

## Inside this issue:

### Welcome to In-Form

Cover: Quarter summary

### Fund Updates

Your need to know updates

[Administration](#)

[Investments](#)

[Governance](#)

[Coming soon](#)

### Special Features

[Introducing the £95k cap](#)

[Are you prepared for IDRs?](#)

### Scheme News

Regulation changes and news impacting the LGPS including:

[McCloud remedy update](#)

[Flexible payments for exiting employers](#)

[Reform to member exit payments](#)

### Explained

[Bitesize training: Ill-health](#)

[retirements](#)

[Employer FAQs](#)

### Contact Details

[Get in touch](#)

#### Quick Fact!

Total Fund membership was 80,774 on 31 March 2020, an increase of 3.99% on the previous year!



## Welcome to your employer newsletter!

It's been a very busy quarter for everyone. Despite the upheaval caused by the global pandemic, we've managed to work together to keep services operating for scheme members. Many of you have worked hard to submit year-end returns, allowing us to issue annual benefit statements to our members. You can find an update on year-end in our 'Fund Updates' section as well as other important notices from the Pensions and Investment's Team. We have received a lot of government guidance in the form of consultations and responses. You can find a summary of these in the Scheme News section. This issue's special feature focuses on reforms to employee exit payments (£95k cap) and the further proposed changes to the local government pension scheme (LGPS). Bitesize training reviews the employer's responsibilities regarding ill-health retirement. You will also find more answers to your Employer FAQs.

We hope you find this issue of In-Form useful and informative. As always, if you have any questions, you can contact your Employer Liaison Officer (ELO). Their [contact details](#) are included at the end of this newsletter.

**Is there anything we could change to make In-Form better? We'd like to know what you think. Send your comments, feedback or suggestions to [pension.feedback@buckinghamshire.gov.uk](mailto:pension.feedback@buckinghamshire.gov.uk)**

# Fund Updates

## News and need to knows from the Pensions and Investments Team

### Administration

#### Year-end update

Each year we're required to issue annual benefit statements to LGPS members by 31 August. This statement is really important because it allows members to see how their retirement pot is growing. Issuing the statement depends on us receiving accurate information from you. This year we issued **18,515** statements for **254** employers. **75%** of our employers had no year-end queries outstanding by 31 August 2020. Thank you to all those employers who worked hard to get this information to us on time.

#### Employer charging schedule

Employer responsibilities and the required turnaround time for sending information to us is listed in the [SLA](#) (p1-3). The charges for failing to meet these deadlines are detailed in our [Pensions Administration Strategy](#) (p12-13). We'll continue to work with and support employers to meet these duties; however, we will begin to issue charges more systematically where employers are continually failing to meet their obligations. It's our legal duty to issue charges. Late or inaccurate data can have serious implications when calculating member's pension benefits. We strongly encourage you to ensure systems are in place to comply with these deadlines, and to seek training from your [ELO](#) if required.

#### Cessation valuations

This is a reminder that if an employer exits the LGPS for any reason, the Fund actuary needs to carry out a valuation to assess the employer's assets and liabilities and determine any exit payment due from the employer to the Fund, or any exit credit due from the Fund to the employer. There are also fees payable to the actuary, legal team and Pensions and Investments Team for carrying out the cessation.

The charges currently are:

Fund actuary fee: £1,950

Legal fee: £68 per hour

Pensions and Investments Team: £50 per hour

VAT is payable on all these charges.

Admitted bodies will find details of this in the admission agreement manual. There is also more information on this in the [SLA](#) (p56) and in the [Funding Strategy Statement](#) (p16-17).

#### Reforms to exit payments

As per our communication of 16 September 2020, if you're an employer impacted by the introduction of the £95k cap, please inform members covered by the cap that their pension benefits could be reduced if:

- i) The regulations come into effect before their retirement date
- ii) The cap is breached

Please use the revised '[retirement certificate](#)' when notifying us of a retirement that requires additional employer consent. To be clear, the tax-free lump sum that forms part of a member's pension benefits will not be included in the £95k cap calculation. We understand that flexible retirements will also not be subject to the cap regulations providing the retirement is actioned via a contractual amendment.

