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SCHEDULE 4

ADDITIONAL CONTRIBUTIONS FOR PAST PERIOD

PART 1

METHOD A

1.—(1) In this Part (and throughout this Schedule) “the principal election” means the election made under regulation C3, “the past period” means the period specified under regulation C3(12)(a), and “the contribution period” means the period specified under regulation C3(12)(c).

(2) During any period for which a person is paying additional contributions for a current period under regulation C8, for the purposes of this Part (and of Part III)—

- (a) he is to be treated as being in full-time pensionable employment, and
- (b) his contributable salary is the notional salary described in regulation C8(7).

2.—(1) The contribution period must be one of not less than one year, and begins on the first day of the month following that in which the election becomes irrevocable under regulation C3(13).

(2) The contribution period and the past period must be such that A+B does not exceed 15 per cent of his contributable salary for the time being, where—

A is the rate at which the additional contributions are payable, and

B is the rate at which he pays other contributions under Part C (except any treated for the purposes of regulation G2 as employer’s contributions) or towards the provision of a pension otherwise than under these Regulations.

3. Subject to paragraphs 4 and 5, the rate at which the additional contributions are payable is the percentage ascertained from Table 1 below of his contributable salary for the time being.

TABLE 1

Contribution period in years	1	2	3	4	5
Age when notice of election given	Percentage contribution in respect of each year of past period				
20	32.96	15.97	10.35	7.59	5.97
21	31.79	15.32	9.88	7.20	5.69
22	30.66	14.71	9.45	6.84	5.41
23	29.59	14.15	9.05	6.52	5.13
24	28.57	13.62	8.69	6.24	4.85
25	27.61	13.14	8.36	5.99	4.57
26	26.63	12.71	8.10	5.81	4.47
27	25.74	12.31	7.86	5.64	4.36

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Contribution period in years Age when notice of election given	1	2	3	4	5
	Percentage contribution in respect of each year of past period				
28	24.93	11.95	7.64	5.50	4.26
29	24.20	11.63	7.45	5.37	4.15
30	23.55	11.34	7.28	5.26	4.05
31	23.04	11.12	7.15	5.17	4.01
32	22.59	10.91	7.03	5.10	3.97
33	22.18	10.73	6.93	5.03	3.92
34	21.83	10.58	6.85	4.98	3.88
35	21.52	10.45	6.78	4.94	3.84
36	21.31	10.37	6.73	4.92	3.84
37	21.14	10.30	6.70	4.90	3.84
38	20.99	10.25	6.67	4.89	3.83
39	20.87	10.21	6.66	4.89	3.83
40	20.78	10.18	6.65	4.89	3.83
41	20.75	10.18	6.65	4.90	3.85
42	20.74	10.18	6.67	4.91	3.86
43	20.74	10.20	6.68	4.93	3.88
44	20.76	10.22	6.70	4.95	3.90
45	20.81	10.25	6.73	4.97	3.92
46	20.87	10.29	6.76	5.00	3.95
47	20.94	10.33	6.80	5.03	3.98
48	21.04	10.39	6.84	5.06	4.01
49	21.16	10.45	6.89	5.10	4.04
50	21.29	10.52	6.94	5.15	4.07
51	21.44	10.61	7.00	5.20	4.12
52	21.61	10.70	7.07	5.25	4.17
53	21.80	10.80	7.15	5.32	4.22
54	22.01	10.92	7.23	5.39	4.27
55	22.23	11.04	7.32	5.46	4.32
56	22.59	11.24	7.47	5.58	4.47
57	23.00	11.48	7.64	5.73	4.62

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Contribution period in years Age when notice of election given	1	2	3	4	5
	Percentage contribution in respect of each year of past period				
58	23.47	11.74	7.84	5.89	4.77
59	23.99	12.04	8.07	6.08	4.91
60	24.57	12.38	8.31	6.28	5.06
61	24.05	12.12	8.14	6.15	4.96
62	23.53	11.85	7.96	6.02	4.85
63	23.01	11.59	7.79	5.88	4.74
64	20.28	10.14	6.76	5.07	4.63
65	21.97	11.07	7.43	5.62	
66	21.44	10.78	7.23	5.45	
67	20.91	10.49	7.02	5.28	
68	20.39	10.20	6.81	5.11	
69	19.86	9.91	6.60	4.94	

