



# UPDATE FOR EMPLOYEES OF ENFIELD COUNCIL

Welcome to our annual newsletter.

## This edition focuses on the following topics:

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## Payroll Services update



## Year End Update

### Form P60

If you are employed on 5th April 2023, you will receive form P60 by HM Revenue & Customs (HMRC) statutory deadline of 31st May 2023. The P60 will show Income Tax and National Insurance paid during the financial year starting April 2022 and ending March 2023. The same information will be given to HMRC.

### Electronic P60

Alternatively, for those staff with access to Epay, your 2022/23 P60 will be available to you in an electronic format. This can be accessed in the same way you currently access your e-payslip. If you do not have an Epay account, please refer to the article 'e-payslip e-P60 & e P45' which will show you how to gain access.

Staff with access to mi portal will also be able to view their P60 through this system.

**Your P60 is very important. If you receive a paper copy you need to keep it safe in case, you are asked by HMRC to complete a tax return. Historical P60's will be retained on Epay and mi portal.**

### Form P11D

In July we will be issuing form P11D to employees that have been provided with a benefit or reimbursed an expense that attracts a tax liability. Additional tax is payable on items such as, vouchers, leave to remain for overseas employees, accommodation and telephone rental. We will also issue a return to HMRC, who will either send you an invoice or adjust your tax code to recoup any additional tax you are due to pay.

### Self-Assessment

HMRC believe that the idea of self-assessment is that you are responsible for completing a tax return each year if you need to, and for paying any tax due for that tax year. It is your responsibility to tell HMRC if you think you need to complete a tax return.

If you are required to complete a self-assessment tax return you should include all your taxable income and any capital gains. You can also claim tax allowances or reliefs that you may be entitled to on the tax return.

For more information and help on the process, deadlines and possible penalties please follow this link:

<https://www.gov.uk/topic/personal-tax/self-assessment>



## Budget 2023 Update

### Income Tax Allowances for England

	2022/23	2023/24
Personal Allowance	£12,570	£12,570
married couples and civil partners	£1,260	£1,260

Income below your personal allowance is not taxed. Changes will be implemented in April in accordance with HMRC instructions.

The value of the personal allowance will be restricted for employees with annual incomes over £100,000. The personal allowance will be reduced by £1 for every £2 that income exceeds £100,000 until the personal allowance is reduced to nil.

### Transferable Tax Allowances for Married Couples & Civil Partners

This allowance is currently set at 10% of the Personal Allowance. It allows a spouse or civil partner who is not liable to income tax above the basic rate to transfer this amount of their personal allowance to their spouse/ civil partner. The recipient must not be liable to tax above the basic rate. The recipient is eligible to a tax reduction of 20% of the transferred amount.

To register your interests please follow this link:

<https://www.gov.uk/marriage-allowance>

Rate	%	Net Taxable Pay*
Basic Rate	20%	£0 to £37,700
Higher Rate	40%	£37,701 to £125,140
Additional Rate	45%	Over £125,140

\* Net taxable pay is taxable income after any personal allowance and payment of occupational pension contributions and AVC's and some other types of deductions such as Give as you earn.

### Tax Code Changes

Occasionally HMRC issue tax code changes to employees directly. These code changes are issued approximately 4 weeks before HMRC notify the Payroll Team.

If you receive a change of tax code, wait approximately two pay days and if by this time your tax code has not changed on your payslip, please contact the Payroll Team who will investigate.



## Payroll Services update



### National Insurance Rates

Gross per Month	Employee's NI (Cat. A)
Less than £1,048	Nil
Between £1,048 and £4,189	12%
Over £4,189	2%

### Statutory Allowances

Allowance	Weekly Rate
Statutory Sick Pay (SSP)	£109.40
Statutory Maternity Pay (SMP)	90% of average weekly earnings (AWE) for the first six weeks of the maternity pay period followed by up to 33 weeks at the lower of 90% of AWE or £172.48 per week.
Statutory Adoption Leave (SAP)	As above (SMP)
Statutory Paternity Pay (SPP)	The lower of 90% of AWE or £172.48
Statutory Shared Parental Pay (SSPP)	The lower of 90% of AWE or £172.48
Statutory Parental Bereavement Pay (SPBP)	The lower of 90% of AWE or £172.48

The above entitlements apply where an employee's AWE is at least equal to the Lower Earnings Limit for Class 1 NICs, i.e. £533 per month for both 2023/24.

