Buckinghamshire Council
Buckinghamshire Pension Fund

In-Form

The newsletter for Buckinghamshire Pension Fund employers

News & Updates | Special Features | FAQs

Issue 6 | Autumn 2021

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Quick Fact!
218 of our 266 Fund employers are now using i-Connect

Welcome to In-Form – Your quarterly LGPS employer newsletter!

Reading In-Form is absolutely essential for you as an LGPS employer. The 'Scheme news' section keeps you updated with changes to the LGPS and other overarching legislation affecting pensions. We know that these changes can often be quite complex, which is why In-Form aims to summarise the key points for you as an employer and signpost you to where more details can be found should you require them. In this issues' special feature, we review the key implications of 'The Pension Schemes Act 2021', due to be in force this Autumn.

The LGPS is a national scheme with regulations set out in law. Administration of the LGPS is performed at a local level by LGPS Pension Funds. We use the 'Fund updates' section to update you on issues impacting Buckinghamshire Pension Fund and to communicate local changes to our administrative processes. Often, you will need to take some action from these communications. To make these actions easier for you to spot and implement, we have introduced 'action' boxes to flag what needs to be done.

We hope you like this new feature and find it user friendly, but we are always looking for your feedback about In-Form and your suggestions on how we can make it even better for you. Please take a moment after reading to complete this very short survey to let us know your thoughts. If you have any questions, please contact employers@buckinghamshire.gov.uk

Administration

Year-end project update
We are pleased to report that the year-end project for 2020/2021 has been a huge success! **By the 31 August deadline, we issued 98% of annual benefit statements to our members.** This is one of the highest scores we have ever achieved, and it wouldn't be possible if it wasn't for your hard work submitting information to us on time and responding swiftly to our queries. Thank you for your hard work and support!

We do still have a number of employers with a few year-end queries outstanding. Please be reminded that we will need to refer members who are unable to obtain information about their pension to you for an explanation. We will also issue charges under the Pensions Administration Strategy to employers who have not contacted us to resolve outstanding queries.

Action – If you have any outstanding year-end queries, please dedicate some time to resolving these. If you need any help, please do contact your Employer Liaison Officer (ELO) who will be able to provide guidance.

What do you think?
We really want to hear from you about how you found the year-end process this year. If using i-Connect, did you find it easier? Is there anything we can do to improve the process? We have set up a short anonymous survey, composed of just three questions, to find out your views.

Action- If you were involved in either providing year-end data or responding to queries, and you haven't completed our survey yet, please take a moment out of your day to do so.

Bank details reminder
In email correspondence in March and in our Spring issue of In-Form, we informed you that our bank details were changing on 1 April 2021. It has come to our attention that some employers are still making payments to our old account which is due to close imminently. The correct details are:

Buckinghamshire Pension Fund
Sort Code: 20-74-38
Account number: 83044696

Action – Please check to ensure you are using our correct bank details. If you require anything further to set this up, please contact us immediately.

Valuation 2022
As you may be aware, in the LGPS a fund valuation is carried out every three years to set employer contribution levels for the following three years. The next Fund valuation is due to be carried out in March 2022. This valuation will be used to set employer contribution rates for the period 1 April 2023 to 31 March 2026. In preparation, we will be holding a webinar in January 2022, to explain how the valuation process works and we hope you are able to join us. You can also start taking steps to prepare for valuations now by ensuring that you have no outstanding data that you need to provide to us, and that you are up to date with any payments and contributions owed to the Fund.

