



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. 308 – JULY 2018**

### **LGPS PRACTITIONER TRAINING EVENTS**

#### **(1) “UNDERSTANDING” WORKSHOPS**

#### **(2) “INSIGHT” RESIDENTIAL COURSE**

#### **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 one-day workshops to be run at various locations across England and Wales. The events have been organised by the Local Government Pension Committee (LGPC).

The results of the recent survey have been used to inform the programme going forward as well as the location of workshops.

#### **(1) “UNDERSTANDING” WORKSHOPS**

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

4. As these workshops are based on the pension scheme in England and Wales they are unsuitable for Scottish administering authorities and employers. Topic specific workshops would only follow later at the request of the 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.
5. At the workshops, delegates have the benefit of an experienced tutor and a detailed set of electronic notes they can take away for future reference. As the workshops are delivered “locally” this should avoid the time and expense of overnight stays for many delegates.
6. Delegates will be provided with the code for an app prior to the event which will enable the download of the material onto their own Apple or Android device. If the delegate wishes to print this off prior to the event they can do so. Alternatively a device will be provided for use on the day.

## **Details of workshops**

### **Understanding Transfers**

7. In September we will be running the “Transfers” course. These workshops are aimed primarily at staff working for scheme employers in England and Wales who have operational responsibilities under the Local Government Pension Scheme (LGPS). 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
8. The workshop will open with registration from 9:30 followed by a prompt 10:00 a.m. start and finish no later than 4:00 p.m. Details of the course content, locations and dates can be found in **Appendix A** attached to this Circular.

### **Cost and booking**

9. The delegate rate for each session, inclusive of lunch, refreshments and all delegate materials is £260 plus VAT at the standard rate.
10. 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. Each event has a link attached to the date in order to book direct. The main events booking page for all LGA events are viewable at: <http://www.local.gov.uk/events>
11. 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)

## 12. Transfers workshop dates, locations & venues:

<a href="#">4<sup>th</sup> September</a>	Leeds	Marriott Hotel
<a href="#">7<sup>th</sup> September</a>	London	Victoria Park Plaza Hotel
<a href="#">11<sup>th</sup> September</a>	Manchester	McDonald Hotel
<a href="#">13<sup>th</sup> September</a>	Bristol	Double Tree Hilton Hotel
<a href="#">25<sup>th</sup> September</a>	London	Etc Venues

## (2) “INSIGHT” RESIDENTIAL COURSE

### Background

13. The LGPC has been running a residential course aimed at practitioners at both administering and employing authority level since 2004. The course is named “Insight” and it covers most aspects of the Local Government Pension Scheme (LGPS) at a foundation level. The course was last run in 2016.

### Course Details

14. The venue for the course is:

Blackpool Hilton 17-20 September 2018

15. A full programme is attached as **Appendix B**, but highlights of the course are:

A history of the Scheme and current developments  
Contributions payable  
LGPS2014 – How CARE works  
LGPS2008 - How membership counts in the calculation of benefits  
How final pay is assessed  
Good quality communications  
Minimising and resolving disputes  
The benefits the scheme provides and how they are calculated, including:

- Refunds of Contributions
- Preserved Benefits
- Retirement Benefits
- Death Grants and Survivors’ Benefits
- Aggregation and Transfers

16. The LGPS can be a complex scheme to fully understand and one of the intended outcomes of the course is to get delegates to appreciate all aspects of being involved in administering a pension scheme.
17. There are a number of practical exercises, many of which involve the calculation of benefits. There is ample time built in to allow for discussion of the various aspects of the scheme and delegates are actively encouraged to participate in this way. The course is designed to be both challenging and thought provoking.
18. The session handouts build up into a substantial guide to the LGPS and its administration, which is intended not just as an aide memoir but also as future reference material.

