	$((20.81 \times 1\% = 0.21) + 0.81 = 1.02) \times 52 = 53.04$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 1%	£1.56	$(3.09 \times 1\% = 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Total Pension	£6,255.28	

Pension at 08/04/19 – S59 & S59A (applies for life) and PI (Review) Order²¹⁴ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£53.04	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 0%	£0.00	
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£1.56	
Increase (cumulative) on increments on Post 88 GMP in excess of 3% - 0%	£0.00	

²¹² Assumed 2018 GMP Increase Order to be 1% for the purpose of this example

²¹³ GMP Increase Order 2019 SI Assumed value of 1% for the purpose of this example

²¹⁴ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2019 SI Assumed value of 1% for the purpose of this example

Example 9 – (scenario 27 as set out in paragraph 35) Female scheme member died after 5 April 2017

Appendix C

Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 0.92%	£46.00	$(1\% \times 11/12 = 0.92\%) \times 5,000.00 = 46.00$
Total Pension	£6,301.28	

Pension at 06/04/20 – GMP Increase Order²¹⁵ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£85.80	$((21.02 \times 3\% = 0.63) + 1.02 = 1.65) \times 52 = 85.80$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£6.24	$((3.12 \times 3\% = 0.09) + 0.03 = 0.12) \times 52 = 6.24$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£46.00	
Total Pension	£6,338.72	

Pension at 06/04/20 – S59 & S59A (applies for life) and PI (Review) Order²¹⁶ applies		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£85.80	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 2%	£21.84	$(21.02 \times 2\% = 0.42) \times 52 = 21.84$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£6.24	
Increase (cumulative) on increments on Post 88 GMP in excess of 3% - 2%	£3.12	$(3.12 \times 2\% = 0.06) \times 52 = 3.12$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 5%	£298.30	$(5,046.00 \times 5\% = 252.30) + 46.00 = 298.30$
Total Pension	£6,615.98	

Pension at 06/04/21 – GMP Increase Order²¹⁷ applies		Notes
Post 88 GMP	£1,040.00	

²¹⁵ GMP Increase Order 2019 SI Assumed value of 3% for the purpose of this example

²¹⁶ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2019 SI Assumed value of 5% for the purpose of this example

²¹⁷ GMP Increase Order 2019 SI Assumed value of 3% for the purpose of this example

Example 9 – (scenario 27 as set out in paragraph 35) Female scheme member died after 5 April 2017

Appendix C

Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£119.60	$((21.65 \times 3\% = 0.65) + 1.65 = 2.30) \times 52 = 119.60$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£21.84	
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£11.44	$((3.21 \times 3\% = 0.10) + 0.12 = 0.22) \times 52 = 11.44$
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£3.12	
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£298.30	
Total Pension	£6,654.98	

Pension at 12/04/21 – S59 & S59A (applies for life) and PI (Review) Order²¹⁸ applies

		Notes
Post 88 GMP	£1,040.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£119.60	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% - 3%	£22.36	$(0.42 \times 3\% = 0.01) + 0.42 = 0.43 \times 52 = 22.36$
Increments on Post 88 GMP	£160.68	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£11.44	
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£3.12	$((0.06 \times 3\% = 0.00) + 0.06) \times 52 = 3.12$
Excess over Pre 6 April 1997 GMP Pension	£5,000.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 3%	£457.25	$(5,298.30 \times 3\% = 158.95) + 298.30 = 457.25$
Total Pension	£6,814.45	Rate of pension at date of death

²¹⁸ Section 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2021 SI Assumed value of 3% for the purpose of this example

Example 9 – (1) Female scheme member died after 5 April 2017 and connected widower

Appendix C

Widower's calculation – Widower in receipt of either new ($\geq 06/04/2016$) State pension (new State pension does not include inherited AP) or new ($\geq 06/04/2017$) State death benefits (new State death benefits do not include inherited AP) – assumed this continues beyond 5 April 2021.

Member's Date of Birth	30/04/1956	Widower's GMP	Weekly	Yearly
Member's date of payment - age 62	30/04/2018			
Member's date of death	31/08/2021	Post 88 ²¹⁹	£10.00	£520.00
Widower's Pension payable from:	01/09/2021	Marriage prior to scheme member leaving active membership		
Widower's Date of Birth (SPa 20/08/2025)	20/08/1959			

Increase assumptions for the purpose of this example

GMP Increase Order 2017 – Effective on 6 April 2017	3%
Pensions Increase (Review) Order 2017 – Effective on 10 April 2017	4%
GMP Increase Order 2018 – Effective on 6 April 2018	1%
Pensions Increase (Review) Order 2018 – Effective on 9 April 2018	1%
GMP Increase Order 2019 – Effective on 6 April 2019	1%
Pensions Increase (Review) Order 2019 – Effective on 8 April 2019	1%
GMP Increase Order 2020 – Effective on 6 April 2020	3%
Pensions Increase (Review) Order 2020 – Effective on 6 April 2020	5%
GMP Increase Order 2021 – Effective on 6 April 2021	3%
Pensions Increase (Review) Order 2021 – Effective on 12 April 2021	3%
GMP Increase Order 2022 – Effective on 6 April 2022	2%
Pensions Increase (Review) Order 2022 – Effective on 11 April 2022	2%
GMP Increase Order 2023 – Effective on 6 April 2023	3%
Pensions Increase (Review) Order 2023 – Effective on 10 April 2023	4%

GMP Increments from GMP age (60) to age 62 (date of payment of public service benefits)²²⁰

Notes

²¹⁹ Section 17(4) of Pension Schemes Act 1993 prescribes that a widower's GMP is $\frac{1}{2}$ member's GMP built up on and after 6 April 1988 and CA14 (Termination of Contracted-Out Employment) June 2002 paragraphs 12.11, 12.21 and 12.23 confirms that this value includes any inflation proofing and increments where appropriate

²²⁰ Section 15(1) of Pension Schemes Act 1993

Example 9 – (1) Female scheme member died after 5 April 2017 and connected widower

