

**THE LOCAL GOVERNMENT PENSION SCHEME REGULATIONS 2013
(AS AMENDED)**



YEAR END 2024



SCHEME EMPLOYER GUIDANCE NOTES

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1. INTRODUCTION

This guide is designed to assist you as a scheme employer to meet your obligations under the Local Government Pension Scheme (LGPS) Regulations 2013 (as amended) when preparing to provide your year end data to the Royal County of Berkshire Pension Fund (the Pension Fund) for the scheme year ending 31 March 2024.

At the end of each scheme year, as a scheme employer you are required to provide the Pension Fund with information about the total contributions that each of your LGPS members has paid during the scheme year and their cumulative pay.

We use the year end information you provide to update each of your LGPS members pension records and issue them with an Annual Benefit Statement. The updated membership data will be used by the Pension Fund's Actuary in the next actuarial valuation to set Employer Contribution Rates.

Please note, as we have moved from a Final Salary Scheme to a Career Average Revalued Earnings (CARE) Scheme, we are no longer able to check the accuracy of the year end file. Annual Pension is awarded year-on-year from your CARE data, based on a member's actual pay received in that year, therefore it is essential you provide us with all information that we ask for and that it is accurate.

Please be aware the deadline for scheme members to receive their Annual Benefit Statement is the end of August, therefore, your year end file must be provided to us at the latest by the **30 April 2024**.

When providing your file to the Pension Fund please e-mail to:

technical@rbwm.gov.uk

The Subject line of your e-mail must read:

'Year End 2024 File – full name of employer file is in respect of'

This will ensure your file will be collected as soon as it is identified and dealt with immediately.

If you send your year end file to us after **30 April 2024** then you may not leave us enough time to fully cleanse and process your data. As a consequence, your scheme members may not receive an accurate Annual Benefit Statement in time.

2. WHY IS IT IMPORTANT FOR YOU TO PROVIDE THE PENSION FUND WITH ACCURATE AND TIMELY YEAR END DATA?

1. We rely on your year end file to update your LGPS member pension records. If you fail to provide this information, it will result in the Pension Fund holding incorrect information and will generate future queries that may prove timely to resolve.
2. There is a legal requirement for us to provide your LGPS members with an Annual Benefit Statement by 31 August 2024. If you send your year end file to us late it means the Pension Fund may not have enough time to fully cleanse and process your data.
3. If the Pension Fund is unable to meet the Annual Benefit Statement deadline, due to you sending late and/ or inaccurate year end files to us, you may be held responsible for any fine the Pension Fund incurs.
4. All the information you provide directly determines the level of income received by your LGPS members in their retirement.
5. Holding incorrect information is a breach of The Public Service Pension (Record Keeping and Miscellaneous Amendment) Regulations 2014, as well as the Data Protection Act 1998, and can result in fines to the scheme employer and Appeals from scheme members.
6. Incorrect information will affect the triennial valuation results, as it will have an impact on the Pension Fund Actuary's calculation of your Employer Contribution Rate, meaning your rate could be potentially higher than it should be.
7. The year end process enables the Pension Fund to identify anyone who is exceeding their HM Revenue & Customs (HMRC) Annual Allowance. A delay in running and processing the year end file will mean LGPS members may not be notified about their Annual Allowance in time. If any of your LGPS members incur additional tax liabilities (i.e. fines and interest being charged by HMRC because of late notification), this may result in Appeals from your LGPS members and have cost implications for you as the scheme employer.
8. The LGPS comes under The Pension Regulator's record keeping requirements. The Pension Regulator concentrates on the quality of data that we hold, and failure to comply could result in improvement notices, or penalties being incurred by you.

IF YOU ARE A SCHEME EMPLOYER WHOSE PAYROLL SERVICES ARE CONTRACTED TO A THIRD PARTY PROVIDER PLEASE BE AWARE UNDER LGPS REGULATIONS IT IS YOUR ULTIMATE RESPONSIBILITY TO ENSURE THE DATA REQUIRED BY AND ALL ENQUIRIES RAISED BY THE PENSION FUND ARE RESOLVED WITHIN THE REQUIRED TIMESCALES.

