



**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 October 2022

Beware of Scam Emails

The Fund has recently seen a number of suspicious emails, some impersonating Staffordshire Pension Fund staff (called a spoofing email), so it is important to remember, that all emails received from a member of the Staffordshire Pension Fund will have **@staffordshire.gov.uk** in the email address.

Some other helpful tips to help you identify a scam email:

- Hover your cursor over the sender's name - it will show you the address that was used to send the email, if it looks wrong, report it.
- Do not click on links within emails unless you are sure that you can trust the email sender.

The National Cyber Security Centre publish comprehensive guidance on Phishing here: <https://www.ncsc.gov.uk/collection/phishing-scams>

Employer guides and factsheets

Just a reminder that, the Employer's section of the Fund's website provides a wide range of documentation, factsheets, and forms. This section of the website includes a [guides and factsheets](#) area where you can obtain information such as:

- Employers' Pension Discretions and example template documents;



- types of retirements and the implications for Employers;
- an Employer's Guide to Ill-Health Retirement which sets out the roles and responsibilities, including a process flow-chart;
- an Employer's guide to Assumed Pensionable Pay (APP) with example calculations; and
- Employers' roles and responsibilities relating to pension and performance standards.

We are very keen to hear from you about how we can improve this area of the website and your suggestions for further pension guides to support you in the administration of the LGPS.

Please email your suggestions to
pensions.comms@staffordshire.gov.uk

There are two areas of the Employers section of the website which are password protected:

- Forms / documents and
- Independent Registered Medical Practitioners (IRMP) Register

If you require access to the above areas or you need your password to be reset you should email pensions.comms@staffordshire.gov.uk

The **Local Government Association (LGA)** website also provides a comprehensive library of guidelines and technical guides to assist Employers, such as:

- HR and Payroll Guides.
- Automatic Enrolment; and
- Employer bite-size training.

To view all the available information please access the link below

[Guides and sample documents \(lgpsregs.org\)](http://lgpsregs.org)



Cost of living increases

The rising cost of living together with increases to the interest rates banks are charging for mortgages have left many people with new money worries.

This has led to an increased number of members enquiring about ways they may be able to reduce their pension contributions. To assist members of the LGPS, we have published a factsheet on the members latest news webpage, [Staffordshire Pension Fund - Latest news \(staffspf.org.uk\)](https://staffspf.org.uk) where members can obtain further information and assistance such as:

- Money Helper – provides help and guidance about managing money;
- Citizens Advice – provides information about help available from Local Councils, the Government, and other forms of support;
- How to reduce your pension contribution by switching to the 50 / 50 Scheme, this also includes an online pension contributions calculator showing how this would affect take home pay; and
- Beware of Pension Scams.

Pension Awareness 2022 - 31 October to 4 November

Following the sad passing of Her Majesty the Queen, the Pensions and Lifetime Savings Association (PLSA) rescheduled the Pension Awareness Week, and this will now take place between 31 October and 4 November. The PLSA stated objectives are to help people reconnect with their pensions. In particular:

- Feel good about having a pension;
- Be sure their personal details are up to date; and
- Know what they have and might need.

The Staffordshire Pension Fund is supporting this important national initiative and is promoting it on our website and in Member communications.

Scheme Employers can also opt to receive communications about the campaign activities by registering for updates. If you haven't already done so, you will find lots of useful information by following the link below:

[Home - Pay Your Pension Some Attention \(mailchimp.com\)](https://mailchimp.com)



Supreme Court decision concerning term time workers

The Supreme Court has ruled in favour of a zero hours contract worker who works on a term-time only contract in a school. The case, which dealt with how to calculate the workers holiday pay also has implications for workers who work varying hours during certain weeks of the year only but who have a continuing contract.

The Employer adopted a policy of adding 12.07 per cent to the worker's pay to cover their holiday pay entitlement. The Supreme Court ruled that it was wrong to do so. The holiday pay should instead have been based on the worker's pay for the relevant period, with any weeks of nil pay ignored. The relevant period in relation to this claim was 12 weeks. This has since been changed to 52 weeks.

LGPS Scheme Employers may be reviewing their policy on calculating holiday pay for members in this category in light of this judgment. You may wish to seek specialist legal advice to establish whether to change your current practices and whether any backdated payments are due.

You can read more about the Harpur Trust v Brazel case, including a useful summary of the judgment on the Supreme Court's website.

[Harpur Trust \(Appellants\) v Brazel \(Respondent\) - The Supreme Court](#)

The Pensions Regulator – warns Employers about auto-enrolment duties

On 26 September 2022, the Pensions Regulator (TPR) released a warning to employers to ensure they are complying with their automatic enrolment duties. The warning follows a series of in-depth compliance inspections with more than 20 large employers earlier this year. The employers are from the transport, hospitality, finance, and retail sectors. TPR found several common errors in respect of calculating pension contributions and communications to staff.

[Common errors prompt TPR to warn employers they must comply with pension duties | The Pensions Regulator](#)

New Pensions Ombudsman

On the 31 August 2022, Dominic Harris was confirmed as the new Pensions Ombudsman (TPO) he will start his appointment from 16 January 2023. The current Pensions Ombudsman, Anthony Arter, will remain in post until 15 January 2023.



If you require any further information or clarification, please do not hesitate to contact pensions.comms@staffordshire.gov.uk

