



Local Government Pensions Committee
Secretary, Jeff Houston

LGPC Bulletin 129 – May 2015

This month's Bulletin contains a number of general items of information.

Please contact Con Hargrave with any comments on the contents of this Bulletin or with suggestions for other items that might be included in future Bulletins. LGPC contacts can be found at the end of this Bulletin.

This month's Bits and Pieces include information on [Timeline Regulations](#) and [LGPC Circulars and Training](#).

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LGPS England and Wales

LGPS (Amendment) Regulations 2015 (SI 2015/755)

The LGPC issued [Bulletin 128](#) in May 2015 which contained a commentary for LGPS administering authorities in England and Wales on the changes to the LGPS introduced by the [LGPS \(Amendment\) Regulations 2015 \(SI 2015 No. 755\)](#).

The Bulletin also contains a leaflet which LGPS administering authorities might find useful when preparing a Newsletter or other documentation to communicate the changes to scheme members, as required under regulation 8 and part 1 of Schedule 2 of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013.

To read the Bulletin in full visit the [LGPS Regulations website](#).

2014/15 annual benefit statements

The LGPC Secretariat have received a number of queries in recent weeks concerning funds' plans for annual benefit statements for the year ending 31st March 2015. The 2014/15 statements will be the first year of annual benefit statements that will include career average benefits accrued since the Scheme reforms in April 2014 were implemented.

You will be aware that the LGPC Secretariat, in conjunction with the communications working group, produced and published a sample ABS template in March 2015, and updated this in April 2015. This document is neither a recommended template nor a definitive outline of the information which must legally be provided (as legally, it is up to each administering authority to satisfy themselves of the information that must be provided). Instead, it has been published as a tool to assist funds in their internal decision making as to what to include (and not include) in members' annual benefits statements and how this information could be laid out.

We recognise that there is growing concern that the increased complexity of the Scheme's benefits structure means that annual benefit statements that are helpful and easy to understand for the member are becoming ever more difficult to produce. Later this year we intend to undertake a review of this year's annual benefits statements exercise and at that time would be grateful for the views of funds as to their experiences of this year's exercise and for any member feedback received.

For further background as to our legal understanding of the information which must be provided on a member's annual benefit statement please see the [Shadow Scheme Advisory Board guidance](#) on this topic.

New ministerial team at Department for Communities and Local Government (DCLG)

Following the general election and the subsequent ministerial reshuffle, Greg Clark (MP for Royal Tunbridge Wells) has been appointed Secretary of State for Communities and Local Government. The remainder of the DCLG ministerial team is made up of the following individuals:

- Mark Francois MP, Minister of State for Communities and Resilience,
- Brandon Lewis MP, Minister of State for Housing and Planning,
- Marcus Jones MP, Parliamentary Under Secretary of State (Minister for Local Government),
- James Wharton MP, Parliamentary Under Secretary of State (Minister for Local Growth and the Northern Powerhouse), and
- Baroness Williams of Trafford, Parliamentary Under Secretary of State for Communities and Local Government.

It has yet to be confirmed which minister will have responsibility for the Local Government Pension Scheme in England & Wales.

Councillors' guides and updated full employees' guide

The following councillors' documents for the LGPS in England & Wales were updated during May and are available on the [Employees' Guides](#) page of www.lgpsregs.org:

- Full guide for councillors in England and Wales (version 1.2)
- Introductory leaflet for councillors in Wales (version 1.2)
- Update on councillors' pensions in England [position from April 2014] (version 1.2)

Updates were also made to the full employees' guide at the end of May and this available as version 1.8 on the [Employees' Guides](#) page of www.lgpsregs.org.

Minor updates to the Additional Pension Contributions (APC) Calculator

A number of minor updates were made to the APC calculator for England & Wales in early May. The updated code for the calculator is held on the [Code for Modellers](#) page of www.lgpsregs.org.

Update to Bulletin 128

Bulletin 128 included an article on Death Grants. Following a call from an administering authority the Secretariat has realised that the article could have been made clearer with the insertion of some extra wording. The article is reproduced below with the additional wording inserted and highlighted in red. An amended version of Bulletin 128 with the additional wording inserted will be added to

<http://www.lgpsregs.org/index.php/resources/news-updates>

Death Grants

An amendment has been made to regulation 40 of the LGPS Regulations 2013 to seek to deliver the HM Treasury policy intention that where a member dies in service and also has a deferred LGPS pension and / or an LGPS pension in payment the death grant should be the greater of:

- a) the death in service death grant (or the aggregate death in service death grants where the member dies in service whilst an active member in more than one employment), and

- b) the aggregate of the death grants due in respect of the deferred pension and pension in payment.

Unfortunately, the amendment as worded does not specify that, for the purpose of (a) above, the death grant should be the aggregate of the death in service death grants where the member dies in service whilst an active member in more than one employment. However, that must surely be the intention.

Furthermore, by referring to “if the amount payable under **any** of those regulations [i.e. regulations 43 – deferred members, or 46 - pensioner members] would be higher than the amount [of death in service lump sum] payable the amount payable is **that** higher amount” it could be read as meaning that if, for example, a member dies in service and also has a deferred pension and a pension in payment and the payment under regulation 46 (pensioner death grant) is the highest, only that sum is payable. The sum due under regulation 43 (deferred pensioner death grant) would not be payable. However, the LGPS Secretariat is of the view that it is the intention of the regulation that the aggregate of the sums due under regulations 43 and 46 that must be compared with the aggregate of the sums due under regulation 40 (active member death grant) and that if the aggregate of the sums due under regulations 43 and 46 is higher, then that aggregate sum should be paid.

One important point to note is that if the aggregate of the sums due under regulations 43 and 46 is higher than the death in service death grant due under regulation 40, the administering authority in whose Fund the member has died is responsible for paying the death grant, not the administering authorities in whose Funds the pension and / or deferred pension are held. This is likely to lead to some inequitable results. Take, for example, the extreme case of a Chief Executive of a London Borough who retires after 40 years membership with a pension of £50,000. He shortly afterwards decides to take up a position as a road crossing patrol with a private school (an admitted body) on a salary of £10,000 in a neighbouring London Borough and gets knocked over on his first day in post. The second Fund would have expected to pay a death grant of 3 x pay = £30,000. However, they will, under the amended regulation, now be responsible for paying a death grant of £50,000 x 10 = £500,000 (and the former Fund will pay nothing). This could have serious implications for the employer contribution rate of the employer in whose employment the member died in service.

Lastly, it is important to note that the amendment to regulation 40 is only effective from 11th April 2015. Thus, if an active member **died in service between 1st April 2014 and 10th April 2015** and also had a deferred LGPS pension and / or a LGPS pension in payment **resulting from a period of membership that ceased on or after 1st April 2014** the death grant should **not** have been restricted to the greater of (a) or (b) above. All death grants should have been paid. Administering authorities will, therefore have to identify any such cases and pay the balance of any death grant due. **However, where:**

- i) **the death in service occurred between 1st April 2014 and 10th April 2015 and the member also had a deferred LGPS pension and / or a LGPS pension in payment resulting from a period of membership that ceased prior to 1st April 2014, or**

- ii) the **death in service occurred on or after 11th April 2015** and the member also had a deferred LGPS pension and / or a LGPS pension in payment in respect of an **earlier period of membership irrespective of when that membership ceased**

the death grant should be the greater of:

- a) the death in service death grant (or the aggregate death in service death grants where the member dies in service whilst an active member in more than one employment), and
- b) the aggregate of the death grants due in respect of the deferred pension and pension in payment.