TABLE 1

(continued)

Contribution period in years Age when notice of election given	6	7	8	9	10
	Percentage contribution in respect of each year of past period				
20	4.84	4.04	3.44	2.97	2.60
21	4.63	3.87	3.31	2.86	2.51
22	4.41	3.70	3.17	2.75	2.42
23	4.20	3.53	3.03	2.64	2.33
24	3.98	3.36	2.90	2.53	2.24
25	3.77	3.19	2.76	2.42	2.16
26	3.68	3.13	2.71	2.38	2.12
27	3.60	3.06	2.65	2.34	2.08
28	3.52	2.99	2.60	2.29	2.05
29	3.44	2.93	2.55	2.25	2.01

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Contribution period in years	6	7	8	9	10
Age when notice of election given	Percentage contribution in respect of each year of past period				
30	3.36	2.86	2.49	2.20	1.97
31	3.33	2.84	2.47	2.19	1.96
32	3.29	2.82	2.46	2.18	1.95
33	3.26	2.79	2.44	2.16	1.94
34	3.23	2.77	2.42	2.15	1.93
35	3.20	2.74	2.40	2.13	1.92
36	3.20	2.75	2.40	2.14	1.93
37	3.20	2.75	2.41	2.14	1.93
38	3.20	2.75	2.41	2.14	1.93
39	3.20	2.75	2.41	2.15	1.94
40	3.20	2.75	2.41	2.15	1.94
41	3.22	2.77	2.43	2.17	1.96
42	3.23	2.78	2.44	2.18	1.97
43	3.25	2.80	2.46	2.19	1.98
44	3.26	2.81	2.47	2.21	1.99
45	3.28	2.83	2.49	2.22	2.01
46	3.31	2.85	2.51	2.24	2.03
47	3.34	2.88	2.53	2.27	2.05
48	3.36	2.90	2.56	2.29	2.07
49	3.39	2.93	2.58	2.31	2.10
50	3.42	2.96	2.61	2.34	2.12
51	3.46	2.99	2.63	2.36	2.14
52	3.50	3.02	2.66	2.38	2.16
53	3.54	3.05	2.69	2.40	2.17
54	3.58	3.08	2.71	2.42	2.19
55	3.62	3.12	2.74	2.44	2.21
56	3.75	3.23	2.84	2.53	2.29
57	3.87	3.34	2.94	2.63	2.38
58	4.00	3.45	3.04	2.72	2.46
59	4.12	3.56	3.14	2.81	2.54

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Contribution period in years Age when notice of election given	6	7	8	9	10
	Percentage contribution in respect of each year of past period				
60	4.25	3.67	3.24	2.90	
61	4.96	4.16	3.59	3.17	
62	4.85	4.07	3.51		
63	4.74	3.98			
64	4.63				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	11	12	13	14	15
	Percentage contribution in respect of each year of past period				
20	2.32	2.10	1.90	1.73	1.59
21	2.25	2.03	1.84	1.69	1.55
22	2.17	1.96	1.79	1.64	1.51
23	2.10	1.90	1.73	1.59	1.47
24	2.02	1.83	1.68	1.54	1.42
25	1.95	1.77	1.62	1.49	1.38
26	1.91	1.74	1.60	1.48	1.37
27	1.88	1.72	1.58	1.46	1.35
28	1.85	1.69	1.55	1.44	1.34
29	1.82	1.67	1.53	1.42	1.32
30	1.79	1.64	1.51	1.40	1.30
31	1.78	1.63	1.51	1.40	1.30
32	1.77	1.63	1.50	1.39	1.30
33	1.77	1.62	1.50	1.39	1.30
34	1.76	1.61	1.49	1.39	1.30
35	1.75	1.61	1.49	1.38	1.29
36	1.75	1.61	1.49	1.39	1.30

