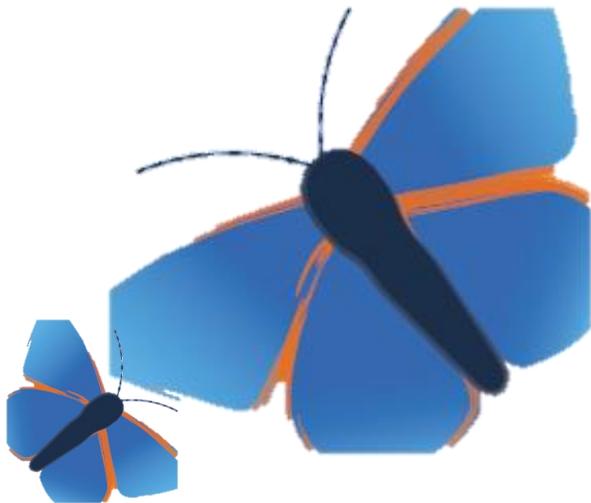


Dorset County Pension Fund - PLOG

Employers Meeting 27 February 2025

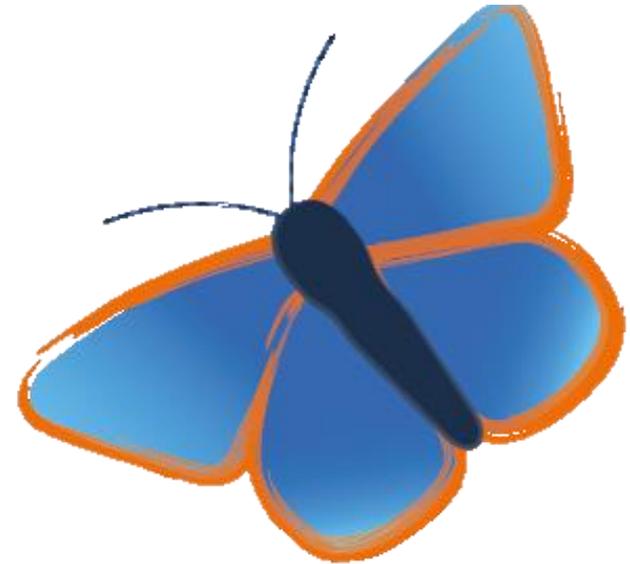


Welcome

To the Dorset County Pension Fund Employers Meeting!

TODAY

- Opt Out data feedback
- End of Year Processes
- Ill Health Retirements and Death in Service benefits



Opt Out Data

- Thank you to all employers who provided us with data to help us look at employees who have opted out or chosen not to join the LGPS



- Pension Fund Committee and Local Pension Board keen to understand position for Dorset Fund
- National focus stemming from Gender Pensions Gap
- Employers will be contacted directly from Scheme Advisory Board to gain more information nationally
- MHCLG looking at this, and will be looking for views on matters such as recording and reporting on opt out numbers



Opt Out Data – Our Findings

- 82.23% of staff eligible to be in the LGPS are active members
- 78.77% of staff members not in the scheme had casual contracts
- 75.88% of eligible staff not in the LGPS are female
- The majority of eligible staff not in the scheme earned less than £30,000.



Opt Out Data – Casual Hour Contracts

Majority of those not in scheme had casual hour contracts

- Less certainty and security of income
- More likely to be lower paid and female
- A lot of casual hour contracts in schools

Breakdown of Gender Not in Scheme

Female	75.85%
Male	24.15%

Breakdown of Contract Type

Casual Worker	76.12%
Fixed Term	2.69%
Permanent	21.18%

Opt Out Data – Casual Contracts

- Only new staff with a contract of employment of 3 months or more are brought into the LGPS automatically on day 1
- Casual contract staff are not, but they have the right to join
- Is this being communicated by employers in a way staff can understand?
- Auto-enrolment rules mean that casual staff hitting the monthly AE threshold should be admitted to scheme



Opt Out Data – Casual Contracts

Reminders:-

- Please don't bring into the scheme new staff on casual hour contracts – unless you have an election by the member to join
- Please always provide information to new staff in a clear and accessible way
- Ideally provide a membership form in paper format to all new starters
- The LGPS remains a good recruitment and retention tool
- If we can assist you in any way please let us know