LGPS Scotland

Updated HR Guide - appendix on certificates of protection

An updated version of the HR Guide (version 1.4) was issued in May in order to link to a revised version of appendix 2, the Certificates of Protection Guidance. No other changes were made to the HR Guide in this new version.

The revised Certificates of Protection Guidance is available as [clean](#) and [tracked](#) versions within the [HR Guide](#).

New councillors' guides and updated employees' guides

Full and brief councillors' guides were issued during May to cover the position for councillors in the Scheme in Scotland from April 2015. These are available on the [Councillors' Guides](#) page of www.lgpsregs.org.

Updated employee full and brief guides were also issued at the end of May and are available as versions 1.3 on the [Employees' Guides](#) page of www.lgpsregs.org.

Launch of Additional Pension Contributions (APC) Calculator

The APC calculator for the LGPS in Scotland was launched in early May and is available for members to use at <http://www.scotlgps2015.org/apc/>. It has been set up in order that members can make applications to purchase APCs in either of the following circumstances:

- Lost pension where a member has had a period of absence due to trade dispute, authorised unpaid leave, or unpaid additional child-related leave.
- Extra pension where a member wishes to increase their retirement income.

Upon the launch of the new member website www.scotlgpsmember.org (which is not yet a live site), the APC calculator will be moved its permanent location on this website.

The [APC guidance](#) previously issued by the LGPC Secretariat outlines the recommended process for funds and employers where their members use the APC calculator to make an application to purchase either extra or lost pension.

Freedom and Choice

Updates to Freedom and Choice technical note

Updated versions of the Freedom and Choice technical note were issued in May, firstly as version 1,2 and then as version 1.3. These updated versions were issued in order to reflect our evolving understanding of the impacts of Freedom and Choice on LGPS scheme administration.

The current version of the technical note can be found on the England & Wales' section of www.lgpsregs.org under [Administration Guides](#) and on the Scottish section under [Administration Guides](#).

Condition 2 - Pension Schemes Act 2015

The LGPC Secretariat is checking with the Department of Work and Pensions (DWP) whether a survivor's pension counts as a crystallization event for the purposes of Condition 2 and also whether it counts towards the £30,000 cash equivalent transfer threshold for the requirement to take independent financial advice before transferring from the LGPS to a defined contribution scheme offering flexible benefits. Once we receive a reply we will update the Freedom and Choice technical paper accordingly.

Other News and Updates

Transfers in - when are they credited to the active pension account

The LGPC Secretariat recently had an enquiry from an LGPS Pension Fund as to whether a transfer in to the LGPS (career average) is credited to the member's pension account at the date on which payment is received or as at the 'relevant date' for calculating the transfer.

The LGPC Secretariat's view is that it is credited as at the date (scheme year) in which payment is received. The reasoning for this interpretation is that regulation 23(1)(d) of the LGPS Regulations 2013 states that an active pension account shall include "the sum resulting from any pension account adjustment during the scheme year" and regulation 23(6)(b) says that a pension account adjustment arises as a result of a transfer value being received. Therefore it would appear that the account is only adjusted in the year the transfer is received.

QROPS change to ROPS

As part of the update to the Freedom and Choice technical paper (see article above) the LGPC Secretariat updated the transfer out disclaimer forms which included amendments to the disclaimer forms for transfers to a QROPS.

The forms now include an additional item in the disclaimer signed by the QROPS scheme manager by virtue of which the scheme manager must confirm that:

Except where the QROPS falls within regulation 3(1A) of The Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006 [SI 2006/206], the benefits payable to the member under the scheme, to the extent that they consist of the member's relevant transfer fund, are payable no earlier than they would be if pension rule 1 in section 165 of the Finance Act 2004 applied.

The reason this has been inserted is because regulations 2 and 3 of The Overseas Pension Schemes (Miscellaneous Amendments) Regulations 2015 [SI 2015/673] amend The Pension Schemes (Categories of Country and Requirements for Overseas Pension Schemes and Recognised Overseas Pension Schemes) Regulations 2006 [SI 2006/206] by adding a condition that must be met by a scheme before it can be a recognised overseas pension scheme. That condition is that benefits must be payable to the member under the ROPS no earlier than if pension rule 1 in section 165 of the Finance Act 2004 applied i.e. no earlier than the age of 55 (except in ill health cases), unless the ROPS is an "overseas public service pension scheme" i.e.:

- it is established in a country or territory outside the United Kingdom and is either
 - i. so established by or under the law of that country or territory, or
 - ii. approved by the government of that country or territory; and
- it is established for the purpose of providing benefits to individuals for or in respect of services rendered to that country or territory or any political subdivision or local authority thereof.

This change came into effect on 6 April 2015. The information held of the [HMRC website](#) now says:

List of Recognised Overseas Pension Schemes Notifications

This list contains some of the overseas entities that have told HM Revenue and Customs (HMRC) they are Recognised Overseas Pension Scheme (ROPS) under section 169(2) Finance Act 2004 HMRC can't guarantee these are ROPS or that any transfers to them will be free of UK tax. It is your responsibility to find out if you have to pay tax on any transfer of pension savings. HMRC will usually pursue any UK tax charges (and interest for late payment) arising from transfers to overseas entities that do not meet the ROPS requirements even when they appear on this list. This includes where taxpayers are overseas. HMRC will also charge penalties in appropriate cases. Tax relief is given on pensions to encourage saving to provide benefits in later life. Accessing benefits (directly or indirectly) before age 55 will result in a liability to UK tax charges in all but the most exceptional circumstances. You should seek suitable professional advice including from a regulated financial adviser.

Publication Date: 1 May 2015

Administering authorities dealing with QROPS transfers out should therefore ensure that they use the latest transfer out disclaimer forms which ask the scheme manager of the QROPS to confirm that benefits in respect of the transfer will not be payable under the ROPS any earlier than if pension rule 1 in section 165 of the Finance Act 2004 applied i.e. no earlier than the age of 55 (except in ill health cases), unless the ROPS is an "overseas public service pension scheme".

If administering authorities have received one of the pre-updated forms from a QROPS and have not yet processed the transfer, the LGPC Secretariat would recommend that the scheme manager for the ROPS is asked to complete the new declaration before payment of the transfer is made.

New NI categories - no effect on CEPs

The LGPC Secretariat, following an enquiry from an LGPS Pension Fund, can confirm that the new National Insurance (NI) contracted-out categories (categories I and K) for those aged under 21 which were introduced from April 2015 do not have an implication

for the Contribution Equivalent Premium (CEP) when payment of a refund is made. This is because although the employer will not, from April 2015, have paid NI contributions for members under age 21 the employer has still had a 3.4% rebate given to them via payroll on earnings above LEL up to and including the UAP.

Validating Public Service History

LGPS Pension Fund administering authorities should be aware that requests will start to be received from former LGPS members who are currently in another Public Service Pension Scheme (PSPS), or direct from the administrator of that PSPS, asking the administering authority to:

- i) confirm the person's service history in the LGPS (to enable the person's current PSPS to determine whether, in accordance with section 20 of the Public Service Pension Schemes Act 2013, the person is entitled to final salary benefits in respect of any pre 1 April 2015 membership in, or transferred to, that scheme i.e. whether there has been a break of more than 5 years in active membership of Public Service Pension Schemes), and
- ii) confirm whether the person was in or, for requests received from some PSPSs, eligible to be in the LGPS on 31 March 2012 and was within 10 years of their Normal Retirement Age in the LGPS final salary scheme on 1 April 2012 (to enable the person's current PSPS to determine whether the person is entitled to remain in their 'open' final salary scheme beyond 31 March 2015 in accordance with section 18 of the Public Service Pension Schemes Act 2013).

