

# Full Members Guide Transition Members

Members who moved from the Final Salary Scheme to the Career Average Scheme on 1 January 2019

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**Final Salary**  
Scheme



**Career Average**  
Scheme

## About this booklet

This booklet is for member's who have moved from the Final Salary Scheme of the Public Employees Pension Fund into the Career Average Scheme on 1 January 2019. For the Purpose of this booklet these members are called **Transition Members**.

The booklet will set out how the benefits are to be calculated for transition members who will have built up benefits in both the Final Salary Scheme and the Career Average Scheme.

## Introduction

The Career Average Scheme and the Final Salary Scheme are administered by the Public Employees Pensions Team (PEPT) of the Treasury & Exchequer. The Schemes are managed by a Committee of Management, which consists of 6 employer nominated members, 6 employee nominated members and an independent chairperson.

You can find more detailed information on the Career Average Scheme benefits in the Career Average Scheme Members Guide available on [www.gov.je/yourpension](http://www.gov.je/yourpension).

## Notifying the Pensions Team

Please remember to keep the Pensions Team informed of any changes to your circumstances, this includes any change of your address, to ensure that we can keep in contact with you at any point. Any change can be made by email or in writing.

## Benefits are not guaranteed

Your future benefits in the Scheme are not guaranteed. As the scheme is not a traditional balance of cost pension scheme, where a defined level of benefits would be guaranteed by your employer, if there is a deficit in the Fund employee benefits may be reduced in order to bring the Fund back to a balanced position.

- the revaluation rate of your benefits whilst you are in employment may be reduced to a minimum of 50% of Jersey RPI +1%
- the increase to your pension in retirement may be reduced to a minimum of 50% of Jersey RPI
- the increase to your pension in deferment may be reduced to a minimum of 50% of Jersey RPI
- the rate at which you accrue future benefits may be reduced; and/or
- your employee contribution may be increased.

Your benefits are dependent on the financial position of the pension fund remaining satisfactory. The financial position of the pension fund is determined every 3 years when the Scheme Actuary undertakes an actuarial valuation. The first actuarial valuation that may impact on your benefits will take place at the end of December 2018.

## Contributions

### Member Contribution Rates

Pension contributions for all transition members is 7.75% for ordinary members or 10.10% for uniformed members.

Uniformed members include:

- Police Officers including the Chief Officer and Deputy Chief Officer;
- Firefighters including the Chief Officer, Deputy Chief Officer and Officers in the Airport Rescue and Firefighting Service;
- Prison Officers including the Prison Governor;
- Emergency Ambulance Officers including the Chief Ambulance Officer and Assistant Chief Ambulance Officer; and
- Air Traffic Control Officers.

Contributions are only payable on your pensionable earnings. Your pensionable earnings are defined as the total of all the salary and any pensionable allowances paid to you.

There are payments on which you will not pay contributions and these include: overtime payments, payments of a temporary nature, payments in respect of untaken leave, any travelling subsistence or any other allowance paid in respect of expenses, payments in lieu of notice to terminate a contract of employment and any payment for loss of future pensionable earnings or benefits.

Always check your payslip to ensure pension contributions are being deducted at the correct rate.

### Employer Contribution Rates

The contributions that your employer pays are 16%.

Under the current legislation the employer contribution rate is capped at 16.5% of pensionable earnings. As the contribution cap for the employer is enshrined in the overarching Law it cannot be increased above the cap.

## Pension Benefits

### When can I receive my pension?

#### Final Salary Scheme benefits

As a transition member, once you have reached your Final Salary Scheme Normal Retiring Age you will be able to receive payment of your Final Salary Scheme pension whilst remaining in employment and continuing to build up further pension in the Career Average Scheme.

Your normal retirement age in the Final Salary Scheme has not changed, for most ordinary members this is age 65 and for uniformed members this is age 55.

### Career Average Scheme benefits

Transition Members who are classed as **ordinary members** have their Normal Pension Age automatically linked to the Island Wide Jersey State Pension Age which is due to rise to age **67** by 2031, with the increases being phased in from 2020.

The following table shows how the increase in the Jersey State Pension Age will impact on the Normal Pension Age of ordinary members born after 1 January 1955.

