

Year-end special

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Welcome to In-Form!

Welcome to this year-end special edition of your quarterly newsletter, In-Form.

As the new scheme year begins, there are some important actions you will need to take as an LGPS employer. On [page 6](#) you will find our year-end employer action guide, summarising the steps you need to take to finalise 2023/24 and prepare for 2024/25.

One of the most important tasks you will need carry out, is to submit your year-end data to us. It's essential that the pay information you provide is accurate as we use this data to work out pension build up and create annual benefit statements for your employees which will be issued over the summer. Each issue of In-Form contains short bitesize training to assist you in your role as an LGPS employer. In [this issue's bitesize](#), we take a look back at the topics previously covered which may help you complete your year-end submission.

Don't forget to read '[fund updates](#)' and '[scheme news](#)'. Within these sections we have highlighted details of anything you may need to do.

We hope you find In-Form helpful, but if you have any further queries, your Employer Liaison Officer is available to assist you. Their contact details can be found on [page 14](#)

Administration

Year-end submission

In line with [regulation 69 \(LGPS 2013\)](#), we require year-end data for all employees who were active in the LGPS during 2023/24. This is outlined in the Roles and Responsibilities document and on 19 February we issued a reminder, along with instructions to all employers we are expecting data from. These were sent to the main pension administration contacts we hold for your organisation. If you did not receive this, and you had active employees during the previous scheme year, please contact us as soon as possible.

Action

- Employers who are onboarded to i-Connect will need to submit this data as part of their March submission by 19 April.
- Employers who are not yet onboarded to i-Connect will need to submit the SUP52 template, sent with the instruction email, to us by 30 April.
- Employers who have been onboarded to i-Connect for less than a year, will also need to complete the SUP52 template.

In addition to submitting your data to us, there are several other actions you will need to complete at year-end. These are summarised in our action guide on [page 6](#) where you can also find some general tips for completing your year-end submission. Please review this guide.



Roles and Responsibilities document

On 3 April, we issued you with the 2024/25 Roles and Responsibilities (R&R) document. Changes to the R&R mostly reflect general updates for the new scheme year, however, there are a few amendments which are worth highlighting:

- From 1 May, workflow will be introduced for final pay submissions on i-Connect. See [page 4](#) for an explanation.
- The cost of supplying additional pension estimates has increased to £15 plus VAT
- Additional requirements related to the underpin have been removed as this has been incorporated into the McCloud exercise
- We have updated our approach to employer and member training.

Action- Review [the updated document](#) to ensure your procedures comply. If you didn't release a read receipt, email us to confirm your organisation has received the R&R.

Changes to pension strain factors

You may be required to meet an upfront cost known as pension strain if an employee draws their pension earlier than Normal Pension Age, due to redundancy/efficiency and, under certain circumstances, flexible retirement. Pension strain is also payable when you agree to switch on the 85-year rule before age 60, or where an award of additional pension is made. In [Issue 15 of In-Form](#), we confirmed that the Fund would be using updated factors to calculate pension strain from 1 April. In our email of 2 April, we provided you with a table comparing pension strain calculated with the old and new factors. We also agreed to put in a place a guarantee for any pension strain estimates provided before 31 March, where the actual retirement occurs within three months of the prospective retirement date which the estimate was based on. For example, if you requested an estimate on 28 February for someone with a prospective retirement date of 31 August, we will apply the old pension strain factors to the actual retirement calculation, as long as the member retires on or before 30 November.

McCloud project update

In each issue of *In-Form* we will provide an update on the McCloud project. For a general overview, see [Issue 14, page 5-7](#).

Thank you to those of you who have submitted McCloud data to us. In [issue 15 of In-Form](#), we confirmed that you will likely receive queries from us about your data. We also explained that as the final regulations placed more people in scope than previously expected, we would need to request additional data. These requests will be issued to you over the coming months. Please ensure you respond to McCloud related queries with the same level of priority that you would for other queries. Thank you to those of you who are working hard to resolve discrepancies.

There are still some employers that have yet to submit their McCloud data and have not contacted us to explain why. Such employers can expect to receive charges issued to them under [item 13 of the Pensions Administration Strategy](#) if they do not contact us urgently.