Note that, at the present time, LGPS administering authorities are not required to validate previous service in other Public Service Pension Schemes for the purposes of section 18 of the Public Service Pension Schemes Act 2013 as, currently, the LGPS only provides an 'underpin' to those LGPS members who were **active members of the LGPS on 31 March 2012** and who were within 10 years of their Normal Retirement Age in the LGPS final salary scheme on 1 April 2012. The underpin does not, currently, apply to those who were active members of another PSPS on 31 March 2012 and who were within 10 years of their Normal Retirement Age in that scheme (and would have been within 10 years of their Normal Retirement Age under the LGPS on 1 April 2012 if they had been in the LGPS on that date).

More information is contained in Annex 5 of the Public Sector Transfer Club memorandum – see the [LGPS Regulations website](#) for more details.

TPR Automatic Enrolment Compliance and Enforcement Bulletin

The Pensions Regulator (TPR) in May 2015 issued a reminder to employers about the key aspects of their automatic enrolment duties following the publication of their [compliance and enforcement quarterly bulletin](#). TPR went on to confirm that their case teams have found that many employers assume their only duties are to automatically enroll staff meeting the age and earning criteria and lack awareness towards staff with a right to join or opt into a scheme.

TPR have also issued four escalating fines to employers as a result of failure to comply with automatic enrolment duties. According to figures from TPR, 198 companies were issued with fixed penalty notices of £400 in the first quarter of 2015, compared with 166 in the same period last year.

Employers can find more information in TPR's step-by-step guide to automatic enrolment which can be found on the [TPR website](#).

NI Database testing

Following an email sent out to all funds in April asking for volunteers to help test the LGPS National Insurance number database, the LGPC Secretariat received a very positive response and 12 funds came forward to offer their assistance.

Those funds have since been provided with access to the database and have been asked if they can provide their feedback on the system by Thursday 4th June. Following the testing process, we hope to make any final adjustments needed before launching the system over the Summer.

One of the crucial questions involved in the set-up of the database is data security and, as part of the process of launching the system, all funds using the database will be required to sign a data protection agreement with South Yorkshire Pensions Authority (the system's host). We intend to use the principles outlined in [The Information Commissioner's Code of Practice on data sharing](#) as the basis for this agreement, but have also asked those funds testing the database for the views of their data protection officers on what the agreement covering data issues should state. Once we have a firmer idea of what this will need to contain, a draft agreement will be prepared accordingly.

Tell Us Once

On 26 May 2015 the LGPC Secretariat sent all LGPS Funds an email seeking their commitment to the extension of the Tell us Once (TUO) project. The LGPC Secretariat has been in discussions with DWP and other Public Service Pension Schemes (PSPSs) about the extension of the TUO service to include the LGPS.

Up to now discussions with the LGPC Secretariat and the LGPS have taken place at Technical Group meetings. At the December 2014 Technical Group meeting the views of the group on the extension of this service were sought as to whether this option should be pursued. The overwhelming response from Technical Group was that the Secretariat should continue working with DWP to enable the extension of the TUO service to the LGPS.

Now in May 2015 we are at the junction where we need to provide DWP with confirmation of our intention as a scheme (both in England and Wales and Scotland) to go forward with this project and therefore we, alongside other PSPSs, have been asked to sign a Letter of Intent.

Before the Secretariat sign this letter (which is required by 11 June 2015 by DWP) we want to ensure we have the commitment of each LGPS Pension Fund that they will take part in TUO for PSPSs.

A business case has been provided to LGPS Pension Funds (see [annex 1](#)). This was originally published in Bulletin 121 and has been updated to reflect the latest position including costs for this new service. In addition a Q&A from DWP is attached providing further information on the TUO service ([annex 5](#)).

All LGPS Pension Funds are asked to read the business case paper and return a completed version of the 'Confirmation of Commitment' ([annex 4](#)) to the LGPC

Secretariat (Cornelius.Hargrave@local.gov.uk) by 10 June 2015 to confirm their commitment to taking part in TUO.

If LGPS Pension Funds have any queries about the extension of TUO to include the LGPS these should be shared with their Pension Officer Group's Technical Group representative. DWP/TUO will be in attendance at the next Technical Group meeting on the 5 June 2015 and be in a position to answer any queries.

Joint DWP and HMRC conference on contracted-out reconciliation

Joint DWP and HMRC conferences were held in both London and Newcastle during May with one of the key topics of discussion being the ongoing process of contracted-out reconciliation prior to the ending of contracting out in April 2016.

A full set of slides from that event are now available [here](#) on www.lgpsregs.org. Slides 14 to 35 cover the Scheme Reconciliation Process and we draw particular attention to the Lessons Learnt slide (24) and to the content of slides 29 to 35 which include 'facts to dispel the myths' about HMRC's current and future plans for GMPs.

Any LGPS funds still not registered to use the Scheme Reconciliation Process are encouraged to do so promptly as reconciling GMP records is likely to be a time consuming process and we understand that there is already a backlog in HMRC processing.

LGPC Secretariat Update

There are some changes to the team in the coming months including the departure of Mary Lambe at the end of May as well as the arrival of Lorraine Bennett who will be joining the LGPC Secretariat team from City of London Pension Fund in July.

Single Fraud Investigation Service

It's nearly a year now since the first transfer of staff from local government to the Department for Work and Pensions (DWP) under the newly formed Single Fraud Investigation Service (SFIS) and the roll-out of transfers continues with no major issues reported for the transferring staff.

Latest figures show that from 1st July 2014 to May 2015, 183 local authorities have gone live under SFIS with almost 500 staff transferred to the DWP. The transfer process appears to be working smoothly and the DWP reports positive feedback regarding the post-transfer arrangements for local government staff settling in to their new roles as civil service employees. Therefore current processes for transferring staff will continue until the end of the transfer project in March 2016.

However there are some outstanding issues relating to pensions and finance for the SFIS project:

- Pensions – discussions continue about the bulk transfer values from the Local Government Pension Scheme to the Principal Civil Service Pension Scheme. The DWP hopes to start writing to staff transferred in 2014 about their pension transfer options from June this year. However this is subject to the Treasury signing off some outstanding issues. Unfortunately progress on the pension transfers has been delayed because the DWP are still waiting for some HR and/or pensions information about the transferred staff to be sent or confirmed by the relevant Local Government Pension Fund administering authorities. It would be helpful if

local authorities of staff who have already transferred could support their Local Government Pension Fund to provide any outstanding information to the DWP as soon as possible.

A GAD certificate of Broad Comparability has been issued (which assesses the comparability of the LGPS and the relevant civil service pension scheme and the measures to be taken in some cases to ensure there is broad comparability). The Certificate, a copy of which is attached at the end of this Bulletin for information, has been shared with stakeholders and is available for all transferred staff to view on the DWP intranet. In some cases, the offer of membership of the relevant civil service pension scheme to transferred staff might not, on its own, provide benefits that are broadly comparable to those they would have been entitled to under the LGPS and, in some cases, this has resulted in a non-pensionable pay-uplift being paid to those affected (see paragraph 4.2 of the attached copy Certificate). This payment was made with their March salary.

- Finance – discussions to calculate the New Burdens Assessment for 2015/2016 are ongoing. We are also still waiting to hear about the reduction in funding from the Housing Benefit Admin Subsidy Grant. The DWP are aiming to notify local authorities of their reductions for 2016/2017 in late September 2015.
- Service Level Agreement – an SLA specifying the information that councils need to provide to DWP to support Fraud investigations was drawn up last year and is currently being reviewed and should be finalised soon. Following comments from councils and the Local Authority Associations, the new agreement is expected to include the information that DWP will provide back to councils on the cases that they have referred for investigation.