3. CHECKLIST FOR COMPLETING THE YEAR END 2024 FILE

NOTE: YOUR FILE MUST BE RETURNED WITH THE COLUMNS IN THE SAME ORDER AS YOU HAVE RECEIVED THEM TO ALLOW THE PENSION FUND TO EFFICIENTLY PROCESS YOUR SUBMISSION.

IN THE EVENT OF ANY INCORRECT OR MISSING COLUMN DATA YOUR FILE WILL BE RETURNED.

Below are descriptions of what information should be entered into each column of the file.

The spreadsheet contains two field types:

Compulsory: These fields require completing for all LGPS members. They are marked in red on the spreadsheet.

Optional: These are not essential but can provide useful LGPS member information. They are marked blue on the spreadsheet.

NOTE: WHERE YOU EMPLOY AN LGPS MEMBER WHO HAS MORE THAN ONE POST YOU MUST INCLUDE MULTIPLE ENTRIES IN YOUR YEAR END FILE I.E. ONE ENTRY FOR EACH POST HELD THAT IS SUBJECT TO THE DEDUCTION OF LGPS CONTRIBUTIONS.

FILE TAB: MAIN SECTION SUBMISSION TEMP.

Column	Column Heading	Description
A	NI Number Field Type: Compulsory	The Royal County of Berkshire Pension Fund can no longer accept temporary NI Numbers due to the Pension Regulator data quality checks. Format: AA111111A
B	Title Field Type: Compulsory	Mr, Mrs, Miss, Ms, Dr, Cllr, Sir or Prof only
C	Surname Field Type: Compulsory	Please enter surname currently held on payroll system at time of completing file.
D	Forenames Field Type: Compulsory	Please enter forenames currently held on payroll system at time of completing file.
E	Sex Field Type: Compulsory	Format: M = Male / F = Female

F	Date of Birth Field Type: Compulsory	LGPS member must be younger than age 75 to be eligible to contribute to the LGPS. Format: DD/MM/YYYY
G	Address Line 1 Field Type: Optional	First line of address.
H	Address Line 2 Field Type: Optional	Second line of address.
I	Address Line 3 Field Type: Optional	Third line of address.
J	Address Line 4 Field Type: Optional	Fourth line of address.
K	Address Line 5 Field Type: Optional	Fifth line of address.
L	Postcode Field Type: Optional	Postcode
M	Employer Name Field Type: Compulsory	Please enter your employer name. If you are an employer (or payroll provider) contracted to provide a payroll service, please provide the name of the employer your submission is in respect of and not your own employer (or payroll) name.
N	Post Title Field Type: Compulsory	Please enter the post title that the data provided relates to.
O	Payroll Reference Field Type: Compulsory	Please enter the payroll reference applicable to post title.

P	<p>Post Number</p> <p>Field Type: Compulsory</p>	<p>Please enter a post number unique to the post title you are providing data in respect of.</p> <p>A post number MUST be included so that we can match up our pension record to the respective post(s) you provide payroll data for going forward.</p>
Q	<p>Date Joined Post (DJP)</p> <p>Field Type: Compulsory</p>	<p>Please enter date commenced paying contributions, if commenced after 31 March 2023 applicable to post title.</p> <p>Format: DD/MM/YYYY</p>
R	<p>Date Left Post (DLP)</p> <p>Field Type: Compulsory</p>	<p>Please enter date ceased paying contributions applicable to post title. If left due to TUPE enter last date of employment before TUPE took effect.</p> <p>Format: DD/MM/YYYY</p>
S	<p>TUPE</p> <p>Field Type: Compulsory</p>	<p>If DLP due to TUPE please enter new employer name that LGPS member transferred to.</p>
T	<p><u>Member's Basic Percentage Contribution Rate 2023/ 2024</u></p> <p>Field Type: Compulsory</p>	<p>Please enter percentage rate applicable to post title based on actual pay and scheme section (50/50 or Main) from 1 April 2023 or DJP, if later.</p>
U	<p><u>Member's Basic MAIN Section Monetary Contribution Paid 2023/ 2024</u></p> <p>Field Type: Compulsory</p>	<p>Please enter total monetary basic pension contribution applicable to post title paid during time spent in MAIN Section during 2023/ 2024.</p>
V	<p><u>Member's Basic 50/50 Section Monetary Contribution Paid 2023/ 2024</u></p> <p>Field Type: Compulsory</p>	<p>Please enter total monetary basic pension contribution applicable to post title paid during time spent in 50/50 Section during 2023/ 2024.</p>
W	<p><u>Member's Basic Percentage Contribution Rate 2023/ 2024</u></p>	<p>Please enter percentage rate applicable to post title based on actual pay and scheme section (50/50 or Main) from 1 April 2023.</p>

