



Derbyshire Pension Fund

Local Government Pension Scheme
Employer Newsletter

Issue 211
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Pension Awareness Week 2024

Pension Awareness Week runs from Monday 9 September to Friday 13 September 2024. A dedicated [website](#) has been created to promote raising awareness about pensions, which includes a [promotional toolkit](#) to help you share Pension Awareness Week 2024 with your employees.

On this site, they can find:

- [Live shows](#) (The guidance will cover Defined Benefit pensions, pension basics, investment introductions and other money topics)
- [Catch-up videos](#) from 2023
- [Useful resources](#) (including State Pension, regulated advice, pension tracing and the Retirement Living Standards)



My Pension Online resources

This is also a great opportunity to signpost [Derbyshire Pension Fund's website](#) to your LGPS-eligible employees, including encouraging them to access their Annual Benefit Statement by registering for Derbyshire Pension Fund's [My Pension Online](#) service. To help your employees get registered, we've created some resources you can use. Go to our [My Pension Online resources](#) page to access electronic versions of our posters and a banner for you to use in your internal communications and around your sites.



Additional contributions reminders

The following articles cover reminders about the deadline for paying Additional Voluntary Contributions (AVCs), and the process for buying lost pension through Additional Pension Contributions (APCs):

AVCs deadline

Our current in-house AVC provider is Prudential. If you have employees who pay AVCs, you need to submit a payroll file to Prudential. This information, along with your payment, is required by the 19th of the month following contributions being made. This is a regulatory requirement, which also applies for payments to other AVC providers.

If you need any general support with AVCs, please email our Regulations and Communications Team: pensions.regs@derbyshire.gov.uk. If you have any questions about the AVC payroll file, you can email Prudential at: avc.cashschedules@prudential.co.uk

APCs to buy lost pension

When one of your LGPS employees takes unpaid time away from work and as a result lose their pension build up for that period, you will need to inform the individual of their right to pay an APC to cover the pension lost. Examples of unpaid absences are:

- authorised unpaid leave
- additional child related leave
- strike action

If the absence is authorised and the employee applies to buy back lost pension through an APC within 30 days of returning to work, you pay two-thirds of the cost. This is known as a “shared cost” APC. An application received after 30 days from the employee returning to work should be fully funded by the employee, however you can accept late applications if you choose to.

Applications to buy back lost pension following unauthorised absences (such as strike action) must be fully funded by the employee.

You should inform employees about their right to buy back lost pension when they return to work, including a link to our [unpaid absences](#) page. You will need to inform them of the amount of pensionable pay that they lost out on for their application. This will enable the employee to use the cost calculator and make an application through [the national LGPS Member website](#).



LGPS and salary sacrifice arrangements

It's important that when you and your employees who contribute to the LGPS enter a salary sacrifice arrangement that everyone is aware of the possible impact on employees' pensions.

A pensionable salary sacrifice arrangement is when an employee gives up the right to part of their pay in return for the employer providing a non-cash benefit which is specified in the employee's contract of employment as a pensionable emolument.

Many salary sacrifice arrangements are non-pensionable which means that pensionable pay is based on the reduced level of pay after the sacrifice. This affects the level of LGPS pension benefits accrued by your employees.

However, in the following cases, the sacrifice may not affect the amount of pensionable pay;

- workplace nursery provision
- childcare vouchers
- bicycles and cycling safety equipment (including cycle to work)
- shared cost additional voluntary contributions

The Local Government Association's LGPS Payroll Guide (Section 4.1) includes information on pensionable pay and salary sacrifice. You can find this guide in the employer guides and resources section of the [LGPS Regulations and guidance](#) website.

If you have any queries about the pensionable status of a salary sacrifice arrangement, please contact us at: pensions.regs@derbyshire.gov.uk

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.

Email addresses

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

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 - For submitting contribution returns (CR1), i-Connect data and payment queries.

pensions.regs@derbyshire.gov.uk - For queries relating to LGPS regulations, i-Connect onboarding, employer training, events and communications.

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

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

Website: www.derbyshirepensionfund.org.uk



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