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



III Health Benefits and Death in Service

- We understand how difficult some circumstances and conversations can be
- If you have a staff member who is seriously ill, please don't forget to look at ill health for them
- Death in Service benefits – are **not always** better than ill health retirement
- If you have a member of staff who is terminally ill, please contact us and we will do a comparison of benefits due under each scenario
- We can also advise on any other issue around pensions
- Please just give us a call – it can make a lot of difference to the member and their family
- Potential for complaints if appropriate action not taken



III Health Benefits and Death in Service

- Please pick up the phone/email us direct and call us if you need a comparison estimate
- Can put through portal in normal way but alert us to urgency and requirements
- Anne-Marie Mitchem – 01305221544
- Lisa Dredge – 01305228229
- Or lgpsemployers@dorsetcouncil.gov.uk
- Or speak to Steph, Joe or Vince

- If you plan to visit your member of staff, please do call us to check pension situation



Death in Service

- Death Grant
 - 3 x APP*
- Dependants pension – spouse, civil partner or qualifying cohabiting partner (qualifying criteria apply)
- Children's Pension

- APP – employers have some discretion here. For example, if member has been off sick for some time and would ordinarily have pay enhancements, shift/weekend etc

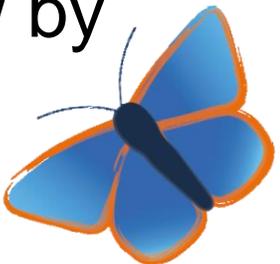


Death as pensioner under Tier 1 III Health Retirement

- Retirement benefits – including option for maximum tax-free cash
- Tier 1 enhancement is maximum to state pension age
- Dependants pension – spouse, civil partner or qualifying cohabiting partner (qualifying criteria apply)
- Children's Pension

- Plus Death Grant
- DG is balance of pension to 10 years*

*up to age 75 only, expected to change as currently under review by MHCLG



Ill Health Benefits and Death in Service

Whether Ill Health or Death in Service benefits better will depend on;

- Length of service
- Age
- Pay

Expression Of Wish – really important where;

- Member living with partner but not married, or
- Married but separated and not divorced



End of Year process

Good news

No change to the End
of Year process for
2025!