	Field Type: Compulsory	
X	<p>Employer's Basic Monetary Contribution Paid 2023/ 2024</p> <p>Field Type: Compulsory</p>	<p>Under The Public Service Pension (Record Keeping and Miscellaneous Amendment) Regulations 2014 from 1 April 2015 it became a mandatory requirement for all Pension Funds to record the employer basic monetary contribution paid in relation to each active LGPS member.</p>
Y	<p>Full Time Equivalent Annual Pensionable Pay on 31 March 2024</p> <p>Field Type: Compulsory</p>	<p>Please enter full time equivalent (FTE) pay applicable to post title.</p> <ul style="list-style-type: none"> - This should be the pay associated to the spinal column point the LGPS member was receiving on 31 March 2024 or DLP ignoring any periods of reduced or nil pay sickness or reduced/ nil pay due to child related leave. - Although, LGPS member may not have any membership applicable to post title pre 1 April 2014 they may have built up membership in an earlier period that has been amalgamated with the current post title. The full time equivalent annual pensionable pay on 31 March 2024 or DLP is required in ALL cases.
Z	<p>Scheme Section</p> <p>Field Type: Compulsory</p>	<p>Please indicate whether LGPS member has contributed to the 50/50 Section of the Scheme applicable to post title at any time during the Scheme year.</p> <p>Indicator: Y = 50/50 Section</p> <p>The Pension Fund will contact you in response to any scheme members you identify in Column Y, as having contributed to the 50/50 Section.</p>

AA	<p>Total Cumulative Pensionable Pay (CPP)</p> <p>Field Type: Compulsory</p>	<p>Please provide total CPP received between 1 April 2023 or DJP, if later, and 31 March 2024 applicable to post title during 2023/2024.</p> <p>CPP MUST be calculated as defined under Local Government Pension Scheme 2014 Regulations.</p> <p>(This should include any assumed pensionable pay (APP) LGPS member was treated as receiving during the scheme year).</p> <p>APP is applicable in the following circumstances:</p> <ul style="list-style-type: none"> - For LGPS members who go onto reduced contractual pay or nil pay in a post due to sickness or injury - For LGPS members who go onto reduced or no pay during a period of child related leave. <p>In the above circumstance APP is added to the cumulative figures for the applicable post title instead of the pensionable pay received (if any).</p> <p>Depending on whether the LGPS member is paid weekly (or a multiple of) or monthly, APP will be the average of 12 weeks pay or 3 months pay (in complete pay periods) prior to the date when the LGPS member, for reasons described above, went onto reduced or nil pay, but excluding any regular or irregular lump sum payments received in that period.</p> <p>That average figure is grossed up to an annual figure to which any regular lump sum payment is then added back, if provided under your discretionary policy.</p> <p>The resulting figure is then used to determine the amount to be added to the cumulative pay figure for the LGPS member whilst the LGPS member is on reduced or nil pay for the reasons described.</p>
AB	Breaks in Membership	