### Student Loans

- Student Loan Plan 1 (SLP1) introduced from 6 April 2000
- Student Loan Plan 2 (SLP2) introduced from 6 April 2016
- Student Loan Plan 4 (SLP4) introduced from 6 April 2021
- Postgraduate Loan (PGL) introduced from 6 April 2019

These loan deductions all operate in the same manner i.e. they are calculated as a percentage of earnings that are subject to Class 1 National Insurance contributions above a specific threshold.

Once the threshold earnings have been reached, the Payroll Team will only have to operate either Student Loan Plan Type 1, Plan Type 2 or Plan Type 4 even though an employee may have several loan types.

A Postgraduate Loan can be operated on its own, or at the same time as a Student Loan (Plan 1, Plan 2 or Plan 4).

#### Annual Thresholds

Tax Year	SLP1	SLP2	SLP4	PGL
2017/18	£17,775	£21,000	N/A	N/A
2018/19	£18,330	£25,000	N/A	N/A
2019/20	£18,935	£25,725	N/A	£21,000
2020/21	£19,390	£26,575	N/A	£21,000
2021/22	£19,895	£27,295	£25,000	£21,000
2022/23	£20,195	£27,295	£25,375	£21,000
2023/24	£22,015	£27,295	£27,660	£21,000



## Recovery Rates

Tax Year	SLP1	SLP2	SLP4	PGL
2017/18	9%	9%	N/A	N/A
2018/19	9%	9%	N/A	N/A
2019/20	9%	9%	N/A	6%
2020/21	9%	9%	N/A	6%
2021/22	9%	9%	9%	6%
2022/23	9%	9%	9%	6%
2023/24	9%	9%	9%	9%

The Payroll Team will automatically calculate the deduction(s) and return the payment(s) to HMRC.

Employees can check their own details by following this link:

[www.studentloanrepayment.co.uk](http://www.studentloanrepayment.co.uk)

Those staff with any form of student loan are strongly advised to set up an account with HMRC and monitor their loans:

<https://www.gov.uk/sign-in-to-manage-your-student-loan-balance>

For a full and comprehensive breakdown of this year's budget please see:

<https://www.gov.uk/guidance/rates-and-thresholds-for-employers-2023-to-2024>

## HMRC – Personal Tax Account

In 2015 HMRC introduced the Personal Tax Account. Since that time, it has been phasing in the use of this new online account and by April 2016 all tax payers, both business and personal, have been able to manage their tax affairs online.

HMRC are encouraging all Tax Payers to sign up via this link.

[https://www.gov.uk/personal-tax-account?utm\\_source=HMRCPTApage&utm\\_medium=GOVUK&utm\\_campaign=PTA](https://www.gov.uk/personal-tax-account?utm_source=HMRCPTApage&utm_medium=GOVUK&utm_campaign=PTA)

The Revenue say once set up you can use your account to:

- check your Income Tax estimate and tax code
- fill in, send and view a personal tax return
- claim a tax refund
- check and manage your tax credits
- check your State Pension
- track tax forms that you've submitted online
- check or update your Marriage Allowance
- tell HMRC about a change of address
- check or update benefits you get from work, for example company car details and medical insurance



## Child Benefit and Protecting State Pension

HMRC have asked that we remind all parents of the importance of making a claim for child benefit regardless of income levels to make sure they don't miss out on some important benefits for them and their child.

If parents are part of a couple and one parent works and pays National Insurance contributions (NICs) and the other one stays at home to care for a child, the parent who is not paying NICs can protect their State Pension by completing the Child Benefit form. Completing the form also helps a child to automatically get their National Insurance Number at 16.

For parents where one or both have an individual income of more than £50,000 they may be liable for the High Income Child Benefit Charge (HICBC), a tax charge on the Child Benefit payments received. The parent who pays the tax charge could be different to the parent receiving payments. Some parents may decide not to receive the payments to avoid paying the charge. Either way it is important that parents fill in and send HMRC the Child Benefit form even if they decide not to get Child Benefit payments. This will protect their entitlement to the State Pension and to help their child receive their National Insurance Number at 16.

### **You and your partner both have an individual income of less than £50,000**

You will not need to pay the tax charge. If your or your partner's income goes over £50,000 in any year, check if you have to pay the tax charge.

<https://www.gov.uk/child-benefit-tax-calculator>.

