



Government Actuary's Department

Teachers' Pension Scheme

Actuarial valuation as at 31 March 2012
Report on data used for experience analysis

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1 Introduction

- 1.1 This report is addressed to the Department for Education (DfE). It is also being made available to the Teachers' Pension Scheme Discussion Forum as part of the consultation process relating to the actuarial valuation of the Teachers' Pension Scheme (TPS or 'the Scheme') which is being carried out as at 31 March 2012. This report should not be reproduced or disseminated to other parties without prior consent. The Government Actuary's Department (GAD) does not accept any liability to third parties, whether or not it has agreed to the disclosure.
- 1.2 The purposes of this report are:
- to discuss and summarise the member experience data provided and to be used for the purposes of analysing the Scheme's experience over the period 1 April 2008 to 31 March 2012¹
 - to ensure that users of the valuation report understand the issues relating to the data used and in particular those issues that may have a material impact on the valuation result.
- 1.3 Membership data used for the actuarial valuation calculations are the subject of a separate report.
- 1.4 All data provided and discussed in this report were supplied by Teachers' Pensions (TP), the Scheme's administrators. Annual accounts for the relevant period are publicly available.
- 1.5 In preparing this report, GAD has relied on data and other information supplied by TP as described in the report. Any checks that GAD has made on this information are limited to those described in the report, including any checks on the overall reasonableness and consistency of the data. These checks do not represent a full independent audit of the data supplied. In particular, GAD has relied on the general completeness and accuracy of the information supplied without independent verification.
- 1.6 The contents of this report have been discussed and agreed with DfE, which has confirmed that it is content that the resulting data is appropriate for use in the 2012 actuarial review of the TPS.
- 1.7 Throughout this report the totals given for summed data may not be exactly the same as the sum of the components shown due to rounding effects.

¹ the 'analysis period'



2 Description of data provided

2.1 TP provided membership data by way of movement forms for each Scheme year which detail the number of active members, deferred pensioners and pensioners at the start and end of the year, along with the numbers of entrants and exits from each group within the year. Separate forms are provided for

- males and females
- NPA 60, NPA 65 and Mixed Service members (for actives and deferreds)
- different past service levels (for deferreds)

2.2 Data on each form is grouped by age.

Movement data – actives

2.3 TP collect data on active members through a system of annual returns supplying data on all employed members. Where TP has not yet received the annual return for a given year for a member, the member has been excluded entirely from the movement form provided in respect of that Scheme year.

2.4 The data items provided for active members are set out in Appendix A.

Movement data – deferreds

2.5 The data items provided for deferred members are set out in Appendix B.

Movement data – pensioners

2.6 Separate forms are provided for pensioner members and dependants. In addition to the numbers of entrants and exits over the year, separate forms are provided for pensioners showing the number of pensioner deaths which give rise to payment of a pension to a dependant and this information is analysed to inform the proportion married assumption. The data also provides information on the age difference between deceased members and their dependants and this information is analysed to inform the assumptions around the age difference between current members and their spouse or partner.

2.7 The data items provided for pensioner members are set out in Appendix C.

Year-end data

2.8 TP also provided a full valuation extract for each group as at 31 March 2012, with data in respect of each individual member at this date. The full valuation extract for individual active members included salary details at each year end over the analysis period which enabled pay information to be tracked on a member-by-member basis, thus enabling an analysis of pay progression to be undertaken.

2.9 The key items of the year-end data as used for the pay progression analysis for actives are shown in Appendix D.



Additional data

- 2.10 Pension amounts data was provided for each Scheme year over the analysis period, which showed the total pensions in payment at the start and end of the year, along with the total new pensions coming into payment and total pensions ceasing due to deaths or other reasons over the year. The data was split between males and females and whether the member was a pensioner or a dependant, and grouped by age. This data was used to analyse the mortality experience for the Scheme over the analysis period on an 'amounts' basis. The data items provided in each data form are set out in Appendix E.
- 2.11 Additional data showing the experience of retiring members electing to take (additional) lump sum by commutation of pension was provided in respect of the period 1 January 2007 to 31 December 2012. This data was only provided in respect of those members eligible to commute part of their pension and the data items provided for each retiring member are set out in Appendix F.
- 2.12 Additional data showing the experience of members withdrawing from and re-joining the Scheme were provided in respect of the period 1 April 1997 to 31 March 2007. The data was split between male and female members, and also by those with less than 2 years' service and those with at least 2 years' service. The data was grouped by age. This data was used to determine the probability that a member would not re-join the Scheme within 5 years after withdrawing and enabled net withdrawal rates to be derived. The data items provided in each data form are set out in Appendix G.

