

## Retirement special

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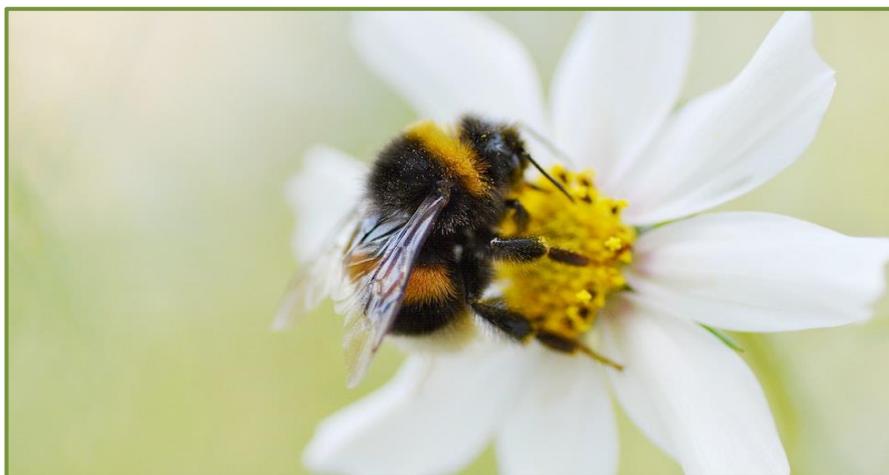
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### Welcome to In-Form!

Welcome to In-Form your quarterly employer newsletter. The theme for this issue is retirements. Processing retirements is one of your most important responsibilities as an LGPS employer. Choosing to retire is a big life decision similar to buying a home or starting a family. While the transition towards ending employment can be exciting, it can also be stressful, both financially and emotionally, as the retiree adjusts to leaving work. It's therefore essential that you submit all the required information for us to process payment. In this [issue's bitesize](#), we look at the various retirement types in the LGPS and the information you need to provide to us for each. Don't forget to review our [employer FAQs](#) which answers some of the most common queries we receive about retirements.

Over the past year we have been working on a project to improve how we communicate with members at retirement. Some of the things we have done include improving retirement packs, keeping members informed on the progress of their case and increasing our web offering. However, you also have an important role to play in communicating with your employees about retirement as discussed in our special feature on [page 5](#).

As usual you can get the latest need to know from us in the [Fund updates](#) section, as well as the latest regulatory developments in the [Scheme news](#) section.

We hope you find this issue of In-Form useful. If you have any questions about anything covered in this issue, don't forget your [Employer Liaison Officer \(ELO\)](#) is available to assist.

### Administration

#### Year-end project update

We are midway into our year-end project and have already made excellent progress. We have now processed the majority of your year-end data and 80% of Fund employers have no outstanding queries. Thank you to those of you who have worked hard to submit accurate data on time and respond to queries promptly. We will begin issuing statements for your employees over the summer.



**Action** – If you have any unresolved queries please ensure that you resolve these as soon as possible so that we can issue annual benefit statements by the statutory deadline of 31 August. If you are struggling to resolve any complex queries, please contact your [Employer Liaison Officer](#). If we don't issue statements by the deadline due to unresolved queries, we will direct those employees to you for an explanation.

#### Updated roles and responsibilities document

We have made a few minor changes to the roles and responsibilities document in the following sections:

- Retirements (From page 47)
- Absences (From page 35)

**Action** – Please review these updated sections to ensure your procedures align.

#### IRMP qualifications

According to [regulation 36](#), an employer can only approve a retirement/early payment of pension on the grounds of ill-health where they have obtained a medical certificate completed by an Independently Registered Medical Practitioner (IRMP). According to the regulations, the IRMP must either:

1. Hold a diploma in occupational health medicine (D Occ Med) or an equivalent qualification issued by a [competent authority in an EEA state](#)

Or

2. Be an Associate, a Member or a Fellow of the Faculty of Occupational Medicine or an equivalent institution of an EEA state

When you enlist a new IRMP you should first check that they meet this standard and ensure you have a copy of their certification. We need to be notified of any new IRMP you are using and if it is not clearly listed on the [General Medical Council register](#) that they hold the relevant qualifications, we will request evidence from you.

**Action** – Please ensure that your IRMP meets the required qualification standards. Notify us if you change IRMP and ensure you have a copy of the certification to provide to us should we request it.

#### McCloud project update

In the [previous issue of In-Form](#) we provided you with an update on the project to cleanse your McCloud data. We confirmed that we were beginning to perform some initial data validation checks and you may receive queries from us about any data you have submitted. We are continuing to work through these checks. Thanks to those of you who have responded to our queries about McCloud data. We will continue working through this process.

Internally we have been preparing for the regulations which are expected to come into force on 1 October 2023. Turn to [page 9](#) for an update on regulatory progress.

