

June 2025 - Employer Newsletter

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Neonatal Care Leave and Pay Regulations for 2025

The Department for Business and Trade laid the Neonatal Care Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2025. The regulations come into force on 6 April 2025 and make changes related to neonatal care leave (NCL) and pay.

This is a new statutory entitlement for employed parents whose child receives neonatal care starting within 28 days of birth and goes on to spend seven or more continuous days in care.

Eligible parents will be entitled to up to 12 weeks of NCL in addition to existing entitlement such as maternity, adoption and paternity leave.

The leave must be taken within 68 weeks of the baby's birth. The entitlement applies to children born after 5 April 2025. The regulations amend regulations 15(4)(b), 16(17)(a) and the definition of 'child related leave' in schedule 1 of the LGPS (England and Wales) Regulations 2013, treating neonatal care leave similarly to most other types of child-related leave.

Members on paid neonatal care leave are treated as receiving assumed pensionable pay. Members on unpaid neonatal care leave can choose to buy back the lost pension through a shared-cost additional pension contract.

Save the date – September Employer training

September 17th is the next employer event and will focus on The Pensions Dashboards (TPD). TPD is a government led national programme that will enable individuals to access their pensions information online, securely and all in one place. Dashboards will provide clear and simple information about an individual's multiple pension savings, including their State Pension.

Join us in September for more information about the Dashboard programme and how it will affect the data we require for our employers.

Save the date - AGM 2025

Our AGM will take place this year on 11th December. The funds actuary, Hymans Robertson, will be available on the day of the AGM. Employers will be able to book a 1 to 1 appointment with Hymans.

Details of how to book onto the AGM and arrange a 1 to 1 slot with Hymans will be shared over the next few months.

If you have any queries around the process or would like to discuss the valuation or contribution rates with a Fund officer, please contact us.

Annual Benefit Statements

It is the time of year when we are looking to produce Annual Benefit Statements.

We will be in touch if we have queries about the data you have provided. Please ensure you respond to our requests for additional information as quickly as possible so we can meet our statutory requirement for sending benefit statements to members by the 31st of August.

This year all statements will be available on member's Engage Portal. They should be available by the end of August.

To access statement on the Engage Portal, members can create an account by accessing 'Engage' here: https://warwickshirepensionfund.org.uk/scheme/members-self-service-portal/2

Affinity Connect – McCloud Remedy Webinars

Thousands of LGPS members are protected by the McCloud remedy, but do our members know what it will mean for them? We have teamed up with the financial wellbeing and retirement specialists at Affinity Connect to deliver free McCloud webinars to LGPS members.

We would like all our employers to pass on this information to their teams so that members can be made aware about and have some understanding of the McCloud remedy.

The online webinars will provide a great opportunity to learn more about:

- how the LGPS works now
- how your LGPS pension built up in the final salary scheme before 1 April 2014
- how the McCloud remedy might affect you.

Members can visit the <u>McCloud webinars</u> page to find out more about these sessions and to book their place.

To find out more about who is protected by the McCloud Remedy and how that protection will affect their LGPS pension, please direct members to the LGPS <u>McCloud section</u>.

The McCloud webinars are aimed at active and deferred LGPS members who are protected by the McCloud remedy and would like to learn more about how they might be affected.

The webinars will also provide an opportunity for members to gain a better understanding of how the LGPS works and the options open to them as a Scheme member.

Additional Contributions

What are additional contributions?

Additional contributions are contributions that members make in addition to their basic pension contributions. There are four types that employees could be paying:

- AVCs any additional voluntary contributions to the in-house scheme provider
- Add Conts/ARCs any Added Years or Additional Regular Contributions (ARCs)
- EE-APC any employee-only Additional Pension Contributions (APCs)
- SC-APC any shared-cost Additional Pension Contributions (APCs)

How to add additional contributions to I-Connect?

When you are reporting additional contributions, it's important that the monthly and year to date amounts go in the correct columns so they allocated to the correct type of additional pension.

