

Pensions Matters

Spring 2024



Working in partnership with

LGPS Employers' Newsletter

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



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Administration Update

The team have continued to ensure all Service Levels are met, details of these are published regularly on the Hampshire Pension Services (HPS) [website](#).

In addition to the day-to-day work, and since our last update we have:

- Issued member newsletters to active and deferred members.
- Run employer bitesize workshops including Annual returns.
- Continued to increase document types which can be uploaded to the Employer Hub.
- Improved the naming convention of the URL for access to the Member Portal.
- Uploaded all useable and available employer McCloud data returns received.

Over the next quarter we will focus on continuous online service developments, ongoing implementation of the McCloud remedy and the publication of pensioner newsletters, P60s and payslips. Another key activity for this period is the annual return timetable, with submissions being due from employers by 30 April 2024.

Customer Service Excellence

In January 2024, following a full assessment Pension Services achieved another 3 years of the CSE certification. The assessor praised Pension Services for driving continuous improvement of customer service: *“They have achieved a full compliance for this assessment as well as 6 compliance pluses for constantly improving channels to services whilst always considering staff insight.”*



Some of the key strengths mentioned in the report are:

- Continually striving to put customers at the heart of everything they do,
- High levels of empowerment amongst staff to deliver excellent service,
- Improving existing channels to services as well as creating new ones.

Pension Services continue to work on areas of development suggested in this assessment.

Fund Policies and Strategies

Following the Pension and Fund Panel and Board meeting on 12th December 2023, changes to the Funding Strategy Statement, Administration Strategy Statement and Employer Policy were approved.

The updated documents are published on our website.

[Policies | Hampshire County Council \(hants.gov.uk\)](https://www.hants.gov.uk/policies)

Employer representative opportunity – nominations requested

We currently have a vacancy on the Pension Fund Panel and Board, which is the Other Employer Representative role.

We are asking employers to nominate a suitable representative who has the following skillset:

- The capacity to be a member of the Pension Fund Panel and Board.
- Excellent communication and listening skills and the ability to work as part of a group.
- Good analytical skills, an aptitude for taking on new information and a commitment to continuous personal development.
- Highly numerate, ideally with a background in the Financial Sector.
- An awareness of pension fund and investment issues.
- No conflict of interest in holding or have held a senior management post at Hampshire County Council, or a role in administering the Pension Fund; either currently or in the last 5 years.

For more information about the role and eligibility please refer to the [STOP PRESS](#) communication that has recently been issued.

Nominations and questions about this opportunity should be sent to investments@hants.gov.uk by 10 April 2024.

Some key reminders

- **Keep us updated** with any changes to staff responsibilities for pension purposes by sending us your updated 'Contact and Authority' form or emailing pensions.employer@hants.gov.uk
- **Payment of pension contributions** must be received by the Fund by 22nd of each month with a monthly remittance provided to the Finance team.
- **If you are changing payroll provider**, please contact our Employer Services team so we can help you through the process.



Contribution rates payable from 1 April 2024

Employee Contribution bands – 2024/25

As communicated in a recent [STOP PRESS](#) communication, Employee contribution bands, which will be effective from 1 April 2024 are changing. They are also updated on our [Member webpages](#).

They are calculated by increasing the 2023/24 employee contribution bands by the September 2023 CPI figure of 6.7% per cent and then rounding down the result to the nearest £100.

Employer Contribution rates

Employer contribution rates for the scheme year starting 1 April 2024 can be found in the 2022 [Valuation report, rates and adjustments certificate](#) (page 34 onwards). If you have any questions, please email pensions.finance@hants.gov.uk

Year End Accounting – Remittances by 11 April 2024

As with previous years, the Year End accounting timetable for the Hampshire Pension Fund has tight deadlines. We would be grateful if you could send the remittance information for your March contribution payments to pensions.finance@hants.gov.uk **by Thursday 11 April**.

This is to ensure that the payments are accounted for correctly, however it does not affect the payment due deadline, which remains as 22 April.

2024 Annual return

Workshops Throughout February and March 2024

We have been running Annual Return workshops for employers and payroll providers ahead of the 2024 Annual return submission. We hope everyone that attended found these useful. As we come to the end of this year's sessions, we will be reviewing all feedback given, to enable us to continue to evolve future workshops. If you have not already provided feedback and/or have something additional you wish to feed back on, please email pensions.eoy@hants.gov.uk



2023/24 Annual returns

The annual returns process is an important project in our calendar as it provides us with the opportunity to check that we have the right members set up on the system, with the right status, and provides us with the information needed to update member records with key information – such as pensionable pay – which is essential to calculate a member's benefits, produce annual benefit and pension saving statements, as well as provide information to the Fund Actuary.

The final annual return templates will be issued to all employers by the end of March 2024. If you have a third-party payroll provider who completes the return for you, you should make sure the template is passed to them, allowing time for you to sign off and submit to HPS by the deadline.

The due date for completed and signed submissions of annual returns is 30 April 2024.

