



Nottinghamshire  
County Council

# **Additional Regular Contributions (ARCs)**

## **Introduction**

The Local Government Pension Scheme (LGPS) is an excellent “Final Salary” pension scheme which provides a very comprehensive range of benefits.

There are, however, ways of improving these benefits.  
This booklet explains one of them.

The scheme allows members to buy additional pension by the payment of additional contributions, in order to increase the level of benefit.

Through this plan you can provide extra financial security in retirement with tax relief on your contributions.

## **How would buying additional pension improve my benefits?**

Additional Regular Contributions (ARCs) were introduced to the LGPS on 1 April 2008 and replaced the previous option to buy additional service.

Making ARCs increases your Annual Pension in multiples of £250 up to a maximum of £5000 a year (in 2008/9). That is the total maximum for those with more than one employment. You can therefore boost your pension by £250, £500 or £750 a year - all the way up to the maximum of £5,000. The maximum permitted will increase each year in line with the Retail Prices Index (RPI).

The value of the additional pension bought also increases in line with the RPI from the date of your first contribution to the date of the award of those benefits, and RPI is also applied when the pension is in payment.

ARCs do not provide an additional lump sum, but you will be able to give up some of your additional annual pension to provide a lump sum at a rate of £1 of annual pension for £12 of lump sum, within Her Majesty's Revenue and Customs (HMRC) limits.

The additional pension element of your benefits will be subject to actuarial reduction if you retire voluntarily before your normal retirement age of 65, or actuarially increased should the benefits be paid after age 65.

You can also choose to provide for dependants' benefits as part of your additional pension, although the amount of your ARCs will be higher if you choose to do this. If you do, a dependant's pension can only be paid to a dependant that is recognised by the LGPS 2008 Regulations to receive a survivor's pension. They must be a legal spouse, a civil partner, a nominated cohabiting partner, or an eligible child. A partner's pension is equivalent to 37.5% of the member's additional pension. Where a partner's pension is payable, a single eligible child would receive 18.75%. If there is more than one eligible child, the total additional pension will be 37.5% divided equally between the total number of children. The amounts payable to children where a partner's pension is not payable are increased to 25% and 50% respectively.

The dependants' pensions are based on the original amount chosen, even if the member's pension has been reduced by commutation to lump sum, or reduced because of early payment.

## **Can anyone buy additional service?**

The County Council will not accept an election for ARCs unless it is approved by the Council's Occupation Health Physician, the cost of which (*approximately £105 in April 2008*) must be met by your-self. It should also be noted that if, as a result of the medical examination, it is necessary to seek further information from your own General Practitioner, then you will also be liable for any additional costs incurred.

## **Will the contributions alter if I start to work part-time?**

No, you will be required to pay the same amount of contributions as you did when you worked full-time.

## **How is the additional pension paid for?**

ARCs have to be paid by way of regular deductions from pay. The tax relief (at your highest rate) is automatically given through the payroll. This means that tax is calculated on your pay after your pension contributions have been deducted.

The contract can start at any time in the year for a minimum length of one year and can be paid over any number of whole years but must start before age 64 and must to cease before age 65. You may have more than one contract ongoing at the same time.

You may not purchase ARCs by payment of a lump sum.

### **What is the cost?**

The amount of contributions you pay will depend on:

- your age when you start paying the additional contributions
- your gender
- the amount of additional pension you want to purchase
- the number of years you want to pay the contract over
- whether you want to increase your own or your own plus dependant's pension.

Tables showing the cost, together with some examples, are shown later in this booklet.

A formal quotation can be obtained by completing the application form at the end of this guide and returning it to the Pensions Office.

### **Will the payments change?**

The contribution you choose to pay will not increase as your salary increases and is not indexed. However, the amount that you can pay is determined in line with guidance issued by the Government Actuary's Department (GAD) who has the authority to re-determine that amount from time to time. Any increase in payments determined by GAD would then be applied from the following April.

### **Can I stop payments at any time?**

Yes, but you should consider the burden of paying additional contributions before committing yourself in the first instance.

You may choose to cease paying additional contributions at any time by giving written notice of your wish to do so to the Pensions Office. You would be credited with the proportion of additional pension purchased to the date of cessation.

If you subsequently wished to re-commence payment, if the facility is still available, you would be required to take out a new contract, the contribution rate for which is likely to be higher as it is linked to your age on taking out the contract. Another medical examination, at your own expense, would also be required.

### **What happens on ill-health retirement?**

If you are retired on the grounds of permanent ill health whilst paying ARCs, the contributions will be deemed to be fully paid. This means that the full amount of additional pension being purchased will be used in the calculation of the benefits due.

### **What happens when I die?**

If you have arranged to buy additional pension for dependants, then an increased pension will be paid to them as previously detailed.

It is important to note that if you elect to purchase additional pension for yourself only, in the event of your death in service, no-one else will benefit from the additional contributions that you have paid.

If you have left local government service but die before the pension starts, an additional death grant equal to 5 times the value of the additional pension will be paid.

The additional pension once in payment is guaranteed for 10 years. If you die before we have paid out the pension for 10 years and have not attained age 75, then the balance is paid as an additional death grant.

## What if my circumstances change?

If your marriage or civil partnership is legally ended, or nominated co-habiting partner no longer applies, the additional pension may be taken into account as part of any financial settlement. We will be required to provide information to the court in the same way as we are required to provide information about your Scheme benefits.

### Examples

Male aged 54 wishes to buy £1000 pa extra personal pension only (ie no dependants) over a period of 5 years:

Age at first contribution	54
Factor from table C	£61.05 for £250 pa extra pension
To buy £1000 pa additional pension (4 x £250)	4 x £61.05 = £244.20 per month over a 5 year period.