Appendix C

Inflation proof Post 88 weekly GMP ²²¹	£10.40	6 April 2017 ²²² (10 x 3% = 0.30) + 10 = 10.30 6 April 2018 ²²³ (10.30 x 1% = 0.10) + 10.30 = 10.40
Post 88 GMP weekly increments	£1.55	(10.40 x 104) / 700 = 1.55
GMP is effective from scheme member's GMP date – calculation of widower's pension payable from 01/09/2021 – AP<GMP		
Notional Pension at 30/04/2018		Notes
Post 88 GMP	£520.00	10.00 x 52 = 520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£20.80	0.40 x 52 = 20.80
Increments on Post 88 GMP	£80.60	1.55 x 52 = 80.60
		Total Pre 6 April 1997 pension was £450. However Post 88 GMP plus increments is greater and therefore represents Pre 97 pension
		Total Post 5 April 1997 Pension £2,500.00
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Total Pension from outset of payment AP<GMP	£3,121.40	
Notional Pension at 06/04/19 – GMP Increase Order²²⁴ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 1%	£26.00	((10.40 x 1% = 0.10) + 0.40 = 0.50) x 52 = 26.00
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 1%	£1.04	(1.55 x 1% = 0.02) x 52 = 1.04
Pension	£2,500.00	
Total Pension	£3,127.64	
Notional Pension at 08/04/19 – S59(5ZA) & S59A (applies for life) and PI (Review) Order²²⁵ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£26.00	

²²¹ Section 15(4) of Pensions Schemes Act 1993

²²² Assumed 2017 GMP Increase Order to be 3% for the purpose of this example

²²³ Assumed 2018 GMP Increase Order to be 1% for the purpose of this example

²²⁴ GMP Increase Order 2019 SI Assumed value of 1% for the purpose of this example

²²⁵ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2019 SI Assumed value of 1% for the purpose of this example

Example 9 – (1) Female scheme member died after 5 April 2017 and connected widower

Appendix C

Increase (cumulative) applied to Post 88 GMP in excess of 3% - 0%	£0.00	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£1.04	
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£0.00	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 0.92%	£23.00	$(1\% \times 11/12 = 0.92\%) \times 2,500 = 23.00$
Total Pension	£3,150.64	
Notional Pension at 06/04/20 – GMP Increase Order²²⁶ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£42.64	$((10.50 \times 3\% = 0.32) + 0.50 = 0.82) \times 52 = 42.64$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£3.64	$((1.57 \times 3\% = 0.05) + 0.02 = 0.07) \times 52 = 3.64$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£23.00	
Total Pension	£3,169.88	
Notional Pension at 06/04/20 – S59(5ZA) & S59A (applies for life) and PI (Review) Order²²⁷ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£42.64	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 2%	£10.92	$(10.50 \times 2\% = 0.21) \times 52 = 10.92$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£3.64	
Increase (cumulative) on increments on Post 88 GMP in excess of 3% - 2%	£1.56	$(1.57 \times 2\% = 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 5%	£149.15	$(2,523.00 \times 5\% = 126.15) + 23.00 = 149.15$

²²⁶ GMP Increase Order 2020 SI Assumed value of 3% for the purpose of this example

²²⁷ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2020 SI Assumed value of 5% for the purpose of this example

Total Pension	£3,308.51	
Notional Pension at 06/04/21 – GMP Increase Order²²⁸ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£59.28	$((10.82 \times 3\% = 0.32) + 0.82 = 1.14) \times 52 = 59.28$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£10.92	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£6.24	$((1.62 \times 3\% = 0.05) + 0.07 = 0.12) \times 52 = 6.24$
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£1.56	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£149.15	
Total Pension	£3,327.75	
Notional Pension at 12/04/21 – S59(5ZA) & S59A (applies for life) and PI (Review) Order²²⁹ applies		
		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£59.28	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% - 3%	£11.44	$(0.21 \times 3\% = 0.01) + 0.21 = 0.22 \times 52 = 11.44$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£6.24	
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£1.56	$((0.03 \times 3\% = 0.00) + 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 3%	£228.62	$(2,649.15 \times 3\% = 79.47) + 149.15 = 228.62$
Total Pension	£3,407.74	WIDOWER'S PENSION AT OUTSET OF PAYMENT
Pension at 06/04/22 – GMP Increase Order²³⁰ applies		
		Notes

²²⁸ GMP Increase Order 2021 SI Assumed value of 3% for the purpose of this example

²²⁹ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2021 SI Assumed value of 3% for the purpose of this example

²³⁰ GMP Increase Order 2022 SI Assumed value of 2% for the purpose of this example

Example 9 – (1) Female scheme member died after 5 April 2017 and connected widower

Appendix C

Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 2%	£70.72	$((11.14 \times 2\% = 0.22) + 1.14 = 1.36) \times 52 = 70.72$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£11.44	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 2%	£7.80	$((1.67 \times 2\% = 0.03) + 0.12 = 0.15) \times 52 = 7.80$
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£1.56	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£228.62	
Total Pension	£3,420.74	

Pension at 11/04/22 – S59(5ZA) & S59A (applies for life) and PI (Review) Order²³¹ applies

Notes

Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£70.72	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£11.44	$(0.22 \times 2\% = 0.004) + 0.22 = 0.22 \times 52 = 11.44$
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£7.80	
Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£1.56	$((0.03 \times 2\% = 0.00) + 0.03) \times 52 = 1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 2%	£283.19	$(2,728.62 \times 2\% = 54.57) + 228.62 = 283.19$
Total Pension	£3,475.31	

Pension at 06/04/23 – GMP Increase Order²³² applies

Notes

Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% – 3%	£88.40	$((11.36 \times 3\% = 0.34) + 1.36 = 1.70) \times 52 = 88.40$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£11.44	
Increments on Post 88 GMP	£80.60	
Increase (cumulative) on increments on Post 88 GMP capped at 3% - 3%	£10.40	$((1.70 \times 3\% = 0.05) + 0.15 = 0.20) \times 52 = 10.40$

²³¹ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2021 paragraphs 9 and 10 – PI 2022 SI Assumed value of 2% for the purpose of this example