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Contribution period in years	11	12	13	14	15
Age when notice of election given	Percentage contribution in respect of each year of past period				
37	1.76	1.62	1.50	1.39	1.30
38	1.76	1.62	1.50	1.40	1.31
39	1.77	1.63	1.51	1.41	1.32
40	1.77	1.63	1.51	1.41	1.32
41	1.79	1.65	1.53	1.42	1.34
42	1.80	1.66	1.54	1.44	1.35
43	1.81	1.67	1.55	1.45	1.36
44	1.83	1.68	1.56	1.46	1.37
45	1.84	1.70	1.58	1.47	1.39
46	1.86	1.71	1.59	1.49	1.40
47	1.88	1.73	1.61	1.50	1.41
48	1.90	1.75	1.62	1.51	1.42
49	1.91	1.76	1.63	1.52	1.43
50	1.93	1.78	1.65	1.54	1.44
51	1.95	1.80	1.66	1.55	1.45
52	1.97	1.81	1.68	1.57	1.47
53	1.99	1.83	1.70	1.59	1.49
54	2.00	1.85	1.71	1.60	1.50
55	2.02	1.86	1.73	1.62	
56	2.10	1.94	1.80		
57	2.17	2.01			
58	2.25				

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TABLE 1

(continued)

Contribution period in years	16	17	18	19	20
Age when notice of election given	Percentage contribution in respect of each year of past period				
20	1.47	1.37	1.28	1.20	1.13
21	1.44	1.34	1.25	1.17	1.10
22	1.40	1.31	1.22	1.15	1.08
23	1.36	1.28	1.20	1.12	1.06
24	1.33	1.24	1.17	1.10	1.04
25	1.29	1.21	1.14	1.08	1.02
26	1.28	1.20	1.13	1.07	1.01
27	1.26	1.19	1.12	1.06	1.00
28	1.25	1.18	1.11	1.05	1.00
29	1.24	1.16	1.10	1.04	0.99
30	1.22	1.15	1.09	1.03	0.98
31	1.22	1.15	1.09	1.03	0.98
32	1.22	1.15	1.09	1.03	0.98
33	1.22	1.15	1.09	1.03	0.98
34	1.22	1.15	1.09	1.03	0.99
35	1.22	1.15	1.09	1.03	0.99
36	1.22	1.16	1.10	1.04	0.99
37	1.23	1.16	1.10	1.05	1.00
38	1.23	1.17	1.11	1.06	1.01
39	1.24	1.17	1.12	1.06	1.01
40	1.25	1.18	1.12	1.07	1.02
41	1.26	1.19	1.13	1.08	1.03
42	1.27	1.20	1.14	1.09	1.04
43	1.28	1.21	1.15	1.09	1.04
44	1.29	1.22	1.16	1.10	1.05
45	1.30	1.23	1.17	1.11	1.06
46	1.31	1.24	1.18	1.12	1.07
47	1.32	1.25	1.19	1.13	1.08

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Contribution period in years Age when notice of election given	16	17	18	19	20
	Percentage contribution in respect of each year of past period				
48	1.34	1.26	1.20	1.14	1.09
49	1.35	1.27	1.21	1.15	1.10
50	1.36	1.28	1.22	1.16	
51	1.37	1.30	1.23		
52	1.39	1.31			
53	1.40				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	21	22	23	24	25
	Percentage contribution in respect of each year of past period				
20	1.06	1.01	0.96	0.91	0.87
21	1.05	0.99	0.94	0.90	0.86
22	1.03	0.97	0.93	0.89	0.85
23	1.01	0.96	0.91	0.87	0.83
24	0.99	0.94	0.90	0.86	0.82
25	0.97	0.92	0.88	0.84	0.81
26	0.96	0.92	0.88	0.84	0.81
27	0.96	0.91	0.87	0.84	0.80
28	0.95	0.91	0.87	0.83	0.80
29	0.94	0.90	0.86	0.83	0.80
30	0.94	0.90	0.86	0.83	0.79
31	0.94	0.90	0.86	0.83	0.80
32	0.94	0.90	0.86	0.83	0.80
33	0.94	0.90	0.87	0.83	0.80
34	0.94	0.90	0.87	0.84	0.81
35	0.94	0.91	0.87	0.84	0.81