### **Intended Audience**

19. The residential course is intended for all those involved in LGPS administration. It is suitable for Pensions Office staff and also HR/Finance/Payroll staff where the pensions function plays a significant part in their day-to-day role.
20. 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. The material can be quite detailed though as this is unavoidable due to the design of the scheme.

### **Cost and Booking**

21. The cost of the residential course is £799 (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.
22. 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. For your ease of reference the link to the course is [attached](#) herewith. The main events booking page for all LGA events are viewable at: <http://www.local.gov.uk/events>
23. 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)

## **ACTIONS FOR ADMINISTERING AUTHORITIES**

24. Administering Authorities are urged to bring this Circular to the attention of all their employers.

**Karl White**  
**Pensions Adviser (Training)**  
**5 July 2018**

## **Appendix A**

### ***UNDERSTANDING...TRANSFERS***

**Course content covers:**

#### **The Governing Legislation**

##### **Transfers Out**

- Overriding provisions and deadlines
- Public Sector Transfer Club
- Calculation Methodology
- Protected, Unprotected and Taper membership
- GMP considerations
- Intermediate Normal Pension Ages
- Contracted in and previously Contracted Out schemes
- Transferring Overseas
- Pension Liberation
- Declaration and discharge forms
- Freedom and Choice

##### **Transfers In**

- Administration
- Transfers from non-Club Schemes
- Transfers from Club Schemes
- More than a calculation!

##### **Bulk Transfer Arrangements**

- New Fair Deal etc.
- Bulk Transfer Calculations

##### **CEVs for Pension Sharing on Divorce (PSoD)**

(An insight into procedure and methodologies)

## **Appendix B**

### **INSIGHT Residential Course**

#### **Day One**

##### **6:00 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 7:00 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.

##### **10:00 a.m. To join or not to join – that is the question**

We take a look at the choice facing each and every employee - join the scheme? We'll touch on auto-enrolment and the sometimes tricky issue of deciding the rate of contribution the member will have to pay. We end with the whys and wherefores of the 50/50 Section.

##### **11:00 a.m. Refreshment Break**

##### **11:30 a.m. The CARE scheme**

An overview of the current CARE scheme and how it works in practice utilising pension accounts. We'll explore the ins and outs of Cumulative Pensionable Pay including Assumed Pensionable Pay. We will follow this with a brief look at the valuation process and employer discretions.

##### **12:30 p.m. Lunch**

##### **2:00 p.m. Final Pay and how membership counts**

For any member with pre-1 April 2014 membership we will go through how their final salary linked benefits will be calculated. We will examine the differences between whole-time, part-time and term-time scheme members and even fee-based employees. With mandatory annual benefit statements being issued, we will take a close look at the need for up-to-date and accurate records.

##### **3:30 p.m. Refreshment Break**

#### 4:00 p.m. **Breaks and Extra Contributions**

We will examine how certain events can lead to breaks in membership and, even in the post-14 world, how such breaks can impact pre-14 rights. We'll look at how APCs can plug the gap and also be used to get extra pension on retirement. We'll also consider 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. **Aggregation, Transfer Values & Divorce**

We take a look firstly at re-joiners and what happens with their previous pension rights ("aggregation"). We'll then turn to transferring into and out of the LGPS and outline the methodology, both "club" and "non-club". What should scheme members take into account when making their decision whether to aggregate/transfer or not? We'll end with a quick look at Pension Sharing on Divorce.

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', 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 (incorporating a look at the cost control mechanism to ensure the scheme lasts.

### **12:55 p.m. Course Certificates**

The award of course certificates.

### **13:00 p.m. Course ends with Lunch**

#### *PLEASE NOTE:*

- 1. Actual content may differ without prior notice*
- 2. All timings are approximate*
- 3. There is no dress code imposed by the hotel*

## **Insight dates and location details**

Monday 17<sup>th</sup> to Thursday the 20<sup>th</sup> September 2018

### [Blackpool Hilton](#)

North Promenade Sea Front  
Blackpool  
FY1 2JQ

## **Distribution sheet**

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