

# Enrolling employees into alpha

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# Some definitions



**Active member:** A scheme member who is in employment with an employer covered by the Civil Service Pension arrangements.

**Disqualifying break in pensionable service:** A gap of more than five years between periods of being an active member of either the Principal Civil Service Pension Scheme (PCSPS) or alpha.

**Disqualifying break in public service:** A gap of more than five years, ending on or after 01 April 2015, between periods of being an active member of a public service pension scheme.

**Existing member:** An active member of the PCSPS at 31 March 2015.

**Migration:** The process of identifying and enrolling members into alpha, at the right time.

**New joiner:** A person commencing employment, or wanting to opt into the PCSPS or alpha for the first time, on or after 01 April 2015 who has existing entitlement to pension benefits from neither the PCSPS nor alpha.

**Normal Pension Age (NPA):** Earliest age at which a member can take their benefits without reduction.

**Personal pension age (PPA):** A pension age that differs from the Normal Pension Age of their scheme, ie a member has a PPA of 63 in nuvos, yet the standard NPA of nuvos is 65. This would usually occur due to TUPE transfers or to changes in employment contracts.

**Principal Civil Service Pension Scheme (PCSPS):** The scheme that classic, classic plus, premium, and nuvos pension schemes are part of.

**Public service pension scheme:** Schemes outlined in schedule 1 of the 1988 Pensions Act; which include the;

- Judiciary
- Local Government Pension Scheme
- Teachers' Pension scheme
- National Health Service Scheme
- Fire and Rescue Workers' Scheme
- Police Forces' Scheme
- Armed Forces' Scheme.

**Qualifying break in pensionable service:** A gap of five years or less between periods of being an active member of either the PCSPS or alpha.

**Qualifying break in public service:** A gap of five years or less between periods of being an active member of a public service pension scheme.

**Rejoiner:** A person commencing employment, who has previous membership in the Civil Service Pension arrangements.

# Introduction



It is essential that the right members are enrolled into alpha at the right time, which is referred to as migration.

As an employer who participates in the PCSPS, you are responsible for;

- **identifying existing members of the PCSPS who are eligible to be enrolled into alpha, and**
- **enrolling them on the right date.**

Before 01 April 2015 you will need to have your migration processes fully documented and in place. This includes reviewing them with the Cabinet Office 2015 Programme Engagement Leads for assurances.

We provided you with information about alpha migration in November 2013, and in April 2014 we sent you a document entitled '*Employer Impacts: Your responsibilities – eligibility and enrolling*', this can be found here:

[www.civilservicepensionscheme.org.uk/media/37905/epr383-annex-a.pdf](http://www.civilservicepensionscheme.org.uk/media/37905/epr383-annex-a.pdf)

This factsheet is a reminder about the alpha migration exercise, key dates, and the processing required in each of these areas:

- Migration of existing members of the PCSPS into alpha;
  - on 01 April 2015; or
  - on their tapered enrolment date.
- New joiners; and
- Rejoiners.

There are two supporting annexes at the end of this document:

- **Annex A:** which shows the rules for migration, including scenarios to follow; and
- **Annex B:** which shows a time line of the key dates, which can help you visualise the rules outlined in the following sections, and is similar to the timelines we showed at the September Employer Engagement events.

## Public service pension history

As previously communicated in EPN 397, a new requirement has been introduced, which you need to be aware of when you are determining which Civil Service Pension Scheme an employee is eligible to join.

When you assess the eligibility criteria, you now need to find out about their public service pension history.

Due to the size of the exercise in collecting an employee's public service history, we ask that you focus on the existing members of the PCSPS who could be included in the Options Exercise first.

Based on the findings of the public service history collection, you need to check that we have sent Option Packs to the right members.

That is to existing members who:

1. are more than 10 and less than 13.5 years from NPA;
2. were present in another public service pension scheme between 31 March 2007 and 31 March 2012;
3. were active in the PCSPS for at least one day in the period 15 August to 30 September 2014; and
4. were not on the Options Packs distribution list that we sent to you in September 2014.

You need to prioritise these members and we ask that you complete this by 31 December 2014.