Accounting information

- 2.13 Published Annual Accounts were available for the full analysis period. These include summaries of the Scheme's membership and membership movements for each accounting period as summarised in section 4.



3 Checks carried out on the data

Reconciliation of movements data

- 3.1 The main check carried out on the data is a reconciliation of movements with the numbers of members in each of the membership categories at the start and end of the analysis period. The reconciliation comprises two parts:
- within years, reconciling the movements recorded for a given Scheme year with the numbers at the start and end of that year
 - between years, checking that the numbers recorded at the end of one Scheme year are consistent with those recorded at the start of the next year.
- 3.2 The data generally reconciles well within years but there are significant discrepancies between years. These discrepancies are discussed further in Section 4.

Comparison against Annual Accounts

- 3.3 A comparison of the membership movements as recorded in the valuation data with those shown in the Annual Accounts is set out in Section 4. This highlights some discrepancies between the two sources of information and this is discussed further in Section 4.

Other checks carried out on movement data

Retirements

- 3.4 The number of retirements from the active and deferred movement data forms was compared with the number of new pension awards on the pensioner movement forms. The number of retirements from the active movement forms is used to set the age retirement assumptions.
- 3.5 The pensioner movement forms recorded around 125,000 retirements over the analysis period whereas the active and deferred movement forms recorded around 120,000 retirements in total over the analysis period. Part of the reason for this difference is due to the active and deferred forms not capturing all re-employed pensioner retirements from Elected Further Employment (EFE) status, whereas the pensioner forms do. These members have been excluded from the age retirement experience analysis. The EFE members generally have short service and so do not represent a significant liability. Therefore, we do not consider that excluding them will have a material impact on our analysis and the recommended age retirement rates.

Withdrawals

- 3.6 The number of withdrawals to deferred status recorded on the active forms was compared with the number of new deferred members in the deferred forms. The number of withdrawals recorded on the active forms is used to set the withdrawal assumption.



- 3.7 The deferred movement forms record around 199,000 new deferred members over the analysis period whereas the active movement forms record around 223,000 withdrawals over the period. It is difficult to directly compare the number of withdrawals between the two forms, as the recording of a withdrawal may differ on each form depending on a member's status at the start and end of the year. However, there is a significant difference between the two numbers indicating possible discrepancies with the number of withdrawals recorded on the forms.
- 3.8 The active movements form separately record two groups of withdrawals:
- members leaving during the Scheme year
 - members whose last day of service was 31 March of the previous Scheme year.
- 3.9 We are aware of two problems with the recording of the second group. Firstly, and most importantly, TP investigated a sample of the members recorded as leaving on 31 March each year and advised that this is likely due to missing service that has not been supplied by employers, rather than members actually leaving the Scheme on this date. Around 23,000 withdrawals were recorded in respect of members whose last day in service was 31 March. As these are unlikely to be genuine withdrawals, we have therefore excluded these members from our withdrawal analysis.
- 3.10 Secondly, we understand the forms may not capture the withdrawals of members whose last day of service is 31 March and return to service with a break of at least a year. Including such members would increase the total number of withdrawals recorded on the active movement forms, increasing the possible discrepancy with the deferred forms. However, we would not expect 31 March to be a particularly common date of withdrawal (it does not generally correspond to the end of a term) and so we would not expect many members in this group. If there are a significant number then it would seem likely that the recording issues described in paragraph 3.9 might also affect this group.
- 3.11 Therefore, the number of withdrawals recorded in the active movement forms as leaving during the scheme year has been used in our withdrawal analysis. There are around 200,000 such withdrawals over the analysis period. This is very close to the number of new deferreds recorded on the deferred movements forms. However, due to known differences between the specification of the forms this does not mean that the two sets of data are entirely consistent.
- 3.12 As explained above, there is some uncertainty surrounding the withdrawal experience over the analysis period. We have excluded all withdrawals recorded with a last day of service of 31 March, though some of these may be genuine. We have also excluded a similar, probably small, group not recorded on the forms. If we are understating the number of withdrawals then the withdrawal rate assumed for the valuation will be too low and the costs and liabilities of the Scheme will be overstated. Our report *Teachers' Pension Scheme: Actuarial Valuation as at 31 March 2012: Advice on assumptions* dated 9 June 2014 provides some illustration of the potential effects of this.