For example, employees who are:

- Paying Additional Voluntary Contributions (AVC) enter their cumulative contributions to date total amount of the AVC into ADDITIONAL_CONTRIBUTIONS_1 column X for single payroll or column Y for multi payroll providers.
- Purchasing added years that started pre-2008 or additional regular contributions enter their cumulative contributions to date total amount of the Added Years - to ADDITIONAL_CONTRIBUTIONS_2 column Y for single payroll or column Z for multi payroll providers.
- Paying Shared Cost Additional Pension Contributions (SCAPC's) enter the <u>cumulative</u> contributions to date total that you pay on behalf of the employee (employer contributions should be excluded). Enter the <u>Cumulative SCAPCs</u> into <u>CUMULATIVE_EMPLOYER_SCAPCS</u> in column BF for single payroll or column BG for multi payroll providers.
- Paying Employee Additional Pension Contributions enter the cumulative employee additional pension contributions (include employee SCAPC contributions but exclude employer SCAPC contributions). Enter the Cumulative APCs - to CUMULATIVE_EMPLOYEE_APCS in column BG for single payroll or BH for multi payroll providers.

- Paying Employer Shared Cost Additional Pension Contributions Pay period shared cost APC's - enter the Shared Cost EMPLOYER's APC for this period (employer contributions only) into - SCAPCS_EMPLOYER in column BJ single payroll or BK multi payroll providers.
- Paying Employee Shared Cost Additional Pension Contributions Pay period shared cost APC's - enter the EMPLOYEE's APC <u>for this period</u> (include employee SCAPC contribution but exclude employer SCAPC contribution) into - APCS_EMPLOYEE in column BK single payroll or BL multi payroll providers.

What are additional contributions?

Additional contributions are contributions that members make in addition to their basic pension contributions. There are four types that employees could be paying detailed in the table below.

How to add additional contributions to I-Connect?

When you are reporting additional contributions, it's important that the monthly and year to date amounts go in the correct columns so they allocated to the correct type of additional pension. Please see below for details of correct columns for which type of contribution.

Contribution	Use pay-period	Use cumulative contribution	Enter in Column				
type	contribution amount	amount	Single	Multi			
			payroll	payroll			
AVCs		Enter total of AVC into					
		ADDITIONAL_CONTRIBUTIONS_1	Χ	Υ			
Additional voluntary contributions to the in-house scheme provider							
ARCs		Entre total of Added Years into					
		ADDITIONAL_CONTRIBUTIONS_2	Υ	Z			
Added Years or Additional Regular Contributions. If started pre-2008 or additional regular							
contributions.							
	1			T.			
EE-APC		Enter total employee SCAPC but					
		exclude employer SCAPC	BG	BH			
		contributions. Enter the Cumulative					
		APCs - to					
		APCS - 10					
		CUMULATIVE_EMPLOYEE_APCS					
Employee-only	Additional Pension Contr	CUMULATIVE_EMPLOYEE_APCS					
Employee-only	Additional Pension Contr	CUMULATIVE_EMPLOYEE_APCS					
Employee-only SC-APC	Additional Pension Contr	CUMULATIVE_EMPLOYEE_APCS					

		contributions should be excluded), into							
		CUMULATIVE_EMPLOYER_SCAPCS							
Shared-cost Additional Pension Contributions (APCs)									
ER-SC-APC	Enter only								
	EMPLOYER's APC		BJ	BK					
	contributions into								
	SCAPCS_EMPLOYER								
Employer Shared Cost Additional Pension Contributions									
ER-SC-APC	Enter only								
	EMPLOYEE's APC		BK	BL					
	contributions into								
	APCS_EMPLOYEE								
Employee Shared Cost Additional Pension Contributions									

Affinity Connect - Pre-Retirement Staff Training

To help LGPS members make informed retirement decisions, Warwickshire Pension Fund are collaborating with Affinity Connect to offer an online session about pre-retirement financial planning which is open to all staff who are members of the LGPS.

<u>Affinity Connect</u> provide financial education, including courses about retirement in the public sector.

Please share the opportunity to your staff who are in the LGPS scheme, and let them know they can book directly with Affinity Connect using this online booking form (https://affinityconnect.event-registration.co.uk/events/warwickshire-pension-fund/retirement/2-hour-30-minute-course-online

For some more information, please view the <u>course overview</u>.

WPF Contact details

Telephone number - 01926 412005.

For email enquiries, please use the below addresses:

General enquiries – pensions@warwickshire.gov.uk

I-Connect queries - iconnect@warwickshire.gov.uk

Website - https://warwickshirepensionfund.org.uk