

The Local Government Pensions Committee  
Secretary: Jeff Houston

## **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. 279 – APRIL 2014**

### **LGPS PRACTITIONER AND EMPLOYER TRAINING EVENTS**

#### **“UNDERSTANDING” WORKSHOPS**

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

1. This Circular has been issued to advise administering authorities and employers participating in the Local Government Pension Scheme of a number of workshops to be run at various locations across Great Britain. The events have been or will be organised by the Local Government Pension Committee (LGPC).

##### **Background**

2. For a number of years the LGPC has held numerous one-day topic-specific Understanding workshops covering various aspects of the Local Government Pension Scheme and associated compensation provisions. The majority of these workshops are cycled to run every 18-24 months.

3. As many of these workshops are hands-on and contain practical exercises, the “class” size is usually kept to a maximum of 15-20 people to ensure that delegates get the most out of the learning experience.

### **Details of workshops**

4. The next topic-specific Understanding workshops are to be run from 13 May and 2 September 2014 and cover the subjects of ‘Death and Survivor Benefits’, ‘Auto-enrolment and the LGPS’ and ‘Retirement Benefits’. These subjects have been covered in workshops several times over the years and most recently in January 2013, April 2013 and June 2012 respectively. As a result of the introduction of the new LGPS on 1 April 2014, the content of the workshop notes will have been the subject of a major revision to bring the information up to date.
5. New for 2014 at **some** of the auto-enrolment workshops will be incorporation of a short presentation by the Pension Regulator’s Design and Delivery team. This team is responsible for assisting the design, build and operation of the systems and processes that support automatic enrolment. The team is keen to engage with groups of employers to look at their experience before, during and post auto-enrolment staging.
6. In order to continue the LGPC’s plan to deliver training as locally as practicable, the forthcoming workshops are to be held in a number of locations across the country. In putting together the entire schedule, the Secretariat has attempted to be as ‘geographically’ fair as possible.
7. As these workshops are based on the new pension scheme in England and Wales from 1 April 2014 they are unsuitable for Scottish administering authorities and employers. As outlined in Circular 275 of January 2014, In September we intend to perform training for Scottish Authorities akin to that already performed in England and Wales, i.e. workshops for employers and separate workshops for practitioners, regarding the new LGPS for Scotland from 1 April 2015.
8. Topic specific workshops on ‘Death and Survivor Benefits’, ‘Auto-enrolment and the LGPS’ and ‘Retirement Benefits’ would only follow in 2015 at the request of Scottish Pensions Liaison Group, with demand being canvassed in advance. Any such events would be arranged separately and announced directly to Scottish administering authorities and via them to employers where necessary.
9. At the Understanding workshops, delegates have the benefit of an experienced tutor and a detailed set of notes they can take away for future reference. The workshops will start at 10:00 a.m. and finish no later than 4:00 p.m., with lunch and refreshment breaks included as well as coffee/tea on arrival from 9:30 a.m. As the workshops are delivered “locally” this should avoid the time and expense of overnight stays for many delegates.

10. Further details on the expected course content, locations and dates can be found in **Appendix A** attached to this Circular.

### **Intended Audience for ‘Death and Survivor Benefits’**

11. These workshops are primarily aimed at Administering Authority staff in England and Wales who deal with, or need to learn about, the benefits provided on and following the death of a scheme member. It is possible that some “hands-on” Employing Authority staff may also benefit by attending. The workshop will cover benefits under the new “LGPS2014” and the old “Earlier Schemes” because, as potential delegates should be aware, the regulations under which a person’s retirement benefits were calculated generally govern the benefits payable on their death (although the 2014 Transitional Regulations have modified some of those Earlier Scheme entitlements).

### **Intended Audience for ‘Auto-enrolment and the LGPS’**

12. These workshops are aimed primarily at staff working for scheme employers who have operational responsibilities under the Local Government Pension Scheme (LGPS) and are to reach their staging date under the Pensions Act 2008 in the coming year. Delegates do not necessarily need a thorough working knowledge of the LGPS itself but some experience of the scheme and its provisions would be useful. It is important to understand that the workshop explains auto-enrolment duties in the context of the LGPS and that the material, incorporating examples, is LGPS-specific.

### **Intended Audience for ‘Retirement Benefits’**

13. These workshops are aimed at staff employed by both administering authorities and scheme employers in England and Wales but are unsuitable for delegates with no experience of the LGPS. The LGPS is a pension scheme which has evolved over a long period of time and which operates under rules that are quite complex and that are subject to protections (Rule of 85 for example). It is therefore beneficial for delegates to already have some knowledge of the terms of the scheme, although the course material does attempt to cover the basics as well.

