

UNDERSTANDING...THE EMPLOYER ROLE



Course content covers:

1) Brief Overview of the LGPS

2) Joining the LGPS

Contractual and Auto-enrolment
One Scheme, two sections
Deciding the contribution rate

3) CARE vs Final Pay

Cumulative Pensionable Pay
Pensionable pay definition
Assumed Pensionable Pay (APP)
CARE accounts – how they work
The basics of final pay calculations

4) Absences

Child-related leave and other absences

5) Additional Contributions

Additional Pension Contributions
Additional Voluntary Contributions

6) Regulatory Requirements

Obligations to provide information
Pay-over of contributions
End of year returns

7) All Types of Retirement

A look at all retirement benefits and options

8) Early Leavers

What happens when members leave before retirement age

9) Other areas for consideration

Including mandatory employer discretions*, maximising tax-free cash, internal dispute resolution procedures (IDRP).

** This is not a comprehensive look at employer discretions. A separate dedicated workshop, 'Employer Discretions and Policies', covers this in depth.*