

Employers' Newsletter

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

Post Transition update	1
2020 – Roadmap	2
Employer Scheme Reference Numbers and Forms.....	4
Member Forms.....	4
Member Portal	5
Contact Forms and Updates.....	5
Employer Focus Group.....	6
Annual returns 2019/20	7
Discretion policies.....	8
AVC updates.....	9
McCloud	10
Change of Payroll and other organisational changes.....	8
Other news	11
DCLG bulletins	11
Dates for your diary	12
Employer Focus Groups.....	12
Employer training days 2020	12

Post Transition update

It has now been nearly a year since the transfer of West Sussex Pension Fund administration services to Hampshire County Council. This was a significant piece of work for all those involved but since the transfer we have had really positive feedback from employers and members about the service, and this is supported by our performance figures being delivered by the team.

During the 2019 annual return process we raised more than 7,000 queries with employers relating to missing notifications of starters and leavers. Due to the hard work put in by most employers we have reduced this substantially. It is important that remaining queries are resolved before the 2020

annual return is submitted to ensure similar issues and queries are not raised again. We will continue to work with Employers on this.

The team continue to work to improve the data that is held and have developed a 'Data Improvement Plan' to address any data issues identified since the transfer completed, including historic forms provided as part of the 2019 Annual Returns process.

2020 – Roadmap

During 2019 we received input from Scheme Employers to help with our project planning and priorities and will continue to engage with Scheme Employers to provide further feedback and input into this.

Our key focus over the next 18 months is to move to online services where possible, both for members and employers. We have summarised our plans below and will keep you updated on our progress in future newsletters and other employer communications:



New members to start on portal

New starters will receive an email notification to let them know that we have set up their pension record and that joining documents are available to view on their member portal account once registered. At this point we would like to work with Employers to encourage members to complete their starter information form and death grant nominations.

Online member estimates

The aim is to provide these for standard retirement estimate requests – this will increase the convenience for members and reduce input required from Employers

Employer Hub

Employer online services are currently available to a number of Hampshire Scheme Employers. We are currently looking to upgrade this current online service provision for Employers during 2020 and make this available to all Employers.

This will enable Employers to:

- Submit forms online
- Run estimates
- View member records
- Update employer contacts and authorities
- Run reports

Direct entry leavers

As well as when a member starts in the Scheme, we are keen to engage with members to use the Member Portal when they take their pension benefits. Therefore, from Quarter 3 we will be looking to introduce an online version of the Retirement Declaration form.

We will also be looking to improve the leaver form online for Employers and remove online achieve forms (accessed through our website) which are currently submitted by employers.

Monthly returns/reporting

We are in the early stages of investigating the benefits of of monthly reporting for employers and members. We have already met with a couple of other organisations that have implemented this, as well as receiving initial feedback from employers who currently undertake this for other LGPS Funds.

Employer Scheme Reference Numbers and Forms

Employers must now use the forms which are available on our website.

<https://www.hants.gov.uk/hampshire-services/pensions/local-government/employers/forms>

If you have any concerns or questions about the information required on these, then please email pensions.employer@hants.gov.uk and we will be more than happy to help.

Employer Scheme Reference Numbers

To help us process any form you submit correctly and efficiently, can we also ask that you provide your 'Employer Scheme Reference Number'. If you are not sure what this is, you can find a list of these at the top of the 'Employers Forms' page.

Member Forms

Please can we ask you to destroy all old stock of Capita pension forms which you may have previously provided to members. If you do provide copies of forms to your members you can obtain the most up to date ones from our website:

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

Members who wish to opt out

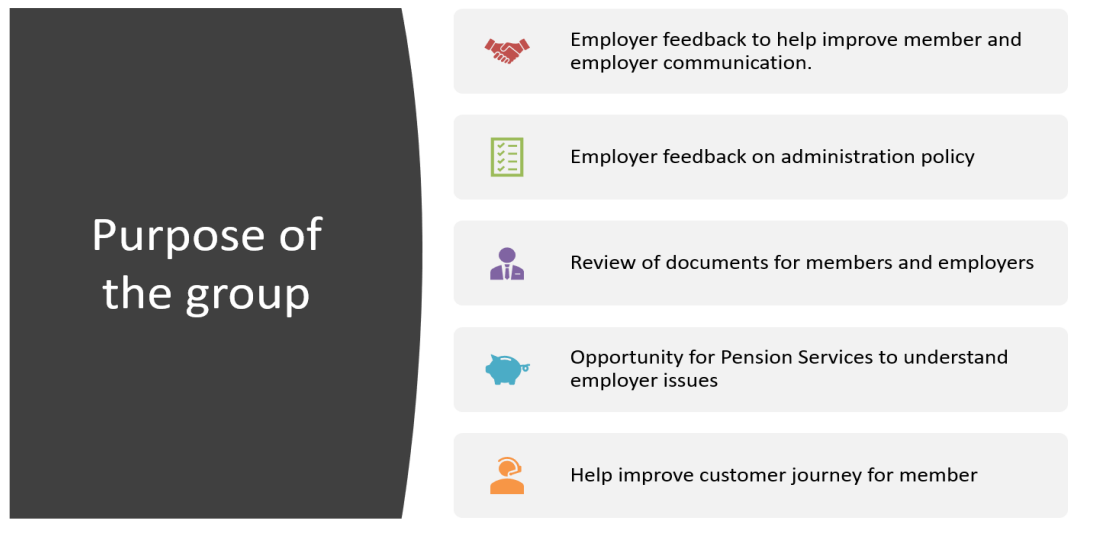
We would also like to remind Employers that they must not provide opt out forms to members but should direct them to website to obtain one.

<https://www.hants.gov.uk/hampshire-services/pensions/local-government/join-lgps/opting-out>

As an employer you must not take any action to encourage, persuade or induce a member to opt out of the scheme. The Pensions Regulator can fine scheme employers who contravene the above law (fine of up to £50,000)

Employer Focus Group

In November 2019 we held our second Employer Focus Group with West Sussex Scheme Employers.



The Focus Group agenda included:

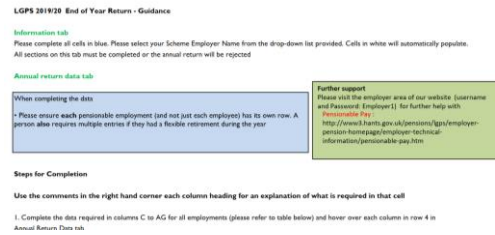
- Review and feedback of the 2019 Annual Benefit Statements
- Member portal updates and developments
- Future development plans
- Employer Hub implementation including Employer expectations and feedback
- Opportunity to discuss Employer experience of monthly reporting/returns

Slides and minutes from this meeting are available on our Website under '**West Sussex Employer News**' - <https://www.hants.gov.uk/hampshire-services/pensions/local-government/employers/news/west-sussex-news>

We run Employer Focus Groups twice a year (June and November) and welcome a wide range of employers who wish to come to this meeting, regardless of size, to represent the Employer base. If you are interested in attending any future meetings please email pensions.employer@hants.gov.uk

Annual returns 2019/20

The draft 2019/20 Annual Return was sent to Scheme Employers in December 2019 via 'Annual Return' and 'High Level' Contacts that we hold on our records. If you believe you have not received this communication please email pensions.eoy@hants.gov.uk



Final templates will be issued to Scheme Employers by 31 March 2020.

The deadline for submission of your completed and signed 2019/20 Annual Return is **30 April 2020**.

Actions to be taken in advance of the deadline

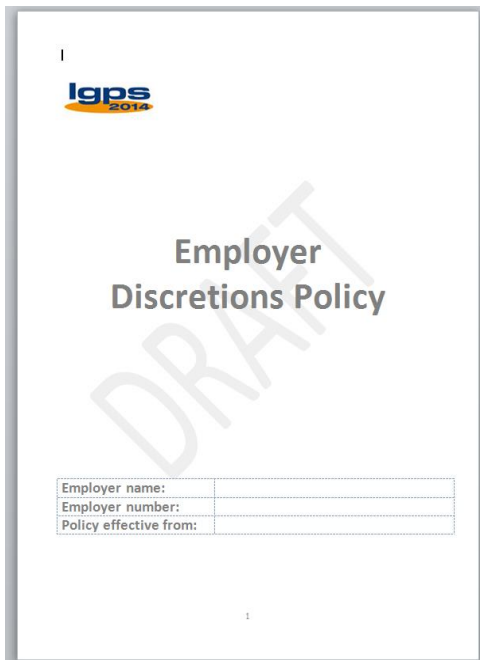
- Review the draft template and familiarise yourself with the data requirements.
- If your payroll is provided by a third party, please liaise with them to ensure they can complete the data in the required format and timeframe. **If you outsource your payroll service**, as a Scheme Employer the responsibility to supply accurate and timely information remains with **you**
- Submit any pre 31 March 2020 notifications including starters and leavers
- Ensure that any outstanding annual return queries are resolved

Annual Return Workshops

We will be running a number of Annual Return Workshops for Employers to help in the completion and submission of their Annual Returns. Information will be sent to Annual Returns contacts with more information.

- 10th March 2020 (am) - Chichester
- 26th March 2020 (am) – Chichester
- 19th March 2020 (am) – Worthing

Discretion policies



The image shows a draft template for an Employer Discretions Policy. At the top left is the LGPS 2014 logo. The title 'Employer Discretions Policy' is centered, with a large 'DRAFT' watermark overlaid. Below the title is a form with three fields: 'Employer name:', 'Employer number:', and 'Policy effective from:'. The page number '1' is visible at the bottom.

Scheme Employers must make sure as well as publishing their policy, that we hold a copy of this.

Failure to do this will mean:

- A breach of the LGPS regulations
- Discretions cannot be applied
- Delays in processing

Further information on [LGPS discretions](#) can be found on our website including a draft template which you may wish to use.

Although we cannot provide you copies of other employers' policies or advise you on the decisions you make, we are happy to review your discretions policy and provide relevant feedback.

If we do not hold a copy of your most up to date policy, you should send these to:

pensions.employer@hants.gov.uk

Change of Payroll and other organisational changes

Change of Payroll

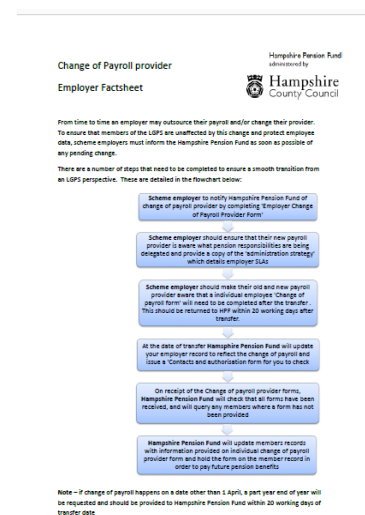
Please let us know if you have or are planning on changing your payroll provider by emailing pensions.employer@hants.gov.uk, we will then let you know what actions you need to take to ensure members are not affected by this change.

Other legal changes and outsourcings

If you are making or planning any outsourcings or legal changes to your organisation e.g. mergers, name changes, transfers, setting up Wholly Owned Companies please email

Daniel.Jadzevics@westsussex.gov.uk as early as possible within

your discussions,



The image is a factsheet titled 'Change of Payroll provider Employer Factsheet' from Hampshire Pension Fund, administered by Hampshire County Council. It provides a step-by-step guide for employers changing their payroll provider. The steps are: 1. Complete and return the 'Employer Change of Payroll Provider Form' to Hampshire Pension Fund. 2. Hampshire Pension Fund will update their records and issue a 'Contact and authorisation form' for the new payroll provider. 3. The employer must ensure their new payroll provider is set up to process payments for all employees. 4. The employer must ensure their new payroll provider is set up to process payments for all employees. 5. Hampshire Pension Fund will update their records and issue a 'Contact and authorisation form' for the new payroll provider. 6. Hampshire Pension Fund will update their records and issue a 'Contact and authorisation form' for the new payroll provider. A note at the bottom states: 'Note - If change of payroll happens on a date other than 1 April, a part year end of year will be required and should be provided to Hampshire Pension Fund within 20 working days of transfer date.'