<b>Date of birth</b>	<b>Normal Pension Age</b>
1 Jan 1955 to 31 Oct 1955	65 years and 2 months
1 Nov 1955 to 31 Aug 1956	65 years and 4 months
1 Sep 1956 to 30 Jun 1957	65 years and 6 months
1 Jul 1957 to 30 Apr 1958	65 years and 8 months
1 May 1958 to 28 Feb 1959	65 years and 10 months
1 Mar 1959 to 31 Dec 1959	66 years
1 Jan 1960 to 31 Oct 1960	66 years and 2 months
1 Nov 1960 to 31 Aug 1961	66 years and 4 months
1 Sept 1961 to 30 Jun 1962	66 years and 6 months
1 Jul 1962 to 30 Apr 1963	66 years and 8 months
1 May 1963 to 29 Feb 1964	66 years and 10 months
1 Mar 1964 onwards	67 years

If you are classed as a **uniformed member** your Normal Pension Age will have increased to age **60**.

### **Early and Late Retirement**

#### Final Salary Scheme benefits

If you choose to take your pension before your normal retirement age, you would have to leave employment. **You cannot draw your Final Salary Scheme benefits early and remain in employment.**

- For members who came under the 1967, FHS, and Existing Members Regulations and members under the New Member Regulations who joined the Final Salary Scheme before 1<sup>st</sup> January 2006, you can take receipt of your benefits early without a reduction.
- For members who came under the New Members Regulations and who joined the Final Salary Scheme on or after 1 January 2006, if you choose to receive your benefits before your Final Salary Scheme normal retirement age then you will face a reduction.

**What reductions are applied to my benefits in the Final Salary Scheme if I draw them before my Normal Retirement Age?**

You can take payment of your Final Salary Scheme benefits up to 5 years before your normal retirement age. If you want to receive payment of your Final Salary Scheme pension early you will need to leave employment entirely, you cannot take early payment of your Final Salary Scheme pension and remain in employment.

If you do wish to take early payment of your final salary pension you may be able to take early payment of your Career Average Scheme pension with a reduction or you can defer payment up to your Career Average Scheme normal pension age.

If you were first employed after 1 January 2006 your pension will face a reduction of 2.4% for each year you retire early up to a maximum of 12%.

### Career Average Scheme benefits

You can take payment of your Career Average Scheme pension up to 10 years before your normal pension age. If you choose to take your pension early it will be reduced by a percentage calculated by the scheme actuary.

If you wish you can also remain in employment beyond your normal pension age and continue building up pension in the Career Average Scheme. For every year that you work beyond your normal pension age your pension will be increased by a percentage as determined by the scheme actuary.

You can find information on the percentage increases and reductions on our webpages on [www.gov.ie/yourpension](http://www.gov.ie/yourpension) on the page titled 'Retiring from or leaving a public service pension scheme'.

### Further information to be aware of if you are considering retiring early

If you are a uniformed member you may be able to take payment of your Final Salary Scheme pension before age 55. As your Career Average Scheme pension cannot be paid before age 55 this will automatically become deferred until it becomes payable from age 55.

If you are an ordinary member you can take payment of your Career Average Scheme pension up to 10 years before your normal pension age, from age 55 to age 57. As your Final Salary Pension cannot be taken before age 60 it will be automatically deferred until it becomes payable from age 60.

### **OAP Adjustments**

As a transition member you **will not** have the ability to access the OAP Adjustment facility on your final salary pension.

## How are benefits worked out?

In respect of the benefits accrued in the Final Salary Scheme, you will receive a pension calculated using your accrued pensionable service up to 31 December 2018, your previous accrual rate in the Final Salary Scheme (1/45<sup>th</sup>, 1/60<sup>th</sup> or 1/80<sup>th</sup>) and your final salary as calculated below.

### How is your Final Salary Scheme pension calculated?

#### Final salary calculation

- For members of the 1967 and FHS Regulations the final salary will be the average of the annual salary you received during the 3 years prior to leaving the Scheme.
- For members of the New and Existing Members Regulations the final salary will be calculated as the salary received in the best 365 successive days in the last 10 years of employment at the time of retirement or leaving scheme employment. If you have not worked for 10 years it will be the best 365 days over the period in which you have been employed.

### Membership in the Final Salary Scheme

Your Final Salary Scheme benefits are based on the pensionable service you built up before you moved into the Career Average Scheme and your final salary when you leave or retire from pensionable employment.