### **Cost and booking**

14. The delegate rate for each workshop, inclusive of lunch, refreshments and all delegate materials is £220 plus VAT at the standard rate.
15. Early booking is highly recommended as places are limited. Bookings are made via the on-line events booking facility which is part of the Local Government Association website at <http://www.local.gov.uk/web/lgaworkforcepensions/training-and-events>

16. Please be sure to note our cancellation policy contained in our Terms and Conditions which you will be asked to confirm you have read when completing your booking details on the booking events page. You will also 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.
17. If the session at your preferred location is full and you do not wish to book on one at an alternative location, you are advised to enter your name on the reserves' list at your preferred location. It is important to do so as, not only will you have a priority warning should any cancellations occur, but it also enables the LGPC to judge demand for future events or, on occasion, organise overflow events.
18. If you experience any difficulties in using the on-line website booking facility, please contact Elaine English, LGPS Executive Officer, by email [elaine.english@local.gov.uk](mailto:elaine.english@local.gov.uk)

**Tim Hazlewood**  
**Pensions Training and Development Manager**  
**4 April 2014**

## **UNDERSTANDING...DEATH AND SURVIVOR BENEFITS**

### **Course content covers:**

#### **Death Grants**

- Under LGPS2014 and the Earlier Schemes
- In Service / Deferred / Pensioner
- Absolute Discretion & Expression of Wish

#### **Death & Additional Voluntary Contributions**

#### **Death & Commutation**

#### **Qualification for, and calculation of, Survivor pensions**

- Widow's: In Service / Deferred / Pensioner
- Widower's: In Service / Deferred / Pensioner
- Civil Partner's: In Service / Deferred / Pensioner
- Same-sex Marriage survivor's: In Service / Deferred / Pensioner

#### **The effect of Guaranteed Minimum Pensions**

#### **Cohabiting Partners' pensions:**

- Evidence!
- The benefits payable

#### **Childrens' pensions:**

- Eligible Children
- Benefits payable and for how long

#### **Workshop dates, locations & venues:**

13 May	Birmingham	Jurys Hotel
15 May	London 1	St Ermin's Hotel
20 May	Exeter	Rougemont [Thistle] Hotel
22 May	Peterborough	Marriott Hotel
29 May	Liverpool	Marriott Hotel
03 June	Cardiff	Marriott Hotel
05 June	York	Marriott Hotel
10 June	London 2	etc Venues, Pimlico

## **UNDERSTANDING...AUTO-ENROLMENT & THE LGPS**

### **Course content covers:**

#### **“Auto-Enrolment”**

- Automatic enrolment rules for Defined Benefit Schemes and how these interact with the LGPS
- The automatic enrolment timetable (i.e. the staging dates for employers)
- How to determine an employer’s staging date
- Employer’s option to bring forward their staging date
- Employer’s option to use the transitional period to delay automatic enrolment for existing employees
- Use of “Postponement” – akin to a 3 month waiting period
- Information to be given by the employer to eligible jobholders, non-eligible jobholders and workers and the associated timescales for providing the information
- Information to be given by the employer to the administering authority
- Contribution payover procedures
- Opt out forms and procedures
- Records to be kept by employers and by the administering authority
- Re-enrolment procedures
- Compliance processes
- Employer registration with the Pensions Regulator

#### **“The LGPS”**

- The introduction of a new scheme in England and Wales from 1 April 2014 has seen a significant change in employer duties in administering the LGPS. We will look at some of the key areas (50/50 Section etc.) in what is intended to be an interactive session.

### **Workshop dates, locations & venues:**

12 June	Cardiff	Marriott Hotel
17 June	Peterborough	Marriott Hotel
24 June	Birmingham	Jury’s Hotel
26 June	London 1	Local Government House
01 July	Leeds	Marriott Hotel
03 July	Liverpool	Marriott Hotel
08 July	Bristol	Marriott Hotel
10 July	Durham	Marriott Hotel
15 July	London 2	etc Venues, Pimlico
17 July	Exeter	Rougemont [Thistle] Hotel

## **UNDERSTANDING...RETIREMENT BENEFITS**

### **Course content covers:**

#### **CARE vs Final Pay**

- How CARE benefits accrue
- The basics of final pay calculations for pre-14 membership

#### **Types of Retirement**

- The importance of Normal Pension Age
- Normal Retirement
- Early & Late Retirement and actuarial reductions/increases
- Ill-Health Retirement
- Flexible Retirement
- "Switching back on" the Rule of 85
- Waiving Actuarial Reductions

#### **Redundancy and Efficiency Retirements**

- Pension Fund Benefits
- Additional Pension
- Effect of Re-employment

#### **Early leavers**

- Deferred Benefits
- Requests for old deferred benefits to be paid early
- "Switching back on" the Rule of 85 for leavers post-14

#### **Miscellany**

- Notifying the leaver of their benefit options
- Standard Benefits? - converting pension into extra lump sum
- HMRC's annual and lifetime allowances
- Trivial Commutation
- Pensions Increase
- The Internal Dispute Resolution Procedure (IDRP)

*NB: Due to the complexity of some of these areas, the potential delegate should be aware that the subject may not be covered to a great depth (annual allowance calculations alone for example have previously been the subject of an entire day's training event!)*

### **Workshop locations & dates:**

05 August	London 1	Local Government House
07 August	Birmingham	Jury's Hotel
12 August	Exeter	Rougemont [Thistle] Hotel
14 August	Liverpool	Marriott Hotel
19 August	Cardiff	Marriott Hotel
21 August	York	Marriott Hotel
28 August	London 2	Local Government House
02 September	Peterborough	Marriott Hotel

## **Distribution sheet**

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LGPC  
Local Government House  
Smith Square  
London  
SW1P 3HZ

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

or telephone: 01455 824850