You should also note that any pension strain estimate provided is likely to be incorrect if the retirement date is after the date the regulations come into effect. This is because we're expecting new standardised guidance for calculating pension strain. [Draft guidance for the calculation](#) has been produced. You should also be aware that standardising pension strain costs could result in additional costs to the employer reflected in valuations. The £95k cap is discussed in greater detail in this issue's [special feature article](#). We also have a dedicated page for members on [our website](#). The LGA released a [webinar on the cap](#) for Local Authorities. We are expecting further videos for other employers.

#### New MPO web address

This is a reminder to update any 'my pension online' link you provide to members to: <http://ms.buckinghamshire.gov.uk/>

## Summary of new and updated guides, forms & web pages:

[Employer's IDRП guide](#) - employer guide  
[Employer's Covid-19](#) - employer page  
[Employer's Covid-19 guide](#) - employer guide  
[Retirement certificate](#) - employer form  
[In-Form Newsletter](#) - employer page  
[Employee's IDRП guide](#) - member guide/form  
[Latest news](#) - member page  
[Deferred ABS](#) - member page  
[McCloud](#) - member page  
[Reforms to exit payments](#) - member page  
[Ill-health retirement](#) - member page  
[Investments and governance](#) - investments page  
[Funding strategy statement](#) - policy  
[Governance Compliance Statement](#) - policy

## Coming soon

Projects you can expect to hear more about in the future.

**McCloud project** - We will be releasing further information about the employer data capture exercise in relation to the McCloud judgement. You can find an update on the case in our [scheme updates](#) section.

**Surveys** - We are planning to set up online surveys to capture your feedback on how well we're doing. Details to follow.

**Webinar training** - Instead of our usual annual employer training day, we are planning to run a series of webinars for employers. Dates, booking instructions and content will be confirmed shortly.

---

## Investments

Pension Fund performance summary – Quarter 2 - 2020/2021

30 June 2020	Quarter %	Annual %	3 year %
Fund (excl private equity)	14.3	6.3	6.1
Benchmark	12.5	5.4	6.0
Out/Under performance	1.8	0.9	0.1
Market Value (£bn)	3,278		

## Annual report update

The Fund annual report for 18/19 is available to [view online](#). There is some supplementary information to be read in conjunction with the report including a post balance sheet and the auditors opinion.

## Governance

The Pension Fund Board met virtually on 23 July 2020. The Board's agenda included year-end processes and administration performance. The board is due to meet again on 14 October 2020.

The Pension Fund Committee met virtually on 2 July and 24 September 2020. Items discussed included investment performance and the Fund's annual report 19/20. The committee is due to meet again on 19 November 2020.

The agenda and minutes for both the pension board and the pension fund committee are available in the [democratic services section](#) of the Buckinghamshire Council website.

### Introducing the £95k Cap

What the cap on exit payments could mean for LGPS employers and members

#### Background to the cap

Exit payments are sums paid by a public body for and to an employee when an employment is terminated due to redundancy or efficiency retirement. These payments, intended to support individuals with the loss of livelihood, are also useful employment tools for reorganisation. With public bodies facing increasing pressure to spend taxpayer money efficiently, the amount organisations spend on exit packages has long been subject to intense public scrutiny. The government pledged to modernise employee terms and conditions in the [2015 summer budget](#) and subsequently gave HM Treasury the power to implement a cap of £95,000 on exit payments in the [Enterprise Act \(2016\)](#). On 10 April 2019 the consultation '[Restricting exit payments in the public sector](#)' laid out HM Treasury's plan for applying the cap. On 21 July 2020, the government finally published [its response](#) confirming implementation of the cap will proceed. [Draft regulations](#) have already been laid providing details on which employers are in scope of the cap and which payments will be included in the £95k calculation. Both Houses of Parliament have approved the regulations. The £95k cap regulations will come into force 21 days after they have been signed off. We do not know when this will be but it is likely to be soon.