²³² GMP Increase Order 2023 SI Assumed value of 3%

Example 9 – (1) Female scheme member died after 5 April 2017 and connected widower

Appendix C

Increase (cumulative) on increments on Post 88 GMP in excess of 3%	£1.56	
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension	£283.19	
Total Pension	£3,495.59	
Pension at 10/04/23 – S59(5ZA) & S59A (applies for life) and PI (Review)		
Order²³³ applies		Notes
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£88.40	
Increase (cumulative) applied to Post 88 GMP in excess of 3% - 1%		$11.36 \times 1\% = 0.11 \times 52 = 5.72$
And to existing increases on Post 88 GMP in excess of 3% - 4%	£17.68	$(0.22 \times 4\% = 0.01) + 0.22 = 0.23 \times 52 = 11.96$
Increments on Post 88 GMP	£80.60	$5.72 + 11.96 = 17.68$
Increase (cumulative) on increments on Post 88 GMP capped at 3%	£10.40	
Increase (cumulative) on increments on Post 88 GMP in excess of 3% - 1%		$£1.70 \times 1\% = £0.02 \times 52 = £1.04$
And to existing increases on increments on Post 88 GMP in excess of 3% - 4%	£2.60	$(£0.03 \times 4\% = £0.00) + £0.03 = £0.03 \times 52 = £1.56$
Excess over Pre 6 April 1997 GMP Pension	£2,500.00	$£1.04 + £1.56 = "2.60"$
Increase (cumulative) applied to excess over Pre 6 April 1997 GMP pension – 3%	£394.52	$(2,783.19 \times 4\% = 111.33) + 283.19 = 394.52$
Total Pension	£3,614.20	

²³³ Section 59(5ZA) and 59A – Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 9 and 10 – PI 2023 SI Assumed value of 4% for the purpose of this example

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Appendix C

Female scheme member – taking payment of benefits at age 60 (Summary of example 10 can be found here)				
Date of Birth	21/04/1950	GMP	Weekly	Yearly
Payment of public service pension benefits - age 60 (SPa 06/05/2010)	21/04/2010	Pre 88	£0.00	£0.00
		Post 88	£0.00	£0.00
Did AP<GMP apply at any time during payment?	Yes, as from 21/04/2010 (GMP age) to 05/05/2010 (SPa) and ongoing from 06/05/2010 as member has not claimed state pension			
Pension at 21/04/2010			Notes	
Pre 88 GMP		£0.00		
Post 88 GMP		£0.00		
Excess over GMP Pension (Total Pension less total GMP)		£10,000.00		
Total Pension		£10,000.00		
Pension at 06/04/2011 - GMP Increase Order²³⁴ not applicable			Notes	
Pre 88 GMP		£0.00		
Post 88 GMP		£0.00		
Increase (cumulative) applied to Post 88 GMP capped at 3%		£0.00		
Excess over GMP Pension		£10,000.00		
Total Pension		£10,000.00		
Pension at 11/04/2011 – PI (Review) Order applies²³⁵			Notes	
Pre 88 GMP		£0.00		
Increase (cumulative) applied to Pre 88 GMP		£0.00		
Post 88 GMP		£0.00		
Increase (cumulative) applied to Post 88 GMP capped at 3%		£0.00		
Increase (cumulative) applied to Post 88 GMP in excess of 3%		£0.00		
Excess over GMP Pension		£10,000.00		

²³⁴ SI 2011/801

²³⁵ SI 2011/827

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Appendix C

Increase (cumulative) applied to excess over GMP Pension (3.1%)	£310.00	10,000 x 3.1% = 310.00
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Total Pension	£10,310.00
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Pension at 06/04/2012 - GMP Increase Order²³⁶ not applicable

Notes

Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension	£310.00

Total Pension	£10,310.00
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Pension at 09/04/2012 - PI (Review) Order applies²³⁷

Notes

Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£846.12	((10,000.00 + 310.00) x 5.2% = 536.12) + 310.00 = 846.12

Total Pension	£10,846.12
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²³⁶ SI 2012/693

²³⁷ SI 2012/782

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Appendix C

Pension at 06/04/2013 - GMP Increase Order²³⁸ not applicable		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension	£846.12	
Total Pension	£10,846.12	

Pension at 08/04/2013 - PI (Review) Order applies²³⁹		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£1,084.73	$((10,000.00 + 846.12) \times 2.2\% = 238.61) + 846.12 = 1,084.73$
Total Pension	£11,084.73	

Pension at 06/04/2014 - GMP Increase Order²⁴⁰ not applicable		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	

²³⁸ SI 2013/573

²³⁹ SI 2013/604

²⁴⁰ SI 2014/515

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Appendix C

Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension	£1,084.73
Total Pension	£11,084.73

Pension at 07/04/2014 - PI (Review) Order applies²⁴¹	Notes
Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£0.00
Excess over GMP Pension	£10,000.00
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,384.02
	$((10,000.00 + 1,084.73) \times 2.7\% = 299.29) + 1,084.73 = 1,384.02$
Total Pension	£11,384.02

Pension at 06/04/2015 - GMP Increase Order²⁴² not applicable	Notes
Pre 88 GMP	£0.00
Increase (cumulative) applied to Pre 88 GMP	£0.00
Post 88 GMP	£0.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00
Excess over GMP Pension	£10,000.00

²⁴¹ SI 2014/668

²⁴² For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Appendix C

Increase (cumulative) applied to excess over GMP Pension £1,384.02

Total Pension £11,384.02

Pension at 06/04/2015 - PI (Review) Order applies²⁴³

Notes

Pre 88 GMP £0.00

Increase (cumulative) applied to Pre 88 GMP £0.00

Post 88 GMP £0.00

Increase (cumulative) applied to Post 88 GMP capped at 3% £0.00

Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% £0.00

Excess over GMP Pension £10,000.00

Increase (cumulative) applied to excess over GMP Pension (5.9%) £2,055.68

$$((10,000.00 + 1,384.02) \times 5.9\% = 671.66) + 1,384.02 = 2,055.68$$

Total Pension £12,055.68

Pension at 06/04/2016 - GMP Increase Order²⁴⁴ not applicable

Notes

Pre 88 GMP £0.00

Increase (cumulative) applied to Pre 88 GMP £0.00

Post 88 GMP £0.00

Increase (cumulative) applied to Post 88 GMP capped at 3% £0.00

Increase (cumulative) applied to Post 88 GMP in excess of 3% £0.00

Excess over GMP Pension £10,000.00

Increase (cumulative) applied to excess over GMP Pension £2,055.68

Total Pension £12,055.68

²⁴³ For this example a made up increase of 5.9% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