Action:

- If you have yet to supply your data to us, please do so urgently.
- If you are aware any data is missing, contact us as soon as possible.
- Respond promptly to our queries
- Ensure you factor McCloud into your future resource planning and keep up to date with communications

Webpage guide for new Fund employers

To assist new employers and/or new members of staff responsible for providing pension information to us, we have created a ['brief guide for new employers'](#). This web guide, available on the employer section of our website, acts as an orientation pack for anyone new to LGPS pension administration.

Action – Incorporate the brief guide into your internal handover and induction processes. If you're a Local Education Authority (LEA) or an academy trust, inform your schools about the brief guide and ask them to incorporate it into their processes. *Please note: The guide covers the employer role only and is not suitable for scheme members.*

Outsourcing your payroll? Think pensions!

If you're considering outsourcing your payroll, it's vital you consider pensions in your decision. Failure to do so could be a costly mistake.

Action – Read our [outsourcing your payroll guide](#) if you're looking for a third-party payroll provider. If you're an LEA or an academy trust, share this guide with your schools. If you decide to use a third-party payroll provider or change payroll provider, inform us as soon as possible.



APP reminder

Please be reminded that when providing us with an Assumed Pensionable Pay for ill-health and deaths, you should provide us with an annual APP figure. It has come to our attention that some employers are providing 3 months' worth of APP rather than a full year. It is your responsibility to gross up 3 months' worth of APP to a full year. Due to differences in the way that different organisations gross up pay, we are unable to do this on your behalf.

Action – Check your procedures to ensure you are providing a full year's APP (box 14 on the [Notification of employee leaving form](#)). We are unable to accept figures for less than a full year. Watch our [APP webinar](#) to find out more.

Performance matters

The pay information you provide to us is used to calculate pension. That's why it's really important your data is accurate and supplied within the expected timescale as set out in [the R&R](#). The [Pensions Administration Strategy](#) outlines the applicable charges when an employer's performance does not meet the standard. While most employers provide good quality information on time, there are still instances in which we find

information is being repeatedly provided late or to a less than satisfactory standard. This causes delays to our processes and prevents us providing information to members about their pension. In [issue 14](#), we confirmed changes to performance monitoring. This procedure is now in place and we are issuing fines to employers who are consistently not meeting the standard.

Action- Review the [Pensions Administration Strategy](#) to ensure you are familiar with the circumstances under which we may issue a charge. If you are experiencing any issues supplying information to us, please contact your [Employer Liaison Officer](#).

Updated guides and forms

We have made changes to the following forms/guides:

- [Notification of employee leaving form](#)
- [Transfer-in extension request form](#)
- [Final Pay calculation s/s](#)
- [i-Connect monthly submission spreadsheet](#)
- [The Investment Strategy Statement \(ISS\)](#)

Action – Review the updated documents. Replace any previous versions you are using and any relevant forms held on your website. We will be unable to accept any previous versions of forms going forward

i-Connect

Please be reminded that:

- ✓ The remittance confirmation screen should be completed after each submission
- ✓ Unless otherwise agreed, all forms should be uploaded to i-Connect and should not be emailed to us. Please refer to the [‘document upload guide’](#) for more details on how to do this.
- ✓ Changes to i-Connect submissions will be mandatory from 1 April as outlined in [In-Form issue 15](#)

Changes from 1 May

From 1 May we will be introducing final pay tasks workflow. This new feature will automatically prompt you to upload a final pay when someone leaves.

How will it work?

A task will be created in i-Connect and appear on the task dashboard. You will receive a notification to your email address when a task is added to the dashboard. If you haven’t actioned the task within 14 days, you will receive a reminder. It’s really important that you work through these within the timeframe to avoid a charge being issued to you under the [Pensions Administration Strategy](#).

How do I action the task?

Enter the final pay for the relevant member, select the final pay date and tick ready to submit. When you have completed this click ‘submit selected’ as shown below.