Action- Take any required action to prepare for the valuation. Book your space on our employer webinar 'Valuation 2022' by emailing employers@buckinghamshire.gov.uk

Prudential delays continue
In our spring issue of In-Form, we informed you that Prudential were experiencing delays processing claims and contributions. Unfortunately, these delays have yet to be resolved and Prudential have now issued the following statement:

"As you know Prudential has been experiencing delays in the processing of some transactions. The delays have been caused by the impact of COVID and the majority of colleagues working from home following the latest lockdown. This has impacted our productivity and recovery plans. The implementation of a new system that has taken additional time to embed within our processes has also contributed to the delays. The situation has been escalated to the highest level within

Prudential and we are committed to resolving the delays as quickly as possible. Finally, I would like to emphasize that there will be no financial detriment to a member's claim or investment as a result of the delays"

The time frame for processing claims is around 2 weeks and for general queries there is a back log of 125 days. We will continue to monitor the situation and work with Prudential to resolve the matter.

Buckinghamshire Pension Fund LIVE
On 21 October from 5.00-6.30pm we will be holding our first webinar event for all active members. We have arranged this session outside of usual office hours to accommodate employees with different working patterns. Members do not need to book onto the event. They simply need to click the link included on the promotional flyer at the correct time and date to attend the webinar.

Once the webinar concludes, a recording of the webinar will be available in MS Teams for 180 days. A copy of the PowerPoint slides will not be issued.

Action- Distribute the flyer and FAQs to all your employees contributing to the LGPS.

New and updated guides, forms and webpages
We have updated/issued the following guides and newsletters on our website
LGPS factsheet Annual Allowance
LGPS factsheet Lifetime Allowance
Deferred newsletter
Active newsletter
Active ABS Guide and FAQs
Scheme pays Q&A

Action – Please replace copies of updated guides/forms in circulation or on your website with the updated versions above.

Investments

Pension Fund performance summary

Quarter 2 – 2021	Quarter %	Annual %	3 year %
Fund (excl private equity)	5.5	16.4	9.2
Benchmark	4.4	13.9	8.9
Out/Under performance	1.1	2.5	0.3
Market Value (£bn)	3,859		

Governance

Updated policies
In previous issues of In-Form (issue 2 p7, issue 3 p4) we let you know about the regulatory amendments that introduced greater flexibility on employer exit payments and valuations, and confirmed that we would shortly be updating our Funding Strategy Statement. An updated version of this document is now available to download on our website. The following documents have also been published to be read in conjunction with the FSS:

- The Contribution Review Policy – Sets out Fund policy towards mid-cycle contribution reviews
- Deferred Debt and Debt Spreading Policies – Confirms Fund's policy towards deferred debt/debt spreading arrangements for exiting employers.

We have also reviewed and updated our Communications Policy Statement and the Fund Discretionary Policy. The updated policies have been approved by the Pension Fund Committee and updated versions have been published to our website.

Governance meetings
Buckinghamshire Pension Board (BPB) met on 28 July. The Board's agenda included year-end processes and updated policies. The board is due to meet again on 6 October.
The Pension Fund Committee (PFC) met on 5 July and 9 September. Items discussed included investment performance and matters related to the Fund's annual report 20/21. The annual report will be published by 1 December. The committee is due to meet again on 18 November. Agendas and minutes for both the PFC and the BPB are available on the Buckinghamshire Council website.

The Pension Schemes Act 2021 – Key changes

In our Spring issue of In-Form, we confirmed that the Pension Schemes Act 2021 (the Act) received royal assent on 11 February 2021. The Act, which updates the Pension Act 2004, ushers in some key changes that will impact on employers, Funds and scheme members. It is expected to be in force later this autumn. In this special feature, we look at the key changes that the Act introduces, focusing on those of most importance to employers.

A stronger regulator

One of the key aims of the Act is to strengthen the powers of The Pensions Regulator (TPR). TPR will have stronger investigative powers, such as additional scope to inspect premises, and the ability to enforce attendance and compliance at interviews for relevant individuals under investigation.

