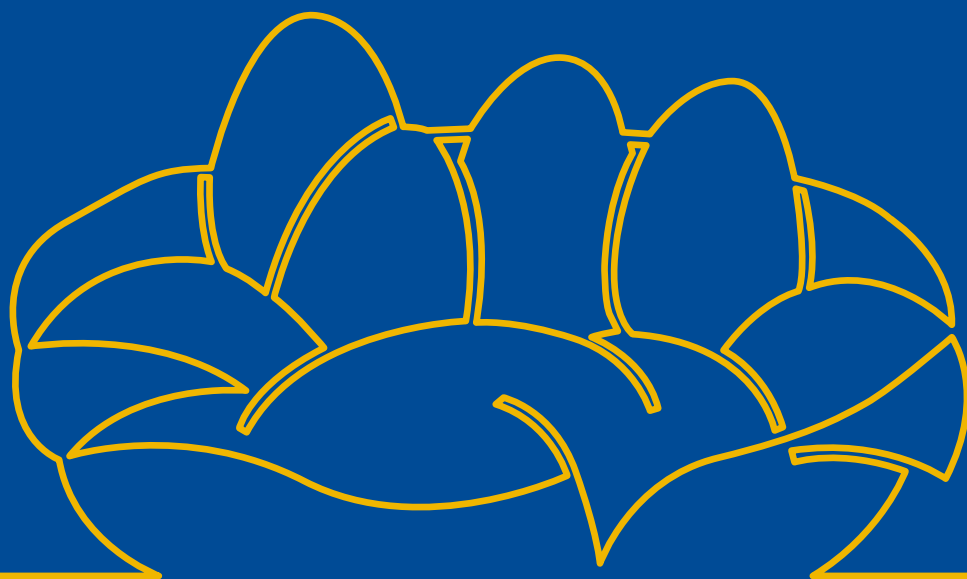


Isle of Wight Council
Pension Fund

Pension administration strategy



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Contents

1 Introduction	6
2 Legislative background	7
3 Aims and objectives	8
4 Record keeping	9
5 Development of the fund’s administration	9
5a i-Connect	9
5b Member self-service.....	10
6 Roles and responsibilities	11
6a The administering authority’s roles and responsibilities	11
6b The employer’s roles and responsibilities.....	11
7 Performance reporting	13
7a Monitoring performance and compliance	13
7b Addressing the cost of underperformance.....	14
7c Charges	15
7d Feedback from employers	15
8 Audit	16
9 General Data Protection Regulations (GDPR)	16
9a Privacy notice	18
9b Memorandum of understanding	18
Appendix 1 – The employer’s roles and responsibilities	19
Appendix 2 – The administering authority’s roles and responsibilities	29
Appendix 3 – Recovery of additional costs	35
Appendix 4 – Overriding legislation	38

1 Introduction

This is the pension administration strategy (the strategy) of the Isle of Wight Council Pension Fund (the fund) in relation to the Local Government Pension Scheme (LGPS), which is administered by the Isle of Wight Council (the administering authority). This is the current strategy in force and replaces all previous versions.

In this strategy, the following terms will be used:

- **The fund** which deals with LGPS investments, actuarial valuation processes and collection of contributions and is based at County Hall, Newport, Isle of Wight.
- **Employers** who participate in the LGPS as a scheduled body or as a designating body, such as a town or parish council, or as a non-local government organisation (an admission body). In this PAS the term 'employers' also includes any other body or school that uses outsourced payroll services.

The LGPS is a statutory pension scheme and governed by regulations. The current regulations governing administration are The Local Government Pension Scheme Regulations 2013 (as amended). The following link to the Local Government Association (LGA) website provides an up-to-date version of the LGPS Regulations 2013: lgpsregs.org/schemeregs/lgpsregs2013

In discharging their roles and responsibilities under these regulations, the administering authority and employers are also required to comply with any overriding legislation and follow any regulatory guidance or code of practice issued by The Pensions Regulator regarding:

- data quality;
- completeness;
- timeliness.

This strategy sets out the standard of performance and best practice that the administering authority and the employers should aim to meet when carrying out their scheme functions. It will be reviewed triennially and will be revised to reflect changes to:

- LGPS regulations;
- policies determined by the administering authority;
- administrative practices executed by the administering authority and its employers in fulfilling its functions.

This strategy applies not only to existing employers but will also apply to all new future employers of the fund. Schools (other than academies, free schools and university technical colleges (UTCs)) are included under the LEA of the relevant council even if they have their own payroll or have outsourced it to a third party.

If you require any further information about anything in or related to this strategy, please contact the administering authority (pension.accounts@iow.gov.uk).

2 Legislative background

The legal context of the strategy is regulation 59 of the LGPS Regulations 2013, which provides authority for administering authorities to create a pension administration strategy. This strategy sets out requirements to facilitate best practice and efficient customer service in respect of the following:

- The levels of performance which the administering authority and employers are expected to achieve in carrying out their scheme functions.
- Ensuring the administering authority and employers comply with statutory requirements in respect of those functions.
- Improving the communication between the administering authority and employers to carry out those functions.

This strategy also includes a schedule of additional administration costs in **appendix 3**, in accordance with regulation 70 of the LGPS Regulations 2013, which provides scope for the administering authority to recover costs where, in its opinion, additional costs are being incurred due to an employers level of performance.

Levels of performance achieved, by both the administering authority and employers, are reported:

- as part of a pension administration report at the administering authority's Pensions and Investments Committee;
- at Local Pension Board meetings;
- in the fund's annual report and accounts.

This strategy is published on the fund's website (isleofwightpensionfund.org/resources). This is following its formal approval by the Pensions and Investments Committee in its role as the administering authority of the fund. A copy will also be submitted to the Secretary of State as required in regulation 59 of the LGPS Regulations 2013.

3 Aims and objectives

The aims of this strategy are to:

- support the provision of a high-quality pension service to fund members delivered through efficient working practices;
- clearly set out the respective roles and responsibilities of the administering authority and scheme employers;
- ensure that the fund operates in accordance with LGPS regulations and codes of practice issued by The Pensions Regulator;
- set out the quality and performance standards expected by the administering authority and its scheme employers in relation to each other;
- promote good working relationships, transparency and improve efficiency between the administering authority and its scheme employers for the benefit of the fund members;
- provide a framework to enable administration costs relating to significant employer underperformance to be met directly by the employer responsible, rather than shared across all the employers in the fund.

The efficient delivery of the benefits of the scheme is reliant upon effective administrative procedures being in place between the administering authority and employers, notably the timely exchange of accurate information in relation to scheme members.