Member Name	Date of Leaving	Payroll Ref	Location	Due By	Status	Final Pay (£)	Final Pay Date	Ready to submit?
HEBERT, Lennon (AB102004A)	27-07-2018	DET23	A0009	23-06-2023	Due	<input type="text"/>	27-07-2016	<input checked="" type="checkbox"/>
PITTS, Kyle (AA142505D)	12-07-2018	DET59	A0009	23-06-2023	Due	<input type="text"/>	12-07-2016	<input type="checkbox"/>
POWER, Max (AA160003A)	13-07-2018	DET22	A0009	23-06-2023	Due	<input type="text"/>	Please Select	<input type="checkbox"/>
SMITH, John (AA100502A)	06-07-2018	DET21	A0009	23-06-2023	Due	<input type="text"/>	Please Select	<input type="checkbox"/>
WHITE, Martin (AA100001A)	05-07-2018	REF1	A0009	23-06-2023	Due	<input type="text"/>	Please Select	<input type="checkbox"/>

Action - Prepare for final pay tasks to go live on 1 May. Ensure you process these tasks within the timeframe. If you have any questions or issues after tasks go live, [contact your ELO](#).

Investments

Pension Fund performance summary

Quarter 4 2023/2024	Quarter %	Annual %	3 year %
Fund (excl private equity)	4.7	9.1	2.8
Benchmark	5.8	10.6	3.7
Out/Under performance	-1.1	-1.5	-0.9
Market Value (£bn)	3,972		

Governance

The [Buckinghamshire Pension Board](#) met on 27 March. Items discussed included ‘administration performance’ and ‘member and employer communication.’

The [Pension Fund Committee](#) met on 13 March. Items discussed included the Fund performance and the treasuring management service level agreement.

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.

Annual LGPS Updates: Employer action guide!

To help you undertake all the necessary LGPS actions at the end of the financial year, we've put together this quick reference guide.

Further information can be found in the [Roles and Responsibilities document](#) and the employer's section of www.lgpsregs.gov.uk. Please ensure you communicate these important updates to your payroll department or third-party payroll provider. If you have any further queries, you can contact your [Employer Liaison Officer \(ELO\)](#).



1. Apply the correct employer contribution rate

Check your employer contribution rate for 2024/25 and ensure you apply it from 1 April 2024. You can find this in your individual employer report. We also keep a quick reference table on our website. It's your responsibility to ensure you pay the correct contributions on time. If you have a deficit which you are required to make by way of lump sum. Please contact the pension finance team to arrange payment, if you haven't already done so, at: pensionfinance@buckinghamshire.gov.uk

2. Apply the new employee contribution bands

Employee LGPS contribution bands for 2024/25 are set out in the table below. Employee contribution bands are set at a national level and are worked out by increasing the previous year's contribution bands by the September CPI which for this year is 6.7%. The revised bands will apply from 1 April 2024. You may find that some of your employee's will change contribution bands. You should ensure you communicate with such employees about any changes to their contribution rates.

Band	Actual pensionable pay for an employment	Main section contribution rate for that employment	50/50 section contribution rate for that employment
1	Up to £17,600	5.50%	2.75%
2	£17,601 to £27,600	5.80%	2.90%
3	£27,601 to £44,900	6.50%	3.25%
4	£44,901 to £56,800	6.80%	3.40%
5	£56,801 to £79,700	8.50%	4.25%
6	£79,701 to £112,900	9.90%	4.95%
7	£112,901 to £133,100	10.50%	5.25%
8	£133,101 to £199,700	11.40%	5.70%
9	£199,701 or more	12.50%	6.25%

3. Review the updated Roles and Responsibilities document

[The Roles and Responsibilities document](#) is intended to support you in fulfilling your role as an LGPS employer and make you aware of our internal processes. We update this document annually to fit with current regulations and practices. We issued the updated document to you on 3 April. You should check to ensure your procedures are in line with this document and make any necessary adjustments to your procedures. If you didn't provide a read receipt, please confirm to us you have received it by [sending us an email](#). We require this for audit purposes.

4. Use our updated forms and guides

When we sent the Roles and Responsibilities document, we also provided the updated final pay spreadsheet and monthly submission spreadsheet for non-i-Connect employers. Please ensure you use the most up to date versions available on the [employer's guides, forms and booklets](#) page.

5. Apply changes to i-Connect submissions

In [issue 15 of In-Form](#) we set out changes to the i-Connect submission process which will apply from 1 April 2024. Please review these changes and ensure you are using the amended i-Connect template issued to you in January 2024.