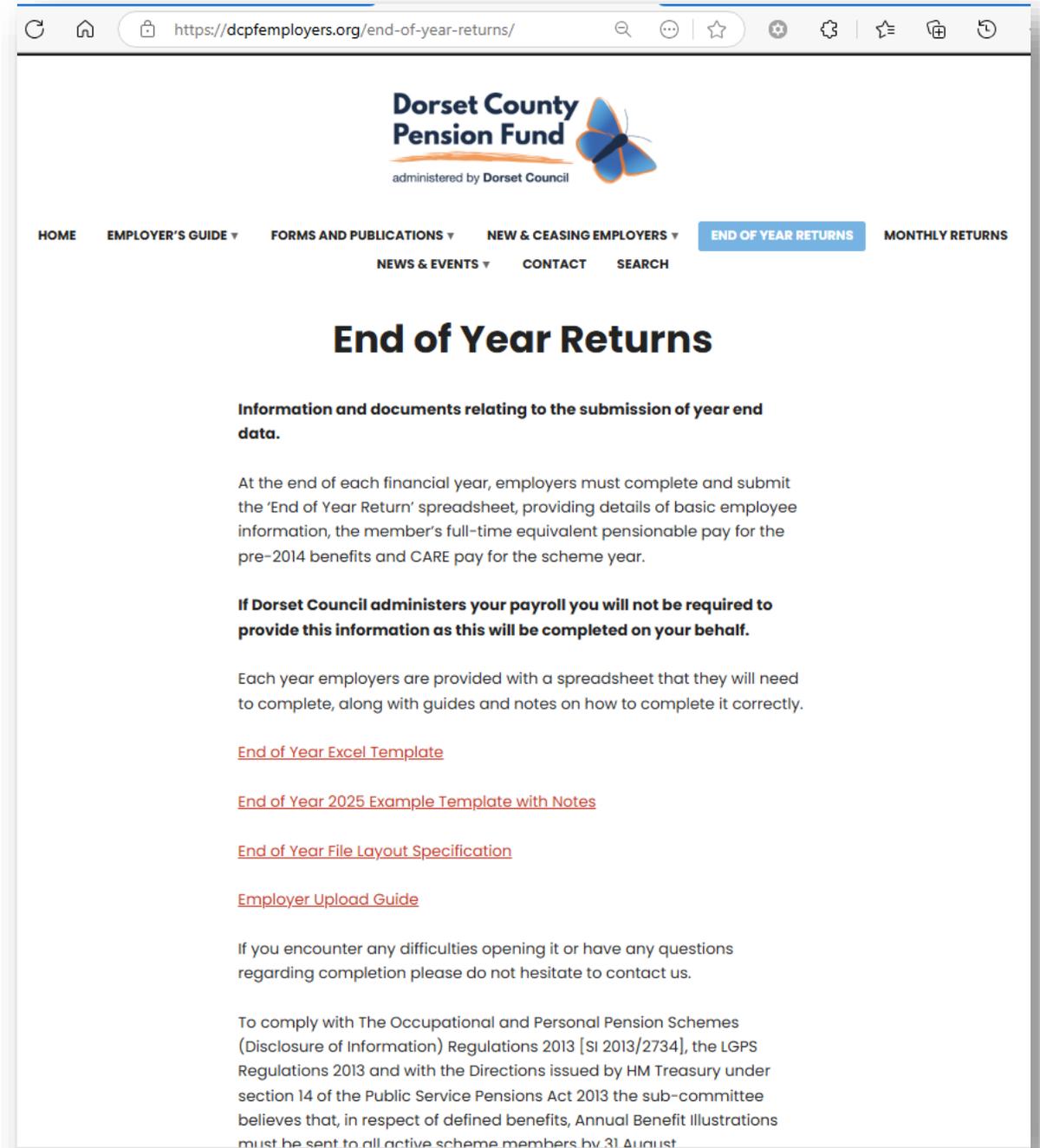


LGPS End of Year 2025

Webpage contains

- Excel spreadsheet
- Guidance on completion
- Information on deadlines

<https://dcpfemployers.org/end-of-year-returns/>



The screenshot shows the website for the Dorset County Pension Fund, administered by Dorset Council. The page is titled "End of Year Returns" and provides information and documents related to the submission of year end data. The navigation menu includes: HOME, EMPLOYER'S GUIDE, FORMS AND PUBLICATIONS, NEW & CEASING EMPLOYERS, END OF YEAR RETURNS (highlighted), and MONTHLY RETURNS. Below the navigation, there are links for NEWS & EVENTS, CONTACT, and SEARCH.

End of Year Returns

Information and documents relating to the submission of year end data.

At the end of each financial year, employers must complete and submit the 'End of Year Return' spreadsheet, providing details of basic employee information, the member's full-time equivalent pensionable pay for the pre-2014 benefits and CARE pay for the scheme year.

If Dorset Council administers your payroll you will not be required to provide this information as this will be completed on your behalf.

Each year employers are provided with a spreadsheet that they will need to complete, along with guides and notes on how to complete it correctly.

[End of Year Excel Template](#)

[End of Year 2025 Example Template with Notes](#)

[End of Year File Layout Specification](#)

[Employer Upload Guide](#)

If you encounter any difficulties opening it or have any questions regarding completion please do not hesitate to contact us.

To comply with The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 [SI 2013/2734], the LGPS Regulations 2013 and with the Directions issued by HM Treasury under section 14 of the Public Service Pensions Act 2013 the sub-committee believes that, in respect of defined benefits, Annual Benefit Illustrations must be sent to all active scheme members by 31 August

LGPS End of Year 2025

Training dates

- Thursday 6 March 13:30—15:00
- Tuesday 19 March 10:00—11:30
- Wednesday 2 April 09:30—11:00

Please email lgpsemployers@dorsetcouncil.gov.uk for a joining link

LGPS End of Year 2025

Timescales

- Returns **must** be with the DCPF by 30 April at the latest
- Annual Benefit Illustrations must be sent out by 31 August 2025
- Valuation year

Financial Penalties

- End of Year Returns received from 1 May 2025
- Leavers who left before 1 February 2025
- Starters who joined before 1 February 2025

Frequently Asked Questions

I submit a monthly return, do I need to complete an EOY?

Yes, you will still need to complete the EOY.

Do I report leavers on the EOY even if I've completed a leaver form?

Yes, you need to include everyone who was active in the year (apart from under 3 month opt outs refunded by payroll). This is to ensure that your contributions balance. This also means we will capture leavers who may have got missed during the year.

Dorset Council do my payroll? Will I need to do this?

If Dorset Council manage your payroll on 31 March 2025, they will complete the EOY on your behalf.

I've only got one / two members of staff do I need to complete this?

Yes, all employers will need to complete the EOY regardless of size.

Help needed?



If you require any assistance, please contact

lgpsemployers@dorsetcouncil.gov.uk

One of the team will be able to respond quickly

Any questions