AVC updates

Equitable Life Assurance Society transfer to Utmost Life and Pensions Ltd

The High Court recently approved the above transfer which took effect from 1 January 2020. The transfer changes the name of the firm to whom you make ongoing payments to on behalf of those employees who contributed to Equitable Life.

You should instruct your bank to change the Payee details on your Equitable Life payment instructions if applicable to Utmost Life and Pensions Ltd for premiums due from January 2020. The sort code and account number are remaining the same.

If you have any questions you should call Utmost Life on 0330 159 1531

We have been in contact with members with Equitable Life AVC investments to update them.

Standard Life Investment Update

We have now reviewed the AVC arrangement with Standard Life and re-launched the application form and website information.

<https://www.hants.gov.uk/hampshire-services/pensions/local-government/members/avcproviders-westsussex>

Payment of AVC contributions

Please can we remind employers/payroll providers that they must pay over member's monthly AVC contributions to the AVC provider within the required statutory deadline. If they miss the deadline they must report the delay to the Fund by emailing Daniel.Jadzevics@westsussex.gov.uk

McCloud

The latest updates on the McCloud judgment and next steps for the LGPS are available via the McCloud page of <http://www.lgpsboard.org> which has been provided by the Scheme Advisory Board.

It is understood that the LGPS will be treated separately from the rest of the public sector in respect of McCloud and will likely involve a further extension to the underpin to members in scope who do not currently have protection. This will mean that a full history of part time hour changes and service break information from 1 April 2014 will be required. We will now start to ask for all service information on leaver and estimate forms.

On the basis of the above it is anticipated that this is likely to mean that all leavers since 2014 will need to be checked against the new underpin. Although no action is required on historic leavers at present from you, you should be aware that action may be required of you as a Scheme Employer in the future, once any remedies and actions are known.

Other news

DCLG bulletins

Since the last Pensions Matters the DCLG have released the following bulletins on their website

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

Bulletin 192 - December 2019

- Equitable Life transfer to Utmost Life and Pensions

Bulletin 191 – November 2019

- McCloud latest position
- Pensions made simpler – members videos
- LGPS amendment regulations – introducing survivor benefits payable under the rearlier regulations for opposite sex civil partnerships

Bulletin 190 – October 2019

- TPO complaint upheld on transfer to occupational scheme
- TPE initiative to improve data quality
- Possible McCloud remedy
- September 2019 rate of CPI

Bulletin 189 – September 2019

- Annual allowance
- LGPS engagement report published
- TPR launch re-enrolment tool for employers

Bulletin 188 – August 2019

- Local valuation cycle and the management of employer risk
- HMT – Consultation Exit Payments Cap
- Equitable Life update

Dates for your diary

Employer Focus Groups

- 17th June 2020 (Provisional)
- 12th November 2020 (Provisional)

Focus Group meetings will be held at West Sussex County Hall, Chichester

Employer training days 2020

If you are new to the LGPS, either as a new employer in the scheme or if you have recently taken on a role that involves LGPS administration for the first time, this is an ideal opportunity to come along to a session aimed at helping you understand some of the complexities of the employer role in the LGPS. The sessions could also be used as a refresher for existing staff.

Following feedback from employers, we will now run the day in two halves, covering the following:

- 3rd March 2020 – 9.30 to 4.00 (Currently fully booked)
Morning – LGPS overview 9.30 – 12.30
Afternoon – Pensionable pay workshop 1.30 – 4.00

7th May 2020 – 9.30 to 4.00

Morning – LGPS overview 9.30 – 12.30
Afternoon – Pensionable pay workshop 1.30 – 4.00

- 19th November 2020 – 9.30 to 4.00
Morning – LGPS overview 9.30 – 12.30
Afternoon – Pensionable pay workshop 1.30 – 4.00

If you would like to register your interest or book a place on the full or partial day, please email pensions.employer@hants.gov.uk

All the above sessions are to be held in Chichester.

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.