### Actions:

- If you have yet to supply your McCloud data to us, please do so as soon as possible
- If there is data you are unable to supply, please let us know what is missing and why
- Respond promptly to any queries received
- Ensure you factor McCloud into your future resource planning and keep updated with communications

### Revised actuarial factors

In [issue 12 of In-Form](#) we confirmed that the government had asked us to suspend all transfers and divorce calculations as revised actuarial factors would shortly be issued due to changes to the SCAPE discount rate. On 5 May, we emailed you to confirm that early and late retirement factors would also soon be updated. We advised you that while we could still provide retirement estimates, any changes to guidance could affect the figures quoted. We can now confirm that the majority of the new factors have been received. We are working through suspended transfer and divorce cases. The early retirement factors will apply from 3 July 2023 and the late retirement factors will apply from 1 September 2023.

**Action** – The new early retirement factors are lower than the ones that are currently in force. This will mean an increase in pension benefits for those retiring early. If you have received an estimate for someone retiring before Normal Pension Age on or after 3 July, you may wish to obtain a revised estimate where pension strain is payable.

### Employer webinars – Booking open!

Our employer webinars are designed to assist you in your role as an LGPS employer by raising awareness of the scheme and your employer responsibilities. They also offer experienced professionals a great way to refresh knowledge and keep up to speed with changes to regulations and procedures.

Thank you to those of you who attended our last webinar ‘processing retirements’. We had some great feedback and were glad you found it useful.

The next webinar ‘absences form work’ is taking place on 19 July from 11am. In this webinar we

look at the various types of absences and how they affect an LGPS pension and your role as the employer. We recommend all employers attend, including schools, those who use external payroll services, or those with few LGPS members.

**Action** - You can book your place at this and the other planned webinars by using the links below.

Weds 19 July 2023 – 11am-12pm

[Absences from work](#)

Thursday 14 September 2023 – 10 – 11am

[An overview of LGPS employer responsibilities](#)

Wednesday 13 December 2023 – 11am- 12pm

[Assumed Pensionable Pay \(APP\)](#)

Thursday 29 February 2024 – 10-11am

[Year-end](#)

### Introduction to the LGPS webinar

The next webinar for new LGPS members (your employees) is taking place on 25 July 2023 from 2-3pm. To book your employees onto this webinar, please return the completed booking form to us by 21 July 2023. Links will be issued after the booking closes. The webinar is for any prospective, or new LGPS scheme members within 12 months of enrolling in the LGPS, that have not attended a previous new starter webinar. A recording of the webinar will be available for those who register for up to 30 days after the event ends. If anyone wants to attend a live webinar, we run these events on a rolling basis. Dates for 2023/2024 have now been added to the [‘employer events and training webpage’](#) where you can also obtain a copy of the booking form.

**Action** – Advertise the webinar to suitable employees. Forward your booking form to us by the deadline.

### LGPS retirement planning webinar

On 3 August we will be holding a webinar for your employees who are close to retirement. While we will be emailing relevant members who we have an email address for, we hope you can also help us promote the event to your LGPS staff. More information will be released shortly.

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## Investments

### Pension Fund performance summary

Quarter 4 2022/2023	Quarter %	Annual %	3 year %
Fund (excl private equity)	3.2	-5.1	8.0
Benchmark	3.5	-4.4	8.2
Out/Under performance	-0.3	-0.7	-0.2
Market Value (£bn)	3,721		

### Valuation 2022

The 2022 Buckinghamshire Pension Fund Valuation report has been issued by the Fund actuary Barnett Waddingham and is available on our [website](#). The contribution table has also been updated with the new [employer contribution rates](#).

### Governance

The [Buckinghamshire Pension Board](#) met on 29 March and are due to meet again 19 July. The [Pension Fund Committee](#) met on 5 July following the postponement of the meeting on 17 May. Items on the agenda included the draft pension fund accounts and the 2020/2021 accounts audit.

The agenda and minutes for both the Buckinghamshire Pension Board and the Pension Fund Committee are made available in the [democratic services section](#) of the Buckinghamshire Council website.

## Let's talk retirement!

In June 2022, the DWP published the results of a national survey called [Planning and Preparing for Later Life \(PPLL\)](#). The study surveyed 2,655 individuals aged 40–75 to find out 'how far individuals are able to make well informed choices about retirement and whether they will be in a position to enjoy financial security when they retire'. The results revealed that few could confidently say how much they would need in retirement and when they would actually retire.

Prior to April 2011, when the law was scrapped, employers could require employees to retire at age 65, the Default Retirement Age (DRA). While the change has provided much needed freedom for employees and allowed employers to benefit from more experienced staff members for longer, it does mean that the choice of when to retire and take payment of a pension rests mostly with an employee. According to the report, the choice has become 'increasing complex and individual following the abolition of the statutory retirement age'. The lack of knowledge when it comes to retirement planning may be due to a lack of understanding about pensions generally. Good communication can help encourage individuals to engage with their pensions and consequently plan more effectively for retirement.



It's important you foster a culture where honest discussions about retirement between you and your employee can take place. This can be done through consistent messaging around retirement planning and pension engagement. The subject of retirement has been taboo in the past, and while it is inappropriate to ask an older colleague directly when they are thinking of retiring, it is important you are approachable when the subject is brought up. The more approachable you are, the more likely your employee will share their plans with you. This is a great benefit to you as it will allow you to plan future resources and manage a handover more effectively.