²⁴⁴ For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Appendix C

Pension at 11/04/2016 - PI (Review) Order applies ²⁴⁵		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (5.1%)	£2,670.52	((10,000.00 + 2,055.68) x 5.1% = 614.84) + 2,055.68 = 2,670.52
Total Pension	£12,670.52	

Pension at 06/04/2017 - GMP Increase Order ²⁴⁶ not applicable		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension	£2,670.52	
Total Pension	£12,670.52	

Pension at 10/04/2017 - PI (Review) Order applies ²⁴⁷		Notes
Pre 88 GMP	£0.00	
Increase (cumulative) applied to Pre 88 GMP	£0.00	
Post 88 GMP	£0.00	

²⁴⁵ For this example a made up increase of 5.1% has been used in order to be able to illustrate the appropriate methodology to use in Example 11

²⁴⁶ SI 2017/220

²⁴⁷ SI 2017/417

Example 10 - Female pensioner not entitled to a GMP because she had paid the married woman's reduced rate of National Insurance

Increase (cumulative) applied to Post 88 GMP capped at 3%	£0.00	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3%	£0.00	
Excess over GMP Pension	£10,000.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£2,797.23	$((10,000.00 + 2,670.52) \times 1.0\% = 126.71) + 2,670.52 = 2,797.23$
Total Pension	£12,797.23	

Example 11 - Female pensioner entitled to a GMP

Appendix C

Female scheme member – taking payment of benefits at age 60 (Summary of Example 11 can be found [here](#))

Date of Birth	21/04/1950	GMP	Weekly	Yearly
Payment of public service pension benefits - age 60 (SPa 06/05/2010)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00

Did AP<GMP apply at any time during payment?

Yes, as from 21/04/2010 (GMP age) to 05/05/2010 (SPa) and ongoing from 06/05/2010 as member has not claimed state pension

Increase assumptions for the purpose of this example

GMP Increase Order 2015 – Effective on 6 April 2015	3%
Pensions Increase (Review) Order 2015 – Effective on 6 April 2015	5.9%
GMP Increase Order 2016 – Effective on 6 April 2016	3%
Pensions Increase (Review) Order 2016 – Effective on 11 April 2016	5.1%

Pension at 21/04/2010

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440

Total Pension **£10,000.00**

Pension at 06/04/2011 - GMP Increase Order²⁴⁸ applies

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	

²⁴⁸ SI 2011/801 – Increases applied to weekly GMP

Example 11 - Female pensioner entitled to a GMP

Appendix C

Total Pension	£10,015.60	
Pension at 11/04/2011 – s59A and PI (Review) Order applies²⁴⁹		
		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (3.1%)	£32.24	$20 \times 3.1\% = 0.62 \times 52 = 32.24$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (0.1%)	£0.52	$(10 \times 0.1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	$8,440 \times 3.1\% = 261.64$
Total Pension	£10,310.00	
Pension at 06/04/2012 - GMP Increase Order²⁵⁰ applies		
		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£32.24	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,326.12	
Pension at 09/04/2012 - s59A and PI (Review) Order applies²⁵¹		
		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (5.2%)	£87.88	$((20 + 0.62) \times 5.2\% = 1.07) + 0.62 = 1.69) \times 52 = 87.88$
Post 88 GMP	£520.00	

²⁴⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

²⁵⁰ SI 2012/693 – Increases applied to the weekly GMP

²⁵¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 11 - Female pensioner entitled to a GMP

Appendix C

Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.2%) and on existing increases to Post 88 GMP in excess of 3% (5.2%)	£12.48	$((10 + 0.30) \times 2.2\% = 0.23) \times 52 = 11.96$ $(0.01 \times 5.2\% = 0.00) + 0.01 = 0.01 \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,846.21	

Pension at 06/04/2013 - GMP Increase Order²⁵² applies

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£87.88	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£12.48	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,858.17	

Pension at 08/04/2013 - s59A and PI (Review) Order applies²⁵³

Notes

Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (2.2%)	£112.84	$((20 + 1.69) \times 2.2\% = 0.48) + 1.69 = 2.17 \times 52 = 112.84$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.2%)	£13.00	$(0.24 \times 2.2\% = 0.01) + 0.24 = 0.25 \times 52 = 13.00$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£11,085.04	

²⁵² SI 2013/573 – Increases applied to the weekly GMP

²⁵³ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

Example 11 - Female pensioner entitled to a GMP

Appendix C

Pension at 06/04/2014 - GMP Increase Order ²⁵⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£112.84	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£13.00	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£11,100.12	
Pension at 07/04/2014 - PI (Review) Order applies ²⁵⁵		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (2.7%)	£144.04	$((20 + 2.17) \times 2.7\% = 0.60) + 2.17 = 2.77 \times 52 = 144.04$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.7%)	£13.52	$(0.25 \times 2.7\% = 0.01) + 0.25 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,384.44	
Pension at 06/04/2015 - GMP Increase Order ²⁵⁶ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£75.92	$((10 + 1.13) \times 3\% = 0.33) + 1.13 = 1.46 \times 52 = 75.92$

²⁵⁴ SI 2014/5155 – Increases applied to the weekly GMP

²⁵⁵ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

²⁵⁶ For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

Example 11 - Female pensioner entitled to a GMP

Appendix C

Increase (cumulative) applied to Post 88 GMP in excess of 3%	£13.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,168.12
Total Pension	£11,401.60

Pension at 06/04/2015 - PI (Review) Order applies ²⁵⁷		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (5.9%)	£213.72	$((20 + 2.77) \times 5.9\% = 1.34) + 2.77 = 4.11 \times 52 = 213.72$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£75.92	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.9%) and on existing increases to Post 88 GMP in excess of 3% (5.9%)	£31.20	$((10 + 1.13) \times 2.9\% = 0.32) \times 52 = 16.64$ $(0.26 \times 5.9\% = 0.02) + 0.26 = 0.28 \times 52 = 14.56$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.9%)	£1,735.00	$((8,440 + 1,168.12) \times 5.9\% = 566.88) + 1,168.12 = 1,735.00$
Total Pension	£12,055.84	

Pension at 06/04/2016 - GMP Increase Order ²⁵⁸ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£213.72	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£93.60	$((10 + 1.46) \times 3\% = 0.34) + 1.46 = 1.80 \times 52 = 93.60$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£31.20	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,735.00	
Total Pension	£12,073.52	

²⁵⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2. For this example a made up increase of 5.9% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

²⁵⁸ For this example a made up increase of 3.0% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

Example 11 - Female pensioner entitled to a GMP

Appendix C

Pension at 11/04/2016 - PI (Review) Order applies ²⁵⁹		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (5.1%)	£277.68	$((20 + 4.11) \times 5.1\% = 1.23) + 4.11 = 5.34) \times 52 = 277.68$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£93.60	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.1%) and on existing increases to Post 88 GMP in excess of 3% (5.1%)	£45.24	$((10 + 1.46) \times 2.1\% = 0.24) \times 52 = 12.48$ $(0.60 \times 5.1\% = 0.03) + 0.60 = 0.63 \times 52 = 32.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.1%)	£2,253.93	$((8,440 + 1,735.00) \times 5.1\% = 518.93) + 1,735.00 = 2,253.93$
Total Pension	£12,670.45	
Pension at 06/04/2017 - GMP Increase Order ²⁶⁰ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£277.68	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1%)	£99.84	$((10 + 1.80) \times 1\% = 0.12) + 1.80 = 1.92) \times 52 = 99.84$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£45.24	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£2,253.93	
Total Pension	£12,676.69	
Pension at 10/04/2017 - PI (Review) Order applies ²⁶¹		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (1.0%)	£290.68	$((20 + 5.34) \times 1.0\% = 0.25) + 5.34 = 5.59) \times 52 = 290.68$
Post 88 GMP	£520.00	

²⁵⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraph 2(a) and 3. For this example a made up increase of 5.1% has been used in order to be able to illustrate the appropriate methodology to use in Example 10

²⁶⁰ SI 2017/220 – Increases applied to the weekly GMP

²⁶¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 3 December 2018 paragraphs 2(a) and 3, and SI 2017/417

Example 11 - Female pensioner entitled to a GMP

Appendix C

Increase (cumulative) applied to Post 88 GMP capped at 3%	£99.84	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (1.0%)	£45.76	$(0.87 \times 1.0\% = 0.01) + 0.87 = 0.88 \times 52 = 45.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£2,360.87	$((8,440 + 2,253.93) \times 1.0\% = 106.94) + 2,253.93 = 2,360.87$
Total Pension	£12,797.15	

Example 12 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Male scheme member – taking payment of benefits at age 65 (Summary of example 12 can be found here)				
Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP $<$ GMP at commencement of pension?	No.			
Pension at 21/04/2010				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00		10,000 - 1,040 - 520 = 8,440	
Total Pension	£10,000.00			
Pension at 06/04/2011 - GMP Increase Order²⁶² applies				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60		(10 X 3% = 0.30) x 52 = 15.60	
Excess over GMP Pension	£8,440.00			
Total Pension	£10,015.60			
Pension at 11/04/2011 – PI (Review) Order applies²⁶³				Notes
Pre 88 GMP	£1,040.00			
Post 88 GMP	£520.00			
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60			
Excess over GMP Pension	£8,440.00			
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64		8,440 x 3.1% = 261.64	
Total Pension	£10,277.24			

²⁶² SI 2011/801 – Increases applied to weekly GMP

²⁶³ SI 2011/827

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pension at 06/04/2012 - GMP Increase Order ²⁶⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,293.36	

Pension at 09/04/2012 - PI (Review) Order applies ²⁶⁵		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,745.85	

Pension at 06/04/2013 - GMP Increase Order ²⁶⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84) \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,757.81	

²⁶⁴ SI 2012/693 – Increases applied to the weekly GMP

²⁶⁵ SI 2012/782

²⁶⁶ SI 2013/573 – Increases applied to the weekly GMP

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pension at 08/04/2013 - PI (Review) Order applies ²⁶⁷		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	((8,440 + 714.13) x 2.2% = 201.39) + 714.13 = 915.52
Total Pension	£10,959.20	
Pension at 06/04/2014 - GMP Increase Order ²⁶⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	(((10 + 0.84) x 2.7% = 0.21) + 0.84 = 1.13) x 52 = 58.76
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£10,974.28	
Pension at 07/04/2014 - PI (Review) Order applies ²⁶⁹		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	((8,440 + 915.52) x 2.7% = 252.60) + 915.52 = 1,168.12
Total Pension	£11,226.88	Pension at rate of £11,226.88 ceases 31/05/2014

²⁶⁷ SI 2013/604

²⁶⁸ SI 2014/5155 – Increases applied to the weekly GMP

²⁶⁹ SI 2014/668

Example 12 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

AP $<$ GMP from 01/06/2014

Pension to be recalculated and new rate paid from 01/06/2014

Male scheme member – taking payment of benefits at age 65

Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP $<$ GMP at commencement of pension?	No.			
Has pensioner become AP $<$ GMP?	Yes, as from 01/06/2014			

Pension at 21/04/2010		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440
Total Pension	£10,000.00	

Pension at 06/04/2011 - GMP Increase Order²⁷⁰ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	
Total Pension	£10,015.60	

Pension at 11/04/2011 – s59A and PI (Review) Order applies²⁷¹		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (3.1%)	£32.24	20 x 3.1% = 0.62 x 52 = 32.24
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	