	<p>Field Type: Compulsory</p>	<p>Please enter whether LGPS members have had a break in scheme membership during 2023/ 2024.</p> <p>Reasons for break:</p> <ul style="list-style-type: none"> - A trade dispute - Authorised unpaid leave of absence - Unpaid additional child related leave <p>Format: S = Trade Dispute A = Authorised unpaid leave of absence M = Unpaid additional child related leave C = Paid back/ Paying contributions back Leave field blank = No break</p> <p>This is so the Pension Fund can determine whether the Final Salary Scheme underpin protection for these LGPS members at Normal Pension Age (NPA) exceeds their CARE Scheme Annual Pension.</p>
AC	<p>Period of Break in Membership (From and To)</p> <p>Field Type: Compulsory (ONLY if LGPS member had break in membership applicable to post as confirmed in previous column)</p>	<p>Where S, A, M or C has been entered please enter period applicable to post title.</p>
AD	<p>Contractual Hours Worked</p> <p>Field Type: Optional (although Compulsory for scheme members purchasing additional membership (old added years contracts))</p>	<p>Please enter contractual hours worked applicable to post title at 31 March 2024 or DLP.</p> <p>Format: 00.00 (If full time this field must be left blank. If variable time or casual this field must be left blank and complete 'Total Cumulative Hours').</p>
AE	<p>Total Cumulative Hours</p> <p>Field Type: Optional (although Compulsory for scheme members purchasing additional membership (old added years contracts))</p>	<p>If LGPS member is variable time or casual, please enter total cumulative hours applicable to post title from 1 April 2023 or DJP to 31 March 2024 or DLP.</p>

AF	<p>Full Time Equivalent Contractual Hours</p> <p>Field Type: Optional (although Compulsory for scheme members purchasing additional membership (old added years contracts))</p>	<p>Please enter full time equivalent contractual hours applicable to post title at 31 March 2024 or DLP.</p> <p>Format: 00.00 (If full time, this field must be left blank).</p>
AG	<p>Contractual Weeks Worked</p> <p>Field Type: Optional (although Compulsory for scheme members purchasing additional membership (old added years contracts))</p>	<p>Please enter contractual hours worked applicable to post title at 31 March 2024 or DLP.</p> <p>This should include weeks worked plus any annual leave and bank holiday entitlements.</p> <p>Format: 00.00 (if full time, this field must be left blank).</p>
AH	<p>Additional Voluntary Contributions (AVC) paid by scheme member and/ or scheme employer.</p> <p>Field Type: Compulsory</p>	<p>Please enter total cumulative monetary AVC (if any) applicable to post title paid by LGPS scheme member and scheme employer. THESE MUST BE SHOWN SEPARATELY FROM ANY ADDED YEARS, ARCs, APCs PAID BY SCHEME MEMBER AND/ OR SCHEME EMPLOYER.</p>
AI	<p>Additional contributions towards purchase of Added Years paid by scheme member.</p> <p>Field Type: Compulsory</p>	<p>Please enter total cumulative monetary contributions paid towards purchase of Added Years (if any) applicable to post title paid by LGPS member. THESE MUST BE SHOWN SEPARATELY FROM ANY AVCs, ARCs, APCs PAID BY SCHEME MEMBER AND/ OR SCHEME EMPLOYER.</p>
AJ	<p>Additional Regular Contributions (ARCs) paid by scheme member and/ or scheme employer.</p> <p>Field Type: Compulsory</p>	<p>Please enter total cumulative monetary contributions (if any) applicable to post title paid by LGPS scheme member and scheme employer. THESE MUST BE SHOWN SEPARATELY FROM ANY AVCs, ADDED YEARS, APCs PAID BY SCHEME MEMBER AND/ OR SCHEME EMPLOYER.</p>
AK	<p>Additional Pension Contributions (APCs) paid by scheme member.</p>	<p>Please enter total cumulative monetary contributions (if any) applicable to post title</p>