To help prepare, we wanted to remind you of some other actions you should be taking to help put you in the best position and ensure a smooth 2024 annual return process:

- Ensure any outstanding 2023 annual return queries are urgently resolved. Employers who have these will be aware.
- Ensure you are up to date with starter and leaver notifications, as well notifications for opt outs, 50:50 and main section scheme changes.
- Liaise with your payroll provider (if applicable) to ensure they understand the requirements and deadline to submit to you for sign off and submission to Hampshire Pensions.

If you are having any problems submitting your return or have any further questions, please email pensions.eoy@hants.gov.uk

Backdated pay

As a reminder, please ensure that where you have paid backdated pay to an ex-employee and had previously provided an LGPS leaver notification you advise Hampshire Pension Services 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.

Employer Hub – Online Services

Hub Developments

Just as a reminder during 2023, the following developments took place with the Hub to improve functionality and support users:



- Improved online forms to allow user to complete in sections, reducing issues with session timeout.
- Introduced document upload of leaver forms, ill-health certificates and Employer Initiated Retirement Authorisations (EIRA), allowing the form to be available on records immediately.
- Introduced the employer work feed which allows users the opportunity to save the progress of forms and complete up to 30 days later.
- Automatic email acknowledgements are issued to users when online joiners or leavers are submitted.
- One-time codes sent by SMS where a mobile number is held.
- A session timeout warning is issued to users to allow an extension of their session.

Current planned and future developments include:

- Document upload for opt outs, estimate and CETV requests.
- Search facility using payroll reference.
- Development of active membership report to include payroll numbers.

If you do have any feedback on the Hub, including suggestions for future development, please email pensions.employer@hants.gov.uk

Employer Hub Demos

As always, we are keen to work with Employers and payroll providers to ensure that the Employer online service is being used to its potential. We are therefore pleased to be offering the following monthly Employer Hub Demonstrations:

28 March 2024	11am
29 April 2024	2pm
22 May 2024	2pm
27 June 2024	3pm

There is no charge for attendance at these sessions – you can sign up for these via our [Employer training web page](#)

To find out more information on the Employer Hub or to access this, please use the link below:

[Link to Employer Hub](#) or email pensions.employer@hants.gov.uk

Member Portal – Update and developments

Portal Developments

Improving member engagement with their pension remains an important priority, with the demand for increased online functionality continuing to grow. Over the last 12 months, the following developments have been introduced:



- Introduction of SMS messages for One Time Codes (OTC)
- Time out warning for users
- Members now able to upload document ID and proof of marital status
- Email notification to members of a response to MyMessages and acknowledgement of bank account, nomination and home address changes.
- Automatic acknowledgement email sent to a member when online forms are submitted.
- Preserved refund members are now able to access the portal and submit a refund claim online.
- Members able to upload transfer documents.
- A new improved member portal URL implemented – mypensionportal.hants.gov.uk

- Deferred members can now request a Cash Equivalent Transfer Value (CETV) for divorce purposes.

Current planned and future developments include:

- More member forms online.
- Track my case, allowing members to see the progress of the retirement process.

Employer Action

Please continue to encourage members to engage with their pension by registering and using the Member Portal.

Member eligibility

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

Employers (or payroll providers on their behalf) should make checks that no employer over the age of 75 contribute to the scheme.



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



The regulations to implement the McCloud remedy and change the existing underpin to ensure it works effectively and consistently for qualifying members, came into effect from 1 October 2023.

Service Data Upload

To remedy McCloud, employers were required to provide Hampshire Pension Services fully completed data sets for the period of 01 April 2014 to 31 March 2022. All data sets received have now been uploaded to members records where possible.

Action: Employers who are still to provide data to Hampshire Pensions should continue to prioritise and ensure this is sent urgently to pensions.eoy@hants.gov.uk

What next?

Over the coming months we will continue to deal with any data cleansing of service information and review members who are eligible for McCloud. Eligible members will have McCloud information reflected in their 2025 Annual Benefit Statement.

Reminder: For members who leave or retire after 1 October 2023 to have remedy calculated, whilst work is ongoing to validate data and update records, we ask employers to provide full-service information on leaver forms, regardless of whether the data has been provided by a McCloud submission.

Member resources

The LGA member website has a number of resources which will help members understand more about McCloud and whether they are affected. The new pages include:

- a short video
- frequently asked questions
- an interactive 'Am I affected?' tool
- examples of how members might be affected
- detailed information about how the remedy will affect different types of members

[The McCloud Remedy: LGPS \(lgpsmember.org\)](https://www.lgpsmember.org)

Carers leave

From 6 April 2024 'The Carer's Leave' Regulations 2024 will become effective. These regulations give an entitlement for employees to take one week's unpaid leave in a 12-month period or arrange care for a 'dependant' who has:

- A physical or mental illness or injury that means they're expected to need care for more than 3 months.
- A disability (as defined in the Equality Act 2010).
- Care needs because of their old age.

More information about carer's leave is available on the Gov.uk website. There is no right to statutory pay when an employee takes carer's leave.