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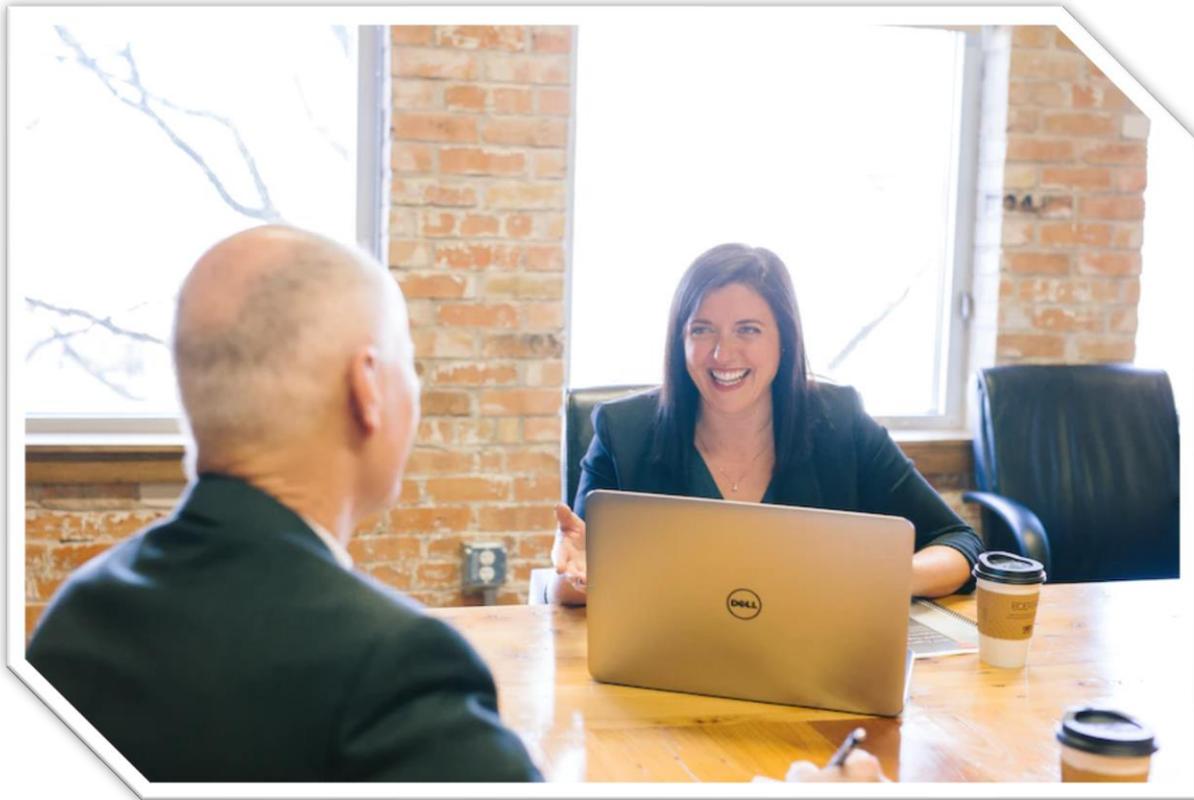
### How communicating about the LGPS can help your employees

Employees are unlikely to make firm decisions about retiring without considering their pension options, such as when they can retire and what income they will receive. Good communication about retiring in the LGPS can help your employees in three important ways:

**Promote understanding:** People find pensions complicated. Guiding your employees to resources that can aid in their understanding and retirement planning can help them make decisions they feel confident with.

**Set expectations:** Being transparent about the process will help manage your employees' expectations, particularly around time frames and can help to avoid complaints.

**Reassurance:** Retirement is a huge life event. It can be exciting but also stressful, both financially and emotionally. Good communication can reduce that stress by providing reassurance.



### **What needs to be communicated at retirement?**

There are some essential things you need to communicate to an LGPS employee aged over 55 who has handed in their notice or has notified you that they plan to take their LGPS pension when they leave. Here are some key points you should factor into your communications:

- ✓ If an employee aged over 55, entitled to an LGPS pension, hands in their notice, you should ask them if they plan to take their LGPS pension when they leave. If we are not informed, we will process them as a leaver. If they then want to take their LGPS pension, we require 3 months' notice.
- ✓ If someone has confirmed they are retiring, ensure that you explain how the retirement process works and any time frames involved.
- ✓ Ask them if they have received a pension estimate. If they haven't, tell them how they can get one.
- ✓ Final pay protection won't apply automatically. We will write to members and ask them to confirm if they qualify for it. However, if you know a member will qualify for it, it's helpful to inform them. It may also influence their decision to retire and take a pension.

For employer approval types of retirement, such as ill-health or redundancy, there will be different and additional things you need to communicate such as:

- ✓ You should make it clear that where employer consent has been provided, there will be no option to defer payment of their pension when they leave.
- ✓ For flexible retirements it's good practise to make your employees aware that they will be re-enrolled in the LGPS under their new role unless they opt out.
- ✓ For ill-health retirement cases, you will need to inform them of the outcome of their application. You will need to ensure you inform them of their right to appeal and reapply at a later stage should anything change.

This list isn't exhaustive. For more information about the various retirement types, please see the [Roles and Responsibilities document](#).

## Communication templates

Earlier in the year we carried out a survey to find out what support we could offer to you in communicating with your employees about LGPS retirements. 87 of you completed the survey and a quarter of you agreed that standard templates would be useful. We have created the templates below which can be used in letters, email communications, newsletters or on websites. You may need to make some adjustments to take internal procedures into account as well as the context of the communication, however, we hope that you will include the core messaging to ensure employees receive key information. We hope you find these templates useful!

**Template 1** - The aim of this template is to raise general awareness about taking an LGPS pension.

*If you've paid into the LGPS for at least two years and you leave your job after age 55, you have the option of having your pension paid when you leave.*

*If you're considering taking an LGPS pension, we recommend you get an estimate first so you know how much you will receive. If you take your pension before your [Normal Pension Age](#) it will usually [be reduced](#). If you take it after Normal Pension Age it will [be increased](#).*

*You can get an estimate by using the Buckinghamshire LGPS member's self-service portal, '[my pension online](#)'. If you're within 12 months of retiring, you should [contact the Pensions and Investments Team](#) for an estimate. You can request up to 2 estimates in any rolling 12-month period.*

*If you decide to take your pension when you leave, please contact [us/your manager/HR](#).*

*If you're entitled to an LGPS pension but do not take it when you leave, you can request to take your pension at any time after age 55 by providing 3 months' notice to the Pensions and Investments team.*

*More information about retiring and taking your pension can be found on the Buckinghamshire Pension Fund website at: [lgps.buckinghamshire.gov.uk/retirement](https://lgps.buckinghamshire.gov.uk/retirement)*

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**Template 2** – This short template aims to explain the importance of getting an estimate before retiring.

*Deciding when to retire and take your LGPS pension is an important decision. Getting an estimate of how much you are likely to receive can help you consider your options. You can get an unlimited number of estimates by using '[my pension online](#)', the self-service portal for Buckinghamshire LGPS members. If you plan to retire within the next 12 months you should [contact the Pensions and Investments Team](#) for an estimate. You can request up to 2 estimates in any 12-month rolling period. Remember, to be entitled to an LGPS pension, you must have paid into the scheme for at least two years in total. Find out more at: [lgps.buckinghamshire.gov.uk/retirement](https://lgps.buckinghamshire.gov.uk/retirement)*

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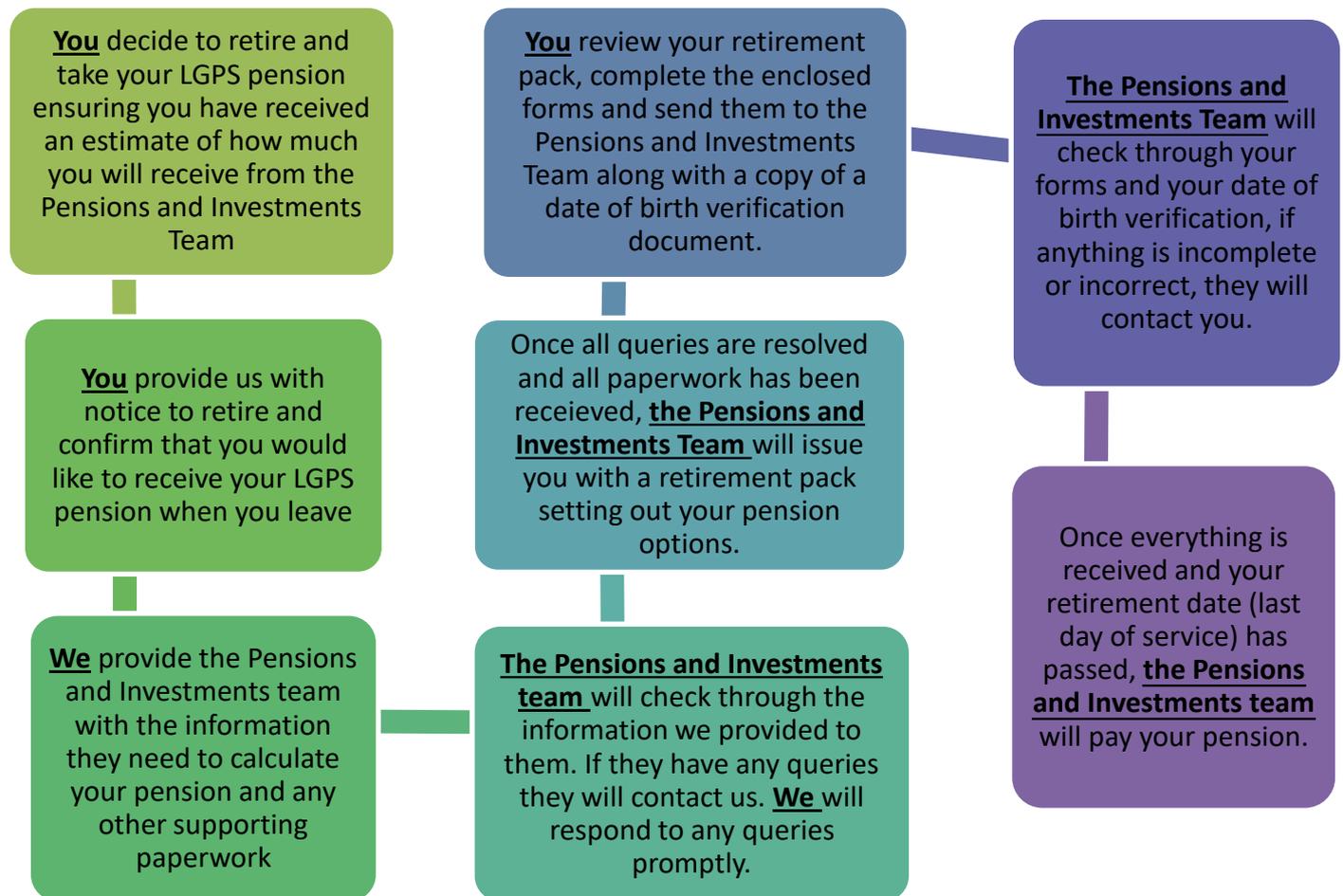
**Template 3** - This short template promotes the retirement section of the website.

*If you have an LGPS pension and are thinking about retiring, start with the Buckinghamshire LGPS website. The website contains lots of useful information to assist you in your retirement planning including when you can take an LGPS pension and what to expect from the process. Visit, [lgps.buckinghamshire/retirement](https://lgps.buckinghamshire/retirement). If you have any questions about your LGPS pension, please [contact the Pensions and Investments Team](#).*

**Template 4** - This template is intended to be used after an employee has handed in their notice. Please ensure you also provide our full contact details in addition to the text below.

Once we have provided the relevant information to the Pensions and Investments Team, they will calculate the pension benefits payable and provide you with a retirement pack setting out your options. The retirement pack will be published to [‘my pension online’](#) as soon as it is ready. ‘My pension online’ is the secure self-service portal giving you access to your Buckinghamshire LGPS pension account. If you haven’t done so already, we recommended that you register as soon as possible. That way the Pensions and Investments team can notify you the moment your retirement pack is ready to view. Once in receipt of your pension, your monthly payment information and P60s will be uploaded to ‘my pension online’. If you experience any issues accessing ‘my pension online’, please email their dedicated inbox: [mypensiononline@buckinghamshire.gov.uk](mailto:mypensiononline@buckinghamshire.gov.uk) or call the helpline on 01296 383755.

**Template 5** – This flowchart for early voluntary retirement provides a helpful visual of the retirement process for your LGPS members. You should make it clear that for employment types which require consent (e.g. ill-health, flexible, redundancy etc) the process will likely be different. You may wish to adapt the flowchart to add in additional internal steps or create your own for the other retirement types.



**Contact details** - We recommend you provide these contact details after each of the templates above.

If you have any questions about your LGPS pension please contact The Pensions and Investments Team ‘My pension online’ (self-service portal): [ms.buckinghamshire.gov.uk](https://ms.buckinghamshire.gov.uk)

Email: [pensions@buckinghamshire.gov.uk](mailto:pensions@buckinghamshire.gov.uk)

Helpline: 01296 383 755 (open Monday – Thursday 9am-5.30pm & Friday 9am-5pm)

Website (for information about your Buckinghamshire LGPS pension): [lgps.buckinghamshire.gov.uk](https://lgps.buckinghamshire.gov.uk)

### LGPC Bulletins and circulars

The Local Government Pension Committee (LGPC) issue monthly bulletins updating administering authorities on scheme changes. This section provides a summary of these updates as well as news from the wider pensions sector. The full bulletins contain more detail and additional information and are available to read at the links below. More information for employers can be found at: [www.lgpsregs.org](http://www.lgpsregs.org)

Bulletins this quarter	Minutes of meetings this quarter
<a href="#">237 – April</a>	<a href="#">LGPS technical group – 9 June</a>
<a href="#">238 – May</a>	<a href="#">Communications working group – 27 April 2023</a>
<a href="#">239 – June</a>	

### McCloud regulatory update

On 5 May 2023, we emailed you to confirm that the government had published a response to the 2020 consultation in relation to the McCloud remedy in the LGPS. In [issue 10 of In-Form, page 5](#), we provided you with a summary of the case to date and mentioned that if the government changed the criteria of who would qualify for the extended underpin we may need to collect more data from you. From the consultation response it appears this will not be necessary. The qualification criteria has not changed significantly and the data we have requested covers the requirements.