Female aged 25 wishes to buy £500 pa additional personal pension with the appropriate dependant's cover over a period of 10 years:

Age at first contribution	25
Factor from table F	£15.45 for £250 pa extra pension
To buy £500 pa additional pension (2 x £250)	2 x £15.45 = £30.90 per month over a 10 year period.

Male aged 35 wishes to buy the maximum personal pension only (no dependant's cover) over a period of 20 years:

Age at first contribution	35
Factor from table C	£12.08 for £250 pa extra pension
To buy £5000 pa (20 x £250)	20 x £12.08 = £241.60 per month over a 20 year period.

You may use the tables provided by GAD on the following pages to give you an idea of the cost to you. If you have difficulty reading the figures and have internet access, they may be viewed at the following address:

[www.lge.gov.uk/lge/core/page.do?pageld=190471](http://www.lge.gov.uk/lge/core/page.do?pageld=190471)

Please note, GAD table A and B are not reproduced as they relate to employer decisions.

A formal quotation can be obtained by completing the application form at the end of this guide.

Table C - Additional own pension - regular monthly contributions for £250 a year additional pension - Males

Age at first contribution	Contract Length (years)																																																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	
16	76.43	39.16	26.75	20.57	16.87	14.42	12.68	11.38	10.38	9.58	8.94	8.41	7.96	7.59	7.27	6.99	6.75	6.54	6.36	6.20	6.05	5.92	5.81	5.71	5.61	5.53	5.45	5.38	5.32	5.26	5.21	5.16	5.12	5.08	5.04	5.01	4.98	4.95	4.92	4.90	4.88	4.86	4.84	4.82	4.81	4.81	4.81	4.81	
17	79.22	40.59	27.73	21.32	17.49	14.95	13.14	11.80	10.76	9.93	9.27	8.72	8.26	7.87	7.54	7.25	7.00	6.79	6.60	6.43	6.28	6.14	6.02	5.92	5.82	5.73	5.65	5.58	5.52	5.46	5.40	5.35	5.31	5.27	5.23	5.19	5.16	5.13	5.11	5.08	5.06	5.04	5.03	5.01	4.99	4.99	4.99		
18	81.94	41.99	28.69	22.06	18.10	15.47	13.60	12.21	11.13	10.28	9.59	9.02	8.54	8.14	7.80	7.50	7.25	7.02	6.82	6.65	6.50	6.36	6.23	6.12	6.02	5.93	5.85	5.78	5.71	5.65	5.59	5.54	5.49	5.45	5.41	5.38	5.35	5.32	5.29	5.27	5.24	5.22	5.21	5.19	5.17	5.17			
19	84.77	43.44	29.68	22.82	18.72	16.00	14.07	12.63	11.52	10.63	9.92	9.33	8.84	8.42	8.07	7.76	7.50	7.27	7.06	6.88	6.72	6.58	6.45	6.34	6.23	6.14	6.06	5.98	5.91	5.85	5.79	5.74	5.69	5.65	5.61	5.57	5.54	5.51	5.48	5.46	5.43	5.41	5.39	5.38	5.36				
20	87.72	44.95	30.72	23.62	19.37	16.56	14.56	13.07	11.92	11.00	10.27	9.66	9.15	8.72	8.35	8.03	7.76	7.52	7.31	7.12	6.96	6.81	6.68	6.56	6.45	6.36	6.27	6.19	6.12	6.05	5.99	5.94	5.89	5.85	5.81	5.77	5.74	5.71	5.68	5.65	5.63	5.61	5.59	5.58					
21	90.77	46.51	31.79	24.44	20.05	17.14	15.07	13.52	12.33	11.39	10.62	9.99	9.47	9.02	8.64	8.31	8.03	7.78	7.56	7.37	7.20	7.05	6.91	6.79	6.68	6.58	6.49	6.41	6.34	6.27	6.21	6.15	6.10	6.06	6.02	5.98	5.94	5.91	5.89	5.86	5.84	5.82	5.80						
22	93.94	48.14	32.89	25.29	20.75	17.73	15.59	14.00	12.76	11.79	11.00	10.34	9.80	9.34	8.94	8.61	8.31	8.06	7.83	7.63	7.45	7.30	7.16	7.03	6.92	6.81	6.72	6.64	6.56	6.49	6.43	6.37	6.32	6.28	6.24	6.20	6.16	6.13	6.10	6.08	6.06	6.03							
23	97.22	49.82	34.04	26.18	21.48	18.35	16.14	14.49	13.21	12.20	11.38	10.71	10.14	9.67	9.26	8.91	8.60	8.34	8.11	7.90	7.72	7.56	7.41	7.28	7.16	7.06	6.96	6.88	6.80	6.73	6.66	6.61	6.55	6.51	6.46	6.43	6.39	6.36	6.33	6.31	6.28								
24	100.62	51.56	35.24	27.09	22.23	19.00	16.70	14.99	13.67	12.63	11.78	11.08	10.50	10.01	9.58	9.22	8.91	8.63	8.39	8.18	7.99	7.82	7.67	7.54	7.42	7.31	7.21	7.12	7.04	6.97	6.91	6.85	6.79	6.75	6.70	6.66	6.63	6.60	6.57	6.54									
25	104.14	53.37	36.47	28.04	23.01	19.66	17.29	15.52	14.15	13.07	12.20	11.47	10.87	10.36	9.92	9.55	9.22	8.94	8.69	8.47	8.28	8.10	7.95	7.81	7.69	7.57	7.47	7.38	7.30	7.23	7.16	7.10	7.05	7.00	6.95	6.92	6.88	6.85	6.82										
26	107.74	55.21	37.73	29.01	23.80	20.34	17.89	16.06	14.64	13.52	12.62	11.87	11.25	10.72	10.27	9.88	9.55	9.25	9.00	8.77	8.57	8.39	8.23	8.09	7.96	7.85	7.74	7.65	7.57	7.49	7.42	7.36	7.31	7.26	7.21	7.17	7.14	7.11											
27	111.46	57.12	39.03	30.02	24.63	21.05	18.51	16.61	15.15	13.99	13.06	12.28	11.64	11.09	10.63	10.23	9.88	9.58	9.31	9.08	8.87	8.69	8.52	8.38	8.25	8.13	8.02	7.93	7.84	7.77	7.70	7.64	7.58	7.53	7.49	7.45	7.41												
28	115.31	59.09	40.39	31.06	25.48	21.78	19.15	17.19	15.68	14.48	13.51	12.71	12.04	11.48	11.00	10.59	10.23	9.92	9.64	9.40	9.19	9.00	8.83	8.68	8.54	8.42	8.32	8.22	8.13	8.05	7.99	7.92	7.87	7.82	7.77	7.73													