New grounds for issuing contribution notices will also be introduced. A contribution notice is an order from TPR to pay a set amount of money to a pension scheme. The aim of a contribution notice is to protect members' pension benefits and reduce the number of claims for compensation to the Pension Protection fund (PPF). The Act will now give TPR new powers to issue a contribution notice where an act, or a failure to act, materially reduced the section 75 debt that the scheme could have recovered (employer insolvency test), or materially reduced the value of the employer's resources in relation to meeting the section 75 debt (employer insolvency test). In the LGPS, a section 75 employer debt (Pensions Act 1995) is most likely to be triggered when a Fund employer becomes insolvent or enters voluntary wind-up.

In order to determine how to implement TPRs new powers, between 18 March and 29 April 2021, the Department of Work and Pensions (DWP) consulted on two draft regulations i) 'The

TPR Employer Resources Test Regulations 2021' and ii) 'the TPR Information Gathering Powers and Modification Regulations 2021'. A response was published on 29 June, the new regulations are expected to be in force before the end of the year.

Changes to employer event reporting

Under regulation 69 of the Pensions Act 2004, there are certain business events which employers are required notify TPR about. The aim of the notifiable events regulation is to make TPR aware of possible risks to pension saving. The revised Act will amend the current list of notifiable events and introduce two new requirements. The new requirements are that TPR must be notified if i) a material proportion of business/assets are sold and ii) the employer intends to grant security on a debt in priority to commitments in the scheme. The Act will also remove the requirement for employers to notify TPR about 'wrongful trading' as the government has found this regulation did not achieve its aims.

The Department for Work and Pensions (DWP) has now launched a consultation seeking views in relation to proposed draft regulations setting out these changes. DWP welcomes views from employers. If you would like to send a response

to the consultation, you should send it to pensions.consultations@dwp.gov.uk by 27 October 2021.

Overall, these changes represent both a broader scope as to who is responsible for providing notice, as well as the business practices that will need to be declared.

New criminal and civil sanctions

To back up TPR's new powers, the Act will introduce new civil and criminal sanctions intended to both deter and catch those whose actions could potentially put savers at risk. These sanctions could be levied against employers, trustees, and stakeholders, either as individuals or as corporate entities. The new civil penalties, which give TPR the power to impose fines up to £1 million, are:

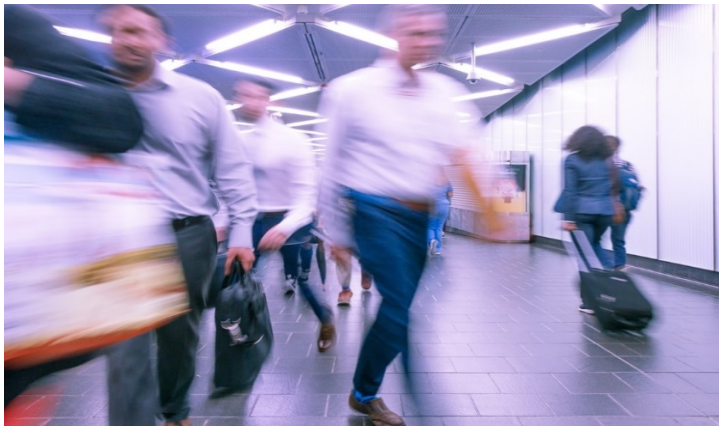
- Failure to comply with a contribution notice
- Failure to comply with the notifiable events regime
- Failure to comply with the requirement for a declaration of intent
- Knowingly or recklessly providing TPR (and trustees in some circumstances) with false or misleading information

The two new criminal sanctions, punishable with a 7 year prison sentence or an unlimited fine are:

- Avoidance of a statutory employer debt
- Conduct risks a member's accrued scheme benefits

Between 11 March and 22 April 2021, TPR held a consultation, which included a draft policy, setting out its proposals to use these new powers in the investigation and prosecution of the new criminal offences. It is expected that a response will be issued later this year.

Criminal sanctions in pension legislation are not new. TPR has overseen a number of successful convictions in recent years, including charges against employers for failing to comply with their duties and for intentionally opting out employees who should have been auto-enrolled. As an employer in the Fund, it's important that your staff understand the serious consequences for failing to comply with pensions legislation.