On 30 May a further consultation along with a set of draft regulations was published addressing items not previously covered in the consultation, as well as those proposals which required substantial amendment. These included issues related to aggregations, club transfers, flexible retirements, divorce, excess teacher service and interest/compensation. The LGA have published a response to the second consultation. We have updated our [McCloud webpage](#) to incorporate these changes and will keep you informed as the situation develops.

If you administer for other public sector pension schemes, you may have heard that the Government Actuary Department (GAD) has developed a calculator which can be used by

members to find out if they are better off under the old calculation rules. Please note that this does not apply to the LGPS.

### DfE publishes policy on outsourcing arrangements for academy trusts.

On 17 May 2023, the DfE published [a policy paper](#) confirming outsourcing arrangements for academies. This would apply to circumstances when a service contract is outsourced to another company and employees are transferred under TUPE, for example in the case of cleaning or catering services. Academy trusts previously needed to seek approval from ESFA to enter into pass-through arrangements with contractors. The policy paper states that in most cases this will no longer be necessary, though there are some situations where permission will continue to be required. Where a pass-through is entered into, the liabilities for those LGPS eligible employers will continue to be covered by the academy guarantee.

**Action** – Academy trusts should read through the policy paper and ensure that they adjust their processes accordingly. Please be reminded that we should always be informed as soon as possible when you decide to outsource a service

## New and updated employer guides from the LGA

The [LGA have published](#) the following updated guides:

- LGPS HR guide
- LGPS payroll guide
- Backdated pay award FAQs

**Action** – please review the updated guides to ensure your procedures correspond and make any necessary adjustments.

## Scheme annual report published

On 26 June 2023, SAB (Scheme Advisory Board) published the [LGPS annual report 2022](#). The report provides a single source of information about the status of the LGPS, collating information supplied by the 86 LGPS Funds as at 31 March 2022. The report highlighted an increase in membership and assets.

## McCloud cost appeal

In issue 12 of In-Form we confirmed that following a judicial review, the court found in favour of the government in a case brought by six trade unions over the cost of McCloud. The trade unions requested permission to appeal which has now been granted.

## Voluntary NI contributions deadline extended

The government has [extended the deadline](#) for making up gaps in National Insurance records. Employees who have not paid the required level of National Insurance contributions will not receive a full state pension. Taxpayers now have until 5 April 2025 to make up the shortfall – an extension of nearly 2 years on the previous date of 31 July 2023.

## Pension dashboards connection deadline amended

Pension dashboards will allow individuals to access all their pension information, including state pension, in one single place. Connecting to the dashboard was originally to happen in stages with the first scheme connecting by 31 August 2023. However, due to unforeseen delays, legislation has now been passed which replaces the previous regulations and states a single staging deadline of 31 October 2026.



## Data breach warning issued by regulator

The Pensions Regulator issued a statement confirming that Capita has been the victim of a hacking incident with data being exfiltrated from their servers. The statement concludes, 'this incident shows the importance of having robust cyber security and business continuity plans in place'. It is understood that many employers across the UK have been affected by the breach.

**Action** – Ensure that you are taking steps to keep member data secure. If you use a third-party payroll provider, you should ensure that they are implementing internal controls to prevent the risk of cyber-attacks.

### Processing retirements

It's really important that we make retiring and taking an LGPS pension as simple a process as we can for our LGPS members. This means ensuring that you provide us with everything we need to work out their pension entitlement in advance of their retirement, as we won't be able to issue them with a retirement pack until everything is received. In this issue's bitesize, we review the various retirement types and what needs to be provided for each.



#### Voluntary retirement

A voluntary retirement is when an employee aged 55-75 leaves their LGPS employment and takes their pension under [regulation 30 \(1-5\)](#) (LGPS 2023). An LGPS pension is payable at Normal Pension Age. This is usually the same as State Pension Age, but if they have been in the scheme before 1 April 2014, it could be earlier. Normal Pension Age is shown on the annual benefit statement which members can refer to.

#### What must be provided?

- Employer notification of leaver form
- A relevant final pay calculation defined in the regulations as the highest in the last three years before leaving for members with pre-1 April 2014 pension benefits)
- Additional final pay calculations (upon request)

**Pension strain?** With some types of retirement there may be an upfront cost to the employer known as 'pension strain'. There is no upfront cost to the employer for any type of voluntary retirement. The only exception is where you have agreed to waive reductions under your discretionary policy. Otherwise, when an employee takes voluntary early retirement, reductions will be applied to pension benefits which means the member bears the cost.

#### Age 75 retirement from active status

An LGPS pension must be in payment before a member reaches age 75, even if they are still working in their LGPS employment. In advance of the member's 75<sup>th</sup> birthday, we will contact you to request the relevant information. You will need to provide the same information that you would for a voluntary retirement. An important thing to note with an age 75 retirement is that the last day of service should be entered as two days before the member's 75<sup>th</sup> birthday. This is because under the regulations the pension must be in payment before they are age 75.

#### What must be provided?

- Employer notification of leaver form
- A relevant final pay calculation defined in the regulations as the highest in the last three years before leaving for members with pre-1 April 2014 pension benefits)
- Additional final pay calculations (upon request)

**Pension strain?** No. As the member is beyond Normal Pension Age, there is no pension strain payable

#### Flexible retirement

A flexible retirement is permissible in the LGPS under [regulation 30 \(6\)](#). This type of retirement enables the member to receive their LGPS pension while continuing in their employment at either a reduced grade or

working decreased hours, subject to employer approval. Flexible retirement is attractive to employees as it allows them to ease away from the world of work gradually. It can also be beneficial for employers who are looking at different ways to manage their workforce. To approve a flexible retirement, you must have a current discretionary policy in place which permits flexible retirements. We must be provided with a copy of your policy whenever you make any changes. If you have yet to set one up, please review the guidance on the [LGA website](#).

#### **What must be provided?**

- Employer notification of leaver form
- A relevant final pay calculation defined in the regulations as the highest in the last three years before leaving for members with pre-1 April 2014 pension benefits)
  - Additional final pay calculations (upon request)
  - A retirement certificate signed by the appropriate person
  - Starter details for the new post (supplied via the monthly submission)
  - An opt out form if the member decides not to continue paying in

**Pension strain?** It is possible that there may be a pension strain if the member:

- has pre-1 April 2008 pension benefits
- has not yet reached 60
- has met the conditions of the 85-year rule

This is because the 85-year rule has a minimum age of 60, but by agreeing to the flexible retirement, it will automatically switch on the 85-year rule before 60. We recommend you obtain an estimate before approving a flexible retirement where there is a possibility a pension strain may occur.

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#### **Redundancy/Efficiency**

If an employee over aged 55 is either made redundant or is retired by their employer due to business efficiency, they will be entitled to immediate payment of pension benefits under [Regulation 30 \(7\)](#). There will be no option for the member to defer payment of their pension. You should explain this to them as there may be tax implications they may need to consider if they are planning to take another job.

#### **What must be provided?**

- Employer notification of leaver form
- A relevant final pay calculation (for members with pre-1 April 2014 pension benefits)
- Additional final pay calculations (upon request)
- A retirement certificate signed by the appropriate person

**Pension strain?** If the member has not yet attained their Normal Pension Age, it is highly likely that a pension strain will apply. You should always get an estimate before agreeing to a redundancy or business efficiency retirement.

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#### **Ill-health retirement**

A member can meet the qualifying criteria for ill-health retirement under [regulation 35](#) at any age, they do not need to be age 55. The employer must have terminated the employment and the employee must be:

1. Permanently unable to do their own job, and,
2. Not immediately able to take up a job working a minimum of 30 hours a week for a period of at least 1 year.

The employer is required to obtain the opinion of an Independently Registered Medical Practitioner (IRMP)



who will not only need to provide an opinion on whether they meet the criteria for ill-health but also what tier should apply. However, it's important to state that the decision is yours and not the IRMP's. You only need to tell us when an application is successful.

#### **What must be provided?**

- Employer notification of leaver form
- A relevant final pay calculation defined in the regulations as the highest in the last three years before leaving for members with pre-1 April 2014 pension benefits)
- Additional final pay calculations (upon request)
- The relevant medical certificate completed by the qualified IMRP
- Confirmation from the member that they have consented to share their medical data with us. We require this under data protection regulations.

**Pension strain?** There is no upfront cost for ill-health retirement, so no pension strain. Any costs that may increase an employer's liabilities are reflected at valuation, however, cost should not be a factor in your decision to award ill-health.

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#### **Releasing a pension on the grounds of ill-health – Deferred and deferred pensioners**

An LGPS member no longer paying into the scheme can request that their former employer agrees to release their deferred pension early without reductions on the grounds of ill-health under [regulation 38](#). In these cases, you will need to obtain the opinion of an IRMP just as you would do for a current employee and meet any associated expenses.

#### **What must be provided?**

- The relevant medical certificate completed by the qualified IRMP (It is different to the ones for current active members)
- Confirmation from the member that they have consented to share their medical data with us. We require this under data protection regulations.

**Pension strain?** It is the same as ill-health for active members. There is no pension strain payable, costs of increased liabilities are reflected at valuation. Cost should not be a factor in the decision-making process.

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#### **When should the information be provided?**

The earlier you notify us about a retirement the better. While we won't be able to issue the retirement pack until all the necessary documents have been received, we can still set up the workflow in preparation and make contact with the member to reassure them that we have been notified and advise on the next steps. All relevant documentation should be provided to us 3 weeks before the retirement date. You can provide this to us earlier if you know what the final months' pay. In addition, you will also need to ensure you include the member on your monthly i-Connect submission, or if you are not using i-Connect, the monthly return template. i-Connect employers should upload documents to i-Connect via the document upload facility.

If fail to inform us of a retirement, you may be charged under item 6 of the Pensions Administration Strategy (PAS). It will also delay the retirement which may result in interest being paid of which we will be recharged to you under the PAS.

#### **Find out more:**

[Roles and Responsibilities document](#), all forms can be found in the employer's section of [our website](#).

See bitesize in [issue 4](#) and [issue 8 of In-Form](#) for explanation of pay information.

LGPS HR guide and payroll guide available in the employer's section of [www.lgpsregs.org](http://www.lgpsregs.org)

**If you need any further clarification or require training, [contact your ELO](#)**

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## Employer FAQs – Retirement special!

Answers to your questions

### **Can someone who was in receipt of a tier 3 ill-health pension apply for ill-health pension again after the tier 3 pension stopped?**

Yes. The member has up to 3 years after a tier 3 pension ceases to request that you consider their eligibility for a tier 2 ill-health pension. Once the 3 years expires, the member can request that you consider their eligibility for the release of their deferred pension early on the grounds of ill-health under regulation 38 up until Normal Pension Age.

### **Someone was in the 50/50 section for part of the year and in the main section for the rest of the year, which CPP box should I complete on the Employer notification of leaver form?**

In this situation we would expect you to complete both box 9 and box 11. In box 9 you should enter the value of the CPP for the period they were in the main section and in box 11 you should put the value of the CPP they built up while in the 50/50 section.

For example, Sandra works between 1 April and 31 May earning £500 CPP in each month during which times she pays into the main section. She moves to the 50/50 section on 1 June and remains there until she leaves the scheme on 10 September. She earned £500 in CPP for the months of June, July and August and £100 for the month of September. Therefore, the figure I will enter the following on the leaver form:

Box 9 (main section) - £1000

Box 11 (50/50 section) - £1,600

### **We refused a redundancy due to cost of pension strain, but the employee has offered to meet this cost themselves. Is it possible that someone can pay their own pension strain?**

The regulations state that pension strain is chargeable to the employer and not the member. We will therefore issue any invoice for pension strain to you. This cost cannot be passed on to the member.

### **When should a flexible retirement policy be reviewed?**

Under [regulation 60](#) (2013), there are 4 areas which employers must hold a discretionary policy for and flexible retirement is one of them. Best practice is to review the policy annually to ensure it is still fit for purpose, but you can review it whenever you feel it should be changed. The policy should be kept under regular review and updated as appropriate. If you make any changes to the policy, you must supply us within a month of the change being made under 60 (4). For more information on reviewing discretionary see the bitesize training in [In-Form issue 11](#).

### **The IRMP has stated that the member does not qualify for an ill-health retirement, but I think they do, must I refuse the ill-health retirement?**

While you require the IRMP opinion to approve an ill-health retirement. The decision to award an ill-health retirement ultimately rests with you. It would be best to talk to the IRMP to try and understand the reasons for their decision. It may be worth checking that the IRMP had access to all the relevant information. Was there any information that the member did not share, or did not consent to share with the IRMP? If not, you could choose to obtain a second opinion from a different IRMP. However, if you find that two IRMP's agree that the member does not qualify and you cannot see that there was any information missing, it may be worth considering that the member may not meet the criteria.

### Employer Liaison Team contacts

Your Employer Liaison Officer (ELO) is there to answer your questions, provide training support and guidance. **The contact details for your ELO can be found in the table below.** ELOs operate an alphabetical split between employers. **Please ensure that the ELO you contact is the correct point of contact for your organisation.**

Employer by initial	Employer Liaison Officer (ELO)
A-BI	Karen Hemming 01296 382371 <a href="mailto:karen.hemming@buckinghamshire.gov.uk">karen.hemming@buckinghamshire.gov.uk</a>
Bm-Cl	Summar Akram 01494 475797 <a href="mailto:summar.Akram@buckinghamshire.gov.uk">summar.Akram@buckinghamshire.gov.uk</a>
Cm-He	Megan Spurrier 01296 382719 <a href="mailto:megan.spurrier@buckinghamshire.gov.uk">megan.spurrier@buckinghamshire.gov.uk</a>
Hf-N	Georgia Keen 01296 382719 <a href="mailto:georgia.keen@buckinghamshire.gov.uk">georgia.keen@buckinghamshire.gov.uk</a>
O-Si – Insignis & 5Dimensions	Jan Bennion 01296 382242 <a href="mailto:jan.bennion@buckinghamshire.gov.uk">jan.bennion@buckinghamshire.gov.uk</a>
Sj-Z	Teresa Webb 01296 382382 <a href="mailto:teresa.webb@buckinghamshire.gov.uk">teresa.webb@buckinghamshire.gov.uk</a>
BC & MKC	Please email: <a href="mailto:employers@buckinghamshire.gov.uk">employers@buckinghamshire.gov.uk</a>

### Other contacts

Senior Employer Liaison Officer: Hannah Corigliano	<a href="mailto:hannah.corigliano@buckinghamshire.gov.uk">hannah.corigliano@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>
Member technical support for 'My pension online'	<a href="mailto:mypensiononline@buckinghamshire.gov.uk">mypensiononline@buckinghamshire.gov.uk</a>

Thanks for reading. We hope you found this issue of In-Form, useful and informative.

We welcome your feedback on this issue of In-Form. If you have any comments or suggestions please email [pension.feedback@buckinghamshire.gov.uk](mailto:pension.feedback@buckinghamshire.gov.uk)