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Contribution period in years Age when notice of election given	21	22	23	24	25
	Percentage contribution in respect of each year of past period				
36	0.95	0.91	0.88	0.84	0.81
37	0.96	0.92	0.88	0.85	0.82
38	0.96	0.92	0.89	0.85	0.82
39	0.97	0.93	0.89	0.86	0.83
40	0.98	0.94	0.90	0.86	0.83
41	0.98	0.94	0.90	0.87	0.84
42	0.99	0.95	0.91	0.88	0.85
43	1.00	0.96	0.92	0.88	0.85
44	1.00	0.96	0.93	0.89	0.86
45	1.01	0.97	0.93	0.90	
46	1.02	0.98	0.94		
47	1.03	0.99			
48	1.04				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	26	27	28	29	30
	Percentage contribution in respect of each year of past period				
20	0.83	0.80	0.77	0.74	0.71
21	0.82	0.79	0.76	0.73	0.71
22	0.81	0.78	0.75	0.72	0.70
23	0.80	0.77	0.74	0.72	0.69
24	0.79	0.76	0.73	0.71	0.69
25	0.78	0.75	0.73	0.70	0.68
26	0.78	0.75	0.72	0.70	0.68
27	0.77	0.75	0.72	0.70	0.68
28	0.77	0.75	0.72	0.70	0.68

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Contribution period in years Age when notice of election given	26	27	28	29	30
	Percentage contribution in respect of each year of past period				
29	0.77	0.74	0.72	0.70	0.68
30	0.77	0.74	0.72	0.70	0.68
31	0.77	0.74	0.72	0.70	0.68
32	0.77	0.75	0.72	0.70	0.68
33	0.78	0.75	0.72	0.70	0.68
34	0.78	0.75	0.73	0.70	0.68
35	0.78	0.75	0.73	0.71	0.68
36	0.79	0.76	0.73	0.71	0.69
37	0.79	0.76	0.74	0.72	0.69
38	0.79	0.77	0.74	0.72	0.70
39	0.80	0.77	0.75	0.72	0.70
40	0.80	0.78	0.75	0.73	
41	0.81	0.78	0.76		
42	0.82	0.79			
43	0.82				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	31	32	33	34	35
	Percentage contribution in respect of each year of past period				
20	0.69	0.67	0.65	0.63	0.61
21	0.68	0.66	0.64	0.62	0.60
22	0.68	0.66	0.64	0.62	0.60
23	0.67	0.65	0.63	0.61	0.60
24	0.66	0.65	0.63	0.61	0.59
25	0.66	0.64	0.62	0.61	0.59
26	0.66	0.64	0.62	0.61	0.59

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Contribution period in years Age when notice of election given	31	32	33	34	35
	Percentage contribution in respect of each year of past period				
27	0.66	0.64	0.62	0.60	0.59
28	0.66	0.64	0.62	0.60	0.59
29	0.66	0.64	0.62	0.60	0.59
30	0.66	0.64	0.62	0.60	0.59
31	0.66	0.64	0.62	0.60	0.59
32	0.66	0.64	0.62	0.61	0.59
33	0.66	0.64	0.63	0.61	0.59
34	0.66	0.65	0.63	0.61	0.60
35	0.67	0.65	0.63	0.61	
36	0.67	0.65	0.63		
37	0.67	0.66			
38	0.68				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	36	37	38	39	40
	Percentage contribution in respect of each year of past period				
20	0.59	0.58	0.56	0.55	0.54
21	0.59	0.57	0.56	0.55	0.53
22	0.59	0.57	0.56	0.54	0.53
23	0.58	0.57	0.55	0.54	0.53
24	0.58	0.56	0.55	0.54	0.52
25	0.57	0.56	0.55	0.53	0.52
26	0.57	0.56	0.55	0.53	0.52
27	0.57	0.56	0.55	0.53	0.52
28	0.57	0.56	0.55	0.53	0.52
29	0.57	0.56	0.55	0.53	0.52

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Contribution period in years Age when notice of election given	36	37	38	39	40
	Percentage contribution in respect of each year of past period				
30	0.57	0.56	0.55	0.53	
31	0.57	0.56	0.55		
32	0.58	0.56			
33	0.58				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	41	42	43	44	45
	Percentage contribution in respect of each year of past period				
20	0.52	0.51	0.50	0.49	0.48
21	0.52	0.51	0.50	0.49	0.48
22	0.52	0.51	0.50	0.49	0.47
23	0.52	0.50	0.49	0.48	0.47
24	0.51	0.50	0.49	0.48	0.47
25	0.51	0.50	0.49	0.48	
26	0.51	0.50	0.49		
27	0.51	0.50			
28	0.51				

TABLE 1

(continued)

Contribution period in years Age when notice of election given	46	47	48	49
	Percentage contribution in respect of each year of past period			
20	0.47	0.46	0.45	0.44
21	0.47	0.46	0.45	

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Contribution period in years	46	47	48	49
Age when notice of election given	Percentage contribution in respect of each year of past period			
22	0.47	0.46		
23	0.46			

4.—(1) At any time during the contribution period the person may, subject to paragraph 2, by giving written notice to the Secretary of State elect to shorten it or, if he has already made one or more such elections, to shorten it further.