6. Apply auto-enrolment guidance.

The automatic enrolment earning bands for 2024/25, as set out in the [government's review](#), remain unchanged since 2014/2015. The table below provides a useful summary.

Earnings (Note: separate contracts treated separately)	Age 16-21	Age 22 to State pension age	State pension age to <75
Under lower earnings threshold of £6,240	Entitled worker	Entitled worker	Entitled worker
Between £6,240 and £10,000	Non-eligible jobholder	Non-eligible jobholder	Non-eligible jobholder
Over the earnings trigger of £10,000	Non-eligible jobholder	Eligible jobholder	Non-eligible jobholder

The government has published PAYE tax and NI limits and thresholds for 2024/25. The limits are also set out in [The Social Security \(Contributions\) \(Limits and Thresholds, National Insurance Fund Payments and Extension of Veterans Relief\) Regulations 2024](#). These should be applied from 6 April 2024. Only eligible jobholders will need to be automatically enrolled, but don't forget that anyone can join the LGPS if they choose to. They can do this by providing you with a completed [Opt-in form](#). Assessing eligibility for auto-enrolment is an employer responsibility. You can find more about auto-enrolment duties in The Pensions Regulator's [auto-enrolment employer guide](#).

7. Apply the new APC (Additional Pension Contribution) limit for 2024/25

From 1 April 2024, the maximum pension that can be purchased through an APC will increase to £8,344. Please note: This is the maximum pension purchase, not the maximum contributions that can be paid towards an APC. Please ensure all relevant parties responsible for processing APCs are informed of the new limit. Members can obtain a quote for APCs by accessing the APC calculator.

8. Submit your year-end data

You must provide your year-end data to us in respect of any staff who paid in the LGPS between 1 April 2023 to 31 March 2024. We issued instructions about the year-end submission to all our administration contacts on 19 February and sent a reminder to all communication contacts on our distribution list on 23 February. More information about year-end and what needs to be provided can be found in the [Roles and Responsibilities document](#).

General submission tips

- If you use a third-party payroll provider, we recommend that you check the data before it is submitted. Ultimately, the employer is responsible for submission not the payroll provider.
- The final FTE (Full Time Equivalent) figure is different to the CPP (Cumulative Pensionable Pay), please ensure you calculate both correctly.
- Ensure you apply an APP (Assumed Pensionable Pay) where applicable and made us aware of any service breaks.
- Check to make sure you have submitted all applicable forms for the previous year (e.g. opt out/leaver forms)
- If you experience issues which could affect you meeting the deadline, please tell us as soon as possible.

9. Respond to our queries

Once we have received your year-end data, we will carry out data consistency checks which will usually return errors. While we expect these to be reduced, as we have been carrying out reconciliation checks monthly, we do still expect some queries. When we forward these to you, please respond as quickly as possible. We won't be able to issue annual benefit statements to any members where we have not received year-end information, or where there is an unresolved query on their record by the statutory deadline of 31 August. If you have any complex queries you are struggling to resolve, please contact your Employer Liaison Officer as soon as possible.