Re-entrants

- 3.13 The number of re-entrants to active status recorded on the active and deferred forms was checked for consistency. This data is not used in our assumptions analysis but the movements recorded on both forms were used to check the consistency between the forms, and there were some potential discrepancies. However, as for withdrawals, it is difficult to directly compare the number of re-entrants between the active and deferred movement forms.

Comparison against 31 March 2012 individual data

- 3.14 The total number of members as at 31 March 2012 recorded in the active, deferred and pensioner forms was compared with the individual membership data as at 31 March 2012 provided for the actuarial valuation calculations. The total number of active members in both sets of data ties up when allowing for those members known to be excluded from the movement form due a 2011-12 annual return not being received. The number of deferred and pensioner members reconciles in both sets of data.

Checks carried out on additional data

- 3.15 Pensioner amounts data: The data forms generally reconciled well within and between years. The number of members and pension roll data as at 31 March 2012 was consistent with the membership data provided for actuarial valuation calculations and with the amounts shown in the Annual Accounts.
- 3.16 The pensioner amount data is grouped by age. An additional extract was provided showing the individual data for a select age group over the period 2008-09 to 2011-12. Analysis of this individual data acted as a check that there was no unexpected or unreasonable bias in the data regarding the pension size of those who died compared with the pension size of other pensioners, which would not be as apparent in the grouped data.
- 3.17 Commutation data: The data items provided in respect of each individual member were checked for consistency, ie a member's lump sum paid as a result of commutation was consistent with the member's pre-commutation and post-commutation pension amounts. Of the 134,000 members that commutation data was provided for, 21,000 members were excluded from the analysis as the data items provided were found to be inconsistent. We do not expect this to introduce bias into the analysis.



- 3.18 Withdrawal data over 1997-2007: The total number of withdrawals each year were compared for consistency, and within each year reasonableness checks were carried out on the number of withdrawals at each age (eg to check withdrawals at older ages were genuine withdrawals and did not include retirements). The number of withdrawals for some of the years were also checked for consistency with the movements data provided for the 2008 valuation. The 2008 valuation data recorded about 15% more withdrawals. We would not expect the two sources to reconcile perfectly because of the time between the extracts being run (during which adjustments will have been made to the data) and differences between which members are classified as withdrawals. Ideally the two sets of data would reconcile more closely. It is possible that this discrepancy will mean that the proportion of members who return within five years will be slightly understated, which would lead to slightly lower net withdrawal rates. However, the impact is likely to be small compared to the potential impact from the uncertainty over the number of withdrawals between 2008 and 2012 (see paragraphs 4.2 to 4.10).



4 Membership movements

- 4.1 The tables below summarise the membership movements recorded over the analysis period and the corresponding figures based on information published in the Annual Accounts. The numbers at 1 April 2008 under 'Valuation data' are those recorded on the movements forms for this valuation rather than from data provided for the 2008 valuation.

Table 1: Active member movements

	Valuation data (000s)	Annual accounts (000s)
Number at 1 April 2008	654	586
Total start of year adjustments	-	(28)
Additions		
New entrants	215	186
Re-entrants	174	176
Deductions		
Deaths	(1)	(1)
Retirements	(82)	(81)
Withdrawals	(223)	(192)
Number expected at 31 March 2012	737	646
Number recorded at 31 March 2012	657*	646
Difference	80	-

* The 2011-12 active movement form excludes 34,528 members for whom an annual return had not yet been received at the time of extracting the data. These members are included in the total active membership of around 691,000 members as at 31 March 2012 used for the actuarial valuation calculations.