Other changes introduced by the Act

The Act also introduces changes that will have a wider impact on the LGPS as a scheme as well as the pensions industry.

Climate change reporting

New climate change governance and disclosure requirements will be introduced. Funds will be expected to identify and assess the impact of climate-related risks, give ongoing consideration to climate-related matters, and publish reports of how such risks will be mitigated. These regulations will apply to the LGPS from 1 October 2022.

Stricter rules on transfers

To protect members from the ever increasing threat of pension scams, the Act introduces tougher rules that members will need to meet to be able to transfer out their pension from a defined benefit scheme. Funds will also have the power to stop a transfer where the evidence suggests it could be a scam.

Pensions Dashboards

The Act sets up the legal structure for Pensions Dashboards. The idea of Pensions Dashboards is for scheme members to be able to find all their pension details from all schemes in one place. While the service will not be open to the public until 2025, LGPS Funds will be expected to connect to the dashboard in Autumn 2023.

Collective money purchase schemes

The Act introduces a new type of Defined contribution scheme called 'Collective money purchase schemes'.

We will continue to keep you updated on the implementation of the Pensions Schemes Act 2021, and the related legislation.

Scheme Updates
Scheme changes and news from the wider pensions sector

LGPC Bulletins and circulars
The Local Government Pension Committee (LGPC) issue monthly bulletins updating administering authorities on scheme changes. This section summarises the latest information of interest to employers for the past quarter. Full bulletins, which contain more detail and additional information, are available at the links below. More information for employers can be found at: https://www.lgpsregs.org/employer-resources/index.php

Bulletins this quarter	Minutes of meetings this quarter
July 212	Communications working group 7 September
August 213	
September 214	

Bill to enable McCloud legislation
On 19 July the Public Service Pensions and Judicial Offices Bill was introduced before parliament. The Bill amends the Public Service Pensions Act 2013 to make provision for final salary benefits to be paid for the period 1 April 2014 to 31 March 2022 and for this be applied retrospectively. This means the LGPS regulations can now be amended to accommodate McCloud. Despite not having the final resolution, the government has asked Funds to start collecting service history data for the remedy period. You should be supplying us with data for the period 1 April 2021 to 31 March 2022 on a monthly basis. Please refer to the Q&A for more information. We will be approaching employers individually to request the remainder of the data.

The Pension Regulator (TPR) issue interim response to 'code of practice' consultation
Earlier in year, TPR consulted on proposed changes to its code of practice. TPR have now issued an interim response summarising the general points raised by respondents and reassuring stakeholders that a full review of comments will take place in due course. It is unlikely however, that the new code will be in practice until Summer 2022.

Updated guidance – LGPC and TPR
The LGA have published the 2021 version of the HR and Payroll guides (version 4.2). You will find tracked and clean versions of the guide on the Employer guides and documents section of www.lgpsregs.org website.

TPR have updated their auto-enrolment guidance to reflect post-Brexit cross border requirements and also to remove outdated guidance related to auto-enrolment staging dates. In a recent blog post, TPR urged employers not to neglect auto-enrolment duties despite the impact of the pandemic.

Action – Please ensure you review this guidance and make any necessary adjustments.

Draft legislation on increasing Normal Minimum Pension Age (NMPA) published - HMRC have published a policy paper and draft legislation which is set to amend the Finance Act 2004, as

part of the next Finance Bill. This legislation will increase NMPA from 55 to 57 on 6 April 2028. This won't impact on anyone who is retiring due to ill-health or has a protected pension age. For more information see page 5 of bulletin 212

Exit payments debate continues
The LGA have published their response to the recently closed consultation regarding special severance payments. This consultation came in the wake of the £95k cap which resulted in multiple legal challenges against the government. Recently, the government conducted a survey to obtain the average exit payment value made to an employee in such circumstances and found that it was £26,703, much lower than expected. We expect a response to the consultation to be issued this autumn.

