



WARWICKSHIRE PENSION FUND

October 2025 - Employer Newsletter

AGM 2025

Our 2025 AGM will be held on 11th December in Old Shire Hall in Warwick. Join us from 9.30am for tea and coffee with the first session at 10am and the AGM ending at 12 midday followed by a light lunch.

The meeting will focus on the 2025 formal valuation from Hymans Robertson, including employer results which will have been issued in draft form in advance of the meeting. There will also be an update from Border to Coast and updates from Fund officers on the progress made by the Pension Fund over the previous 12 months.

To book your place, please RSVP using the form below which also includes the option to request a one-to-one meeting with Hymans Robertson or a Fund Officer.

<https://forms.office.com/e/DjUGs7zerr>

September Employer training

Our latest employer training event took place on September 30th via Teams.

The session focused on the funds actions and response to the Pension Regulator new code of practice that covers governance of pension funds within the UK and the current actions the fund is taking to prepare for the National Pensions Dashboard (NPD).

Please find a link to the presentation on our website:

<https://warwickshirepensionfund.org.uk/news/article/54/employer-training-session-30-september-2025>

Maximum scheme membership age

We have recently become aware of several active scheme members who are age 75 and still paying contributions in the scheme.

Members over the age of 75 are not eligible to be in the LGPS pension scheme and therefore must be taken out of the scheme at age 74 and 363 days in compliance with LGPS regulations. Any overpayment of contributions must be refunded.

Employees can continue to work but are not eligible to pay pension contributions and they must take their LGPS benefits.

Please also provide our team with a notice of termination so we can issue the option forms for the member to claim their pension.

For further information, please see the LGPS website:

<https://www.lgpsmember.org/your-pension/planning/taking-your-pension/#:~:text=your%20deferred%20pension-.Overview,this%20is%20called%20flexible%20retirement.>

Death Grant Nomination – Expression of wish

Please can you share the below information regarding death grant nominations with all your employees:

Local Government Pension Scheme (LGPS)

Death Grant Nomination – Expression of Wish

Have you completed an Expression of Wish for any lump sum death benefits that may be payable from the Local Government Pension Scheme (LGPS)?

It's important that your wishes are formally recorded on your pension record, and your nomination is up to date. This ensures any death grant is paid according to your instructions and avoids delays or complications.

Depending on your membership status in the scheme:

- Active members: A death grant of three times your annual gross salary is payable to your nominated beneficiary(ies).

- Deferred members: A death grant is payable to your nominated beneficiary(ies).

- Pensioner members: A death grant may be payable to your nominated beneficiary(ies) dependant on the length of time your pension has been in payment.

Under current regulations, death grants up to £1,073,100.00 are not subject to income tax and are outside the scope of Inheritance Tax. This may change from April 2027.

If no nomination is held and the death grant exceeds £5,000, and there is no surviving spouse or civil partner, your next of kin or executor will need to apply for Grant of Probate before payment can be made. This may cause delays and incur costs.

How to Update Your Expression of Wish

You can update your nomination easily via:

- Member Portal: www.warwickshirepensionfund.org.uk/scheme/members-self-service-portal

- Download a form: www.warwickshirepensionfund.org.uk

- Email: pensions@warwickshire.gov.uk

- Post: Warwickshire Pension Fund, The Post Room, Shire Hall, Warwick, CV34 4RL

Your Expression of Wish form must be signed and dated. You may nominate more than one person, and your nomination does not have to be your spouse or civil partner.

Your current nomination is shown on the Engage portal. If you need help to register, please do not hesitate to contact our office, either by email or 01926 412005. For further details, visit: www.lgpsmember.org

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.

[Affinity Connect](#) 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>)

The following dates have spaces:

Tuesday 4th November 2025 09:30 - 12:00

Wednesday 10th December 2025 13:00 - 15:30

Wednesday 7th January 2026 09:30 - 12:00

Friday 13th February 2026 09:30 - 12:00

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

LGPS Employer training

The employer role workshop is aimed at employers offering the LGPS in England and Wales. You do not need a working knowledge of the LGPS to attend the course; however, some LGPS experience is preferable.

It is a one-day workshop delivered by an experienced tutor with a maximum of 18 attendees. The cost is £255 (plus VAT) per person for online training and £295 (plus VAT) per person for in person training.

Attendees will be provided with a detailed set of electronic notes that can be downloaded and saved for future reference.

The course includes:

- Joining the LGPS – enrolment and employee contribution rates
- Career average versus final pay
- Staff absences
- Additional contributions
- Legal requirements

- Retirement types and options
- Early leavers
- Other considerations eg complaints and a brief overview of employer discretions.

Available dates:

28th October 2025 – Online

To book your place, visit <https://www.local.gov.uk/events> and select Pensions in the topic box.

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>