WARWICKSHIRE
PENSION FUND

July 2026 – Employer Newsletter

Welcome to our latest employer newsletter, highlighting key news, reminders, and resources; helping you and your employees stay informed about the LGPS Pension Scheme.

QAPA Calculator

The LGPS have recently published a calculator for employers to use to offer a member the opportunity to pay a QAPA to cover an authorised unpaid period of leave that lasted for 15 days or more.

You can find the QAPA calculator on the Employer guides and documents page of www.lgpsregs.org.

The spreadsheet includes general notes about the rules that apply to an authorised absence of 15 days or more that started on 1 April 2026 or later. It also includes notes about how to use the spreadsheet. Please read the notes carefully before completing it.

In addition, please find information you will need to read and share (where relevant):

- LGPS Bulletin 276 for information about the changes to the LGPS rules from 1 April 2026.
- The Buy lost pension calculator (on the member website) must still be used in certain cases. The ‘old’ rules apply to an authorised break that started before 1 April 2026, a strike break and a break that started on or after 1 April 2026, but the member misses the one-year deadline to elect for a QAPA.
- Please tell the pension fund when a period of unpaid leave starts and ends for your members by emailing the pension inbox, we will record the dates on the members pension record. Once the period of unpaid leave has ended and the member has been given the information from the QAPA calculator, please confirm to the fund the members option via the email inbox.
- If the member is not proceeding with the QAPA then just confirm the members name, the fact they have received the option and they have chosen not to purchase the additional pension.
- If the member is proceeding with the QAPA please send the relevant pension information sheet from the calculator to the fund, this will allow us to update the members record with all required information.
- If the member does not complete all payments required within the QAPA please update the fund

- Regulation 16(1) of the LGPS Regulations 2013 allows an administering authority to refuse an application to pay regular additional contributions where it ‘would not be practical’ to do so.
- This is generally where the amounts are small. The member may pay by lump sum instead. The Fund are happy for our employers to make local decisions involving their members and the ability to make regular contributions versus a lump sum payment, however as guidance we would suggest where additional contributions are less than £100 then we would encourage a one off payment
- Please use the spreadsheet provided by the LGA for calculations
- Where a member elects to enter into a QAPA, please send a copy of the member’s election and the ‘Info for LGPS fund’ tab from the spreadsheet to: pensions@warwickshire.gov.uk
- If we require any additional information, we will let you know as soon as possible.

There are some circumstances that cannot be covered by this basic spreadsheet. You may need to make changes to the template in the following cases;

- members who pay the additional contributions by lump sum directly to the pension fund
- members who take an authorised break that lasts more than three years, and the employer decides not to voluntarily contribute in respect of the period beyond the first three years
- members who changed section (main to 50/50 or 50/50 to main) part way through the unpaid period

- members who want to spread regular contributions over a period of more than nine years.

Please let us know if you have any questions about the QAPA calculator.

AVC’s and NI contributions – from 2029

Employers should be aware of proposed changes in the National Insurance Contributions (Employer Pensions Contributions) Bill, which is progressing through Parliament and is expected to take effect from 6 April 2029.

The Bill will introduce a new National Insurance charge on employer pension contributions made via salary sacrifice arrangements where these exceed £2,000 per employee per year, including within the LGPS.

This may impact employees who make higher Additional Voluntary Contributions (AVCs).

Employers may need to identify staff likely to be affected so they can make informed decisions about their pension savings.

Tour de Partnership

The Tour de Partnership is a long-distance charity bike ride with real purpose.

The Border to Coast Pension Partnership is a Local Government Pension Scheme (LGPS) asset pool providing investment related services to 18 LGPS Funds, which includes managing £3.4bn of assets on behalf of the Warwickshire Pension Fund which itself serves over 60,000 members and over 250 employing organisations.

To mark Border to Coast's expansion in 2026, Ewan McCulloch, Chief Stakeholder Officer, in August, will cycle almost 1,300 kilometres across England in ten days, visiting each Partner Fund along the way.

The route includes more than 9,900 metres of climbing – a higher ascent than riding to the top of Everest – and takes Ewan from Cumbria and Tyne & Wear down to Kent and Sussex. Ewan will stop at every Partner Fund, at key landmarks from the Angel of the North to Hever Castle that represent our shared story. In Warwickshire Ewan will be stopping at Burton Dassett Hills.

The Tour is a way of celebrating our partnership, reinforcing our shared values and raises vital funds for the charities that support our communities when they need it most.

The chosen charity for Warwickshire is Warwickshire Young Carers Project: https://donate.giveasyoulive.com/fundraising/tour-de-partnership?updated

OFFICIAL

The Pensions Dashboard is coming!

Pensions dashboards, being developed by the Money and Pensions Service, will soon give individuals a secure, single view of all their pension savings – including workplace, personal and State Pension entitlements.

For many employees, this will make retirement planning far clearer and more accessible. With dashboards showing estimated values now and at retirement, employees will be better equipped to understand their financial future and the full value of the pension benefits their employer provides.

For employers, this presents a valuable opportunity to boost engagement. When employees can see their pensions clearly, they are more likely to take an active interest, ask informed questions and consider increasing contributions.

Employers can support staff by encouraging them to use register for Engage and find out more about The Pensions Dashboard on their website: https://www.pensionsdashboardsprogramme.org.uk/

LGPS Promotion toolkit

The LGPS have developed a new set of resources designed to help employers promote the value of the LGPS to members and prospective members.

Increasingly, employers are placing greater focus on financial wellbeing and total reward. The LGPS remains one of the most valuable benefits available to employees, and these resources aim to support employers in communicating that value clearly and consistently.

As you know, there are approximately 18,000 employers participating in the LGPS. To ensure these resources reach as many employers as possible, we need your help to promote and share them locally.

The toolkit can also be used by administering authorities and other stakeholders who wish to help members and potential members understand the benefits offered by the LGPS.

What’s included in the toolkit?

The toolkit includes a range of materials that employers can use directly with their workforce, including:

- Promotional video – ‘Your future, your tomorrow, your pension’
- Promotional leaflet – available in Word and PDF, as well as a flip book
- Posters – available in standard and print-ready formats

- Email footer – add a link to the member website to help reinforce the message in everyday communications
- Social media posts – a set of five images with suggested wording and links, provided in a range of sizes for different platforms.

You can access the full toolkit here:

https://lgpsregs.org/employer-resources/promotoolkit.php

Annual Benefit statement 2026

In line with regulations, we are required to provide annual benefit statements to all members by 31 August each year.

Once the benefit statements are ready for members to view them, we shall send notification via email to members.

Statements will be available on members Engage accounts under the 'Annual Benefit Statement' area. A member newsletter will also be available along with information about how to protect yourself from pension scams.

Please encourage all staff to sign up for Engage in preparation for accessing their annual statements.

Engage can be accessed via our website: https://warwickshirepensionfund.org.uk/scheme/members-self-service-portal and use the link on the top right of the above webpage to access the Engage log in pages.

Members who have not created an Engage account (even if they have had an MSS account) should ‘create an account’. If there is no email address on our records, members will need to be sent an activation key letter which may take up to 10 working days.

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