### **The parent with the highest income, has income between £50,000-£60,000**

If you or your partner decide to get Child Benefit payments, the parent with the higher income must notify HMRC by registering for Self-Assessment to pay the tax charge each year. It will be less than the amount of the Child Benefit you get. The tax charge will not apply if you decide not to get Child Benefit payments (select "no" on question 68).

### **The parent with the highest income, has income of more than £60,000**

If you or your partner decide to get Child Benefit payments, the parent with the higher income must notify HMRC by registering for Self-Assessment to pay the tax charge each year. It will be the same as the amount of the Child Benefit you get. The tax charge will not apply if you decide not to get Child Benefit payments (select "no" on question 68).

More information on Child Benefit and the High-Income Child Benefit Charge can be found on GOV.UK; <https://www.gov.uk/child-benefit> and <https://www.gov.uk/child-benefit-tax-charge>

## Statutory Parental Bereavement Leave & Pay

From April 2020 the Government introduced the Parental Bereavement Leave and Pay Regulations, which implemented a statutory right to a minimum of 2 weeks' leave for all employed parents if they lost a child under the age of 18, or suffered a stillbirth from 24 weeks of pregnancy, irrespective of how long they have worked for their employer.

Parents are able to take the leave as either a single block of 2 weeks, or as 2 separate blocks of one week each taken at different times across the first year following their child's death.

The right to Parental Bereavement Leave (PBL) applies to all employed parents who lose a child under the age of 18 or suffer a stillbirth (from 24 weeks of pregnancy), irrespective of how long they have been with their employer (the leave is a 'day-one' employment right).

Parents with at least 26 weeks' continuous service with their employer and weekly average earnings over the lower earnings limit (£533 per month for 2023 to 2024) are also entitled to Statutory Parental Bereavement Pay (SPBP), paid at the statutory rate of £172.48 per week (for 2023 to 2024), or 90% of average weekly earnings where this is lower. SPBP is administered by the payroll team in the same way as existing family-related statutory payments such as Statutory Paternity Pay are.



## Pension Update

### Teachers' Rates from April 2023

The Teachers' Pension Scheme Regulations 2014 set out the contributions that will apply to members of the Teachers' Pension Scheme from April 2023.

The tiering structure and contribution rates that will be implemented from 1 April 2023 are set out in the table below. The rates that will apply to members of the Teachers' Pension Scheme are based on the actual pensionable earnings paid in each pay period, not the full-time equivalent pay.

Annual Salary Rate for the eligible employment	Member Contribution Rate
Up to £32,135.99	7.4%
£32,136 to £43,259.99	8.6%
£43,260 to £51,292.99	9.6%
£51,293 to £67,979.99	10.2%
£67,980 to £92,697.99	11.3%
£92,698 and above	11.7%

### Teachers' Pensions - My Pension Online (MPO)

This is the online secure portal for members of the Teachers' Pensions (TP). It provides them 24/7 access allowing members to manage their pension in a quick and efficient way.

TP recommends that all members register for MPO to ensure they understand the value of their pension and are actively planning for their retirement. It also enables TP to effectively communicate information about the scheme.

Registering for MPO allows members to complete a range of tasks such as:-

- Checking up on their Benefit Statement
- Viewing payslips and P60's for retired/re-employed members
- Updating personal details
- Completing online forms
- Accessing a range of personalised tools and calculators

TP have provided the link below to register and say the process is quick and easy. You will need your Teachers' Pensions reference number (also known as your DfE number), your National Insurance number and an email address – they recommend a personal email address [https://www.teacherspensions.co.uk/forms/registration.aspx?utm\\_source=Email\\_Template\\_Reg&utm\\_medium=email&utm\\_campaign=more\\_employer\\_tools](https://www.teacherspensions.co.uk/forms/registration.aspx?utm_source=Email_Template_Reg&utm_medium=email&utm_campaign=more_employer_tools)



## April 2023 Local Government Pension Scheme (LGPS) Contributions

Members of the LGPS currently pay between 5.5% and 12.5% (main Scheme) of their pensionable pay into the Fund. The rate payable depends on which pay band you fall into. Pay band ranges are increased on 1 April each year by the increase in the Consumer Prices Index as at the end of the preceding September. Pay bands and the rates that apply from 1st April 2023:

If you have separate employments and are paying pension contributions to the LGPS for these employments your rate for each job depends on your pensionable pay in that job.

