

Barnett Waddingham



Essex Pension Fund

Actuarial Valuation as at 31 March 2013

Valuation Report

Barnett Waddingham LLP

31 March 2014

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1. Introduction and Summary

Purpose of the Valuation

- 1.1. We have carried out an actuarial valuation of Essex Pension Fund ("the Fund") as at 31 March 2013, as requested by Essex County Council. The Fund is part of the Local Government Pension Scheme ("LGPS").
- 1.2. The valuation was carried out in accordance with Regulation 36 of The Local Government Pension Scheme (Administration) Regulations 2008 ("the Regulations") as amended. The main purpose of the valuation is to review the financial position of the Fund and to set the level of future contributions for the employers in the Fund.
- 1.3. This report summarises the results of the valuation and is addressed to Essex County Council as the Administering Authority to the Fund. It is not intended to assist any user other than the Administering Authority in making decisions. Neither we nor Barnett Waddingham LLP accepts any liability to third parties in respect of this report.
- 1.4. This advice is subject to and complies with Technical Actuarial Standards issued by the Financial Reporting Council (in particular, the Pensions TAS and the generic TASs relating to reporting, data and modelling).
- 1.5. The results of the valuation are that the past service funding level of the Fund as a whole has increased from 71% to 80% between 31 March 2010 and 31 March 2013, largely due to higher than expected investment returns and a change in funding model although this has been offset by a change in market conditions.
- 1.6. At the same time, the contribution rate for the average employer, including payments to target full funding, has increased from 21.4% to 21.5% of pensionable salaries. This is partly due to a change in market conditions and a change in assumptions underlying the future cost of benefits.
- 1.7. We would be pleased to discuss any aspect of this report in more detail.



Graeme D Muir



Mark Norquay

2. Valuation Data

Data Sources

2.1. We have used the following items of data as provided by Essex County Council.

- Membership extract as at 31 March 2013.
- Fund accounts and accounting information split by employer for the three years to 31 March 2013.
- The results of the previous actuarial valuation as at 31 March 2010.

2.2. The data has been checked for reasonableness and any missing or inconsistent data has been estimated where necessary. Whilst this should not be seen as a full audit of the data, we are happy that the data is sufficiently accurate for the purposes of the valuation.

2.3. A summary of the data is set out in Appendix 1.

Assets

2.4. The asset allocation of the Fund as at 31 March 2013 was as follows:

Asset Allocation of the Fund	31 March 2013	
	£000's	%(rounded)
Global Equities	2,628,196	66%
Property	418,595	11%
Index Linked Gilts	264,371	7%
Corporate Bonds	336,050	8%
Infrastructure	113,567	3%
Financing Fund	16,213	0%
Timber	30,972	1%
Cash	150,509	4%
Total	3,958,473	100%

2.5. We estimate that the return on the assets in market value terms for the three years to 31 March 2013 was approximately 7.4% per annum.

2.6. The current investment strategy is set out in a Statement of Investment Principles dated November 2013.

Benefits

- 2.7. The valuation has been carried out in accordance with Regulation 36 of The Local Government Pension Scheme (Administration) Regulations 2008 ("the Regulations") as amended.
- 2.8. However from 1 April 2014, The Local Government Pension Scheme Regulations 2013 and the Local Government Pension Scheme (Transitional Provisions and Savings) Regulations 2014 will come into effect and replace the current regulations.
- 2.9. The benefits for service from 1 April 2014 will be based on the Local Government Pension Scheme Regulations 2013. The main changes are to move from a final salary pension scheme based on 60ths accrual and a retirement age of 65 to a career average revalued earnings pension scheme based on 49ths accrual and a retirement age equal to State Pension Age.
- 2.10. The Local Government Pension Scheme (Transitional Provisions and Savings) Regulations 2014 serve the dual purpose of retaining the previous benefit structure for service up to 31 March 2014 and introducing new protections for members close to retirement to ensure that they are not disadvantaged by the benefit changes
- 2.11. The benefits underlying the valuation are summarised in Appendix 6.
- 2.12. We have made no allowance for discretionary benefits awarded throughout the LGPS. Where employers grant discretionary benefits we would expect them to fund the capital value of those benefits at that point.

3. Actuarial Methods and Assumptions

General Valuation Approach

- 3.1. We first estimate the future cashflows which will be paid from the Fund for the benefits relating to service up to 31 March 2013 and we do this for all current members and their possible dependants.
- 3.2. We then discount these projected cashflows using the discount rate to get a single figure for the value of the past service liabilities. This figure is the amount of money which, if invested now, would be sufficient to make these payments in future provided that the future investment return was equal to at least the discount rate used.
- 3.3. Various assumptions are needed for the above calculations and these are summarised in Appendix 2. The financial assumptions such as future inflation and the discount rate are based on smoothed market indicators from around the valuation date, specifically over the six month period from 1 January 2013 to 30 June 2013.
- 3.4. The market value of the assets at 31 March 2013 is then adjusted to also be smoothed over the same six month period so that a consistent comparison can be made with the liabilities. If the smoothed assets are greater than the past service liabilities, there is a surplus and if not, there is a deficit.
- 3.5. Using the same assumptions and a similar methodology we can also calculate the value of the liabilities expected to build up in the future after 31 March 2013 and we do this for each active member. This is then divided by the projected payroll to get a cost of future benefits expressed as a percentage of payroll. After deducting expected employee contributions, this is known as the future service cost and represents the employers' share of the cost of future benefits.

Multiple Calculations

- 3.6. As part of the valuation, we are required to calculate results on an overall Fund level but also for the individual Employers.
- 3.7. For the Fund's future service cost, we consider the benefits accruing in the single year following the valuation date.
- 3.8. This is known as the Projected Unit Method and results in a stable, long term contribution rate over time, if the assumptions adopted are borne out in practice and there is a steady flow of new entrants to the Fund. If the admission of new entrants is such that the average age of the membership profile increases then the contribution rate calculated at future valuations would be expected to increase.

- 3.9. At individual employer level we use the Projected Unit Method for employers who still admit new employees into the Fund. For employers who do not, or do not appear to, allow new employees to join the Fund, we use a method known as the Attained Age Method which assesses the cost of future benefit accrual over all future years rather than just over the next year. This method generally produces a higher level of employer contribution than the Projected Unit Method but, for these closed employers, it should result in less revision in the future.
- 3.10. For closed limited-term employers such as some Transferee Admission Bodies, a modified version of the Projected Unit Method with a control period equal to the remaining term of the contract may be used and this usually gives results between the Projected Unit Method and the Attained Age Method.
- 3.11. The amounts that the employer then pays are a combination of the future service cost described above and any adjustments for the past service surplus or deficit. If there is a deficit, this adjustment will be specified as additional contribution expressed as either a percentage of pay or as a cash amount to be paid in future.
- 3.12. Employers' contributions are adjusted to target a 100% funding level. While a deficit exists annual contributions will not normally be reduced. An employer can, at the discretion of the Fund, increase their deficit recovery period up to the maximum provided they can provide evidence of a strong employer covenant and financial stability. Maximum deficit recovery periods are set relevant to each employer category.

Funding Strategy

- 3.13. Regulation 36 of the Local Government Pension Scheme Administration (Regulations) 2008 states that the actuary must have regard to:
 - The existing and prospective liabilities of the fund arising from circumstances common to all those bodies and the desirability of maintaining as nearly a common a rate of contribution as possible; and
 - The current version of the Administering Authority's Funding Strategy Statement
- 3.14. The Funding Strategy Statement states that the objectives of the Fund are:
 - Within reasonable risk parameters, to achieve and then maintain assets equal to 100% of liabilities
 - To keep employer rates as stable as possible and to have consistency between the investment strategy and funding strategy
 - To manage employers' liabilities effectively, having due consideration of each employer's strength of covenant, by the adoption of employer specific funding objectives and to minimise unrecoverable debt on termination of employer participation
- 3.15. We can confirm that, in our view, the methods and assumptions adopted meet this requirement.

4. Valuation Assumptions

4.1. As mentioned in the previous section, various assumptions are needed as part of the valuation.

4.2. The principal assumptions are:

- The discount rate - this is based on the expected investment return from the Fund's assets.
- Pension increases and deferred revaluation - these are set by the Pension Increase Order which is laid by the Government each year and expected to be linked to the Consumer Prices Index. Benefits earned by active members after 1 April 2014 will also be linked to the Pension Increase Order.
- Salary increases - active members' benefits for service before 31 March 2014 will continue to be linked to their final salary.
- Current and future rates of mortality - over the last decade life expectancies have increased more quickly than most predictions so it is important that any assumptions made are as accurate as possible.

4.3. The assumptions used for this valuation are based on the expected long-term cost of providing the benefits and we believe that these are suitable for setting the contribution amounts from employers. If an employer leaves the Fund, a different set of assumptions may apply to allow for the crystallisation of their funding obligations. Note that the funding assumptions are also not the same as those that would be used for statutory accounting purposes in employers' accounts.

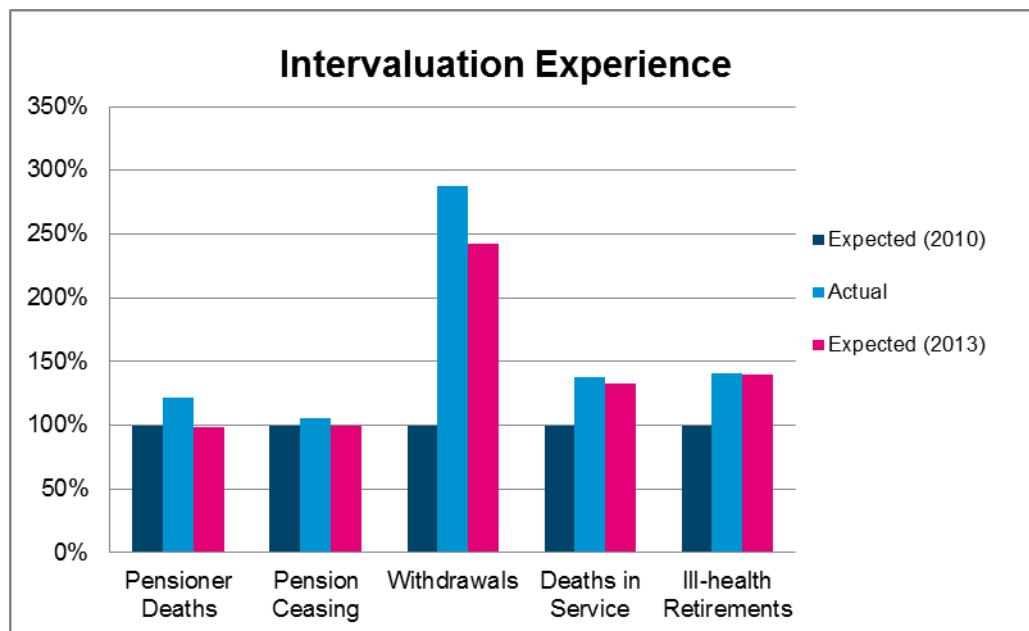
4.4. The assumptions and the rationale for them were discussed in our paper to the Administering Authority of 16 September 2013. The final assumptions have been adopted following discussion with the Administering Authority and are as set out in Appendix 2. We confirm that we believe that these are appropriate for the purposes of this valuation.

4.5. A comparison of the actual financial experience with the assumptions adopted at the previous valuation is summarised below:

Intervaluation Experience	Actual	Expected
Investment Return	7.4% pa	6.0% pa
Pay Increases **	2.2% pa	4.5% pa
Pension Increases	3.5% pa	3.0% pa

** includes short term overlay

4.6. A comparison of the actual demographic experience of members of the Fund over the intervaluation period, with that assumed by the assumptions adopted at the last valuation in 2010 is shown in the graph below. The graph also shows how the assumptions adopted for this valuation would have compared with those adopted at 2010.