Local authorities who are preparing to transfer staff may find it useful to watch the [LGA Workforce video podcast](#) from July 2014. The podcast has some useful guidance about the transfer process and also an interesting case study from Corby Borough Council on how they prepared for staff to transfer to the DWP. And it may be helpful to join the [Knowledge Hub](#) SFIS group run by the DWP which has regular updates and guidance about to the transfers.

Other Bits and Pieces

Training - Circular 292

In May 2015 a circular was issued confirming details of both:

- the LGPS "Trustee" Training "Fundamentals XIV" and
- the Annual LGPS Trustees' Conference.

Fundamentals XIV 2015 will be delivered at three locations around the United Kingdom as follows:

Cardiff	Day 1	6 October
	Day 2	3 November
	Day 3	15 December
Leeds	Day 1	21 October

	Day 2	17 November
	Day 3	8 December
London	Day 1	15 October
	Day 2	10 November
	Day 3	1 December

Events for each location can be booked using the hyperlinks on the dates above. Details of contents of the course can be found in [Circular 292](#).

The 12th Annual Conference (themed “Know your onions”) is being held at the Marriott Hotel in Cardiff. The conference programme has its popular lunchtime-to-lunchtime format commencing on Thursday 25th and concluding on Friday 26th June 2015. Full details of the conference, including the wide range of topics covered and how to book, are shown in the [conference flyer](#).

Old Timeline Regulations for pre-April 2014 and pre-April 2015 Schemes

Please note that the <http://timeline.lge.gov.uk> webpage is no longer being maintained. The timeline regulations available on that page are now outdated and the content will shortly be removed from this site.

The timeline regulations for the pre-April 2014 and pre-April 2015 schemes now reside on <http://www.lgpsregs.org/timelineregs/Default.html>. This webpage will be the ongoing home for the 'old' timeline regulations and the homepage of www.lgpsregs.org has now been updated to contain a link directly to this page.

Funds are advised to update their favourites to redirect their links from <http://timeline.lge.gov.uk> to <http://www.lgpsregs.org/timelineregs/Default.html>.

In May 2015 the following updates were made to the Timeline Regulations at <http://www.lgpsregs.org/timelineregs/Default.html>.

England and Wales

Statutory Instrument 2013/755 - The Natural Resources Body for Wales (Functions) Order 2013 has been reflected in the following regulations:

- Local Government Pension Scheme (Administration) Regulations 2008
- Local Government Pension Scheme (Transitional Provisions) Regulations 2008

Statutory Instrument 2014/560 - The Marriage (Same Sex Couples) Act 2013 (Consequential and Contrary Provisions and Scotland) Order 2014 has been reflected in the following regulations:

- Local Government Pension Scheme Regulations 1997

Statutory Instrument 2014/3061 - The Marriage (Same Sex Couples) Act 2013 and Marriage and Civil Partnership (Scotland) Act 2014 (Consequential Provisions) Order 2014 has been reflected in the following regulations:

- Local Government Pension Scheme Regulations 1997

The following GAD guidance has been added to the post 31 March 2008 GAD guidance page:

- Application of a Pension Credit to the Former Spouse or Civil Partner of the Member - 5 October 2012
- Increase of Membership by Employing Authority - 19 February 2013
- Update under Application of Pension Debits following GAD notification - November 2014

Updates to the Statutory Guidance page include:

- DCLG Covering Letter - LGPS Statutory Ill Health Guidance for 2008 Scheme - Updated September 2014
- DCLG Statutory Guidance for 2008 Scheme - Updated September 2014

Scotland

Statutory Instrument 2014/3255 - The Shared Parental Leave and Statutory Shared Parental Pay (Consequential Amendments to Subordinate Legislation) Order 2014 has been reflected in the following regulations:

- Local Government Pension Scheme (Administration) (Scotland) Regulations 2008

The following GAD guidance has been added to the post 31 March 2009 GAD guidance page:

- Increase of Membership by Employing Authority 5 October 2012
- Purchase of Additional Survivor Benefits 16 July 2012
- Spreadsheet of factors for additional pension purchase 24 March 2014
- Late Retirement 1 February 2012
- Early Payment of Pension – New Important Addendum Issued 11 March 2014
- Email confirming that revised early retirement reductions of the pension debit on retirement before NRA – March 2014
- Flexible Retirement July 2012
- Lifetime Allowance and Additional Cash Commutation 5 March 2013
- Limit on Total Amount of Benefits – Lifetime Allowance 5 March 2013
- Annuity Factors 21 May 2014
- Use of accumulated AVCs to provide additional pension under the Scheme 23 March 2012
- Application of a Pension Credit to the Former Spouse or Civil Partner or Member 20 December 2012
- Application of Pension Debit for Divorced Members 7 March 2013
- Correction to early retirement factors for deduction on IHR – 21 Feb 2014
- Progress of LGPS 2013 Factor Review 11 April 2014
- List of LGPS Scotland: Actuarial factors and guidance 11 April 2014
- Purchase of additional pension – Elections that commenced prior to 1 April 2012 13 March 2013 (added to previous guidance for completeness)

United Kingdom

The Pensions Increase (Review) Order 2015, the Guaranteed Minimum Pensions Increase Order 2015, the Social Security Revaluation of Earnings Factors Order 2015 and the Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2015 have been added to the appropriate pages. In addition a table noting the rate of RPI at September 2014 and effective from April 2015 has been added to Timeline Regulations.

The spreadsheet of PI multipliers and HM Treasury's note for the April 2015 Pensions Increase review have been uploaded to the Pensions Increase Review Orders page.

New Timeline Regulations for post March 2014 and post March 2015 Schemes

England and Wales

The timeline version of the LGPS Regulations 2013 is now up to date, having been updated to reflect the amendments made by SI2015/57 and SI2015/755 earlier this year. A clean version of the timeline LGPS Regulations 2013 is available [here](#) on www.lgpsregs.org and all resources relating to the timeline LGPS Regulations 2013 are available [here](#), where you can find links to:

- Tracked versions of the LGPS Regulations 2013, highlighting the amendments made by each amending SI since the 2013 Regulations were first made and laid,
- A page listing the amendments made by each amending SI since the 2013 Regulations were first made and laid, and
- A page listing the amendments to each regulation and schedule since the 2013 Regulations were first made and laid.

Work is underway on updating the timeline version of the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014 to reflect amendments made by SI2015/755 and, when updated, this will be issued on www.lgpsregs.org

Scotland

Work continues on the development of timeline versions of the 2015 Scheme regulations and these will be made available on www.lgpsregs.org when finalised. The LGPC Secretariat are aiming that a full set of timeline Regulations for the 2015 Scheme, including any amendments made to the Regulations since their first issue, will be available by the end of June 2015.

Useful Links

[LGA Pensions page](#)

[LGPS members' website](#)

[LGPS 2014 members' website](#)

[LGPS 2015 members' website](#)

[LGPS Advisory Board website](#)

[LGPS Regulations and Guidance website](#)

[LGPS Discretions](#) lists all the potential discretions available within the LGPS in England and Wales.

[LGPS Discretions](#) lists all the potential discretions available within the LGPS in Scotland.

[Recognised Overseas Pension Schemes](#) approved by HMRC and who agreed to have their details published.