Pensionable Service built in the Final Salary Scheme normally includes:

- For persons who were members of the 1967 and FHS Regulations, pensionable service based on how many years and full calendar months you have been a member in the scheme;
- For persons who were members of the Existing and New Members Regulations, pensionable service based on how many years and days you have been a member in the scheme;
- Any additional service from a transfer-in where transfer request was initiated before 1 January 2019;
- Any additional service purchased through the payment of Additional Voluntary Contributions (AVCs);
- Any additional service received through Extra Duty Payments (for Nurses only); and
- Any other additional service that may have been granted to you.

The pensionable service used to calculate your benefits could be different to your actual calendar length pensionable service in the Final Salary Scheme before 1 January 2019.

For example:

**If you worked part-time before 1 January 2019**, your pensionable service is reduced to a full time equivalent to calculate the amount of your retirement or leaver benefits. For example, if you worked half-time for 10 years, your benefits would be calculated on 5 years' service. Similarly, your final salary would be adjusted upwards to a full time equivalent.



## How is your Career Average Scheme pension calculated?

Your pension is based on a proportion of the pensionable earnings that you are paid in that year. The pension is then increased annually by up to Jersey RPI +1% and added to the previous year's pension amount.

The current rate at which you will build up pension in each scheme year is 1/66th of the amount of that years pensionable earnings (and any notional pensionable earnings) you are paid, whether or not it is earned in that scheme year. The accrual rate of 1/66th maybe subject to change following an actuarial valuation.

If, during the scheme year, you were:-

- due to ill health on reduced or no pay,
- on maternity or adoption leave, or
- your salary had been reduced other than by agreement, but you continued to pay contributions as if the salary had not been reduced,

your pension will be based on what we call your "Notional Pensionable Earnings". This is explained in detail in the glossary at the back of the booklet, but will typically mean the amount you were paid before the salary was reduced or stopped.

If you are paying AVCs then the amount of pension you receive each year from these payments will be added to your pension record and will be included in the revaluation.

If you transferred in a pension from another pension provider, the amount of pension that the transfer purchases will be added to your pension record in the year in which the transfer value is received, and revalued accordingly.

### How is my pension worked out - an example:

On the following page is an example of a pension record for a member with 5 years' service in the Career Average Scheme.

We shall assume that the member joined on 1 January 2016, their pensionable earnings are £26,400 in the first year and their pensionable earnings increase by 1% each year. Let's also assume that the Jersey all Items Retail Prices Index +1% (the revaluation adjustment) is 3.5% each year.

Scheme Year	Opening Balance	Pension built up in scheme year	Revalued opening balance	Closing balance
1 – 2016	£0.00	$£26,400 \div 66 =$ <b>£400</b>	$£0.00 \times 3.5\% = £0.00$ ( <b>£0.00</b> )	$£0.00 + £400$ <b>= £400</b>
2 – 2017	£400	$£26,664 \div 66 =$ <b>£404</b>	$£400 \times 3.5\% = £14$	$£414 + £404$ <b>= £818</b>
			$£400 + £14 =$ <b>£414</b>	
3 – 2018	£818	$£26,930.64 \div 66$ <b>= £408.04</b>	$£818 \times 3.5\% = £28.63$	$£846.63 + £408.04$ <b>= £1,254.67</b>
			$£818 + £28.63 =$ <b>£846.63</b>	

4 – 2019	£1,254.67	$\frac{£27,199.95}{66}$ = <b>£412.12</b>	$£1,254.67 \times 3.5\% = £43.91$	$£1,298.58 + £412.12$ = <b>£1,710.70</b>
			$£1,254.67 + £43.91 = \mathbf{£1,298.58}$	
5 – 2020	£1,710.10	$\frac{£27,471.95}{66}$ = <b>£416.24</b>	$£1,710.70 \times 3.5\% = £59.87$	$£1,770.57 + £416.24$ = <b>£2,186.81</b>
			$£1,710.70 + £59.87 = \mathbf{£1,770.57}$	

### An example of how transitional members' pensions are calculated.

Below is an example of an Ordinary Member who has accrued benefits under the New Member Regulations with an accrual rate of 1/80ths, with 15 years' service in the Final Salary Scheme and has a final salary of £40,000.