DLUHC has confirmed that unpaid carer's leave will be treated in the same way as an authorised absence under the LGPS regulations. If the employer pays the member during the period of carer's leave, their pension will continue to build up as normal.

Injury scheme – scheduled and designating employers

Summary of the discretions to be exercised under the Local Government (Discretionary Payments) (Injury Allowances) Regulations 2011

Employers listed in schedule 2 of the LGPS 2008 regulations, which excludes admission bodies should have a policy regarding their injury scheme. The discretions which you must have a policy on include:

- Whether to pay an injury award and in what circumstances.
- How to determine the amount of an injury award and for how long it will be paid.

Useful Links

[LGPC Discretions Technical Guide \(Page 24\)](#)

Please note, this is in addition to all Scheme Employers who are responsible for preparing, publishing and keeping under review a written statement of policy under the LGPS Regulations. For more information on discretions under the LGPS regulations, please see our webpages.

Ill-health retirement – Employer responsibilities

Following a number of member queries in relation to ill-health retirement, we wanted to remind employers of their responsibilities to consider requests:

- If dismissal of an active member is on the grounds of ill-health and they meet the two-year vesting period, you must consider ill-health retirement. You should seek to make a decision on whether the member meets the criteria for early payment of pension from the LGPS after seeking a completed certificate from an Independent Registered Medical Practitioner (IRMP).
- You must consider ill-health retirement requests for ex-employees. The process is primarily the same as for active members, except no further leaver form is required, nor is a decision on the tier for ill-health.



It is important that as an Employer you are following the correct procedures to consider ill-health retirements as any complaints made to the Pensions Ombudsman could be upheld for not following processes, regardless of whether the right decision was made.

More information on ill-health retirements can be found on our [website](#).

If you do have any questions on the process please email pensions.employer@hants.gov.uk

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. Each session is between 45 minutes and two hours long.

The next available sessions are detailed below:

Employer Hub Demo	28 March 2024	11am
Employer Hub Demo	29 April 2024	2pm
Employer Hub Demo	22 May 2024	2pm
Employers in the LGPS, Starters and Opt Outs	17 June 2024	2pm
APC's, Absences, paying in more, Paying in less – 50:50	19 June 2024	10am
Organisational changes (Outsourcing, Mergers, Change of Payroll)	20 June 2024	11am
Discretions and Disputes (IDRPs)	24 June 2024	3pm
Leavers and Retirements, including Starter, Leaver and Estimate Forms	26 June 2024	3pm
Pensionable Pay workshop	27 June 2024	10m
Employer Hub Demo	27 June 2024	3pm

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.

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, email pensions.employer@hants.gov.uk with details of the course you would like to attend, including how many places you require. We will keep a waiting list and will consider running additional training if the demand is high enough.

LGA – Employer role training

In addition to the Employer training offered by Hampshire Pension Services the LGA also offer training to support Employers understand the scheme and their roles/responsibilities. Please note charges apply for these sessions. You can review the session details and book using the links below:

- [2 May 2024 – online](#)
- [14 May 2024 – online](#)
- [13 August 2024 – London](#)
- [29 August 2024 – online](#)

If you have any questions with regards to the above training, please email the LGA training team directly: training.lgps@local.gov.uk

Pre-retirement Course provided by Affinity Connect



For our smaller scheme employers, we wanted to let you know about spaces available for your employees at several Pre-retirement courses. This course 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. They are suitable for those employees who think they might like to retire within the next couple of years or so and are just as valuable for those who are not sure at what age they wish to retire, as well as those who have a definite age in mind.

Up and Coming dates

11 April 2024	09:30 – 12:00	Online
01 May 2024	09:30 – 15:30	Online
16 July 2024	13:00 - 15:30	Online

More information on these courses can be found on our website (along with booking information):

<https://www.hants.gov.uk/hampshire-services/pensions/local-government/resources/pre-retirement-courses>

Other news

LGPC bulletins

The LGA have released the following pension bulletins on their website

<http://www.lgpsregs.org/index.php/resources/news-updates>

Bulletin 247 – February 2024

- Gender pensions gap
- Local audit developments
- Abolition of Lifetime allowance (LTA)
- Carer's leave

Bulletin 246 – January 2024

- 2024/25 employee contribution bands
- Confirmation of annual revaluation, earnings and pensions increase
- Latest from Pensions Dashboard Programme (PDP)

Bulletin 245 – December 2023

- SAB commissions report on the LGPS and Sharia law
- Teachers excess service – TPS communications

Key dates

30 April 2024	Annual return submission deadline
31 August 2024	Statutory deadline for Annual Benefit Statements to be issued
6 October 2024	Statutory deadline for Pension Savings statements to be issued
8 October 2024	Hampshire Pension Fund Annual Employer Meeting (Winchester)

Useful links

[LGPS member website](#)

[LGPS Advisory Board website](#)

[LGPS regulations and guidance website](#)

[Hampshire Pension Services website](#)

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

We hope you find this edition of *Pensions matters* helpful. If you have any comments or queries, please email pensions.employer@hants.gov.uk and we'll be glad to help.