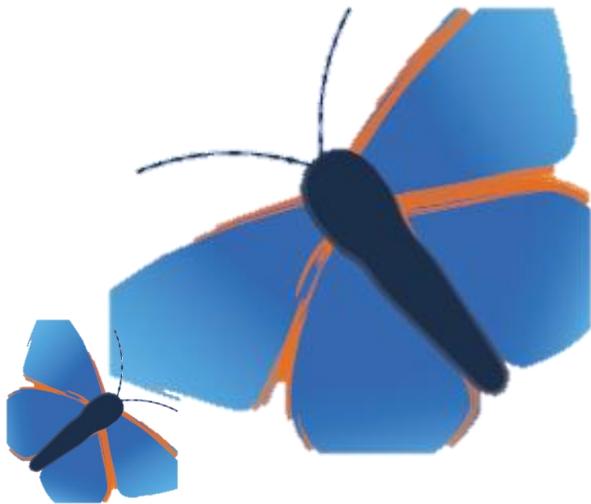


Dorset County Pension Fund - PLOG

**Employers Meeting
15 October 2025**

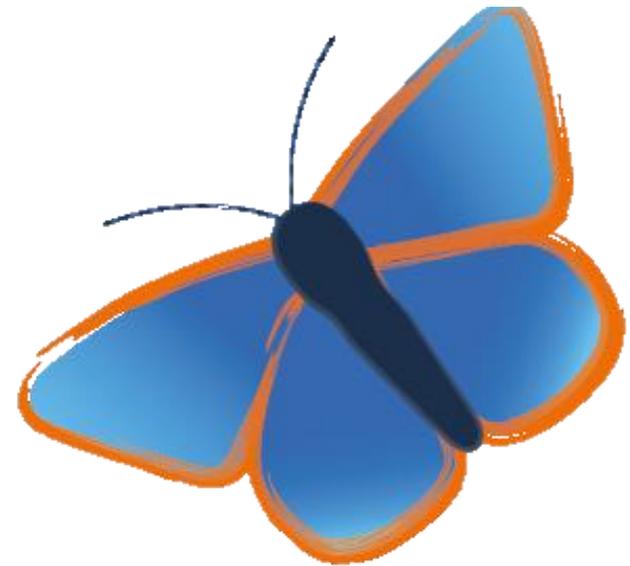


Welcome

To the Dorset County Pension Fund Employers Meeting!

TODAY

- Valuation 2025
- Annual Benefit Illustrations
- Casual Workers and the LGPS
- Deferred Members and II Health retirement



LGPS Valuation - 2025

- Completed every 3 years
- Looks at fund as a whole, and at individual employers
- **Assets** – how much money in fund, and how much each employer allocation is
- **Liabilities** – how much the fund needs to pay out in the future
- Sets the contribution rates for each employer/pool for the next three years



- All about the Data!
- Essential to accuracy of Valuation is employer data – end of year, plus starters/leavers/changes etc
- We completed the end of year processes as soon as possible
- Then there is a lot of testing, and liaising with the actuaries
- About 14,000 validation checks completed by the team in just a few weeks



- Individual employer results due to be issued early November
- Anticipating a slight improvement in the funding position from 98% at the last valuation to near 100%
- Some employers may see a slight decrease in their contributions – yet to be confirmed
- Dependant on individual circumstances of each employer



Reminder!

- Please ensure you have confirmed to us the Valuation contact, within your organisation for your results.
- If no response, we will send to our current listed Pensions Liaison Officer.
- It would help us if you do respond!



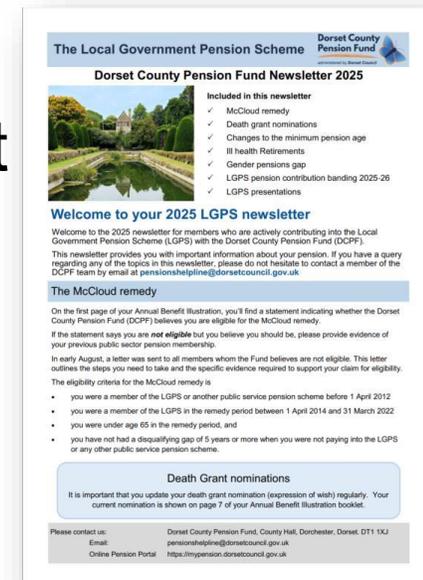
Annual Benefit Statements 2025

- 22,570 deferred benefits issued on 16 July 2025
- 23,103 active benefit statements issued on 21 August 2025
- A really successful and important part of what we do
- A huge joint effort by the whole team, and thank you to all employers for answering end of year queries!
- These statements are really appreciated, and serve a really useful purpose.

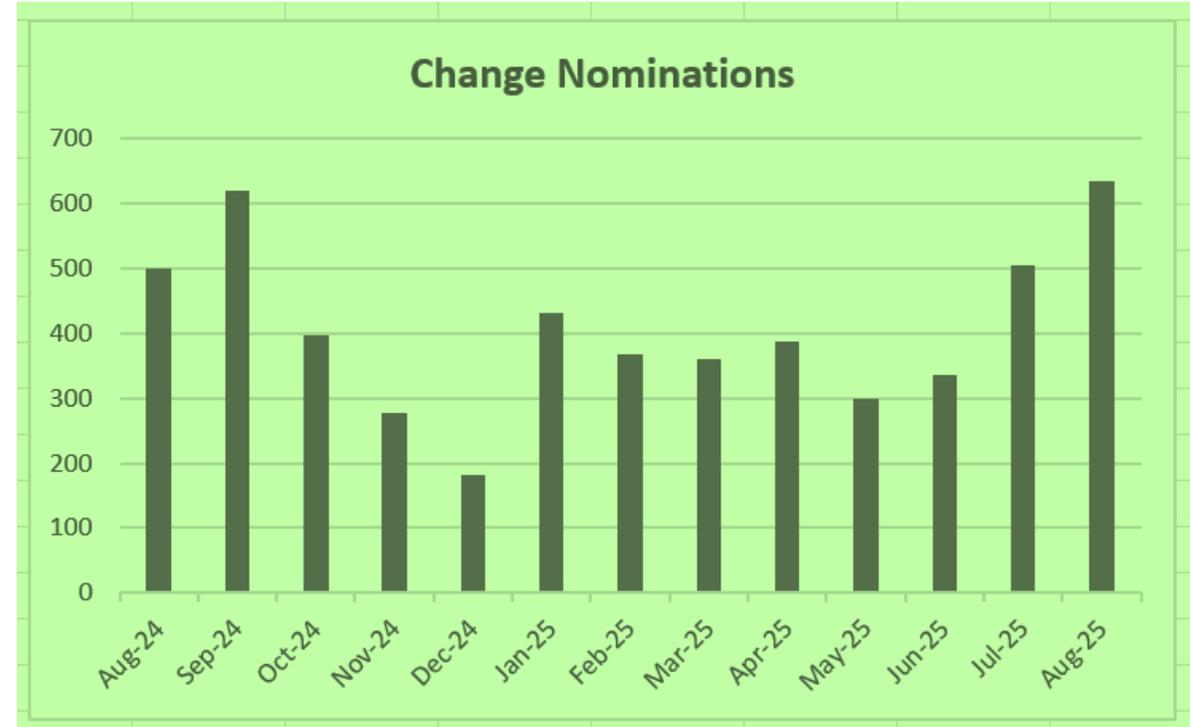
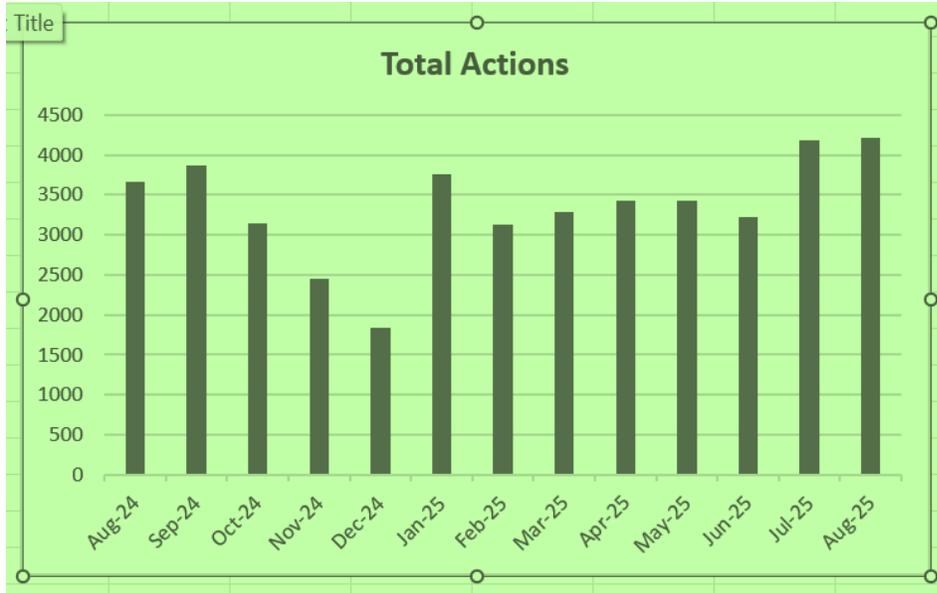