LGA & SAB respond to scheme cost related consultations.
In our last issue of In-Form (p6) we told you about two consultations published by HM Treasury related to scheme costs. The Local Government Association (LGA) have now issued a response to the consultation concerning the SCAPE discount rate methodology which is used in the LGPS to set actuarial factors which can have an indirect impact on employer contribution rates as a result of the LGPS cost control mechanism. The LGA confirmed that they do not believe the current regime accurately reflects employer costs and would advocate for the Social Time Preference Rate as proposed in the consultation. This is because they believe it will produce a more affordable discount rate. They also commented that a move to a quadrennial (4 year) valuation cycle would create stability. The suggestion of moving the LGPS to a 4 year valuation cycle was put forward in a consultation which closed on 31 July 2019. The government has not yet issued a response.

The Scheme Advisory Board (SAB) have responded to the other consultation which was related to the cost control mechanism itself. In their response it was agreed that the SCAPE discount rate methodology is inappropriate for the LGPS but highlighted the importance of the Cost Control Mechanism for monitoring scheme costs and highlighted the issues of implementing the proposals in the consultation.

DWP launch 'notifiable events' consultation
You may be aware from previous issues of In-Form, our quarterly employer newsletter, that the Pensions Schemes Act 2021 is due to come into force at some point this Autumn/Winter. The Pension Schemes Act 2021 will bring about a variety of changes impacting on pension schemes, trustees and employers. The Act will include a strengthening of the powers of The Pensions Regulator, and includes changes to the list of prescribed events trustees and employers are required to notify The Pensions Regulator about (regulation 69 The Pensions Act 2004). The revised Act will extend the list of prescribed events and remove one of the pre-existing notifiable events. This and the other changes that the Act will introduce are covered in this month's special feature (p4-5).

The Department for Work and Pensions (DWP) has now launched a consultation seeking views in relation to proposed draft regulations setting out these changes.

Action - If you would like to send a response to the consultation, you should send it to pensions.consultations@dwp.gov.uk by **27 October 2021.**

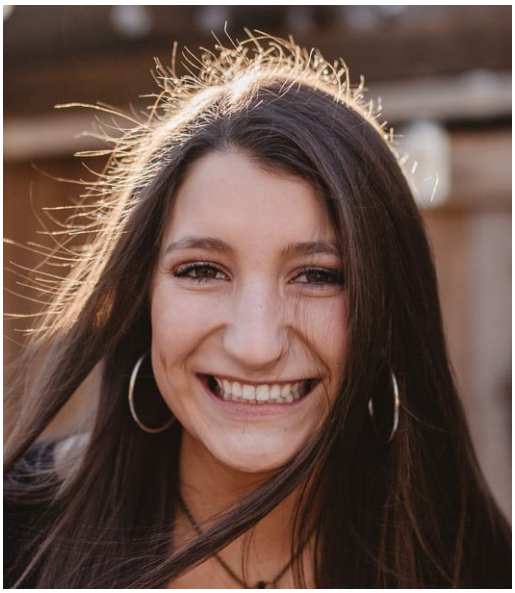
DLUHC replaces MHCLG
On 19 September 2021, the Government announced that the Ministry of Housing, Communities and Local Government (MHCLG) will become the Department for Levelling Up, Housing and Communities (DLUHC). The DLUHC is responsible for UK government policy in areas such as building, planning and Local Government.

PLSA publishes new employer guide
The Pension and Lifetime Savings Association (PLSA) have published a new guide designed to help employers discuss pensions with their staff, whilst being careful not to give unregulated financial advice.

Bitesize training: An employer's guide to the 50/50 section

In the LGPS, members pay a set contribution percentage rate based on how much they earn, however they can choose to reduce the amount they pay by electing to move to the 50/50 section. In this quarter's 'explained', we'll tell you everything you need to know about moving sections of the scheme.

