

The Local Government Pensions Committee  
Secretary: Terry Edwards

## **CIRCULAR**

Please pass on sufficient copies of this Circular to your Treasurer/Director of Finance and to your Personnel and Pensions Officer(s) as quickly as possible

### **No. 225 - FEBRUARY 2009**

#### **PRACTITIONER & EMPLOYER TRAINING EVENTS**

##### **(1) ADDITIONAL DATES FOR "UNDERSTANDING EMPLOYER DISCRETIONS AND POLICIES" WORKSHOPS**

##### **(2) "INSIGHT" RESIDENTIAL TRAINING EVENTS 2009**

#### **Purpose of this circular:**

1. This Circular has been issued to advise authorities of additional dates for "Understanding" workshops (as the original events, as announced in LGPC Circular 223, are mainly sold out) and to announce details of the residential training opportunities in 2009, all organised by the Local Government Pension Committee (LGPC).

#### **ADDITIONAL DATES FOR "UNDERSTANDING EMPLOYER DISCRETIONS AND POLICIES" WORKSHOPS**

#### **Background**

2. For a number of years the LGPC has held numerous one-day topic-specific *Understanding* workshops covering various aspects, including Compensation, Augmentation, Injury Awards & Gratuities; Transfer Values; Death & Survivor's Benefits; and Scheme and Revenue Changes.

3. As many of these workshops are hands-on and contain practical exercises or discussion items, the “class” size is usually kept to a maximum of 15 people to ensure that delegates get the most out of the learning experience.

### **Details of workshops**

4. The ‘Employer Discretions and Policies’ workshop is a new event and has been designed and built due to major interest shown in delegate feedback from the “Understanding the Employer Role” workshops held in August and September 2008. Details of the workshops at 9 venues across the country were announced in LGPC Circular 223 in December 2008. Details of the course content can be found in Appendix A to that Circular which is available on-line at: <http://www.lge.gov.uk/lge/aio/832101>

5. Due to demand, four additional dates have now been arranged at the most popular locations as follows:

Liverpool	21 April 2009	Marriott Hotel
London	23 April 2009	Victoria Park Plaza Hotel
Birmingham	28 April 2009	Jurys Inn Hotel
Cardiff	30 April 2009	Marriott Hotel

6. At the *Understanding* workshops, delegates have the benefit of an experienced tutor and a detailed workbook they can take away for future reference. Each *Understanding* workshop will start at 10:00 a.m. and finish no later than 4:00 p.m., with lunch and refreshment breaks included. As the workshops are delivered “locally” this should avoid the time and expense of overnight stays for many delegates.

### **Intended Audience**

7. These workshops are particularly aimed at Employing Authority staff who have responsibility for exercising the many discretions open to employers under the Local Government Pension Scheme (LGPS) and associated Compensation provisions. It is assumed that delegates will have some working knowledge of the basics of the LGPS and compensation.

### **Cost and Booking**

8. The delegate rate for each workshop, inclusive of lunch, refreshments and all delegate materials is £170 plus VAT at the standard rate.
9. Early booking is obviously highly recommended as places are limited. Bookings are made via the on-line events booking facility which is part of the Local Government Employers’ website at [www.lge.gov.uk](http://www.lge.gov.uk). Please note our cancellation policy contained in our Terms and Conditions on the website. When booking, you will need full delegate details to hand including the address to which the invoice for payment is to be sent.

Purchase order numbers must also be provided if required by your organisation to pay invoices.

10. If you experience any difficulties in using the on-line website booking facility, please contact Colin Divens, LGPC Executive Officer, by email [colin.divens@lge.gov.uk](mailto:colin.divens@lge.gov.uk)

## **'INSIGHT' RESIDENTIAL COURSE FOR PRACTITIONERS AND EMPLOYERS**

### **Background**

11. The way in which the pensions function is divided between administering and employing authorities varies significantly nationwide. Also, where the administering authority and employing authority are one and the same, which offices or individual officers within that authority have responsibility for what part of the pensions function, appears to vary too. Some employing authority staff (either Human Resources or Finance/Payroll) occupy posts that are mainly or wholly pension scheme related.
12. Although it was originally envisaged that there might be a need to devise separate training events for employing authority staff and staff in administering authority Pension Sections, we concluded that a foundation course for practitioners that was equally attractive to administering and employing authority staff could well meet the training needs of both sides whilst having the added advantage of fostering good working relationships and facilitating networking. Experience over the past five years has proved this to be the case.

### **Course Details**

13. Two courses have been organised for 2009 as follows:

The Royal Hotel, Scarborough                      18 - 21 May 2009

The Cavendish Hotel, Eastbourne                      12 - 15 October 2009

14. A full programme of events is attached as Appendix A, but highlights of the course are:

- A history of the Scheme and Current Developments
- How membership counts in the calculation of benefits
- The benefits the scheme provides and how they are calculated
  - Preserved Benefits
  - Retirement Benefits
  - Redundancy and Efficiency Retirements
  - Death Grants and Survivors' Benefits
- Minimising and resolving disputes
- Effective Communications

## **Intended Audience**

15. The residential courses are intended for all those involved in LGPS administration. It is suitable for Pensions Office staff and also HR/Finance/Payroll staff for whom the pensions function plays a significant part in their day-to-day and employing authority role. Being a foundation course, the course is aimed at staff who are either relatively new to the pensions scene, or have some experience but want to better understand their own and others' responsibilities under the terms of the scheme.