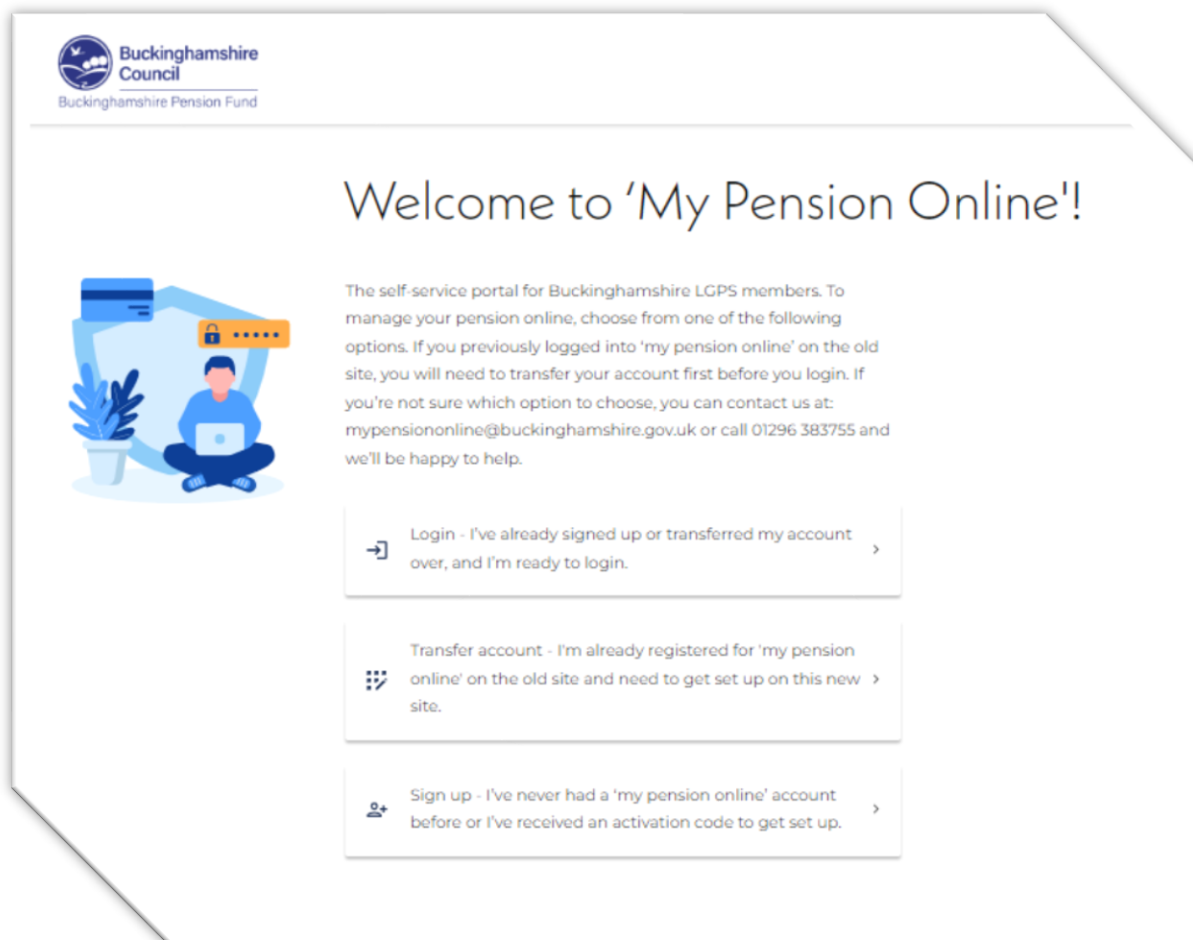
10. Encourage your employees to register for 'my pension online'

['My pension online'](#) is our self-service portal which allows members to access their LGPS pension online. Unless someone has opted out of using 'my pension online', their annual benefit statement will be uploaded to the portal by 31 August for them to access. The [annual benefit statement](#) provides members with the value of their pension on 31 March, and an estimate of what the pension may be when they reach Normal Pension Age. If we don't have an email address for your employee, we will be unable to let them know once it is ready for them to view. Please help us to ensure everyone can access their statement by:

- ✓ Checking to make sure we hold an email address for each of your employees as part of the year-end data submission. You should not overwrite any email addresses that the member may have added themselves, but where you see that no email address is held, you should provide this to us.
- ✓ Ensuring you provide us email addresses as part of your new starter information. We highlighted that this is a mandatory requirement in our [previous issue of In-Form](#).

You can also promote the benefits of ‘my pension online’ to your employees by:

1. Displaying the ‘my pension online’ poster available to download from our [guides forms and booklets page](#). If you are an LEA or an academy trust, please encourage your schools to put up the poster in their staff rooms and office areas.
2. Once you have received confirmation from us that we will be issuing annual benefit statements, let your staff know. To reduce your queries and to assist your LGPS employees, we recommend you include the following key points in your communications:
 - The ABS shows the pension value as at 31 March 2024. If someone joined the LGPS after this date, they will not receive an ABS. They will receive their first ABS next summer.
 - ABS statements are uploaded to ‘my pension online’. If we hold an email address for them, they will be notified when it is ready.
 - Those who have not yet registered for ‘my pension online’ will need to do so before they can login. They will need to do this with the email we currently hold for them.
 - ‘My pension online’ has recently transferred to a new and improved host platform. If they previously registered for ‘my pension online’ on the old platform and haven’t done so already, they will need to transfer their account first before they can login. We explained this [in issue 15 of In-Form](#) and included some wording you could use to communicate this to your LGPS employees.
 - If members experience any issues registering or logging in, they can contact our dedicated inbox at: mypensiononline@buckinghamshire.gov.uk or phone our helpline on 01296 383755.