#### Implications for the LGPS

The cap has important implications for LGPS members and employers. This is because regulation 30(7) of the LGPS Regulations 2013 states that members over age 55 leaving due to redundancy or efficiency must receive immediate payment of their pension benefits, at the value accrued on their leaving date without the usual reductions for taking the pension early. The member cannot choose to defer payment. If the cost of putting pension benefits into payment



immediately is greater than the estimated cost of pension benefits if the member had remained in the scheme until normal pension age, a payment will be payable to the pension fund. This is called a pension strain which the employer currently pays. As pension strain is one of the sums in scope of the £95k cap regulations, if the cap is breached when the regulations come into force, members would suffer the cost of excess pension strain deducted from their pension benefits without the option to defer payment. Those that may breach the cap are not just high earning employees. Low earning employees with extensive service and protections often have high pension strain costs.

#### Amending LGPS exit regulations

MHCLG have released a further consultation entitled '[Reforming local government exit pay](#)'. The consultation proposes reforming redundancy payments, standardising pension strain calculations nationally (it is currently performed using local factors), and introducing specific measures to calculate the cap. The proposal is for statutory payments to be deducted from the £95k cap first before employers determine how much to pay towards a pension strain cost, as well as introducing some further options for members facing redundancy or efficiency retirements. The proposals mean, if the cap is breached following the deduction of the statutory exit payments, the member would be given the following options regarding their pension depending on if they breach the cap or not.

- 1) Deduct any excess strain from their pension benefits.

- 2) Pay the pension strain directly as a lump sum payment.
- 3) Choose to take their pension benefits with applicable [early retirement reductions](#).
- 4) Defer pension benefits until a date of their choosing in favour of receiving any discretionary exit payment offered by the employer.

### Next steps

The introduction of these options could make redundancy and efficiency retirements more complex for employers and members. It's really important that members currently facing a redundancy or efficiency retirement understand

the implications for their pension if their leaving date is after the date the regulations come into force and the cap is breached. Members whose pension strain is below £95k may still breach the cap when this figure is combined with statutory and/or discretionary exit payments. You will need to make members aware of these proposed changes.

**The MHCLG consultation closes on 9 November 2020 and we encourage all affected employers to respond. We will keep you updated when we have further information.**

---

## How prepared are you for IDRPCs?

The Internal Dispute Resolution Procedure (IDRP) allows members to appeal decisions made about their pension benefits either by us or their employer. Here are six questions that will help you assess how well prepared you are when it comes to IDRPCs.



### How well do you understand the IDRPC process?

Not understanding the IDRPC process can leave you open to challenge as there are specific rules and deadlines which need to be followed. This month we've launched a new [Employer's IDRPC Guide](#) to help you develop your knowledge of the IDRPC process. You can also review [the regulations](#).

### Do you keep up with your LGPS training?

In the LGPS, things are always changing and not realising procedures or regulations have changed could give rise to preventable errors of maladministration. Take the time to read updates and book onto training when it is offered. Look out for our free employer webinar training events coming soon.

### Are you open to resolving problems informally?

Sometimes members submit an IDRPC application as they feel they're not being listened to. Ensure you have systems in place that allow you to address member concerns. If you outsource payroll, check how your payroll provider resolves problems and that they are making you aware of ongoing problems. Many issues can be resolved informally without the need for an IDRPC

### Are your policies up to date?

All employers are required to have a discretionary policy in place. If you don't have one, or the policy isn't up to date, you may be asked to reconsider a decision you have made. Make sure that decisions made are consistent and applied fairly.

### Are you keeping good records?

Once an IDRPC begins, you will need to be able to provide evidence about how decisions were made. This may include letters sent, pay figures, breaks in service, copies of forms and service details. If you outsource your payroll, check what is being stored. It will ultimately be the employer's responsibility to provide this.

### Have you told us who we should send IDRPCs to?

We need to know who in your organisation would deal with IDRPCs. To avoid unnecessary delays, please [get in touch](#) to check we know who to contact in the event of an IDRPC.

**For more information see: [The Employer's IDRPC guide](#). If you have any questions about anything covered on this page, contact your Employer Liaison Officer (ELO).**

# Scheme Updates

## Scheme changes and news from the wider sector

### LGPC Bulletins and circulars

The Local Government Pension Committee (LGPC) issue monthly bulletins and occasional circulars, updating administering authorities on scheme changes. They also have several subgroups that meet regularly to discuss specific aspects of LGPS scheme administration. This section is a summary of the key updates for the quarter which may be of interest to employers. You can read the full bulletins, which contain more detail and additional information by following the links below.