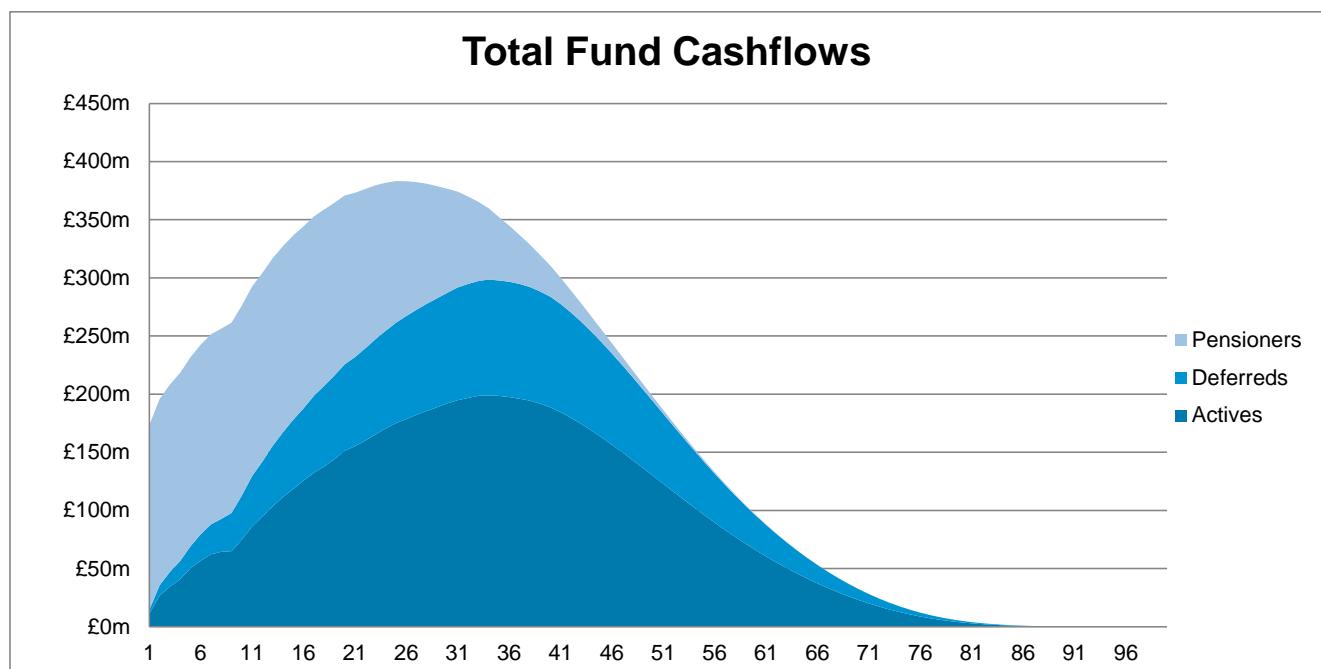
5. Valuation Results

Previous Valuation

- 5.1. The last formal actuarial valuation of the Fund was carried out as at 31 March 2010 by Mercer and the results of that valuation were set out in the formal valuation report dated March 2011.
- 5.2. The results of the previous valuation indicated that the assets of the Fund represented 71% of the accrued liabilities of the Fund. The average employer contribution was calculated to be 21.4% of payroll which assumed that the past service funding level would be restored over a period of 20 years.

Projected Cashflows

- 5.3. As mentioned above, the first stage is to project the expected cashflows in relation to past service, which can be charted as follows:



Past Service Funding Position and Contribution Rates

5.4. The following table sets out the valuation results for the Fund as a whole. We show

- The past service funding position
- The required average ongoing employer contribution rate for future service benefits
- The required total employer contribution rate to restore the funding position to 100% over the agreed 20 year period following the valuation date.

Past Service Funding Position		31 March 2013
£000's		
Asset Value		3,925,714
Accrued Liabilities		
Active Members		1,735,739
Deferred Members		836,042
Pensioner Members		2,306,612
Total Liabilities		4,878,393
Surplus/(Deficit)		(952,679)
Funding Level		80%
Employer Contribution Rates		% of Pensionable Pay
Future Service Cost		14.3%
Deficit Recovery over 20 Years		7.2%
Total		21.5%

5.5. As we see, the funding level was 80% and the average required employer contribution to restore the funding position to 100% over the next 20 years is 21.5% of pensionable pay.

5.6. The contributions payable by each employer are set out in Appendix 4. These are based on either the employer's own membership and experience or they are the employer's share of the contributions payable within a pool of employers.

Sensitivity Analysis

5.7. It is important to understand that these results indicate the expected cost of providing the benefits using the chosen method and assumptions. The actual cost of providing the benefits will depend on the future experience.

5.8. In order to illustrate this, a number of calculations have been carried out to highlight the sensitivity of the funding position to the assumptions adopted, focusing on the assumptions to which the funding position is most sensitive, as shown below:

Assumption change	Effect on Deficit
Decreasing the discount rate by 0.5% per annum	increases by £415m
Increasing the CPI assumption by 0.5% per annum	increases by £354m
Increasing the long-term rate of salary increase by 0.5% per annum	increases by £46m
Increasing the long-term rate of improvement used in the mortality projection from 1.5% to 1.75% per annum	increases by £45m

Projected Future Results

5.9. The progression of the funding level over time is influenced by a large number of factors including any changes in membership, the investment return achieved and the contributions paid.

5.10. We estimate that 3 years after the valuation date (i.e. at the next valuation) the funding position on the same basis will be 82%. This allows for contributions to be paid as certified and assumes that investment returns and other experience over the next 3 years are in line with the assumptions described above.

Neutral Estimate

5.11. We are also required to consider whether the assumptions used are neutral, that is “not deliberately either optimistic or pessimistic and does not incorporate adjustments to reflect the desired outcome”.

5.12. Other than the discount rate, we consider all the assumptions used to be neutral.

5.13. We would consider a neutral discount rate to be 6.3% per annum rather than 5.8% per annum. The higher discount rate results from removing some prudence from the equity return assumption. As a consequence we expect that the future returns from the Fund's investment strategy will be higher than the valuation discount rate and so we believe that the contributions set for this valuation are more likely to be sufficient to meet the cost of providing the benefits than not.

Valuation Reconciliation

5.14. The following table sets out the principal reasons for the change in the funding position since the last valuation:

Change in Past Service Position		£(000)	£(000)
Surplus(Deficit) at 31 March 2010		(1,234,000)	
Benefits Accrued		(415,845)	
Early Retirements		(19,624)	
Contributions Paid		<u>658,620</u>	
Deficit Funded (Use of Surplus)		223,151	
Interest Cost		(235,817)	
Asset Gain/Loss		152,329	
Change in Market Conditions		<u>(1,534,169)</u>	
Financial Gain(Loss)		(1,617,657)	
Salary Increases		151,280	
Pension Increases		(49,441)	
Membership Movements		<u>(232,522)</u>	
Experience		(130,683)	
Change in Assumptions		1,806,511	
Surplus(Deficit) at 31 March 2013		(952,679)	

5.15. As we can see, the main reason for the decrease in the deficit has been mainly the change in assumptions which has been offset by the change in market conditions.

6. Risk and Uncertainty

- 6.1. There are many factors that affect the financial position of the Fund, in particular:
- 6.2. Employer covenant risk – there is a risk to the Fund that any of the employing bodies may be unable to pay contributions or meet any cessation deficits as they fall due.
- 6.3. The Fund should monitor the strength of each employer in the Fund over time, so that any sudden changes in an employer's position can be mitigated.
- 6.4. Investment risk - allowance is made in the assumptions for the expected long-term performance of asset classes such as equities. There is a risk that these returns will not be achieved in practice which may result in further contributions being required. Further, the value of the Fund's assets may not move in line with the Fund's liabilities – mainly because the Fund invests in volatile assets whose value might fall or rise less than expected.
- 6.5. The sensitivity of the valuation results to changes in the investment return assumption is shown in 5.8 above. The Fund should regularly review the investment strategy to ensure the risks being taken are understood and that those risks are being appropriately managed.
- 6.6. Inflation - in projecting the expected future benefit payments, we make assumptions regarding future price inflation. There is a risk that the actual rate of inflation will be higher than assumed which will increase the cost of providing the benefits. This would result in additional contributions being required and a deterioration in the funding position unless investment returns are similarly higher than expected.
- 6.7. The sensitivity of the results to the choice of inflation assumptions is also shown above.
- 6.8. Mortality - it is not possible to predict with any certainty how long members of the Fund will live, and if members live longer than expected, additional contributions will be required and the Fund's funding position will deteriorate.
- 6.9. The sensitivity of the results to the choice of mortality assumptions is also shown above. The Fund should review their mortality assumptions at each valuation, taking into account all available evidence, to ensure they remain appropriate for the Fund.
- 6.10. Member options - certain benefit options may be exercised by members without the consent of the Fund or the Employer. For example, exchanging pension for cash at retirement or taking a transfer value. The value of the cash benefit is generally expected to be less than the value of the pension exchanged so the funding position would only deteriorate if fewer members than expected took this option. Individual transfer values can be higher or lower than the value of the valuation liabilities, depending on the particular member and market conditions.

6.11. Legislative changes – there are a number of legislative risks to the Fund and the LGPS in general, including:

- All benefits relating to membership after 31 March 2014 will be linked to the individual's State Pension Age and the Chancellor of the Exchequer's Autumn 2013 Statement outlined plans to increase this for some individuals. This valuation is based on the current legislation so if these plans are enacted, some members will find the value of their future benefits reduced and this would be expected to reduce the cost of benefits.
- Contracting-out of the State Second Pension is due to end in 2016 and it is not yet clear what the effect on the LGPS will be.
- The potential effects of GMP equalisation between males and females, if implemented, are not yet known.
- As part of the changes to the LGPS from 1 April 2014, a cost control mechanism has been implemented so that if the future cost turns out to be higher or lower than expected when the reforms were made, a review of the benefits may be triggered.
- If the LGPS was to be discontinued in its current form it is not known what would happen to members' benefits.
- More generally, as a statutory scheme the benefits provided by the LGPS or the structure of the scheme could be changed by the Government.

Appendix 1 Valuation Data

A1.1. A summary of the membership records submitted for the valuation is as follows.

Active Members		Actual Pensionable Pay				Average		This Valuation	
		Number		£ (000)		£	Average Age	Average Retirement Age	
Full Time		2013	2010	2013	2010	2013	2010		
Males		8,075	n/a	231,462	n/a	28,664	n/a	46.2	63.7
Females		9,144	n/a	257,471	n/a	28,157	n/a	44.8	63.7
Part Time									
Males		2,150	n/a	22,262	n/a	10,354	n/a	45.1	64.9
Females		25,632	n/a	231,353	n/a	9,026	n/a	45.8	64.4
Total		45,001	42,916	742,548	755,900	16,501	17,613	45.7	64.2
Pensioners		Annual Pensions				Average		This Valuation	
		Number		£ (000)		£	Average Age	Average Retirement Age	
		2013	2010	2013	2010	2013	2010		
Males		11,562	25,137	84,401	116,500	7,300	4,635	71.1	
Females		17,413		61,428		3,528		69.2	
Dependants		4,898	4,454	13,602	11,100	2,777	2,492	73.5	
Total		33,873	29,591	159,431	127,600	4,707	4,312	70.5	
Deferred Pensioners		Annual Pensions				Average		This Valuation	
(including "undecideds")		Number		£ (000)		£	Average Age	Average Retirement Age	
		2013	2010	2013	2010	2013	2010		
Males		10,365	n/a	21,985	n/a	2,121	n/a	44.8	62.5
Females		31,727	n/a	35,469	n/a	1,118	n/a	45.3	63.1
Total		42,092	34,999	57,453	45,100	1,365	1,289	45.1	62.9

Notes

A1.2. The numbers relate to the number of records and so will include members in receipt of or potentially in receipt of more than one benefit.

A1.3. Annual pensions are funded items only and include pension increases up to and including the 2013 Pension Increase Order.

A1.4. Pensionable pay is actual earnings.

A1.5. A summary of the assets held by the Fund at the valuation date and the revenue account for the three years preceding the valuation date is as shown below.

Revenue Accounts	Year to	March 2013	March 2012	March 2011	TOTAL £ (000)
		£ (000)	£ (000)	£ (000)	
Expenditure	Retirement Pensions	154,022	141,174	130,775	425,971
	Retirement Lump Sums	36,138	33,883	43,229	113,250
	Death Benefits	4,403	4,752	3,338	12,493
	Leavers Benefits	8,927	9,957	17,261	36,145
	Expenses	1,744	1,922	1,816	5,482
	Other Expenditure	-	-	-	-
Total Outgo		205,234	191,688	196,419	593,341
Non Investment Income	Employees Ctns	47,260	48,558	50,353	146,171
	Employers Ctns	177,755	161,588	173,106	512,449
	Transfer Values	13,217	14,192	27,683	55,092
	Other Income	132	152	169	453
Total Non Investment Income		238,364	224,490	251,311	714,165
New Money for Investment		33,130	32,802	54,892	120,824
Investment Income		50,525	42,143	33,283	125,951
Fund Value		£ (000)	£ (000)	£ (000)	£ (000)
Assets at Start of Year		3,519,647	3,414,012	3,084,874	3,084,874
Cashflow		83,655	74,945	88,175	246,775
Change in Value		355,171	30,690	240,963	626,824
Assets at End of Year		3,958,473	3,519,647	3,414,012	3,958,473
Annual Returns					
Approx Rate of Return (per annum)		11.5%	2.1%	8.8%	7.4%

Appendix 2 Actuarial Assumptions

A2.1. A summary of the assumptions adopted in the valuation are set out below.