Scheme News

Scheme changes and news from the wider sector

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

Bulletins this quarter	Minutes of meetings this quarter
249 March	11 January – Communications Working Group (CWG)
248 -March (Annual Update)	8 March – National Technical Group
247 February	
246 January	

Tax changes

In [issue 15 of In-Form](#), we confirmed that HMRC planned to introduce changes to pension tax controls from 6 April 2024. This includes a restriction on the amount of tax-free cash that someone can receive from all their pensions including those outside of the LGPS.

Action: If you obtain an estimate from us for a retirement after 6 April 2024, please make the member aware that they can only take a maximum of £268,275 as tax-free cash from all their pensions over the course of a lifetime. Therefore, if they have exceeded this amount when they take their pension, they may not be able to receive the full amount quoted tax-free. We will be adding a paragraph about the restriction on tax-free cash to all estimates we provide going forward. Please share this with your employees when you provide estimate information to them. Further information about this will shortly be available in the tax controls section of our website.

Guidance issued for some delayed cases

In [issue 14](#), we confirmed that we had put some transfer and divorce cases on hold due to McCloud. We have now received some guidance which will allow us to work through the majority of these cases. However, we are still awaiting guidance on processing transfer cases where the member is entitled to a refund of contributions. We will keep you updated on this issue.

Changes to carer's leave

From [6 April 2024, regulations](#) will come into force that allow employees to take one week's unpaid leave in a 12-month period, to give or arrange care for a dependant meeting the set criteria. If an employee takes unpaid carers leave, you must inform us of the service break. The employee can buy back the lost pension contributions once they return to work with a [lost pension APC](#). If they apply within 30 days of returning, you will be obliged to contribute.

Action – Update your pension procedures to accommodate carers leave. We recommend you communicate with your employees about how absences such as carers leave will affect an LGPS pension. We also recommend that you make them aware they can buy back the lost pension.

SAB responds to DLUHC on audit backlog

Between 8 February and 7 March 2024, DLUHC [held a consultation](#) to propose suggestions for clearing the local audit backlog. As the pension fund accounts remain part of the main local authority accounts, the backlog has resulted in a delay to an audit opinion being issued for our accounts since 2021. SAB (Scheme Advisory Board) provided a [response to the consultation](#) by reiterating that they had recommended a separation of accounts in [a letter to Paul Scully MP in August 2022](#).

Report published on Sharia Law and the LGPS

In 2022, the Scheme Advisory Board (SAB) obtained legal advice on the issue of members opting out of the LGPS on the basis of their religious belief, and whether it might constitute unlawful discrimination. Following this advice, SAB asked a Sharia law expert to investigate the matter and provide a report. On 23 January, the [report was published](#) alongside a statement from SAB in which they expressed hope that it would be useful for employers in addressing the possible legal risk, as well as provide comfort to Muslims participating in the scheme. As a consequence, the initial [legal advice](#) has been updated. It now states that the likelihood of either a tribunal being brought against an employer, or a judicial review being brought against an administering authority or the government is extremely low.

Annual report guidance updated

[Updated guidance](#) related to the Fund annual report has been released jointly by CIPFA (Chartered Institute of Public Finance and Accountancy), SAB (Scheme Advisory Board) and DLUHC (Department for Levelling Up Housing and Communities). The guidance applies to the 2023/24 annual report which is due to be published on 1 December 2024. However, due to changes in reporting requirements, SAB has made clear that it may not be possible for administering authorities to meet all of the requirements this year.