29	119.31	61.14	41.79	32.13	26.36	22.53	19.81	17.79	16.22	14.99	13.98	13.16	12.47	11.88	11.39	10.96	10.59	10.27	9.99	9.74	9.52	9.32	9.15	9.00	8.86	8.73	8.62	8.53	8.44	8.36	8.29	8.23	8.17	8.12	8.07														
30	123.39	63.24	43.22	33.24	27.27	23.31	20.49	18.40	16.78	15.50	14.47	13.61	12.90	12.30	11.78	11.34	10.96	10.63	10.34	10.08	9.86	9.66	9.48	9.32	9.18	9.06	8.94	8.84	8.75	8.67	8.60	8.54	8.48	8.43															
31	127.62	65.40	44.70	34.37	28.20	24.11	21.20	19.03	17.36	16.04	14.97	14.08	13.35	12.73	12.20	11.74	11.35	11.01	10.71	10.45	10.21	10.01	9.83	9.67	9.52	9.39	9.28	9.18	9.09	9.01	8.94	8.87	8.82																
32	131.98	67.64	46.23	35.55	29.17	24.94	21.93	19.69	17.96	16.59	15.49	14.58	13.82	13.17	12.63	12.16	11.75	11.40	11.09	10.82	10.59	10.38	10.19	10.03	9.88	9.75	9.63	9.53	9.44	9.36	9.29	9.22																	
33	136.49	69.95	47.81	36.77	30.17	25.80	22.69	20.37	18.59	17.17	16.03	15.09	14.30	13.64	13.08	12.59	12.18	11.81	11.50	11.22	10.98	10.76	10.57	10.40	10.26	10.12	10.01	9.91	9.81	9.73	9.66																		
34	141.16	72.35	49.45	38.04	31.21	26.69	23.47	21.08	19.24	17.77	16.59	15.62	14.81	14.13	13.55	13.05	12.62	12.25	11.92	11.64	11.39	11.17	10.98	10.80	10.65	10.52	10.40	10.30	10.21	10.13																			
35	145.99	74.83	51.15	39.35	32.29	27.61	24.29	21.82	19.91	18.40	17.18	16.18	15.34	14.64	14.04	13.53	13.08	12.70	12.37	12.08	11.82	11.60	11.40	11.23	11.08	10.94	10.82	10.72	10.63																				
36	150.96	77.38	52.90	40.70	33.40	28.56	25.13	22.58	20.61	19.05	17.79	16.75	15.89	15.16	14.55	14.02	13.57	13.18	12.84	12.54	12.28	12.05	11.85	11.67	11.52	11.38	11.27	11.16																					
37	156.08	80.01	54.71	42.09	34.55	29.55	26.00	23.36	21.33	19.72	18.42	17.35	16.46	15.72	15.08	14.54	14.08	13.68	13.33	13.02	12.76	12.53	12.32	12.15	11.99	11.85	11.73																						
38	161.36	82.73	56.57	43.53	35.74	30.57	26.91	24.18	22.08	20.42	19.08	17.98	17.06	16.30	15.65	15.09	14.61	14.20	13.85	13.54	13.27	13.03	12.83	12.65	12.49	12.35																							
39	166.81	85.54	58.50	45.03	36.97	31.63	27.85	25.03	22.87	21.15	19.77	18.64	17.70	16.91	16.24	15.67	15.18	14.76	14.40	14.08	13.81	13.57	13.36	13.18	13.03																								
40	172.45	88.45	60.50	46.57	38.25	32.74	28.83	25.92	23.69	21.92	20.50	19.33	18.36	17.55	16.86	16.28	15.78	15.35	14.98	14.66	14.39	14.15	13.94	13.76																									
41	178.21	91.42	62.55	48.16	39.57	33.87	29.84	26.84	24.53	22.71	21.25	20.05	19.05	18.22	17.52	16.92	16.41	15.97	15.60	15.28	15.00	14.75	14.54																										
42	184.10	94.46	64.64	49.78	40.92	35.04	30.88	27.79	25.41	23.54	22.03	20.80	19.78	18.92	18.20	17.59	17.08	16.63	16.25	15.93	15.64	15.40																											
43	190.13	97.57	66.80	51.47	42.32	36.26	31.97	28.78	26.33	24.41	22.85	21.59	20.54	19.66	18.93	18.31	17.78	17.33	16.95	16.62	16.33																												
44	196.32	100.80	69.04	53.22	43.78	37.53	33.10	29.82	27.30	25.32	23.72	22.42	21.35	20.45	19.70	19.07	18.54	18.08	17.69	17.36																													
45	202.73	104.14	71.36	55.04	45.30	38.85	34.29	30.91	28.31	26.27	24.63	23.30	22.20	21.29	20.53	19.89	19.34	18.88	18.48																														
46	209.17	107.50	73.70	56.87	46.83	40.19	35.50	32.02	29.35	27.26	25.58	24.21	23.09	22.16	21.39	20.73	20.18	19.71																															
47	215.66	110.89	76.07	58.73	48.40	41.57	36.74	33.16	30.42	28.27	26.56	25.17	24.02	23.08	22.29	21.62	21.06																																
48	222.24	114.34	78.48	60.64	50.01	42.98	38.02	34.35	31.54	29.34	27.59	26.17	25.01	24.04	23.24	22.56																																	
49	228.94	117.88	80.98	62.62	51.69	44.46	39.36	35.59	32.72	30.48	28.69	27.24	26.05	25.07	24.25																																		
50	235.85	121.54	83.56	64.67	53.42	45.99	40.76	36.90	33.97	31.67	29.84	28.36	27.15	26.15																																			
51	242.81	125.23	86.17	66.74	55.19	47.57	42.21	38.27	35.26	32.91	31.04	29.53	28.30																																				
52	249.88	128.98	88.83	68.88	57.03	49.22	43.74	39.70	36.62	34.22	32.31	30.76																																					
53	257.09	132.82	91.59	71.12	58.97	50.97	45.35	41.21	38.06	35.61	33.65																																						
54	264.48	136.86	94.53	73.52	61.05	52.85	47.08	42.83	39.60	37.08																																							
55	272.34	141.16	97.65	76.07	63.26	54.83	48.91	44.55	41.23																																								
56	280.39	145.57	100.87	78.69	65.53	56.87	50.78	46.30																																									

