

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>LGPS E & W funds statistics (SF3) for 2018-19 published</p> <p>The report can be found here; the Ministry for Housing, Communities & Local Government (MHCLG) welcomes any comments relating to the report, and they can be contacted at sf3.statistics@communities.gov.uk.</p>			<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A
<p>HMRC countdown bulletin 49</p> <p>The bulletin can be found here; of particular interest is that HMRC have confirmed that:</p> <ul style="list-style-type: none"> It's no longer possible to pay or reclaim a Contributions Equivalent Premium (CEP; the cost of buying back into the pre 6 April 2016 additional state pension); and HMRC will not respond to queries about past CEP payments 	<ul style="list-style-type: none"> Operations team – please take note 	<ul style="list-style-type: none"> Immediately 	<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A 		
<p>PO 21489 – Pensions Ombudsman (PO) finds in applicant's favour over LGPS transfer scam</p> <p>In this case (which took place in 2013, so before the requirement to take financial advice for CETVs above £30k), a member transferred from the LGPS to a suspicious occupational scheme; however, as the new receiving scheme met all of the relevant criteria, the transferring LGPS fund went ahead with the transfer, which the member later lost out on.</p> <p>One key fact that was the 'nail in the coffin' for the LGPS fund was that the member didn't work and was in receipt of state benefits; consequently, the member, despite having joined a new occupational</p>	<ul style="list-style-type: none"> Operations team – please take note, pending update of the relevant technical manual Technical team – update 'Calculating CETV for transfer, interfunds & divorce' technical manual 	<ul style="list-style-type: none"> Immediately 31 December 2019 	<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A 		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>scheme, wasn't an 'earner', so it wasn't a statutory transfer, meaning that LGPS fund should not have allowed the transfer to go ahead.</p> <p>Therefore, when processing a transfer from the LGPS to a new occupational scheme, please remember to check whether the member is also an 'earner' i.e. is in receipt of income from a trade, business, profession, office or vocation; if they are not, then the transfer request must be turned down.</p>						
<p>The Pension Regulator (TPR) cracks down on improving data quality</p> <p>As part of the crackdown, TPR have announced that they expect Schemes to carry out a review of the common & Scheme-specific data every year.</p> <p>Remember – one of the key requirements of a pension fund is to pay the correct pension benefits to Scheme members, which can only be done if the benefits are based on correct data.</p>	<ul style="list-style-type: none"> • Operations team – ensure that 'sense' checks are carried out on incoming data received; it's important to challenge things that don't look 'right', as inaccurate data will impact on the benefits calculated, and potentially paid, to members. 	<ul style="list-style-type: none"> • Immediately 	<ul style="list-style-type: none"> • You may wish to re-iterate the requirement for your employers to submit accurate & timely data to the pension administrators (Capita) in an internal newsletter 	<ul style="list-style-type: none"> • Before the next internal newsletter is submitted 	<ul style="list-style-type: none"> • It's essential that all employment data relevant to the administration of members' pension benefits (pay, hours changes, etc.) is accurate and provided in a timely fashion to the pension administrators. Please ensure you have processes in place to facilitate this essential requirement. 	<ul style="list-style-type: none"> • Immediately

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>Possible McCloud (public service pension age discrimination) – employer communications</p> <p>No decisions have yet been made on the form that any remedy will take, when it will be implemented, and who will be subject to the remedy. It's possible that the remedy will involve the extension of the underpin to all members who left the Scheme after 31 March 2014, but only up to 31 March 2022. In order to perform an accurate underpin calculation for members, a full history of part-time hours changes and service break information from 1 April 2014 is needed for all employees, past & present.</p>	<ul style="list-style-type: none"> Operations team – Please actively encourage all employers to provide this data as soon as possible, and, where possible, carry out 'sense' checks. <p>In addition, this exercise will place a considerable burden on your team in the short to long term; consequently, you should discuss with the client the potential impacts that this project will have on your SLAs.</p>	<ul style="list-style-type: none"> ASAP 	<ul style="list-style-type: none"> We highly recommend that you engage with your employers to enable them to prepare to meet this data requirement (should it become necessary) 	<ul style="list-style-type: none"> ASAP 	<ul style="list-style-type: none"> This exercise could place a considerable burden on HR teams in the short to long term. In undertaking this exercise, details of all hours changes & breaks in pensionable service from 1 April 2014, employees past & present, will be required as soon as possible (if it's decided to extend the underpin). 	<ul style="list-style-type: none"> ASAP