The final salary pension would be:  $15 \text{ years} \times £40,000 \div 80 = £7,500$ .

Let's say that they had also built up a pension in the Career Average Scheme of £5,500.

The total annual pension paid to the member would be £13,000.

**Please note:** If you retire from active service, or die, in the middle of a month, benefits will not be payable until we have received and recorded all of your pensionable earnings for that month. This will mean that your pension or a survivor pension will not be payable until the end of the following month. Your first pension payment will include backdated pension to the date at which you initially retired.

If you receive any further pensionable earnings after you have retired, your pension will be adjusted to take account of the additional accrued pension from those earnings. Any lump sum taken will not be adjusted.

All benefits will be paid monthly and can only be paid into your bank account. A pension has to be paid into the members account to whom the pension relates.

### Commutation

Most transition members may have the opportunity to take a lump sum from both your final salary pension and your career average pension.

#### Final Salary Scheme (1967 and FHS Regulations)

Before moving into the Career Average Scheme, if you were a member of the 1967 Regulations or a male member of the FHS Regulations then you will not be entitled to a lump sum. If you were a female member of the FHS Regulations then you will receive an automatic lump sum of 3 times your annual pension on retirement.

#### Final Salary Scheme (Existing and New Members Regulations)

If you were a member of the New and Existing Member Regulations, you will have the option to commute up to 30% of your pension for a lump sum. For every £1 of pension that you commute you will be given £13.50 in lump sum.

### Career Average Scheme

As a member of the Career Average Scheme you can commute up to 30% of your annual pension on retirement for a lump sum and for every £1 of pension that you commute you will be given £13.50 in lump sum.

### **Trivial Pension lump sum**

If you are age 60 or over and the total value of your retirement benefits in either one of the schemes, or in both schemes collectively, is less than £30,000 you can take the benefits as a one off lump sum. The lump sum is subject to tax with 70% being taxed at half the standard income tax rate.

If you have taken any other benefits from any other pension scheme as a lump sum you will need to inform the pensions team as this may affect whether you are eligible for a trivial pension lump sum payment.

### **Transferring out your final salary benefit on reaching your normal retiring age**

As a transition member, if you reach your Final Salary Scheme normal retiring age, you can transfer out your Final Salary Scheme pension to another pension provider and continue in employment building up further pension under the Career Average Scheme.

### **Ill Health Retirement**

If you have to leave work due to illness or injury you may be able to receive immediate payment of your benefits.

If you qualify for ill health retirement the benefits that you receive from the Final Salary Scheme and the Career Average Scheme are as follows:

#### Final Salary Scheme

Your final salary ill health pension will only be based on your pensionable service up to 31 December 2018 and your final salary as at the date of retirement, there will be no enhancement.

#### Career Average Scheme

There are two levels of ill health retirement benefits under the Career Average Scheme.

- **Un-enhanced Ill Health Pension,**

If your employer is satisfied that you are unlikely to be capable of performing your current duties due to your ill health or injury but you are capable of undertaking any other employment before your Normal Pension Age, your ill health benefits will be based on the pension you have built up at your date of retirement.

– **Enhanced Ill Health Pension,**

If your employer is satisfied that you are unlikely to be capable of performing your current duties due to your ill health or injury and you are unlikely to be capable of undertaking any employment before your Normal Pension Age, your ill health benefits will be based on the pension you have built up at your date of retirement and may include additional pension based on your length of service in the Scheme

For further information on the procedure and process for Ill Health Retirement under the Career Average Scheme, you can download the Ill Health Retirement leaflet on [www.gov.je/yourpension](http://www.gov.je/yourpension).

### **Serious Ill Health Commutation**

If you have undergone a medical examination for ill health retirement and the Independent Occupational Health Advisor has diagnosed you as having less than a year to live, you will have the opportunity to convert your Career Average Scheme and your Final Salary Scheme ill health retirement benefits in to individual one off lump sums.

If you opt to commute your pension benefits you will be offered 30% of accrued pension in each scheme at £13.50 for every £1 given up and for the remaining 70% you will receive £5 for every £1 of pension.

If you opt to commute your entire accrued pension in both schemes, it will not prohibit any survivor pension from being paid to a surviving partner, dependant or child in the event of your death.

