TEST REPORT

Release of 19 November 2026

Calculate My Pension · Prepared by Ed Jackson, Calculate My Pension Ltd · Published 24 November 2026

Summary

This release added Local Government Pension Scheme (LGPS) pensions in full, for England & Wales and Scotland. It made defined benefit (DB) early retirement free, with an option to let CMP choose the start age. It also fixed four problems found by our own regression testing, and one with taking a DB pension early.

Testing	What was done	Result
Unit testing	Each change checked while it was built, against figures worked out separately	All checks passed
Regression testing	232 test plans run before the release	All 232 matched
ERIC testing	39 typical LGPS questions asked	27 right first time; 12 fixed and asked again

How we test

Unit testing. Every new feature and fix is checked while it's built. We work out the figures separately, by hand or in a spreadsheet, using official sources such as the pension schemes' own rules, and compare them with the calculator's. We also run the existing test plans with the new feature switched off, to show nothing else has moved, and check the screens, PDF report and downloads in the browser. These checks are made on our development copy while the change is built.

Regression testing. We keep a library of test plans: made-up households covering single people and couples, many kinds of pension and savings, tax in Scotland and the rest of the UK, market crashes and more. For each plan we store results that have already been checked: every figure for every year of the plan. Before a release, every plan is run again and every figure is compared with the stored one. Any difference stops the release until we know why.

ERIC testing. ERIC words its answers differently each time, so they can't be compared word for word. We ask sets of real questions on test plans and check that each answer quotes the figures on screen, explains rather than recommends, has links that open the right part of the page, and follows the free and Premium rules.

1. Unit testing

1.1 LGPS pensions

What changed. An LGPS pension can now be modelled in full, for England & Wales and for Scotland: the career average part and any final salary parts (1/60th and 1/80th), each against its own normal pension age; early and late retirement factors; the 85-year rule; the automatic and extra lump sums; AVCs; and couples. The whole pension rises with inflation in full. There's also a free standalone LGPS Pension Calculator page.

How we tested it

- **The scheme rules:** 68 checks of the LGPS rules, worked through by hand for several members, including a Scottish member. They cover revaluation, build-up, the final salary link, and the early and late retirement tables for both schemes.
- **15 new test plans**, each checked against figures worked out separately from the calculator. For example:
  - early reductions from the England & Wales tables: 28.1% for the career average part 7 years early, 21.5% for the 1/60th part 5 years early, and none for the 1/80th part once the 85-year rule is met
  - late increases from the published daily rates: 3.9055% for 1 year, 8.1395% for 2 years and 12.775% for 3 years
  - the Scottish tables: 37.5% for the career average part 10 years early, and 32.0% for the 1/60th part 8 years early
  - a deferred member: £3,000 × 1.038 × 1.02^{17} = £4,360 a year for the career average part
  - an AVC of £30,000 grown at 4.5% for 2 years = £32,761, all taken tax free at 60
  - a 1973-style inflation scenario, with the pension rising by the scenario's inflation in full
- **Nothing else moved:** with LGPS switched off, all 159 existing test plans gave identical results.
- **The LGPS Pension Calculator page:** 32 checks worked out by hand.
- **In the browser:** saving and loading LGPS inputs, a partner's LGPS pension, Start Here, the phone page and the Stress Test.

> **Worked example (most lump sum allowed).** A member can exchange £1 of pension for £12 of lump sum, up to 25% of the pension and lump sum together, with the pension valued at 20 times its yearly amount. Solving L = 25% × (20 × (£14,140 – (L – £12,731) ÷ 12) + L) gives L = £65,148. The pension given up is £4,368, leaving £9,772 a year. CMP shows the same.

> **Worked example (a member still paying in).** £5,000 of career average pension, increased by 3.8% in April 2026, then 20 more years of build-up at 1/49th of pay (£30,000 rising 3% a year) with 2% inflation, and increases to 68: £32,462 a year. CMP shows £32,462.

What isn't modelled. LGPS Northern Ireland; flexible retirement; ill-health and redundancy retirement. ERIC explains these but the projection doesn't include them.