The strategy should help ensure that the administering authority and employers understand their respective roles and responsibilities under the LGPS regulations to deliver these administrative procedures.

This strategy sets out the expected levels of performance of the administering authority and employers. The Strategy provides details about the monitoring of performance levels and the action(s) that could be taken where standards are not met by employers and/or when persistent non-compliance occurs.

The strategy is implemented from 1 June 2023 following a period of consultation with the administering authority and employers. The administering authority will continue to keep the strategy under review and update as required to reflect changes in scheme regulations and fund working practices.

The Local Pension Board, in its role of assisting the administering authority to ensure the effective administration and governance of the scheme, will also monitor the operation of the strategy.

4 Record keeping

Record keeping is an essential part of running a scheme such as the LGPS. The administering authority and scheme employers have a legal obligation to collate and maintain certain data which is key to managing the scheme.

The administering authority must keep accurate, up-to-date and long-term records, within the parameters of data protection legislation to ensure it can govern and administer the scheme efficiently for all scheme members.

employers provide the data needed by the administering authority and must ensure that they are meeting their legal obligations to the scheme.

The administering authority has a legal duty to provide its members with accurate and timely information about their benefits, which cannot be issued without data from employers.

5 Development of the fund's administration

5a i-Connect

The key to delivering efficiencies in our pension administration is the full implementation of i-Connect. i-Connect is an online portal which allows for the secure transfer of member data from employers' payroll systems to the administering authority's administration system on a monthly basis.

By onboarding the fund's scheme employers onto i-Connect, this will:

- reduce the need for manual inputting of pension related data;
- allow ongoing validation and a timelier response to queries;
- reduce the workload on year-end reconciliation and reporting;
- ensure the maintenance of a stable and accurate membership database;
- receive data in line with statutory rules thus avoiding the risk of enforcement action and financial penalties by The Pensions Regulator for breaching legislative time limits and other requirements;
- enhance the member experience by having up to date monthly data readily available.

Maintaining accurate member records ensures the accurate calculation of employers' pension contribution rates and the provision of a better service for scheme members.

The administering authority will maintain adequate training and support for employers submitting data through the i-Connect portal.

This strategy sets out a deadline of 31 March 2024, for the full implementation of the monthly digital transfer of data from all employers via i-Connect.

Employers who have not engaged with the administering authority towards commencing arrangements for the implementation of i-Connect should contact the administering authority by email without delay (Pensions@iow.gov.uk).

If by 1 April 2025, an employer is not onboarded onto i-Connect then the employer may be invoiced up to £1,000 (depending on size of employer) for the costs incurred in maintaining alternative procedures for the administration of data relating to active members of the fund outside of the i-Connect process. A table of potential recharges will be issued to each employer by 31 March.

These costs may be in addition to any other costs incurred due to an employer's poor performance, as detailed elsewhere in this strategy.

5b Member self-service

The fund has launched a secure, online portal to allow its members to:

- update their personal information;
- view their pension record and scheme documents;
- project their pension benefits.

This online service will become the default method for the administering authority of communication with scheme members (iwcpensions.co.uk).

The administering authority is currently promoting this service to scheme members as stipulated in the fund's communications policy. Employers are expected to actively promote this online service and encourage their employees participating in the LGPS to register for this service.

Member self-service is the default method for supplying annual statements to active and deferred members, however, all fund members can opt to receive their annual statement by post.

Member self-service is the default method for supplying payment advice slips and P60s to pensioner and dependant pensioner members, however, members can opt to receive their payment advice slips and P60s by post.

6 Roles and responsibilities

The aims of this strategy will be achieved by:

- clearly defining the respective roles of scheme employers and the administering authority;
- setting clear and achievable standards of service levels for the functions carried out by scheme employers and the administering authority;
- setting out clear procedural guidance for the secure and effective exchange of information between scheme employers and the administering authority, including the mandatory implementation of i-Connect by all participating employers;
- monitoring service delivery, identifying poor performance and establishing a platform for the provision of support to improve where required;
- applying additional charges where an Employer consistently fails to meet deadlines and standards set out in this strategy, including not engaging with the implementation of i-Connect

6a The administering authority's roles and responsibilities

The responsibilities for the administering authority are to:

- administer the LGPS in respect of all scheme members (active, deferred and pensioner members) in accordance with legislation and as set out in this strategy;
- maintain and review the fund's policies, strategies, statements, reports and all other matters relating to the governance of the scheme. The fund's policies, strategies and statements can be viewed on the fund's website (isleofwightpensionfund.org/resources);
- communicate and engage with employers on LGPS matters;
- provide support and training to scheme employers;
- maintain and develop an effective web presence for the benefit of members and employers.

A guide to the administering authority's main roles and responsibilities are set out in **appendix 2**. The list of functions, which concentrates on the main roles, rather than being an exhaustive list, sets out the key areas which involve interaction and liaison with employers and/or scheme members.

6b The employer's roles and responsibilities

The key responsibilities for scheme employers are:

- **Communicate**
details of the LGPS to eligible staff and participating members of the LGPS.
- **Apply LGPS regulations**
The following link to the Local Government Association (LGA) website provides an up-to-date version of the LGPS Regulations 2013: lgpsregs.org/schemeregs/lgpsregs2013
- **Report information to the administering authority**
as set out in this strategy or upon request.

A guide to the employer's roles and responsibilities are set out in **appendix 1**. The guide includes a summary of duties which defines the main functions of the employer role which, in turn, enables the administering authority to deliver an efficient, accurate and high-quality pension service to scheme members.

Each employer will designate a named individual to act as the main point of contact (nominated representatives) regarding any aspect of administering the LGPS. Please let the administering authority know immediately if a nominated representative leaves your organisation and the name of the replacement representative.

The key responsibilities for the nominated representative will be to:

- act as a conduit for communications to appropriate staff within the scheme employer, for example, human resources, payroll teams, directors of finance;
- ensure that standards and levels of service that are set out in this strategy are achieved;
- ensure that details of all nominated representatives and authorised signatories are correct and to immediately notify the administering authority of any changes;
- assure data quality and ensure the timely submission of data through i-Connect to the administering authority;
- ensure payments due to the administering authority are made in accordance with legislation and as set out in this strategy;
- ensure that the employer has an up to date statement of employer discretions;
- arrange distribution of communications literature when required;
- assist and liaise with the administering authority on promotional activities;
- inform the administering authority of any TUPE of LGPS eligible staff as soon as possible;
- inform the administering authority of changes to payroll provider or any other service delivery agreement;
- notify the administering authority of breaches of the LGPS and related statutory regulations;
- notify the administering authority of all applications received under the complaints and internal disputes resolution procedure (IDRP)

7 Performance reporting

The partnership between the administering authority and scheme employers is important for the successful, ongoing administration of the scheme. The administering authority has a duty to support employers in meeting their responsibilities. The cost of underperformance on the part of one employer is to be charged to that employer, rather than being shared across all employers.