Future Assumed Returns at 2013		Risk Adjusted Discount Rate Weighting	
Equities	6.7% per annum	67%	
Gilts	3.3% per annum	11%	
Bonds	3.9% per annum	11%	
Property	5.8% per annum	11%	
Expense Allowance	0.1% per annum		
Financial Assumptions		2013	2010
Discount Rate	5.8% per annum	6.0% per annum for past service / 6.75% per annum for future accrual	
Retail Price Inflation (RPI)	3.5% per annum (20 year point on the BoE Inflation Curve)	3.8% per annum	
Consumer Price Inflation (CPI)	2.7% per annum (RPI less 0.8%)	3.0% per annum	
Pension and Deferred Pension Increases	2.7% per annum (RPI less 0.8%)	3.0% per annum	
Short Term Pay Increases	In line with the CPI assumption for the 2 years to 31 March 2015	4.5% per annum	
Long Term Pay Increases	4.5% per annum (RPI plus 1%)	4.5% per annum	
Statistical Assumptions		2013	2010
Post Retirement Mortality			
Current Mortality	S1PA tables	S1PA tables with a multiplier of 91% for males and 95% for females	
Mortality Projection	2012 CMI Model with a long term rate of improvement of 1.5% per annum	2009 CMI Model with a long term rate of improvement of 1.0% per annum	

Statistical Assumptions	2013	2010
Retirement Ages	<p>Each member retires at their weighted average "tranche retirement age", i.e. for each tranche of benefit, the earliest age they could retire with unreduced benefits</p> <p>If the member is over this retirement age, then it is assumed they will retire at their oldest tranche retirement age. If over the oldest tranche retirement age, the member is assumed to have a 1/3 chance of retiring in each of the next 3 years, and it is assumed all members will be retired by age 75.</p>	<p>For pre 2008 benefits members are assumed to retire at their "Rule of 85" age between the ages of 60 and 65. For post 2008 benefits members are assumed to retire at 65 unless they have protected status under the transitional provisions.</p>
Proportion Married		<p>Sample rates are set out in the Mercer 2010 actuarial valuation report.</p>
Partner Age Difference	<p>There is an 80%/70% chance that male/female members will, at retirement or earlier death, have a dependant who is eligible for death benefits</p> <p>Males are 3 years older than their spouse and Females are 3 years younger than their spouse</p>	<p>Males are 3 years older than their spouse and Females are 3 years younger than their spouse</p>
Ill-health Tiers	<p>50% of ill-health retirements will be eligible for benefits based on full prospective service and 50% will qualify for a service enhancement of 25% of prospective service</p>	<p>72%/71% of ill-health retirements will be eligible for benefits based on full prospective service, 9%/14% will qualify for a service enhancement of 25% of prospective service and 19%/13% will qualify for no enhancement for males/females</p>
Commutation	<p>It is assumed that members at retirement will commute pension to provide a lump sum of 60% of the maximum allowed under HMRC rules and this will be at a rate of £12 lump sum of £1 of pension</p>	<p>It is assumed that half of members at retirement will commute the maximum pension for lump sum allowed under HMRC rules and this will be at a rate of £12 lump sum of £1 of pension</p>

Statistical Assumptions	2013	2010
50/50 Scheme Allowance	It is assumed that 5% of active members will opt to pay 50% of contributions for 50% of benefits under the new scheme	n/a
Other Statistical Assumptions	Same as used by Government Actuary's Department when LGPS reforms were designed and based on analysis of incidence of death, retirement and withdrawal for Local Authority Funds Sample rates shown below	Sample rates are set out in the Mercer 2010 actuarial valuation report.

Age	Incidence per 1000 active members per annum									
	Death		III Health		Retirement		Withdrawal		Salary Scales	
	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females
25	0.1	0.1	0.1	0.1	122.0	144.5	100	100		
30	0.2	0.1	0.2	0.1	104.4	122.4	102	101		
35	0.3	0.2	0.3	0.3	89.4	103.6	111	105		
40	0.5	0.3	0.6	0.5	76.5	87.7	117	108		
45	0.8	0.5	1.1	0.8	65.5	74.3	121	110		
50	1.3	0.8	2.2	1.6	56.0	62.9	124	110		
55	2.1	1.3	4.1	2.9	48.0	53.3	127	110		
60	3.4	2.0	7.8	5.3	41.0	45.1	127	110		
65	5.4	3.0	14.8	9.8	35.1	38.2	127	110		

Appendix 3 Employer Data as at 31 March 2013

Code	Employer	Active Members	Deferred Members	Pensioner Members
1	Essex County Council	17,976	19,149	14,112
2	Basildon District Council	775	843	1,098
3	Braintree District Council	394	388	731
4	Brentwood District Council	273	287	459
5	Castle Point Borough Council	228	272	473
6	Chelmsford Borough Council	729	704	894
7	Colchester Borough Council	761	847	1,035
8	Epping Forest District Council	533	528	731
9	Harlow District Council	324	767	1,226
10	Maldon District Council	169	139	197
11	Rochford District Council	193	169	291
12	Southend On Sea Borough Council	2,415	2,298	2,240
13	Tendring District Council	461	419	672
14	Thurrock Borough Council	2,224	2,618	1,629
15	Uttlesford District Council	274	251	295
16	Brightlingsea Town Council	5	0	11
17	Epping Town Council	10	0	12
18	Frinton & Walton T C	3	0	2
19	Halstead Town Council	6	2	2
20	Saffron Walden Town Council	16	3	6
21	Waltham Abbey Town Council	11	15	22
22	West Mersea Town Council	2	2	3
23	Bramston Sports Centre Jnt Cte	0	0	1
24	Essex Mags Courts Committee	0	176	128
25	Essex Police Authority	1	1,434	1,131
26	Essex Probation	449	319	263

Code	Employer	Active Members	Deferred Members	Pensioner Members
27	Great Baddow Parish Council	10	3	2
28	Harwich Port Health Authority	0	0	1
29	St Osyth Parish Council	4	1	2
30	South Woodham Ferrers Town Council	6	7	5
31	Ardleigh Reservoir Committee	5	3	18
32	Asn Pub Service Finance Offcrs	0	3	8
33	Basildon Dvc(Com For New Town)	0	60	357
35	C For Educ Trn Health Visitors	0	0	4
36	Ctl C Educ Trn In Social Work	0	86	150
37	East Of England Tourist Board	0	39	24
38	East Anglian Regl Examination Board	0	6	11
41	Essex Water Company	0	0	16
42	Harlow Council For Voluntary Service	0	5	8
43	Harlow Dvc(Comm For New Towns)	0	4	28
44	Harlow District Sports Trust	11	29	21
45	Harlow Theatre Trust	0	1	6
46	National Institute For Social Work	0	22	35
47	Valuation Tribunal Service	1	3	5
48	Palace Theatre Trust	0	2	7
49	Personal Social Services Council	0	0	4
50	Saffron Walden Almshouses	0	1	1
52	Saffron Walden Training College	0	0	2
53	Essex S Valn Comm Change Tribunal	0	0	3
54	South Essex Crematorium Jnt Comt	0	0	2
55	Tendring Hundreds Waterworks Co	0	0	4
56	University Of Essex	100	142	492
57	Windyridge Farm Home	0	0	4
58	Essex And Suffolk Water	0	0	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
60	Wivenhoe Town Council	3	1	4
62	Age Concern Essex	0	0	1
63	Stansted Mountfitchet Parish Council	3	1	1
64	The Community Council Of Essex	10	9	5
66	Essex Fire Authority	283	155	128
67	Hamilton Lodge Trust Ltd	7	7	18
68	Fed Public Passenger Trans Emp	0	0	1
70	Harlow I T E C	0	12	10
71	English National Brd Nursing Midwif Hv	0	1	7
73	Welsh National Brd Nurs Midwif Hv	0	0	1
74	Nursing & Midwifery Council	0	0	2
75	Tollesbury Parish Council	0	0	1
76	King Edward Vi Sc Fd	0	0	1
77	Family Service Units	0	3	1
78	ITEC Learning Technologies Ltd	12	10	6
79	Elm Park(Ardleigh)Ltd	0	0	4
81	Se Essex Tech Centre	0	4	1
82	Earls Colne Parish Council	0	0	2
84	Anglia Ruskin University	1,002	941	537
85	Colchester Transport	0	19	63
86	Southend Transport	0	45	73
87	Basildon Comm Housing Association Ltd	0	7	4
89	Chappel Parish Council	0	0	1
90	Hullbridge Parish Council	1	0	0
91	Springfield Parish Council	10	3	6
92	Galleywood Parish Council	2	0	1
93	Harlow Trade Union & Ur Centre	0	0	2
96	Harlow Council E'Es Soc Club	0	1	0

Code	Employer	Active Members	Deferred Members	Pensioner Members
97	Exwaste Ltd	0	3	7
98	Maldon Town Council	4	2	1
100	Colchester Borough Homes Ltd	143	82	58
101	Chalvedon GM School	2	62	14
102	Westcliff GM School	0	15	8
103	King Johns GM School	0	40	20
104	The Plume GM School	4	49	25
105	Newlands Spring GM School	0	11	5
106	Saffron Walden GM School	0	77	24
107	West Hatch GM School	0	47	23
108	Elmwood GM School	31	18	15
109	Philip Morant GM School	2	39	23
110	Bromfords GM School	4	48	27
111	Beauchamps GM School	67	36	18
112	Thurstable GM School	2	41	11
113	The Boswells GM School	0	58	31
114	Eastwood High GM School	0	39	12
115	Torells GM School	0	8	8
116	Chelmsford High GM School	0	13	11
117	Furtherwick Park GM School	0	32	21
118	The Rickstones GM School	0	12	8
119	King Edward Vi GM School	0	8	14
120	Northlands GM School	39	34	6
121	King Harold GM School	0	34	22
122	North Crescent School	25	18	6
123	Katherines GM School	23	8	3
124	Great Totham GM School	34	28	4
125	Westborough GM School	0	16	7

Code	Employer	Active Members	Deferred Members	Pensioner Members
126	The Appleton GM School	0	39	19
127	The Cornelius Vermuyden School	43	50	12
128	Castle View School	27	17	8
129	Westcliff Girls School	0	28	19
130	Sawyers Hall College Science Tech	1	36	37
131	The Deanes GM School	58	63	23
132	Fitzwimarc GM School	83	37	22
133	King Edmund GM School	0	18	8
134	Davenant Foundation School	0	0	2
135	Gable Hall GM School	0	29	28
136	Grays GM School	57	64	16
137	Jotmans Hall GM School	0	18	5
138	Northwick Park Infants School	0	4	4
139	St Peters College	0	44	22
141	Southend High School For Girls	0	20	7
143	The Greensward School	0	31	10
144	Futures Community College	36	26	9
145	William Edwards School	1	44	28
146	William De Ferrers School	0	40	23
147	Thurrock Technical College	0	19	27
148	Colchester Institute	476	311	201
149	Chelmsford Fe College	134	128	94
150	Braintree College	1	163	61
151	Epping Forest College	112	190	104
152	The Sixth Form Coll. Colchester	98	42	35
153	Tendring Tech & Vi Form Coll	0	59	32
154	Belfairs High School	0	40	13
155	Chelmer Valley High School	0	45	11

Code	Employer	Active Members	Deferred Members	Pensioner Members
156	St Cleres GM School	4	27	18
157	Newport Free School	0	62	16
158	Northwick Park Junior School	0	4	1
159	St Martins Secondary School	1	55	27
160	Basildon College	0	8	25
161	Palmer's College	68	57	33
162	Seevic	106	192	39
163	Seecat	306	368	81
164	Writtle Agricultural College	207	322	105
165	Harlow College	145	155	121
166	Cecil Jones High School	66	60	16
167	Coppins Green Primary School	1	47	10
168	St Helena School	0	47	18
169	Holland Park Primary School	35	17	2
170	Woodville Primary School	34	13	4
171	Anglo European School	0	61	16
172	Colbayns High School	0	40	20
173	Clacton County High School	0	59	14
174	Colchester Royal Grammar School	0	22	17
175	Elmstead Primary School	26	13	1
176	Hassenbrook School	2	19	15
177	Holland Haven Primary School	28	32	7
179	Millfield Primary School	30	24	2
180	Roding Central Primary School	26	19	3
181	Sir Charles Lucas School	10	64	22
182	South Benfleet Primary School	0	15	3
183	Southend High School For Boys	0	10	13
184	St Clares Primary School	0	1	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
185	St Katherines Primary School	0	3	1
186	St Marys Primary School Stansted	0	3	2
187	St Osyth School	0	3	1
188	St Thomas More Primary School	0	6	2
189	St Thomas More High School	0	41	16
190	Takeley Primary School	23	19	3
191	The John Bramston School	0	24	21
192	The Gilberd School	1	36	17
193	Thorpedene Infants School	0	19	2
194	Leverton Infants School	19	16	2
195	Buttsbury Junior School	0	32	4
196	Leverton Junior School	28	9	2
197	Plumberow Primary School	0	17	4
198	Westering Primary School	1	18	4
199	Ashingdon Primary School	0	4	4
201	Barstable School	1	28	18
202	Brentwood High School	81	46	11
203	Broomfield Primary School	26	23	7
204	Buttsbury Infants School	73	29	6
206	Chetwood Primary School	0	8	1
207	Colchester County High (Girls)	0	18	13
208	The Colne Community School	0	66	34
209	Dunmow Infants School	3	3	3
210	Dunmow Junior School	6	9	5
211	Eastwood Infants School	0	3	2
212	Eastwood Junior School	0	2	3
213	Grove Infants School	0	6	1
214	Grove Junior School	0	7	3