1.2 DB early retirement made free, and "Let CMP choose" the start age

What changed. Early retirement for a main DB, NHS or LGPS pension is now free. A new option lets CMP choose the start age that gives the earliest affordable retirement age, for you and your partner.

How we tested it

- **Against trying every age by hand:**
  - a couple, both with a DB pension at 65 and small pots: the earliest age falls from 64.26 to 62.98 (you from 63, your partner from 61), the same as trying every pair of start ages
  - an NHS member with 1995 and 2015 sections: 58.98 falls to 57.6, the same as trying every start age by hand
  - two LGPS members: 64.22 falls to 60.67, and 61.01 to 57, each the same as trying every claim age by hand
- **Income at the planned age** for a free user with small pots, before and after. A generic DB pension of £20,000 at 65, planning to retire at 58: £6,745 a year rises to £22,695.
- **Nothing else moved:** on the 27 NHS and 15 LGPS test plans, the projection at a fixed retirement age is unchanged.
- **A safety fix found on the way:** a missing early retirement factor would have meant no reduction. It now falls back to the nearest whole year. No current results changed.

1.3 Four problems found by our own testing

These were found by our regression testing in the week before the release, while new test plans were being added.

Problem	Cause	Checked after the fix
Some saved ages changed when a plan was loaded	The browser clamped saved values to each slider's starting limits before the real limits were set	Saved ages kept on reload for early retirement, tax-free cash with a protected pension age, drip-feeding, the income boost and a partner's ages. Ages that should still be limited still are
A tax allowance setting switched itself off when a plan was loaded	Three places saved "off" while the setting was hidden	Kept "on" across a reload. Affordable income £7,789 a month (£93,468 a year), as expected; with it off, unchanged
The limits on a partner's age sliders worked the wrong way round	The age gap between you was subtracted instead of added	For a 45-year-old with a 43-year-old partner retiring at 60, the partner's sliders now run from 58 to 93, not 62 to 97
A one-off pension contribution stopped that year's ISA top-up	A company one-off was counted against limits that only apply to personal contributions	Top-ups of £66,000, £54,000 and £54,000 (was £0 in the first year), matching the figures worked out by hand

1.4 Taking a DB pension early, before the plan's retirement age

What changed. Someone retiring at 60 could set their DB pension to start at 57. It was reduced as if taken at 57 but only paid from 60, so three years of payments were lost. The earliest start age is now the retirement age.

> **Worked example.** A £10,000 DB pension with a normal pension age of 65, taken at 57 by someone retiring at 57: 8 years early, a 30.3% reduction. £10,000 × (1 – 30.3%) = £6,970 a year from 57, then rising 2.5% a year (£7,144 at 58). CMP shows the same.

1.5 Smaller fixes

- **A chart placeholder message** ("You will see a chart here once you have entered your fund values...") showed over At a Glance for members with only a DB pension. It's been removed.
- **Birth month.** Opening Start Here could reset a saved birth month to January. It's now only changed while that question is on screen.

2. Regression testing

Runs. The full suite was run twice on 19 November:

- at 14:57 on the release copy of the site: 232 of 232 matched. The report confirmed that the site being tested was running the release copy's calculator.
- at 19:19, after the DB start age changes in section 1.2, on our development copy: 232 of 232 matched.

Group of test plans	Plans
Core features	132
Feature combinations	18
Premium features	15
Stress Test and historic scenarios	25
NHS pensions	27

Group of test plans	Plans
LGPS pensions	15
Total	**232**

What's compared. For each plan: the headline figures; every figure in every year of the plan (about 98 a year, and household totals for couples); the inputs the calculator actually used; and, where they apply, the Stress Test, NHS and LGPS summaries. Over a million figures in all. A figure missing from the run counts as a failure.

Kind of figure	Must match to within
Allowance trackers (tax-free cash, annual allowance)	£1
Affordable income	0.5% (at least £5)
Ages	0.1 of a year
Fund and account balances	0.1% (at least £50)
All other amounts	0.1% (at least £1)

The suite caught a problem. The first full run after the DB start age changes found 2 plans whose results had moved when they shouldn't have. An early retirement age that had never been set was being treated differently for free users. The cause was fixed (a never-set age now means the normal pension age, and a free user's saved age is reset to it once), the 2 plans matched, and the full suite then passed.