### **Pension Payments and Taxation**

If you retire and remain living in Jersey then your pension will not receive a deduction for tax. Each year you will have to inform Revenue Jersey of your pension income on you tax return. You can if you wish request for tax to be deducted from your pension at source, you need to discuss this with Revenue Jersey.

If you retire and opt to live outside of Jersey then the pension team will have to deduct 20% tax from your pension. If you can pay tax on your pension income in the country that you have moved to then you will need to contact Revenue Jersey to understand how to have your pension paid without deduction of tax.

If you are a pensioner who has moved to live in another country then you will need to inform the pensions team so that they can start to deduct 20% tax from your pension. The pension team reserve the right to reclaim unpaid tax from the date you move out of Jersey.

## **Leaving employment before retirement**

If you leave employment before you are eligible to receive your pension, there are various options available to with regard to your benefits in the Career Average Scheme and the Final Salary Scheme.

1. You can defer your pension until you reach an age it becomes payable.

2. You can transfer your benefits to another pension provider
3. If you have less than 5 years' service, you can take a refund of contributions (subject to a 10% tax deduction).
4. From 1 January 2024, If you are under age 60 and the total value of the benefits in one or both of the individual schemes is less than £15,000 you can take them as a one off lump sum (subject to further conditions and 20% tax).

Furthermore, members choosing options 2, 3 or 4 are reminded that no further liability for benefits will remain in the Scheme once the benefits have been paid out. Option

There is no requirement for you to take the same benefits from both schemes, for example you can defer your Final Salary Scheme benefits and, if you are under age 60 and the capital value of your Career Average Scheme benefits is less than £15,000, you can take your Career Average benefits as a one off lump sum.

If you leave employment and subsequently return to pensionable employment in the same category (Ordinary to Ordinary or Uniformed to Uniformed), we will re-open your deferred record and use it for your new active pensionable employment. This will mean that you will lose your right to any leaver benefits on the previously deferred pension record as you will now be building up benefits on that record under your new employment.

## **Moving to another Scheme Employer**

If you move from the Government of Jersey to another Scheme employer (or vice versa) your benefits in the Final Salary Scheme will become deferred as at the date on which you leave employment. As you are going to a new employer you are effectively leaving the scheme and your final salary scheme benefits will be calculated based on your annual salary over the best 365 days in the last 10 years.

Under the Career Average Scheme you will retain the one record as long as you do not change your member category (Ordinary or Uniformed). This will mean that when you begin your new employment your benefits in the Career Average Scheme will continue to build up as normal but will be based on your pensionable earnings in your new employment.

As you have moved to a new employer you will lose the right to phased contribution increases and will pay contributions at the full rate of 7.75% for ordinary members or 10.10% for uniformed members.

## **Changing Employment Category**

If you are employed in the Government of Jersey or an Admitted Body and you are considering changing employment from a uniformed member of the Scheme to an ordinary member of the Scheme or vice versa there are implications to your pension benefits.

## Moving from being a uniformed member to being an ordinary member

If you are currently a uniformed member and you are moving into an ordinary position the benefits that relate to your uniformed member position in the Career Average Scheme and the Final Salary Scheme will become deferred and will be payable in accordance with the scheme legislation related to those benefits.

## Moving from being an ordinary member to a uniformed member

If you are currently an ordinary member and you are moving into a uniformed member position in the Career Average Scheme and the Final Salary Scheme will become deferred and will be payable in accordance with the scheme legislation related to those benefits.

**Please Note:** You cannot transfer your deferred pension into your active pension record when you change your scheme category in employment.

## Protection for your family

### What benefits will be paid if I die as a transition member?

#### Death in service lump sum

If you die as a contributing transition member a lump sum based on three times your pensionable earnings is paid to whomever you have nominated to receive it.

We **will not** pay out any lump sum from the Final Salary Scheme

Where no nomination has been made the Committee of Management, who govern the administration of the Scheme, will determine who should receive the lump sum. Where there is no nomination, the lump sum will usually be paid to your surviving partner, where there is no surviving partner to a surviving child, where there are no surviving children to a surviving dependent and if there is no surviving dependant it will be paid into your estate.

If the Committee of Management has not made a decision on whom to pay the lump sum within two years from the date of your death, the lump sum will be paid into your estate.

