



# Staffordshire Pension Fund

Local Government Pension Scheme

## Employer Focus

**This bulletin from the Staffordshire Pension Fund, focuses on the current issues that you should be aware of relating to the Local Government Pension Scheme.**

**Issue August 2025**

### Back dated pay award for Local Government Employees

Agreement has been reached on new rates of pay for Local Government employees, effective from 1 April 2025. The National Joint Council (NJC) have encouraged employers to implement the pay award as swiftly as possible. For those covered by the "Green Book" agreement, the pay award is 3.20 per cent on all Spinal Column Points 1-43. All locally determined pay points above the maximum of the pay spine should also be increased by 3.20 per cent. This 3.20 per cent uplift also applies to allowances e.g. standby, first aid and Sleeping-in Duty payments.

When applying the new pay rates, some Scheme members will see an increase to their employee pension contribution rates. The Fund has checked the new rates against the 1 April 2025 Contribution Bands and have found the following change points (for Whole Time employees):

Spinal Column Point	WTE Pay Rate at 01/04/2024	2025 Contribution Band Rate Before	WTE Pay Rate at 01/04/2025	2025 Contribution Band Rate After
11	£27,269	Band 2 (5.80% Main (2.90% 50/50))	£28,142	Band 3 (6.50% Main (3.25% 50/50))
12	£27,711	Band 2 (5.80% Main (2.90% 50/50))	£28,598	Band 3 (6.50% Main (3.25% 50/50))

Spinal Column Point	WTE Pay Rate at 01/04/2024	2025 Contribution Band Rate Before	WTE Pay Rate at 01/04/2025	2025 Contribution Band Rate After
<b>35</b>	£44,711	Band 3 (6.50% Main (3.25% 50/50))	£46,142	Band 4 (6.80% Main (3.40% 50/50))
<b>46*</b>	£56,074	Band 4 (6.80% Main (3.40% 50/50))	£57,868	Band 5 (8.50% Main (4.25% 50/50))
<b>47*</b>	£57,061	Band 4 (6.80% Main (3.40% 50/50))	£58,887	Band 5 (8.50% Main (4.25% 50/50))
<b>61*</b>	£80,232	Band 5 (8.50% Main (4.25% 50/50))	£82,799	Band 6 (9.90% Main (4.95% 50/50))

\* **Please note:** the Spinal Column Points 46, 47 and 61 shown above are used by Staffordshire County Council and therefore may differ from the pay rates used in your organisation's pay structure.

Please also remember that the Contribution Bands are based on a Scheme member's actual pay (if they are part time), so this does mean that not all Scheme members on these spinal column points will be affected. However, it could mean that Scheme members working part time, on different grades, may also see an increase to their employee pension contribution rates.

Within the LGPS regulations, it is at the employer's discretion how often employees' contributions are re-banded and how the employer will act where a late pay award is announced. You may choose to backdate any change in an employee's contribution band to 1 April 2025, or alternatively you can decide only to apply the new rate from the date the pay award is actioned on the payroll. Your organisation may have a written policy in place on the allocation of contribution bands. This will be published in your Employer Pension Discretions Policy. If so, you may need to confirm with your payroll provider that their system will act in accordance with your policy.

If you are changing a Scheme member's contribution band, you must, as soon as is reasonably practicable, inform the Scheme member of the new contribution rate and the date from which it is to be applied.

The Local Government Association (LGA) has published an [employer FAQs on backdated pay awards](#) (version 1.1) which cover the common questions that arise when you pay a backdated pay award. Further information is provided in the full HR Guide (section 10: Movements between contribution bands, page 25) which can be found on the [Administrator guides and documents](#) page of [www.lgpsregs.org](http://www.lgpsregs.org).

All six of the trigger points identified, are backdated to 1 April 2025 which may mean that a Scheme member will have to pay an increased pension contribution for the period 1 April 2025 – 31 March 2026.

However, when applying the new contribution rates on 1 April 2025, in many cases, the Scheme member will return to their previous contribution banding. In this case, you must inform the Scheme member of both changes.

---

### **LGPS agreement effective from 1 April 2025 – employees who left before 1 August 2025**

An employer may pay arrears to employees who have already left the Scheme. If you are paying the backdated pay award to these members and are an i-Connect employer, these should be reported as follows:

- Should your initial extract file(s) include pay award arrears calculated for any records that have already previously been reported to us as leavers, please can these be separated from the main i-Connect file.
- These need to be emailed securely as a separate file to [SPFData@staffordshire.gov.uk](mailto:SPFData@staffordshire.gov.uk)
- Please enter the title of the email as 'Pay Award Arrears – (employer / payroll provider)'.

If you are not an i-Connect employer, Staffordshire Pension Fund will request revised pay information/leaver forms for members, where applicable.

---

### **Affinity Connect Pre-retirement online courses – August/September dates**

In the [June](#) edition of the of the Employer Focus Newsletter, we informed you that the pre-retirement courses for Scheme members are now available to book.

The first two webinars are due to take place on Thursday 21 August 2025 (9.30am to 12.00pm) and Monday 8 September 2025 (1pm to 3.30pm). There are still spaces available for both sessions. Therefore, we would be grateful if you could help promote these with your employees.