ABIs and Newsletter 2025

- Awareness of scheme benefits to members - Presentations
- Reminder of any death grant nominations made
- Check of pay data provided by employer used to calculate pension accrual in last year
- Check that essential data requirements, such as address and marital status, are up to date and correct
- Reminder of pensions tax impacts for high earners
- Fund's data is up to date and correct, meeting requirements set out by the Pension's Regulator, and contributing to high quality of data held.
- Highlight important changes to LGPS and / or associated regulations
- Deliver key messages and important reminders



MSS Stats – visits & actions on member portal



Local Pension Board Vacancy

- We have a vacancy for a Member representative on the LPB
- Any member – active, deferred or pensioner can apply
- Voluntary role
- Do you know anyone that might be interested?
- 4 meetings a year, plus training and optional conference
- Please ask anyone who might be interested to email lgpsemployers@dorsetcouncil.gov.uk



- Steph will be sending out invites to employers whose staff contribute to the in-house AVC scheme.
- This is really important as the Prudential are working to make improvements to ensure a smooth and efficient process for them, employers and members
- Hopefully will lessen delays and help to ensure no errors
- If you do not have members currently paying AVCs, but would like to attend, please email lgpsemployers@dorsetcouncil.gov.uk
- 20 November 2.00pm



Death in service - Reminder

- Please ensure any Death In Service is treated with high priority
- Please submit the relevant form as soon as possible
- If you do not have all the information at that point, for example next of kin, please inform us later as and when this information is with you
- Always ensure any relevant information is passed to us
- As mentioned before, if you have a staff member who is terminally ill, please contact us to establish if ill health retirement or death in service better for member and family



New Consultation Just In!

MHCLG has today launched the

[LGPS: Scheme improvements \(access and protections\) consultation](#)

This covers -

- Normal Minimum Pension Age (change to 57)
- Pensions access for councillors and mayors
- Academies and the LGPS (applications for directions)
- New Fair Deal
- A [written ministerial statement](#) was issued alongside the consultation
- Consultation closes 22 December 2025
- A lot here for employers, so please take a look, and pass to interested parties



Casual Workers and the LGPS

Contractual Enrolment in the regulations

To be contractually enrolled

- members must be under 75,
- not eligible for another scheme such as the Teacher's Pension Scheme, and
- **have a contract of employment for 3 months or more.**

Admitted bodies n



What is a casual worker?

Is the contract of employment for 3 or more months?

Is the member a casual worker or a zero hours contract?

Mutuality of obligation

The test for mutuality of obligation has two key elements that must be present:

- An employer is obliged to offer work to an individual, and
- That individual is obliged to do the work offered.

If there is a mutuality of obligation zero hours contract, member should be contractually enrolled to the LGPS when contract starts.

Can a casual worker join the LGPS

By election

Casual employees can join the LGPS if they elect to.

- Completed pension membership form

Following Automatic Enrolment regulations

If employee becomes an 'eligible jobholder' under automatic enrolment, enrolled from first day of 'pay reference period' in which they first became an 'eligible jobholder'

Employers can issue a 'postponement notice' delaying the automatic enrolment date.

Casual Workers and contract

Contract is essential!

Employer needs to be clear if this is a casual worker or a zero hours contract

Payroll can't work it out based on hours!

Contract letter should inform member if they are being contractually enrolled and if not, the right to join.

If this is incorrect, member may appeal and backdate contributions.



Members with multiple employments

If an employee holds more than one employment, these are treated as separate jobs.

Each job and the pensionable pay from that job is assessed separately for pensions

If one contract is casual, member is not contractually enrolled on the casual job.



★ Against LGPS Scheme regulations!

Increased amount of refunds over 3 months

- Leaver form needed from employer

When do you send a leaver form?

End of year queries

Redundancy / ill health costs after 2 years

Death in Service cost immediately

Transfers in = unexpected increase in liabilities

Deferred members and ill health

Deferred members

A deferred member is someone who

- Has left current employment
- Has not started receiving their pension

Employer still has responsibility for this member.

This includes a decision on the early payment of deferred benefits on ill health grounds.

Deferred members ill health application

A deferred member should apply to their old employer for access to their deferred pension.

If request comes to DCPF, it will be sent to employer.

The employer must consult with independent registered medical practitioner (IRMP) to assess case.

- A copy of their job description
- Relevant ill health certificate <https://dcpfemployers.org/employers-ill-health-forms>

Deferred members ill health decision

IRMP will write to employer enclosing certificate

Employer to make decision on whether to allow the release of the deferred pension under ill health grounds, taking into account .

Employer actions

- Contact the member confirming decision on ill health access and right to apply under IDRPP
- Contact the pension fund confirming decision and including the ill health certificate.

Deferred members appealing

If you do not grant the ill health pension, member may appeal under IDRPs.

If IDRPs received, it is likely that employer will need to reassess the ill health retirement.

Members can ask again for their old employer to consider releasing their pension early under ill health.

Any questions