**Please Note:** An Expression of Wish form is not binding on the Committee of Management. In the event your circumstances have changed and you have not updated your Expression of Wish the Committee of Management retain the discretion to determine who to pay the death in service lump sum to and, if there is more than one nominee, in what proportions.

#### A survivor's pension

If you die a pension is paid to a surviving partner or to a dependant from both the Final Salary Scheme and the Career Average Scheme. .

If you die as a contributing member the following pensions will be paid

- Final Salary scheme

The pension paid from the Final Salary Scheme will be 50% of your pension based on your service up to 31 December 2018 and your salary over the best 365 days in the 10 years before your death. There will be no enhancement to this pension.

- Career Average Scheme

A survivor pension is equal to one-half of the pension you built up at the date of your death and one half of the pension you could have built up had you remained in employment to your Normal Pension Age (NPA), calculated using your notional pensionable earnings at the date of your death.

If you chose to take a lump sum payment whilst in employment this will not be taken into account in the calculation of the survivor pension from the Career Average Scheme.

If you die as a pensioner the following pensions will be paid

- Final Salary scheme

The pension paid from the Final Salary Scheme will be 50% of your pension as at your date of retirement and any pension increases to your date of death. If you chose to take a lump sum payment on retirement this will not be taken into account in the calculation of the survivor pension.

- Career Average Scheme

The pension paid from the Career Average Scheme will be 50% of your pension as at your date of retirement and any pension increases to your date of death. If you chose to take a lump sum payment on retirement or in employment this will not be taken into account in the calculation of the survivor pension

If you die as a deferred member the following pensions will be paid

- Final Salary scheme

The pension paid from the Final Salary Scheme will be 50% of your pension as at your date of death.

- Career Average Scheme

The pension paid from the Career Average Scheme will be 50% of your pension as at your date of death. If you chose to take a lump sum payment in employment this will not be taken into account in the calculation of the survivor pension

A surviving partner would be your spouse, registered civil partner or, subject to certain qualifying conditions, your co-habiting partner.

If your surviving partner is younger than you by more than 20 years then the surviving partner pension will face a reduction. Reduction to the survivor's pension will be 2.5% for each year by which the survivor's age exceeds your age by more than 20 years at the date of your death.

After your death this pension is paid to the survivor(s) for the remainder of their life and the Scheme's aim is to increase this pension each year in line with the Jersey Retail Prices Index (RPI) (subject to the Scheme's ability to pay).

### **Children's pension**

A pension will be payable equal to one-half of the survivor pension for each child up to a maximum of two children, where there are more than two children the survivor's pension will be split evenly between each child. The child's pension will be doubled if there is no surviving partner or dependant. A child's pension is payable up to age 18 or, if they remain in fulltime education, up to their 23rd birthday

Where a survivor has had their pension reduced to take account of them being 20 or more years younger than the deceased member, the child's pension will be based on the reduced survivor pension.

### **Dependants Pension**

A dependants pension is payable where the members has no spouse, cohabiting partner, civil partner or child to pay a pension to. A dependants pension is payable to a person who has been nominated by a member of the scheme as being dependant on the member for the ordinary necessities of life.

There is no guarantee that a pension will be paid to a nominated dependant. On the death of a member the dependant would have to prove to the Committee of Management (the governing body of the Public Employees Pension Fund) that they have been dependant on the member. It will be up to the discretion of the Committee as to whether they determine this to be a sufficient level of dependency to warrant paying a pension.



## Contact Details

### Who can help me if I have a query or complaint?

If you have any questions or issues about your benefits, the Final Salary Scheme or the PEPS or pensions in general, you should contact the Pensions Team through the following means

#### **Postal Address ONLY**

Public Employees Pension Team  
Treasury & Exchequer,  
PO Box 353,  
19-21 Broad Street,  
St Helier,  
Jersey,  
JE2 3RR

#### **Meetings and Drop Ins**

Customer and Local Services  
La Motte Street  
St Helier  
Jersey  
JE4 8PE

Every Tuesday, 8:30am to 1pm. Call or email to book a meeting.

**Telephone:** (01534) 440227 - **Email:** [pept@gov.je](mailto:pept@gov.je) - **Website:** [www.gov.je/yourpension](http://www.gov.je/yourpension)

**Your Pension Portal** – [pept.gov.je](http://pept.gov.je)