Plans changed on purpose (7). Each was checked by hand before its stored results were replaced.

- **6 because of the four fixes:**
  - 2 plans with a contribution step-up now get the full step-up. Example: £500 + £1,000 = £1,500 a month from 50.
  - 2 more with a larger step-up, one also with a market crash: £1,000 + £2,000 = £3,000 a month from 50. At 50: £314,885 + £36,000 + 5% growth £15,744 – 0.5% charges £1,574 = £365,055.
  - An income boost now starts at 60 as set (it had moved to 65): income × 1.2 from 60 to 64.
  - A partner's early retirement age is now kept: £8,000 × (1 – 27.4%) = £5,808 a year from 58.
- **1 taking a DB pension early,** as in section 1.4.

Plans now tested (8). These had been held back because the four problems stopped them giving the right answer. They now run before every release.

New test plans (15): the LGPS plans described in section 1.1.

Limits. The test plans can't cover every combination of inputs. The suite reads the figures after a plan loads; it doesn't check how charts and tables are drawn. The tests run as if today were 1 June 2026.

3. ERIC testing

Changes to ERIC in this release. ERIC was given a short LGPS summary for everyone, and full LGPS notes when LGPS mode is on, written from a rules reference with its sources listed. The page now tells ERIC the member's LGPS settings and the pension the projection pays, for you and your partner, plus worked figures: the pension in today's money, the earliest age, the age the 85-year rule is met, the lump sum options and the member's own contributions.

Questions asked. ERIC was asked 39 typical LGPS questions, each in a fresh chat, logged in as a Premium user. The test members were: a member already retired; a Scottish member still paying in; an England & Wales member who'd left the scheme; a plan with LGPS mode switched off; and a couple.

Result. 27 answers were right first time. The other 12 were wrong or thin. All 12 were fixed, asked again, and are now right.

Question	First answer	What we did
What's the earliest age I can take it?	Right rule, but didn't say plainly that this member's earliest age is 57	The earliest age is now sent to ERIC. Asked again: right
Should I take the maximum lump sum?	Rightly wouldn't recommend, but said the terms depend on the scheme	The fixed £12 for £1 rate and worked lump sum figures added. Asked again: right (£74,455 at most, giving up £6,205 a year)
What happens if I die?	Right but thin	Death grants and partner's pension added. Asked again: right
What is the 50/50 section?	Wrong in part	Scheme-wide rules added. Asked again: right
How much do I pay in each month?	Wrong: no figure for Scotland	Contribution bands for both schemes, and a worked figure. Asked again: right (£2,550 a year, £213 a month, 6.2%)
What if I'm made redundant at 57?	Right, but from unverified general knowledge	Checked against pension fund guidance and added. Asked again: right
What if I have to retire through ill health?	Vague	Ill-health tiers added for both schemes. Asked again: right
Does the McCloud remedy affect me?	Mostly right, but too general	Who the underpin covers added. Asked again: right
What if I work past 67? Is there a latest age?	Hedged on the latest age	"Must be taken by 75" added. Asked again: right
Can I buy extra LGPS pension?	No Scottish limit given	Scottish limit added (£8,713). Asked again: right
What will it be in today's money?	Right, but ERIC did its own sums	Today's-money figures sent to ERIC. Asked again: right (£12,598 and £36,461)
I work for a council in Northern Ireland. Can I use this?	Right that it isn't modelled, but muddled on what to enter	Northern Ireland's scheme named, and where to enter it. Asked again: right

Two answers that were right were also improved, but not asked again: on a couple's plan, why the partner's pension starts when it does, and one date in the 85-year rule.

The right answers included questions on early retirement reductions, the 85-year rule, transfers, tax, inflation increases, deferred members and AVCs.

Not yet tested. A free user, a wider set of couple questions, and questions with an LGPS AVC entered.

What testing doesn't cover

- The test plans are made-up households, so they can't cover every combination of inputs.
- The calculator checks look at the figures, not at how the charts and tables are drawn.
- ERIC can still get things wrong. If you spot a wrong answer, please use Report a Bug.
- CMP's projections rest on assumptions, and they aren't financial advice.

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