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>September 2019 CPI – confirmed as 1.7%</p> <p>The CPI for the year ending in September, which is the rate of revaluation applied to:</p> <ul style="list-style-type: none"> • Career average pension on 1 April each year • Deferred benefits/pensions in payment on the first Monday after 5 April each year • The Lifetime allowance on 6 April each year <p>Has been confirmed as 1.7% for the year ending September 2019. Although the 1.7% increase is yet to be confirmed as applying to the above, we fully expect it do so, with official confirmation being expected in February/March 2020.</p>	<ul style="list-style-type: none"> • Operations team – please take note 	<ul style="list-style-type: none"> • Immediately 	<ul style="list-style-type: none"> • You may wish to include this information in the next newsletter 	<ul style="list-style-type: none"> • Before the next newsletter is published 		
<p>Accessibility requirements for public service websites & mobile applications ('apps')</p> <p>Existing websites in place before 23 September 2018 must comply with certain accessibility requirements (links below) before 23 September 2020; mobile apps must meet these requirements before 23 June 2021. You can read about the accessibility requirements on the gov.uk website:</p> <ul style="list-style-type: none"> • Understanding new accessibility requirements for public sector bodies • Make your website or app accessible and publish an accessibility statement • Sample accessibility statement 			<ul style="list-style-type: none"> • We recommend that you review the documents to ensure that the pension fund's website & mobile app meet the requirements before the relevant deadlines 	<ul style="list-style-type: none"> • 23 September 2020 (website), 23 June 2021 (mobile apps) 		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>Communication Working Group – minutes of 15 October 2019 meeting published</p> <p>The minutes can be found here.</p>	<ul style="list-style-type: none"> Operations team - for information 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A
<p>Annual governance conference of 23 & 24 January 2020 – ‘Public service pension reform – life after Hutton’</p> <p>The conference is now open for booking; key speakers confirmed are Anthony Arter, the Pensions Ombudsman, and Lord Hutton himself(!)</p> <p>Conference flyer can be found here.</p>			<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A 		
<p>High Court dismisses State Pension age discrimination claims</p> <p>On 3 October 2019, the High Court dismissed claims that the increase in State pension age from 60 to 66 for women born in the 1950s was discriminatory. The judgment found that there had been no discrimination based on sex, or age and sex combined. The judges ruled that the legislation does not treat women less favourably than men in law, rather it equalises a historic asymmetry between men and women and corrects historic discrimination against men.</p> <p>The Backto60 campaign group have since filed for permission to appeal the decision.</p>	<ul style="list-style-type: none"> Operations team - for information 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> You may wish to include this information in the next newsletter 	<ul style="list-style-type: none"> Before the next newsletter is published 		

This ‘action point summary’ of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita’s LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>PLSA launches new Retirement Living Standards tool</p> <p>The Pensions and Lifetime Savings Association (PLSA) launched its new Retirement Living Standards at its annual conference on 17 October 2019. The Retirement Living Standards are designed to help people picture the lifestyle they want when they retire, and what that lifestyle might cost. You can find more information about the Retirement Living Standards on the PLSA's dedicated website.</p>			<ul style="list-style-type: none"> You may wish to consider signposting the PLSA website in your next newsletter. 	<ul style="list-style-type: none"> ASAP 	<ul style="list-style-type: none"> You may to include the hyperlink to the new tool on your intranet page 	<ul style="list-style-type: none"> N/A
<p>Office of Tax Simplification (OTS) recommends reforms to the taxation system</p> <p>The report can be found here; one of the key recommendations from the report was for a "review...[of the]...annual and lifetime allowances and how they deliver policy objectives, taking account of the 'distortions' they sometimes produce".</p> <p><i>Capita's Technical team thoughts – could this be the first step to potentially restrict and/or abolish the tapered annual allowance? At this stage, we don't know, but it's clear from the report that the OTS believes that the current annual & lifetime allowance systems are no longer fit for purpose.</i></p>	<ul style="list-style-type: none"> Operations team - for information 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> For information 	<ul style="list-style-type: none"> N/A 		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 190 (published in November 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>The Queen's Speech</p> <p>The Queen's Speech delivered on 14 October 2019 confirmed that a new Pension Schemes Bill will be introduced. According to the Pensions Schemes Bill and background briefing notes, the Bill will:</p> <ul style="list-style-type: none"> • Strengthen TPR's powers • Provide a framework to support pensions dashboards and • Introduce regulations covering the right to a pension transfer. <p>Topics that are notable because of their absence from the Bill are changes in Auto-enrolment rules and any mention of support for the women born in the 1950s who have seen their SPA increase from 60 to 66 (see bulletin summary point on 'High Court dismisses State Pension age discrimination claims', above).</p>	<ul style="list-style-type: none"> • Operations team - for information 	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • For information 	<ul style="list-style-type: none"> • N/A 		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.