HAMPSHIRE PENSION SERVICES

Pensions Matters

Autumn 2026

HAMPSHIRE PENSION FUND

Working in partnership with

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LGPS Employers' Newsletter

We hope you find it informative, as always, we welcome any feedback you may have.

HAMPSHIRE PENSION SERVICES

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Employer Key Action Summary

Page	Title	Action
3	Authorised Contacts	Review your contacts and notify us of any changes.
4	2026 Annual Employer Meeting	Book your place and share any topics you'd like covered.
5	Monthly Returns	Review the guidance and discuss preparations with payroll providers if applicable.
6	Employer Hub	Ensure access is up to date and notify of any changes to your authorised employer contacts.
7	Backdated Pay for Leavers	Notify us where former employees receive backdated pay.
7-8	LGPS Eligibility	Review processes for casual workers and employees approaching age 75.
8-9	Access & Fairness Changes	Check HR and payroll processes reflect the new requirements.
9-10	IDRP Responsibilities	Confirm your Stage 1 decision maker and appeal processes remain up to date.
10-11	Member Portal	Encourage employees to register and keep their details up to date.
12	Annual Benefit Statements	Remind employees to access and review their statement.
13-17	Training & Events	Book upcoming employer training and promote member webinars.

Need Support?

If you require guidance on any of the topics covered in this newsletter, contact the Employer Services Team at pensions.employer@hants.gov.uk

Administration Update

We are pleased to report that most key service standards continue to be achieved, details of these are published regularly on the Hampshire Pension Services (HPS) website.

In the last quarter, some processes were completed outside of their SLA. Following the SCAPE rate change on 19 May 2026, we stopped processing divorce quotes (estimates), interfund transfers out and non-Club transfers out (transfers in & out) where the relevant date of the transfer was after 19 May.

The new factors for these processes were loaded into our system on 6 July and our team commenced working through the pended processes, whilst also completing new casework. Some of this pended work was not completed within the 15 workings of 6 July, but all pended cases were completed by the end of September.

Over the last few months and in addition to the day-to-day work we have:

- Completed the 2026 annual returns process.
- Produced and issued active and deferred member annual benefit statements.
- Worked with employers to support with Annual Allowance work, for affected members
- Delivered employer bitesize training workshops and several sessions to help employer understanding of Access and Fairness changes.
- Hosted several member information sessions during Pensions Awareness week.

All of the above would not be possible without the support of employers in the Fund, we would therefore like to thank you for your efforts to ensure we can deliver a quality service to your employees and members of the scheme.

Authorised Contacts



Please ensure your employer contacts and authorities are kept up to date to avoid delays and missed communications. For data security reasons, we can only discuss employer pensions matters with individuals listed on your authorised contact's form.

To update your details, email pensions.employer@hants.gov.uk with your employer name and reference number.

Pensions Administration Strategy

Following the changes to the 2013 LGPS regulations in April 2026 the Hampshire Pension Fund Administration Strategy (page 13) had some technical updates to ensure that they reflect the new legislation and requirements. These changes are reflective of the STOP PRESS issued in June 2026 to employers and were approved by the Pensions Fund Panel and Board in July 2026.

Change
Added an employer responsibility to: - Notify a member of the option to purchase a QAPA - Set up deductions in payroll - Provide information about the QAPA to HPF
Added an employer responsibility to: - Notify a member of the option to purchase an APC - Set up deductions in payroll - Provide information about the APC to HPF
Added a reference to the calculation of lost pensionable pay

2026 Annual Employer Meeting

This year's AEM will take place on **Tuesday 3 November 2026 between 10am and 12.30 pm** in our Winchester offices.



The Annual Employers' Meeting is an important part of the Pension Fund's strategy for keeping all employers informed about the Fund and future developments.

This year we have a number of key speakers as detailed below:

- The economic and market outlook from the Fund's Independent Advisor
- A funding update from the Fund's Actuary, Hymans
- An overview of the investment pool from the LGPS Central Chief Executive Officer
- Pensions and AI, and a pensions legislation update presented by the Fund's legal advisors, Burges Salmon

If you would like to attend and/or have any suggestions for topics you would like to see covered, please email pensions.employer@hants.gov.uk

Annual return 2026 – Employer Performance

The deadline for the completed and signed annual returns was 30 April 2026.
By this date we received 94% of all returns (compared to 89% last year). Thank you to all employers who submitted their return by the deadline, helping us maintain accurate records for members and meet regulatory requirements.

As a key part of the Pension Fund's strategy and commitment to ensure accuracy of member records, employer performance following the annual return exercise is benchmarked. During September 2026, we wrote to employers to let them know how they have been assessed and any follow up actions required.