Table D - Additional own pension - regular monthly contributions for £250 a year additional pension - Females

Age at first contribution	Contract Length (years)																																														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47
16	86.10	44.12	30.14	23.18	19.01	16.25	14.28	12.82	11.69	10.80	10.07	9.47	8.97	8.55	8.19	7.88	7.61	7.38	7.17	6.99	6.82	6.68	6.55	6.43	6.33	6.23	6.15	6.07	6.00	5.93	5.88	5.82	5.77	5.73	5.69	5.65	5.61	5.58	5.55	5.53	5.50	5.48	5.46	5.44	5.43	5.43	5.43
17	89.42	45.81	31.31	24.07	19.75	16.87	14.84	13.32	12.14	11.21	10.46	9.84	9.32	8.88	8.51	8.19	7.91	7.66	7.45	7.26	7.09	6.94	6.80	6.68	6.58	6.48	6.39	6.31	6.23	6.17	6.11	6.05	6.00	5.95	5.91	5.87	5.84	5.80	5.77	5.75	5.72	5.70	5.68	5.66	5.65	5.65	5.65
18	92.57	47.43	32.41	24.92	20.44	17.47	15.36	13.79	12.57	11.61	10.83	10.19	9.65	9.20	8.81	8.48	8.19	7.94	7.71	7.52	7.34	7.19	7.05	6.92	6.81	6.71	6.62	6.53	6.46	6.39	6.33	6.27	6.22	6.17	6.13	6.09	6.05	6.02	5.99	5.96	5.93	5.91	5.89	5.87	5.86	5.86	
19	95.84	49.11	33.56	25.80	21.17	18.09	15.91	14.28	13.02	12.02	11.22	10.55	10.00	9.53	9.12	8.78	8.48	8.22	7.99	7.79	7.61	7.45	7.30	7.17	7.06	6.95	6.86	6.77	6.69	6.62	6.56	6.50	6.44	6.39	6.35	6.31	6.27	6.24	6.21	6.18	6.15	6.13	6.11	6.09	6.08		
20	99.24	50.85	34.75	26.72	21.92	18.73	16.47	14.78	13.48	12.45	11.62	10.93	10.35	9.87	9.45	9.09	8.78	8.51	8.28	8.07	7.88	7.71	7.57	7.43	7.31	7.20	7.11	7.02	6.94	6.86	6.80	6.73	6.68	6.63	6.58	6.54	6.50	6.47	6.44	6.41	6.39	6.36	6.34	6.32			
21	102.76	52.65	35.98	27.67	22.70	19.40	17.06	15.31	13.96	12.90	12.03	11.32	10.72	10.22	9.79	9.42	9.10	8.82	8.57	8.36	8.16	7.99	7.84	7.70	7.58	7.46	7.36	7.27	7.19	7.11	7.04	6.98	6.93	6.87	6.83	6.79	6.75	6.71	6.68	6.65	6.63	6.60	6.58				
22	106.39	54.52	37.26	28.65	23.50	20.09	17.66	15.85	14.46	13.35	12.46	11.72	11.11	10.58	10.14	9.76	9.43	9.14	8.88	8.66	8.46	8.28	8.12	7.98	7.85	7.74	7.63	7.54	7.45	7.37	7.30	7.24	7.18	7.13	7.08	7.04	7.00	6.97	6.93	6.91	6.88	6.86					
23	110.16	56.45	38.58	29.66	24.34	20.80	18.29	16.42	14.97	13.83	12.90	12.14	11.50	10.96	10.50	10.11	9.77	9.47	9.20	8.97	8.76	8.58	8.42	8.27	8.14	8.02	7.91	7.81	7.73	7.65	7.57	7.51	7.45	7.40	7.35	7.30	7.26	7.23	7.20	7.17	7.14						
24	114.00	58.42	39.92	30.70	25.19	21.53	18.93	16.99	15.50	14.32	13.36	12.57	11.91	11.35	10.88	10.47	10.11	9.80	9.53	9.29	9.08	8.89	8.72	8.57	8.43	8.31	8.20	8.10	8.01	7.93	7.85	7.79	7.73	7.67	7.62	7.58	7.54	7.50	7.47	7.44							
25	117.96	60.45	41.31	31.77	26.06	22.28	19.59	17.59	16.04	14.82	13.83	13.01	12.33	11.75	11.26	10.84	10.47	10.15	9.87	9.62	9.40	9.21	9.03	8.88	8.74	8.61	8.50	8.39	8.30	8.22	8.14	8.07	8.01	7.96	7.91	7.86	7.82	7.79	7.76								
26	122.06	62.55	42.75	32.88	26.97	23.06	20.28	18.21	16.61	15.34	14.32	13.47	12.77	12.17	11.66	11.22	10.85	10.51	10.22	9.97	9.74	9.54	9.36	9.20	9.05	8.92	8.81	8.70	8.61	8.52	8.44	8.38	8.31	8.26	8.21	8.16	8.12	8.09									
27	126.26	64.70	44.22	34.01	27.91	23.86	20.98	18.84	17.19	15.88	14.82	13.94	13.21	12.60	12.07	11.62	11.23	10.89	10.59	10.32	10.09	9.88	9.69	9.53	9.38	9.25	9.13	9.02	8.92	8.84	8.76	8.69	8.63	8.57	8.52	8.48	8.44										
28	130.60	66.93	45.75	35.18	28.87	24.68	21.71	19.49	17.79	16.43	15.34	14.43	13.68	13.04	12.50	12.03	11.63	11.27	10.96	10.69	10.45	10.24	10.04	9.87	9.72	9.58	9.46	9.35	9.25	9.17	9.09	9.02	8.96	8.90	8.85	8.80											
29	135.03	69.21	47.31	36.39	29.86	25.53	22.46	20.17	18.40	17.00	15.87	14.94	14.16	13.50	12.94	12.45	12.04	11.67	11.35	11.07	10.82	10.60	10.41	10.23	10.08	9.94	9.81	9.70	9.60	9.51	9.43	9.36	9.30	9.24	9.19												
30	139.64	71.58	48.93	37.64	30.89	26.42	23.24	20.87	19.04	17.60	16.42	15.46	14.65	13.97	13.39	12.90	12.46	12.09	11.76	11.47	11.21	10.99	10.78	10.61	10.45	10.30	10.18	10.06	9.96	9.87	9.79	9.72	9.66	9.60													
31	144.34	74.00	50.59	38.92	31.95	27.32	24.03	21.58	19.70	18.20	16.99	15.99	15.16	14.46	13.86	13.35	12.90	12.51	12.17	11.88	11.61	11.38	11.17	10.99	10.83	10.68	10.55	10.44	10.34	10.25	10.17	10.10	10.03														