Code	Employer	Active Members	Deferred Members	Pensioner Members
215	Hadleigh Infants School	0	11	2
216	Hadleigh Junior School	0	13	6
217	Harwich School	2	67	24
218	Ursuline Convent High School	0	2	2
219	Holy Cross Infants (Waltham)	50	31	3
220	Hylands School	0	39	15
221	Kingswood Infants School	27	3	0
222	Kingswood Junior School	22	8	9
224	Robert Drake Primary School	0	8	4
225	St Albans Primary School	0	0	1
228	St Marks R C School	0	2	3
229	Stanway School	0	54	13
230	Thaxted Primary School	19	15	4
231	The Helena Romanes School	0	42	21
232	Thorpedene Junior School	0	18	6
233	Collingwood Primary School	27	17	0
234	Heybridge Primary School	0	15	8
235	Hockley Primary School	17	8	7
236	Lawford Primary School	0	1	0
237	R A Butler Junior School	0	6	3
238	Shenfield High School	0	53	24
239	St Benedicts College	1	0	2
240	St Bernards High School	0	21	13
241	Walton Primary School	23	17	4
242	Billericay School	0	38	17
244	Kenningtons Primary School	0	20	4
245	Prince Avenue Primary School	28	26	5
246	R A Butler Infants School	0	4	2

Code	Employer	Active Members	Deferred Members	Pensioner Members
249	The Alderman Blaxill School	17	55	10
250	The Sandon School	2	21	17
251	Thomas Willingale Primary School	33	19	4
252	Upshire Primary School	39	27	5
253	Mersea Island Primary School	66	42	10
254	Wyburns Primary School	9	2	4
255	Hockerill School	0	30	32
256	Earls Colne Primary School	37	32	7
257	Milton Hall County Primary School	31	38	10
258	St Christopher School	3	42	4
259	Engaines GM Primary School	27	15	4
260	Rochford County Primary School	21	11	3
261	The Endeavour School	25	16	8
262	The Manningtree High School	0	29	12
263	The Howbridge Infants School	25	18	4
264	St Andrews Junior School H/Peverel	25	21	0
265	Holy Cross RC Primary (Harlow)	0	1	1
266	Brinkley Grove Primary School	45	35	6
267	Great Clacton Junior School	22	17	1
268	Horndon On The Hill Primary School	13	11	4
270	Southend Cab	0	7	5
271	Rainbow Services (Harlow)	1	2	0
272	Se Virtual Educ. Action Zone	0	0	3
273	Trans-Vol	0	3	1
274	South Essex College	87	135	105
275	Eastwood Primary School	28	21	2
276	Grove Wood Primary School	72	38	5
277	Northwick Primary School	34	10	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
278	Shoeburyness Academy	94	2	4
279	Our Lady Immaculate Primary Academy	25	3	0
280	The Pioneer School	51	4	0
281	Chase High School	14	2	0
282	St Thomas More Academy Saffron W	18	5	0
283	St Teresa's Academy Colchester	24	1	0
284	Stifford Primary Academy	57	0	0
286	White Hall Academy	68	3	0
287	Newlands Spring Primary Academy	48	1	0
288	Tendring Enterprise Free School	7	0	0
289	Beacon Hill Academy	59	2	1
290	Belfairs Community College Academy	69	6	2
291	Newport Free Grammar Academy	55	4	0
292	Becket Keys Church Of England Free School	11	0	0
293	Kenningtons Primary Academy	17	1	0
294	Briscoe Primary And Nursery	10	0	0
295	Chafford Hundred Primary	32	0	0
296	Greensted Junior Academy	14	0	3
297	James Hornsby High Academy	45	0	0
298	East Tilbury Infant Academy	25	1	0
299	East Tilbury Junior Academy	25	0	2
300	Thameside Primary Academy	39	2	1
301	Brentwood Ursuline Academy	58	1	0
302	Cann Hall Academy	33	1	0
303	Notley Green Academy	28	0	0
304	Heybridge Primary Academy	28	0	0
305	The Bromfords Academy	70	0	0
306	Kingsmoor Primary Academy	29	0	0

Code	Employer	Active Members	Deferred Members	Pensioner Members
307	Dilkes Primary Academy	44	0	0
308	Woodside Primary Academy	54	0	0
309	Shaw Primary Academy	34	1	0
310	Hedingham Academy	71	0	0
311	Tabor Science Academy	63	1	1
312	St Marys Primary Academy Kelvedon	21	0	0
317	Rayleigh Primary Academy	3	0	0
323	Shenfield St Marys	1	0	0
497	Thames Water Authority	0	0	1
499	Anglian Water Authority	0	0	1
500	Safer Places	39	45	14
501	Basildon Womens Refuge	6	8	0
502	Danbury Parish Council	4	0	3
503	Witham Town Council	10	3	9
504	Heybridge Parish Council	2	0	0
505	Colchester & Tendring Women's Refuge	1	1	4
506	SOS Domestic Abuse Projects	3	11	4
507	Plume Housing Association	0	2	5
508	Stebbing Parish Council	0	1	1
509	Essex Careers & Business Partnership	0	22	34
510	Broomfield Parish Council	3	2	3
511	Chelmsford Council For Voluntary Services	1	3	1
512	Essex County Scout Council	2	3	1
513	Blackmore Parish Council	1	0	1
514	Burnham On Crouch Town Council	1	0	2
515	South Hanningfield Parish Council	1	0	0
516	University of Essex Commercial Services Ltd	12	4	6
517	Business Link (Essex) Ltd	0	4	2

Code	Employer	Active Members	Deferred Members	Pensioner Members
518	Race Equality Foundation	6	4	2
519	Great Dunmow Town Council	8	0	2
520	North Weald Parish Council	4	0	1
521	Hawkwell Parish Council	3	0	2
522	Chigwell Parish Council	5	1	3
523	Loughton Town Council	9	5	5
524	Harwich Town Council	3	2	2
525	Leigh On Sea Town Council	7	2	1
526	Buckhurst Hill Parish Council	1	3	7
527	Great Wakering Parish Council	2	2	1
528	Rayleigh Town Council	2	0	0
529	Phoenix Group Homes	2	2	1
530	Billericay Town Council	1	0	1
531	Chelmsford Citizens Advice Bureau	2	2	4
532	Lamourne Parish Council	0	0	1
533	E A Forum (East Basildon Eaz)	0	0	2
534	Worthing Homes Ltd	26	12	18
535	Essex Economic Partnership	0	3	1
536	Little Yeldham Parish Council	1	0	0
537	Chelmsford Community Transport	6	3	0
538	The Trading Standards Institute	5	1	0
539	Thurrock Community Leisure Ltd	34	36	9
540	Castle Point Citizen's Advice Bureau	1	3	1
541	The Clacton & Harwich Eaz	0	1	1
542	Alfred Mcalpine Construction L	0	16	12
543	May Gurney Ltd	0	45	53
544	Essex Association of Local Councils	6	0	4
545	Tiptree Parish Council	3	2	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
546	Ongar Town Council	3	0	0
547	Central Parking System UK (1)	2	1	6
548	General Social Care Council	0	271	54
549	Social Care Institute For Excellence	48	39	10
550	Stanway Parish Council	1	1	0
551	Runwell Parish Council	1	0	0
552	Serco	0	11	0
553	Chelmer Housing Partnership	185	101	88
554	Open College Network Anglia	2	1	3
555	Cambridge Access Validating Agency	4	2	2
557	Thameside Windows Ltd	0	15	3
558	Care Quality Commission	5	4	16
559	Thames Gateway S/Essex P/Ship	0	5	2
560	Elmy Landscapes	1	1	1
562	Writtle Parish Council	1	0	3
563	Marks Tey Parish Council	0	0	1
564	Essex S/End & T/Rock Connexion	0	49	26
565	WRVS (Essex C.C.)	0	10	13
566	D C Leisure Management Ltd	0	56	24
567	C/Ford Agency For Volunteering	0	5	1
568	Witham B/Tree & Halstead Care	0	5	10
569	Veolia Es Cleanaway (UK) Ltd	0	7	5
570	Chelmsford Environment Partnership	0	4	0
571	Harlow Welfare Rights & Advice	0	14	13
572	Hatfield Peverel Day Nursery	2	1	0
573	WRVS Food Services Ltd	3	2	3
574	Southend Association Of Voluntary Service	0	0	1
575	Warden Housing Association Ltd	2	0	0

Code	Employer	Active Members	Deferred Members	Pensioner Members
576	Harwich Connexions Ltd	1	2	0
577	Business Link For Essex Ltd	0	0	1
578	Hbs Business Services Group Ltd	0	6	4
579	Exdra	0	15	2
580	TTGDC	0	23	4
581	Sandon Parish Council	2	0	0
582	Impulse Leisure	12	3	0
583	Serco Public Services Limited	271	128	85
584	United Utilities	0	16	8
585	Brentwood Leisure Trust	12	33	4
586	Ashlyn Healthcare Ltd	7	11	3
587	Goldenley Healthcare Ltd	5	10	11
588	Greenways Healthcare Ltd	0	17	12
589	Dovercourt Healthcare Ltd	7	15	18
590	Longfield Healthcare Ltd	5	11	17
591	Okeley Healthcare Ltd	0	4	15
592	Sherrell Healthcare Ltd	0	16	13
593	Saffron Healthcare Ltd	0	12	4
594	Sweyne Healthcare Ltd	3	9	7
595	Winifred Healthcare Ltd	0	8	11
596	Sible Hedingham Parish Council	1	0	0
597	South Essex Homes Ltd	139	61	69
598	Feering Parish Council	0	1	0
599	Great Notley Parish Council	1	4	0
600	Renaissance Southend Ltd	0	4	2
601	The SLM Community Leisure Charitable Trust	46	22	11
602	Rushcliffe Care	20	22	17
603	Coggeshall Parish Council	3	1	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
604	The Inclusion Trust	1	2	1
605	Alphaprint Colchester Limited	1	0	1
606	Braintree Women's Aid	0	0	2
607	H Q Theatres Ltd	14	6	2
608	Ashingdon Parish Council	0	0	1
609	The Gateway Academy	58	48	10
610	Kier Harlow Limited	268	69	99
611	Moat Housing Group Ltd	1	5	12
612	Harlow Renaissance Ltd	0	5	2
613	St Georges Community Housing	0	61	53
614	Rochford Housing Association	8	6	9
615	Westminster Drug Project Ltd	1	1	1
616	Connaught Partnership Ltd	0	10	9
617	Orchestras Live	3	4	1
618	Greenfields Comm Housing Ltd	114	29	33
619	Canvey Island Town Council	2	2	0
620	Myland Community Council	1	0	0
621	Pinnacle F M	6	3	6
622	Corporate Document Services	5	3	2
623	Vehicle Lease And Service Ltd	1	1	4
624	Head Office Cleaning Services	0	4	3
625	Europa FM Limited	54	19	15
626	Barnston Parish Council	1	1	0
627	Essex Police Federation	2	0	0
628	Gt Burstead And South Green Pc	0	1	0
629	P H Jones Limited	5	0	2
630	Greensward Academy	97	41	6
631	New Rickstones Academy	49	27	3

Code	Employer	Active Members	Deferred Members	Pensioner Members
632	Maltings Academy	39	31	8
633	Essex Cares Ltd	45	22	7
634	Essex Inclusion And Employment	159	78	45
635	Essex Equipment Service Ltd	52	13	10
636	Essex Community Support Limited	132	123	68
637	Clacton Coastal Academy	81	34	10
638	Ormiston Park Academy	31	4	3
639	MCCH Society Limited	4	1	0
640	Basildon Lower Academy	39	19	5
641	Basildon Upper Academy	38	37	9
642	Thaxted Parish Council	1	0	0
643	West Horndon Parish Council	1	0	1
644	Brentwood Community Transport	4	0	2
645	Harlow Community Transport	5	0	0
646	English Landscapes Maintenance	13	10	1
647	The Papworth Trust	1	0	1
648	Community Clean	1	0	0
649	Little Waltham Parish Council	1	0	0
650	Churchill Catering Limited	1	1	1
651	Colchester Academy	45	15	7
652	Morrison Fs Ltd Thurrock	1	2	3
653	Nightingale Cleaning Ltd	4	1	2
654	King Harold B And E Academy	28	9	2
655	Chelmsford High School For Girls	39	4	0
656	Flitch Green Academy	32	15	0
657	Morrison Fs Ltd Colchester	2	0	0
658	Debden Park High Academy	22	4	0
659	The Appleton Academy	81	15	1
660	William De Ferrers Academy	97	8	3
661	King John Academy	62	10	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
662	The Ockendon Academy	63	5	0
663	Buttsbury Academy	46	8	3
664	West Hatch High Academy	70	8	3
665	Saffron Walden High Academy	115	25	3
666	Herongate and Ingrave Parish Council	2	0	0
667	Chelmer Valley High Academy	48	7	6
668	Colne Community Academy	113	24	7
669	Davenant Foundation Academy	65	17	1
670	Great Baddow High Academy	75	13	2
671	Honywood Community Academy	68	5	2
672	King Edward Grammar Academy	25	1	1
673	King Edmund Academy	52	4	0
674	Moulsham Infants Academy	30	10	0
675	R A Butlers Infants Academy	19	5	0
676	R A Butlers Junior Academy	31	3	0
677	Southend High Girls Academy	47	8	0
678	St Martins High Academy	98	21	7
679	Westborough Primary Academy	24	5	1
680	Westcliff High Boys Academy	24	7	0
681	Ashingdon Academy	7	2	0
682	Great Berry Academy	29	2	0
683	Hadleigh Inf & Nurs Academy	38	4	2
684	Hilltop Junior Academy	31	1	0
685	Holy Cross RC Primary Academy	36	2	0
686	Jotmans Hall Primary Academy	21	3	0
687	Kingston Primary Academy	22	0	3
688	Lee Chapel Primary Academy	47	4	0
689	Notley High & Braintree Viform	91	8	2
690	Plumberow Primary Academy	51	9	0
691	Robert Drake Primary Academy	29	1	0

