



# WARWICKSHIRE PENSION FUND

## November Employer Newsletter

### Contents

November Employer Newsletter .....	1
Pension Scams Awareness .....	1
Employer Role Training .....	2
Contractual enrolment and Auto Enrolment .....	2
Member Self Service to Engage .....	3
Data Queries .....	3
Ill Health Retirement.....	4
WPF Contact details .....	4

### Pension Scams Awareness

The Government has introduced new rules on pension transfers in recent years. These rules are there to protect scheme members when they are thinking about transferring their pension.

Warwickshire Pension Fund takes reasonable steps to stop members losing their pension savings to a scam. When a member requests a transfer, the pension fund will ask you for information about the transfer to check whether there is any sign of a scam.

The Pensions Regulator (TPR), in association with the Pension Scams Action Group (PSAG) have recently put together a short video featuring a nurse who was scammed out of her retirement pension: [Pension saver scams awareness video](#).

Members can also reduce the risk of becoming a victim of a pension scam by finding out more about [pension scams](#) and how to spot them.

Please share this information with your staff teams.

## Employer Role Training

The LGPS will be running online Employer Role Training on 6<sup>th</sup> December. If you would like to be book a place, follow this link; [Local Government Association](#) to the booking page.

## Contractual enrolment and Auto Enrolment

When it comes to bringing your staff into the LGPS, there are 2 sets of regulations which govern the LGPS and determine how each person should be enrolled into the pension scheme.

Most new starters will join the scheme under contractual enrolment, from their start date, if they have a contract of more than 3 months. This includes members who may not meet the automatic enrolment triggers.

Automatic enrolment rules are used when assessing your employees who have previously opted out of the scheme, to see if they are eligible to be re-enrolled into the scheme on the anniversary of your staging date, roughly every 3 years.

### **LGPS Contractual Employment rules:**

At the start of employment, it is important for employers to check if the LGPS contractual enrolment is relevant to the new employee.

Eligible employees under the age of 75 are contractually enrolled into the LGPS on appointment unless their contract of employment is for less than three months. Employees with a contract of employment for less than three months will not be contractually enrolled but should be automatically enrolled if they are an eligible job holder. Employers can issue a postponement notice for up to three 2 months and a day and can choose not to automatically enrol the employee if any of the optional exceptions apply.

### **Auto Enrolment rules:**

Every employer with at least one member of staff has duties, including enrolling those who are eligible into a workplace pension scheme and contributing towards it. This is called 'automatic enrolment'.

Automatic enrolment sits alongside contractual enrolment and requires that employers, from their staging date or duties start date, continually monitor their workforce and take certain actions in respect of employees who are not contributing to their workplace pension scheme at specified times.

### **Ongoing duties of the employer:**

Automatic enrolment is a continuing responsibility for employers.

Employers must:

- keep records of their automatic enrolment activities
- monitor the ages and earnings of their new and existing staff and check their automatic enrolment eligibility every pay reference period
- enrol staff and write to them to let them know how automatic enrolment applies to them as they become eligible

The LGPS website has helpful information available for employers on the [employer guides and sample letters pages](#), including an [automatic enrolment technical guide brief](#).

The Pensions Regulator guidance for auto enrolment can be found here: [auto-enrolment guidance](#).

## **Member Self Service to Engage**

MSS has been Warwickshire Pension Fund's online service for the last 2 years. It allows members to view their pension details online, including their annual benefit statements. They can also upload documents and amend personal details. In the new year we will be starting a project launching our new service – Engage. Engage empowers members to view and manage even more of their pension, securely, online.

As we progress further into the Engage project we will be asking you, our employers to share the message of 'Engage' with your staff which will help support them in their pensions journey.

## **Data Queries**

As we have previously mentioned, the LGPS triennial valuation is taking place in 2025. In advance of the valuation, we are looking to ensure member data is as up to date and accurate as possible.

In preparation for the valuation, we may have queries relating to members records, for example, final pay, hours, leave dates, etc.

Please respond as quickly as possible to our queries and requests so that our data quality is as accurate as it can be.

The quality of our data does impact on the triennial valuation and therefore the rates that will be set for employers.

If you have any queries, please contact us on the details below.

## Ill Health Retirement

If member leaves work due to ill health, they may be able to take their pension on the grounds of ill health retirement. Ill health retirement can be granted at any age; however, the member must have met the two-year vesting period.

As an employer it is your responsibility to appoint an Independent Registered Medical Practitioner (IRMP). You must provide details of your appointed IRMP to the Warwickshire Pension Fund.

You, as employer, will make the final decision, based on the IRMP's report and information provided within the ill health medical certificate.

Employers' responsibilities are set out in the [LGPS HR guide](#) and sample ill health medical certificates are available from the [administrator guides](#) page.

For detailed information about ill health retirement and the processes, please read our '[employers guide to ill health in the LGPS](#)' which also has an IRMP registration form at the back.

For further training, including information about ill health for deferred and active members, as well as Assumed Pensionable Pay (APP) and how to calculate final pay, please see the LGPS employer pages: [bitesize training for Ill Health](#).

## WPF Contact details

We have recently started using a new telephone system which gives the caller options, so we can direct their call to the appropriate team. Our new number is - 01926 412005.

For email enquiries, please use the below addresses:

General enquiries – [pensions@warwickshire.gov.uk](mailto:pensions@warwickshire.gov.uk)

Member Self Service questions including logging in – [mss@warwickshire.gov.uk](mailto:mss@warwickshire.gov.uk)

I-Connect queries - [iconnect@warwickshire.gov.uk](mailto:iconnect@warwickshire.gov.uk)

Website - <https://warwickshirepensionfund.org.uk>