Table 2: Deferred member movements

	Valuation data (000s)	Annual accounts (000s)
Number at 1 April 2008*	403	422
Total start of year adjustments	-	28
Additions		
New deferreds	199	181
Deductions		
Deaths	(1)	(1)
Retirements	(38)	(36)
Re-entrants to active	(176)	(123)
Other exits	(11)	(11)
Number expected at 31 March 2012	376	459
Number recorded at 31 March 2012*	459	459
Difference	(83)	-

*For previous valuations deferred members over age 70 have been excluded from the valuation calculations, as it was thought unlikely these members would claim their benefits. The above table includes those members over age 70 to allow for a direct comparison with those figures quoted in the annual accounts.

Table 3: Pensioner member movements

	Valuation data (000s)	Annual accounts (000s)
Number at 1 April 2008	523	527
Total start of year adjustments	-	12*
Additions		
New pensioners	125	120
New dependants	15	15
Deductions		
Pensioner deaths and other cessations	(42)	(48)
Dependant deaths and other cessations	(8)	(8)
Number expected at 31 March 2012	613	618*
Number recorded at 31 March 2012	618	618*
Difference	(5)	-

*includes adjustments made to data received post 31 March 2012



Reconciliation of movements data

- 4.2 The above tables show some significant discrepancies between the number of active and deferred members recorded as at 31 March 2012 and the number expected based on the movement data. The corresponding figures for the number of pensioners reconcile quite well.
- 4.3 The active forms record around 657,000 members as at 31 March 2012, compared with an expected number of around 737,000 members based on the starting position and movements over the period, a difference of 80,000 members.
- 4.4 The 2011-12 active movement forms exclude 34,528 members (see paragraphs 4.14 to 0 below) for whom no 2011-12 annual return form had been received at the time of extracting the data. If these members were included in the forms and were still active at the end of the year, there would be around 691,000 members recorded as at 31 March 2012. This figure matches the number of active members as at 31 March 2012 to be used for the purposes of the actuarial calculations. However, there is still a significant residual difference between this figure and the expected number of 737,000 active members as at 31 March 2012.
- 4.5 Most of this difference relates to differences between the numbers recorded at the end of one Scheme year and the start of the next. Table 4 shows these differences.

Table 4: Differences between Scheme years

Scheme years	Recorded reduction in membership between 31 March and 1 April
2008/09 to 2009/10	12,377
2009/10 to 2010/11	24,744
2010/11 to 2011/12	41,773*

* includes the 34,528 members excluded from the forms

- 4.6 Paragraphs 3.9 and 3.10 set out issues with the recording of members who appear to leave service on 31 March. The members recorded as having left on this date are included in Table 1. Excluding these 23,000 withdrawals, as we have for the withdrawal analysis, would increase the discrepancy between the recorded and expected number of actives as at 31 March 2012 to about 70,000.