Code	Employer	Active Members	Deferred Members	Pensioner Members
692	Runwell Primary Academy	27	6	0
693	South Benfleet Primary Academy	33	3	0
694	St Albans RC Primary Academy	31	2	0
695	St Helens RC Junior Academy	25	2	2
696	Westwood Primary Academy	22	3	0
697	Hylands School Academy	59	12	3
698	Tendring Tech College Academy	112	21	4
699	St Marks West Essex Academy	74	9	3
700	Axis Europe Plc	1	0	0
701	Riverside Truck Rental Ltd	4	1	1
702	Westcliff High Girls Academy	53	5	3
703	Southend High For Boys Academy	36	1	1
704	Eastwood Academy	16	4	1
705	Thorpedene Primary School	52	7	0
706	Churchill Contract Services Ltd	2	0	0
707	RM Education Plc	0	1	1
708	Skanska (Cornelius)	4	0	0
709	Skanska (Columbus)	2	0	0
710	Kents Hill Infant Academy	29	1	0
711	Hadleigh Junior School Academy	17	0	0
712	Ormiston Rivers Academy	43	3	2
713	Passmores Academy Trust	54	11	3
714	Westerings Primary Academy	12	4	0
715	Tyrrells Primary Academy	37	5	0
716	Great Chesterford Primary Academy	30	6	0
717	Stewards Academy	93	11	0
718	Stisted Primary Academy	11	0	0
719	Thriftwood Primary Academy	32	4	1
720	Burnt Mill Academy	88	6	0
721	Hutton All Saints Academy	13	2	2

Code	Employer	Active Members	Deferred Members	Pensioner Members
722	Wickford C Of E Academy	12	0	0
723	Colchester Royal Grammar Acad	43	3	0
727	Boswells Academy	107	9	2
728	Shenfield High Academy	89	8	1
729	Skanska (Castle View)	3	0	0
731	Stambridge Parish Council	1	0	0
732	Manningtree High Academy	56	5	4
733	St Helena Academy	77	10	1
734	Stanway Academy	65	9	0
735	Thomas Lord Audley Academy	56	4	0
736	Columbus Academy	103	4	0
737	Harris Academy Chafford Hundre	71	1	1
738	Clacton County Academy	71	3	2
739	Moulsham County Junior Academy	65	3	0
740	Helena Romanes Vi Form Academy	73	3	3
741	Anglo European Academy	83	14	0
742	Billericay Academy	68	5	2
743	Gable Hall Academy	67	4	0
744	Gilberd Academy	57	2	0
745	Harwich And Dovercourt Academy	89	4	0
746	Hassenbrook Academy Trust	43	1	0
747	Hockerill Academy	42	4	1
748	Philip Morant Academy	101	6	1
749	Plume Academy	97	2	1
750	Sandon Academy	59	4	1
751	St Bernards High Academy	41	6	1
752	St Cleres Co-Operative Academy	66	3	0
753	St Thomas More High Academy	39	1	0
754	St Thomas More'S Acad Colchest	21	1	0
755	Thurstable Academy	70	4	1

Code	Employer	Active Members	Deferred Members	Pensioner Members
756	William Edwards Academy	55	2	2
757	Mayflower High School Academy	107	5	5
758	Moulsham High Academy	71	4	3
759	Kents Hill Junior Academy	17	2	0
760	Colchester High Girls Academy	39	3	2
761	St Christopher Academy	55	5	1
762	Lyons Hall Primary Sch Academy	46	2	0
763	Hamford Primary Sch Academy	31	5	3
764	Lansdowne Primary Sch Academy	54	1	0
765	Herringham Primary Sch Academy	38	0	0
766	RM Education - Columbus ICT	2	0	0
767	Mitie Technical Fm Ltd	25	9	10
768	Central Essex Community Service	5	1	3
769	Spurgeons	2	0	0
770	Barnardos	11	0	0
771	SLM Health & Fitness (SV)	1	0	0
772	SLM Health & Fitness (LM)	6	0	0
773	SLM Charitable Trust (SV)	26	3	1
774	SLM Charitable Trust (LM)	23	2	2
775	Hockley Parish Council	2	0	0
776	Academies Enterprise Trust	38	1	0
777	Riverside Truck Rental Ltd Col	4	0	0
778	Churchill Contract Services Ltd - Thurrock	13	0	1
779	Mitie Security Limited	35	7	8
780	Fusion Lifestyle	44	2	0
781	Ringway Jacobs Limited	52	0	0
782	Castle Point AVS	0	1	0
783	Esx Police & Crime Commissione	2,058	34	10
785	Thurrock Lifestyle Solutions CIC	33	0	0
786	Sodexo Limited	0	1	2

Code	Employer	Active Members	Deferred Members	Pensioner Members
787	Great Yeldham Parish Council	0	1	0
788	ECS Ltd Reablement Mid Essex	49	6	2
789	ECS Ltd Reablement North East	46	1	2
790	ECS Ltd Reablement South East	46	4	1
791	ECS Ltd Reablement South West	36	1	0
792	ECS Ltd Reablement West Essex	36	4	1
796	Kier Services Limited	15	0	0
798	Mears Limited	20	0	0
900	Pension Credits	0	58	13
1000	Councillors	37	7	7
Total		45,001	42,092	33,873

Appendix 4 Rates and Adjustment Certificate

A4.1. The Common Rate of Contribution as defined by Regulation 36 for the period 1 April 2014 to 31 March 2017 is 21.5% of pensionable payroll.

A4.2. However, each employer pays contributions based on their particular circumstances and so individual adjustments are made. These give the following minimum total contributions as set out below.

A4.3. The monetary amounts are payable in 12 monthly instalments throughout the relevant year unless agreed by the Administering Authority and the individual employer. The contributions below are adjusted for any such agreements in which case an actuarial discount is applied to annual or triennial deficit lump sum payments and the timing is shown in the last column of the table below.

A4.4. Monthly payments of contributions are due by the 19th of the following month.

		Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus			
Major Employers										
1	Essex County Council	14.1%	£10,184,000	14.1%	£10,184,000	14.1%	£10,184,000		in April	
	Former GM Essex Schools	19.9%	-	19.9%	-	19.9%	-			
2	Basildon District Council	14.5%	£2,464,294	14.5%	£2,576,104	14.5%	£2,692,987		in April	
3	Braintree District Council	14.4%	£1,501,345	14.4%	£1,569,464	14.4%	£1,640,673		in April	
4	Brentwood District Council	14.2%	£1,372,939	14.2%	£1,372,939	14.2%	£1,372,939			
5	Castle Point Borough Council	14.3%	£2,756,101	14.3%	-	14.3%	-		in April 2014	
6	Chelmsford City Council	14.1%	£4,513,189	14.1%	-	14.1%	-		in April 2014	
7	Colchester Borough Council	13.7%	£2,078,774	13.7%	£2,078,774	13.7%	£2,078,774		in April	
8	Epping Forest District Council	15.9%	£1,371,484	15.9%	£1,433,710	15.9%	£1,498,760		in April	
9	Harlow District Council	14.6%	£2,878,348	14.6%	£2,878,348	14.6%	£2,878,348		in April	
10	Maldon District Council	13.5%	£642,618	13.5%	£671,775	13.5%	£702,255			
11	Rochford District Council	13.8%	£1,990,338	13.8%	-	13.8%	-		in April 2014	
12	Southend On Sea Borough Council	14.4%	£14,345,270	14.4%	-	14.4%	-		in April 2014	
	Former GM Southend Schools	22.0%	-	22.0%	-	22.0%	-			
13	Tendring District Council	14.7%	£1,512,245	14.7%	£1,512,245	14.7%	£1,512,245		in April	

		Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus			
14	Thurrock Borough Council	14.3%	£3,514,068	14.3%	£3,514,068	14.3%	£3,514,068			
	Former GM Thurrock Schools	20.4%	-	20.4%	-	20.4%	-			
15	Uttlesford District Council	13.9%	£1,319,412	14.8%	-	15.7%	-		in April 2014	
Scheduled Bodies										
84	Anglia Ruskin University	11.2%	£1,266,969	11.4%	£1,324,453	11.6%	£1,384,546			
100	Colchester Borough Homes Ltd	14.0%	-	14.0%	-	14.0%	-			
66	Essex Fire Authority	13.9%	£401,391	13.9%	£401,391	13.9%	£401,391		in April	
783	Essex Police & Crime Commissioner	13.1%	£1,890,347	13.1%	£1,890,347	13.1%	£1,890,347		in April	
26	Essex Probation	13.6%	£494,509	13.6%	£494,509	13.6%	£494,509		in April	
47	Local Valuation Service	14.2%	£12,707	14.2%	-	14.2%	-		in April 2014	
597	South Essex Homes Ltd	15.6%	£353,266	15.6%	-	15.6%	-		in April 2014	
149	Chelmsford College	14.3%	£76,647	15.0%	£80,125	15.6%	£83,760		in April	
148	Colchester Institute	13.0%	£340,393	13.0%	£355,838	13.0%	£371,982			
152	Colchester Sixth Form College	15.3%	£39,915	15.9%	£39,915	16.6%	£39,915			
151	Epping Forest College	14.2%	£111,978	14.9%	£117,059	15.7%	£122,370			
165	Harlow College	14.4%	£137,543	14.4%	£143,784	14.4%	£150,308		in April	
161	Palmers College	16.0%	£29,352	16.0%	£30,684	16.0%	£32,076			
162	SEEVIC College	14.1%	£32,255	14.1%	£32,255	14.1%	£32,255			
274	South Essex College	13.0%	£242,283	13.0%	£253,276	13.0%	£264,768			
164	Writtle College	12.8%	£176,338	13.4%	£184,339	13.9%	£192,703			

Community Admission Bodies

31	Ardleigh Reservoir Committee	22.0%	£20,529	22.0%	£20,529	22.0%	£20,529
501	Basildon Women's Refuge	16.9%	-	16.9%	-	16.9%	-
644	Brentwood Community Transport	21.3%	-	21.3%	-	21.3%	-

Code		Employer	Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016	
			% of pay	plus	% of pay	plus	% of pay	plus		
585		Brentwood Leisure Trust	14.1%	£24,962	14.1%	£24,962	14.1%	£24,962		
555		Cambridge Access Validating Agency	13.7%	£9,260	13.7%	£9,260	13.7%	£9,260	in April	
558		Care Quality Commission	20.2%	£49,884	20.2%	-	20.2%	-	in April 2014	
540		Castle Point Citizen's Advice Bureau	20.8%	£2,966	20.8%	£3,101	20.8%	£3,242		
768		Central Essex Community Services	17.6%	-	17.6%	-	17.6%	-		
553		Chelmer Housing Partnership	14.0%	£1,298,598	14.0%	-	14.0%	-	in April 2014	
531		Chelmsford Citizens Advice Bureau	21.4%	£4,119	21.4%	£4,306	21.4%	£4,501		
537		Chelmsford Community Transport Ltd	23.8%	£12,259	23.8%	£12,259	23.8%	£12,259		
511		Chelmsford Council for Voluntary Service	19.3%	£4,288	19.3%	£4,288	19.3%	£4,288		
505		Colchester & Tendring Womens Refuge	25.4%	£6,759	25.4%	£7,066	25.4%	£7,386		
544		Essex Association of Local Councils	16.8%	-	16.8%	-	16.8%	-		
516		Essex Commercial Services	21.2%	-	21.2%	-	21.2%	-		
512		Essex County Scout Council	13.1%	£13,423	13.1%	-	13.1%	-	in April 2014	
627		Essex Joint Branch Board of the Police Federation of England and Wales	24.2%	-	24.2%	-	24.2%	-		
618		Greenfields Community Housing	15.3%	£225,000	15.3%	£225,000	15.3%	-		
67		Hamilton Lodge Trust Ltd	21.0%	£13,907	21.0%	£14,538	21.0%	£15,198		
645		Harlow Community Transport	16.7%	-	16.7%	-	16.7%	-		
44		Harlow Sports Centre	17.7%	£26,559	17.7%	£26,559	17.7%	£26,559		
576		Harwich Connexions Transport Co-operative Ltd	27.5%	-	27.5%	-	27.5%	-		
575		Home Group (Warden Housing)	24.0%	-	24.0%	-	24.0%	-		
582		Impulse Leisure	12.0%	£14,181	12.0%	-	12.0%	-		
78		ITEC Learning Technologies Ltd	13.4%	£21,876	13.4%	£22,869	13.4%	£23,906		
611		Moat Housing Association	13.3%	£82,442	13.3%	-	13.3%	-	in April 2014	
801		North Essex Partnership University NHS Foundation Trust	19.6%	-	19.6%	-	19.6%	-		
554		Open College Network Eastern Region	28.2%	£51,711	28.2%	-	28.2%	-	in April 2014	
617		Orchestras Live	14.4%	£4,750	17.1%	-	19.9%	-	in April 2014	

Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
		Code	Employer	% of pay	plus	% of pay	plus	
529	Phoenix Group Homes	16.9%	£5,969	16.9%	£6,239	16.9%	£6,522	in April
518	Race Equality Foundation	12.6%	-	12.6%	-	12.6%	-	
271	Rainbow Services	24.3%	£2,340	24.3%	-	24.3%	-	in April
614	Rochford Housing Association Ltd	17.9%	£24,647	17.9%	£24,647	17.9%	£24,647	
64	Rural Community Council of Essex	23.1%	-	23.1%	-	23.1%	-	
500	Safer Places	16.7%	£78,939	16.7%	£82,521	16.7%	£86,265	in April
601	SLM	12.0%	-	12.0%	-	12.0%	-	
549	Social Care Institute for Excellence (SCIE)	13.7%	£147,895	13.7%	£147,895	13.7%	£147,895	in April
506	SOS Domestic Abuse Projects	tbc	tbc	tbc	tbc	tbc	tbc	
604	The Inclusion Trust	9.9%	£13,787	9.9%	-	9.9%	-	in April 2014
539	Thurrock Community Leisure Ltd	14.3%	£50,518	14.3%	£52,810	14.3%	£55,206	
785	Thurrock Lifestyle Solutions	14.7%	-	14.7%	-	14.7%	-	
538	Trading Standards Institute	12.9%	£28,650	12.9%	£29,950	12.9%	£31,309	
56	University of Essex	20.4%	£1,467,488	20.4%	£1,534,071	20.4%	£1,603,674	in April
534	Worthing Homes Ltd	16.8%	£116,039	16.8%	£121,304	16.8%	£126,808	in April
572	Hatfield Peveral Day Nursery	17.1%	-	17.1%	-	17.1%	-	

Transferee Admission Bodies

605	Alphaprint (Colchester) Limited	13.5%	-	13.5%	-	13.5%	-
586	Ashlyn Healthcare Ltd	20.2%	-	20.2%	-	20.2%	-
700	Axis Europe PLC	18.7%	-	18.7%	-	18.7%	-
770	Barnardos	0.0%	-	0.0%	-	0.0%	-
547	Central Parking System of the UK Ltd (Southend)	16.4%	£16,792	16.4%	£17,554	16.4%	£18,350
706	Churchill Contract Services Limited	20.0%	-	20.0%	-	20.0%	-
778	Churchill Contract Services Limited - Thurrock	18.8%	-	18.8%	-	18.8%	-
648	Community Clean	27.0%	-	27.0%	-	27.0%	-

Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus	
622	Corporate Document Services	16.1%	-	16.1%	-	16.1%	-	
589	Dovercourt Healthcare Ltd	21.9%	£25,660	21.9%	£25,660	21.9%	£25,660	in April
646	English Landscapes Maintenance Limited	21.8%	-	21.8%	-	21.8%	-	
633	Essex Cares Limited	7.2%	-	7.2%	-	7.2%	-	
636	Essex Community Support Limited	8.9%	-	8.9%	-	8.9%	-	
634	Essex Employment & Inclusion Limited	7.6%	-	7.6%	-	7.6%	-	
635	Essex Equipment Services Limited	9.8%	-	9.8%	-	9.8%	-	
788	Essex Community Support Ltd - Reablement Mid Essex	17.9%	-	17.9%	-	17.9%	-	
789	Essex Community Support Ltd - Reablement North Essex	14.2%	-	14.2%	-	14.2%	-	
790	Essex Community Support Ltd - Reablement South East Essex	18.4%	-	18.4%	-	18.4%	-	
791	Essex Community Support Ltd - Reablement South West Essex	15.0%	-	15.0%	-	15.0%	-	
792	Essex Community Support Ltd - Reablement West Essex	15.1%	-	15.1%	-	15.1%	-	
625	Europa Support Services	17.9%	-	17.9%	-	17.9%	-	
780	Fusion Lifestyle	16.0%	-	16.0%	-	16.0%	-	
587	Goldenley Healthcare Ltd	18.3%	-	18.3%	-	18.3%	-	
607	H Q Theatres Ltd	12.0%	£13,365	12.0%	£13,971	12.0%	£14,605	
796	Kier Services Ltd	20.9%	-	20.9%	-	20.9%	-	
610	Kier Harlow Ltd	17.1%	-	17.1%	-	17.1%	-	
590	Longfield Healthcare Ltd	16.1%	-	16.1%	-	16.1%	-	
639	MCCH Society Limited	0.0%	-	0.0%	-	0.0%	-	
798	Mears Limited	19.9%	-	19.9%	-	19.9%	-	
767	Mitie Group PLC	17.5%	-	17.5%	-	17.5%	-	
779	Mitie Security Limited	16.7%	-	16.7%	-	16.7%	-	
657	Morrison FS Limited (Colchester)	25.4%	-	25.4%	-	25.4%	-	
653	Nightingale Cleaning Ltd	13.2%	-	13.2%	-	13.2%	-	
629	PH Jones Ltd	14.6%	-	14.6%	-	14.6%	-	

Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus	
621	Pinnacle PSG	13.8%	£14,484	16.1%	£15,141	18.4%	£15,828	
781	Ringway Jacobs	19.4%	-	19.4%	-	19.4%	-	
777	Riverside Truck Rental - Colchester	12.0%	-	12.0%	-	12.0%	-	
701	Riverside Truck Rental Limited (Basildon)	20.3%	-	20.3%	-	20.3%	-	
766	RM Education - Columbus ICT	6.4%	-	6.4%	-	6.4%	-	
602	Rushcliffe Care	19.4%	-	19.4%	-	19.4%	-	
583	Serco Ltd	13.7%	-	13.7%	-	13.7%	-	
729	Skanska (Castle View School)	26.9%	-	26.9%	-	26.9%	-	
709	Skanska (Columbus)	23.9%	-	23.9%	-	23.9%	-	
708	Skanska (Cornelius)	24.5%	-	24.5%	-	24.5%	-	
774	SLM Charitable Trust - LM	11.3%	-	11.3%	-	11.3%	-	
773	SLM Charitable Trust - SV	15.6%	-	15.6%	-	15.6%	-	
772	SLM Health and Fitness - LM	12.4%	-	12.4%	-	12.4%	-	
771	SLM Health and Fitness - SV	19.3%	-	19.3%	-	19.3%	-	
769	Spurgeons	0.0%	-	0.0%	-	0.0%	-	
594	Sweyne Healthcare Ltd	19.3%	-	19.3%	-	19.3%	-	
647	The Papworth Trust	16.0%	£14,921	16.0%	-	16.0%	-	
623	Vehicle Lease and Service Limited	16.1%	£23,666	16.1%	-	16.1%	-	
573	WRVS Food Services Ltd	13.3%	-	13.3%	-	13.3%	-	

Town & Parish Councils

530	Billericay Town Council	15.1%	£1,658	15.9%	£1,734	16.7%	£1,812
513	Blackmore Parish Council	15.1%	£470	15.9%	£491	16.7%	£513
16	Brightlingsea Town Council	15.1%	£2,806	15.9%	£2,933	16.7%	£3,066
510	Broomfield Parish Council	15.1%	£1,752	15.9%	£1,831	16.7%	£1,914
526	Buckhurst Hill Parish Council	15.1%	£294	15.9%	£308	16.7%	£322

Code		Employer	Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016	
			% of pay	plus	% of pay	plus	% of pay	plus		
514		Burnham-on-Crouch Town Council	15.1%	£518	15.9%	£542	16.7%	£566		
619		Canvey Island Town Council	15.1%	£2,029	15.9%	£2,121	16.7%	£2,217		
522		Chigwell Parish Council	15.1%	£4,567	15.9%	£4,775	16.7%	£4,991		
603		Coggeshall Parish Council	15.1%	£2,128	15.9%	£2,225	16.7%	£2,325		
502		Danbury Parish Council	15.1%	£2,861	15.9%	£2,991	16.7%	£3,127		
17		Epping Town Council	15.1%	£6,169	15.9%	£6,449	16.7%	£6,742		
18		Frinton and Walton Town Council	15.1%	£2,718	15.9%	£2,841	16.7%	£2,970		
92		Galleywood Parish Council	15.1%	£1,513	15.9%	£1,582	16.7%	£1,654		
27		Great Baddow Parish Council	15.1%	£7,703	15.9%	£8,053	16.7%	£8,418		
519		Great Dunmow Town Council	15.1%	£4,113	15.9%	£4,300	16.7%	£4,495		
599		Great Notley Parish Council	15.1%	£538	15.9%	£562	16.7%	£587		
527		Great Wakering Parish Council	15.1%	£798	15.9%	£834	16.7%	£872		
19		Halstead Town Council	15.1%	£2,781	15.9%	£2,908	16.7%	£3,039		
524		Harwich Town Council	15.1%	£1,996	15.9%	£2,086	16.7%	£2,181		
521		Hawkwell Parish Council	15.1%	£1,774	15.9%	£1,855	16.7%	£1,939		
666		Herongate & Ingrave Parish Council	15.1%	£403	15.9%	£421	16.7%	£440		
504		Heybridge Parish Council	15.1%	£1,150	15.9%	£1,202	16.7%	£1,257		
90		Hullbridge Parish Council	15.1%	£893	15.9%	£933	16.7%	£976		
525		Leigh on Sea Town Council	15.1%	£3,915	15.9%	£4,093	16.7%	£4,278		
536		Little Yeldham Parish Council	15.1%	£35	15.9%	£36	16.7%	£38		
523		Loughton Town Council	15.1%	£7,958	15.9%	£8,320	16.7%	£8,697		
98		Maldon Town Council	15.1%	£3,266	15.9%	£3,415	16.7%	£3,570		
620		Myland Community Council	15.1%	£863	15.9%	£903	16.7%	£944		
520		North Weald (Bassett) Parish Council	15.1%	£2,278	15.9%	£2,382	16.7%	£2,490		
546		Ongar Parish Council	15.1%	£2,318	15.9%	£2,424	16.7%	£2,534		
528		Rayleigh Town Council	15.1%	£2,179	15.9%	£2,278	16.7%	£2,381		

Code		Employer	Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016	
			% of pay	plus	% of pay	plus	% of pay	plus		
551		Runwell Parish Council	15.1%	£626	15.9%	£655	16.7%	£684		
20		Saffron Walden Town Council	15.1%	£12,922	15.9%	£13,508	16.7%	£14,121		
581		Sandon Parish Council	15.1%	£361	15.9%	£378	16.7%	£395		
596		Sible Hedingham Parish Council	15.1%	£790	15.9%	£826	16.7%	£863		
515		South Hanningfield Parish Council	15.1%	£682	15.9%	£713	16.7%	£745		
30		South Woodham Ferrers Town Council	15.1%	£4,093	15.9%	£4,279	16.7%	£4,473		
91		Springfield Parish Council	15.1%	£6,243	15.9%	£6,526	16.7%	£6,822		
29		St Osyth Parish Council	15.1%	£1,260	15.9%	£1,318	16.7%	£1,377		
731		Stambridge Parish Council	15.1%	£417	15.9%	£436	16.7%	£455		
63		Stansted Mountfitchet Parish Council	15.1%	£1,875	15.9%	£1,960	16.7%	£2,049		
550		Stanway Parish Council	15.1%	£761	15.9%	£796	16.7%	£832		
642		Thaxted Parish Council	15.1%	£842	15.9%	£881	16.7%	£921		
545		Tiptree Parish Council	15.1%	£1,485	15.9%	£1,553	16.7%	£1,623		
21		Waltham Abbey Town Council	15.1%	£9,693	15.9%	£10,133	16.7%	£10,592		
643		West Horndon Parish Council	15.1%	£223	15.9%	£233	16.7%	£244		
22		West Mersea Town Council	15.1%	£1,459	15.9%	£1,525	16.7%	£1,594		
503		Witham Town Council	15.1%	£6,663	15.9%	£6,966	16.7%	£7,282		
60		Wivenhoe Town Council	15.1%	£2,046	15.9%	£2,139	16.7%	£2,236		
562		Writtle Parish Council	15.1%	£626	15.9%	£655	16.7%	£684		

