

## Supplementary papers – correct annexes

# Surrey Local Pension Board

**Date & time**

Friday, 18 February  
2022 at 10.00 am

**Place**

remote

**Contact**

Angela Guest  
Tel  
angela.guest@surreycc.gov.uk

**Chief Executive**

Joanna Killian

**Board Members**

Tim Evans (Independent Chairman), David Lewis (Vice-Chairman) and Jeremy Webster  
Siobhan Kennedy (Surrey LGPS Members), William McKee (Surrey LGPS Members)  
Rohit Dara (Surrey LGPS Members), Fiona Skene (Surrey LGPS Members) and  
Trevor Willington (Surrey LGPS Members)

**SUUPPLEMENTARY PAPERS****8 ADMINISTRATION PERFORMANCE REPORT AND UPDATE**

(Pages 3  
- 18)

These annexes replaced the ones previously published and were made available to Member prior to the meeting.

**Joanna Killian**  
**Chief Executive**

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## An update for Employers in the Local Government Pension Scheme (LGPS)

We are pleased to publish the latest edition of our Employers' Newsletter; produced to keep you informed of your responsibilities as a Local Government Pension Scheme (LGPS) employer. Inside you'll also find the latest developments in the LGPS and any changes in the services we offer.

A reminder that we have moved office buildings and have updated our address. Please make note of our new address listed on the back of this newsletter.

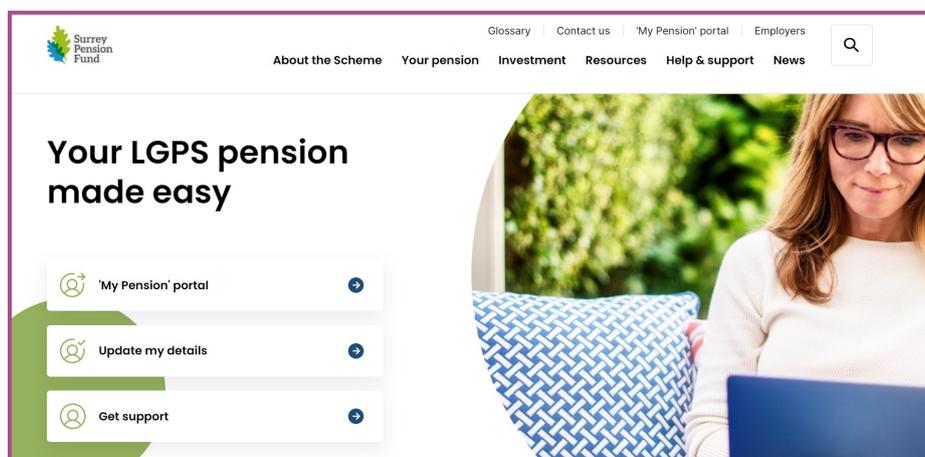
## New Surrey Pension Fund Website

Behind the scenes our Surrey Pension Fund website is currently undergoing a revamp and our new website will be available shortly. The URL for the main site will remain the same ([www.surreypensionfund.org](http://www.surreypensionfund.org)) but you may have to resave any bookmarks you have made.

Designed for members of the Surrey Pension Fund, the website allows members to:

- Access member forms, helpful guides and FAQs
- View information about the LGPS
- Find Contact Details for the Surrey Pension Team and other useful links.

Please support the scheme by sharing the new Surrey Pension Fund website with your members, for example on your intranet site or staff notice board. Members should be encouraged to check the Surrey Pension Fund website for information before contacting the Helpdesk.



# Employer Forms & Datafiles



## Surrey Pension Fund for Employers

The new Employer website launched in September and provides useful information regarding the LGPS, together with forms, guides and newsletters that you can refer to. The Employer website can be found at: <https://employers.surreypensionfund.org>

The **Pensions Contribution form** cannot be found on the website. This is because each form details your individual contribution rate and is therefore sent to you directly by the Finance team. If you have questions about the contribution form, employer rate or the process for making the return, please [visit the relevant page on the Employer website](#) or contact [pensions.contributions@surreycc.gov.uk](mailto:pensions.contributions@surreycc.gov.uk)

### Using Datafiles

As mentioned in earlier communications, we have removed the **New Joiner Option form** and replaced this with the **New Starter Datafile** (for employers who do not submit their information via iconnect). Likewise, the **Scheme Leaver Datafile** has replaced the **LG5 form**.

Using datafiles reduces the time taken by the Surrey Pension Team to process the information you send us, which means that we can provide the member with their options promptly.

**We will no longer be accepting the New Joiner Option form or LG5 form, so please ensure that you are using the relevant datafiles in the future.**

If you have any queries about any of our processes, then you will be able to find more information on the Employer website (<https://employers.surreypensionfund.org/>) — including which forms you are required to complete.

## Retirement Datafile

DATAFILE	Field	Format	Mandatory/Optional	Notes and Description
NI Number	ANZC405A		Mandatory	National Insurance Number
Title	Selection drop-down list		Mandatory	Selection: Mr, Ms, Dr, Mrs, Mx, Miss, Mrs, Prof, Dr, Dr, Dr
First Name	Character		Mandatory	25 letters maximum, numbers and hyphens are not allowed
Last Name	Character		Mandatory	25 letters maximum
Date of Birth	dd/mm/yyyy		Mandatory	Make sure that your data has recognised the date input as dd/mm/yyyy
Sex	Selection drop-down list		Mandatory	Selection: F or M

We are updating the [Retirement Datafile](#) which will replace the existing LG4 Form. **We are currently accepting both the Retirement Datafile and the LG4 form, and will continue to do so until 30 June.**

**From 1 July, we will only accept the new [Retirement Datafile](#) which is available to download from the Employer website. A reminder will be emailed out at this time.**

# TUPE Transfers

*Governed by Best Value Staff Transfers (Pensions) Direction 2007 which provides pension protection for employees of authorities who are TUPE transferred to a new employer.*



## Admission Process for Employers

Admission bodies are employers that have applied to participate in the scheme under an admission agreement. **To avoid unnecessary delays, we recommend that you start the admission process before the contract is let.**

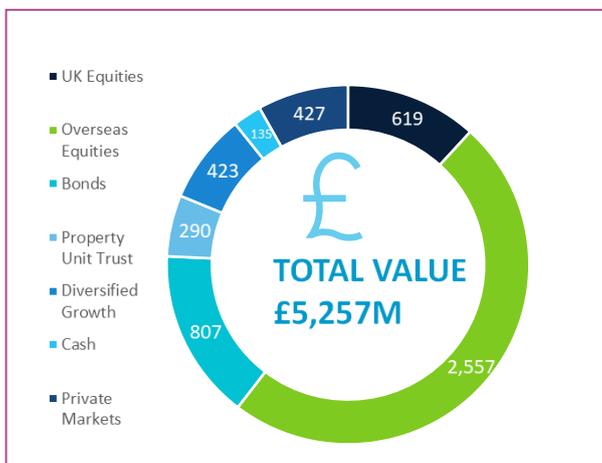
New employers who wish to join the Surrey Pension Fund as an Admitted body need the items listed below:

- An application
- An understanding of the charges involved with the application; including, but not limited to legal and actuarial costs
- Knowledge of the statutory duties a fund employer must fulfil
- The ability to complete the administration requirements and data exchange within fund and Regulatory timetables.

For more information about TUPE transfers, outsourcing and the admission process, [please visit our Surrey Pension Fund website for Employers.](#)

To start your application, please contact the Surrey Pension Fund at [pension.fund@surreycc.gov.uk](mailto:pension.fund@surreycc.gov.uk)

## Investment Update



The pension benefits in the Local Government Pension Scheme (LGPS) are guaranteed and the investments help you, as the employer, fund your employees' pension.

The Surrey Pension Fund Committee oversees the management of the Fund's assets, formulates the investment strategy and determines the strategic asset allocation.

The Pension Fund invests in a diversified portfolio which includes bonds, equities, diversified growth, property and private equity/debt to minimise the downside risk. The Fund was valued over £5bn at 30 September 2021 and the asset allocation is shown in the graph on the left.

For further information, [please refer to the Investment and Funding page on the Employer website.](#)

## Employer Survey

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Thank you to everyone who took the time to complete our Employer Survey back in November.

The results have been published to the Employer website and the report is available here:

[https://employers.surreypensionfund.org/data/assets/pdf\\_file/0005/283334/Employer-Survey-2021-Report.pdf](https://employers.surreypensionfund.org/data/assets/pdf_file/0005/283334/Employer-Survey-2021-Report.pdf)

## Transfers

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New rules have been introduced for statutory transfers to other pension schemes, to help combat pension scams.

On 30 November 2021, [The Occupational and Personal Pension Schemes \(Conditions for Transfers\) Regulations 2021](#) came into effect.

These regulations introduce procedures that must be followed by pension providers before a statutory transfer of pension benefits can proceed to another pension scheme.

A statutory transfer is where a member holds a deferred benefit in the scheme and they are more than a year away from their Normal Pension Age.

The introduction of these regulations is to help combat pension scams and to try and protect members.

It may mean however, that we have to ask for more information from member's before a transfer out of the LGPS can proceed.

We are now required to ensure two conditions are met along with undertaking our normal due diligence checks.

[A more in depth article on this can be found on our Surrey Pension Fund website](#) and we will be promoting information on pension scams as much as possible:

<https://www.surreypensionfund.org/client-area/news/new-rules-introduced-for-statutory-transfers/>

## MHCLG Renamed

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The Ministry of Housing, Communities and Local Government (MHCLG) has been renamed as the Department for Levelling Up, Housing and Communities (DLUHC), and Kemi Badenoch was appointed Minister of State.

## PLSA Employer's Guide

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On 15 September 2021, to coincide with Pension Awareness Day, the Pensions and Lifetime Savings Association (PLSA) published 'an employer's guide to talking about workplace pensions'.

The guide provides background on what employers (and pension schemes) can and cannot say with the intention of helping them navigate the advice/guidance boundary.

You can find the guide at: <https://www.plsa.co.uk/Policy-and-Research/Document-library/An-employers-guide-to-talking-about-workplace-pensions>

### Our Contact Details

 **0300 200 1031**  
 **Surrey Pension Team**  
**2nd Floor Dakota**  
**11 De Havilland Dr.**  
**Weybridge**  
**KT13 0YP**

View your pension online:  
[mypension.surreycc.gov.uk](http://mypension.surreycc.gov.uk)

Problem accessing our portal?

 **0300 200 1034**

# Summary & Our Plans for the Future

The Employer Survey was sent to all Surrey active employers (302 total) and we received 26 completed responses - giving us a response rate of 8.6%.

The survey has been published on the Employer website at:

<https://employers.surreypensionfund.org.uk/forms-and-publications#Reports>

We have scheduled quarterly meetings with different employer groups, for example town and parish councils, to build a closer working relationship and we receive valuable feedback from these meetings.

On average, the Employers who answered our survey rated the service that they receive from Surrey Pension Team at 3 stars out of 5.

When asked how we could improve, the reoccurring themes were:

- Try to simplify the language used on forms
- Better communication with members, especially regarding the retirement process
- Try to move more processes online.

## Our Plans for the Future

### Winter Employer Newsletter 2021

The Winter Employer Newsletter was attached alongside the distribution of this report. This was sent out via email to all of the Employer email addresses that we hold.

### Spreadsheets over Forms

Following feedback from Question 14 (page 11) we have trialled an updated Retirement Datafile.

More information on this can be found on page 11 of this report and in the Winter Employer Newsletter.

The spreadsheet contains guidance on how to complete each of the fields and the format required.

### Retirement Process

Following feedback from employers, we are currently looking into how we can improve the retirement process for both members and employers.

### Additional Training

In response to employers feedback, we will look into providing additional training materials with simplified wording. Employer training courses are scheduled for February with our actuary, Hymans Robertson.

# Employer Survey 2021

## The Results

### An update for Employers of the Local Government Pension Scheme (LGPS)

Dear Employer,

We are pleased to publish the results of our 2021 Employer Survey. Thank you to everyone who took the time to complete the survey.

We have compiled this report in response to the answers we received.

We hope that you find the information contained within this report both enlightening and helpful.



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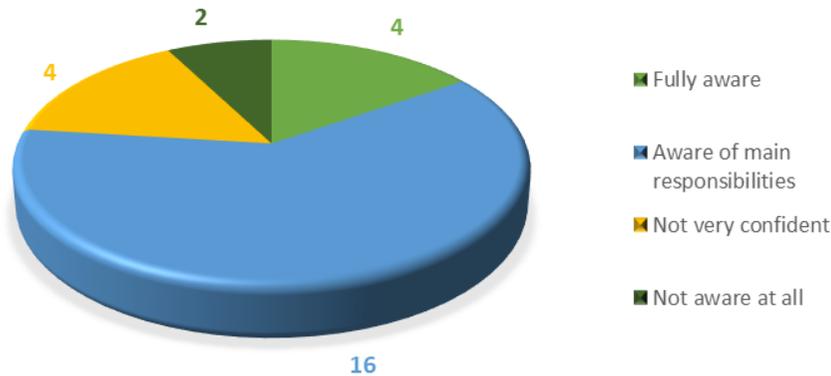
[Page 11](#)

### Contact Details & Escalation Points

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# Your Responsibilities as a Scheme Employer

## Question 1: Are you aware of all your responsibilities as a scheme employer?

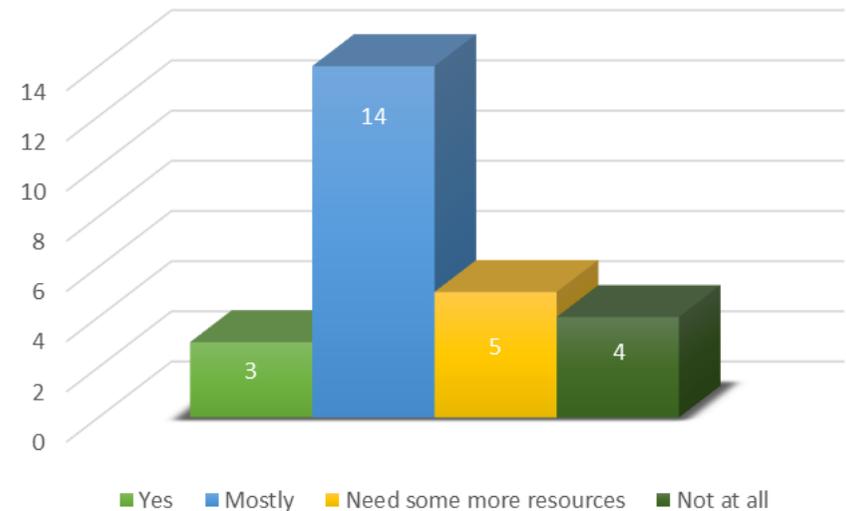


The majority of employers were aware of their main responsibilities as a scheme employer.

Surrey Pension Fund has published an administration strategy which sets out the roles and responsibilities for you as a Scheme Employer.

The Strategy document can be found on the [Surrey Pension Fund website](https://www.surreypensionfund.org/media/1812/administration-strategy-v3.pdf): <https://www.surreypensionfund.org/media/1812/administration-strategy-v3.pdf>

## Question 2: Do you feel that you have all the tools and information you need to fulfil your responsibilities as a scheme employer?



Employers who responded to the survey felt that they 'Mostly' had all the tools & responsibilities they needed.

The [Surrey Pension Fund Employer website](#) was launched in September 2021 and is designed to help you fulfil your responsibilities by providing a breakdown of processes and examples or references where relevant.

There is also the [LGPS website](#) which has a dedicated section for employers where you can find guides, training resources and videos.

A full list of helpful tools, links and resources can be found on [page 8](#).

# Your Responsibilities as a Scheme Employer



**Question 3:** Are there any areas that you feel you would benefit from receiving training in order to fulfil your responsibilities?

These were a few of the responses we received:

- **Would be good to know what happens to the data we provide your end.**

- **Pension calculations**

The pensionable pay you provide is used to calculate the member's pension. For further details, please refer to:

<https://www.lgpsmember.org/arm/already-member-how.php>

- **Payroll would like training on APP and absence**

There are training videos that explain APP and absence which are available on the LGPS website at:

<https://www.lgpsregs.org/employer-resources/employer-bite-size-training.php>

There is also a section on APP on the Employer website at: <https://employers.surreypensionfund.org/leavers/care-and-assumed-pay>

- **Refresher training on final pay calculations under the 2008 regulations**

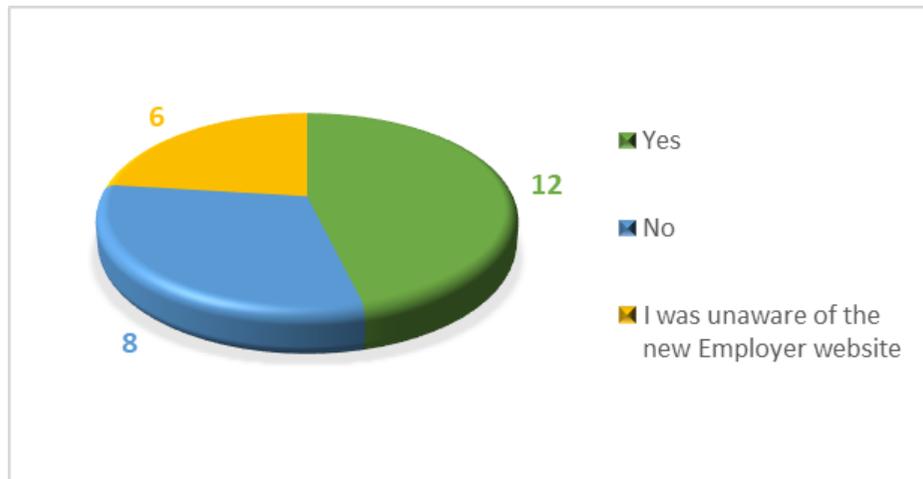
The Employer website gives guidance on how to calculate final pay, together with examples of full time, part time and term time final pay calculations. Details can also be found in the LGA HR and Payroll Guides at: <http://www.lgpsregs.org/employer-resources/index.php>



# Employer resources & Pensions information

## Employer website

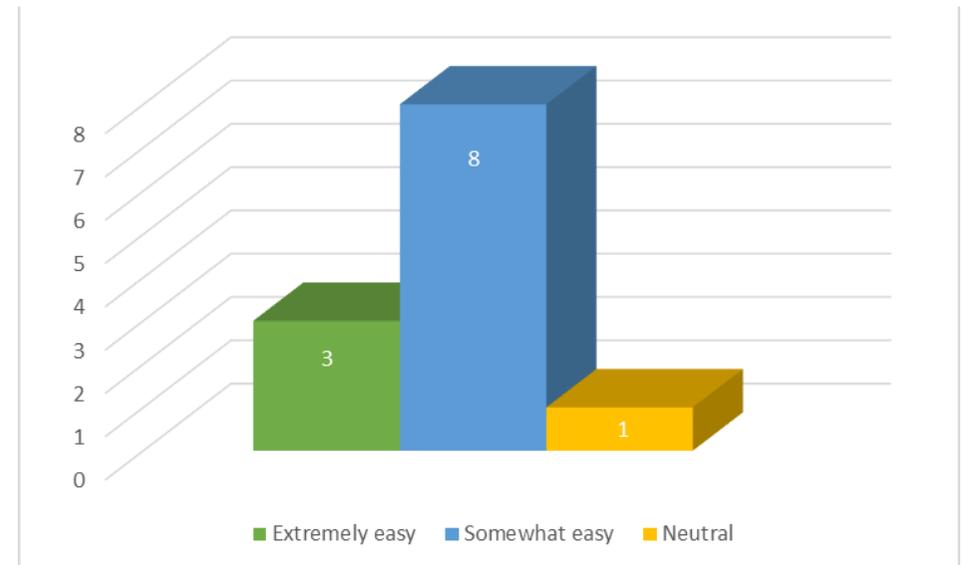
 **Question 6: Have you visited the new Employer website since it launched in September 2021?**



The survey suggests that most employers are both aware & have used our new Employer website in the last 3 months ([www.employers.surreypensionfund.org/](http://www.employers.surreypensionfund.org/)).

The launch was communicated via email and in the Autumn Employer newsletter. We are currently looking into why some employers feel that they are unaware of the website.

 **Question 7: While on the Employer website, how easy was it to find the information or form you were looking for?**



This question was only asked to employers who answered that they had visited the Employer website since its launch.

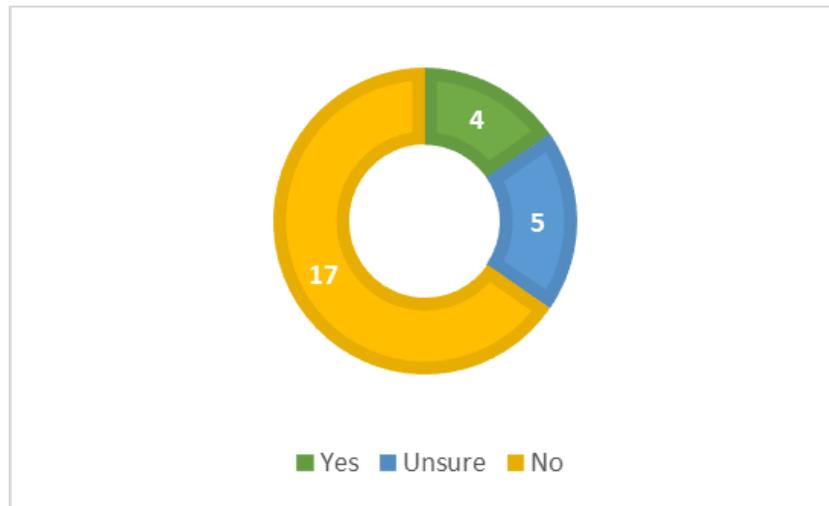
We are happy to see that the employers who have visited the website find it easy to use. However, we have taken your feedback onboard and will continue to improve the site.

If you have any specific feedback or queries regarding the website, please email it to us at

[pensions.communications@surreycc.gov.uk](mailto:pensions.communications@surreycc.gov.uk)

# Employer resources & Pensions information

**Question 8: Are you familiar with the HR Guide & Payroll Guide that are available on the Local Government Association (LGA) website?**



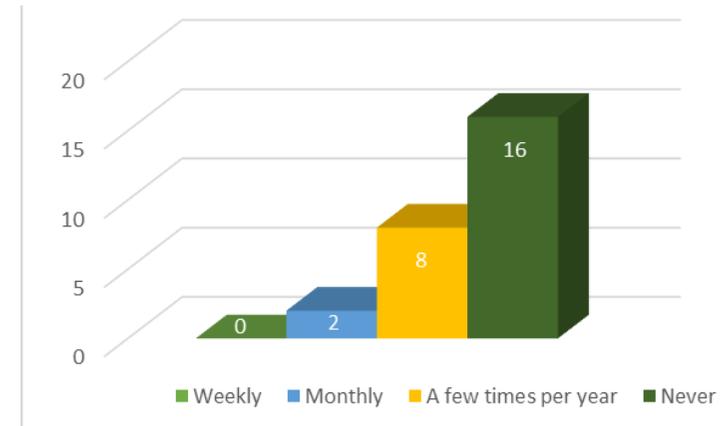
The survey has highlighted that the majority of Employers appear to be unaware of the HR Guide & Payroll Guide on the LGA website. The latest versions of these guides was released on 19 July 2021.

Details on what information is included in the guides can be found on [page 8](#).

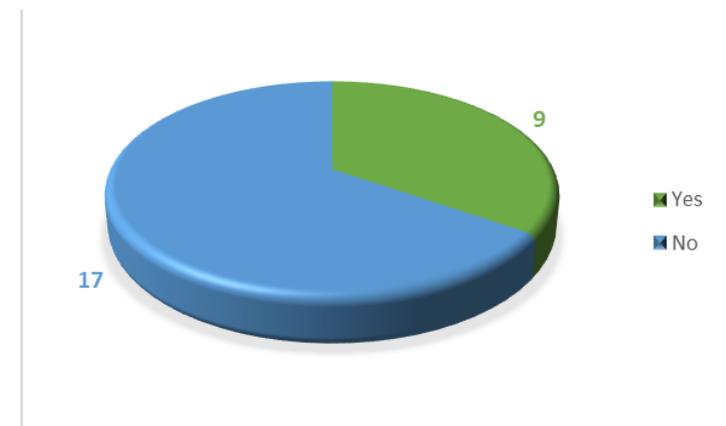
Payroll Guide at: <https://www.lgpslibrary.org/assets/gas/ew/Pv4.2c.pdf>

HR Guide at: <https://www.lgpslibrary.org/assets/gas/ew/HRv4.2c.pdf>

**Question 9: How regularly do you use the Employer Services Portal?**



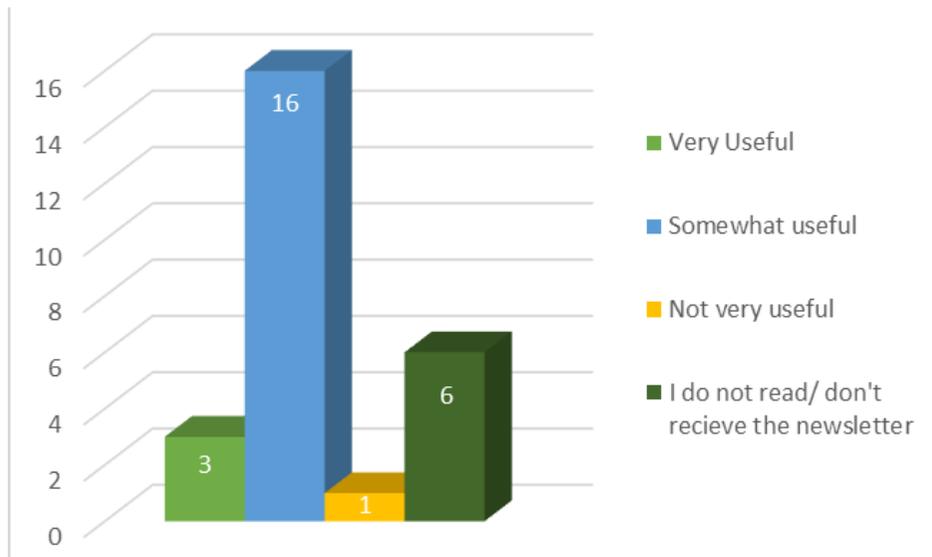
**Question 10: Do you know what information you can get from the Employer Services Portal?**



*[More information on the Employer Portal can be found on page 8.](#)*

# Employer resources & Pensions information

## Question 11: How useful do you find the Employer Newsletters?



We are pleased to see that the majority of responses stated that they found the Employer Newsletters 'Somewhat useful'.

### How & where to access the newsletters

We send out Employer Newsletters quarterly, emailing them to the Employer email address we currently hold for you.

It is possible that these emails may fall into your Spam folder, so please check regularly.

Once distributed, all Employer Newsletters are available to view and download from the [Employer Website](#) on the [Forms & Publications page](#).

## Question 12: Apart from the LGPS updates & Pension News, is there anything else you would like to see included in the Employer Newsletter?

We want to make sure that the newsletter is relevant to the needs of our Employers, so we asked what topics you would like to see in future newsletters.

We received a request for AVCs to be covered and we will make sure to include the topic in the Spring Employers newsletter.

In the meantime, information about AVCs (*and other ways members can increase their benefits*) can be found on the [Employer website](https://employers.surreypensionfund.org/benefits/avcs): <https://employers.surreypensionfund.org/benefits/avcs>

## Pension News

Winter 2021



### An update for Employers in the Local Government Pension Scheme (LGPS)

We are pleased to publish the latest edition of our Employers' Newsletter; produced to keep you informed of your responsibilities as a Local Government Pension Scheme (LGPS) employer. Inside you'll also find the latest developments in the LGPS and any changes in the services we offer.

A reminder that we have moved office buildings and have updated our address. Please make note of our new address listed on the back of this newsletter.

# Helpful Tools, Links & Resources

## [Surrey Pension Fund Website for Employers](#)

Launched in September 2021, the [Surrey Pension Fund Website for Employers](#) helps Employers:

- Learn our procedures and pensions terminology
- Download the documents you need when communicating with us
- Understand your responsibilities as an LGPS employer
- Read our employer newsletters and latest news.

## [Payroll & HR Guide](#)

Updated versions of the LGPS HR & Payroll Guides were released on 19 July and they can be found on the LGA Regs website.

The new **Payroll Guide** contains amended guidance on how to calculate Assumed Pensionable Pay (APP) where a member has received a lump sum payment within the last 12 months before the start of the APP.

Payroll Guide at:

<https://www.lgpslibrary.org/assets/gas/ew/Pv4.2c.pdf>

The new **HR Guide** sets out the requirements for Human Resource (HR) departments of employers who provide the LGPS in England and Wales. HR Guide at:

<https://www.lgpslibrary.org/assets/gas/ew/HRv4.2c.pdf>

## [LGPS Member Website](#)

The national LGPS member site can be found at: <https://www.lgpsmember.org/index.php>

## [LGPS Employer Resources](#)

The Employer Hub of the LGPS Regs website can be found at:

<http://www.lgpsregs.org/employer-resources/index.php>

Here you can find the latest Employer Guides and Documents, up-to-date COVID-19 FAQs as well as bite-size training courses. There's also a link to book onto Employer role training and other worthwhile courses.

## [Employer Services Portal](#)

The Employer Services portal allows you to:

- Look up member details.
- Check the members service history.
- Check the members contribution rate.
- Calculate redundancy/efficiency estimates and strain costs.
- Run an estimate of the member's benefits for retirement, flexible retirement, death benefits etc.

If you would like to sign up to the portal, please contact:

[pensions.communications@surreycc.gov.uk](mailto:pensions.communications@surreycc.gov.uk)

## [Surrey Pension Fund Website for Members](#)

Every pension fund has its own Pension Fund Website. Up to date LGPS forms and important fund updates can be found here:

<https://www.surreypensionfund.org>

# The McCloud Judgment

## What is the McCloud Judgment?

When the LGPS changed from a final salary to a career average pension scheme in 2014, protections for older scheme members were introduced, this is known as the underpin.

The Court of Appeal ruled that younger members of the Judges' and Firefighters' Pension schemes have been discriminated against because the protections do not apply to them.

## What does this mean?

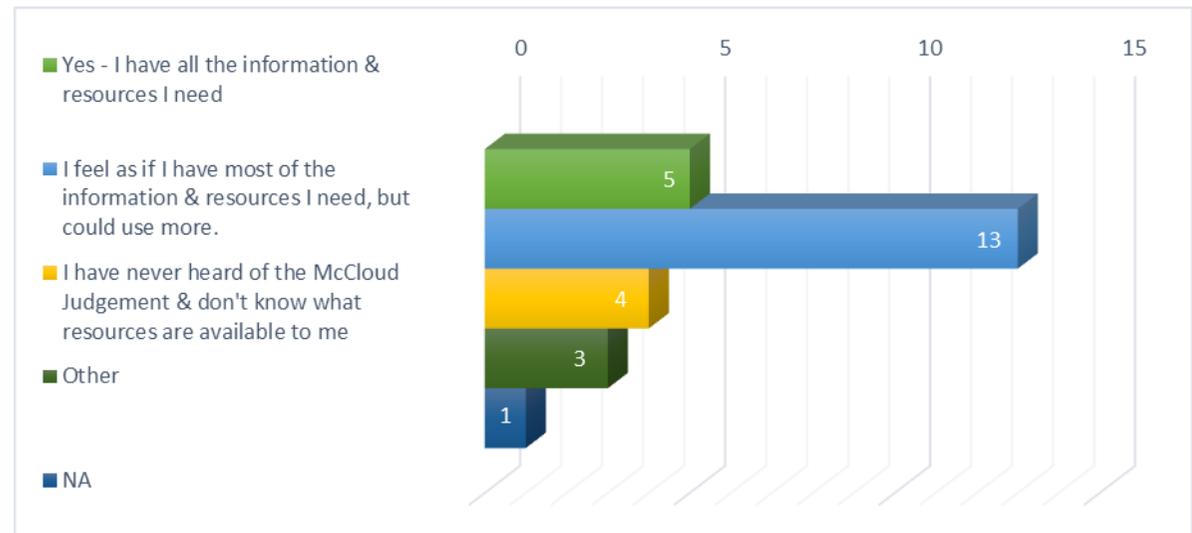
A revised underpin will apply to all members, regardless of their age, who:

- Were active on 31 March 2012.
- Build up benefits in the 2014 Scheme (2015 for Scotland and Northern Ireland).
- Do not have a disqualifying break.

If the members benefits would be better, the underpin will be automatically applied.



## Question 13: Do you feel that you have been kept up to date on the McCloud Judgement?



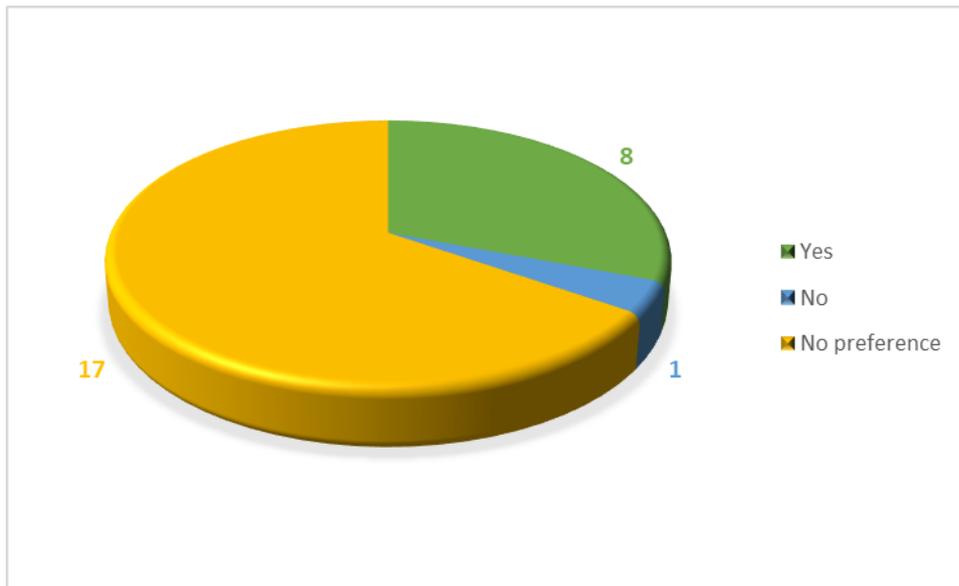
Surrey Employers were sent a spreadsheet earlier in the year requesting the relevant information. This spreadsheet should have been returned to us back in October 2021. **Our Admin Team will contact you if any clarification is needed on data already submitted.**

Some Employers mentioned that they found the guidance difficult to follow and we will keep this in mind for all future communication regarding the McCloud Judgement.

More information on the McCloud case can be found on the LGPS Regs website at: <https://lgpsregs.org/resources/guidesetc.php>

# Employer Forms & Datafiles

**Question 14: Would you prefer to submit the LG4 and LG29 as a spreadsheet rather than the currently completed forms?**



The majority of responses answered that they had no preference on whether we use spreadsheets or forms going forwards. As the second most answer was 'Yes', we will begin to roll out our spreadsheet trials—starting with an updated replacement for the LG4 form.



## Retirement Datafile

We are introducing the updated Retirement Datafile which will replace the existing LG4 Form. **We are currently accepting both the Retirement Datafile and the LG4 form, and will continue to do so until 30 June.**

**From 1 July**, we will only accept the new Retirement Datafile which will be available to download on the Employer website. A reminder will be emailed out at this time.

Retirement Datafile (LG4) Format				For further information, please refer to:
				Surrey Pension Fund Employer website
				Employer Resources - LGPS Regulations and Guidance
				HR Guide - LGPS Regulations and Guidance
				Payroll Guide - LGPS Regulations and Guidance
Please				* Create a data-file of your LGPS retirement leavers actioned by completing the yellow fields.
				* E-mail your completed file to Surrey Pension Team securely using the 'Egress' secure email system to <a href="mailto:pensions.technical@surreycc.gov.uk">pensions.technical@surreycc.gov.uk</a>
				* Include the words <b>Retirement Datafile</b> in the subject line.
<b>DATA TAB</b>				
Employer Name	Input your Employer Name e.g. Guildford Town Council			
Your Name	Input your name in the event that we have a query.			
Post Title	Input your role title.			
Telephone Number	Input your phone number in the event that we have a query.			
Email Address	Input your email address in the event that we have a query.			
Date Sent to SCC	Input the date that you intend to send us your information.			
<b>DATA TAB</b>				
	Field	Format	Mandatory or Optional	Notes and Description
	N I Number	AA123456A	Mandatory	National Insurance Number.
	Title (Form of Address)	Select from drop-down list	Mandatory	Select from: Cllr, Dr, Miss, Mr, Mrs, Ms, Prof, Sir, Mx
	Surname	Char(25)	Mandatory	25 letters maximum. Apostrophes and hyphens are acceptable
	First Forename	Char(25)	Mandatory	25 letters maximum.
	Date of Birth	dd/mm/yyyy	Mandatory	Make sure that excel has recognised the date input as date format
	Sex	Select from drop-down list	Mandatory	Select from F or M
<p>Notes   Data   Additional Contracts   Form   Final Pay Calculator</p>				

# Contact Details & Escalation Points

When asked, 69% of responders said that they were unaware of the contact details and escalation points for the Surrey Pension Team.

Please find the most up to date details below:

## Our Contact Details

 0300 200 1031

 **Surrey Pension Team**  
2nd Floor Dakota  
11 De Havilland Dr.  
Weybridge  
KT13 0YP



Initial enquiries		
Member and employer enquiries	Pensions Helpdesk: <a href="mailto:myhelpdeskpensions@surreycc.gov.uk">myhelpdeskpensions@surreycc.gov.uk</a>  0300 200 1031	Contact for standard member and employer transaction requests
Queries regarding 'My Pension' Portal	Pensions Helpdesk: <a href="mailto:myhelpdeskpensions@surreycc.gov.uk">myhelpdeskpensions@surreycc.gov.uk</a>  0300 200 1034	This phone number contact is just for 'My Pension' Portal queries
Employer enquiries regarding leavers/joiners forms and estimate	<a href="mailto:lqps.forms@surreycc.gov.uk">lqps.forms@surreycc.gov.uk</a>	Contact for sending forms and form related requests
Operational team escalation or priority emails		
Escalated and priority member and employer enquiries	Clare Chambers, Pensions Service Delivery Manager: <a href="mailto:clare.chambers@surreycc.gov.uk">clare.chambers@surreycc.gov.uk</a>	Contact for urgent/ escalation cases only. All general enquiries will be forwarded to the Helpdesk if received.
Technical enquiries		
Fund requests	<a href="mailto:Pensions.technical@surreycc.gov.uk">Pensions.technical@surreycc.gov.uk</a>	Contact for report requests and changes to scheme calendar events
Communications support		
Member and employer engagement	<a href="mailto:Pensions.communications@surreycc.gov.uk">Pensions.communications@surreycc.gov.uk</a>	Contact for engagement, training support for members and employers