32	149.15	76.47	52.28	40.23	33.02	28.24	24.84	22.31	20.36	18.82	17.57	16.54	15.68	14.96	14.34	13.81	13.35	12.95	12.60	12.30	12.03	11.79	11.58	11.39	11.22	11.08	10.95	10.83	10.73	10.64	10.56	10.49															
33	154.06	78.99	54.01	41.56	34.12	29.18	25.67	23.06	21.05	19.45	18.16	17.10	16.21	15.47	14.83	14.28	13.81	13.40	13.04	12.73	12.45	12.21	11.99	11.80	11.64	11.49	11.36	11.24	11.14	11.05	10.97																
34	159.09	81.58	55.79	42.93	35.24	30.14	26.52	23.83	21.75	20.10	18.77	17.67	16.76	15.99	15.34	14.77	14.29	13.87	13.50	13.18	12.90	12.65	12.43	12.24	12.07	11.92	11.79	11.67	11.57	11.48																	
35	164.24	84.22	57.60	44.33	36.39	31.13	27.39	24.61	22.47	20.77	19.40	18.27	17.33	16.53	15.86	15.28	14.78	14.35	13.97	13.65	13.36	13.11	12.88	12.69	12.52	12.37	12.24	12.12	12.02																		
36	169.55	86.95	59.47	45.77	37.58	32.15	28.29	25.42	23.21	21.46	20.05	18.88	17.91	17.09	16.40	15.81	15.30	14.85	14.47	14.14	13.84	13.59	13.36	13.17	13.00	12.84	12.71	12.60																			
37	175.03	89.77	61.40	47.26	38.81	33.20	29.23	26.27	23.98	22.18	20.72	19.52	18.52	17.68	16.97	16.36	15.84	15.39	14.99	14.65	14.36	14.10	13.87	13.68	13.50	13.35	13.22																				
38	180.68	92.67	63.39	48.80	40.08	34.30	30.19	27.14	24.79	22.92	21.42	20.19	19.16	18.30	17.56	16.94	16.41	15.95	15.55	15.20	14.90	14.64	14.41	14.22	14.04	13.89																					
39	186.51	95.68	65.46	50.40	41.40	35.43	31.20	28.05	25.62	23.70	22.15	20.88	19.83	18.94	18.19	17.56	17.01	16.54	16.14	15.79	15.48	15.22	14.99	14.79	14.62																						
40	192.56	98.80	67.61	52.06	42.77	36.61	32.24	29.00	26.49	24.52	22.92	21.62	20.53	19.62	18.86	18.21	17.65	17.18	16.77	16.41	16.11	15.84	15.61	15.41																							
41	198.76	102.00	69.81	53.76	44.18	37.83	33.32	29.97	27.40	25.36	23.72	22.38	21.27	20.34	19.56	18.89	18.33	17.85	17.43	17.07	16.77	16.50	16.27																								
42	205.13	105.28	72.07	55.52	45.63	39.08	34.44	30.99	28.33	26.24	24.56	23.18	22.05	21.10	20.30	19.62	19.05	18.56	18.14	17.78	17.47	17.20																									
43	211.69	108.67	74.40	57.33	47.14	40.39	35.60	32.05	29.32	27.17	25.44	24.03	22.87	21.90	21.09	20.40	19.82	19.33	18.90	18.54																											
44	218.44	112.17	76.83	59.22	48.71	41.75	36.82	33.16	30.36	28.15	26.38	24.94	23.75	22.76	21.94	21.24	20.65	20.15	19.73	19.36																											
45	225.45	115.81	79.35	61.19	50.34	43.17	38.10	34.34	31.46	29.19	27.38	25.91	24.70	23.69	22.85	22.14	21.55	21.04	20.61																												
46	232.58	119.52	81.92	63.19	52.02	44.64	39.43	35.57	32.61	30.29	28.44	26.93	25.70	24.68	23.82	23.11	22.51	21.99																													
47	239.85	123.30	84.54	65.26	53.77	46.18	40.82	36.86	33.83	31.46	29.56	28.03	26.77	25.73	24.87	24.14	23.53																														
48	247.30	127.17	87.27	67.43	55.62	47.81	42.31	38.24	35.14	32.71	30.78	29.21	27.93	26.88	26.00	25.26																															
49	254.93	131.25	90.17	69.74	57.58	49.56	43.90	39.73	36.55	34.07	32.09	30.50	29.19	28.12	27.23																																
50	262.89	135.49	93.18	72.15	59.63	51.38	45.57	41.29	38.04	35.50	33.48	31.85	30.52	29.42																																	
51	270.78	139.71	96.19	74.56	61.70	53.23	47.28	42.90	39.56	36.97	34.90	33.24	31.89																																		
52	278.65	143.93	99.20	77.00	63.81	55.13	49.03	44.55	41.14	38.49	36.38	34.69																																			
53	286.56	148.18	102.28	79.51	65.99	57.10	50.86	46.28	42.79	40.08	37.93																																				
54	294.56	152.58	105.50	82.15	68.30	59.19	52.80	48.10	44.53	41.76																																					
55	302.93	157.20	108.88	84.92	70.71	61.37	54.82	50.01	46.35																																						
56	311.38	161.87	112.31	87.74	73.17	63.59	56.88	51.95																																							
57	320.03	166.66	115.83	90.63	75.68	65.87	58.99																																								
58	329.00	171.63	119.47	93.61	78.28	68.22																																									
59	338.43	176.80	123.24	96.70	80.97																																										
60	348.33	182.25	127.																																												