	<p>Field Type: Compulsory</p>	<p>paid by LGPS scheme member. THESE MUST BE SHOWN SEPARATELY FROM ANY APCs PAID BY SCHEME EMPLOYER. ALSO, THESE MUST BE SHOWN SEPARATELY FROM ANY AVCs, ADDED YEARS, ARCs PAID BY SCHEME MEMBER AND/ OR SCHEME EMPLOYER.</p>
AL	<p>Additional Pension Contributions (APCs) paid by scheme employer.</p> <p>Field Type: Compulsory</p>	<p>Please enter total cumulative monetary contributions (if any) applicable to post title paid by LGPS scheme employer. THESE MUST BE SHOWN SEPARATELY FROM ANY APCs PAID BY SCHEME MEMBER. ALSO, THESE MUST BE SHOWN SEPARATELY FROM ANY AVCs, ADDED YEARS, ARCs PAID BY SCHEME MEMBER AND/ OR SCHEME EMPLOYER.</p>
AM	<p>Notes</p> <p>Field Type: Optional</p>	<p>Please add any information you feel will assist the year end process.</p>

4. BASIC CONTRIBUTION RATES DURING 2024/ 2025

Basic contribution rates must be determined and calculated as defined under Local Government Pension Scheme 2013 Regulations (as amended) - i.e. for a part time LGPS member the actual annual pensionable pay received and not full time equivalent pensionable pay as it was previously. Basic contributions are deducted on pensionable pay received.

Below is a table showing the basic contribution rates in force from 1 April 2024 and payable depending upon the scheme section the LGPS member is contributing:

2024/2025 Employee Contribution Table			
Banding	Actual pensionable pay for an employment	MAIN Section Contribution rate for that employment	50/50 Section Contribution rate for that employment
1	Up to £17,600	5.5%	2.75%
2	£17,601 to £27,600	5.8%	2.9%
3	£27,601 to £44,900	6.5%	3.25%
4	£44,901 to £56,800	6.8%	3.4%
5	£56,801 to £79,700	8.5%	4.25%
6	£79,701 to £112,900	9.9%	4.95%
7	£112,901 to £133,100	10.5%	5.25%
8	£133,101 to £199,700	11.4%	5.7%
9	£199,701 or more	12.5%	6.25%

5. STANDARD YEAR END FILE QUERIES – WORKING TOGETHER

There are common queries identified by the Pension Fund when processing year end files and we must provide you with a list of the queries specific to your file ensuring they are resolved in the timescales provided on page 17 of this guide. The common queries experienced are:

Pension Fund Query	What the Pension Fund has to do	What the Employer has to do
<i>Missing form LGS15A Admission to the Scheme</i>	The Pension Fund will provide a list of LGPS members that have been identified as new starters and notification not received.	The Employer will need to complete form LGS15A Admission to the Scheme and submit to the Pension Fund within the timescale specified.
<i>Missing form LGS15C Withdrawal from the Scheme</i>	The Pension Fund will provide a list of LGPS members that have been identified as leaving post and notification not received.	The Employer will need to complete form LGS15C Withdrawal from the Scheme and submit to the Pension Fund within the timescale specified.
<i>Missing form LGS15B Changes to Pensionable Status</i>	The Pension Fund will provide a list of members where it has been identified different hours and/ or weeks held at 31 March 2024 or Date Left Post. (During previous year end processes, it has been a requirement for employers to submit details of hours and weeks worked for all LGPS members. On this occasion these details are ONLY required for LGPS members purchasing additional membership (old added years contracts).	The Employer will need to complete form LGS15B Changes to Pensionable Status and submit to the Pension Fund within the timescale specified.
<i>Date of admission provided on form LGS15A Admission to the Scheme received during the scheme year does not match date provided on year end file.</i>	The Pension Fund will provide a list of LGPS members where it has identified a different date of admission is held.	The Employer will need to confirm which date of admission is correct and if necessary, provide a revised form LGS15A Admission to the Scheme.

<i>Date of withdrawal provided on form LGS15C Withdrawal from the Scheme received during the scheme year does not match date provided on year end file.</i>	The Pension Fund will provide a list of LGPS members where it has been identified a different date of withdrawal is held.	The Employer will need to confirm which date of withdrawal is correct and if necessary, provide a revised form LGS15C Withdrawal from the Scheme.
<i>The basic contribution rate provided is not rate specified under LGPS Regulations.</i>	The Pension Fund will provide a list of LGPS members where an incorrect rate has been specified.	The Employer will need to confirm the correct rate.
<i>Additional contributions are missing from the year end file.</i> <i>Additional contributions include:</i> <ul style="list-style-type: none"> - <i>Additional Voluntary Contributions (AVCs)</i> - <i>Additional Regular Contributions (ARCs)</i> - <i>Additional Pension Contributions (APCs)</i> 	The Pension Fund will provide a list of LGPS members where the additional contributions are missing.	The Employer will need to confirm the additional contributions paid.
<i>Nil basic contributions provided or LGPS member missing from year end file.</i>	The Pension Fund will provide a list of LGPS members where it has been identified basic contributions have not been input.	The Employer will need to review these and inform the Pension Fund of the reason why. These reasons could be: <ul style="list-style-type: none"> - The LGPS member left or opted out but no form LGS15C Withdrawal from the Scheme has been provided to the Pension Fund.

		<ul style="list-style-type: none">- The LGPS member is on long term sickness/ nil pay child related leave but the information has not been provided to the Pension Fund.- The employee's post was set up in error and form LGS15A Admission to the Scheme should not have been sent to the Pension Fund.- The LGPS member joined, opted out within 3 months, had contributions refunded through payroll but notification LGS15C Withdrawal from the Scheme not sent to Pension Fund.
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6. TIME LIMIT FOR YOUR YEAR END 2024 FILE

If you anticipate that any of these queries will come your way as a result of the data you provide in your year end file please make the necessary arrangements to ensure the resources are in place to manage and provide a response in line with the timescales provided below.

The deadline for providing your year end 2024 file is **30 April 2024**.

The Pension Fund is now required by legislation to provide your LGPS members with their Annual Benefit Statement by **31 August 2024**.

WHAT TO DO NOW

1. Review the data requirements for the year end report and ensure that you can extract all the relevant information in the format required and into the file provided.
2. Ensure that you have effective procedures in place to submit your year end file to the Pension Fund by **30 April 2024**, and to respond promptly to any subsequent enquiries that the Pension Fund has about your data.

When providing your file to the Pension Fund please e-mail to:

technical@rbwm.gov.uk

The Subject line of your e-mail must read:

'Year End 2024 File – name of employer file is in respect of'

If the Pension Fund does not receive your year end file by the deadline, the Pension Fund may pass on to you any costs or fines incurred to you for late issue of Annual Benefit Statements to your LGPS members.

TIMESCALES

31 March 2024

The end of the Scheme Year.

By 30 April 2024

All year end files to have reached the Pension Fund.

During 1 April 2024 to 31 May 2024

The Pension Fund to process year end files.

During 1 April 2024 to 15 June 2024

Scheme employers to respond to year end queries within two weeks.

During 1 April 2024 to 31 July 2024

The Pension Fund to process responses from scheme employers and make Annual Benefit Statements available via 'my pension ONLINE'.

During 1 August 2024 to 31 August 2024

The Pension Fund to extract LGPS member data to send to printers. Issue Annual Benefit Statements to those LGPS members who still request a paper copy.

7. FURTHER INFORMATION

USEFUL GUIDES

Further information about the pension data that scheme employers must hold for their LGPS members and are obliged to forward to the Pension Fund can be found in the following guides produced by the Local Government Association (LGA):

- HR Guide to the 2014 Scheme
- Payroll Guide to the 2014 Scheme

These guides are located at www.lgpsregs.org

YEAR END FILE QUERIES

If you have any specific queries about year end file requirements, please contact:

Rachael Granger – Technical Manager

Telephone: 01628 796765

E-mail: technical@rbwm.gov.uk