

# **Employer Focus**

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

Issue June 2020

## Thank you to Employers

The COVID- 19 pandemic has placed huge pressures on Employers and the Fund in the way we deliver our services. During this period of uncertainty both Employers and the Fund have taken important actions to lessen the impact this pandemic has had on the service we provide to our pension scheme members.

We would therefore like to acknowledge and thank Employers for your continued commitment to work alongside the Fund to minimise any reduction in the high-quality pension services we currently provide to all our stakeholders.

Also, to thank Employers for all the hard work and commitment to ensure we received your annual pension year end returns for 2019/20.

## My Pension Portal (MPP) – Promotional Material

As mentioned in previous editions of the Newsletter, this years Annual Benefit Statement (ABS) will not be sent to Member's home addresses but will be available to view via our secure online facility My Pension Portal.

Within the next month we will be writing to all active Members of the Staffordshire Pension Fund providing them with instructions on how they can register for My Pension Portal.



Therefore, to coincide with the mailshot to Members, we have created 3 slightly different posters highlighting what members can use MPP portal for e.g. produce their own retirement quotes, update their contact details and view Annual Benefit Statements.

We would therefore be grateful if Employers could download the promotional material (link below) and place on your notice boards, use on your intranet site or cascade the e-posters through your internal email system

Your assistance in this matter is greatly appreciated.

https://www.staffspf.org.uk/Employers/Latest-News/Latest-News.aspx

## **COVID 19 – Pension Information**

Employers will be aware that the Fund's website has dedicated webpages providing COVID – 19 information to assist Employers when dealing with the pension enquiries. The information can be found at the following link

https://www.staffspf.org.uk/Employers/Covid-19-information-for-schemeemployers.aspx

We would also like to draw your attention to the Local Government Association's webinar. The webinar is very informative and sets out all the pension issues that Employers will need to action

We strongly recommend that your HR and Payroll Departments carefully consider the information contained in the LGA webinar (weblink below)

http://lgpslibrary.org/assets/LGPS%20Employer%20Coronavirus%20Webinar%20re cording%2019%20May%202020%20AM.mp4

#### **Furloughed Employees**

The Pension Fund needs to be aware if any scheme members are Furloughed, in order that any earlier pay protection can be considered should the member leave within 12 months of the Furlough period ending, and also to avoid the Pensions Section needing to contact your Payroll Teams regarding unexpected reductions in the employee's remuneration.

A simple spreadsheet return is available on our website, which should be completed at the beginning and the end of the Furlough period.

The Excel spreadsheet is available on the Fund's website below:



https://www.staffspf.org.uk/Employers/Covid-19-information-for-schemeemployers.aspx

The completed forms should be emailed to

pensions.employers@staffordshire.gov.uk

## **Employer Pensions Discretions**

All Employers will be aware that they have a legal requirement under the Local Government Pension Scheme (LGPS) regulations to prepare and publish their Employer's pension discretions.

We are aware that some Employers have not published their pension discretionary policy. To assist our employers to formulate and publish policies we have produced a template setting out the pensions discretions and factors you should consider. All the information can be found at the following link

https://www.staffspf.org.uk/Employers/Discretions/Employer-pensiondiscretions.aspx#Breaches

The Local Government Association has also produced a detailed Employer Discretions Guidelines which can be found at the following link

#### http://lgpslibrary.org/assets/gas/ew/DISCPv1.11c.pdf

It is important to note that failure to formulate and keep under review a discretions policy as required by the regulations, is a breach and will be recorded as such for consideration by the Fund as to whether it is material and should be referred to the Pensions Regulator. This could lead to fines or further action at a national level

## **Employer Data Retention Policy**

Recently the Fund has received several enquiries from Employers asking if we could provide employment information details for individuals who previously left their employment. During the conversations it became evident that these Employers had not retained relevant information in line with their legal obligations.

We would therefore like to remind our Employers of the need to comply with legal obligations in relation to data. To assist employers in October 2019 we circulated an email to all Employers providing a link to a template Personal Data Retention Policy for Employers.



The template sets out the Fund's expectation of Employers in relation to the retention of personal data that is required by the Fund. The template should be tailored by Employers before incorporation into their existing Personal Data Retention Policy.

You can obtain more detailed information about the Employer's Data Retention requirements and obtain an example template copy of an Employer Data Retention Policy by following the link below:

https://www.staffspf.org.uk/Employers/Guides-and-factsheets/GDPR-Employer-Data-Retention-Policy-Sept-2019.pdf

If you require any further information or clarification, please do not hesitate to contact Martin Griffiths, Communication Officer martin.griffiths@staffordshire.gov.uk 01785 276070