Table E - Additional own and dependant's pension - regular monthly contributions for £250 a year additional pension - Males

Age at first contribution	Contract Length (years)																																															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48
16	84.44	43.26	29.55	22.72	18.64	15.93	14.00	12.57	11.46	10.58	9.87	9.29	8.80	8.38	8.03	7.72	7.46	7.23	7.03	6.85	6.69	6.55	6.42	6.30	6.20	6.11	6.02	5.95	5.88	5.81	5.75	5.70	5.65	5.61	5.57	5.53	5.50	5.47	5.44	5.41	5.39	5.37	5.35	5.33	5.31	5.31	5.31	
17	87.69	44.92	30.70	23.60	19.36	16.55	14.55	13.06	11.91	11.00	10.26	9.65	9.14	8.71	8.34	8.03	7.75	7.51	7.30	7.11	6.95	6.80	6.67	6.55	6.44	6.34	6.26	6.18	6.11	6.04	5.98	5.92	5.87	5.83	5.79	5.75	5.71	5.68	5.65	5.63	5.60	5.58	5.56	5.54	5.53	5.53	5.53	
18	90.90	46.58	31.83	24.47	20.08	17.16	15.08	13.54	12.35	11.40	10.64	10.01	9.48	9.03	8.65	8.32	8.04	7.79	7.57	7.38	7.21	7.05	6.92	6.79	6.68	6.58	6.49	6.41	6.33	6.27	6.20	6.15	6.10	6.05	6.01	5.97	5.93	5.90	5.87	5.84	5.82	5.80	5.78	5.76	5.74	5.74		
19	94.26	48.30	33.01	25.38	20.82	17.79	15.64	14.04	12.80	11.82	11.03	10.38	9.83	9.37	8.97	8.63	8.34	8.08	7.85	7.65	7.47	7.32	7.17	7.05	6.93	6.83	6.73	6.65	6.57	6.50	6.44	6.38	6.33	6.28	6.23	6.19	6.16	6.12	6.09	6.07	6.04	6.02	6.00	5.98	5.96			
20	97.50	49.96	34.14	26.25	21.54	18.40	16.18	14.52	13.25	12.23	11.41	10.73	10.17	9.69	9.28	8.93	8.62	8.36	8.12	7.92	7.73	7.57	7.42	7.29	7.17	7.06	6.97	6.88	6.80	6.73	6.66	6.60	6.55	6.50	6.45	6.41	6.38	6.34	6.31	6.28	6.26	6.24	6.22	6.20				
21	100.86	51.68	35.32	27.16	22.28	19.04	16.74	15.03	13.70	12.65	11.80	11.10	10.52	10.02	9.60	9.24	8.92	8.65	8.41	8.19	8.00	7.83	7.68	7.54	7.42	7.31	7.21	7.12	7.04	6.97	6.90	6.84	6.78	6.73	6.68	6.64	6.61	6.57	6.54	6.51	6.49	6.46	6.44					
22	104.34	53.47	36.54	28.09	23.05	19.70	17.32	15.55	14.18	13.09	12.21	11.49	10.88	10.37	9.94	9.56	9.23	8.95	8.70	8.48	8.28	8.11	7.95	7.81	7.68	7.57	7.47	7.37	7.29	7.21	7.14	7.08	7.02	6.97	6.93	6.88	6.85	6.81	6.78	6.75	6.73	6.70						
23	107.95	55.32	37.80	29.07	23.85	20.38	17.92	16.08	14.67	13.55	12.64	11.89	11.26	10.73	10.28	9.89	9.55	9.26	9.00	8.77	8.57	8.39	8.23	8.08	7.95	7.84	7.73	7.63	7.55	7.47	7.40	7.34	7.28	7.23	7.18	7.13	7.10	7.06	7.03	7.00	6.98							
24	111.69	57.23	39.11	30.08	24.67	21.09	18.54	16.64	15.18	14.02	13.08	12.30	11.65	11.11	10.64	10.24	9.89	9.58	9.32	9.08	8.87	8.68	8.52	8.37	8.23	8.11	8.01	7.91	7.82	7.74	7.67	7.60	7.54	7.49	7.44	7.40	7.36	7.32	7.29	7.26								
25	115.56	59.22	40.47	31.12	25.53	21.82	19.18	17.22	15.71	14.50	13.53	12.73	12.06	11.49	11.01	10.59	10.23	9.92	9.64	9.40	9.18	8.99	8.82	8.67	8.53	8.40	8.29	8.19	8.10	8.02	7.95	7.88	7.82	7.77	7.72	7.67	7.63	7.60	7.57									
26	119.51	61.24	41.85	32.18	26.40	22.57	19.84	17.81	16.25	15.00	14.00	13.17	12.48	11.89	11.39	10.96	10.59	10.26	9.98	9.73	9.50	9.31	9.13	8.97	8.83	8.70	8.59	8.49	8.39	8.31	8.23	8.17	8.11	8.05	8.00	7.96	7.92	7.88										
27	123.61	63.34	43.29	33.29	27.31	23.34	20.52	18.42	16.80	15.52	14.48	13.62	12.91	12.30	11.78	11.34	10.96	10.62	10.33	10.07	9.84	9.63	9.45	9.29	9.14	9.01	8.90	8.79	8.70	8.61	8.54	8.47	8.41	8.35	8.30	8.26	8.22											
28	127.84	65.51	44.77	34.43	28.25	24.14	21.23	19.06	17.38	16.05	14.98	14.09	13.35	12.73	12.19	11.74	11.34	10.99	10.69	10.42	10.19	9.98	9.79	9.62	9.47	9.34	9.22	9.11	9.02	8.93	8.85	8.78	8.72	8.67	8.62	8.57												
29	132.23	67.77	46.31	35.62	29.22	24.98	21.96	19.72	17.98	16.61	15.50	14.58	13.82	13.17	12.62	12.15	11.74	11.38	11.07	10.79	10.55	10.33	10.14	9.97	9.82	9.68	9.56	9.45	9.35	9.26	9.19	9.12	9.05	9.00	8.95													
30	136.73	70.07	47.89	36.83	30.21	25.83	22.71	20.39	18.60	17.18	16.03	15.08	14.29	13.63	13.06	12.57	12.15	11.78	11.46	11.17	10.92	10.70	10.51	10.33	10.17	10.03	9.91	9.80	9.70	9.61	9.53	9.46	9.40	9.35														
31	141.38	72.45	49.52	38.08	31.24	26.71	23.49	21.09	19.24	17.77	16.58	15.60	14.79	14.10	13.51	13.01	12.57	12.20	11.86	11.57	11.32	11.09	10.89	10.71	10.55	10.41	10.28	10.17	10.07	9.98	9.90	9.83	9.77															