- 4.7 Understatement of retirements is unlikely to be the cause of the residual difference. This is because the number of retirements recorded on the active (and deferred) forms is broadly consistent with the number of new pensioners on the pensioner forms (see paragraphs 3.4 and 3.5) and the pension amounts on these forms are consistent with the pensions outgo recorded in the accounts. The cause may be one or both of the following:
- under-recording of withdrawals
 - over-recording of entrants/re-entrants.
- 4.8 The number of re-entrants to active status may be overstated due to the recording issues with withdrawals (see paragraphs 3.9 and 3.10). As the members who are incorrectly assumed to leave service on 31 March will have service recorded at a later date, the member will be recorded as a re-entry at that time on the active movement forms (even though in reality the member may not have a break in service). This may result in more entries to active status recorded on the active movement forms than is the case over the period.
- 4.9 There may be other issues we are unaware of which result in the number of new entrants and re-entrants being overstated in the active movement forms, which would explain the discrepancy between the actual and expected number of active members as at 31 March 2012. For example, there are significantly more new entrants recorded in the valuation data than in the accounts data and we are unaware of the reason for this.
- 4.10 As we have not been able to fully resolve the discrepancy between the recorded and expected number of actives as at 31 March 2012 there is uncertainty around the true level of withdrawals and re-entry. If the number of withdrawals is understated then the withdrawal rate assumed for the valuation will be too low and the costs and liabilities of the scheme will be overstated. Our report *Teachers' Pension Scheme: Actuarial Valuation as at 31 March 2012: Advice on assumptions* dated 9 June 2014 provides some illustration of the potential effects of this.
- 4.11 Overstating the number of entrants would not directly impact on the valuation assumptions because the allowance for re-entry is based on the additional data extract showing the experience of members withdrawing from and re-joining the Scheme over the period 1 April 1997 to 31 March 2007 (see paragraph 2.12).
- 4.12 The numbers of new entrants and re-entrants are used in the calculation of the number of members in the Scheme over the period in our experience analysis. If these figures are overstated, then the calculated number of members may be too high resulting in the calculated age retirement, ill-health retirement, withdrawal and death-in-service rates being too low. However, the change in the total number of members should not have a material impact on the calculated rates.
- 4.13 The deferred data does not reconcile well with the recorded movements. Many of the issues relating to the recording of withdrawals and re-entry also apply to deferreds. However, the deferred data forms are used to provide a check on the active movement forms and are not directly used in our experience analysis.



Missing annual returns

- 4.14 TP collect data on active members through a system of annual returns supplying data on all employed members. Where TP has not yet received the annual return for a given year for a member, the member has been excluded entirely from the movement form provided in respect of that Scheme year. At the time of providing the valuation data extracts (the beginning of February 2013) TP had not yet received the following number of annual return forms:

Table 5: Annual returns not received

Scheme year	Number of annual return forms not yet received
2008/09	5,098
2009/10	6,284
2010/11	9,672
2011/12	34,528

- 4.15 The members for which no annual return form has been received have been excluded from the analysis data for that particular year. The annual return form is used to provide details on the member's service over the year and therefore whether the member is still in service at the end of the year or has left over the year. As we cannot be sure of the status of each individual member, we have excluded these members from our analysis.
- 4.16 We think it is unlikely that these members have retired (because of the reconciliation of retirement numbers described in paragraphs 3.4 and 3.5) but otherwise have no evidence to suggest these members will be atypical of other members in the Scheme. For example, we are not aware that the proportion of these members who will have withdrawn from the Scheme will be significantly different compared with all other Scheme members and so we do not expect their exclusion to impact on the withdrawal analysis. Excluding these members from the retirement analysis may slightly overstate the rates of retirement but we would not expect this to impact materially on the results.

Comparison against Annual Accounts

- 4.17 Tables 1 to 3 above show some significant discrepancies between the figures in the Annual Accounts compared to the valuation data for the active and deferred categories.
- 4.18 The membership statistics in the accounts rely on the annual returns received from employers and, as for the valuation data, will be affected by the late receipt of annual return forms, although to a different extent to the valuation data due to the different times at which the figures have been produced.



- 4.19 The figures in the accounts have a start of year adjustment to reflect data received after the figures have been finalised each year. No breakdown is provided for these adjustments which impacts the direct comparison between the figures from the valuation extract and those in the Annual Accounts.
- 4.20 The Annual Accounts record 646,000 active members as at 31 March 2012 and it may be that this figure excludes members for whom an annual return had not been received at the time of producing the membership statistics. We cannot be sure how many members have been excluded from each year's figures in the accounts. TP have been able to advise us how many members have been excluded from the valuation forms due to missing annual returns (see Table 5).
- 4.21 The valuation data shows more new entrants to the Scheme and more withdrawals from the Scheme over the period compared with the figures in the Annual Accounts, whereas the rest of the active movement figures match up quite well.
- 4.22 Excluding the 23,000 members recorded as withdrawing on 31 March each year (see paragraphs 3.9 and 3.10), the valuation data records around 200,000 members withdrawing over the period which reconciles more closely with the number of withdrawals recorded in the Annual Accounts.
- 4.23 For deferred pensioners the membership figures match up exactly as at 31 March 2012. The valuation extract shows more new deferred members and more members re-joining active service over the period than disclosed in the Annual Accounts, which may be due to the issues regarding members with missing service details. The number of deaths, retirements and other exits match up quite well.
- 4.24 There is broad consistency in the pensioner movements in the valuation movement data and the figures in the Annual Accounts.



