

NRA and Benefit Type examples

The examples below show some how the elements should be completed on the S1 form, when the scheme has applied standard equalisation. The examples assume:

- Scheme NRA was 65 for men and 60 for women prior to 17/05/90
- Scheme equalised NRA at 65 on 23/10/95. Therefore Barber Window 17/05/90 to 22/10/95

Example 1

Man joined scheme 12/02/85 and left scheme 19/03/90

He left prior to 17/05/90 so NRA is 65, and NPA for all service will be 65.

Elements should be:

	Benefit type	Pre/Post 97	NPA	Period
1	Pre 88 GMP	Pre 97	65	12/02/85 to 05/04/88
5	Post 88 GMP	Pre 97	65	06/04/88 to 19/03/90
8	Excess	Pre 97	65	12/08/85 to 19/03/90

Example 2

Man joined scheme 12/02/85 and left scheme 19/03/93

He left after 17/05/90 but before 23/10/95 (ie during the Barber window) so NRA is 60.

NPA for GMP (Benefit types 1-5) is 65 for men.

NPA for other Benefit types (8-13) will be 65 for service prior to 17/05/90, and 60 for service from 17/05/90.

Elements should be:

	Benefit type	Pre/Post 97	NPA	Period
1	Pre 88 GMP	Pre 97	65	12/02/85 to 05/04/88
5	Post 88 GMP	Pre 97	65	06/04/88 to 19/03/93
8	Excess	Pre 97	65	12/02/85 to 16/05/90
9	Excess	Pre 97	60	17/05/90 to 19/03/93

Please note that where benefit type 5 is shown above, this should be replaced by benefit types 2 and 3 where the GMP splits are held.

Example 3

Man joined scheme 12/02/85 and left scheme 19/03/96

He left after 23/10/95 (the Barber window) so NRA is 65.

NPA for GMP (Benefit types 1-5) is 65 for men.

NPA for other Benefit types (8-13) will be 65 for service prior to 17/05/90, 60 for service between 17/05/90 and 22/10/95, and 65 for service from 23/10/95.

Elements should be:

	Benefit type	Pre/Post 97	NPA	Period
1	Pre 88 GMP	Pre 97	65	12/02/85 to 05/04/88
5	Post 88 GMP	Pre 97	65	06/04/88 to 19/03/96
8	Excess	Pre 97	65	12/02/85 to 16/05/90
9	Excess	Pre 97	60	17/05/90 to 22/10/95
10	Excess	Pre 97	65	23/10/95 to 19/03/96

Please note that where benefit type 5 is shown above, this should be replaced by benefit types 2 and 3 and 4 where the GMP splits are held.

Example 4

Man joined scheme 12/02/85 and left scheme 19/03/98 – therefore has post 97 service

He left after 23/10/95 (the Barber window) so NRA is 65.

NPA for GMP (Benefit types 1-5) is 65 for men.

NPA for other Benefit types (8-13) will be 65 for service prior to 17/05/90, 60 for service between 17/05/90 and 22/10/95, and 65 for service from 23/10/95.

Elements should be:

	Benefit type	Pre/Post 97	NPA	Period
1	Pre 88 GMP	Pre 97	65	12/02/85 to 05/04/88
5	Post 88 GMP	Pre 97	65	06/04/88 to 05/04/97
8	Excess	Pre 97	65	12/02/85 to 16/05/90
9	Excess	Pre 97	60	17/05/90 to 22/10/95
10	Excess	Pre 97	65	23/10/95 to 05/04/97
10	Excess	Post 97	65	06/04/97 to 19/03/98

Please note that where benefit type 5 is shown above, this should be replaced by benefit types 2 and 3 and 4 where the GMP splits are held.

GENERAL SUMMARY – ASSUMING BARBER WINDOW CLOSED PRE 97

Member worked pre Barber window only

NRA is pre Barber window NRA

All elements are Pre 97

NPA for all elements is pre Barber window NRA

Member left during Barber window and pre 97

NRA is Barber window NRA

All elements are Pre 97

NPA for all GMP elements is at 65 (man) or 60 (woman)

NPA for Excess pre Barber window is pre Barber window NRA

NPA for Excess during Barber window is Barber window NRA

Member left after Barber window and pre 97

NRA is post Barber window NRA

All elements are Pre 97

NPA for all GMP elements is at 65 (man) or 60 (woman)

NPA for Excess pre Barber window is pre Barber window NRA

NPA for Excess during Barber window is Barber window NRA

NPA for Excess after Barber window is post Barber window NRA

Member left after Barber window and post 97

NRA is post Barber window NRA

NPA for all GMP elements is at 65 (man) or 60 (woman)

All GMP elements are pre 97

NPA for Excess pre Barber window is pre Barber window NRA, and pre 97

NPA for Excess during Barber window is Barber window NRA, and pre 97

NPA for Excess after Barber window is post Barber window NRA, split into pre and post 97