McCloud Data Gathering Exercise

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Warwickshire Pension Fund

Scheme terms used

- **Career Average Revalued Earnings Scheme (CARE):** Pensionable pay for the year is divided by the accrual rate each year to give the pension accrual for that year. Post 2014 in LGPS

- **Final Salary Scheme:** Pension is calculated by: Service x Accrual rate x Final Salary (in most cases the last 365 days pay). Pre 2014 in LGPS.

- **Relevant dates :** 1st April 2014 to 31st March 2022

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Background

- March 2011 and the Hutton Report and scheme reform leading to LGPS 2014

- In 2018, The Court of Appeal ruled that the 2015 public sector pension reform unlawfully discriminated against scheme members on age grounds

- Initial ruling was based on the Firefighters and Judges Pension Schemes

- **Applies to all public sector schemes**

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The LGPS *before* McCloud

- Anyone within 10 years of retirement on 1st April 2012 protected

- Comparison between the pension the member would get in the final salary scheme with their pension in the CARE scheme. The Underpin calculation.

- Note that the underpin protection is age dependent

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The LGPS *after* McCloud

- All members of the scheme, regardless of age will have the pension they have built up in the CARE scheme between the relevant dates of 1st April 2014 to 31st March 2022 compared to that they would have built up in the final salary scheme **providing they were active on 1st April 2012**

- More on this with **Vicky Jenks**

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Warwickshire PF Data Collection

- We will send you all the service history and service breaks data we hold for your employees

- Guide and template for your data

- Data sent out in three stages between April and June

- 4 months to reconcile, complete and return template

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Our Data – Service History

- List of all members in scope with a history of their part time hours we have on file

- Will include an individual entry for each hours change

- Including members who have since left your employer or were employed while you were with a previous payroll provider

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Service History Sheet

NI Number	Surname	Forenames	DOB	Employer Identifier	Employer Name	IDENT1	IDENT2	IDENT3	Unused Identifier
						123	456	78	
						123	45		

Contributory Status	Service Start	Service End	Part Time Indicator	Part Time Hours %	Part-time hours numerator	Whole-time equivalent hours denominator
C	22/11/2012	11/04/2018				
C	22/11/2012	01/02/2015	P	50	18.5	37

Service History Sheet

- **IDENT 1, 2 and 3** - payroll reference

- **Contributory status** - C (Contributing) or N (not contributing to scheme)

- **Service Start / End date** - Period working stated hours

- **Part time indicator** – P is part time (casual hours not recorded) leave blank if member is full time

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Service History Sheet

- **Part time hours % / Numerator** – Hours worked per week. (For term time staff this is full time term time equivalent)

- **Whole time equivalent hours** – The contracted weekly full-time hours

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Service Breaks Sheet

Contributory Status	Break Start Date	Break End Date	Break Reason	Part Time Hours %	Numerator (not available)	Denominator (not available)	Purchase lost pension?	Complete Contract? (not available)
C	16/06/2014	31/08/2014	M				N	
C	01/02/2016	01/02/2016	A	78.378378			N	

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Service Break Sheet

- **Break start and end date** – The dates of each individual service break a member may have had on this specific reference

- **Part time hours details**– Same as the service history sheet but only applies to period of service break

- **Purchase lost pension? –** Were the contributions paid back to restore the members pension? Y = Yes N = No

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Service Break Sheet

- Break reason differences from our data extract and the template

WPF Data Extract	Blank Template
A - Absence	A – Authorised unpaid leave
E - Education	A – Authorised unpaid leave
M - Maternity / Parental	M – Maternity / Parental
P - Contributions paid	A – Authorised unpaid leave
S - Strike leave	B –Trade dispute
U - Unauthorised	C – Unauthorised leave

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The LGA Template

- Any missing data to be populated on the template issued with your member lists

- The Local Government Association have worked with software providers to allow the template format to upload onto pension software automatically

- The template is the same format as the extract from our administration software

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Questions

- *Can I provide the data to you in a different format?*

- **No** – please use the blank template sent with your data. The LGA and software providers have worked together to produce a template that will load directly onto our pension admin software

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Questions

- *Am I responsible for providing the data within the relevant dates but from before we became the employer?*

- **No** – you will only be sent the data for members that have service built up under your employ. Similarly, you will have entries for members who have since left or joined a new employer

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Questions

- *Will you be asking our previous Payroll Provider for this information, or should we?*

- Warwickshire Pension Fund are not able to contact your previous payroll providers, you will need to request this information from them

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Questions

- *We do not have any active members left in the scheme; do I need to complete the template?*

- Yes – if you had any members that were active during the relevant dates (having been active on 1st April 2012 in the final salary scheme)

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Questions

- *Do I need to tell you about our casual employees?*

- Casual employees will not be reported on the data extract as they are not recorded in the same way standard part time members are. We will contact you separately about your casual employees.

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Contact details

- mccloudpensions@warwickshire.gov.uk

- https://www.warwickshirepensionfund.org.uk/

- https://www.lgpsregs.org/
  Specific section on McCloud with guides designed for employers

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