[The Timeline Regulations](#) for Final Salary Scheme

[The Timeline Regulations](#) for Career Average in England and Wales

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Distribution sheet

Pension managers (internal) of administering authorities
Pension managers (outsourced) and administering authority client managers
Local Government Pensions Committee
Trade unions
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Private clients

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ANNEX 1

Tell Us Once and Public Service Pension Schemes

Business Case to include the LGPS in the extension of TUO service

Summary

The following paper sets out details of the current project to extend the Tell Us Once (TUO) service to include public service pension schemes¹ (PSPS). It considers a number of issues relevant to the LGPS to aid a decision as to whether this option should be taken forward for the scheme.

This paper was considered by Technical Group at their meeting of the 12 December 2014 and they were asked whether the Local Government Pensions Committee (LGPC) Secretariat should seek to take the TUO proposal forward. It has been updated in May 2015 to reflect the most up to date cost proposals for this project as well as the need for each LGPS Pension Fund to commit to this project.

Technical Group agreed that the Secretariat should take the proposal forward because it appears good value for money. It was also suggested that funding the cost of TUO for the LGPS should be met through an automatic increase in the subscription to the LGPC (this is yet to be confirmed however the intention is that the cost for TUO will be met in the next financial year's subscription for Funds to the LGPC).

This updated paper is now being shared with LGPS Pension Fund Administering Authorities to provide details of the TUO project and get the commitment of each LGPS Pension Fund to take part in TUO.

Action Required

All LGPS Pension Funds are asked to read this paper and return [annex 4](#) to the LGPC Secretariat by 10 June 2015 to confirm commitment to taking part in TUO.

If LGPS Pension Funds have any queries about the extension of TUO to include the LGPS these should be shared with their Pension Officer Group's Technical Group representative. DWP/TUO will be in attendance at the next Technical Group meeting on the 5 June 2015 and be in a position to answer any queries.

Background

1. For over 18 months the Department of Work and Pensions (DWP) team responsible for TUO as well as a number of interested PSPS have been holding meetings about the potential to extend the TUO service to include PSPS. The Local Government Association (LGA), through the LGPC Secretariat, has been attending these meetings on behalf of the LGPS.

2. The idea behind the extension of TUO to include PSPS is that the service currently offered to citizens would be a richer one. TUO are already asked by citizens why such schemes aren't included in the notification process.

¹ The schemes currently in dialogue with DWP about the extension of Tell us Once (in addition to the LGPS) are, the NHS Pension Scheme (E&W), My Civil Service Pensions, Veterans UK, Scottish Public Pensions Agency (including NHS, Teachers, Police and Fire in Scotland).

3. In addition the quicker notification of deaths via TUO to schemes would mean a reduction in overpayment of pensions and therefore both a financial and administrative saving for schemes who take part. Notifications of deaths received from TUO also count as formal death notifications meaning funds would not also have to seek proof of the death via a death certificate. There would therefore also be administrative savings from this aspect of the service.

What is TUO?

4. TUO is a facility which collects information from registrars in real time following the death of a citizen. There are already a number of government departments who receive information as part of the TUO initiative². The TUO service is currently being used by 92% local authorities across the UK which covers 89% of the population³.

5. In practice a member of the public when registering a death can also notify a number of government departments in person (via the registrar) or via the online or telephony service offered by TUO.

TUO Trial - NHSPS

6. In order to test the feasibility around the extension of the TUO service to include PSPS it was agreed that a trial would assist in providing quantitative data to aid decision making.

7. It was agreed that the most appropriate method of gaining real evidence to demonstrate the benefits of TUO would be to undertake a live clerical data sharing trial within a single pension scheme from the group.

8. The NHS Pension Scheme (NHSPS) undertook a trial on behalf of those PSPS involved in the group and whilst they differ in terms of administration and processing of information from other schemes it was agreed that it would be a useful exercise to identify whether notifications of deaths took place more quickly using TUO and therefore whether overpayments were reduced when deciding whether to take up this TUO option.

9. The headline information from the NHSPS trial includes:

- The average time between the death and the scheme being notified reduced from 15 to 8 days
- The number of overpayments on the accounts where TUO provided death data were significantly lower than those relying on personal contact from a relative or executor
- Both citizens and registrars using the service valued the addition of the NHSPS seeing it as an improvement in the TUO service.

² There are 28 different areas where TUO operates across 7 government departments (for example State Pensions, DVLA, Passport Office etc.).

³ UK - 91% local authorities (375) are live on TUO (figures at May 2015). In England there are 353 local authorities of which 326 (92%) are live. 27 English authorities are not currently live including, Adur, Arun, Barrow-in-Furness, Brighton and Hove, Chichester District, Crawley, Croydon, East Sussex, Eastbourne, Hammersmith and Fulham, Harrow, Hastings, Hillingdon, Horsham District, Hounslow, Lewes, Liverpool, Manchester, Medway, Mid Sussex, Portsmouth, Rother, Salford, Sheffield, Wealden, West Sussex and Worthing. In Scotland there are 32 local Authorities of which 27 (84%) are live. ⁵ Scottish authorities are not currently live including, Glasgow City, Highland, North Lanarkshire, Orkney Islands and Renfrewshire. All 22 Welsh authorities take part in TUO.

How would TUO capture notification of deaths for PSPS?

10. Information is captured by the Registrar, or via the telephony or online TUO system.

11. That information would include:

- Information about the deceased - Name, NI Number, Date of Birth, Date of Death and NI Number.
- Information about the Spouse/Next of Kin or Person Dealing with the Estate - Name, Address, Telephone Number and Relationship with the deceased.

What question would TUO ask to obtain the above information about the deceased?

12. There would be one additional question to add to the current questions used by TUO to obtain the information above. This one question would have to cover all the PSPS who take up the opportunity to be part of the extension of TUO.

13. That suggested wording is:

Was the deceased in receipt of or paying into a pension with any of the following public sector pension schemes? (Or a widow(er) receiving a pension from them?)

- *NHS England and Wales*
- *My Civil Service Pension*
- *Veterans UK*
- *Local Government Pension Scheme*
- *Scottish Public Pensions (including)*
 - *Teachers*
 - *NHS*
 - *Police*
 - *Fire*

14. It is noted that the above question would need to be amended to ensure all survivors beneficiaries were included (not just widows and widowers).

How would TUO then share this information with the LGPS?

15. In the majority of cases most PSPS are centrally administered. In those cases identifying the scheme the deceased was receiving a pension from is sufficient to direct the information to the right end point.

16. Obviously the structure of the LGPS with 100 funds in England, Wales and Scotland means that identifying the scheme alone would not be sufficient information to direct the notification of the deceased to the right Fund.

17. As TUO can only provide for one additional question for the extension of the service to PSPS it would not be possible to include details of which Fund administered that deceased citizen's pension.

18. That then provides an additional hurdle which the LGPS would need to deal with in order to forward the TUO information the correct LGPS Fund.

LGPS Database

19. In order for the LGPS to participate in TUO a method is needed to match the TUO notification to the correct LGPS fund. Over recent months the LGPS Secretariat has

been developing a central database of LGPS members to assist in a number of areas of administration of the scheme, known as the "NI database". This NI database will be the source for such a data match.

20. There are other reasons why such a database of LGPS members could be beneficial to the administration of the scheme including where a deceased member was a member of more than one pension fund. In this instance, information on a centrally held database could be used to notify each pension fund of that fact to avoid double death grants being incorrectly paid.

21. Please see [annex 2](#) (below) for more information about the LGPS NI Database.

TUO Data

22. Once a match between an NI Number on the LGPS NI database and an NI Number on the TUO system occurs the relevant LGPS Fund would be notified that data relating to a notification of a death of one of their members is waiting for them.