32	146.18	74.92	51.20	39.38	32.31	27.62	24.29	21.81	19.90	18.38	17.15	16.14	15.30	14.59	13.99	13.47	13.02	12.63	12.29	11.99	11.73	11.49	11.29	11.10	10.94	10.80	10.67	10.56	10.46	10.37	10.29	10.22																
33	151.15	77.46	52.94	40.72	33.41	28.56	25.12	22.56	20.58	19.02	17.75	16.71	15.84	15.10	14.48	13.95	13.48	13.08	12.73	12.43	12.16	11.92	11.71	11.52	11.36	11.21	11.08	10.97	10.87	10.78	10.70																	
34	156.28	80.10	54.75	42.11	34.56	29.55	25.99	23.34	21.30	19.68	18.37	17.29	16.40	15.64	15.00	14.45	13.97	13.56	13.20	12.89	12.61	12.37	12.15	11.96	11.80	11.65	11.52	11.40	11.30	11.21																		
35	161.60	82.83	56.62	43.56	35.74	30.56	26.89	24.15	22.04	20.37	19.02	17.90	16.98	16.20	15.54	14.97	14.48	14.06	13.69	13.37	13.09	12.84	12.62	12.43	12.26	12.11	11.98	11.86	11.76																			
36	167.06	85.64	58.54	45.04	36.96	31.61	27.81	24.98	22.80	21.08	19.68	18.54	17.58	16.78	16.10	15.52	15.02	14.58	14.21	13.88	13.59	13.34	13.11	12.92	12.75	12.60	12.47	12.35																				
37	172.68	88.52	60.52	46.56	38.22	32.69	28.77	25.85	23.60	21.82	20.38	19.20	18.21	17.39	16.69	16.09	15.57	15.13	14.74	14.41	14.11	13.86	13.63	13.44	13.27	13.11	12.98																					
38	178.46	91.50	62.56	48.14	39.53	33.81	29.76	26.74	24.42	22.58	21.10	19.88	18.87	18.02	17.30	16.69	16.16	15.71	15.31	14.97	14.67	14.41	14.19	13.99	13.82	13.66																						
39	184.42	94.57	64.68	49.78	40.88	34.97	30.79	27.67	25.28	23.39	21.86	20.60	19.56	18.69	17.95	17.32	16.78	16.32	15.92	15.57	15.27	15.00	14.78	14.58	14.40																							
40	190.58	97.75	66.86	51.47	42.27	36.18	31.86	28.65	26.18	24.22	22.65	21.36	20.29	19.39	18.64	17.99	17.44	16.97	16.56	16.20	15.90	15.63	15.40	15.20																								
41	196.87	100.99	69.10	53.20	43.71	37.42	32.96	29.65	27.10	25.09	23.47	22.15	21.05	20.13	19.35	18.69	18.13	17.65	17.23	16.88	16.57	16.30	16.07																									
42	203.28	104.30	71.37	54.97	45.18	38.69	34.10	30.68	28.06	25.99	24.33	22.96	21.84	20.89	20.10	19.43	18.85	18.37	17.95	17.58	17.27	17.00																										
43	209.84	107.68	73.72	56.80	46.70	40.02	35.28	31.76	29.06	26.93	25.22	23.82	22.67	21.70	20.89	20.21	19.63	19.13	18.70	18.34	18.02																											
44	216.55	111.19	76.15	58.70	48.29	41.40	36.51	32.89	30.11	27.93	26.17	24.73	23.55	22.56	21.74	21.04	20.45	19.95	19.51	19.14																												
45	223.50	114.81	78.67	60.68	49.94	42.83	37.80	34.08	31.22	28.97	27.16	25.69	24.48	23.47	22.63	21.92	21.32	20.81	20.38																													
46	230.49	118.46	81.22	62.67	51.61	44.29	39.12	35.28	32.34	30.03	28.19	26.68	25.45	24.42	23.57	22.85	22.24	21.72																														
47	237.55	122.15	83.78	64.69	53.31	45.78	40.46	36.52	33.51	31.14	29.25	27.72	26.46	25.42	24.55	23.82	23.20																															
48	244.70	125.89	86.41	66.77	55.06	47.33	41.86	37.82	34.73	32.31	30.38	28.81	27.53	26.47	25.59	24.84																																
49	251.98	129.74	89.13	68.93	56.89	48.93	43.32	39.18	36.02	33.54	31.57	29.98	28.67	27.59	26.69																																	
50	259.49	133.72	91.94	71.15	58.77	50.60	44.85	40.60	37.37	34.84	32.83	31.20	29.87	28.77																																		
51	267.08	137.75	94.78	73.41	60.70	52.33	46.43	42.09	38.78	36.20	34.15	32.48	31.12																																			
52	274.79	141.84	97.68	75.75	62.71	54.13	48.09	43.65	40.27	37.63	35.53	33.83																																				
53	282.67	146.03	100.70	78.20	64.83	56.04	49.86	45.31	41.85	39.15	37.00																																					
54	290.76	150.46	103.92	80.83	67.11	58.10	51.76	47.09	43.54	40.77																																						
55	299.38	155.17	107.35	83.62	69.54	60.28	53.76	48.97	45.33																																							
56	308.23	160.02	110.88	86.51	72.																																											



