

## Employer Newsletter—October 2023



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### LGPC bulletin 242

The LGPC have published [Bulletin 242](#) (September 2023) on the bulletins page of [www.lgpsregs.org](http://www.lgpsregs.org).

Items of particular interest to employer may be:

- McCloud Update—consultation outcome and regulations laid
- Abolishing the LTA – our response
- Pensions (Extension of Automatic Enrolment) Act 2023
- Salary sacrifice AVC Framework

### Pension Liaison Officer Group meeting Friday 13 October 2023 agenda

The agenda for the next Pension Liaison Officer Group (PLOG) can be found on our website at <https://dcpfemployers.org/plog/> along with minutes from previous meetings.

During the meeting important items will be discussed, such as an update on the McCloud Remedy and information on Shared Coast Additional Pension Contributions.

The PLOG meetings are currently being held online which should enable more employers to attend. The meeting will last 1—1.5 hours maximum and contains important information for all employers.

This meeting will take place at 10:00am on Microsoft Teams, and all employers have been sent a joining link. If you do not have this link and would like to attend, please email [lgpsemployers@dorsetcouncil.gov.uk](mailto:lgpsemployers@dorsetcouncil.gov.uk) and you will be sent the joining information.

### Automatic enrolment bill granted Royal Assent

The Pensions (Extension of Automatic Enrolment) (No.2) Bill was granted Royal Assent after passing its third reading in the House of Lords. The new Act makes provision for the extension of automatic enrolment, by reducing the age at which workers are automatically enrolled from 22 to 18 and removing the lower qualifying earnings threshold so that contributions are calculated from the first pound earned. This will require regulations to bring the changes into effect. In March 2023, the pensions minister stated that the Government "would like to launch" a consultation on the implementation approach and timetable this autumn

## McCloud Remedy

The LGPS regulations changed from 1 October 2023 to remove the discrimination identified in the court case known as McCloud after a member of the Judges' Pension Scheme involved in the case.

From 1 October 2023, eligible younger members are protected by the underpin that already protected older members from 1 April 2014. But the 1 October 2023 rules changes did not just extend the protection to younger members. The 'old' underpin rules did not include enough detail to ensure that protected members received a career average pension that was at least as good as they would have received under the final salary scheme. The October 2023 changes introduce more detail about how the underpin works in different circumstances. This means that the underpin works fairly and consistently for all protected members.

If you have LGPS members enquiring about the McCloud remedy and how this affects their pension, please direct them to the LGPS member website, which has a wealth of information on the McCloud remedy <https://www.lgpsmember.org/mccloud-remedy/>.

During the Pension Officer Liaison Group (PLOG) meeting on Friday 13 October, the Pensions Manager will explain the effect of the new regulations on information provided by employers, please ensure you attend if possible.

## New Starter Forms

Please ensure that when you are providing forms and publications to your LGPS members, that you use the current version available on the employers website. Publications are being updated regularly as a result of the scheme changes brought in with the McCloud Remedy from 1 October, one of which is the Pension Membership form.

[LGPS New Starters forms](#)

The fund has on multiple occasions been sent only the front page of the pension membership form, please be aware that it is important for the back page to be sent, even if there are no other pensions listed. This is because other public sector pension rights, even if kept separate, will have an impact upon the member's protection under the McCloud regulations. Each member's pension record needs to be assessed whether they are in scope or not and the pension membership form is helpful for this.

## Important dates for your diaries 2023

### Training events and meetings

If you would like to attend any training sessions please email [lgpsemployers@dorsetcouncil.gov.uk](mailto:lgpsemployers@dorsetcouncil.gov.uk) to request a place.

#### **General LGPS Employer training**

Thursday 16 November 9:30—13:00pm

#### **Pensionable Pay**

Thursday 19 October 10:00am—12:30pm

#### **Pensions Liaison Officer Group (PLOG) Meeting for 2023**

- Friday 13 October 2023 at 10:00am

Links to the PLOG meetings have been sent to all recipients of the monthly newsletter. If you require the link to be sent to additional or new members of staff please email [lgpsemployers@dorsetcouncil.gov.uk](mailto:lgpsemployers@dorsetcouncil.gov.uk).

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