23. TUO will transmit death notifications to Public Service Pension Schemes via the Canopy Secure Messaging Service (CSMS). Further high level technical information on how that will work can be found in [annex 3](#).

24. Data would remain visible/ accessible on the TUO system for 35 days after the date notification of death received.

25. The informant will receive a letter from TUO advising them that a match has been found and that action will be taken by the PSPS within X number of days and if they do not hear from the scheme/fund within X days to then contact the scheme/fund directly.

What other work is DWP/TUO undertaking as part of this project?

26. DWP/TUO Team is currently working with the General Registrar Office (GRO) and they are fully on board with the potential extension of TUO to PSPS. Registrars gave positive feedback during the NHSPS trial stating that the inclusion of PSPS was a positive step for TUO and are committed to the extension of TUO to PSPS.

27. DWP/TUO Team is working with DWP Security/ Data sharing teams and the PAN Government accreditor to ensure all legal data requirements for the extension of the project are finalised.

What costs would be incurred to provide TUO to PSPS?

28. Figures prepared May 2015 by DWP/TUO are as follows:

- One off development costs of £236,247 (plus VAT) - shared across all PSPS see paragraphs 34 and 35 below for information on split.
- An additional set of specific charges amount to £23,195 (plus VAT) of which £18,875 (plus VAT) is specific to LGPS development cost (this is higher for the LGPS as a result of the requirement to use the NI database as well as needing to have 100 end user points for LGPS Funds).

How would those costs be split across all PSPS?

29. The extension of TUO to PSPS is set to include:

- LGPS
- NHS England and Wales
- My Civil Service Pension

- Veterans UK
- Scottish Public Pensions Agency (including)
 - Teachers
 - NHS
 - Police
 - Fire

30. Readers will note the omission of some PSPS from the list above. The LGPC Secretariat understands that whilst the DWP/TUO team have tried to engage with these schemes it appears that they are unlikely to take part in this release.

31. The costs for the development and delivery of this new function within TUO (to include PSPS) would need to be met by all the schemes involved in ongoing discussions.

32. Discussions have led to an agreed position being that the cost per scheme is determined by the size of the scheme (based on pensioner numbers for that scheme, given that this would be the majority group impacting upon TUO).

33. For the LGPS with 100 Funds the split for costs would be 43.2% of the overall development and delivery costs of extending TUO to PSPS. This proportion is based on pensioner numbers across all the PSPS involved as at 31 March 2014.

34. Based on current indicative costs noted above that would mean a cost for the LGPS as follows:

- 43.2% of £236,247 = £102,058 (plus VAT) (It is understood that VAT can be reclaimed⁴)

Plus

- An additional £18,875 (plus VAT) which is specific to LGPS development cost (as a result of the database and the need for multiple endpoints for each Fund)

Equals

- Total cost for the whole of the LGPS of £120,933 (plus £24,186 VAT)

35. There would also be an ongoing fee for maintaining TUO. It's anticipated that this would be an annual fee for the LGPS of £785 (across all Funds) plus £600 per upload of information from our NI Database to the TUO database. Therefore depending on the frequency of uploads annual cost for these uploads could be between £2,400 (quarterly upload) or £7,200 (monthly upload) for the whole LGPS per year.

How could this cost be split across all LGPS Funds?

⁴ DWP/TUO has been instructed by HMT to charge VAT. Their understanding is that VAT needs to be charged so as not to fall foul of competition rules. LGPS Funds will therefore need to ensure they reclaim the cost of VAT for TUO.

36. If all 100 LGPS Funds take part and the cost was split across each fund equally the upfront cost would be £1,209.33 (plus £241.86 VAT) per fund.

37. A fairer method to distribute cost could be using the LGPC subscription method where very small, small, medium and large funds pay an appropriate amount depending on their size. The methodology for splitting costs will need to be decided in due course.

Indicative Timescales

38. DWP/TUO have asked each PSPS to sign a letter of intent confirming their commitment to taking part in the extension of TUO to PSPS.

39. For the LGPS that will mean that a decision will need to be taken. We know that from discussions at technical group there is a commitment to the extension of TUO to include the LGPS, evidenced by the savings that can be achieved through the quicker notification of deaths directly to LGPS Pension Funds.

40. We now need confirmation that all LGPS Pension Funds are committed to take part in TUO. We therefore ask that each Fund complete [annex 4](#) 'Confirmation of commitment to take part in TUO'.

41. It's important that LGPS Pension Funds realise that providing the commitment noted in paragraph 40 is all that is required at the moment. The live release date for TUO to include PSPS is expected to be 24 September 2015. The suggestion is that the cost for TUO would be added to the LGPC subscription for 2016/17. Therefore no money would need to be paid by LGPS Funds in this financial year.

Things to consider when deciding to include the LGPS in the extension of TUO

42. When considering the information in this paper we ask readers to be mindful of potential financial, administrative and reputational impacts.

43. Financial and Administrative:

- The potential for savings for LGPS Funds on **overpayment of pensions** to deceased pensioners should be considered. How long would it take a Fund to recoup the potential cost noted above at paragraph 36 as just £1,209.33 (plus VAT), if all LGPS Funds were to participate, given the number of overpayments that a Fund would have in a year.
- Many LGPS Funds run exercises (often at a cost) to identify where overpayments to pensioners are taking place. The extension of the TUO facility would not remove the National Fraud Initiative requirements which each Fund must still meet however there is potential savings that could be made on additional search facilities carried out by LGPS Funds.
- Administratively LGPS Fund's using TUO would potentially see less time spent on recouping overpayments and the associated resources taken to undertake this type of work.

44. Reputational:

- Over the past 18 months when discussing the potential extension of TUO to the LGPS many administrators have mentioned that already they have had situations arise where the next of kin of a deceased pensioner has assumed because they have used the TUO facility that the notification already included the LGPS, leading to overpayment of the deceased's pension.

- If the LGPS decided not to take part in the extension of TUO to PSPS the potential for more situations arising where the next of kin/informant thinks that the LGPS has been notified of the death of that pensioner would occur, particularly as other PSPS take part in the extension of the service. This could have the effect of increasing the number of overpayments which LGPS Funds currently experience.

45. LGPS NI Database: It is also important to note that any potential extension of the TUO facility to include the LGPS requires that the LGPS NI Database has already been signed up to by LGPS Funds, without the NI database the ability to target the correct information to the correct LGPS Fund would not be possible. The cost for the development of the NI Database was included in the LGPC subscription for 2015/16. The NI Database is currently being tested by a number of Funds who signed up to take part in trialling this new system.

What next?

46. An earlier version of this paper was issued to Technical Group in December 2014. This updated version is now being shared with LGPS Pension Funds to ensure they have information to make their commitment to the extension of TUO.

47. In December 2014 when Technical Group were asked to consider an earlier version of this paper they agreed that the LGPC Secretariat should take the proposal forward because it appears good value for money. It was also suggested that funding the cost of TUO for the LGPS should be met through an automatic increase in the subscription to the LGPC.

48. Based on that the LGPC Secretariat have continued with discussions with DWP/TUO and other PSPSs.

49. As noted above at paragraph 40, we now need the commitment of each LGPS Pension Fund before completing the required letter of intent from DWP.

50. We would therefore ask that each LGPS Pension Fund completes the ["Confirmation of commitment to take part in TUO"](#) and returns to the LGPC Secretariat by 10 June 2015 at the latest.