5 Limitations of analysis based on data

- 5.1 The data described in this report is to be used to inform the process of setting assumptions for the valuation to be undertaken as at 31 March 2012. Past experience over a particular period does not necessarily correlate to an exact expectation for a particular future period. Therefore the weight that is attached to the precise outcome of the inter-valuation experience analysis depends on the analysis itself and an assessment of the extent to which recent experience is a guide to the future.
- 5.2 Where other information is considered as part of the process of agreeing assumptions for the valuation such information will be discussed within the report providing our advice on those assumptions.



Appendix A: Actives movement data

A.1 Movement data forms were provided for each Scheme year of the analysis period. Separate forms were provided for males/females and for NPA 60/NPA 65/Mixed Service/Elected Further Employment* members. The forms showed the number of members under each item below and data was grouped by age.

- a. age last birthday at end of financial year
- b. other exits (last day of service = 31/03 of the preceding Scheme year)
- c. members in reckonable service at the start of the financial year
- d. new entrants
- e. other entrants
- f. re-entrants**
- g. net re-entrants
- h. transfer in
- i. opt in
- j. death in reckonable service**
- k. actuarially reduced benefit (ARB) retirement***
- l. premature retirement***
- m. age retirement**
- n. ill health partial incapacity benefit (PIB)**
- o. ill health total incapacity benefit (TIB)**
- p. old infirmities**
- q. opt out**
- r. transfer out club**
- s. transfer out non club**
- t. repayments**
- u. other exits**
- v. net exits
- w. members in reckonable service at end of the financial year

* The data provided for elected further employment (EFE) members was in a slightly different format.

** Data was split between members with less than 2 years' service, members with 2-5 years' service and members with more than 5 years' service.

*** data was split between members with 2-5 years' service and members with more than 5 years' service.



Appendix B: Deferreds movement data

B.1 Movement data forms were provided for each Scheme year of the analysis period. Separate forms were provided for males/females, for NPA 60/NPA 65/Mixed Service members and for members with less than 2 years' service, members with 2 years' service or more and with no entitlement to a pension, and members with 2 years' service or more and with entitlement to a pension. The forms showed the number of members under each item below and data was grouped by age.

- a. age at end of financial year
- b. members re-entered on 1 April
- c. former contributors at start of year
- d. additions in year
- e. deaths
- f. return of contributions
- g. re-entry to service
- h. transfer out
- i. retirements
- j. former contributors at end of year



Appendix C: Pensioners movement data

- C.1 Movement data forms were provided for each Scheme year of the analysis period. Separate forms were provided for males and females and for pensioners and dependants. A separate form was also provided showing the number of pensioner deaths giving rise to a dependant's pension and the age difference between a deceased member and their dependant. The forms showed the number of members under each item below and data was grouped by age.
- C.2 The pensioner movement data forms included the following items:
- a. age last birthday at end of financial year
 - b. age and premature retirement – in payment at start of financial year
 - c. age and premature retirement – awards in year
 - d. age and premature retirement – deaths in year
 - e. age and premature retirement – other cessations in year
 - f. age and premature retirement – in payment at end of financial year
 - g. ill health retirement – in payment at start of financial year
 - h. ill health retirement – awards in year
 - i. ill health retirement – deaths in year
 - j. ill health retirement – other cessations in year
 - k. ill health retirement – in payment at end of financial year
 - l. ARB retirement – in payment at start of financial year
 - m. ARB retirement – awards in year
 - n. ARB retirement – deaths in year
 - o. ARB retirement – other cessations in year
 - p. ARB retirement – in payment at end of financial year
- C.3 The dependant movement data forms included the following items:
- a. age last birthday at end of financial year
 - b. number in payment at start of financial year
 - c. awards made in year
 - d. recommencement in year
 - e. deaths in year
 - f. re-marriage/other cessations in year
 - g. number in payment at the end of the financial year



- C.4 The data form showing the pensioner deaths giving rise to a dependant's pension and their age difference included the following items:
- a. age last birthday at end of financial year
 - b. number of cessations of teachers' pension
 - c. number of subsequent short-term pensions
 - d. sum of age disparities (in years)
 - e. mean age disparity (in years)



Appendix D: Pay progression data

D.1 TP provided a full valuation extract for active members as at 31 March 2012, with data in respect of each individual member at this date. This included salary details at each year end over the analysis period which enabled pay information to be tracked on a member-by-member basis thus enabling an analysis of pay progression to be undertaken. The data items provided for each member are set out below.

Active members

- a. date of birth
- b. gender
- c. Section (NPA60 / NPA65 / Mixed service)
- d. NPA 60 reckonable service for member benefits as at 31 March 2012
- e. NPA 60 reckonable service for family benefits as at 31 March 2012
- f. NPA 65 reckonable service for member benefits as at 31 March 2012
- g. full-time equivalent salary as at 31 March 2012
- h. proportion of full-time hours worked as at 31 March 2012
- i. full-time equivalent salary as at 31 March 2011
- j. proportion of full-time hours worked as at 31 March 2011
- k. full-time equivalent salary as at 31 March 2010
- l. proportion of full-time hours worked as at 31 March 2010
- m. full-time equivalent salary as at 31 March 2009
- n. proportion of full-time hours worked as at 31 March 2009
- o. full-time equivalent salary as at 31 March 2008
- p. proportion of full-time hours worked as at 31 March 2008



Appendix E: Pensioner amounts mortality data

- E.1 Pension amounts data was provided for each Scheme year over the analysis period, which was used to analyse the mortality experience for the Scheme on an 'amounts' basis. Separate forms were provided for males and females, for pensioners and dependants, and were grouped by age. For pensioner members, the data was further split into three retirement categories: age/premature retirements, actuarially reduced benefit retirements and infirmity retirements.
- E.2 The data forms included the following items:
- a. age last birthday at the end of financial year
 - b. number of pensioners at the start of the year
 - c. total pensions in payment at the start of the year
 - d. number of pensions coming into payment over the year
 - e. total pensions coming into payment over the year
 - f. number of pensioners who died over the year (full death status)
 - g. total pensions for the members who died over the year (full death status)
 - h. number of pensioners who died over the year (death notification status)
 - i. total pensions for the members who died over the year (death notification status)
 - j. number of other pensioner cessations over the year
 - k. total pensions for the other pensioner cessations over the year
 - l. number of pensioners at the end of the year
 - m. total pensions in payment at the end of the year



Appendix F: Additional commutation data

F.1 Data was provided in respect of those members eligible to commute part of their pension for a lump sum. Separate data forms were provided for the different type of retirements, eg a separate form for age retirements and premature retirements. Data was provided in respect of period from 1 January 2007 to 31 December 2012 and included:

- a. unique identifier
- b. gender
- c. date of birth
- d. section (NPA60 / NPA65 / Mixed service)
- e. award payable date
- f. basic Scheme pension
- g. post-commutation Scheme pension
- h. total Scheme lump sum paid
- i. commuted part of Scheme lump sum
- j. award type



Appendix G: Additional withdrawal data

G.1 Data was provided showing the experience of members withdrawing from and re-joining the Scheme. The data was split between male and female members, and also by those with less than 2 years' service and those with at least 2 years' service. The data was grouped by age. Data was provided in respect of period from 1 April 1997 to 31 March 2007 and included the number of members under each item below:

- a. age at start of Scheme year
- b. number of members in service at start of Scheme year
- c. number of withdrawals over Scheme year
- d. number of withdrawals over Scheme year (do not return within 5 years)
- e. number of members in service at end of Scheme year



Appendix H: Record of changes since 19 November 2013 draft

H.1 This advice was issued in draft on 19 November 2013. The table below records the changes made since that draft.

Reference	Change
Various	Minor drafting changes to correct spelling, grammatical and other errors or to clarify previous wording