What is the 50/50 section?



Before 1 April 2014, it was not possible for members to reduce the amount they paid in pension contributions. The only options were to pay full pension contribution or opt out. The 50/50 section (regulation 10 LGPS 2013) was introduced to give members a third option. In the 50/50 section, the member pays half their usual pension contributions in exchange for half their usual pension build up, while still receiving the other benefits of being an LGPS member, such as life and ill-health cover. When a member joins the LGPS, they will be automatically enrolled in the main section of the LGPS, however, they can choose, at any time, to move to the 50/50 section.

Members may choose to move to the 50/50 section because they are experiencing financial difficulty, or because they are saving towards something else, perhaps a wedding or a mortgage for example. High earners may also choose to move to the 50/50 section to reduce their pension build up due to tax controls on pension savings such as the annual allowance or lifetime allowance. The 50/50 section is a great way for someone to stay in the LGPS, while reducing how much they pay as a member.

50/50 contribution rates

LGPS contribution rates for both the main section and the 50/50 section are set out in the contribution rate table which is revised on an annual basis at 1 April. You do not need to review pay bands when someone moves to the 50/50 section, unless of course there is a change in pay as well, you should simply apply the corresponding 50/50 rate. For example, a member earning £26,000 pays 6.5% in the main section and 3.25% in the 50/50 section. This example is shown in the snippet below.

Band	Actual pensionable pay for an employment	Main section rate	50/50 section rate
1	Up to £14,600	5.5%	2.75%
2	£14,601 - £22,900	5.8%	2.9%
3	£22,901 - £37,200	6.5%	3.25%
4	£37,201 - £47,100	6.8%	3.4%
5	£47,101 - £65,900	8.5%	4.25%

More information about setting pay bands can be found in the Roles and Responsibilities document (p7).

Pay information for members in the 50/50 section

The LGPS is a defined benefit scheme; a member's pension entitlement is calculated by a set formula using the Cumulative Pensionable Pay (CPP) provided to us by you, the employer. (See page 17 in the Roles and Responsibilities document for more information about pay definitions.) When someone is in the 50/50 section, they pay half the contributions in exchange for the half the pension build up. This adjustment is performed by using a different formula to work out their pension entitlement.

The formula for someone in the main section is: 1/49 x CPP = Annual pension
The formula for someone in the 50/50 section is: 1/98 x CPP = Annual pension

The pay used in the calculation is exactly the same, and therefore you should provide us with the same pay information for someone in the 50/50 section as you would for someone in the main section.

Death benefits and ill-health retirement

When a member moves to the 50/50 section of the scheme, they continue to benefit from the same life cover that applies in the main section; survivor and dependent pensions are paid at the same rate and a death grant of 3 x their pensionable pay will also be payable to their nominated beneficiary or Estate. If a member in the 50/50 section retires with a Tier 1 or Tier 2 ill health pension, the enhancement on their pension will be calculated in the same way as someone in the main section of the scheme.

The contribution flexibility form

There are certain requirements under the regulations that must be followed when someone moves to the 50/50 section, or from the 50/50 section to the main section. These are:

- The employer must receive the request to move sections from the member in writing
- The employer cannot ask or coerce a member to move sections
- The employer must make the member aware of the implications of their decision

The 'contribution flexibility form' and accompanying notes are designed to ensure that these requirements are met. A form must be completed each time someone moves to or from the 50/50 section and provided to you, the employer for action. You should never supply a form to a member without the accompanying notes. When you receive a completed form you should:

1. **Check that the member has completed the form correctly**
When you receive a 'contribution flexibility form' from a member, check it has been completed correctly. They should include their personal details, their job information, tick the correct option and have signed and dated the form. The form can be completed electronically, but for security reasons, the signature must be an actual signature rather than a printed name. You should never action an election form that is incomplete or not signed correctly. If the member has more than one employment, they can choose to move sections for all or just one. If you see only one employment on the form, and you know they have more than one, it may be worth checking that they only wanted to move sections in that one employment.

