



WARWICKSHIRE PENSION FUND

April 2025 - Employer Newsletter

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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 [McCloud webinars](#) 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 [McCloud section](#).

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.

Engage

Engage is the new name for the Member Self-Service online portal (MSS). This secure platform helps members manage their pension savings with personalised features. Members can review pension details and estimate future benefits anytime.

Key features include:

- Retirement Planner
- Benefits calculators
- Online Annual Benefit Statements (ABS)
- Instant updates to personal information
- Enhanced security
- Secure document upload
- Online requests for estimates and transfers

Members must register a new account or migrate their MSS account over to Engage to stay updated on your pension benefits. We will be in touch when Engage is ready for members to access and information will be available on our website from mid-April.

Employer training

Warwickshire Pension Fund will be providing an employer training session in May based on the new member Engage portal with time for any questions employers may have. We will send further information nearer the time.

If you have any pension subjects or issues that you would like to be covered in the employer training session, please let us know.

I-Connect pay references

Please ensure your pay reference remains unchanged. Specifically, if your pay reference includes a leading zero, make sure it is always present. We've encountered several instances where the leading zero was removed, resulting in duplicate information and therefore duplicate member records.

LGPS Employer Role Training

The Local Government Pension Fund continues to offer its monthly training workshops for employers with some experience of the LGPS. The training is based on the scheme rules for the LGPS in England and Wales.

The workshop topics include:

Joining the LGPS

CARE vs final pay

Absences

Additional contributions

Types of retirement and early leavers

Employer discretions

Maximising tax-free cash

Internal dispute resolution procedures

The training will be run via teams and can be booked via the [LGA'S booking page](#).

Upcoming changes to the normal pension age (NMPA)

The UK Government has announced that the earliest age to take a pension will increase from 55 to 57, effective from 6 April 2028. This does not apply to ill health retirements. Members who joined the LGPS before 4 November 2021 or transferred a previous pension into the LGPS may be protected from this increase, subject to LGPS rules.

After 2028, the Finance Act 2004 will provide transitional protection through a Protected Pension Age (PPA), allowing certain members to receive benefits before age 57. Members qualify for a PPA if they had an unqualified actual or prospective right to benefits under the scheme before age 57 immediately before 4 November 2021.

The Ministry of Housing, Communities and Local Government (MHCLG) and the Scottish Public Pensions Agency (SPPA) need to amend the LGPS regulations to reflect the NMPA increase. It remains unclear whether they will allow members who qualify for a PPA to take payment after 5 April 2028 before age 57.

Employers should communicate these changes to all members considering transfers and nearing pension age so members are aware of the new regulations and how they might be affected.

General code of practice

The code of practice sets out The Pensions Regulator expectations regarding the conduct and practice that covers governance and administration practices required of an LGPS fund. TPR has streamlined the Code into five key areas:

- 1. The Governing Body**
- 2. Funding and Investment**
- 3. Communications and Disclosure**
- 4. Administration**
- 5. Reporting to TPR**

Within these areas, there are 51 specific modules, though not all apply to LGPS funds. There are new modules on Cyber controls and Pension scams since the 2021 draft Code.

The General Code provides a framework for LGPS funds to assess their compliance levels in fund management, adviser and service provider oversight, risk management, and scheme administration. TPR expects evidence of compliance in these areas during inspections.

To view the General code of practice, please follow this link:

<file:///C:/Users/HQui/Downloads/general-code-of-practice.pdf>

Changes to the General Code of Practice since the 2021 draft includes greater clarity on the definition of the 'Governing Body' for public service pension schemes, specifying the roles of the scheme manager, pension board, and pension committee. Additionally, there are revised modules on risk management.

Compliance with the General Code is crucial promoting effective decision-making, oversight, and internal controls and give the fund an opportunity to enhance governance and administration.

Pre-Retirement Staff Training – Spaces still available!

To help 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.

[Affinity Connect](#) provide financial education, including courses about retirement in the public sector.

Please share the opportunity to your staff and let them know they can book directly with Affinity Connect using this [online booking form](#).

The next few courses are fully booked but there is a waiting list available.

The next courses which have spaces are:

Tuesday 15th July 2025 13:00 - 15:30

Tuesday 26th August 2025 09:30 - 12:00

Monday 15th September 2025 09:30 - 12:00

For some more information, please view the [course overview](#).

Casual Employees

Please can you ensure that you are following the correct procedures when employing and potentially enrolling casual members of staff into the pension scheme. The regulations state:

A local authority must inform casual workers who are entitled workers of their right to join the LGPS.

Local authority employers fall under Part 1 of Schedule 2 of the LGPS 2013 Regulations which means they have to offer the LGPS as their workplace pension scheme. Regulation 3 provides that where a person is employed under a contract of employment for less than three months, they become an active member on the earliest of:

- (a) the member's automatic enrolment date,
- (b) the first day of the payment period following an application to become a member, or
- (c) the first day of the payment period following an extension to the contract of employment to be for three months or more

Regulation 6 of The Occupational and Personal Pension Schemes (Disclosure of Information)

Regulations states that basic scheme information must be provided to a person who under the terms of the scheme rules can choose to become a member of the scheme. The information that must be provided includes:

- The conditions a person must meet to become members of the scheme and a summary of the categories of persons who are eligible to become members of the scheme; and
- How a person who is eligible to be a member of the scheme is admitted to it

The Local Government Association has confirmed that the combination of these two pieces of legislation means that an employer has a legal obligation to inform casual workers (who are entitled workers) of their right to join the LGPS.

WPF Contact details

Telephone number - 01926 412005.

For email enquiries, please use the below addresses:

General enquiries – pensions@warwickshire.gov.uk

Member Self Service questions including logging in – mss@warwickshire.gov.uk

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

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