(2) An election under this paragraph—

- (a) has effect only if the Secretary of State notifies the person in writing that it has been accepted, and
- (b) on acceptance, has effect as from the next anniversary of the start of the contribution period (“the effective date”).

(3) From the effective date Table 1 in paragraph 3 applies with the substitution—

- (a) for the person’s age at the date of the principal election, of his age at the date when notice of the election under this paragraph was given,
- (b) for the number of years in the contribution period, of the number of years after the effective date in the shortened period, and
- (c) for the number of years in the past period, of that number multiplied by—

$$C - \left(C \times \frac{D}{E} \right)$$

where—

C is the number of years in the past period,

D is the number of years in the contribution period up to the effective date, and

E is the number of years in the contribution period.

5.—(1) Subject to sub-paragraphs (2) to (5), if the person—

- (a) before the end of the contribution period ceases to be in full-time pensionable employment, and
- (b) does not again enter such employment within one month and before becoming entitled to retirement benefits,

the principal election ceases to have effect.

(2) Unless he receives a refund of contributions under regulation C10, he may—

- (a) if he became entitled to payment of retirement benefits on ceasing to hold his employment, on or after applying for them and before receiving a retirement lump sum, or
- (b) in any other case, within 3 months after the end of his employment,

by giving written notice to the Secretary of State elect to complete payment of the additional contributions (so that regulation D3(1)(b) will apply instead of regulation D3(2)) by making a lump sum payment under this paragraph.

(3) Where he had not attained the age of 60 when he ceased to hold his employment, the amount of the payment is, subject to sub-paragraph (4) and to paragraph 3 of Schedule 3, the actuarial

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equivalent, when the employment ended, of the additional contributions that would have been payable for the remainder of the contribution period.

(4) Where—

- (a) when he ceased to hold his employment he had become incapacitated and had not attained the age of 60, and
- (b) he would have attained that age before the end of the contribution period,

the amount of the payment is, subject to paragraph 3 of Schedule 3, the actuarial equivalent, when the employment ended, of the additional contributions that would have been payable after he attained that age.

(5) Where he had attained the age of 60 when he ceased to hold his employment, the amount of the payment is, subject to paragraph 3 of Schedule 3, $E \times F$, where—

E is the amount of the additional contributions for one year at the rate at which they were last payable, and

F is the multiplier ascertained from, or where the remainder of the contribution period is not an exact number of years by extrapolation from, Table 2 below.

TABLE 2

Years remaining in contribution period	Multiplier
1	0.993
2	1.970
3	2.934
4	3.883
5	4.818
6	5.740
7	6.648
8	7.542
9	8.423
10	9.291

(6) If the payment is not made within the period allowed by sub-paragraph (2) for making the election, the election ceases to have effect.

6. Where paragraph 5 has become applicable and the person is entitled to a retirement lump sum which is smaller than the payment he could elect to make under that paragraph, he may instead elect, in the same way and during the same period, to make a payment under this paragraph of a lump sum equal to the retirement lump sum.

7. Any retirement lump sum to which the person is entitled may, subject to paragraph 8(2)(d), be set off in whole or part against any payment to be made under paragraph 5 or 6.

8.—(1) This paragraph applies—

- (a) where paragraph 5 has become applicable because the person died while in full-time pensionable employment, or
- (b) where he dies within 3 months after ceasing to be in such employment without having made an election under paragraph 5 or 6,

and another person (“the pensioner”) is entitled under regulation E25 to a long-term pension in respect of him.

(2) Where this paragraph applies—

- (a) the person is to be treated as having ceased to hold the employment when incapacitated,
- (b) any election that could have been made under paragraph 5 or 6 may, within 3 months after the death, be made by the pensioner, or in the case of a child by a person acting on his behalf,
- (c) if any payment due by virtue of such an election is not made within 3 months after the death the election ceases to have effect, and
- (d) a terminal sum may be set off against such a payment only to the extent that the person entitled to it consents.