

**DCLG CONSULTATION****PROSPECTIVE LGPS CHANGES FROM 1 APRIL 2012**

Whole Time Equivalent Pay		% of WT If Part Time	Your Prospective Contribution Rate with gross monthly contributions for each of next 3 Years			YOUR ANNUAL PENSION ACCRUED FOR EACH YEAR			
£14,000		2011-12	2012-13	2013-14	2014-15	2012-13	2013-14	2014-15	3yr TOTAL
		↓	↓	↓	↓	↓	↓	↓	↓
CURRENT (If No Change)	➡	5.80%	5.80% £67.67	5.80% £67.67	5.80% £67.67	60th £233.33	60th £233.33	60th £233.33	TOTAL £700.00
APPROACH 1	➡		5.80% £67.67	5.80% £67.67	5.80% £67.67	60th £233.33	64th £218.75	65th £215.38	TOTAL £667.47
APPROACH 2	➡		5.80% £67.67	5.80% £67.67	5.80% £67.67	60th £233.33	60th £233.33	67th £208.96	TOTAL £675.62

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<div>Whole Time Equivalent Pay</div>		<div>% of WT If Part Time</div>	<div>Your Prospective Contribution Rate with gross monthly contributions for each of next 3 Years</div>			<div>YOUR ANNUAL PENSION ACCRUED FOR EACH YEAR</div>				
<div>£33,000</div>			<div>2011-12</div>	<div>2012-13</div>	<div>2013-14</div>	<div>2014-15</div>	<div>2012-13</div>	<div>2013-14</div>	<div>2014-15</div>	<div>3yr TOTAL</div>
		<div>↓</div>	<div>↓</div>	<div>↓</div>	<div>↓</div>	<div>↓</div>	<div>↓</div>	<div>↓</div>	<div>↓</div>	<div>↓</div>
<div>CURRENT (If No Change)</div>	<div>➡</div>	<div>6.80%</div>	<div>6.80% £187.00</div>	<div>6.80% £187.00</div>	<div>6.80% £187.00</div>		<div>60th £550.00</div>	<div>60th £550.00</div>	<div>60th £550.00</div>	<div>TOTAL £1,650.00</div>
<div>APPROACH 1</div>	<div>➡</div>		<div>7.50% £206.25</div>	<div>8.30% £228.25</div>	<div>8.70% £239.25</div>		<div>60th £550.00</div>	<div>64th £515.63</div>	<div>65th £507.69</div>	<div>TOTAL £1,573.32</div>
<div>APPROACH 2</div>	<div>➡</div>		<div>7.10% £195.25</div>	<div>7.80% £214.50</div>	<div>8.20% £225.50</div>		<div>60th £550.00</div>	<div>60th £550.00</div>	<div>67th £492.54</div>	<div>TOTAL £1,592.54</div>

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Whole Time Equivalent Pay		% of WT If Part Time	Your Prospective Contribution Rate with gross monthly contributions for each of next 3 Years			YOUR ANNUAL PENSION ACCRUED FOR EACH YEAR				
£98,000			2011-12	2012-13	2013-14	2014-15	2012-13	2013-14	2014-15	3yr TOTAL
		↓	↓	↓	↓	↓	↓	↓	↓	↓
CURRENT (If No Change)	➡	7.50%	7.50% £612.50	7.50% £612.50	7.50% £612.50	60th £1,633.33	60th £1,633.33	60th £1,633.33	TOTAL £4,900.00	
APPROACH 1	➡		9.00% £735.00	9.80% £800.33	11.00% £898.33	60th £1,633.33	64th £1,531.25	65th £1,507.69	TOTAL £4,672.28	
APPROACH 2	➡		9.00% £735.00	9.80% £800.33	10.50% £857.50	60th £1,633.33	60th £1,633.33	67th £1,462.69	TOTAL £4,729.35	