If employers have concerns about the data they provide, they should contact the administering authority without delay. This will allow the administering authority to help to resolve any issues and enable both parties to meet their requirements for the benefit of scheme members.

The performance of each employer in providing all necessary data required by legislation and as set out in this strategy will be monitored.

It is the responsibility of the administering authority and the scheme employers to comply with the LGPS regulations and the standards set out in this strategy. This section describes how the administering authority:

- monitors performance and compliance;
- addresses the costs of underperformance;
- sets the potential charges.

Regulation 70 of The Local Government Pension Scheme Regulations 2013 provides the administering authority with the ability to recover any additional administrative costs that have been incurred, because of a scheme employer's underperformance.

7a Monitoring performance and compliance

The administering authority will monitor, measure and report on the administering authorities and scheme employers' compliance with the agreed service standards outlined in this document on a regular basis to the Local Pension Board and Pension Fund Committee.

The administering authority monitors its own performance against internal key performance indicators (KPIs). Monitoring is carried out on a monthly basis and is reported to the Pensions and Investments Committee and the Local Pension Board periodically. The performance of scheme employers against the standards set out in this document, including data accuracy, are also reported to the Local Pension Board and Pension Fund Committee.

The administering authority will report back to employers where required about their individual performance, identifying any areas for improvement including outstanding data items.

Where an employer declines to work with the administering authority to resolve problems and consistently fails to meet its responsibilities under the LGPS Regulations, the administering authority (or stakeholders such as the Local Pension Board) has a duty to report such breaches to The Pensions Regulator, who has the regulatory power to take enforcement action and, if necessary, apply financial penalties.

7b Addressing the cost of underperformance

The administering authority monitors any additional costs incurred in the administration of the scheme as a direct result of underperformance and reserves the right, at its own discretion, to recover these costs, having taken the following steps:

1 Write to the scheme employer

Setting out the area(s) of poor performance; and if necessary, meet with the employer to discuss the area(s) of poor performance and how these can be addressed. This may include attendance at a training session if required.

2 Arrange a meeting with administering authority representatives

A scheme employer will be asked to attend a meeting with representatives of the administering authority to discuss area(s) of non-compliance with performance standards and to agree an improvement plan where the scheme employer has not:

- demonstrated improvement;
- taken the agreed actions;
- responded to the initial letter.

Where appropriate in respect of admission bodies, the outsourcing or letting employer will be informed and expected to work with the administering authority to resolve the issues.

3 Issue formal written notice

Where no improvement is demonstrated by the employer or where there has been a failure to take agreed action by the employer, in accordance with regulation 70 of the LGPS Regulations 2013. The written notice will include:

- the reasons for issuing the notice;
- the amount that the employer must pay;
- the relevant provisions of the strategy.

An invoice will then be issued to the scheme employer with a notification setting out the calculations of any additional administration costs incurred by the administering authority, or additional cost, taking account of time and resources in resolving the specific area(s) of poor performance, in accordance with the charging scales set out in this document.

A report will be presented to the Pension Fund Committee and the Local Pension Board meeting detailing charges levied against scheme employers and outstanding payments. This will also be reported in the fund's published annual report.

If poor performance continues and impacts the administering authorities ability to perform statutory functions or measures are not being taken by the employer to address this, the administering authority will report the employer to The Pension Regulator.

Where it is necessary to ensure that members' benefits are not delayed unduly due to employers' under-performance in providing the required information, the administering authority reserves the right to calculate and pay benefits based on the best information available. The basis of the calculation will

be explained to the member and employer in each case, and further to completing the process above, the costs of additional administration caused by the need for a subsequent revision of benefits will be charged to the employer.

7c Charges

In the event of continued poor performance and a lack of any evidence of measures being taken to achieve improvement by an employer, the administering authority will seek to recover any additional costs arising.

A summary of the additional costs that the administering authority will seek to recover is provided in **appendix 3**. In addition, any third-party costs or regulatory fines incurred by the administering authority because of administrative failures or poor performance will be recovered from the respective employer.

These may include:

- fines imposed by the courts or The Pensions Ombudsman;
- additional charges in respect of actuarial fees, legal fees, third party charges;
- additional printing and distribution costs.

The administering authority will recover additional costs incurred in the administration of the scheme as a direct result of the poor performance of any employer (including the administering authority). With the objective of ensuring fairness across employers in avoiding employers paying more to cover the higher administration costs incurred by others.

Where an employer fails to pay any amount due to the administering authority (other than monthly contributions) within 30 days, interest for late payment may be charged accordingly. This includes charges and recharges levied under this strategy.

7d Feedback from employers

The administering authority will monitor its performance against the standards in this strategy, as set out in **appendix 2**, from the event date (e.g. date of leaving or retirement, or the date that all necessary data has been received or is available) to the date of the completion of the task.

Employers who wish to provide feedback on the performance of the administering authority against the standards in this strategy should send their comments to: pension.accounts@iow.gov.uk

Please begin the subject line of your email with 'Performance'. Any feedback received will be responded to and incorporated into the reports provided by the administering authority to the Local Pension Board.

8 Audit

The administering authority is subject to regular audits of its processes and internal controls. The administering authority and scheme employers will be expected to fully comply with any requests for information from both internal and appointed external auditors. Any subsequent recommendations made will be considered by the administering authority and where appropriate duly implemented.

9 General Data Protection Regulations (GDPR)

In May 2018, the EU's General Data Protection Regulation (GDPR) came into force. The regulation changed the way organisations process and handle data, with the key aim of giving greater protection and rights to individuals.

GDPR applies to the processing of personal data that is:

- wholly or partly by automated means; or
- the processing other than by automated means of personal data which forms part of, or is intended to form part of, a filing system.

The UK's Data Protection Act 2018 is the UK's implementation of GDPR and controls how personal information is used by organisations, businesses and the government. Under the Data Protection Act 2018, everyone responsible for using personal data must follow strict data protection principles. They must make sure the information is:

- used fairly, lawfully and transparently;
- used for specified, explicit purposes;
- used in a way which is adequate, relevant and limited to only what is necessary;
- accurate and, where necessary, kept up to date;
- kept for no longer than is necessary;
- handled in a way that ensures appropriate security, including protection against unlawful or unauthorised processing.

In addition, organisations have an obligation for better data management and a new regime of fines were introduced for use when an organisation is found to be in breach of the GDPR. You can obtain further information about these rights from the Information Commissioner's Office. (ico.org.uk)

Employers necessarily supply the administering authority with personal data relating to their employees.

Personal data collected or held by the administering authority includes:

- **Contact details** – name, address, telephone number and email address.
- **Identifying details** – date of birth, national insurance number and employee number and folder reference.
- **Assessment information** – used to calculate and assess eligibility for benefits, for example length of service or membership and salary information.
- **Financial information** – relevant to the calculation or payment of benefits, for example bank account and tax details.
- **Family information** – dependents or personal circumstances, for example marital status and information relevant to the distribution and allocation of benefits payable on death.
- **Health information** – to assess eligibility for benefits payable on ill health.
- **Criminal convictions** – if this has resulted in a member owing money to their employer or the administering authority and the employer or the administering authority may be reimbursed from the member's benefits.

Employers are under a statutory obligation, as detailed in Regulation 80 of the LGPS Regulations 2013, to provide certain personal data for their members, including (but not exhaustively): the pay reference number; post number; national insurance number; surname; forenames (or initials); title; gender; date of birth; address; postcode; date pensionable service started; marital status; hours; weeks; pay; basic employee and employer contributions paid; additional employee and employer contributions paid; date left pensionable service; reason left pensionable service; and periods of absence from pensionable service.

The administering authority uses members' personal data to:

- contact members;
- assess eligibility for pension benefits, to calculate benefits and to provide members (and their beneficiaries upon their death) with benefits;
- identify members' potential or actual benefit options;
- allow alternative ways of delivering benefits (for example under a power of attorney);
- carry out statistical and financial modelling and for reference purposes (for example when the administering authority assesses how much money is needed to provide members' benefits);
- comply with the administering authorities legal and regulatory obligations;
- address queries from members and other beneficiaries and to respond to any actual or potential disputes concerning the administering authority;
- manage the liabilities of the administering authority;
- to support the sale, merger or corporate reorganisation or transfer of a business by employers that participate in the administering authority;

Employers must ensure that the personal data supplied to the administering authority is correct. The supply of incorrect data (in particular, incorrect contact details) can lead to a data breach.

A personal data breach is a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data. Breaches of personal data can expose the administering authority to substantial fines from the Information Commissioner's Office (ICO) www.ico.org.uk, financial claims from individuals whose personal information has been inappropriately disclosed, and to severe reputational damage.

9a Privacy notice

The fund has published a privacy notice in line with the GDPR requirements, setting out why certain data is held; the reason for processing the data; who it shares the data with and how long the data will be retained. Within the notice, members are also provided with additional information about their rights under the legislation. The privacy notice is available from the fund's website (isleofwightpensionfund.org/resources).

9b Memorandum of understanding

The administering authority has issued a memorandum of understanding to its scheme employers, which confirms the joint roles and responsibilities with regards to the sharing of information that enables which enables it to provide an efficient and effective service to scheme members and stakeholders. The memorandum of understanding is available from the administering authorities website (isleofwightpensionfund.org/resources).

Employers should inform all new employees that their personal data is shared with the administering authority, in accordance with the statutory responsibilities of administering the LGPS.

Appendix 1

The employer's roles and responsibilities

The following tables set out in more detail each employers roles and responsibilities in respect of the administration of the scheme in the areas of:

- scheme governance and administration;
- individual member administration.

The performance standards expected are expressed as targets expected in normal circumstances.

On an exceptional basis, it is accepted that it may not be possible to achieve the target indicated and a pragmatic approach will be adopted. This is subject to employers using best endeavours to meet expected standards wherever possible.

Scheme governance and administration

Function or task	Performance target
Employer contacts	
Confirm nominated representative(s) to the administering authority.	Within 30 days of employer joining the fund or change to nominated representative.
Appoint a person (the adjudicator) to consider disputes under stage one of the pension internal dispute resolution process (IDRP) and provide full up to date contact details to the administering authority.	Notify the administering authority within 30 days of becoming a scheme employer or following the resignation of the current adjudicator.
Appoint an Independent Registered Medical Practitioner(s) (IRMP) qualified in occupational health medicine, or arrange with a third party, and seek approval of the appointment from the administering authority, for the consideration of all ill-health retirement applications from active and deferred members.	Within 30 days of becoming a scheme Employer or within 30 days of a change in IRMP(s).
Employer discretions policy	
Formulate and publish policies in relation to all areas where the employer may exercise a discretion within the LGPS.	A copy of the policy document is to be submitted to the administering authority by 30 April 2020 and thereafter within 30 days of any change in policy.

Function or task	Performance target
Communications	
Distribute any information provided by the administering authority to scheme members or potential scheme members including the promotion of member self-service.	Within 10 working days of receipt of the information or as stipulated by the administering authority
In accordance with the Memorandum of Understanding, ensure that any personal data submitted to the administering authority outside of i-Connect is sent securely.	Ensure the security of all non i-Connect submissions to the administering authority at the point of sending.
Respond to queries from the administering authority.	Within 10 working days from receipt of enquiry unless stated otherwise.
<p>Notify the administering authority of any notifiable events including, but not restricted to, the following:</p> <ul style="list-style-type: none"> • Material change in LGPS membership. • Material change in Employer payroll or pensionable pay. • Change in Employer’s legal status or constitution. • A decision which will restrict the Employer’s active membership in the fund in future. • Any restructuring or other event which could materially affect the membership in the fund in future. • Confirmation of wrongful trading. • Conviction of senior personnel. • Decision to cease business. • Breach of banking covenant. 	Within 10 working days of becoming aware of such an event.
Appeals	
The employer’s adjudicator to notify the administering authority of the receipt of a stage one appeal through IDRPs.	Within five working days of receipt of the appeal.
The employer’s adjudicator to notify the administering authority of the decision in respect of an appeal at stage one of IDRPs.	Within five working days of the decision.
The employer’s adjudicator to provide the administering authority with all documentation considered in the determination of the stage one appeal for consideration in the adjudication of the appeal at IDRPs stage two.	Within five working days of the receipt of the request from the administering authority.

Function or task	Performance target
Outsourcing or TUPE arrangements	
Notify the administering authority of contracting out of services which will involve a TUPE transfer of LGPS eligible staff to another organisation to enable LGPS information to be provided to potential contractors.	At the point of deciding to tender.
Notify the administering authority of the main contacts managing the outsourcing of service provision before and during a contract where a prospective contractor may request to join the fund.	At determination of successful tender.
Work with the administering authority to arrange for the admission of a contractor as a new employer in the fund.	A minimum of two months in advance of the date of contract.
Provide the administering authority with relevant details, including copies of documentation, of agreements relating to responsibility for an LGPS funding deficit or surplus and requirements for bond or guarantor.	Within one week of the signed contractual agreement with the contractor.
Notify the administering authority of changes, extension or cessation of arrangements with a contractor.	As soon as decision is agreed.
Assist the administering authority in ensuring that the terms of the contractor's admission as a scheme employer (admission agreement) are complied with.	Notify the administering authority if the terms of the admission agreement have been breached.
Strain or shortfall payments to the administering authority.	
Make shortfall or strain payments to the administering authority in respect of early payment of benefits from redundancy, business efficiency and flexible retirements or where a member retires early with employer's consent.	Within 30 days of receipt of invoice from the administering authority.
Pension contributions	
Apply the employer contribution rate agreed with the administering authority on becoming a scheme employer and adjust as instructed by the administering authority from a date determined by the administering authority.	Immediately on receipt of information from the administering authority effective from a date determined by the administering authority following advice from the scheme actuary.
Calculate and review the correct employee contribution rate band for all members at commencement and on 1st April each year in accordance with LGPS regulations. Also, to be reviewed at intervals during the year at the employer's discretion.	Immediately on commencement, on 1 April each year and as per the Employer's discretionary policy on adjusting the employee's contribution rate at intervals during the year.

Function or task	Performance target
Ensure the correct application of assumed pensionable pay (APP) during periods of reduced or nil pay in accordance with the LGA's HR and payroll guides.	Review of eligibility for APP immediately upon a member moving to reduced or nil pay.
Remit employer and employee contributions to the pension fund bank account via BACS.	By 19th of the following month following deduction.
Arrange for the deduction of AVCs and payment over to the AVC providers and then schedule to be sent to the administering authority.	Payment by 19th of the following month following deduction.
Notify the administering authority of the commencement of salary sacrifice shared cost AVC arrangements.	Immediately on the commencement of arrangements.
Data returns	
Provide monthly, accurate and complete submission of i-Connect data in the format required.	By 19th of the month following the relevant calendar month.
To ensure optimum accuracy of monthly i-Connect data submission.	Less than five per cent of the active member count on 1 April to error on import into the pension administration system.
The rectification of an accurate monthly data file where it has been necessary to return the file due to data inaccuracies.	Within 10 working days of receipt of file.
To promptly resolve all queries relating to entries on i-Connect monthly submissions.	To acknowledge receipt to all queries from the administering authority within 10 working days of receipt of the query.
To ensure the administering authority receives accurate year to date information to 31 March through the month twelve i-Connect data submission.	No later than 15 April following the relevant year end.
Provide an accurate, fully reconciled and completed year-end return in the format set by the administering authority, in documentation issued by the administering authority. Arrange payment without delay of charges for submitting data outside of i-Connect.	By the date set by the administering authority in the April following the year end.
To resolve all queries returned from the year end return.	To respond fully to all queries from the administering authority within 30 days of receipt of the query. In circumstances where an employer submits a late year end return limiting the Administering Authorities time to complete its duties, the timescales may be reduced, as advised by the administering authority.

Function or task	Performance target
<p>Due to the 'McCloud judgement', we ask employers to keep service records for all members (including leavers) from 1 April 2014. The service details should include:</p> <ul style="list-style-type: none"> • marital status; • contractual hours; • remuneration changes; • contribution rate; • employee number or post number; • absence – maternity, paternity and adoption, unpaid leave of absence, and industrial action. <p>Each employer must ensure that this information is available to the administering authority if required As part of employer data retention policy.</p>	<p>As part of employer data retention policy.</p>
Change of payroll provider	
<p>To inform the administering authority of a change of payroll provider along with the contact details of the new provider.</p>	<p>As soon as possible and no later than 90 days prior to the transfer of duties and functions.</p>
<p>Ensure that the employer provides payroll references (specific to post) to the administering authority.</p> <p>This notification should include previous payroll references.</p>	<p>As soon as possible but no later than 20 working days before the first i-Connect data submission.</p>
Miscellaneous	
<p>Payments in respect of FRS102 and IAS19 work carried out on behalf of employers by the administering authority and the fund's actuary.</p>	<p>Immediate payment upon receipt of invoice from the administering authority.</p>
<p>Payments in respect of all other work carried out on behalf of or relating to the employer by the fund's Actuary including matters connected to funding reviews and data quality assurance undertaken by the administering authority.</p>	<p>Immediate payment upon receipt of invoice from the administering authority.</p>
<p>Prompt payment of invoices issued by the administering authority for specific services provided.</p>	<p>Immediate payment upon receipt of invoice from the administering authority.</p>

Individual member administration

This section details the functions which relate to scheme member benefits from the LGPS.

Function or task	Performance target
New starters	
<p>Ensure administering authority approved wording relating to pensions is included in all contract or appointment communications for LGPS-eligible positions including direction to the fund's web presence and signposting to registration for member self service.</p>	<p>As part of standard contract and appointment templates.</p>
<p>LGPS eligible employees must be entered into the scheme from the commencement of their employment, except for employees with a contract of less than three months, or casual and relief employees.</p> <p>Employees not subject to contractual enrolment must be offered the opportunity to join the LGPS from commencement, or automatically entered upon meeting auto-enrolment criteria.</p>	<p>From date of commencement or joining the scheme.</p>
<p>Ensure that the correct contribution percentage and banding for member's LGPS contributions is applied to their payroll record and notify the member of initial contribution rate and any subsequent changes. The notification must also notify the employee of the right to appeal, including the processes and timescales involved.</p>	<p>From date of commencement or joining the scheme.</p>
<p>Notify the administering authority of new scheme joiners via the monthly i-Connect submission.</p> <p>Evidence of an employee's election to join must be retained by the Employer and a copy sent to the administering authority.</p> <p>If an employee is entered into the LGPS incorrectly, the employer is responsible for the reimbursement of employee contributions.</p>	<p>Within 30 days of member's entry into the scheme via contractual enrolment, auto-enrolment, re-enrolment date or election to join.</p>
<p>Where the member has more than one employment with the same Employer, each membership shall be maintained and reported upon separately (via i-Connect).</p>	<p>From date of commencement or joining the LGPS or starting or ceasing additional employments.</p>

Function or task	Performance target
Changes in circumstances	
Notify the administering authority via i-Connect of change, or correction to, employees' personal details: name; address; marital and civil partnership status; date of birth; NI number.	Within 30 days of the event or receipt of information.
Notify the administering authority via i-Connect of changes or corrections in employment details, including changes in hours and moving to or from the 50/50 section	Within 30 days of the event or receipt of information.
Notify the administering authority of periods of unpaid absence not covered by assumed pensionable pay (APP).	Within 30 days of the event or receipt of information.
Notify the administering authority where recovery of financial loss is sought from the dismissed employee's pension.	Notify the administering authority where recovery of financial loss is sought from the dismissed employee's pension.
Additional pension contributions (APCs)	
Ensure members are notified of the option to pay additional pension contributions following applicable unpaid absences.	Within 10 working days of the return to work.
Upon application from a scheme member to purchase lost pension, apply APCs on receipt of application from member and notify the administering authority with a copy of the application.	Apply to next available payroll and notify the administering authority within 30 days of receipt of members application.
Apply APCs on receipt of notification from the administering authority.	Apply to next available payroll.
Apply adjustments to APC amounts on notification from the administering authority.	Apply to next available payroll.
Include APC payments in member notifications via i-Connect to the administering authority.	Payment by 19th of the following month following deduction.
Additional voluntary contributions (AVCs)	
Arrange for the deduction of AVCs from scheme member's pay following notification from AVC provider.	Commence deduction of AVCs on the next available payroll as advised by payroll provider.
Ensure payment of AVC contributions to AVC provider within required timescale.	AVCs must be paid over to the AVC Provider by 19th of the following month.
Include AVC payments in member notifications via i-Connect to the administering authority.	Payment by 19th of the following month following deduction.

Function or task	Performance target
Optant outs and 50/50 scheme	
Apply an election to opt out of the LGPS to the member's payroll record.	From the 1st of the month for the next available payroll.
Apply an election to move to the 50/50 scheme of the LGPS to the member's payroll record.	From the 1st of the month for the next available payroll.
<p>If the member opts out within three months of joining, they are treated as having opted out upon entry and the employer is responsible for refunding the pension contributions.</p> <p>Evidence of an employee's election to opt-out must be retained by the employer and a copy sent to the administering authority.</p>	Within 30 days of the opt-out being actioned on payroll.
<p>If the member opts out three months or more from joining, the administering authority will determine if the member is eligible for a refund of pension contributions and contact them directly.</p> <p>Evidence of an employee's election to opt-out must be retained by the employer and a copy sent to the administering authority.</p>	Within 30 days of the opt-out being actioned on payroll.

Type of leaver	Function or task	Performance target
Leaver Notifications		
Leavers – over 55	<p>To notify the administering authority of the member's leaving date and reason for cessation of membership and all other relevant information on the leavers form.</p> <p>The leaver event is also to be reported via the i-Connect submission by the 19th of the following month of the scheme member leaving the LGPS.</p> <p>The i-Connect submission must clearly state the reason for leaving.</p>	Within 10 working days of leaving date, flexible retirement, or opt out.
Leavers – under 55	<p>To notify the administering authority of the member's leaving date and reason for cessation of membership and all other relevant information on the leavers form.</p> <p>The leaver event is also to be reported via the i-Connect submission by the 19th of the following month of the scheme member leaving the LGPS.</p> <p>The i-Connect submission must clearly state the reason for leaving.</p>	Within 20 working days of leaving date, flexible retirement, or opt out.

Type of leaver	Function or task	Performance target
Redundancy, or business efficiency and flexible retirement	<p>Notify the administering authority of an employer decision and authorisation for payment of pension benefits on the employer authorisation for early release of pension benefits form.</p> <p>This form evidences the decision and provides agreement to meet the shortfall or strain costs by the employer.</p>	Within 10 working days of the employer making the decision.
Death in service	<p>Notify the administering authority of the death of an employee who is a scheme member.</p> <p>As part of this notification ensure the administering authority are provided with next of kin details.</p>	Within three working days of the employer being notified of the death of an employee who is a scheme member.
Ill health retirements		
Active members	<p>To determine based on medical evidence and the advice of one of the administering authorities approved independent registered medical practitioners (IRMP) whether an ill health award is to be made and determine which tier 1, 2, or 3.</p> <p>Notification to be made by submitting the appropriate form.</p>	No later than 10 working days after employer decision.
Deferred members	<p>To determine based on medical evidence and the advice of one of the administering authorities approved independent registered medical practitioners (IRMP) whether an ill health award is to be made for the early release of deferred pension benefits on the grounds of ill-health.</p> <p>Notification to be made by submitting the appropriate form.</p>	No later than 10 working days after employer decision.
Tier 3 reviews	<p>To conduct an 18-month review of tier 3 ill-health retirement awards and interim reviews at other times as requested by the member.</p> <p>To notify the administering authority of the employers decision regarding the outcome of the tier 3 ill-health review.</p>	No later than 10 working days after employer decision.

Function or task	Performance target
Scheme members with a progressive life-limiting condition	
Notify the administering authority if an employee with LGPS membership has a progressive life-limiting condition.	Immediately.
Communication with scheme members in respect of formal appeals against pension related decisions	
The employer's adjudicator to acknowledge receipt of the stage 1 IDRPs.	Immediately.
Determine appeals against the employer at stage 1 of IDRPs in accordance with The Local Government Pension Scheme Regulations 2013 (regulations 74 and 75).	Within two months of receipt of the appeal (Where a decision cannot be reached within two months, notify the appellant of reasons for the delay and the date when a decision can expected to be reached).

Appendix 2

The administering authority's roles and responsibilities

Scheme governance and administration

This section outlines the responsibilities of the Isle of Wight Council as the administering authority for the fund and the performance standards which scheme employers and scheme members should expect. It is focussed on the activities which involve interaction with scheme employers and / or scheme members and should not be viewed as an exhaustive list.

Function or task	Performance target
Governance – policies, strategies and statements	
Regularly review the strategy and consult with all scheme employers.	Triennially review the strategy and in addition review it following any material changes in service delivery or regulations relating to the strategy and consult with all employers on any changes.
The fund will review its funding strategy statement at each valuation (or material event), following consultation with employers and the fund actuary.	Publish by 31 March following the valuation date, or as required.
Review the fund's communications policy.	Triennially review and publish within 30 days of any revision to the policy being agreed by the respective pension fund committees.
Review the fund's governance and compliance statement.	Triennially review and publish within 30 days of any revision to the policy being agreed by the respective pension fund committees.
The fund should formulate and publish policies in relation to all areas where the administering authority may exercise a discretion within the LGPS.	Triennially review and publish within 30 days of any revision to the policy being agreed as above.
Governance – reporting	
Annual report of fund management and performance, including annual statement of accounts.	By 1 December each year.
Publish the fund's final audited and approved accounts.	By 31 July following the year-end (or other date as set by Government).
Information for TPR's maintenance of register of pension schemes (including employer details).	Upon receipt of scheme return notice from TPR.
Information relating to pension administration against key performance indicators and employer performance.	As required by the administering authority and Local Pension Board.

Function or task	Performance target
Fund communications to employers	
Provide scheme employers with year-end template and guidance.	No later than 28 February before the year-end.
Maintain and publish all forms required for completion by scheme employers.	Within 30 days of any revision.
Notify scheme employers of changes to key scheme regulations and requirements.	Within 30 days of the change(s) coming into effect.
Host joint meetings for all scheme employers, in person or remotely.	As required.
Notify the employer of issues relating to the employer's unsatisfactory performance.	If no response to the administering authorities request for action is received within 10 working days; second request marked 'escalation' to be issued, if no response within 10 working days matter referred for cost recovery.
Notify the employer in writing of decision to recover additional costs associated with the employer's unsatisfactory performance.	After 10 working days of second request for action and continued failure to improve performance as requested.
Fund Communications with Scheme Members	
Publish and keep up to date all forms required for completion by scheme members or prospective scheme members.	Within 30 days of any revision.
Management of registrations to the member self-service website.	Within five working days of activation key request.
Issue annual benefit statements to active and deferred members as at 31 March each year (on member self-service or by post).	By 31 August following year end.
Produce and issue pension saving statements (PSS) to members who have exceeded their annual allowance.	By 6 October following end of year (subject to receipt of all relevant information from the employer).
Provide payment advice statements to scheme members in receipt of a pension.	Payment advice statements are uploaded monthly to i-Connect. Postal statements are sent out in April each year and where the monthly pension amount changes by at least £50.
Provide P60s to scheme members in receipt of a pension.	By 31 May following year end.

Function or task	Performance target
Pension contributions	
Consult with employers on the outcome of the periodic fund valuation.	At least two months before the issue of the final rates and adjustments certificate.
Issue formal valuation results to individual scheme employer following the periodic fund valuation.	No later than one month before the issue of the final rates and adjustments certificate.
Notify new scheme employers of their contribution requirements.	Within two months of joining the fund.
Scheme employer admissions and cessations	
Process the admission of new scheme employers into the fund including signed admission, bond and guarantor agreements where required, and obtaining the fund actuary's contribution rate and opening funding position report.	Within two months of date joining the fund subject to the new scheme employer providing all relevant information upon request.
Arrange where required for employers who outsource services or functions to undertake, to the satisfaction of the fund, a risk assessment of the level of bond in order to protect other employers participating in the fund (For example, where the original employer is not a guarantor in respect of pension liabilities).	To be completed before the body is admitted to the fund subject to the new scheme employer providing all relevant information upon request.
Undertake a review of bonds or indemnity required to protect other scheme employers participating in the fund.	Annually, or three months prior to bond expiry as necessary.
Carry out valuation assessments on cessation of admission agreements or a scheme employer ceasing participation in the fund.	<p>Within two months of a cessation, subject to the employer providing all relevant information upon request.</p> <p>Where a cessation valuation reports a surplus position at the point of exit, the determination and payment of the exit credit to be completed within six months of the exit date.</p>
Pensioner Payroll	
Ensure payment of monthly pension to pensioner and dependant pensioner scheme members.	On the last working day of each calendar month. In December the payment date is the last working day before the 25th.

Individual member administration

This section details the administering authority functions which specifically relate to the administration and processing of scheme member benefits from the LGPS.

Function or task	Performance target
General enquiries	
Acknowledge to written or verbal enquiries from scheme employers and scheme members or their representatives or dependents and other authorised persons.	Within five working days from receipt of an enquiry.
Respond to written or verbal enquiries from scheme employers and scheme members or their representatives or dependents and other authorised persons.	Within 10 working days from receipt of an enquiry.
Change of scheme member personal details including but not limited to: <ul style="list-style-type: none"> • change of surname; • change of address; • change of marital status; • change of bank details; • update death grant nomination. 	Within 10 working days from receipt of all required information
Implementation of a power of attorney or court of protection order.	Within 10 working days from receipt of all required information.
New scheme joiners and 50/50 elections	
Set up a new starter pension record and provide the statutory notification to the member.	Within 30 days of the i-Connect notification.
Move member to the 50/50 section of the LGPS.	Within 30 days of the i-Connect notification.
Aggregations, transfers and estimates	
Issue statement to scheme member relating to the aggregation of previous LGPS membership.	Within 20 working days of receipt of all necessary information.
Commencement of transfer-in requests.	Within 10 working days of receiving transfer details from sending scheme.
Completion of transfer-in applications.	Information provided within 30 days of receipt of all required information.
Transfer-out quotations issued.	Within 20 working days of the date of request
Transfer-out payments processed and notification to scheme member.	If transfer-out finalised within three-month guarantee period, payment made within 30 days of guarantee date.
Cash equivalent transfer value (CETV) estimates for divorce purposes.	Within 20 working days of request.

Function or task	Performance target
Implementation of a pension sharing order.	Within 10 working days of receipt of court approved pension sharing order.
Provide requested estimates of benefits to scheme members.	<p>Within 20 working days of receipt of all required information.</p> <p>If the member holds additional voluntary contributions (AVCs) within 20 working days of confirmation of the members AVC fund valuation.</p>
Provide requested estimates of benefits to employers including any additional shortfall or strain costs in relation to the early payment of benefits.	<p>Within 20 working days of receiving all required information from the employer.</p> <p>Bulk requests of more than 20 estimates per month will be subject to prior agreement between the administering authority and the employer.</p>
Additional contributions	
Notify the scheme employer of any scheme member's election to purchase additional pension contributions (APCs), including all required information to enable deductions to commence.	Within 10 working days of receipt of election from scheme member to meet the employer's next available payroll.
Notify the scheme employer of any scheme member's election to purchase, amend or cease additional voluntary contributions (AVCs), including all required information to enable the change.	Within 10 working days of receipt of election from scheme member to meet the employer's next available payroll.
Deferred benefits and refund of pension contributions	
Notify member of deferment benefits options.	Within 20 working days of date of leaver notification.
Notify member of deferred refund benefits options.	Within 20 working days of date of leaver notification.
Process refund payments.	Within 10 working days of all completed forms.

Function or task	Performance target
Retirements	
Provision of retirement options letters detailing member options.	Within 10 working days of request or receipt of leaver notification.
Process of retirement benefits, including deferred benefits, for payment following receipt of a request to access benefits.	<p>Within 10 working days of the quoted retirement date or the administering authority receiving all completed forms and documents.</p> <p>Lump sum to be paid within 10 working days of quoted retirement date or the administering authority receiving all completed forms and documents.</p> <p>Pension to be paid from the administering authorities next available payroll.</p>
Deaths	
Notification of death.	Acknowledge within five working days of initial notification.
Processing of beneficiaries' pensions for payment.	Within 10 working days of completed forms and documents.
Processing of death grant for payment.	Within 10 working days of completed forms and documents.
Appeals	
Acknowledge receipt of IDRP stage 2 appeal.	Within one week of receipt of IDRP Stage 2 appeal.
Decide adjudicator for completion of the IDRP stage 2 determination.	Within one week of receipt of IDRP Stage 2 appeal.
Prepare information and evidence as required for adjudicator to consider IDRP stage 2 appeal.	Within two months of receipt of the application, or such longer time as is required to process the application where further information or clarification is required.
Ensure the issue of a formal letter to the appellant following the adjudicator's determination of the IDRP stage 2 application.	Within one week of the adjudicator's decision.

The timescales for completing the tasks above are measured from the date the administering authority is in receipt of all the relevant information required to complete the task and is expressed in working days.

Appendix 3

Recovery of additional costs

Summary of the administering authorities determination of additional administration charges:

Reason for charge or fine	Level of charge
Administration charges and fines	
Late payment of employer or scheme member contributions. Plus any statutory charges.	£150 per occurrence plus interest as defined in as defined in regulation 71 of LGPS Regulations 2013.
Full implementation of i-Connect (i.e. on time submissions of the i-Connect files for three payroll periods in a row).	If by 1 April 2025, full implementation has not been achieved then administration recharges up to £1,000 (depending on size of employer) will be levied. Recharges will be levied to employers on a similar basis in each subsequent April if i-Connect remains unimplemented.
Late submission of monthly i-Connect data transmission.	Up to £1,000 per occurrence (depending on size of employer).
Incorrect submission of monthly i-Connect data resulting in a resubmission or manual intervention (An incorrect file means a file with an error rate greater than five per cent).	Up to £1,000 per occurrence (depending on size of employer).
Late provision of year end contributions returns in prescribed format.	Up to £1,000 (depending on size of employer) plus £100 for each week plus part week of continued non-provision.
Failure to respond to the administering authorities year end data query requests within 10 working days.	£50 per occurrence then £25 for every further 10 working days the information remains outstanding.
Late provision of starter information.	£50 per scheme member.
Failure to notify the administering authority of a change to a member's working hours, leave of absence with permission (maternity, paternity, career break) or leave of absence without permission (strike, absence without permission) – within one month of the change of circumstances.	£50 per scheme member.

Reason for charge or fine	Level of charge
Late provision of leaver information.	£50 per scheme member. If the late provision of leaver information generates additional cost for the administering authority this additional cost may also be recharged to an employer.
Charges for persistent incorrect and incomplete information provided by the employer to the administering authority (where the case has to be returned for incorrect information on more than two occasions).	£50 per occurrence.
Governance charges and fines	
Change of employer contact nominated representative details – the administering authority not notified of contact change or new contact within one month of alteration.	Reminder will be sent to employers who do not respond. Following the second chase correspondence will be charged at £10 per communication.
Failure to notify the administering authority of a contracting out involving a TUPE transfer before the transfer date. Failure to inform the administering authority of a new Academy or Free School before their opening date	£200 per occurrence.
No response (or inaccurate response) to queries and reminders raised by the administering authority for information needed to perform a benefit calculation.	£50 per occurrence.
No response to the administering authority request for LGPS discretions statement.	£25 per reminder letter.
Third party charges and fines	
Fine from the Pensions Regulator.	Amount determined by the Pensions Regulator.
Fine from the Pensions Ombudsman (including 'distress and inconvenience' payments suggested by the Early Resolution Service.	Amount determined by the Pensions Ombudsman.
Delay causing unauthorised payments.	Cost of tax from the HM Revenue and Customs (HMRC) and or reimbursement of charges imposed by HMRC on the administering authority.
Fines from any other statutory body incurred due to the employer's actions.	As levied.

Underperformance charges will apply at the discretion of the Manager of the fund and will be calculated based on a combination of the standard tariff of charges plus time spent at the daily rate outlined below.

Charges for 'time spent' on underperformance issues will be made on a half day basis. For less than quarter of a day, no charge will be made. For more than half a day, the full day charge will be made.

Charges by employer size

The following table outlines a breakdown of the charges that may apply depending on the size of an employer for failure to onboard onto i-Connect or the late monthly submissions of i-Connect returns:

Number of active members	Penalty charge per annum for failure to start monthly i-Connect returns	Once i-Connect monthly returns are live, penalty charge for third or more late return during the tax year (after 19th of month) per occurrence
0 to 10	£250	£250
11 to 99	£500	£500
100 to 999	£750	£750
1,000 or more	£1,000	£1,000

Time spent – officer charges

Summary of officer charges for time spent on cases triggered by employer underperformance:

Time taken	Charge levels		
	Level 1 (Work at pensions assistant level)	Level 2 (Work at pension officer level)	Level 3 (Work at senior pension officer level)
Daily	£98	£142	£206
Half day	£49	£71	£103

Where the administering authority determines that such additional costs should be recovered it will give written notice to the employer stating the reasons, the amount, the basis of calculation and the relevant provisions of the strategy.

Appendix 4

Overriding legislation

In performing the role of administering the LGPS, the administering authority and employers must comply with overriding legislation (examples below) as amended:

- The Occupational Pension Schemes (Disclosure of Information) Regulations 2015.
- The Local Government Pension Scheme (Amendment) (Governance) Regulations 2015.
- The Pensions Act 1995, 2004 and 2014.
- Extant transitional regulations.
- The Discretionary and Compensation Regulations 2006.
- The Disability Discrimination Act 2006.
- The Finance Act 2004.
- Employment Rights Act 2010.
- HMRC legislation.
- Public Service Pensions Act 2013.

Overriding legislation dictates the minimum standards that pension schemes should meet in providing information to the various associated parties including, importantly, members. The LGPS regulations also identify several requirements for the administering authority and employers.

The strategy is designed to highlight the key areas for providing high quality administration of the LGPS but does not cover all regulatory administering authority or employers of their obligations under the LGPS or overriding legislation.

If you have difficulty in understanding this document, please contact us on 01983 823626 and we will do our best to help you.