Academies

776	Academies Enterprise Trust	11.3%	-	Note 5	Note 5	Note 5	Note 5
741	Anglo European School	12.3%	£70,326	Note 5	Note 5	Note 5	Note 5
659	Appleton School	12.3%	£65,740	Note 5	Note 5	Note 5	Note 5
681	Ashingdon Primary School	12.3%	£4,805	Note 5	Note 5	Note 5	Note 5
640	Basildon Lower Academy	11.2%	£71,500	Note 5	Note 5	Note 5	Note 5

Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus	
641	Basildon Upper Academy	11.4%	£178,900	Note 5	Note 5	Note 5	Note 5	
289	Beacon Hall Academy	12.2%	£48,100	Note 5	Note 5	Note 5	Note 5	
292	Becket Keys Church Of England Free School	19.9%	-	Note 5	Note 5	Note 5	Note 5	
290	Belfairs Community College	12.5%	£117,829	Note 5	Note 5	Note 5	Note 5	
284	Belmont Castle Academy	12.2%	£35,760	Note 5	Note 5	Note 5	Note 5	
742	Billericay School	12.3%	£89,109	Note 5	Note 5	Note 5	Note 5	
727	Boswell School	12.3%	£90,310	Note 5	Note 5	Note 5	Note 5	
294	Briscoe Primary School	12.3%	£12,777	Note 5	Note 5	Note 5	Note 5	
720	Burnt Mill School	12.3%	£63,337	Note 5	Note 5	Note 5	Note 5	
663	Buttsbury Junior School	12.3%	£25,335	Note 5	Note 5	Note 5	Note 5	
302	Cann Hall Primary School	12.3%	£19,875	Note 5	Note 5	Note 5	Note 5	
737	Chafford Hundred	12.2%	£61,044	Note 5	Note 5	Note 5	Note 5	
667	Chelmer Valley High School	12.3%	£56,567	Note 5	Note 5	Note 5	Note 5	
655	Chelmsford High School for Girls	12.3%	£42,480	Note 5	Note 5	Note 5	Note 5	
637	Clacton Coastal Academy	11.6%	£117,800	Note 5	Note 5	Note 5	Note 5	
738	Clacton County Academy	12.3%	£79,400	Note 5	Note 5	Note 5	Note 5	
651	Colchester Academy	11.6%	£94,700	Note 5	Note 5	Note 5	Note 5	
760	Colchester County High School for Girls	12.3%	£40,187	Note 5	Note 5	Note 5	Note 5	
723	Colchester Royal Grammar School	12.3%	£37,456	Note 5	Note 5	Note 5	Note 5	
668	Colne Community School	12.3%	£85,833	Note 5	Note 5	Note 5	Note 5	
736	Columbus School and College	12.3%	£79,827	Note 5	Note 5	Note 5	Note 5	
669	Davenant Foundation School	12.3%	£63,447	Note 5	Note 5	Note 5	Note 5	
658	Debden Park	11.1%	£26,427	Note 5	Note 5	Note 5	Note 5	
307	Dilkes Academy	12.3%	£30,500	Note 5	Note 5	Note 5	Note 5	
298	East Tilbury Infant School & Nursery	12.2%	£15,800	Note 5	Note 5	Note 5	Note 5	
299	East Tilbury Junior School	12.2%	£19,200	Note 5	Note 5	Note 5	Note 5	

Code		Employer	Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016	
			% of pay	plus	% of pay	plus	% of pay	plus		
704		Eastwood High School	12.5%	£25,117	Note 5	Note 5	Note 5	Note 5		
656		Flitch Green Academy	12.3%	£12,231	Note 5	Note 5	Note 5	Note 5		
743		Gable Hall School	12.2%	£56,895	Note 5	Note 5	Note 5	Note 5		
744		Gilberd School	12.3%	£46,600	Note 5	Note 5	Note 5	Note 5		
670		Great Baddow High School	12.3%	£78,189	Note 5	Note 5	Note 5	Note 5		
682		Great Berry School	12.3%	£15,834	Note 5	Note 5	Note 5	Note 5		
296		Greensted Junior School	12.3%	£7,426	Note 5	Note 5	Note 5	Note 5		
630		Greensward Academy	11.3%	£156,400	Note 5	Note 5	Note 5	Note 5		
716		Great Chesterford Academy	12.3%	£12,012	Note 5	Note 5	Note 5	Note 5		
683		Hadleigh Infants School	12.3%	£15,725	Note 5	Note 5	Note 5	Note 5		
711		Hadleigh Junior School	12.3%	£12,449	Note 5	Note 5	Note 5	Note 5		
763		Hamford County Primary School	12.3%	£12,449	Note 5	Note 5	Note 5	Note 5		
295		Harris Primary Academy Chafford Hundred	12.2%	£28,800	Note 5	Note 5	Note 5	Note 5		
745		Harwich School	12.3%	£90,420	Note 5	Note 5	Note 5	Note 5		
746		Hassenbrook Academy Trust	12.2%	£39,750	Note 5	Note 5	Note 5	Note 5		
310		Hedingham Secondary School	12.3%	£63,993	Note 5	Note 5	Note 5	Note 5		
740		Helena Romanes School	12.3%	£71,855	Note 5	Note 5	Note 5	Note 5		
765		Herringham Primary School	12.2%	£15,862	Note 5	Note 5	Note 5	Note 5		
304		Heybridge Primary School	12.3%	£17,145	Note 5	Note 5	Note 5	Note 5		
684		Hilltop Junior School	12.3%	£13,650	Note 5	Note 5	Note 5	Note 5		
747		Hockerill Anglo-European College	12.3%	£70,700	Note 5	Note 5	Note 5	Note 5		
685		Holy Cross RC Academy School	12.3%	£15,288	Note 5	Note 5	Note 5	Note 5		
671		Honywood Community School	12.9%	£57,500	Note 5	Note 5	Note 5	Note 5		
721		Hutton All Saints Church of England Primary School	12.3%	£3,931	Note 5	Note 5	Note 5	Note 5		
697		Hylands School	12.3%	£66,723	Note 5	Note 5	Note 5	Note 5		
297		James Hornsby High	12.3%	£68,470	Note 5	Note 5	Note 5	Note 5		

Code		Employer	Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016	
			% of pay	plus	% of pay	plus	% of pay	plus		
686		Jotmans Hall Primary School	12.3%	£17,036	Note 5	Note 5	Note 5	Note 5		
293		Kenningtons Primary Academy	12.2%	£13,920	Note 5	Note 5	Note 5	Note 5		
710		Kents Hill Infant	12.3%	£11,575	Note 5	Note 5	Note 5	Note 5		
759		Kents Hill Junior	12.3%	£12,667	Note 5	Note 5	Note 5	Note 5		
673		King Edmund School	12.3%	£56,785	Note 5	Note 5	Note 5	Note 5		
672		King Edward VI Grammar School	12.3%	£28,939	Note 5	Note 5	Note 5	Note 5		
654		King Harold Business and Enterprise Academy	12.7%	£25,700	Note 5	Note 5	Note 5	Note 5		
661		King John School	12.3%	£70,982	Note 5	Note 5	Note 5	Note 5		
306		Kingsmoor Primary School	12.3%	£12,449	Note 5	Note 5	Note 5	Note 5		
687		Kingston Primary	12.3%	£12,449	Note 5	Note 5	Note 5	Note 5		
764		Lansdowne Primary School	12.2%	£33,508	Note 5	Note 5	Note 5	Note 5		
688		Lee Chapel Primary School	12.3%	£22,714	Note 5	Note 5	Note 5	Note 5		
762		Lyons Hall Primary School	12.3%	£21,185	Note 5	Note 5	Note 5	Note 5		
632		Maltings Academy	12.5%	£71,400	Note 5	Note 5	Note 5	Note 5		
732		Manningtree High School	12.3%	£52,800	Note 5	Note 5	Note 5	Note 5		
757		Mayflower High School	12.3%	£96,207	Note 5	Note 5	Note 5	Note 5		
758		Moulsham High School & Humanities College	12.3%	£83,431	Note 5	Note 5	Note 5	Note 5		
674		Moulsham Infants	12.3%	£16,490	Note 5	Note 5	Note 5	Note 5		
739		Moulsham Junior School	12.3%	£25,444	Note 5	Note 5	Note 5	Note 5		
631		New Rickstones Academy	10.5%	£70,500	Note 5	Note 5	Note 5	Note 5		
287		Newlands Spring Primary School	12.3%	£13,869	Note 5	Note 5	Note 5	Note 5		
291		Newport Free Grammar School	12.3%	£57,113	Note 5	Note 5	Note 5	Note 5		
303		Notley Green Primary School	12.3%	£19,547	Note 5	Note 5	Note 5	Note 5		
689		Notley High School	12.3%	£80,045	Note 5	Note 5	Note 5	Note 5		
638		Ormiston Park Academy	11.8%	£49,300	Note 5	Note 5	Note 5	Note 5		
712		Ormiston Rivers Academy	12.3%	£59,079	Note 5	Note 5	Note 5	Note 5		

Code		Employer	Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016	
			% of pay	plus	% of pay	plus	% of pay	plus		
279		Our Lady Immaculate RC Primary School	12.3%	£12,667	Note 5	Note 5	Note 5	Note 5		
713		Passmores School	12.3%	£62,245	Note 5	Note 5	Note 5	Note 5		
748		Philip Morant School & College	11.6%	£93,696	Note 5	Note 5	Note 5	Note 5		
280		Pioneer School	12.3%	£34,726	Note 5	Note 5	Note 5	Note 5		
690		Plumberow Primary School	12.3%	£20,748	Note 5	Note 5	Note 5	Note 5		
749		Plume School	12.3%	£99,374	Note 5	Note 5	Note 5	Note 5		
675		R A Butler Infants School	13.7%	£5,400	Note 5	Note 5	Note 5	Note 5		
676		R A Butler Junior School	13.1%	£20,800	Note 5	Note 5	Note 5	Note 5		
691		Robert Drake Primary School	12.3%	£15,288	Note 5	Note 5	Note 5	Note 5		
692		Runwell Primary	12.3%	£17,363	Note 5	Note 5	Note 5	Note 5		
665		Saffron Walden County High School	12.3%	£104,179	Note 5	Note 5	Note 5	Note 5		
750		Sandon School	12.3%	£58,751	Note 5	Note 5	Note 5	Note 5		
309		Shaw Primary	12.2%	£22,800	Note 5	Note 5	Note 5	Note 5		
728		Shenfield High School	12.3%	£89,000	Note 5	Note 5	Note 5	Note 5		
278		Shoeburyness School	12.4%	£144,000	Note 5	Note 5	Note 5	Note 5		
693		South Benfleet Primary School	12.3%	£16,817	Note 5	Note 5	Note 5	Note 5		
703		Southend High School (Boys)	12.5%	£37,238	Note 5	Note 5	Note 5	Note 5		
677		Southend High School (Girls)	11.6%	£56,500	Note 5	Note 5	Note 5	Note 5		
694		St Albans Catholic Primary School	12.3%	£14,196	Note 5	Note 5	Note 5	Note 5		
751		St Bernards High School	12.5%	£55,912	Note 5	Note 5	Note 5	Note 5		
761		St Christopher School	12.5%	£73,166	Note 5	Note 5	Note 5	Note 5		
752		St Clere's School	12.2%	£63,119	Note 5	Note 5	Note 5	Note 5		
733		St Helena School	12.3%	£58,642	Note 5	Note 5	Note 5	Note 5		
695		St Helen's RC Junior School	12.3%	£11,466	Note 5	Note 5	Note 5	Note 5		
699		St Mark's West Essex Catholic School	12.3%	£42,917	Note 5	Note 5	Note 5	Note 5		
312		St Marys Kelvendon	12.3%	£12,449	Note 5	Note 5	Note 5	Note 5		

Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus	
678	St Martin's School	12.3%	£69,016	Note 5	Note 5	Note 5	Note 5	
283	St Teresa's RC Primary School Colchester	12.3%	£12,231	Note 5	Note 5	Note 5	Note 5	
753	St Thomas More High School	12.5%	£60,935	Note 5	Note 5	Note 5	Note 5	
282	St Thomas More RC Primary School - Saffron Walden	12.3%	£9,501	Note 5	Note 5	Note 5	Note 5	
754	St Thomas More's Catholic Primary School -Colchester	12.3%	£13,323	Note 5	Note 5	Note 5	Note 5	
734	Stanway School	12.3%	£60,717	Note 5	Note 5	Note 5	Note 5	
717	Stewards Academy	12.3%	£102,650	Note 5	Note 5	Note 5	Note 5	
718	Stisted	12.3%	£5,679	Note 5	Note 5	Note 5	Note 5	
311	Tabor Science	12.3%	£70,545	Note 5	Note 5	Note 5	Note 5	
288	Tendring Enterprise Free School	19.9%	-	Note 5	Note 5	Note 5	Note 5	
698	Tendring Technology College	12.3%	£99,702	Note 5	Note 5	Note 5	Note 5	
300	Thameside Primary	12.2%	£26,640	Note 5	Note 5	Note 5	Note 5	
305	The Bromfords School and Sixth Form College	12.3%	£74,913	Note 5	Note 5	Note 5	Note 5	
662	The Ockendon School	12.2%	£46,083	Note 5	Note 5	Note 5	Note 5	
735	Thomas Lord Audley school	12.3%	£54,164	Note 5	Note 5	Note 5	Note 5	
719	Thriftwood School	12.3%	£38,112	Note 5	Note 5	Note 5	Note 5	
755	Thurstable School	12.3%	£62,027	Note 5	Note 5	Note 5	Note 5	
715	Tyrrells School	12.3%	£13,978	Note 5	Note 5	Note 5	Note 5	
301	Brentwood Ursuline Convent School	12.3%	£64,429	Note 5	Note 5	Note 5	Note 5	
664	West Hatch High School	12.3%	£75,787	Note 5	Note 5	Note 5	Note 5	
679	Westborough Academy	12.4%	£12,700	Note 5	Note 5	Note 5	Note 5	
680	Westcliff High School for Boys	12.6%	£39,100	Note 5	Note 5	Note 5	Note 5	
702	Westcliff High School for Girls	12.5%	£63,665	Note 5	Note 5	Note 5	Note 5	
714	Westerings Primary School	12.3%	£8,190	Note 5	Note 5	Note 5	Note 5	
696	Westwood Primary	12.3%	£13,650	Note 5	Note 5	Note 5	Note 5	
286	Whitehall Academy	12.3%	£28,720	Note 5	Note 5	Note 5	Note 5	

Minimum employer contributions payable for the year beginning		1 April 2014		1 April 2015		1 April 2016		Lump Sum Payable
Code	Employer	% of pay	plus	% of pay	plus	% of pay	plus	
722	Wickford Church of England Infant School	12.3%	£6,443	Note 5	Note 5	Note 5	Note 5	
660	William De Ferrers School	12.3%	£89,109	Note 5	Note 5	Note 5	Note 5	
756	William Edwards School	12.2%	£62,027	Note 5	Note 5	Note 5	Note 5	
308	Woodside Academy	12.2%	£20,400	Note 5	Note 5	Note 5	Note 5	
609	The Gateway Academy	10.7%	£38,200	Note 5	Note 5	Note 5	Note 5	

Notes

A4.5. Pending clarity on the outcome of the 2013 DCLG consultation on pooling, existing academies will retain their 2013/14 ongoing contribution rates in 2014/15. Deficit amounts payable in 2014/15 will be the annual rate for 2013/2014 plus the standard 4.5% increase in line with the long term pay increase assumption. Required contributions for 2015/16 and 2016/17 will be certified in due course.

A4.6. Further sums should be paid to the Fund to meet the costs of any early retirements using methods and assumptions discussed with us.

A4.7. The certified contribution rates represent the minimum level of contributions to be paid. Employers may pay further amounts at any time and future periodic contributions, or the timing of contributions, may be adjusted on a basis approved by us.

A4.8. Where an employer is able to and closes the Scheme to new members between valuations, the certified contribution rate may be assessed and a revised certificate issued

Projected New Benefits

A4.9. The following table shows the amount of new pension and lump sum benefits (excluding any non-ill health early retirement benefits) projected to come into payment during the period 1 April 2014 to 31 March 2017.

Year to	Retirement Benefits £(000)
31 March 2015	36,587
31 March 2016	41,968
31 March 2017	44,384

Appendix 5 New Employers

A5.1. The below employers joined the Fund on or after 1 April 2013 and their rates were certified at their date of joining and will continue as set out until 1 April 2017 when they will be assessed as part of the next formal valuation

		Minimum employer contributions due for the year beginning		1 Apr 2014		1 Apr 2015		1 Apr 2016	
Code	Employer	% pay	plus	% pay	plus	% pay	plus		
Transferee Admission Bodies									
803	Catering Academy Ltd	23.1%	-	23.1%	-	23.1%	-		
801	North Essex Partnership University NHS Foundation Trust	19.6%	-	19.6%	-	19.6%	-		
802	Skanska Rashleigh Weatherfoil Ltd (Woodlands School)	21.9%	-	21.9%	-	21.9%	-		
794	The Partyman Company Limited	20.8%	-	20.8%	-	20.8%	-		
800	University College London	16.2%	-	16.2%	-	16.2%	-		
799	Updata Infrastructure (UK) Ltd	17.7%	-	17.7%	-	17.7%	-		
Town & Parish Councils									
626	Barnston Parish Council	15.1%	-	15.9%	-	16.7%	-		
795	Birchanger Parish council	15.1%	-	15.9%	-	16.7%	-		
89	Chappel Parish Council	15.1%	-	15.9%	-	16.7%	-		
775	Hockley Parish Council	15.1%	-	15.9%	-	16.7%	-		
793	Wakes Colne Parish Council	15.1%	-	15.9%	-	16.7%	-		
Academies									
319	Abbots Hall Primary Academy	12.2%	£13,423	Note 2	Note 2	Note 2	Note 2		
313	Benyon Primary Academy	12.2%	£14,421	Note 2	Note 2	Note 2	Note 2		
344	Burrsville Infant School	12.3%	£14,421	Note 2	Note 2	Note 2	Note 2		
345	Cooks Spinney Academy	12.3%	£26,585	Note 2	Note 2	Note 2	Note 2		
127	Cornelius Vermuyden School	12.3%	£39,606	Note 2	Note 2	Note 2	Note 2		
338	Corringham Primary School	12.2%	£32,980	Note 2	Note 2	Note 2	Note 2		

		Minimum employer contributions due for the year beginning		1 Apr 2014		1 Apr 2015		1 Apr 2016	
Code	Employer	% pay	plus	% pay	plus	% pay	plus		
348	Darlinghurst	12.5%	£39,120	Note 2	Note 2	Note 2	Note 2		
334	Freshwaters Academy	12.3%	£26,459	Note 2	Note 2	Note 2	Note 2		
320	Graham James Primary Academy	12.2%	£11,792	Note 2	Note 2	Note 2	Note 2		
349	Great Clacton C of E Junior School	12.3%	£8,402	Note 2	Note 2	Note 2	Note 2		
337	Kirby Primary Academy	12.3%	£11,035	Note 2	Note 2	Note 2	Note 2		
350	Little Parndon Academy	12.3%	£29,845	Note 2	Note 2	Note 2	Note 2		
321	Mark Hall School	12.3%	£81,480	Note 2	Note 2	Note 2	Note 2		
330	Messing Primary School	12.3%	£5,592	Note 2	Note 2	Note 2	Note 2		
329	NCB Studio School	19.9%	£0	Note 2	Note 2	Note 2	Note 2		
336	Potter Street Primary School	12.3%	£9,280	Note 2	Note 2	Note 2	Note 2		
318	Purfleet Primary School	12.2%	£25,080	Note 2	Note 2	Note 2	Note 2		
331	Purford Green	12.3%	£10,910	Note 2	Note 2	Note 2	Note 2		
326	Quarry Hill	12.2%	£26,961	Note 2	Note 2	Note 2	Note 2		
335	The Ramsey Academy, Halstead	12.3%	£36,366	Note 2	Note 2	Note 2	Note 2		
332	Ravens Academy	12.3%	£21,568	Note 2	Note 2	Note 2	Note 2		
317	Rayleigh Primary School	1f2.3%	£20,997	Note 2	Note 2	Note 2	Note 2		
347	Rolph Church of England Primary School	12.3%	£8,653	Note 2	Note 2	Note 2	Note 2		
346	Roydon Primary School (Academy)	12.3%	£9,530	Note 2	Note 2	Note 2	Note 2		
323	Shenfield St Marys	12.3%	£20,064	Note 2	Note 2	Note 2	Note 2		
341	Southminster C of E Primary School	12.3%	£15,048	Note 2	Note 2	Note 2	Note 2		
339	St Andrews Primary School (Weeley)	12.3%	£13,042	Note 2	Note 2	Note 2	Note 2		
333	St Clare's Catholic Primary School	12.3%	£24,658	Note 2	Note 2	Note 2	Note 2		
328	St Lukes RC Academy (Harlow)	12.3%	£12,895	Note 2	Note 2	Note 2	Note 2		
343	St Teresa's Catholic Primary School - Basildon	12.3%	£14,170	Note 2	Note 2	Note 2	Note 2		
322	Stanford Le Hope Primary	12.2%	£26,209	Note 2	Note 2	Note 2	Note 2		
327	The Hathaway Academy	12.2%	£78,883	Note 2	Note 2	Note 2	Note 2		

Minimum employer contributions due for the year beginning		1 Apr 2014		1 Apr 2015		1 Apr 2016	
Code	Employer	% pay	plus	% pay	plus	% pay	plus
285	West Thurrock Academy	12.2%	£22,948	Note 2	Note 2	Note 2	Note 2
170	Woodville Primary School	12.3%	£16,929	Note 2	Note 2	Note 2	Note 2

Notes

- A5.2. Pending clarity on the outcome of the 2013 DCLG consultation on pooling, existing academies will retain their 2013/14 ongoing contribution rates in 2014/15. Deficit amounts payable in 2014/15 will be the annual rate for 2013/2014 plus the standard 4.5% increase in line with the long term pay increase assumption. Required contributions for 2015/16 and 2016/17 will be certified in due course.
- A5.3. Further sums should be paid to the Fund to meet the costs of any early retirements using methods and assumptions discussed with us.
- A5.4. The certified contribution rates represent the minimum level of contributions to be paid. Employers may pay further amounts at any time and future periodic contributions, or the timing of contributions, may be adjusted on a basis approved by us.
- A5.5. Where an employer is able to and closes the Scheme to new members between valuations, the certified contribution rate may be assessed and a revised certificate issued.

Appendix 6 LGPS Benefits

A6.1. The benefit changes from 1 April 2014 involve the formation of a new scheme, referred to below as LGPS 2014. Transitional regulations are applied so that the benefits in the previous LGPS 2008 scheme are maintained.

LGPS Benefits	LGPS 2014	LGPS 2008		
Type of Scheme	Career Average Revalued Earnings (CARE)	Final Salary		
Pension Benefit Accrual	1/49 th	1/60 th for service after 1 April 2008. Benefits for service before 31 March 2008 were based on 1/80 th accrual and an automatic lump sum of 3/80 th .		
Revaluation	Consumer Prices Index (CPI)	Based on Final Salary		
Lump Sum	By commutation 12:1 up to a maximum of 25% of lifetime allowance			
Pensionable Pay	Pay including non-contractual overtime and additional hours for part time staff	Pay excluding non-contractual overtime and non-pensionable additional hours		
Member Contributions	Banded Contributions based on actual pensionable pay	Banded Contributions based on full time equivalent pensionable pay		
	Range	Gross Rate	Range	Gross Rate
	Up to £13,500	5.5%	Up to £13,700	5.5%
	£13,501 to £21,000	5.8%	£13,701 to £16,100	5.8%
	£21,001 to £34,000	6.5%	£16,101 to £20,800	5.9%
	£34,001 to £43,000	6.8%	£20,801 to £34,700	6.5%
	£43,001 to £60,000	8.5%	£34,701 to £46,500	6.8%
	£60,001 to £85,000	9.9%	£46,501 to £87,100	7.2%
	£85,001 to £100,000	10.5%	More than £87,100	7.5%
	£100,001 to £150,000	11.4%		
	More than £150,000	12.5%		
Contribution Flexibility	Member can pay 50% contributions for 50% of the pension benefit	Not Available		
Normal Pension Age	Linked to individual member's State Pension Age (minimum age 65)	Age 65		
Death in Service Lump Sum	3 x Pensionable Pay			
Death in Service Survivor Benefits	1/160 th accrual based on potential service to Normal Pension Age			
III Health Provision	Tier 1 - Immediate payment with service enhanced to Normal Pension Age			

LGPS Benefits	LGPS 2014	LGPS 2008
	Tier 2 - Immediate payment with 25% service enhancement to Normal Pension Age	
	Tier 3 - Temporary payment of pension for up to 3 years	
Post Retirement Revaluation		Pension Increase Orders
Vesting Period	2 years	3 months
Early Payment - Reduction to Benefits (Rule of 85)	For members of the LGPS on 30 September 2006, some or all of their benefits paid early could be protected from reduction under what is called the Rule of 85. The Rule of 85 is satisfied if their age at the date they draw their benefits plus their scheme membership (each in whole years) add up to 85 or more. If they could not satisfy the Rule of 85 by the time they are 65 , then all of their benefits are reduced, if they choose to retire before age 65. If they will be age 60 or over by 31 March 2016 and choose to retire before age 65, then provided they satisfy the Rule of 85 when they start to draw their pension , the benefits they build up to 31 March 2016 will not be reduced. If they will be under age 60 by 31 March 2016 and choose to retire before age 65, then provided they satisfy the Rule of 85 when they start to draw their pension , the benefits they have built up to 31 March 2008 will not be reduced. Also, if they will be aged 60 between 1 April 2016 and 31 March 2020 and meet the Rule of 85 by 31 March 2020, some or all of the benefits that they have built up between 1 April 2008 and 31 March 2020 will not have a full reduction.	