²⁷⁰ SI 2011/801 – Increases applied to weekly GMP

²⁷¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Increase (cumulative) applied to Post 88 GMP in excess of 3% (0.1%)	£0.52	$(10 \times 0.1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	$8,440 \times 3.1\% = 261.64$
Total Pension	£10,310.00	

Pension at 06/04/2012 - GMP Increase Order²⁷² applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£32.24	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,326.12	

Pension at 09/04/2012 - s59A and PI (Review) Order applies²⁷³		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (5.2%)	£87.88	$((20 + 0.62) \times 5.2\% = 1.07) + 0.62 = 1.69) \times 52 = 87.88$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.2%) and on existing increases to Post 88 GMP in excess of 3% (5.2%)	£12.48	$((10 + 0.30) \times 2.2\% = 0.23) \times 52 = 11.96$ $(0.01 \times 5.2\% = 0.00) + 0.01 = 0.01 \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,846.21	

²⁷² SI 2012/693 – Increases applied to the weekly GMP

²⁷³ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 12 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pension at 06/04/2013 - GMP Increase Order²⁷⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£87.88	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£12.48	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,858.17	

Pension at 08/04/2013 - s59A and PI (Review) Order applies²⁷⁵		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (2.2%)	£112.84	$((20 + 1.69) \times 2.2\% = 0.48) + 1.69 = 2.17 \times 52 = 112.84$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.2%)	£13.00	$(0.24 \times 2.2\% = 0.01) + 0.24 = 0.25 \times 52 = 13.00$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£11,085.04	

Pension at 06/04/2014 - GMP Increase Order²⁷⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£112.84	
Post 88 GMP	£520.00	

²⁷⁴ SI 2013/573 – Increases applied to the weekly GMP

²⁷⁵ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

²⁷⁶ SI 2014/5155 – Increases applied to the weekly GMP

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£13.00	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£11,100.12	

Pension at 07/04/2014 - s59A and PI (Review)	Notes	
Order applies²⁷⁷		
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (2.7%)	£144.04	$((20 + 2.17) \times 2.7\% = 0.60) + 2.17 = 2.77 \times 52 = 144.04$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.7%)	£13.52	$(0.25 \times 2.7\% = 0.01) + 0.25 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,384.44	

Pension payable from 01/06/2014	Notes	
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.7%)	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,384.44	

²⁷⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pension at 06/04/2015 - GMP Increase Order²⁷⁸ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1.2%)	£65.52	$((10 + 1.13) \times 1.2\% = 0.13) + 1.13 = 1.26) \times 52 = 65.52$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,391.20	

Pension at 06/04/2015 - s59A and PI (Review) Order applies²⁷⁹		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (1.2%)	£158.08	$((20 + 2.77) \times 1.2\% = 0.27) + 2.77 = 3.04) \times 52 = 158.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3% (1.2%)	£13.52	$(0.26 \times 1.2\% = 0.00) + 0.26 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.2%)	£1,283.42	$((8,440 + 1,168.12) \times 1.2\% = 115.30) + 1,168.12 = 1,283.42$
Total Pension	£11,520.54	

²⁷⁸ SI 2015/470 – Increases applied to the weekly GMP

²⁷⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2015/671

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

AP=>GMP from 01/10/2015; GMP as at 21/04/2010 to apply

Pension to be recalculated and new rate paid from 01/10/2015

Male scheme member – taking payment of benefits at age 65

Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP<GMP at commencement of pension?	No.			
Has pensioner been AP<GMP?	Yes, between 01/06/2014 and 30/09/2015			
Has AP again become =>GMP?	Yes, AP=>GMP from 01/10/2015; GMP as at 21/04/2010 to apply			

Pension at 21/04/2010 **Notes**

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440
Total Pension	£10,000.00	

Pension at 06/04/2011 - GMP Increase Order²⁸⁰ applies **Notes**

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	
Total Pension	£10,015.60	

Pension at 11/04/2011 – PI (Review) Order applies²⁸¹ **Notes**

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Excess over GMP Pension	£8,440.00	

²⁸⁰ SI 2011/801 – Increases applied to weekly GMP

²⁸¹ SI 2011/827

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	8,440 x 3.1% = 261.64
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Total Pension	£10,277.24	
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Pension at 06/04/2012 - GMP Increase Order²⁸² applies

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	(((10 + 0.30) x 3% = 0.31) + 0.30 = 0.61) x 52 = 31.72
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	

Total Pension	£10,293.36	
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Pension at 09/04/2012 - PI (Review) Order applies²⁸³

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	((8,440 + 261.64) x 5.2% = 452.49) + 261.64 = 714.13

Total Pension	£10,745.85	
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Pension at 06/04/2013 - GMP Increase Order²⁸⁴ applies

Notes

Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	(((10 + 0.61) x 2.2% = 0.23) + 0.61 = 0.84) x 52 = 43.68
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	

²⁸² SI 2012/693 – Increases applied to the weekly GMP

²⁸³ SI 2012/782

²⁸⁴ SI 2013/573 – Increases applied to the weekly GMP

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date

Appendix C

Total Pension	£10,757.81	
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Pension at 08/04/2013 - PI (Review) Order applies²⁸⁵		Notes
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Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£10,959.20	

Pension at 06/04/2014 - GMP Increase Order²⁸⁶ applies		Notes
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Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£10,974.28	

Pension at 07/04/2014 - PI (Review) Order applies²⁸⁷		Notes
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Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,226.88	

²⁸⁵ SI 2013/604

²⁸⁶ SI 2014/5155 – Increases applied to the weekly GMP

²⁸⁷ SI 2014/668

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pension at 06/04/2015 - GMP Increase Order²⁸⁸ applies		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1.2%)	£65.52	$((10 + 1.13) \times 1.2\% = 0.13) + 1.13 = 1.26) \times 52 = 65.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,233.64	

Pension at 06/04/2015 - PI (Review) Order applies²⁸⁹		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.2%)	£1,283.42	$((8,440 + 1,168.12) \times 1.2\% = 115.30) + 1,168.12 = 1,283.42$
Total Pension	£11,348.94	