51. In addition DWP/TUO will be attending the next Technical Group meeting on 5 June 2015. If any LGPS Pension Funds have queries that they would like to put to DWP regarding this service please ensure that the Technical Group representative for your POG is aware of your Fund's queries/concerns.

Mary Lambe
Pensions Adviser - LGA/LGPC Secretariat
V6 24 May 2015

ANNEX 2

National Insurance Database - The requirement

Death grants and Public Service Pensions History (PSPH)

The introduction of the restriction of death grants to only the best of all available as a result of HM Treasury policy has brought about the need for LGPS administering authorities to proactively investigate the pensions history of members in particular if they have previous LGPS membership in another fund that has not been transferred or aggregated.

The dangers of not performing such an investigation are significant in terms of both financial loss and customer experience. For example the double payment of a death grant would lead to a choice of either 'write off' or recovery proceedings in an already stressful situation. Many such cases would no doubt result in only partial if any recovery plus Internal Dispute Resolution Procedure (IDRP) and Ombudsman referrals.

In order to avoid such problems the Technical Group agreed that the LGA pension's team should look into the development of a national LGPS database designed to provide a limited but sufficient indicator of membership across the scheme as a whole.

Find my LGPS pension?

At the same time a number of LGPS fund authorities were being approached by providers of systems designed to assist members in tracking down pensions they may have but are unaware of ('lost' pensions). These providers were quoting not insignificant fees for such systems.

The question was therefore asked - could the NI database described above also provide a service to members enabling them to track down deferred benefits in any LGPS fund?

Tell Us Once (TUO)

Finally conversations were being held with TUO. However there was a problem with the participation of the LGPS as unlike the majority of other public service pension schemes there is no central contact point for a notification of death to be sent to. Furthermore the chance of the person notifying the death being aware of the correct LGPS fund was small unless they had access to the necessary documentation.

For the LGPS to participate in TUO a method was therefore needed to match the notification to the correct LGPS fund and the NI database was suggested as a potential source for such a data match.

National Insurance Database - The proposed system

Based on the above requirements namely the ability for LGPS fund administrators and members to search for membership across the entire scheme in order to:

- Avoid paying multiple death grants
- Correctly assess PSPH (within the LGPS)
- Find 'lost' deferred benefits
- Enable TUO to match a death with the correct fund

The following system has been specified:

Phase 1: Fund administrator upload and search

This phase provides an online facility for fund administrators to register their details with the system and be provided with a secure sign on. Once securely signed in the fund administrator should be able to:

- Manually upload a csv data file (for their own fund only) containing the NI Number, status and status year of all of their active, deferred, pensioner, beneficiary and deceased members - note no other member details (i.e. name, DOB, address etc.) would be included in the file or maintained by the system. The system checks the file at the header level when uploaded to the site and at each line when processed to ensure a valid fund identifier. NI Number, Status and Year are written to the database.
- Repeat the upload on a regular basis (to be determined by the fund) with the last update date shown on the list of participating funds.
- Search the database using the first eight characters of a validly formatted NI Number returning the details of any and all LGPS funds which have an entry matching that NI Number.
- Maintain their own contact details and secure sign in information.

This phase is now complete and undergoing testing.

Phase 2: Fund member search

This phase will enable any member to access an online search facility which will return the name and email address of any and all LGPS funds at which the entered NI Number has membership. The search will not return the type of membership or the year.

This phase is now complete and undergoing testing.

Phase 3: Link to TUO

This phase would provide TUO with a partial copy of the database (NI Number and fund indicator) in order for TUO to search for a death where the notification contains an indicator of an LGPS public service pension and an NI Number. If there was a match TUO could then contact the correct fund or (where there are multiple matches) funds.

This phase is still under discussion.

Phase 4: Automation of file upload

This phase will enable funds to the upload file in a secure online directory. The file would then be run overnight and the results reported back to the fund the next morning.

Extension beyond LGPS

Extending the system to other public service schemes would simply require those schemes:

- Registering for the system
- Uploading files and
- Maintaining their details

In exactly the same way as an LGPS fund does: This would enable the administrators and members of those schemes to:

- Search for PSPH across all participating public service pension schemes
- Search for lost deferred benefits across all participating public service pension schemes

Furthermore it would enable TUO to more accurately identify the correct scheme for death notifications.

SCREENSHOTS

Administrator site

National Insurance databa: x
127.0.0.1/nidb/funds.php

Apps Google LGPS sites Travel Govt Weather Coding HM Revenue & Cust... AGRESSO Business ... The Wire - Home

LGPS National Insurance Database

lgps 2014

Fund sign in and file upload Search database Participating funds SIGN OUT

Fund sign in and file upload

Welcome to the **fund sign in and file upload** page of the LGPS NI Database system. If your fund has already registered to use the system please use the options below to manage your fund information or to upload files. **If you would like to register** to use the system please contact pensions@local.gov.uk. Before using the facilities on this page or the search page you must sign in using your unique fund number and password, please **remember to sign out** when you have finished. The participating funds page may be accessed without signing in.

Sign in

Fund number: 1234
Password:
SIGN IN
reset password

Manage my fund information

Fund number: 1234
Fund password: 1234
Fund name: fund 1234
Email 1: email1@1234
Email 2: email2@1234
Telephone: 01789466466
UPDATE

Manage my fund records

Total records	14	Active	5
Dormant	2	Pension	4
Deceased	2	Beneficiary	1
Last complete run	35		
Date and time	03/10/14 : 09:38:51am		
File name	1234new.csv		

To view all file process runs for this fund click VIEW RUNS. To commence a new file process run (upload file, process file and update records) click the NEXT button

VIEW RUNS
NEXT

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The data used by this service is provided by individual LGPS funds on the basis it is used for this purpose only. No other personal details such as name or date of birth are held by this service. The service cannot be held responsible for the incorrect nature of any the data held. If you have any questions about the search results please contact the fund or funds shown directly.

Local Government Association

National Insurance databa: x
127.0.0.1/nidb/sfunds.php

Apps Google LGPS sites Travel Govt Weather Coding HM Revenue & Cust... AGRESSO Business ... The Wire - Home

LGPS National Insurance Database

lgps 2014

Fund sign in and file upload Search database Participating funds SIGN OUT

Search the database

Looking for a member in another fund? This page enables you to search across all the participating LGPS funds using a National Insurance number. No further information is required and all matches against all participating funds will be shown below. **Just enter the NI number in the search box and hit go.**

Search for an NI Number

Enter your National Insurance Number: aa123456a Go Clear search

NiNo	Local Government Fund	Status Type	Year	Email	Tel
AA123456A	fund 1234	Active member	1990	email1@1234	01789466466
AA123456A	The North Eastern Joint Authority Pension Fund	Active member	2014	email1@testfund2.gov.uk	123451239
AA123456B	fund 1234	Dormant member	1995	email1@1234	01789466466
AA123456B	The North Eastern Joint Authority Pension Fund	Dormant member	1997	email1@testfund2.gov.uk	123451239
AA123456C	fund 1234	Pension member	2013	email1@1234	01789466466

Matches found

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Local Government Association

Member site

for you, for now, for the future
lgps
2014

The Local Government Pension Scheme 2014

RETURN TO LGPS 2014

Find my Local Government Pension

Think you might have a Local Government Pension somewhere? **Find my Local Government Pension** enables you to search across all the participating LGPS funds using your National Insurance number. You don't need any more information than your NI number and the service is absolutely free. **Just enter your NI number in the search box below and hit go.**

Select to see the [participating LGPS funds](#) for contact details

Search for my Local Government Pension

Enter your National Insurance Number:

Ni Number	Local Government Fund	Fund email	Fund tel
AA123456A	fund 1234	email1@1234	01789466466
AA123456A	The North Eastern Joint Authority Pension Fund	email1@testfund2.gov.uk	123451239
AA123456B	fund 1234	email1@1234	01789466466
AA123456B	The North Eastern Joint Authority Pension Fund	email1@testfund2.gov.uk	123451239
AA123456C	fund 1234	email1@1234	01789466466

✓ Matches found

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Jeff Houston
LGA - Head of Pensions

ANNEX 3

Public Sector Pensions Scheme use of Tell Us Once: High-Level Overview of Activities

Introduction

The purpose of this document is to provide a high-level overview of the actions required by Public Sector Pension Schemes to successfully and securely gain access to information presented through the Tell Us Once Service.