Employer role training

The LGA have published new dates for 'employer role training' on their [events webpage](#). The next one is a virtual event taking place on [22 April](#). Places are limited to 18 participants, therefore if you wish to attend we advise booking as soon as possible. Please note, we are not involved in organising this training. If you are interested in booking, or you have any queries, please email: training.lgps@local.gov.uk

Changes to redundancy pay limits

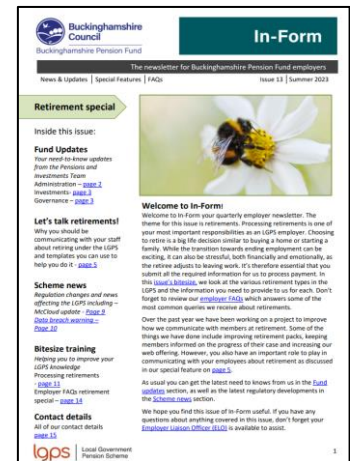
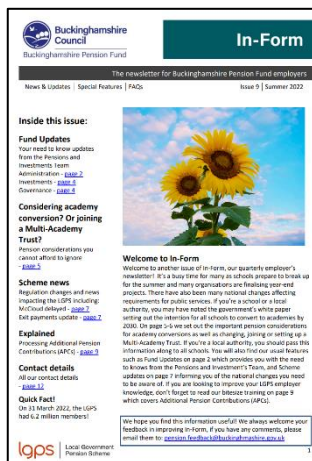
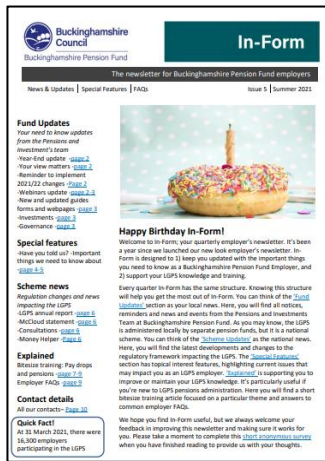
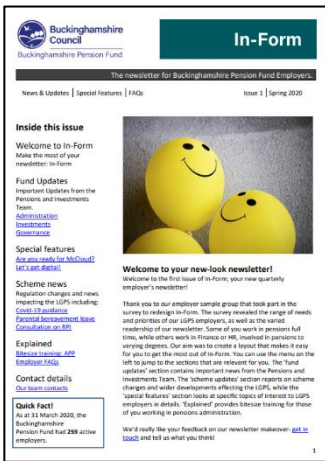
From 6 April 2024, the Employment Rights (Increase of limits) order 2024 will come into force. This legislation increases the maximum week's pay for calculating a statutory redundancy payment from £643 to £700 for redundancies after 5 April 2024.

DWP issues dashboard guidance

On 25 March, the DWP (Department for Work & pensions) issued [guidance on staging timelines](#). [Pension dashboards](#) will allow individuals to see their pension information, including their State Pension in one place online at a time of their choosing. Public service pension schemes, including the LGPS will be required to connect by 31 October 2025. For more information on the implications of pension dashboards for you as an LGPS employer, see [issue 15, page 7](#).

Bitesize in review!

We launched In-Form 4 years ago and in each issue since we've provided you with a short bitesize training to help increase your knowledge of the LGPS and support you in your role as a Fund employer. In this issue we're taking a look back at the previous bitesize trainings you wish to review, particularly if you're new to LGPS pension administration, or you're completing your year-end return and just want to have a refresher. All past copies of In-Form are available on [our dedicated webpage](#).



Bitesize training on pay information

Pay is essential in the calculation of pensions and that's why it's a topic we cover regularly in bitesize. It's essential you fully understand the various definitions used in the LGPS to describe pay so that you know you're providing us with the right figure. If you're unfamiliar with what is meant by 'pensionable pay', 'Cumulative Pensionable Pay (CPP)', 'Assumed Pensionable Pay (APP)' and 'final pay', start with [issue 12's bitesize](#), 'Pay terminology in the LGPS'.

At year-end we request the CPP and Final pay at 31 March 2024. In [issue 4's bitesize](#) 'final pay and CPP', we compared these two figures in more detail and provided 2 calculation examples. One where the CPP and final pay are the same, and one where they are not. [Issue 8's bitesize](#) explores final pay further, providing four examples of working out an employee's final pay in a variety of circumstances.