Pension payable from 01/10/2015		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,348.94	

²⁸⁸ SI 2015/470 – Increases applied to the weekly GMP

²⁸⁹ SI 2015/671

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pension at 06/04/2016 - GMP Increase Order²⁹⁰ applies		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (0%)	£65.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,348.94	

Pension at 11/04/2016 - PI (Review) Order applies²⁹¹		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (0%)	£1,283.42	
Total Pension	£11,348.94	

Pension at 06/04/2017 - GMP Increase Order²⁹² applies		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1%)	£71.24	$((10 + 1.26) \times 1\% = 0.11) + 1.26 = 1.37 \times 52 = 71.24$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,354.66	

Pension at 10/04/2017 - PI (Review) Order applies²⁹³		Notes
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²⁹⁰ No GMP increase order was issued for 2016

²⁹¹ No PI order was issued for 2016

²⁹² SI 2017/220 – Increases applied to the weekly GMP

²⁹³ SI 2017/417

Example 12 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the GMP date **Appendix C**

Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£71.24	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£1,380.65	$((8,440 + 1,283.42) \times 1.0\% = 97.23) + 1,283.42 = 1,380.65$
Total Pension	£11,451.89	

Example 13 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the AP \Rightarrow GMP from date **Appendix C**

Male scheme member – taking payment of benefits at age 65 (Summary of example 13 can be found [here](#))

Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00

Was AP $<$ GMP at commencement of pension? No.

Pension at 21/04/2010		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440
Total Pension	£10,000.00	

Pension at 06/04/2011 - GMP Increase Order²⁹⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	
Total Pension	£10,015.60	

Pension at 11/04/2011 – PI (Review) Order applies²⁹⁵		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	8,440 x 3.1% = 261.64
Total Pension	£10,277.24	

²⁹⁴ SI 2011/801 – Increases applied to weekly GMP

²⁹⁵ SI 2011/827

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Pension at 06/04/2012 - GMP Increase Order²⁹⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,293.36	

Pension at 09/04/2012 - PI (Review) Order applies²⁹⁷		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,745.85	

Pension at 06/04/2013 - GMP Increase Order²⁹⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84) \times 52 = 43.68$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,757.81	

²⁹⁶ SI 2012/693 – Increases applied to the weekly GMP

²⁹⁷ SI 2012/782

²⁹⁸ SI 2013/573 – Increases applied to the weekly GMP

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Pension at 08/04/2013 - PI (Review) Order applies²⁹⁹		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	((8,440 + 714.13) x 2.2% = 201.39) + 714.13 = 915.52
Total Pension	£10,959.20	

Pension at 06/04/2014 - GMP Increase Order³⁰⁰ applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	(((10 + 0.84) x 2.7% = 0.21) + 0.84 = 1.13) x 52 = 58.76
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£10,974.28	

Pension at 07/04/2014 - PI (Review) Order applies³⁰¹		Notes
Pre 88 GMP	£1040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	((8,440 + 915.52) x 2.7% = 252.60) + 915.52 = 1,168.12
Total Pension	£11,226.88	Pension at rate of £11,226.88 ceases 31/05/2014

²⁹⁹ SI 2013/604

³⁰⁰ SI 2014/5155 – Increases applied to the weekly GMP

³⁰¹ SI 2014/668

Example 13 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the AP \Rightarrow GMP from date **Appendix C**

AP $<$ GMP from 01/06/2014

Pension to be recalculated and new rate paid from 01/06/2014

Male scheme member – taking payment of benefits at age 65

Date of Birth	21/04/1945	GMP	Weekly	Yearly
Payment of public service pension benefits - age 65 (SPa 21/04/2010 – age 65)	21/04/2010	Pre 88	£20.00	£1,040.00
		Post 88	£10.00	£520.00
Was AP $<$ GMP at commencement of pension?	No.			
Has pensioner become AP $<$ GMP?	Yes, as from 01/06/2014			

Pension at 21/04/2010		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Excess over GMP Pension (Total Pension less total GMP)	£8,440.00	10,000 - 1,040 - 520 = 8,440
Total Pension	£10,000.00	

Pension at 06/04/2011 - GMP Increase Order³⁰² applies		Notes
Pre 88 GMP	£1,040.00	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£15.60	(10 X 3% = 0.30) x 52 = 15.60
Excess over GMP Pension	£8,440.00	
Total Pension	£10,015.60	

Pension at 11/04/2011 – s59A and PI (Review) Order applies³⁰³		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (3.1%)	£32.24	20 x 3.1% = 0.62 x 52 = 32.24
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£15.60	

³⁰² SI 2011/801 – Increases applied to weekly GMP

³⁰³ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2011/827

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Increase (cumulative) applied to Post 88 GMP in excess of 3% (0.1%)	£0.52	$(10 \times 0.1\% = 0.01) \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (3.1%)	£261.64	$8,440 \times 3.1\% = 261.64$
Total Pension	£10,310.00	

Pension at 06/04/2012 - GMP Increase Order³⁰⁴ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£32.24	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (3%)	£31.72	$((10 + 0.30) \times 3\% = 0.31) + 0.30 = 0.61) \times 52 = 31.72$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£0.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£261.64	
Total Pension	£10,326.12	

Pension at 09/04/2012 - s59A and PI (Review) Order applies³⁰⁵		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (5.2%)	£87.88	$((20 + 0.62) \times 5.2\% = 1.07) + 0.62 = 1.69) \times 52 = 87.88$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£31.72	
Increase (cumulative) applied to Post 88 GMP in excess of 3% (2.2%) and on existing increases to Post 88 GMP in excess of 3% (5.2%)	£12.48	$((10 + 0.30) \times 2.2\% = 0.23) \times 52 = 11.96$ $(0.01 \times 5.2\% = 0.00) + 0.01 = 0.01 \times 52 = 0.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (5.2%)	£714.13	$((8,440 + 261.64) \times 5.2\% = 452.49) + 261.64 = 714.13$
Total Pension	£10,846.21	