Further information, including the booking link to register for the sessions can be found on our website: <https://www.staffspf.org.uk/Members/Active-Members/Leaving-the-Scheme/Retirement/Pre-Retirement-Course.aspx>

---

## **Pensions Awareness Week 2025 – Scheme member webinar**

[Pensions Awareness](#) returns on 15 September 2025. The campaign aims to increase the public's interest and make pensions a talking point for people going about their everyday lives.

The Staffordshire Pension Fund will look to support this important national initiative by holding its own Scheme member webinar to promote the benefits of being a member of the Local Government Pension Scheme (LGPS).

The presentation will be held via Microsoft Teams on Monday 15 September 2025, 10:00am to 12:00pm and is open to all current Scheme members and employees eligible for the LGPS. A link to register for the event is below:

- [Scheme member webinar registration link \(September 2025\)](#)

We would be grateful for your assistance in helping to promote the event to your employees via your internal mail system, intranet site, news bulletins, notice boards etc. We have created a QR Code which you can use in any internal campaigns:



## **Reminder - Annual Benefit Statement (ABS) – My Pension Portal (MPP)**

Every year we issue Scheme members with their Annual Benefit Statement (ABS) on the [My Pension Portal](#) area of the Pension Fund's website. The ABS is a statement that tells members about the pension benefits they have added to their pension pot over the previous financial year. It is important that they are aware of their ABS and make sure that things such as their pay and contribution levels are correct. Since 2020 all ABS's are only provided online, unless a member makes a written request to continue to receive their ABS in a paper format.

Under the Pension Regulations, each time the Fund uses a website to provide an ABS to an active member, the Fund must first have informed the member of that fact and explain to them how they can access and read the statement. The Local Government Association's (LGA) view is that these requirements would be met by bringing the information to the members attention via Scheme employers. Therefore, we would very much appreciate your assistance in cascading the following message via your internal mail system, intranet site, news bulletins, notice boards etc.

### **Draft email – Staffordshire Pension Fund - Your Annual Benefit Statement (ABS)**

If you are a member of the Staffordshire Pension Fund, then your Annual Benefit Statement will be available online via [My Pension Portal \(MPP\)](#) from 31 August 2025.

If you have not yet registered for MPP you will need to do so by applying for an [activation code](#) on the Fund's website. The activation code will then be sent to your home address (Please allow up to 10 working days). By logging on to MPP after 31 August 2025, to check your Annual Benefit Statement, you can make sure that any other information we hold for you is correct.

By accessing My Pension Portal, you can also:

- View your personal, financial and membership details.
- Produce your own pension quotes, helping you to plan for retirement.
- Calculate how much tax-free cash lump sum you could get.
- View the valuable life assurance and dependents pension provided.
- Easily and quickly update your contact details.
- View/amend your Death Grant nomination details.
- Send online enquiries to us.

## Future Developments for MPP

Staffordshire Pension Fund will be migrating My Pension Portal (MPP) to a new platform - Heywood Engage – in November 2025. The new service will include all the features currently in MPP but has been designed to be more user friendly for mobile phones/tablets and more interactive.

For users that are currently registered for MPP, we will be emailing them with instructions on how to access the new service, once it goes live.

---

## Employer training

Our next employer training event will take place in **October 2025**.

Following feedback to last year's Employer Training Day, we will be running shorter, bite-size sessions, each focussing on a single topic of interest. These will be held via Microsoft Teams and run for 1-2 hours.

The first subject we will be at will be looking at is the Administration Strategy and the roles and responsibilities, including performance standards, of both the Scheme employer and the Pension Fund.

Further details, including confirmation of the date on how you can book places for this event, will be included in the September 2025 edition of the Employer Focus Newsletter.

In the meantime, we would be grateful if you could confirm availability for the proposed dates of Wednesday 15 October and Monday 20 October by completing the poll below:

- [Employer Training Availability Poll](#)
- 

## Updates to employer guides and factsheets

The Local Government Association (LGA) has published updated versions of their HR and Payroll guides:

- HR guide - version 4.6
- Payroll guide - version 4.6

The new versions, plus versions showing tracked changes, can be found on the [Administrator guides and documents](#) page of [www.lgpsregs.org](http://www.lgpsregs.org).

---

## **Reminder for the Pension Fund's Annual General Meeting (AGM) – Tuesday 11 November 2025**

Along with all the other Fund's participating Scheme employers, you are invited to attend our Fund's AGM on Tuesday 11 November 2025. This event will be held on Microsoft Teams, commencing at 2.00pm and concluding around 4.00pm.

As well as presenting the Fund's Annual Report and Accounts, an update on the administration and investment of the Fund will form part of the agenda together with time for the Fund Actuary to speak to you about the challenges facing the LGPS and the wider pensions industry which may impact you or your organisation.

We would be delighted for as many representatives as possible from the Fund's participating Scheme employers to join the meeting, so please forward this information to anyone else that you think might be interested.

If you would like to attend, please register your interest via the link below:

- [Annual General Meeting Registration Link](#) (Microsoft Forms)

---

### **Circulating the newsletter within your organisation.**

We would be grateful if you could continue to circulate this newsletter to appropriate colleagues in your organisation for example, Human Resources, Payroll and Finance Department or alternatively provide us with their email address, so we can add them to our distribution list.

If you require any further information or clarification, please do not hesitate to email the Fund at [pensions.comms@staffordshire.gov.uk](mailto:pensions.comms@staffordshire.gov.uk)