We will provide you with instructions and a template to provide us with the missing packs.

We will also provide you further instructions in an EPN, and this analysis should be sent to [2015employers@cabinetoffice.gov.uk](mailto:2015employers@cabinetoffice.gov.uk). Please note that our email address has recently changed.

You need to store the results of the public service history exercise for all members who have joined your employment since 31 March 2007 so you can assess if, and when, to enrol them into alpha.

We have been monitoring your progress on gathering public service history information as part of the October readiness assessments.

# Existing members



You need to assess your workforce to identify the existing members that fall into the following groups at 31 March 2015:

- Full protection – existing members who are not eligible to be enrolled into alpha.
- Tapered enrolment – existing members who are eligible to be enrolled into alpha on their tapered enrolment date, or on 01 April 2015 if they so elect.
- Immediate enrolment – existing members who are eligible to be enrolled into alpha on 01 April 2015.

To help you understand the following rules, please refer to Table O1 in Annex A.

## Existing members in the full protection group

An existing member who is a prison officer with reserved rights is automatically a member of the full protection group.

Otherwise, to be in the full protection group, an existing member must pass the following tests:

1. At 01 April 2012 they were 10 years or less away from their NPA<sup>1</sup> in the PCSPS.
2. The existing member presence test for full protection. An existing member passes the presence test for full protection if:
  - they were an active member of, or on a qualifying break from, the PCSPS at 31 March 2012,

**or**

- they were an active member of, or on a qualifying break from, another public service pension scheme at 31 March 2012,

**and**

- the other public service pension scheme would have granted them full protection too, had the existing member remained in that scheme.

An existing member in the full protection group is not enrolled into alpha – they remain a member of the PCSPS.

## Existing members in the tapered enrolment group

To be in the tapered enrolment group, an existing member must pass the following tests:

1. At 01 April 2012 they were more than 10 years but less than 13 years and 5 months away from their NPA in the PCSPS<sup>2</sup>.
2. The existing member presence test for tapered enrolment. An existing member passes the presence test for tapered enrolment if:
  - they were an active member of, or on a qualifying break from, the PCSPS at 31 March 2012,

**or**

- they were an active member of, or on a qualifying break from, another public service pension scheme at 31 March 2012,

<sup>1</sup>This test must use an existing member's PPA, if they have one. (See definitions)

<sup>2</sup>This test must use an existing member's PPA, if they have one. (See definitions)

and

- the other public service pension scheme would have granted them tapered enrolment or full protection, if they had remained in that scheme.

Members who inherit full protection from another public service pension scheme and would be included in the tapered enrolment group, had they not had previous public service history, are members, such as ex-Police Pension Schemes. A full list can be found at: [www.civilservicepensionscheme.org.uk/employers/the-2015-changes/inherited-protection-normal-pension-ages-in-public-service-schemes/](http://www.civilservicepensionscheme.org.uk/employers/the-2015-changes/inherited-protection-normal-pension-ages-in-public-service-schemes/)

3. They decided to keep their tapered enrolment date, if they took part in the Options Exercise. If the member gave up their right to tapered protection as part of the Options Exercise they move into alpha at 01 April 2015.

An existing member in the tapered enrolment group remains a member of the PCSPS until their tapered enrolment date.

The member is enrolled into alpha on their tapered enrolment date.

With regards to the Options Exercise; the member needed to have met conditions 1 and 2 above, as well as they had to be active for at least one day in the PCSPS between 15 August and 30 September 2014.

If they were not active during this period, and meet conditions 1 & 2 above, they must be enrolled into alpha at their tapered enrolment end date.

To find the tapered enrolment dates, please visit: [www.civilservicepensionscheme.org.uk/members/the-new-pension-scheme-alpha/how-will-this-affect-me/active-members/dates-that-you-will-move-to-the-new-scheme/](http://www.civilservicepensionscheme.org.uk/members/the-new-pension-scheme-alpha/how-will-this-affect-me/active-members/dates-that-you-will-move-to-the-new-scheme/)

## Identifying existing members in the immediate enrolment group

An existing member is in the immediate enrolment group if they are a member of neither the full protection nor tapered enrolment groups.