## **Contacting the Pensions Office**

Telephone helpline: 0115 846 3333

Fax: 0115 846 3300

Email: [lgpensions@nottsc.gov.uk](mailto:lgpensions@nottsc.gov.uk)

Website: [www.nottspf.org.uk](http://www.nottspf.org.uk)

Address: The Pensions Office  
Employee Services Centre  
Nottinghamshire County Council  
c/o County Hall  
West Bridgford  
Nottingham  
NG2 7QP

## **Disclaimer**

The information in this booklet is based on our understanding, at the date of printing, of current pensions and taxation legislation, and of HM Revenue and Customs practice, all of which are liable to change.

Please remember this is only a guide, and we have deliberately used simple terms wherever possible, and cut out much of the technical detail which appears in the regulations. It is the actual regulations which will be used in the event of any dispute or disagreement.

The Pensions Office is not authorised, under the Financial Services Act, to give scheme members individual advice. If you wish to receive individual and independent advice you may wish to talk to a registered independent financial adviser. You will personally need to meet the cost of any charges made for the advice.

**Application Form for an Assessment of the Cost of Buying Additional Pension (ARCs)**

**\*\*Please complete in BLOCK CAPITALS\*\***

Surname:	Mr/Mrs/Miss/Ms/Other
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Forenames
-----------

Partnership Status: (Married / Single / Civil Partner / Nominated Partner etc)
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National Insurance Number:
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Date of Birth:
----------------

Home Address:
---------------

Preferred Payment Period: (Number of years over which you wish to contribute)
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Signed:
Dated:    /    /

This form should be returned to:

The Pensions Office  
Employee Services Centre  
Nottinghamshire County Council  
c/o County Hall  
West Bridgford  
Nottingham  
NG2 7QP