It is not a detailed technical guide – and provides a simple overview to demonstrate to Scheme partners that the actions required are not onerous or costly.

Overview of On-Boarding Activities

Tell Us Once (TUO) death notifications will be delivered to Public Sector Pensions recipients via the Canopy Secure Messaging Service (CSMS).

TUO will transmit death notifications to the CSMS, along with a header that contains the appropriate (selected by the reportee) pension scheme administrator recipient(s). CSMS will route the death

notifications to a queue for each recipient(s). A user working for each recipient will logon to a web portal via a browser, and download the messages from the queue for that recipient.

For data security and administrative purposes - each recipient must initially be on-boarded to CSMS as a valid endpoint for TUO notifications. The on-boarding process includes:

- Capturing the name; email address and Internet Provider (IP) address range of the organisational administrator(s) for the recipient;
- Configuring a service desk portal account for the organisational administrator(s) (for raising incidents and interacting with the service desk (where appropriate));
- Securing the organisational administrator client connection to the Canopy Secure Messaging Service;
- The recipient (PSPS partner) guided by instructions from TUO will create a certificate / key pair, and upload the key to the CSMS portal (note that this process is platform dependant and generally requires admin privileges. A recipient may have to co-ordinate with their ICT team to confirm the preferred mechanism for creating and installing certificates). They will contact the service desk to confirm validity of the certificate. The organisational administrator will then create user accounts for that recipient, using the CSMS portal;
- Securing recipient user client connections to CSMS. A certificate / key pair will be required for each client device or individual accessing CSMS, but in this case the organisational administrator will verify them.

Once a recipient has on-boarded user accounts, then those users can logon to the notification web portal to download messages sent from TUO. The web portal can be accessed from all common desktop browsers, including Internet Explorer, Chrome Firefox and Safari. Older versions of those browsers may give a degraded user experience.

A more detailed on-boarding guide, showing steps and examples for major operating systems and browsers will be made available.

**Prepared by DWP/TUO
May 2015**

ANNEX 4

Confirmation of commitment to take part in TUO

Input Details:

1. LGPS Pension Fund Name:	
2. Contact Name:	
3. Contact Email Address:	
4. Contact Telephone Number:	

The above LGPS Pension Fund confirms their commitment to take part in the extension of the Tell us Once (TUO) facility from the Department of Work and Pensions (DWP) on the basis of the proposal outlined in this business case.

We understand that the Local Government Pension Committee (LGPC) will act on behalf of us (the LGPS Pension Fund) and other LGPS Pension Funds in the UK in discussions and about the extension of the TUO service.

We will expect to pay an amount of money to cover the extension of this service as part of the LGPC annual subscription in 2016/17. The amount is to be confirmed but on average for LGPS Pension Funds the cost (without VAT) is £1,209.33. We also understand a small annual fee may also be payable.

We understand that the successful extension of the TUO facility will also require us (the LGPS Pension Fund) to take part in the NI Database being developed by the LGPC.

Signed on behalf of the LGPS Pension Fund noted in field 1 above:

Signature (electronic is acceptable):	
Print name of signature:	
Date signed:	

**Local Government Pension
Funds
And
Tell Us Once**



Tell Us Once (TUO), the Local Government Association and other Public Sector Pension Schemes have been working together to address comments made repeatedly by customers. Citizens ask why they can use TUO to cancel a state pension but not a local authority pension, or an NHS pension. It's all taxpayers' money so what's the difference? It makes no sense to the citizen.

What is Tell Us Once?

TUO is a voluntary notification service. With the consent of the citizen, it delivers birth and bereavement notifications to more than 90% of local authorities as well as the five largest citizen facing departments - HMRC, DWP, Home Office (IPS), MOD and the DVLA. Not only does it provide an accurate, verified date of death in almost real time, it also provides details of the bereaved - for example - the person dealing with the estate, or next of kin... the extra information which makes it easier for everyone to quickly deal with the deceased's affairs.

If it is voluntary, do citizens use it?

92% of registrars (and rising) are proud to deliver TUO and encourage informants to use the service - with over 70% of citizens choosing to do so. Over 1 million people have now used the service, which has a 98.5% satisfaction rating. It is citizens themselves who told TUO they would like it to do more and it is citizens who said it makes no sense at all that they can cancel a state pension but not a public sector pension when using the TUO service.

What's in it for me?

On the back of such citizen feedback, LGA, NHS, MoD, SPPA and My CSP have been working with TUO to look at the benefits of becoming partners of TUO and offering citizens the ability to use the service to inform their Public Sector Pension provider. So

instead of receiving a form 111 from the Registrar, a letter or phone call from individuals (if they knew who to contact), you would be able to access on-line the details of anyone who chooses to use the service at the same time they were dealing with other TUO partners. You may have seen the results of a data sharing trial between TUO/NHS Pensions. The number of days between the date of death and the scheme being informed was reduced from 16 to an average of 8 - with many being much quicker (citizens have 5 days to report a death). In 75% of cases the scheme did not already know of the death therefore enabling payments to be stopped and any inherited benefits being put in place much more quickly. The improved customer service, along with the efficiencies it brings around both overpayments and administration, demonstrated to the schemes that this opportunity had huge potential for everyone involved.

What do I need to do to be part of TUO?

LGA has been working on your behalf. Together with TUO, they have developed a solution which can take maximum advantage of both the TUO service and the LGA database of all LGPS members currently being developed. Using these two capabilities has allowed us to design a service which you will be able to access quickly and easily. A certificate will be applied to each agreed end point, so the data can be made available to you securely. Each day you can access an in-box via your browser, where you will find details of each death which has been reported where the informant has asked TUO to advise your fund. It will include the national insurance number as well as full name address and date of birth for matching purposes (the correct fund is identified by a TUO/LGA database link), along with a verified date of death and next of kin details. You will be able to download the details to apply them to your systems.

What technology will I need to receive the TUO data?

We will be providing regular communications as we engage to provide more detail but, at a high level, we will contact you to find out the IP address range you will utilise to access the service as well as the organisation administrator name to create primary user(s) and points of contact. (Organisational administrator accounts can manage subordinate user accounts for that Organisation). The end points being used can then be certified.

What happens next?

That's the easy bit. LGA have worked hard to find a solution which fits with your core business. All you need to do is sign up to be included. Many of the 99 funds have already heard about this and are keen to be part of the service. There will be a cost, but the benefits in reduced overpayments, administrative efficiencies as well as the reputational advantages mean it will pay for itself – ask to see the trial report. LGA will do the rest. Please take the time to read the information they have sent you. We will be in touch with you soon with more details.

In Summary...

Becoming a member of the TUO family will provide you quick and secure access to data from a trusted source that your customers want you to have – without the costs and delays currently experienced. It will provide much improved customer satisfaction levels and significant financial benefits for you and your customers.

If you have any questions, please contact: