



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 May 2024

Year end return update - thank you to Scheme employers

We want to say a big thank you to our Scheme employers for all the hard work and commitment to ensure we received your pension year end returns for 2023/24 by the deadline of 19 April 2024.

The prompt return of the year end returns will enable Fund Officers to perform validation, tolerance and data cleansing exercises prior to issuing the Annual Benefit Statements this summer.

Please note: If your organisation has not yet returned the required information, it is imperative that you get in touch with Pension Services to explain why not as soon possible. Please get in contact with the team at the earliest opportunity: SPFData@staffordshire.gov.uk

Pension Forms and Documentation

Latest version of Forms

We still have a number of Scheme employers using out of date forms, such as those submitted when Scheme members leave the Fund or those used for ill-health retirement referrals. The forms are regularly reviewed by the Fund so to ensure you are completing the most up to date version, please download the latest forms from the [employer section of our website](#).

Please note: the forms and documents area of the website is password protected. Therefore, if you have forgotten your username or password, or if you don't currently have access to this area but need to do so as part of your responsibilities, then please contact pensions.employers@staffordshire.gov.uk.

Timely provision of information is essential

Information must be supplied immediately when a Scheme member starts or leaves the pension scheme and not as part of the year end process. Our [Administration Strategy](#) sets out the timescales that need to be met. Any delays in provision of information will impact on the Scheme member and the calculation of any benefits that may be due.

Accurate information from Scheme employers is essential

Pension benefits are built up each Scheme year (1 April to 31 March) using the pensionable pay details supplied by the Scheme employer. Under the LGPS regulations, the Scheme employer is required to ensure Assumed Pensionable Pay (APP) is included in the Scheme member's pensionable pay which is notified to the Fund.

APP is a notional pensionable pay figure that is used to ensure that a Scheme member's pension is not affected if their pensionable pay reduces when they are away from work. It protects the Scheme member if they are absent because of sickness or injury, relevant child-related leave or reserve forces leave.

Please note that if Scheme employers outsource their payroll provision to a third party, that does not remove the Scheme employer from their responsibility to supply accurate information. Checks should be made by Scheme employers to ensure that all information supplied is correct. The Local Government Association (LGA) have produced a [Payroll Guide](#) and [HR Guide](#) which set out the requirements for payrolls and for Human Resource (HR) departments of employers who provide the Local Government Pension Scheme (LGPS) in England and Wales. These should be used as a reference, in conjunction with other [guides and factsheets](#) which can be found on our website.

Final Salary details not being provided

Where an employee was a Scheme member of the Scheme before 1 April 2014, a 'Final Pay' – best of last 365 days full-time equivalent pensionable pay figure – will be required, as well as the Career Average Revalued Earnings (or CARE) pay figures.

For our i-Connect users, the cumulative Pensionable Pay (Actual Pay) that a Scheme member has earned will be reported and updated automatically as part of the monthly payroll submission. However, in most cases, the 'Final Pay' provided will be the Scheme members current FTE pay rate rather than a rolling 365 day average. This pay figure may also exclude additional pensionable pay elements. Consequently, a manual leaver form will still be required for these cases.

Promotion of My Pension Portal

Administration of the LGPS is increasingly moving online and more of Staffordshire Pension Fund's services are now being delivered digitally. This includes the provision of an online member 'My Pension Portal (MPP)' where Scheme members can access their pension data, generic and individual documents, interactive tools and calculations.

Historically, people became interested in their pension as their chosen retirement date approached. Convenient online access can serve to increase engagement among younger members and allow them to take more control of their pension.

With this in mind, we would very much appreciate your assistance in promoting the use of My Pension Portal to your employees (LGPS members). We have provided some promotional text below and would be grateful if you could cascade this message via your internal mail system, intranet site, news bulletins, notice boards etc.

If you are a Member of the Staffordshire Pension Fund, you can access your Local Government Pension Scheme (LGPS) records online.

My Pension Portal (MPP) is a simple to use, secure and user-friendly portal. MPP provides you with round the clock access to your Staffordshire Pension Fund record. This means you can:

- View your personal, financial and membership details.
- Produce your own pension quotes, helping you to plan for retirement.
- Run estimates on your pension with pension calculators.
- Calculate how much tax-free cash lump sum you could get.
- View the valuable life assurance and dependents pension provided.
- Easily update your contact details.
- View/amend your Death Grant nomination details.
- View your annual pension statements.
- Securely upload documents to your Pension record.
- Submit enquiries via the portal.

If you have not already registered, you can apply for an activation code on Staffordshire Pension Fund's website:

<https://www.staffspf.org.uk/Calculator/Self-Service-Calculator.aspx>

Click on the link to access My Pension Portal. You should click on the second option (central link) to Sign Up as a new user. You will need your National Insurance number and Date of Birth. The activation code will then be sent to your home address (please allow up to 15 working days). However, if Staffordshire Pension Fund already holds an email address on their records, your activation code will be sent to that email address.

LGPS guidance for Academies

The Education & Skills Funding Agency has released [new LGPS guidance for Academies](#). The guidance was published on 24 April 2024 and is aimed at Academies in England.

Key areas of the guidance:

- LGPS overview
- regular valuations
- LGPS Academy guarantee from the Department for Education
- Pooling
- Academy conversions and transfers
- engaging with the LGPS

Circulating the Newsletter within your organisation.

We would be grateful if you could continue to circulate this Newsletter to appropriate staff / teams in your organisation for example, Human Resources, Payroll and Finance Department or alternatively provide us with their email addresses, 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