



HM Prison &
Probation Service

Pensions



Current Local Government Pension Scheme (LGPS) eligible members

If you are a current eligible member of the LGPS (whether making contributions into the pension or not), on transferring across to the NPS you will remain as a member of the pension scheme under the Greater Manchester Pension Fund (GMPF).

As a new employee of the NPS from 26 June 2021, GMPF will set up a new pension pot within the scheme and the benefits already accrued up to 25 June will be preserved. You will be contacted by GMPF and given the option to either build up a second pension in the scheme or roll your pensions together. You will be given 12 months to consider your options and make a decision.

If you have opted out of making contributions into the pension, and wish to do so on taking up post in NPS, you will be given the option to do so within the first few months of joining.



New members to the Local Government Pension Scheme

For those who are currently not a member of the Local Government Pension Scheme (LGPS) via the Greater Manchester Pension Fund (GMPF) you will be enrolled into this scheme on joining the NPS.

The pension is a career average scheme (CARE) and the amount of pension benefit is calculated on an annual basis against the amount of pensionable pay received by the individual in each scheme year (1 April to 31 March).

The amount of pensionable pay is then multiplied by 2.04% to calculate the pension the individual earns in that scheme year. The amount of pension earned each year is also increased by the cost living at the end of the scheme year.



GMPF will provide you with an estimate of the benefits you would be due on taking retirement at Normal Pension Age.

Contributions

NPS pay employer contributions of 29.6%, of your pensionable pay, into the pension on your behalf; and the contributions you make will depend on your annual pensionable rate of pay (please see table below).

Band	Annual Pensionable Pay	Contribution Rate
1	Up to £14,600	2.75%
2	£14,601 to £22,900	5.8%
3	£22,901 to £37,200	6.5%
4	£37,201 to £47,100	6.8%
5	£47,101 to £65,900	8.9%
6	£65,901 to £93,400	9.9%
7	£93,401 to £110,000	10.5%
8	£110,001 to £165,000	11.4%
9	£165,001 or more	12.5%

Example of a career average pension calculation

Mary joined the LGPS on 1 April 2016 on a pensionable pay of £19,000 per annum. During this first year in the scheme she earned £387.60 of pension ($£19,000 \times 2.04\%$).

Her pensionable pay rises to £19,760 from 1 April the following year, making her pension earnings £403.10 in year two.

The pension earned in year one would be increased by the cost of living (2.5%) to £397.39. Adding this to amount of pension earned in year two, the amount earned so far would be £800.39 (accumulated amount of annual pension benefit). The pension earned each year would be added to the accumulated figure (inflation linked), increasing the amount of annual pension benefit payable on retiring. If we assume Mary is at the top of the pay range and is paying into the LGPS for ten years before retiring, her annual pension would be around £4,496.71.

Example of a career average pension calculation, continued..

Year in service	Accumulated Total	Cost of Living Increase	Earned in Pension Year	Accumulative Pension Benefit
Year 1			£387.60	£387.60
Year 2	£387.60	£9.69	£403.10	£800.39
Year 3	£800.39	£20.01	£403.10	£1,223.50
Year 4	£1,223.50	£30.58	£403.10	£1,657.18
Year 5	£1,657.18	£41.43	£403.10	£2,101.71
Year 6	£2,101.71	£52.54	£403.10	£2,557.35
Year 7	£2,557.35	£63.93	£403.10	£3,024.38
Year 8	£3,024.38	£75.61	£403.10	£3,503.09
Year 9	£3,503.09	£87.58	£403.10	£3,993.77
Year 10	£3,993.77	£99.84	£403.10	£4,496.71

My Pension Portal



You can access your personal LGPS record on-line through the My Pension portal. My Pension enables you to:

- contact GMPF directly with a query
- view and change your nominated beneficiaries (e.g. death nomination)
- see a simplified version of your pension records
- tell GMPF of a change in address, telephone number or e-mail address

Registering and activating your Pension account is simple. To register, or to find out more information, go to www.gmpf.org.uk.

For those eligible members who already have an active portal account, there should be no change to your log-in.

Current Civil Service Pension Scheme eligible members

For those who are a current member of the Civil Service Pension Scheme (Alpha) you will remain in this scheme on joining the NPS with no break in service.

The Civil Service Pension is administered by MyCSP, and this will continue on transferring into the NPS.

To access the MyCSP Pension Portal you will need to follow the instructions below and have a membership number.



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New member to the Civil Service Pension Scheme

For those employees in-scope to transfer into the NPS who are not able to become a member of the LGPS, they may be enrolled into the Civil Service Pension scheme, which is called the Alpha scheme.

The Alpha pension is a career average scheme (CARE) and the amount of pension benefit is calculated on an annual basis against the amount of pensionable pay received by the individual in each scheme year (1 April to 31 March).

The amount of pensionable pay is then multiplied by 2.3% to calculate the pension the individual earns in that scheme year. The amount of pension earned each is also increased by the cost living at the end of the scheme year. See example of CARE pension shown above



Contributions

Employee Contributions

Banding	Annualised Rate of Pensionable Pay Earnings	Contribution Rate
1	£0 to £22,600	4.60%
2	£22,601 to £54,900	5.45%
3	£54,901 to £150,000	7.35%
4	£150,001 up	8.05%

Employer Contributions

Banding	Annualised Rate of Pensionable Pay Earnings	Contribution Rate
1	£0 to £23,000	26.60%
2	£23,001 to £45,500	27.10%
3	£45,501 to £77,000	27.90%
4	£77,001 up	30.30%

Civil Service Pension Scheme

The Civil Service Pension Scheme is administered by MyCSP, and the below link takes you to their website.

<https://www.mycsp.co.uk/>

Once you have a membership number, you may be able to log onto the Pensions Portal (details are attached below on how to register)



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The rules and details of the scheme can be found on the Civil Service Pension website at the following link

<https://www.civilservicepensionscheme.org.uk/>