If someone has a leave of absence it could affect their pension. Where this is the case, there are certain actions that you need to take. You should check you have done all of these before you submit your year-end data to us. The action you need to take, depends on the nature of the leave and whether or not it resulted in a service break. For an overview of the topic, [issue 14's bitesize](#) 'service breaks' explains what it is and what you need to do when one occurs. You may also find this bitesize helpful if you are completing your McCloud data submission or responding to queries.

In cases that didn't result in a service break, an APP (Assumed Pensionable Pay) may apply. APP is something a lot of employer's struggle with, but it's crucial that you take the time to understand it to avoid reporting an incorrect figure. See [issue 1's bitesize](#) for a simple explanation of what is meant by APP. For more in depth examples, review [issue 7's bitesize](#). In this feature, we looked at the 7 steps you need to take to work out APP once you know it will apply.

If you're struggling to get to grips with APP, even after reading our bitesize features, you can watch our [APP webinar](#). If you would like to receive a copy of the PowerPoint slides for this webinar, which includes a handy APP cheat sheet, please do [contact your ELO](#).

If someone has a leave of absence where they do not qualify for APP and they want to make up for the pension lost due to the absence, they can pay towards a lost pension APC (Additional Pension Contributions). We covered APCs in [issue 9's bitesize](#), explaining what the difference is between an extra pension APC and a lost pension APC and what actions you need to take to process applications.

Other bitesize trainings:

- [Issue 2 - Ill-health retirements](#) – In this bitesize we go through your responsibilities in processing an ill-health retirement under the LGPS including tips for best practice.
- [Issue 6 – The 50/50 section](#) – In this bitesize we take an in depth look at the 50/50 section of the scheme in detail including how it interacts with various other employer processes in this LGPS.
- [Issue 10 – Requesting an employer estimate](#) – In this bitesize we look at the process for requesting pension estimates and provide an explanation of the information you can expect to receive.
- [Issue 13 - Processing retirements](#) – In this retirement special of bitesize, we go into detail about processing the various types of retirement.
- [Death in service – issue 15](#) – In this bitesize we look at best practice for processing death in service cases.

***Note:** While the regulations around the topics highlighted have not changed, some of our processes may have changed since the topics were first published. Please refer to the Roles and Responsibilities document for our latest internal procedures.*

More training resources are available in the employer's section of www.lgpsregs.org/index.php. This includes the HR and payroll guides. As well as short interactive online courses on ill-health, APP and Final pay.

If you need any assistance or require one to one training, [contact your Employer Liaison Officer \(ELO\)](#).

Help us keep you In-Formed

In-Form is a resource for you and your colleagues that are involved in the employer's role of administering the LGPS. We always want to make sure it's useful and relevant. If you have any ideas for topics you would like to see covered in future Bitesize features, please [contact us](#) to let us know.

Employer FAQs

Answers to your questions

An employee over 55 is leaving, will you offer them their pension?

We will only offer the pension if you complete a notification of employee leaving form advising us that they want to take their pension.

Should first aid allowance be included in a final pay calculation?

Only if it is a contractual requirement. If it is voluntary, it should be excluded.

I made a backdated payment to an employee in April in respect of earnings for March, do I need to revise the March CPP/year-end submission?

No. There is no need to adjust an earlier CPP due to backdated payments made at a later date that relate to that period. This is because from 1 April 2014, pension is calculated based on pensionable pay received during the scheme year not, pay that is due for a scheme year.

Contacts

Full list of contacts for all services

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 karen.hemming@buckinghamshire.gov.uk
Bm-Cl	Summar Akram 01494 475797 summar.Akram@buckinghamshire.gov.uk
Cm-He	Megan Spurrier 01296 382719 megan.spurrier@buckinghamshire.gov.uk
Hf-N	Georgia Keen 01296 382719 georgia.keen@buckinghamshire.gov.uk
O-Si & Insignis Trust, 5Dimensions Trust	Jan Bennion 01296 382242 jan.bennion@buckinghamshire.gov.uk
Sj-Z	Teresa Webb 01296 382382 teresa.webb@buckinghamshire.gov.uk
BC & MKC	Please email: employers@buckinghamshire.gov.uk

Other contacts

Senior Employer Liaison Officer: Hannah Corigliano	hannah.corigliano@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. 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