To be in the immediate enrolment group, an existing member must pass the following tests:

1. At 01 April 2012 they were more than 13 years 5 months away from their NPA in the PCSPS;
- or
2. They have joined the PCSPS after 31 March 2012.

You must enrol these members into alpha on 01 April 2015.

## Outstanding ill-health retirement applications

You need to check if an existing member is in the process of applying for ill-health retirement, from the PCSPS, before enrolling them into alpha at either 01 April 2015 or the members tapered enrolment date, if later.

An existing member in the tapered enrolment group is enrolled into alpha on the later of:

- Their tapered enrolment date – if they are not in the process of applying for ill-health retirement from the PCSPS.
- The day after the date of the scheme medical adviser’s decision about the member’s ill-health retirement application – if the application was unsuccessful. (Remember that the application appeal rights must be exhausted or have expired.)

An existing member in the immediate enrolment group is enrolled into alpha on the later of:

- 01 April 2015 – if they are not in process of applying for ill-health retirement from the PCSPS
- The day after the date of the scheme medical adviser’s decision about the member’s ill-health retirement application – if the application was unsuccessful. (Remember that the application appeal rights must be exhausted or have expired.)

# New joiners after 01 April 2015



You must assess each new joiner to identify if they fall into one of the following groups at their joining date:

- Full protection – new joiners who are to be enrolled into the PCSPS and are not eligible to be enrolled into alpha.
- Tapered enrolment – new joiners who are to be enrolled into the PCSPS but are eligible to be enrolled into alpha on their tapered enrolment date.
- Immediate enrolment – new joiners who are eligible to be enrolled into alpha on their joining date.

The following section describes the rules in more detail.

**Please note:** A new joiner questionnaire and joiner calculator<sup>3</sup> will be available to help you determine which of the above groups a member belongs to. To help you understand the following rules, please refer to Table O2 in Annex A.

## New joiners in the full protection group

To be in the full protection group, a new joiner must pass the following tests:

1. At 01 April 2012 they were 10 years or less away from their NPA in the PCSPS<sup>4</sup>.

2. They have not had a disqualifying break in public service.
3. The new joiner presence test for full protection. A new joiner passes the presence test for full protection if:
  - they were an active member of, or on a qualifying break from, another public service pension scheme at 31 March 2012,  
**and**
  - the other public service pension scheme would have granted them full protection too, had they remained in that scheme,  
**and**
  - they were an active member of, or on a qualifying break from, another public service pension scheme at 31 March 2015,  
**and**
  - the other public service pension scheme (which could be different from the one that was relevant in 2012) would have granted them full protection too, had they remained in that scheme.

If any of the three tests are failed, the new joiner falls into the immediate enrolment group, and should be enrolled into alpha from the date employment commences (unless the employee chooses to opt-out).

If all three tests are passed, the new joiner is enrolled into the PCSPS (specifically nuvos, unless special conditions apply, such as TUPE, or members being put into broadly comparable schemes, as part of a bulk transfer, which could mean a member is enrolled into another section of the scheme).

<sup>3</sup> Joiner calculator will be available in January 2015.

<sup>4</sup> That is, the NPA of the scheme into which they would have been enrolled had they joined on 01 April 2012. PPA of the member also needs to be taken into account.

## New joiners in the tapered enrolment group

To be in the tapered enrolment group, a new joiner must pass the following tests:

1. At 01 April 2012 they were more than 10 years but not more than 13 years and 5 months away from their NPA in the PCSPS<sup>5</sup>.
2. They have not had a disqualifying break in public service.
3. Their tapered enrolment date for alpha, based on their date of birth, is in the future.
4. A new joiner passes the presence test for tapered enrolment if:
  - They were an active member of, or on a qualifying break from, another public service pension scheme at 31 March 2012,  
**and**
  - the other public service pension scheme would have granted them tapered enrolment or full protection, had they remained in that scheme,  
**and**
  - they were an active member of, or on a qualifying break from, another public service pension scheme at 31 March 2015,  
**and**
  - the other public service pension scheme (which could be different from the one that was relevant in 2012) would have granted them tapered enrolment or full protection, had they remained in that scheme.

If any of the three tests are failed, the new joiner falls into the immediate enrolment group.

A new joiner in the tapered enrolment group is enrolled into the PCSPS (specifically nuvos, unless special conditions apply, such as TUPE, or members

being put into broadly comparable schemes, as part of a bulk transfer) until their tapered enrolment date.

The member is enrolled into alpha on their tapered enrolment date.

## New joiners in the immediate enrolment group

A new joiner is in the immediate enrolment group if they are a member of neither the full protection nor tapered enrolment groups.

To be in the immediate enrolment group, an existing member must pass the following tests:

1. At 01 April 2012 they were more than 13 years 5 months away from their NPA in the PCSPS;
- or**
2. They have joined the PCSPS after 31 March 2012.

A new joiner in the immediate enrolment group is enrolled into alpha from the date employment commences, unless they elect to opt-out.

<sup>5</sup> This test must use an existing member's PPA, if they have one. (See definitions)

# Rejoiners



A re-joiner is a member that has previous membership in the Civil Service Pension arrangements.

You must assess each rejoiner to identify if they fall into one of the following groups at their rejoining date:

- Full protection – rejoiners who are to be enrolled into the PCSPS and are not eligible to be enrolled into alpha.
- Tapered enrolment – rejoiners who are to be enrolled into the PCSPS but are eligible to be enrolled into alpha on their tapered enrolment dates.
- Immediate enrolment – rejoiners who are eligible to be enrolled into alpha on their joining date.

To help you understand the following rules, please refer to Table O3 in Annex A.

## Rejoiners in the full protection group

A rejoiner who is a returning prison officer and is permitted to retain their reserved rights is automatically a member of the full protection group.

Otherwise, to be in the full protection group, a rejoiner must pass the following tests:

1. At 01 April 2012 they were 10 years or less away from their NPA in the PCSPS<sup>6</sup>.
2. The rejoiner disqualifying break test.  
A rejoiner passes the disqualifying break test if;

- they have never been enrolled into alpha before,  
**and**
  - they have not had a disqualifying break in public service.
3. The rejoiner presence test for full protection  
A rejoiner passes the presence test for full protection if at 31 March 2012;
- they were an active member of, or on a qualifying break from, the PCSPS,  
**or**
  - they were an active member of, or on a qualifying break from, another public service pension scheme,  
**and**
  - the other public service pension scheme would have granted them full protection too, had they remained in that scheme.  
**and at 31 March 2015;**
  - they were an active member of, or on a qualifying break from, the PCSPS,  
**or**
  - they were an active member of, or on a qualifying break from, another public service pension scheme,  
**and**
  - the other public service pension scheme (which could be different from the one that was relevant in 2012) would have granted them full protection too, had they remained in that scheme.

If any of the three tests are failed, the rejoiner falls into the immediate enrolment group.

<sup>6</sup>That is, the NPA of the scheme in which they were active, or would have been enrolled had they joined, on 01 April 2012.

If all three tests are passed, the rejoiner is enrolled into the PCSPS.

Use the rejoiner calculator to find the correct section of the PCSPS for the employee.

The revised rejoiner calculator for alpha, will be made available in January 2015, and will be found at: [www.civilservicepensionscheme.org.uk/employers/employers\\_calculator/](http://www.civilservicepensionscheme.org.uk/employers/employers_calculator/)

## Rejoiners in the tapered enrolment group

To be in the tapered enrolment group, a rejoiner must pass the following tests:

1. At 01 April 2012 they were more than 10 years but not more than 13 years and 5 months away from their NPA in the PCSPS<sup>7</sup>.
2. The rejoiner qualifying break test.  
A rejoiner passes the qualifying break test if:
  - they have been enrolled into alpha before,**and**
  - they have not had a break in public service of more than five years.
3. The rejoiner presence test for tapered enrolment.  
A rejoiner passes the presence test for tapered enrolment if at 31 March 2012;
  - they were an active member of, or on a qualifying break from, the PCSPS,**or**
  - they were an active member of, or on a qualifying break from, another public service pension scheme,**and**
  - the other public service pension scheme would have granted them tapered enrolment or full protection, had they remained in that scheme.**and at 31 March 2015;**

- they were an active member of, or on a qualifying break from, the PCSPS;
- or**
- they were an active member of, or on a qualifying break from, another public service pension scheme;
- and**
- the other public service pension scheme (which could be different from the one that was relevant in 2012) would have granted them tapered enrolment or full protection, had they remained in that scheme.  
This will be captured through the new joinder questionnaire and calculator.
4. They decided to retain their tapered enrolment date, if they participated in the Options Exercise.
  5. Their tapered enrolment date for alpha – based on their date of birth – is in the future.

If any of the five tests are failed, the rejoiner falls into the immediate enrolment group.

If all five tests are passed, the rejoiner is enrolled into the PCSPS, and then enrolled into alpha on their tapered enrolment date.

## Rejoiners in the immediate enrolment group

A rejoiner is in the immediate enrolment group if they are a member of neither the full protection nor tapered enrolment groups.

A rejoiner in the immediate enrolment group is enrolled into alpha on their rejoining date.

<sup>7</sup> That is, the NPA of the scheme into which they would have been enrolled had they joined on 01 April 2012.

# Exceptions



Members of the exception group, should not be enrolled into alpha unless their circumstances change. These members are;

- members of the partnership pension account
- members of other public service pension schemes
- employees employed locally overseas
- employees not eligible to join alpha due to employment contract.

## Members of the partnership pension account

An employee who is a member of partnership does not need to be considered for enrolment into alpha, unless they switch back.

If a member of partnership decides to switch into the PCSPS (or alpha) on or after 01 April 2015, they must be assessed as a rejoiner, if they are eligible for pension benefits from either the PCSPS or alpha, or both.

## Members of other public service pension schemes

An employee whose terms of employment qualify them to be an active member of another public service pension scheme, eg The Teachers' Pension scheme, does not need to be considered for enrolment into alpha.

## Employees employed locally overseas

An employee who is employed locally overseas, and is not eligible to join the Civil Service Pension arrangements does not need to be considered for enrolment into alpha.

## Employees not eligible to join alpha due to employment contract

An employee may have an employment contract that excludes them from becoming a member of either the PCSPS or alpha.

Such an employee cannot be considered for enrolment into alpha, but will be eligible to be enrolled into some other automatic enrolment pension scheme.

# Opting In and Opting Out



Where a member chooses to opt back into the Civil Service pension arrangements, they will join the scheme they would have been in, had they not opted out.

You should use the guidance in this document to determine which scheme the member would have been in.

## Automatic enrolment



The introduction of alpha does not change the automatic enrolment guidance in 4.4 of the Employer Pension Guide. However, we thought it would be helpful to reinforce some points.

- The introduction of alpha does not trigger automatic enrolment. Only employment events trigger automatic enrolment.
- If you stage between now and April 2015 some employees may qualify for tapered enrolment if:
  - they have previous public service; and
  - they were either an active member of a scheme or on a qualifying break at 31 March 2012 (see *Employer Impacts – Eligibility and Enrolling*).

This also applies to those who are individually auto enrolled because of a rise in salary, which takes them over the minimum salary threshold.

- If your three year anniversary of your staging date is post 01 April 2015 you will need to put anyone auto enrolled into the scheme they would have been in had they not opted out. This means, you need to assess whether the member has;
  - full protection (ie does not join alpha and joins the scheme they were in, in the PCSPS, according to their start date)
  - tapered enrolment (if the members migration date has passed they should be enrolled into alpha).

You can use the *Employment Impacts – Eligibility and Enrolling* document to help you.

More information can be found at: [www.civilservicepensionscheme.org.uk/employers/employer-pension-guide/your-responsibilities-when-staff-join/](http://www.civilservicepensionscheme.org.uk/employers/employer-pension-guide/your-responsibilities-when-staff-join/)

# Appendix A

## migration rules

The following tables show the possible scenarios for migration. The Scenarios are the numbers across the top, and the rules run down the left hand side column, with the results shown below.

Table O1: Existing members – summary of conditions determining division of workforce into enrolment groups.