## **Cost and Booking**

16. The cost of each residential course is £695 (plus VAT at the standard rate) per delegate. This includes full board accommodation throughout the course, all delegate material, refreshments throughout the day and a course certificate.
17. Bookings are made via the on-line events booking facility on the Local Government Employers' website at [www.lge.gov.uk](http://www.lge.gov.uk). When booking, you will need full delegate details to hand including the address to which the invoice for payment is to be sent. Early booking is highly recommended as places are limited to 15 at each event. Please note that if the event is fully booked you will be advised to enter your name on the reserves' list and this will ensure you are given priority should any delegate cancellations occur.
18. If you experience any difficulties in using the on-line website booking facility, please contact Colin Divens, LGPC Executive Officer, by email [colin.divens@lge.gov.uk](mailto:colin.divens@lge.gov.uk)

## **ACTIONS FOR ADMINISTERING AUTHORITIES**

19. All Administering Authorities are urged to copy this Circular to all employers in their Fund or bring the Circular to the attention of employers by directing them to it on the LGE website, at: <http://www.lge.gov.uk/lge/core/page.do?pageld=932222>

**Tim Hazlewood**  
**LGPC Training and Development Manager**  
**5 February 2009**

## “INSIGHT” Course Programme

### Day One

- 6:30 p.m. **Introduction to the Course / Icebreaker**  
An opportunity for the delegates to introduce themselves, this short session includes a non-physical team-building exercise that attempts to prove that co-operation and team-work do produce better results.  
Includes evening meal at 7:30 p.m.

### Day Two

- 9:15 a.m. **Perspective**  
A look at the history of state and private pension provision in the UK, with an emphasis on the LGPS and how it has changed over the decades and is still changing. The session concludes with an exploration of the relative roles of employing and administering authorities.
- 10:15 a.m. **To join or not to join – that is the question**  
With membership being voluntary and take-up in some local authorities reportedly as low as 50 to 60% of those eligible to join the scheme, we take a look at the choices facing each and every employee. We look at the effects not only on the employee but the impact on the employing authority and the Pension Fund itself.
- 11:00 a.m. Refreshment Break
- 11:30 a.m. **A Great British Scheme?**  
An overview of the current scheme, a look at how it is funded (employee and employer contributions and, new for 2009, the concept of “cost-sharing”) and a look at the valuation process. We will look at the discretions available to employing authorities and administering authorities, how the exercise of those discretions can impact on both workloads and employers’ contribution rates. This session includes a discussion on the importance of accurate and timely information.
- 12:30 p.m. Lunch

- 2:00 p.m. **How membership counts**  
A look at the way in which membership counts in the calculation of benefits, including an examination of the differences between whole-time, part-time and term-time scheme members, together with casual employees. With mandatory annual benefit statements being issued, we will take a close look at the need for up-to-date and accurate records for scheme members.
- 3:30 p.m. Refreshment Break
- 4:00 p.m. **Improving the benefits**  
A look at the options available to the employee and a weigh-up of the relative merits of paying Additional Regular Contributions, paying in-house or free-standing AVCs and using alternative tax-efficient saving vehicles. The employer options are explored also.
- 5:00 p.m. Session closes
- 7:00 p.m. Evening Meal

## Day Three

- 9:15 a.m. **Early Leavers' benefits**  
A look at the range of options available including refunds, preserved benefits, and "inter-fund" transfers. This will be supplemented by a close look at what needs to be done, and when, as required by the pension scheme regulations and other, overriding legislation.
- 10:30 a.m. Refreshment Break
- 11:00 a.m. **Transfer Values**  
We take a look at transferring into and out of the LGPS and give an explanation of the methodology, both club and non-club, and what scheme members should take into account when making their decision whether to transfer or not. We also look at the potential effect transfers may have on employers' funding levels and contribution rates.
- 12:30 p.m. Lunch
- 2:00 p.m. **Retirement Benefits – Part 1**  
A look at all the various retirement benefits available including ill-health retirement, flexible retirement and an explanation of actuarial reductions.
- 3:30 p.m. Refreshment Break.

- 4:00 p.m. **Retirement Benefits – Part 2**  
A continuation of the types of retirement benefits, including redundancy and efficiency retirement, together with a look at the member's option to convert retirement pension into extra tax-free lump sum.
- 5:00 p.m. Close
- 7:00 p.m. Evening Meal

## Day Four

- 9:15 a.m. **Survivors' benefits**  
A look at widow's, widower's, civil partners', nominated cohabiting partners' and children's pension provision in the LGPS. We also look at death grants and how they are calculated and hear of the absolute discretion the administering authority has in making the payment.
- 10:45 a.m. Refreshment Break
- 11:15 a.m. **It'll be alright on the night**  
A look at the dispute resolution procedures contained in the LGPS, what can go wrong and how all parties in the pensions function can work effectively, both individually and collectively, in order that mistakes can be minimised. This session includes an important look at effective communication.
- 12:15 p.m. **What's happening now – and what happens next?**  
An insight into current developments and an exploration of possible futures for the LGPS.
- 12:55 p.m. **Course Certificates**  
The award of course certificates.
- 13:00 p.m. **Course ends with Lunch**

### PLEASE NOTE:

1. All timings are approximate
2. There are no dress codes imposed by any of the hotels.

## **Distribution sheet**

Local authorities who have registered for notification of Circulars  
Pension managers (internal) of administering authorities  
Pension managers (outsourced) and administering authority client managers  
Officer advisory group  
Local Government Pensions Committee  
Trade unions  
CLG  
COSLA  
SPPA  
Private clients

## **Website**

Visit the LGE's website at: [www.lge.gov.uk](http://www.lge.gov.uk)

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LGPC  
Local Government House  
Smith Square  
London  
SW1P 3HZ

or email: [tim.hazlewood@lge.gov.uk](mailto:tim.hazlewood@lge.gov.uk)

Tel. 01530 242 777