³⁰⁴ SI 2012/693 – Increases applied to the weekly GMP

³⁰⁵ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2012/782

Example 13 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the AP \Rightarrow GMP from date **Appendix C**

Pension at 06/04/2013 - GMP Increase Order³⁰⁶ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£87.88	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (2.2%)	£43.68	$((10 + 0.61) \times 2.2\% = 0.23) + 0.61 = 0.84 \times 52 = 43.68$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£12.48	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£714.13	
Total Pension	£10,858.17	

Pension at 08/04/2013 - s59A and PI (Review) Order applies³⁰⁷		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP (2.2%)	£112.84	$((20 + 1.69) \times 2.2\% = 0.48) + 1.69 = 2.17 \times 52 = 112.84$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£43.68	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.2%)	£13.00	$(0.24 \times 2.2\% = 0.01) + 0.24 = 0.25 \times 52 = 13.00$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.2%)	£915.52	$((8,440 + 714.13) \times 2.2\% = 201.39) + 714.13 = 915.52$
Total Pension	£11,085.04	

Pension at 06/04/2014 - GMP Increase Order³⁰⁸ applies		Notes
Pre 88 GMP	£1,040.00	
Increase (cumulative) applied to Pre 88 GMP	£112.84	
Post 88 GMP	£520.00	

³⁰⁶ SI 2013/573 – Increases applied to the weekly GMP

³⁰⁷ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2013/604

³⁰⁸ SI 2014/5155 – Increases applied to the weekly GMP

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Increase (cumulative) applied to Post 88 GMP capped at 3% (2.7%)	£58.76	$((10 + 0.84) \times 2.7\% = 0.21) + 0.84 = 1.13 \times 52 = 58.76$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£13.00	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£915.52	
Total Pension	£11,100.12	

Pension at 07/04/2014 - s59A and PI (Review)

Notes

Order applies³⁰⁹

Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (2.7%)	£144.04	$((20 + 2.17) \times 2.7\% = 0.60) + 2.17 = 2.77 \times 52 = 144.04$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76	
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.7%)	£13.52	$(0.25 \times 2.7\% = 0.01) + 0.25 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (2.7%)	£1,168.12	$((8,440 + 915.52) \times 2.7\% = 252.60) + 915.52 = 1,168.12$
Total Pension	£11,384.44	

Pension payable from 01/06/2014

Notes

Pre 88 GMP	£1040.00
Increase (cumulative) applied to Pre 88 GMP	£144.04
Post 88 GMP	£520.00
Increase (cumulative) applied to Post 88 GMP capped at 3%	£58.76
Increase (cumulative) applied to increases on Post 88 GMP in excess of 3% (2.7%)	£13.52
Excess over GMP Pension	£8,440.00
Increase (cumulative) applied to excess over GMP Pension	£1,168.12
Total Pension	£11,384.44

³⁰⁹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2014/668

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Pension at 06/04/2015 - GMP Increase Order ³¹⁰ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£144.04	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1.2%)	£65.52	$((10 + 1.13) \times 1.2\% = 0.13) + 1.13 = 1.26) \times 52 = 65.52$
Increase (cumulative) applied to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,168.12	
Total Pension	£11,391.20	

Pension at 06/04/2015 - s59A and PI (Review) Order applies ³¹¹		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP (1.2%)	£158.08	$((20 + 2.77) \times 1.2\% = 0.27) + 2.77 = 3.04) \times 52 = 158.08$
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3% (1.2%)	£13.52	$(0.26 \times 1.2\% = 0.00) + 0.26 = 0.26 \times 52 = 13.52$
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.2%)	£1,283.42	$((8,440 + 1,168.12) \times 1.2\% = 115.30) + 1,168.12 = 1,283.42$
Total Pension	£11,520.54	

³¹⁰ SI 2015/470 – Increases applied to the weekly GMP

³¹¹ Section 59A of Social Security Pensions Act 1975 – Ministerial Direction dated 6 July 2000 paragraph 2 and SI 2015/671

Example 13 - a pensioner who is initially AP \geq GMP, becomes AP $<$ GMP and subsequently again becomes AP \geq GMP with the “GMP to apply as at date” being the same as the AP \Rightarrow GMP from date **Appendix C**

AP \Rightarrow GMP from 01/10/2015; GMP as at 01/10/2015 to apply

Therefore, no recalculation is required.

Pension payable from 01/10/2015		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,520.54	

Pension at 06/04/2016 - GMP Increase Order³¹² applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (0%)	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,520.54	

³¹² No GMP increase order was issued for 2016

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Pension at 11/04/2016 - PI (Review) Order applies ³¹³		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3%	£65.52	
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (0%)	£1,283.42	
Total Pension	£11,520.54	

Pension at 06/04/2017 - GMP Increase Order ³¹⁴ applies		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	
Increase (cumulative) applied to Post 88 GMP capped at 3% (1%)	£71.24	(((10 + 1.26) x 1% = 0.11) + 1.26 = 1.37) x 52 = 71.24
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension	£1,283.42	
Total Pension	£11,526.26	

Pension at 10/04/2017 - PI (Review) Order applies ³¹⁵		Notes
Pre 88 GMP	£1040.00	
Increase (cumulative) applied to Pre 88 GMP	£158.08	
Post 88 GMP	£520.00	

³¹³ No PI order was issued for 2016

³¹⁴ SI 2017/220 – Increases applied to the weekly GMP

³¹⁵ SI 2017/417

Example 13 - a pensioner who is initially AP>=GMP, becomes AP<GMP and subsequently again becomes AP>=GMP with the “GMP to apply as at date” being the same as the AP=>GMP from date **Appendix C**

Increase (cumulative) applied to Post 88 GMP capped at 3%	£71.24	
Increase (cumulative) applied to existing increases to Post 88 GMP in excess of 3%	£13.52	
Excess over GMP Pension	£8,440.00	
Increase (cumulative) applied to excess over GMP Pension (1.0%)	£1,380.65	$((8,440 + 1,283.42) \times 1.0\% = 97.23) + 1,283.42 = 1,380.65$
Total Pension	£11,623.49	