Rules		Scenarios																
		1	2	3	4	5	6	7	8	9	10	11	12	13				
	<b>Prison officer with protected rights</b>	x																
	<b>Age difference from NPA at 01 Apr 2012</b>																	
	Not more than 10 years		x	x	x	x												
	More than 10 but less than 13 ½ years						x	x	x	x	x	x						
	At least 13 ½ years															x		
	<b>Presence test at 31 March 2012</b>																	
	Active in the PCSPS		x				x											
	Qualifying break from the PCSPS			x				x										
	In other public service scheme				x				x	x								
	Qualifying break in public service					x					x	x						
	Full protection in other scheme				x	x			x		x							
	Tapered enrolment in other scheme									x		x						
	<b>Results</b>	<b>Full protection</b>	x	x	x	x	x											
	<b>Tapered enrolment</b>						x	x	x	x	x	x						
	<b>Immediate enrolment</b>														x	x		

All other permissible combinations

Table O2: New joiners – summary of conditions allocating a new joiner to one of the enrolment groups

		Scenarios																						
Rules		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	
	<b>Age difference from NPA at 01 Apr 2012</b>																							
	Not more than 10 years	x	x	x	x																			
	More than 10 but less than 13 ½ years					x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
	At least 13 ½ years																							x
	<b>Disqualifying break in public service</b>	If there is any disqualifying break in public service ending on or after 01 April 2015, see scenario 22.																						
	<b>Presence test at 31 March 2012</b>																							
	In other public service scheme	x	x			x	x	x	x						x	x	x	x						
	Qualifying break in public service			x	x						x	x	x	x					x	x	x	x		
	Full protection in other scheme	x	x	x	x	x		x			x		x		x		x		x		x			
	Tapered enrolment in other scheme						x		x			x		x		x		x		x		x		
	<b>Presence test at 31 March 2015</b>																							
	In other public service scheme	x		x		x	x	x	x	x	x	x	x											
	Qualifying break in public service		x		x										x	x	x	x	x	x	x	x		
	Full protection in other scheme	x	x	x	x	x	x				x	x			x	x				x	x			
	Tapered enrolment in other scheme								x	x			x	x			x	x				x	x	
<b>Tapered enrolment date is in the future</b>					x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
<b>Results</b>	<b>Full protection</b>	x	x	x	x																			
	<b>Tapered enrolment</b>					x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x		
	<b>Immediate enrolment</b>																						x	

All other permissible combinations

Table O3: Rejoiners – summary of conditions allocating a rejoiner to one of the enrolment groups

Rules	Scenarios																						
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
<b>Prison officer with reserved rights</b>	x																						
<b>Age difference from NPA at 01 Apr 2012</b>																							
Not more than 10 years		x	x	x	x																		
More than 10 but less than 13 ½ years						x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
At least 13 ½ years																							x
<b>Enrolled into alpha before</b>		If enrolled into alpha before, see scenario 23.																					
<b>Disqualifying break in public service</b>		If there is any disqualifying break in public service ending on or after 01 April 2015, see scenario 23																					
<b>Presence test at 31 March 2012</b>																							
In other public service scheme		x	x			x	x	x	x					x	x	x	x						
Qualifying break in public service				x	x					x	x	x	x					x	x	x	x		
Full protection in other scheme		x	x	x	x	x		x		x		x		x		x		x		x			
Tapered enrolment in other scheme							x		x		x		x		x		x		x		x		
<b>Presence test at 31 March 2015</b>																							
In other public service scheme		x		x		x	x	x	x	x	x	x	x										
Qualifying break in public service			x		x									x	x	x	x	x	x	x	x		
Full protection in other scheme		x	x	x	x	x	x			x	x			x	x			x	x				
Tapered enrolment in other scheme								x	x			x	x			x	x				x	x	
<b>Tapered enrolment retained<sup>9</sup></b>						x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
<b>Tapered enrolment date is in the future</b>						x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
<b>Results</b>																							
Full protection	x	x	x	x	x																		
Tapered enrolment						x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
Immediate enrolment																						x	x

All other permissible combinations

<sup>9</sup>In the Options Exercise, if the rejoining employee participated in it.

# Appendix B timeline