Most employers provide timely and accurate data, however where an employer has been rated red for data quality for two or more consecutive years, a penalty of £25 per query raised as part of the 2026 annual returns process will be made. More information on this and other penalties are outlined in the Funds Administration Strategy.

Monthly returns – phased rollout from April 2027



Changes will be coming as to the way pensions information is submitted to the Pension Fund. This change follows a programme of engagement and communications with employers during 2026 and forms part of a wider programme to modernise data collection and improve data quality.

Over the next three to five years, work will be undertaken to implement monthly return submissions from all scheme employers. **Employers will be provided with at least six months' notice in advance of this requirement.**

Monthly returns will

- Improve data quality
- Reduce employer administration
- Allow for year-round maintenance of member records
- Reduce reliance on annual reporting requirements
- Support more efficient pension administration for both employers and the Fund.

A dedicated webpage is available including the monthly returns template, technical specification and guidance. This can be accessed via the HPS website - Monthly Returns

If you have any questions or concerns about the implementation of monthly returns, please email pensions.eoy@hants.gov.uk

Employer Hub – Online Services

The Employer Hub is an important way for employers and payroll providers to ensure member notifications are securely sent to us. This will include **monthly return** submissions.

To find out more information on the Employer Hub or to access this, please use Link to Employer Hub or email pensions.employer@hants.gov.uk

Employer Hub Video



To support new users, we now have an 'Employer Hub Navigation' video available on the HPS Website.

Employer Hub Demos

To complement the navigational video, we are continuing to offer users monthly Employer Hub Demonstrations. There is no charge for attendance at these sessions – you can sign up for these via our Employer training web page

Keeping online accounts secure

It is important when someone leaves that you make us aware as soon as possible, by completing a new 'Contacts and Authorities' form, where access to the Employer Hub will be removed.

Any user who **does not log in to their account within six months** will have their Employer Hub account automatically deactivated. If this happens and you do still require access, please contact the Employer Services team.

Do you have any ideas or feedback on how we can improve the Employer Hub?
We are always looking to improve our online services so if you have any feedback about your experience or you think we could improve it in some way, do let us know by emailing pensions.employer@hants.gov.uk

Importance of notifying of backdated pay for leavers



As a reminder following the Local Government Pay award agreed in August 2026, please ensure that where you have paid backdated pay to an ex-employee and had previously provided an LGPS leaver notification you advise HPS of the amended CARE and final pay figures on the 'revised pay spreadsheet'.

This should be sent to pensions@hants.gov.uk Without this notification we will not be able to re-calculate additional pension benefits the member is entitled to.

No action is needed for active employees continuing to contribute to the LGPS, as any backdated pay needs to be reflected in your 2027 annual return.

Eligibility to the LGPS – please check your processes

Casual Workers in the LGPS
Employees should only be brought into the scheme if they **have a contract of 3 months or more**.

Casual staff who have no mutuality of obligation are only deemed to be employed on the days they actually work and therefore unlikely to work 3 months consecutively, although employees with contracts of less than 3 months can opt in to the scheme.

Employees reaching age 75
Eligibility for membership in the LGPS ceases at the age of 75.

Employers (or payroll providers acting on their behalf) should ensure that no employees over the age of 75 continue to contribute to the Scheme

A leaver form should be provided with a leaving date of the day before the employee's 75th birthday. If you have continued to collect contributions after an employee has reached 75, you should arrange a refund of those contributions.

More information on eligibility to the LGPS can be found in the LGA HR guide.

Reminder: LGPS Access and Fairness Change – Employer actions

The changes introduced by the LGPS (Miscellaneous Amendments) (Member Benefits) Regulations 2026, following the **Access and Fairness** proposals are now in force and employers should ensure that their payroll, HR and pension administration processes reflect the updated requirements.

To help maintain compliance and support scheme members, we ask employers to review the following key areas:

- **Authorised unpaid absences of up to 14 days** must now be treated as pensionable, with contributions and pensionable pay based on the pay the employee would have received had they remained at work.

- For **authorised unpaid absences exceeding 14 days**, employees may be eligible to buy back lost pension through a **Qualifying Additional Pension Arrangement (QAPA)**. Employers should ensure affected employees are provided with the information they need to make an informed decision within the applicable timescales.

- Ensuring that certain **periods of unpaid child-related leave** are treated as pensionable. For example, Assumed Pensionable Pay now applies to maternity leave up to 52 weeks.

- Review **payroll and HR procedures** to ensure periods of unpaid leave are identified and recorded correctly and that pension contributions are calculated appropriately.

- Check that **LGPS data submitted** accurately reflects pensionable pay and any periods of lost pension purchased via a QAPA arrangement.

- Update any **internal policies, guidance notes and employee communications** to reflect the revised LGPS requirements.

Useful Links

- LGA Bulletin 276 – Access and Fairness Special edition
- LGA 'If you are away from work' webpage
- QAPA calculator

Employer Focus: Are You Meeting Your IDRP Responsibilities?

The **Internal Dispute Resolution Procedure (IDRP)** is an important safeguard within the LGPS, providing members and other interested parties with a formal route to challenge decisions that affect their pension rights. While disputes are relatively uncommon, employers have specific responsibilities under the LGPS Regulations and should ensure appropriate processes are in place before an appeal arises.

Key Employer Responsibilities

☑ Notify members of decisions promptly

Where a decision affects an employee's LGPS membership or entitlement to benefits, employers must notify the individual in writing as soon as reasonably practicable.

☑ Include details of appeal rights

The notification must include information about the member's rights under the IDRP, including:

- The right to appeal under both **Stage 1** and **Stage 2** of the procedure.
- The relevant timescales for submitting an appeal.
- Details of who the appeal should be submitted to.

☑ Maintain a nominated person

Every employer must appoint a **nominated person** to consider Stage 1 IDRP applications. This individual should be clearly identified within the organisation and have access to the information needed to investigate disputes.

☑ Notify the Pension Fund

Employers must inform the Pension Fund whenever a **Stage 1 IDRP application** is received so that appropriate records can be maintained and any potential impacts on pension administration can be monitored. Please notify Pensions.CPD.team@hants.gov.uk

☑ Keep clear records

Accurate records of decisions, supporting evidence and correspondence should be retained to ensure that appeals can be considered fairly and efficiently.

Need Support?

While responsibility for determining Stage 1 appeals for employer decisions rests with the employer, HPS is available to support employers with general guidance on LGPS regulations, processes and administrative requirements.

If you are unsure about your responsibilities, the information that must be provided to a member, or the potential pension implications of a decision, we encourage you to contact the Employer Services Team for assistance at an early stage.

Keeping members connected – Member Portal update

Help your employees get more from their pension

Around 60% of active members are now registered for the Member Portal, where they can:

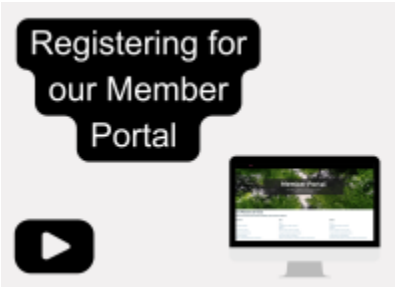
- ☑ View pension information
- ☑ Run retirement estimates
- ☑ Complete online forms
- ☑ Access benefit statements
- ☑ Keep personal details up to date

HAMPSHIRE PENSION SERVICES | Member Portal

Every registration helps improve member engagement, so please ensure you continue to encourage employees to register, checking personal details remain up to date.

A suite of short member portal videos are available on our website to support members including:

- Member Portal registration
- Forgotten user details
- Completing a membership option form
- Completing a retirement estimate
- Completing a retirement declaration form



Ongoing developments

1. **Creating a dedicated area on the Member Portal for Annual Benefit Statements.**
    - This will improved presentation and accessibility of statements, see below.
    - Allows us to monitor who is accessing their statement to help with engagement.
    - This should be available by the end of 2026.

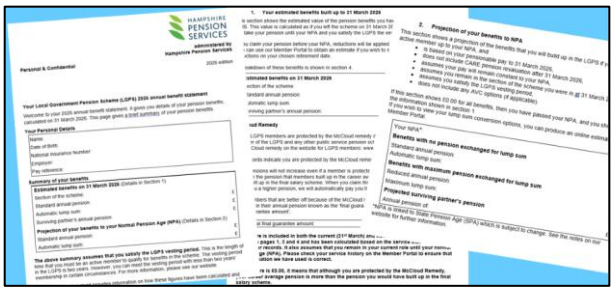
View My Benefit Statements

Date	Title	Document
11/09/2026	DBS 2025 without Remedy	View Benefit Statement
01/09/2026	ABS 2025 without Remedy	View Benefit Statement
01/09/2026	ABS 2025 without Remedy	View Benefit Statement

2. **Member Portal - LG Pensions Modeller**
    - Introduction of a modeller for both active and deferred members to the Member Portal. More information will follow when this is available.

Member Annual Benefit Statements

Annual Benefit Statements (ABS) for 2026 are available to members via their Hampshire Pensions Member Portal account.



Please refer to the recent STOP PRESS communication issued to employers with suggested wording and support documents including:

- Helpful notes and slideshow which are available on our website
- A poster that can be placed around the workplace Annual Benefit Statement poster 2026

With an increased use in Artificial Intelligence (AI) tools being used, a warning was added this year for members to take note of:

> *We strongly recommend you do not use AI tools to help you understand your annual benefit statement or any other communications sent to you regarding your pension.*
>
> *The information included in your statement is complex and nuanced (although we have tried to make it as simple and accessible as possible). You might therefore think that it is a good idea to use AI tools to help you understand it – but we strongly recommend you do not do so. It is possible that the AI tool will provide you with confusing, misleading, or incorrect information; and the output it provides will not be tailored to you, your circumstances, the rules and regulations applying to the Fund, or the Fund's administrative practices.*
>
> *Should the AI tool provide you with misleading information on which you rely and suffer detriment, it is very unlikely that you will be able to recover any compensation from the AI provider and we accept no liability for any member's loss caused as a result of members' misuse of AI. We therefore also recommend that you do not rely solely on AI to make decisions in respect of your pension with the Fund.*
>
> *Further, a common risk with publicly available AI tools is that private and confidential data may inadvertently be illegally shared. You will be putting any sensitive information belonging to you within that document at risk of being accessed in the event that the AI provider is 'hacked' in the future. This is therefore another reason why we strongly recommend you do not use AI tools to understand Fund communications.*

Member webinars - helping members understand their pension

We currently offer monthly free online webinars to help members learn more about the valuable benefits available to them through the Scheme. These sessions are ideal for new members or anyone who would like a better understanding of how their pension works.

During the webinar, we'll cover:

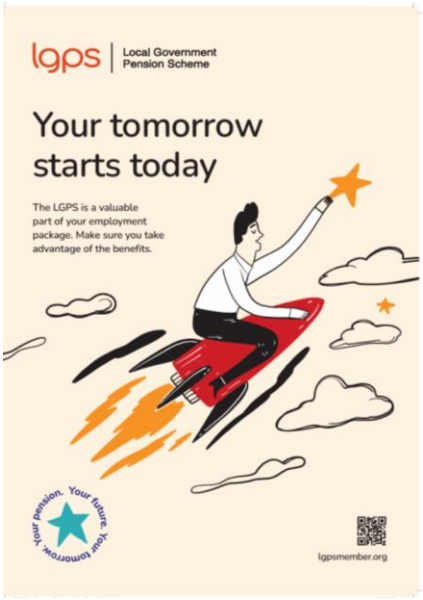
- How your pension builds up throughout your membership
- How much it costs to be a member of the Scheme
- When you can take your pension benefits
- The valuable benefits and protections provided by the LGPS
- Where to find further information and support



Members can register for sessions on our website, which are also promoted in the 'Starter Notification' letters that we send. Please also promote these sessions to newly enrolled employees and LGPS members.

The next available webinar is on 26 November 2026 at 4pm.

Member promotion toolkit



The LGA have developed a new set of resources designed to help employers promote the value of the LGPS to members and prospective members.

Increasingly, employers are placing greater focus on financial wellbeing and total reward. The LGPS remains one of the most valuable benefits available to employees, and these resources aim to support employers in communicating that value clearly and consistently.

What's included in the toolkit?

The toolkit includes a range of materials that employers can use directly with your workforce, including:

- **Promotional video** – 'Your future, your tomorrow, your pension'.
- **Promotional leaflet** – available in Word and PDF, as well as a flip book
- **Posters** – available in standard and print-ready formats
- **Email footer** – add a link to the member website to help reinforce the message in everyday communications
- **Social media posts** – a set of five images with suggested wording and links, provided in a range of sizes for different platforms.

You can access the full toolkit here:

👉 https://lgpsregs.org/employer-resources/promotoolkit.php

Member website updates

The LGA have also updated the videos and key features page with the new promotional video and flipbook and added a new homepage carousel.

Pre-retirement Workshop provided by Affinity Connect

We wanted to let you know about spaces available for your employees at several pre-retirement workshops. This workshop is run by Affinity Connect, a retirement specialist.

These workshops are designed to raise awareness of the key issues your employees will need to consider, and decisions they will need to make, as they begin to approach this stage in their life.

Upcoming dates

3 November 2026	09:30 to 15:30	Face to Face (Winchester)
19 November 2026	13:00 to 15:30	Online
1 December 2026	09:30 to 12:00	Online

More information on these workshops can be found on our website (along with booking information): https://www.hants.gov.uk/hampshire-services/pensions/local-government/resources/pre-retirement-courses

Lower earner's pension payment

From August 2026, HMRC have begun contacting eligible individuals directly about the **Low Earner's Pension Payment**, which is designed to ensure low earners receive outcomes similar to members of other workplace pension schemes.

What employers need to know:

- **No action is required** from employers or payroll teams.
- HMRC will identify eligible individuals and contact them directly.
- The LGPS is a **net pay arrangement** pension scheme, so some lower-paid members may be eligible.
- Employees do not need to apply for the payment.

Supporting your employees

If employees have questions, please reassure them that they should wait to be contacted directly by HMRC. Eligible individuals will receive instructions from HMRC on how to claim their payment.

Stay alert to scams

HMRC will never ask for passwords, PINs or money transfers. Employees can verify genuine HMRC communications via GOV.UK.

For more information, please refer to the HMRC employer bulletin

New LGA website for LGPS administrators and employers

The LGA has launched a redesigned LGPS Regulations and Guidance website. While the website address remains the same: www.lgpsregs.org, the structure of employer guidance, administrator guidance and training materials has been updated.

A short guide to the new website for LGPS employers and administrators is available to help users navigate the new site, and feedback can be submitted directly through the website

If you have feedback about the new site, you can use the 'I have feedback' button at the foot of each page on the site.

Employer Training Bitesize Sessions



We currently run several virtual bitesize training sessions for Employers on various areas of the LGPS to help them with their administration and regulatory responsibilities.

Please note that **there is no charge** for attendance at any of the sessions above, we do however ask if you are no longer able to attend, that you cancel your space at least 72 hrs in advance.

The next available sessions are detailed below:

Discretions and Disputes webinar	5 Nov 2026	11am (1hr)
Essentials for LGPS Employers: Interactive Workshop	9 Nov 2026	10am (2hrs)
Pensionable Pay, Leavers, Absences and Completing LGPS Forms: Interactive Workshop	18 Nov 2026	10am (2hrs)
Employer Hub Demo	23 Nov 2026	11am (1hr)
Estimates overview for Employers in the LGPS: Online Training	25 Nov 2026	2pm (1hr)

For more information and to book your space please visit the Hampshire Pensions Employer area of our website.

If you are unable to book a place on a course as it is full, please email pensions.employer@hants.gov.uk with details of the course you would like to attend, including how many places you require.

LGA Bitesize Online training modules

Did you know that on the LGPS Regulations and Guidance website there are some quick and simple bite-size training modules to help support employers with understanding of:



Assumed Pensionable Pay

This bite-size session covers the use and calculation of Assumed Pensionable Pay (APP). APP is a notional pay figure calculated by employers and reported to the administering authority when an employee's pay is reduced because they are absent from work. This notional pay figure is used to make sure an employee's pension builds up as if they were at work receiving their normal pay.

Final Pay

This session covers how to calculate final pay for members with final salary benefits. It also covers final pay protection where a member's pensionable pay is reduced or restricted in certain circumstances. Final salary benefits were generally built up before April 2014 although information may be needed for members with McCloud protection.

Ill-health retirement for active and/or deferred members

There are two sessions covering the process, criteria and benefits payable

LGA – Employer Role Training

In addition to training provided by HPS, the LGA offers employer training designed to help organisations understand their LGPS responsibilities. Please note that charges apply.

Upcoming sessions:

- 26 November 2026 - Online
- 11 March 2027 - Online

For further information and booking details, visit the LGA website or contact training.lgps@local.gov.uk

Other News

LGPC bulletins

The LGA has released the following bulletins on their website.

https://lgpsregs.org/communications/bulletins/

Bulletin 283 – September 2026

- New website for LGPS administrators and employers
- LGA's response to the consultation on NMPA transitional provisions
- WPC call for evidence on pension adequacy

Bulletin 282 – August 2026

- Closed consultation on Fund Governance – LGPC response
- 2026/27 – employee contribution bands
- PDP consulting industry involvement to deliver private sector dashboards

Bulletin 281 – July 2026

- Police and Crime Commissioner future changes
- Automatic enrolment thresholds
- National insurance contributions bill

Bulletin 280 – June 2026

- LGPS promotion toolkit
- McCloud webinar for members
- Money helper dashboards

Useful Links

LGPS member website

LGPS Advisory Board website

LGPS regulations and guidance website

Hampshire Pension Services website

Hampshire Pension Fund

If you have any topics, you would specifically like covered, please let us know for consideration by emailing pensions.employer@hants.gov.uk