Bulletins this quarter
<a href="#">July 2020 Bulletin 200</a>
<a href="#">August 2020 Bulletin 201</a>
<a href="#">September 2020 Bulletin 202</a>

### McCloud consultation released

[A consultation proposing a bespoke remedy for the LGPS](#) concerning the supreme court ruling known as ‘the McCloud Judgement’ has been released. If you’re not familiar on the details of the case, you can get up in speed with [last issue of In-Form](#). The government intends to remove discrimination from the LGPS by making reforms to the protections known as ‘the underpin’. A summary of the key proposals from the consultation that may be of interest to employers is listed below. Please refer to the full document for further details.

- Qualifying date for underpin protection will remain at 31<sup>st</sup> March 2012.
- The requirement for the member to be within 10 years of their Normal Pension Age (NPA) on 31 March 2012, will be removed.
- The only benefits that will qualify for underpin protection will be those accrued between 1 April 2014 and 31 March 2022.
- The revised underpin will replace the old underpin.
- It will apply retrospectively. All those that are affected will need to have benefits checked under the new rules and possibly revised if it is found to be beneficial to apply the revised underpin.
- The revised underpin regulations will apply to those that don’t have an immediate entitlement to benefits. This

will include deferred members, those that have transferred out or died.

- Annual Benefit Statements for qualifying members will need to include estimates of benefits calculated under the revised underpin protections.
- There will be a cost to employers, but the exact details are not known at this stage.

SAB has released a [draft response](#) to the consultation which closes on 8 October 2020.

### McCloud data collection template

You would have received a draft copy of the data collection template in relation to McCloud in our communication of 7 August 2020. We’ve shared the template with you to assist you in your planning for supplying this data and ensuring you have adequate systems in place to store the data ready for retrieval. You should also check with any third-party payroll provider that they are storing this data correctly. Please don’t send anything to us yet. We are still in the planning stages for the project and awaiting full guidance before we can make the necessary preparations. If you foresee any problems in supplying this data, please make us aware as soon as possible.

### Employer cost cap process restarted

The government has [released a statement](#) confirming the cost control mechanism, paused in January 2019 to await the outcome of McCloud, will be lifted. The cost control element of the 2016 valuation process can be completed. This

will include the cost of addressing the discrimination identified in the judgement. This will likely result in changes to the scheme and associated costs backdated to 1 April 2019. We will update when we have further information.

### **Second partial response: Flexibility on employer exit payments and valuations**

In May 2019, the government released a consultation entitled [Changes to the local valuation cycle and management of employer risk](#). The consultation proposed the following changes to LGPS regulations: 1) changing the LGPS from a triennial (3 yearly) to a quadrennial (4 yearly) valuation cycle 2) some suggestions on ways to bring this about 3) more flexible arrangement on exit payments for employers leaving the scheme 4) further reform to employer exit credits 5) changing which employers must offer the LGPS to employees. On [27 February 2020](#) the government released a partial response to the fourth proposal only; amendments to exit credits. The government has now released a further response on 26 August 2020 entitled '[A review of employer contributions and flexibility on exit payments.](#)' The response grants new powers to administering authorities to review employer contributions more regularly and to spread out any exit payments owed by employers over a set period. Regulations were amended and came into force on 23 September 2020. Our policy on these matters will be updated in our Funding Strategy Statement in due course. You should note that there will be charges for any valuation at an employer's request. We expect further responses to address the other proposals covered in the consultation in due course.

### **£95k cap on exit payments for employees**

HM Treasury [published a response](#) to the [consultation of 10 April 2019](#) confirming that exit payments will be capped at £95,000. Please note: This does not affect all LGPS scheme employers. [The draft regulations](#) confirm which organisations are in scope of the cap and which payments will be included. Both houses of parliament have now approved the regulations and once they have been signed off the regulations will come into effect 21 days later. We do not know when this will happen, and it could be any day. The LGPC are seeking clarity on i) how to process retirements agreed before the regulations were

in effect and ii) how to reconcile the new overarching legislation with LGPS regulations which do not accommodate it. We will update you as soon as we have further information.



### **Further consultation to change LGPS regulations**

In response to the introduction of the £95k cap, MHCLG have released a further consultation entitled '[Reforming local government exit pay](#)' proposing some important changes to regulations concerning redundancy and efficiency retirements, as well as statutory redundancy payment arrangements. The consultation closes on 9 November 2020. You can find out more about the consultation's implications for LGPS employers and members by reading our special feature article '[Introducing the £95k cap](#)'. The Scheme Advisory Board has also updated their [Q&A page on the cap](#).

### **New section of LGPC website for employers**

The LGPC have launched a [new employer section](#) of their website which contains a range of training materials aimed at employers including pre-recorded webinars, virtual learning modules and printed guides.

### **Covid-19 Furlough scheme to end**

The government's Coronavirus Job Retention Scheme (CJRS) will end on 31 October 2020. The employer will need to either bring furloughed workers back to work under normal hours, reduced hours or terminate their employment. However, the government is due to introduce a new 'Jobs Support Scheme' to top up wages of those working reduced hours as a result of the pandemic. We await further guidance on the scheme in relation to the LGPS.

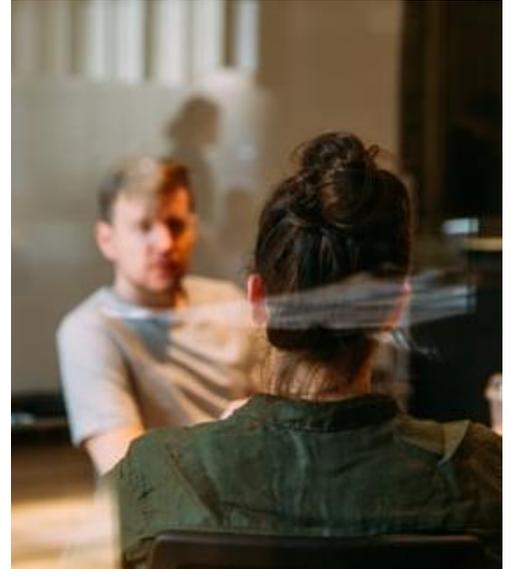
## Bitesize training: Ill-Health under the LGPS: The employer's responsibilities

Under the terms of the LGPS, pension benefits can be drawn early due to ill-health and, depending on the nature of the member's medical condition, they could also receive a substantial enhancement. This issue of bitesize summarises some of the most important employer responsibilities in relation to ill-health retirement. The list is by no means exhaustive. Always refer to the [SLA](#) and [LGPS regulations](#) for further guidance.

### Deciding who qualifies for ill-health pension benefits

It is the employer's responsibility to decide who qualifies for ill-health retirement. The criteria for active members to qualify is:

1. They have paid into the scheme for at least two years
2. Are permanently incapable of doing their job
3. Are immediately incapable of undertaking any type of gainful employment at all



Gainful employment means undertaking a position that is expected to last for at least a year working a minimum of 30 hours per week. If you believe a member may qualify, you should discuss the option with them and explain what's involved, but you cannot force someone to apply for an ill-health pension.

If someone is off sick for a long time, it doesn't automatically mean they would be a candidate for ill-health retirement. They may be expected to make a full recovery or be able to undertake their role with certain adaptations which would mean they do not meet the criteria for being 'permanently incapable'. Equally, the member may be a candidate for ill-health, but have never been off sick before. If the member has more than one role, they need to be assessed separately for each role. They may qualify for ill-health retirement in one role, but not in another. It all depends on whether the criteria is met.

### Deciding a deferred member can release their pension benefits early due to ill-health

You're also responsible for the decision to release a deferred pension due to ill-health. The deferred member needs to apply to you directly for this. The exact criteria for releasing a deferred pension due to ill-health will depend on the date they left the scheme. You can find out more about this in the SLA. But the common factor will be that they are permanently incapable of discharging the duties of their former role. There is no limit to how many times a deferred member can apply for ill-health retirement. You will need to follow the required procedure each time. Deferred members may be former employees, and those that have opted out after two years and are no longer paying in but are still employed. An active member may also have a deferred pension benefit as well as an active one.

### Arranging an assessment by an IRMP

Before a member can receive ill-health retirement, they need to be assessed by an Independent Registered Medical Practitioner (IRMP). The IRMP is an approved assessor qualified to make judgements about a person's health for pension purposes. The qualifying requirements for IRMPs are set out in [regulation 36](#). The employer is responsible for arranging and paying for the assessment. This includes deferred members who are no longer paying into the scheme. The IRMP will complete the certificate and recommend a tier for an active member, but ultimately, it is an employer decision to award ill-health retirement.

## Getting consent to share data

Under GDPR, you are responsible for obtaining the member's consent to share their medical records with all parties involved. If the application is successful, we will ask for a copy of this.

## Providing evidence to the IRMP

To enable an IRMP to make a fair assessment they need to have details of the member's medical history and employment. As the employer, you're responsible for providing as much detail as you can to the IRMP about their employment. The list opposite details some of what you would usually be expected to provide. This is not exhaustive. If the member has an occupational health record, this may contain this information. The IRMP may also have further questions after all this is provided and you will be responsible for providing this. It's important you ensure the data you supply is factual and comprehensive.

- Absence records for (at least) the previous two years
- Current job description and list of duties
- Accident reports and risk assessments
- Medical reports from the occupation health practitioner
- Any other medical reports you hold in your possession
- Details of any adaptations undertaken by the employer for the member.
- Details of any adjustments made to support the member's illness (E.g. Changing hours)

## Providing notification about a decision to the member

When you have reached a decision, you are responsible for telling the member. You must also tell active members which tier they qualify for. You must inform all members of their right to appeal under the IDR. For tier three you should also notify the member when their pension will cease (3 years from the start date), that the pension will be reviewed after 18 months and of the requirement for them to notify you if they start gainful employment as the pension will cease. You are responsible for informing us of any change in circumstance. We will recover any overpayment made to the member.

## Providing notification about a decision to the Pensions and Investments Team

You only need to notify us when you can confirm the member qualifies for ill-health and you should provide all relevant paperwork to us. This means we will require fully completed leaver paperwork with the correct boxes completed, including the APP (Box) which will be used to calculate any enhancement. The table below shows what we need for both active and deferred members. If any of this is not provided, this could delay the pension payment. If anything is incorrect or incomplete, we will need to come back to you.

Document	Active	Deferred
Correct medical certificate fully completed	✓	✓
Data sharing consent signed by the member	✓	✓
Leaver form with correct boxes completed	✓	
Final pay information for members with final salary pension benefits	✓	
Any three in ten/best of last three final pay calculations (upon request)	✓	

## Employer cost

While there is no pension strain payable as an upfront cost to the employer, ill-health retirements still have a cost element reflected in the triennial valuation.

## The tier three review

[Regulation 37 \(LGPS 2013\)](#) provides additional requirements for tier three ill-health. A tier three pension is in payment for three years and must be reviewed after 18 months. The employer is responsible for conducting the tier three review and informing us and the member of the outcome. The member can also request a review at any time during the three-year period. You are responsible for contacting the member and arranging the IRMP assessment. If the member is moved up to tier two, we will require a copy of the medical certificate and the date of determination. This is the date the new tier applies from.

## If things go wrong

Ill-health cases are one of the most common reasons for members making an Internal Dispute Resolution Procedure (IDRP) application. It's really important that you make sure you've done everything right because you may need to evidence this if you need to respond to an IDRP. Find out more about preparing for IDRPs in our [special feature article](#).

## More information

Regulations that govern ill-health: [Local Government Pension Scheme 2013 Reg 35-39](#)

[Service Level Agreement \(SLA\)](#)

[Ill-health member web page](#)

[IDRP guide for employers](#)

In-form issue 1- [APP bitesize training](#)

[APP online training by LGPC](#)

Is there a topic you would like to see featured in Bitesize? Get [in touch](#) and let us know.

---

## Employer FAQs

Employer questions we received this quarter.

### Is re-enrolment an employer responsibility?

Yes. Your responsibilities to members do not end when someone opts out of paying pension contributions. Every three years, you will need to re-enrol any staff who opted out back in the scheme. You also need to re-enrol anyone who entered the 50/50 scheme, back into the main scheme at your re-enrolment date. We don't send reminders out as it's your responsibility to do this as an employer. This is not a policy of the Pensions and Investments Team, but a legal requirement. You can find out more information about your [duties concerning re-enrolment on the Pensions Regulator's website](#).

