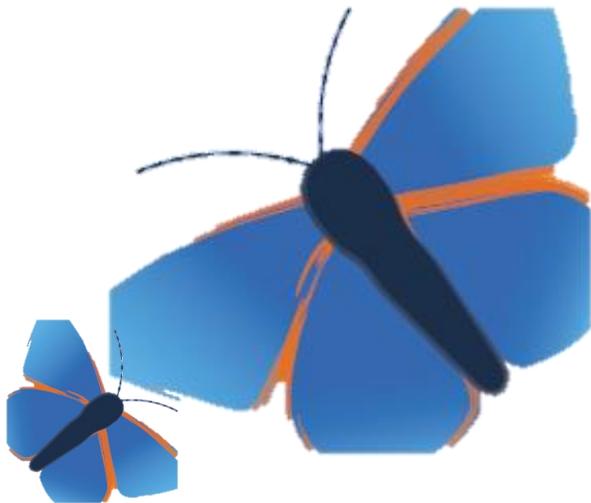


Dorset County Pension Fund - PLOG

Employers Meeting 15 October 2024

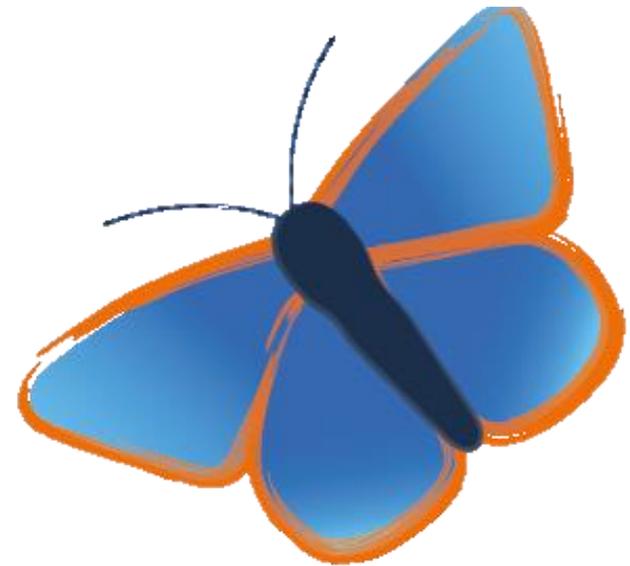


Welcome

To the Dorset County Pension Fund Employers Meeting!

TODAY

- Pensions Administration Strategy (PAS)
- New Joiner processes
- McCloud Update
- Opt Out Data



Pension Liaison Officer Group

New Joiners

Who should be brought into the LGPS

- Employees with a contract of employment for 3 months or more
- Employees who are under age 75



Who should not be brought into the LGPS

- ! Employees with a contract of less than 3 months
- ! Casual workers

These members can elect to join the LGPS but must not be brought into the LGPS automatically.

- x Employees eligible for another public sector pension scheme such as Teachers or NHS
- x Employees aged 75 or over



Information for member

- ✓ Welcome Letter
- ✓ Pension Membership Form
- ✓ Expression of wish Form

<https://dcpfemployers.org/new-employer-forms/>

- ! Members need to be aware of the 12 month window for pension transfers
- ! Many members do not complete Expression of Wish form

Notify DCPF on the employer portal within one month of member starting

- Joiner notification or,
- Add to monthly return and mark as a joiner

Send a copy of the pension membership form and expression of wish form plus any certificates (birth, marriage etc) to DCPF

- Add to the joiner notification or
- Document upload



Consequence of delay

For employer

Financial penalty for late notification

Complaints

For member

Potential loss of transfer window



Important Reminders

- Ensure information given (ideally) before employment commences
- The LGPS is a very valuable asset to members, highlight benefits when you can, especially at start of employment
- Include in Induction processes – LGPS website, family and death benefits, online portal, AVCs etc
- Make sure pension information is clear in employment contract with links to further information
- Always inform members of right to appeal within 6 months of **any** decision
- Transfer Window – Increasingly an issue, important for members
- DCPF can provide communications



McCloud Update

- Active members reaching age 65 – new process
- Thank you to all employers completing this already!
- Previously we intended to also ask for those members who reached age 65 between 2014 and 2022
- We will not be doing this, instead we will calculate it ourselves based on end of year data
- We may need to come to you if this approach not appropriate
- If it looks as though an underpin will apply, we may have to come back to you to confirm pay details
- Please keep payroll data wherever possible back to 2014



- Pay award pending – hold on to any in your work tray until pay award agreed
- Those already done – will need to be re-done when pay award settled, a task will be available
- We won't come to you for this as we will not know who is affected
- We can send you a list of previously completed Age 65 McCloud tasks for you to check against if helpful

- On another note – we at last have some of the software we need to calculate the benefits correctly! In test now



Opt Out Data – why it's important

- Awareness – understanding the value
- Engagement
- Hutton Report – 2012 – estimated about 25% of LGPS employees who were eligible did not join, we do not know the position now
- Understanding
 - Financial Pressures
 - Part Time
 - Low income
 - Age
- Pension Fund Committee and Local Pension Board
- Gender Pensions Gap Working Group



Can Dorset Pension Fund Employers help us?

- Only Employers have this data
- What can you easily report on?
- How much of a challenge would this be?
- What data items could we include?
- What format best suits you?
 - Survey Monkey
 - Spreadsheet template
- We want to make as easy as possible whilst still getting some meaningful data
- Dorset has already made a difference nationally ([Bulletin 254 – Letter to MHCLG re SCAPCs](#))



Can Dorset Pension Fund Employers help us?

- Numbers
- Gender
- Age group?
- Income group?
- Contractual hours?
- Casual
- Job title?
- We don't need any personal data



The Local Government Association, Gender Pensions Gap working group – have shared a draft survey with us

- Can I share this with anyone for feedback?
- Looking to publish data by Fund and get a national picture
- Split by age groups
- Include financial data

LGA – Gender Pensions Gap requests, other suggestions;

- Ethnicity
- Disability
- Religion
- Marital Status



Unpaid Leave;

- Number of members taking unpaid leave, split by gender
- Number of these that election to buy back lost pension

Opt Out Specific

- Questions about what the employer provides (information)
- Gender
- Ethnicity
- Age
- Salary
- Length of service
- Reason for Opt Out



What employers can do

- Promote the scheme at recruitment and for retention
- New starter information – how is this given?
- Is the LGPS mentioned at inductions?
- Communications – what can you do?
- What is your approach when a staff member asks to Opt Out?
- 50/50 Scheme – is this mentioned?
- Please ask us for ideas, text, links, and more
- There is a lot of poor quality and confusing information out there, so it's important our communications are handled carefully



Reminder of opt Out Process

- Form is on our website – employers cannot provide opt out forms direct
- Please ensure staff know about 50/50 section
- Encourage staff to contact us direct –
 - pensionshelpline@dorsetcouncil.gov.uk
 - 01302 224245
- Would you like some comms?



Any questions

