



In this issue:

- My Pension Online
- Derbyshire Pension Board:  
New Independent Chair
- Online bite-size training: Final Pay and  
Assumed Pensionable Pay (APP)
- Employer role training sessions
- General reminders



## My Pension Online

We'd like to thank employers that have shared information with their employees about My Pension Online, our service for Local Government Pension Scheme (LGPS) members.

### Annual benefit statements

Over the coming weeks we will be writing to our members to let them know that their latest [annual benefit statement](#) is available on their My Pension Online account. If your employees enquire about the service, you can direct them to our website where the [My Pension Online homepage](#) offers guidance on the registration process.

If you have outstanding queries regarding your employee data for the 2022/2023 scheme year, then this will result in the delay of your employees' annual benefit statements being processed. Other reasons for a delay in an employee's statement being received can be found in the [annual benefit statement section](#) of our website.

### Troubleshooting

Where employees have already registered for My Pension Online, but are struggling to access their account, you can remind them:

- Their username is not their email address – it is something unique they created when they registered for My Pension Online
- If they cannot remember their username, password, or security question answers, they can reset or receive a reminder by using the “I have forgotten my...” facility

Once they have logged into their account, if they have more than one pension record, they will need to navigate between them using the toggle in the top-right of the screen to view the appropriate record and statement.

### Promotional resources

We'd be grateful if you could share our updated promotional resources with your LGPS eligible employees. Our [My Pension Online resources page](#) includes images that can be used for:

- Newsletters
- Emails
- Intranet pages
- Printed materials



Derbyshire  
Pension  
Fund



## My Pension Online

Access your pension details:  
[derbyshirepensionfund.org.uk/mpo](https://derbyshirepensionfund.org.uk/mpo)

Scan the code to go straight to our access form

lgps



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## Derbyshire Pension Board: New Independent Chair

The recruitment process for the next Independent Chair of the Derbyshire Pension Board has now completed and we're pleased to announce that Neil Calvert has been appointed.

Neil is the current CEO and Principal of Co-operative College, and was previously an employer representative on the Board, between October 2018 and October 2021.

If you have any questions for our Pension Board, you can contact them at [pensions.board@derbyshire.gov.uk](mailto:pensions.board@derbyshire.gov.uk).

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## Online bite-size training: Final Pay and Assumed Pensionable Pay (APP)

Did you know that there are two quick and simple bite-size training modules on the [LGPS Regulations and Guidance website](#) to help with calculating Final pay and APP? These could be useful for new and existing members of your team who complete our [L1 - Leaver form](#).

### Final Pay training - 'Final Pay and Fees'

The Final Pay bite-size training helps with calculating Final Pay which is required for employees who have LGPS membership before 2014, when the scheme changed to being based on Career Average Revalued Earnings (CARE).

The training will be very helpful to those involved with submitting data to us, although, the last section "Final Pay and Fees" does not apply for Derbyshire Pension Fund members.

This is because we apply a different calculation for any members who are classed as variable time members, such as school Clerks to Governors. If you have an enquiry about submitting data for variable time members, please [contact us](#).

## Assumed Pensionable Pay (APP)

This training helps you understand when you must apply APP and how to calculate it. APP is a notional pay figure to be reported when an employee's pay is reduced because they are absent from work. This ensures that an employee's pension builds up as if they were at work receiving their normal pay.

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## Employer role training sessions

Employer training is available to all employers covering various LGPS topics including:

- Employer responsibilities
- Appeals and adjudicator responsibilities
- Employers guide to ill health decisions
- General scheme training to help you understand the LGPS and your role

If you think that your team or colleagues would benefit from any training or presentations regarding the LGPS, please check out our [Employer training page](#) or contact [pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk) to arrange a suitable session.



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## General reminders

### Employees claiming their pension whilst carrying on working

An employee can only claim their pension whilst remaining in the same post by taking flexible retirement (or if they reach age 75 whilst still in employment).

Flexible retirement must be approved by you as the employer and there can be a cost involved. It is not otherwise possible for an employee to voluntarily take their pension and continue working in the same post.

### Opting out during sickness absence

If an employee is being considered for ill health retirement and were to opt out of the scheme, they would lose their entitlement to LGPS ill health retirement and death in service benefits.

Some levels of ill health retirement can result in significant enhancements to an employee's pension, which would not apply if they were opted out. It might be helpful to check whether

somebody is on nil pay due to sickness before opting them out of the scheme as a preventative measure.

## 50/50 section

As an alternative to opting out, the 50/50 section allows your employees to flexibly pay 50% of their normal contributions and build up 50% pension benefits for the period they're in it. Regardless of which section of the scheme an employee is in, they retain full life assurance cover and remain fully protected under ill-health retirement regulations.

If any of your employees ask about opting-out of the LGPS, please let them know about the 50/50 option by sharing our [contribution flexibility](#) page with them.

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## Employee details changes

It's important that you let us know as soon as possible when an employee's details change, for example, title, name, address. This helps us to minimise the risk of data breaches occurring.

If you're not using i-Connect yet, please remember to notify us using the C1 Form when any of your LGPS members change their personal and contact details. The C1 Form is available on the [Forms for employers](#) section of our website.

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## Email addresses

A quick reminder of our email addresses and what they should be used for:

[dpf.employers@derbyshire.gov.uk](mailto:dpf.employers@derbyshire.gov.uk) - For submitting member notification forms such as the S1, L1, C1 and estimate requests. [All found here](#).

[pensions.tech@derbyshire.gov.uk](mailto:pensions.tech@derbyshire.gov.uk) - For submitting contribution returns (CR1), data and payment queries.

[pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk) - For queries relating to LGPS regulations, employer training, events and communications.

[pensions.iconnect@derbyshire.gov.uk](mailto:pensions.iconnect@derbyshire.gov.uk) – For employer queries about i-Connect.

For queries and requests from members of the LGPS, please direct them to the [enquiry form](#) on our website.

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**If you have any queries about the information provided in this Newsletter,  
or about the LGPS in general, please contact us at:**

**Derbyshire Pension Fund, County Hall, Matlock, DE4 3AH**

**Tel: 01629 538900**

**Email: [pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk)**

**Website: [www.derbyshirepensionfund.org.uk](http://www.derbyshirepensionfund.org.uk)**

The logo for the Local Government Pension Scheme (lgps) is rendered in a lowercase, rounded, orange-red font. The letters are closely spaced, with the 'l' and 'g' being particularly prominent.

Local Government  
Pension Scheme