### Where can I find out the employer contribution rate?

All employer contribution rates are available [on our website](#). You will also find copies of our [monthly return templates and](#) the [SLA](#), as well as other useful forms and guides.

Do you have any ideas for what you would like to see covered in our bitesize training or a question for our Employer FAQs? [Get in touch](#).

### You asked for a final pay calculation, but the member started their job after 1 April 2014.

#### Why do I need to provide this?

On 1 April 2014 the LGPS stopped being a final salary scheme and we no longer needed hours or final pay calculations to calculate the pension benefits of members who joined after this date. However, anyone who joined before this date retained final salary benefits in respect of the old scheme. If we have asked for a final pay calculation it is because the member has final salary benefits associated with their current pension account. These pension benefits may not have been built up in the current employment they hold with you. When they joined their employment, they may have transferred in or aggregated previous service with a final salary element or been subject to a TUPE transfer. We will also ask for a final pay figure if they are considering transferring in pre 1 April 2014 pension benefits. We cannot share the reason why we are asking for a final pay calculation on each occasion and appreciate your cooperation in supplying the data when it is requested.

# Contacts

## Full list of contacts for all services

### Employer Liaison Team

Your Employer Liaison Officer (ELO) is your first port of call for training, advice, and support.

Employer	Employer Liaison Officer & Contact Details
A - BI & MKC	Karen Hemming 01296 382371 <a href="mailto:karen.hemming@buckinghamshire.gov.uk">karen.hemming@buckinghamshire.gov.uk</a>
Bm – Ch & Buckinghamshire Council	Emma Hamilton 01296 382769 <a href="mailto:emma.hamilton@buckinghamshire.gov.uk">emma.hamilton@buckinghamshire.gov.uk</a>
Ci – He & Buckinghamshire Council	Megan Spurrier 01296 382745 <a href="mailto:megan.spurrier@buckinghamshre.gov.uk">megan.spurrier@buckinghamshre.gov.uk</a>
Hf – Ne & MKC	Georgia Keen 01296 382719 <a href="mailto:georgia.keen@buckinghamshire.gov.uk">georgia.keen@buckinghamshire.gov.uk</a>
Nf- Si & TVP	Jan Bennion 01296 382242 <a href="mailto:jan.bennion@buckinghamshire.gov.uk">jan.bennion@buckinghamshire.gov.uk</a>
Sj- Z & TVP	Teresa Webb 01296 382382 <a href="mailto:teresa.webb@buckinghamshire.gov.uk">teresa.webb@buckinghamshire.gov.uk</a>

### Other contacts

Senior Employer Liaison Officer: Hannah Fall	<a href="mailto:hannah.fall@buckinghamshire.gov.uk">hannah.fall@buckinghamshire.gov.uk</a>
TUPE Liaison Officer: Marie Dunbar	<a href="mailto:marie.dunbar@buckinghamshire.gov.uk">marie.dunbar@buckinghamshire.gov.uk</a>
Employers General Inbox	<a href="mailto:employers@buckinghamshire.gov.uk">employers@buckinghamshire.gov.uk</a>
LGPS Monthly Returns Inbox	<a href="mailto:LGPSreturns@buckinghamshire.gov.uk">LGPSreturns@buckinghamshire.gov.uk</a>
Annual Returns/SUP52	<a href="mailto:lgsystems@buckinghamshire.gov.uk">lgsystems@buckinghamshire.gov.uk</a>
Pensions Finance	<a href="mailto:pensionfinance@buckinghamshire.gov.uk">pensionfinance@buckinghamshire.gov.uk</a>

If you are responding to an administration query you should send these to our main pensions inbox  
[pensions@buckinghamshire.gov.uk](mailto:pensions@buckinghamshire.gov.uk)

### Member contacts

Please refer members to our contact details below:

Member helpline number	01296 383755
Member email	<a href="mailto:pensions@buckinghamshire.gov.uk">pensions@buckinghamshire.gov.uk</a>
Member self-service portal	<a href="https://ms.buckinghamshire.gov.uk">https://ms.buckinghamshire.gov.uk</a>

Thanks for reading. If you found this issue of In-Form, useful and informative, [get in touch](#) and let us know.

On behalf of the Pensions and Investments Team, stay safe and keep well!