2. **Complete the employer section of the form and provide us with a copy**
Under the regulations, you must notify us when someone moves sections, providing details of the date that the election was made and the date you actioned it. You can do this by completing the 'employer's section' at the bottom of the 'contribution flexibility form', ensuring that you sign and date it, before providing us with a full copy of the completed form. We should receive this by the 19th of the following month. You must notify us by this deadline, or you will be liable for a late notification charge under the Pensions Administration Strategy.

3. **Put the request into action**
According to the regulations, you must put the members request into action by the next available pay period. It is reasonable to action the request the following month where the member has missed the cut off date for the month's payroll run. It is not reasonable to put the members request off for your own convenience. If the member is paying extra towards their LGPS pension when they move to the 50/50 section, you will need to check the nature of this payment and make sure that it either continues or stops depending on what the payment is for. The next section explains this in more detail.

Paying extra

If the member moves to the 50/50 section of the scheme, it could potentially impact on payments towards additional pension. The table below sets out what additional contributions the member can make while being in the 50/50 section and any actions you need to take when you receive a completed form.

Type of additional pension contract	Can they continue to pay towards this in 50/50 section?
APC contract to buy 'lost pension'	Yes. Any payments towards pre-existing APC contracts for 'lost pension' should continue to be deducted and the member is able to commence a new APC contract for 'lost pension' while being in the 50/50 section.
APC contract to buy 'extra pension' or a Shared Cost APC (SCAPC) to buy 'extra pension'	No. Any payments towards pre-existing APC contracts for 'extra pension' must stop and the member cannot start paying towards a new contract for extra pension while in the 50/50 section.
AVC or Shared Cost AVC (SCAVC)	Yes. Any payments towards pre-exiting AVC contracts, either shared cost or funded solely by the member, can continue unless the member provides written notice to stop paying. They can also set up a new AVC/SCAVC while being in the 50/50 section.
Additional pension arrangements which commenced before 1 April 2014 such as, Additional Regular Contributions (ARC), Added years, Part-time buy back, Additional Survivor Benefit Contributions (ASBC)	Yes. Unless the member provides written notice to stop paying these, payments should continue to be deducted and do not reduce to half rate.

If a member moves back to the main section of the scheme after being in the 50/50 section, all additional payments the member is making should continue unless the member makes an election to stop paying these. For more information about paying extra towards a pension, please see pages 28-33 in the Roles and Responsibilities document.

If you use a third party payroll provider

Even if you outsource your payroll, you remain responsible for ensuring you meet your employer duties. If you use a third party payroll provider, you should ensure you are clear about who will be responsible for actioning the requests to move sections and provide us with a copy of the contribution flexibility form. A failure to notify us that someone has moved sections of the scheme can result in a charge of £50 per occurrence for you the employer, not your payroll provider. You must also ensure that a copy of the 'contribution flexibility form' is kept. Some third party payroll providers will not hold copies of forms and you are required to keep LGPS related data for a minimum of 13 years.

Bringing someone back to the main section

The member should be moved back to the main section of the scheme under certain circumstances. These are as follows:

- The member completes a 'contribution flexibility form' electing to move back to the main section of the scheme. When you receive this, you should move the member back to the main section of the scheme from the next available pay date and notify us by the 19th of the following month. You will also need to complete the employer's section of the form and provide us with a copy.
- If the member goes to nil pay due to sickness, injury, ordinary maternity, paternity, or adoption leave, you need to bring the member back to the main section of the scheme from the beginning of the next pay period, if they are still on nil pay by that point. You must notify us of this by the 19th of the following month.
- The member should be moved back to the main section of the scheme on your 'automatic re-enrolment date'. This is because the 50/50 section was designed to be a short term option. The member can choose to make a further election at this point to remain in the 50/50 section. They would need to provide this to you before the payroll closing date of the first pay period to ensure continuous 50/50 section membership. You must notify us by the 19th of the following month and provide us with a copy of the completed 'contribution flexibility form'.

More information about the 50/50 section of the scheme, can be found on pages 14-16 of the Roles and Responsibilities document.

Employer FAQs – 50/50 section special

Questions the Employer Liaison Team often receive about moving between the 50/50 and main sections.

I have an LGPS member who has been in the 50/50 section for three months, but now wants to move back to the main section of the scheme, is that ok?

Yes. They just need to complete the 'contribution flexibility form' ticking the relevant option and provide this to you. There is no limit to how many times a member can change sections.

I have an employee who started last week, can they join the 50/50 section straight away or do they need to be in the main section first?

No they don't need to be in the main section first. As long as they have completed the 'contribution flexibility form' and sent this to you before you process their first pay, they can be enrolled in the 50/50 section immediately. Just make sure the form is dated after their start date and not before!

I have a member enrolled in the 50/50 section who wants to opt out, do they need to go back to the main section first?

No. A member in the 50/50 section can choose to opt out of the scheme without moving back to the main section. They simply need to complete an 'opt-out' form and return this to you. If they later re-join the LGPS for whatever reason, you should enrol them in the main section. If they wish to move back to the 50/50 section at that point, they will need to complete a further 'contribution flexibility form' and ensure it is dated on or after the date they re-joined.

I have a member who was not auto-enrolled in the LGPS, are they able to join the 50/50 section as the same time as opting in?

Yes. They would need to complete both an 'opt-in' form and a 'contribution flexibility form' and make sure that the 'contribution flexibility form' is not dated before the 'opt-in' form.

Contacts
Full list of contacts for all services

Employer Liaison Team contacts

Your Employer Liaison Officer is there to answer your questions, provide training support and guidance. ELOs operate an alphabetical split between employers. You can find your ELO contact in the list below.

Employer	Employer Liaison Officer (ELO)
A-Bl & MKC	Karen Hemming 01296 382371 karen.hemming@buckinghamshire.gov.uk
Bm-Ch & Buckinghamshire Council	Emma Hamilton 01296 382769 emma.hamilton@buckinghamshire.gov.uk
Ci-He & Buckinghamshire Council	Megan Spurrier 01296 382719 Megan.spurrier@buckinghamshire.gov.uk
Hf-Ne & MKC	Georgia Keen 01296 382719 georgia.keen@buckinghamshire.gov.uk
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Sj-Z & TVP	Teresa Webb 01296 382382 teresa.webb@buckinghamshire.gov.uk

Other contacts

Senior Employer Liaison Officer: Hannah Fall **(currently on maternity leave – please contact your ELO with any queries)**	hannah.fall@buckinghamshire.gov.uk
TUPE Liaison Officer: Marie Dunbar	marie.dunbar@buckinghamshire.gov.uk
Employers General Inbox	employers@buckinghamshire.gov.uk
LGPS Monthly Returns Inbox	LGPSreturns@buckinghamshire.gov.uk
Annual Returns/SUP52	lgsystems@buckinghamshire.gov.uk
Pensions Finance	pensionfinance@buckinghamshire.gov.uk

If you are responding to an administration query you should send these to our main pensions inbox pensions@buckinghamshire.gov.uk

Member contacts

Please refer members to our contact details below:

Member helpline number	01296 383755
Member email	pensions@buckinghamshire.gov.uk
Member self-service portal	https://ms.buckinghamshire.gov.uk
Member technical support for 'My pension online'	mypensiononline@buckinghamshire.gov.uk

Thanks for reading.

Don't forget to complete this short survey to let us know how you found this issue of In-Form. On behalf of the Pensions and Investment's Team, stay safe and keep well!