**Remember** - if you pay Income Tax you get tax relief on your contributions.

**Contribution table 2022/23**

Band	Actual pensionable pay for an employment	Contribution rate for that employment	
		Main Scheme	50/50 Scheme
1	Up to £16,500.99	5.5%	2.75%
2	£16,501 to £25,900.99	5.8%	2.9%
3	£25,901 to £42,100.99	6.5%	3.25%
4	£42,101 to £53,300.99	6.8%	3.4%
5	£53,301 to £74,700.99	8.5%	4.25%
6	£74,701 to £105,900.99	9.9%	4.95%
7	£105,901 to £124,800.99	10.5%	5.25%
8	£124,801 to £187,200.99	11.4%	5.7%
9	£187,201 and above	12.5%	6.25%





## Local Government Pension Scheme - Revaluation Adjustment

### Your Pension Account

Each year, 1st April to 31st March 1/49th of your pensionable pay and any assumed pensionable pay is put into your pension account. On the 1st April following the end of the year it was adjusted to take into account the cost of living. The next year the same thing happened again and so on.

From April 2023 the revaluation adjustment is applied on the 6th April to align with the start of the tax year for Annual Allowance calculation purposes.

The cost of living (revaluation) adjustment applicable on the 6th April 2023 for the scheme year ending 31st March 2023 is 10.1%.

An example based on assumed total pension account as at 31st March 2023 of £1,000.00.

Total pension account as at 31st March 2023	Cost of Living (revaluation) adjustment	Total pension
£1,000.00	10.1% = £101.00	£1,000.00 + £101.00 = £1,101.00

## Restricting Tax Relief on Pension Contributions

**Pension tax allowances may affect you. We recommend that you consult an independent financial adviser.**

The tax rules regarding pensions are becoming increasingly complex. As pension tax thresholds are lowered, more members of both the Teachers' Pension Scheme and Local Government Pension Scheme will be affected.

The two thresholds are:

### Lifetime Allowance (LTA)

The LTA is a tax-free allowance that is measured against ALL of your pension savings due to be paid when you reach your Normal Pension Age.

**The LTA threshold for the 2022/2023 tax year is £1,073,100**

In the spring 2021 Budget, it was announced that this amount would be frozen at this level until April 2026.

**If your pension savings on retirement are above this threshold you are liable for a tax charge.**

Please read more by visiting the HMRC website:

<https://www.gov.uk/tax-on-your-private-pension/lifetime-allowance>

**LTA calculation:** annual pension at retirement age x 20 + lump sum

Eg: Annual pension = £45,000 x 20 = £900,000

Lump Sum = £35,000

Total: £935,000 - no tax liability as below LTA

**It has been confirmed in the Spring Budget 15th March 2023 that the Lifetime Allowance charge will be removed from April 2023 before the Lifetime Allowance is abolished entirely from April 2024.**

### Annual Allowance (AA)

The AA is related to the growth of your pension benefits during a tax year.

The AA for the 2022/2023 tax year is **£40,000**. This means that if your pension benefits exceed £40,000 in the tax year you will be liable for a tax charge on the excess.

You can top up your AA with any unused allowance, not used from the previous 3 tax years.

The AA tax charge is a personal tax (section 237A(1) – Finance Act 2004) and it's your responsibility to report any tax charge liability on your self-assessment Annual Tax Return.



## Payroll Services update



If you are in the LGPS and your pension exceeds the AA, the Pension Team will provide you with details, by 5th October which will assist you to complete your self-assessment Annual Tax Return.

**It has been confirmed in the Spring Budget 15th March 2023 that the Annual Allowance limit will rise from £40,000 to £60,000 from 06th April 2023.**

Please read more by visiting the HMRC site:  
<https://www.gov.uk/tax-on-your-private-pension/annual-allowance>

## Pension Website

The Pension Team have a dedicated website for members of the Local Government Pension Scheme (LGPS). The site is easy to use and will provide you with comprehensive information on all aspects of the pension service, the LGPS scheme and the Enfield Pension Fund.

You can access the pension website by either following this link <https://new.enfield.gov.uk/pensions/> or by going to the Enfield website and typing in 'Enfield Pension Scheme'.

## Members Self Service (MSS)

The Pension Team have also developed a self-service portal known as Members Self Service (MSS). MSS is available to all active members and is a tool which will enable you to do the following:

- Run your own benefit calculations
- View key documents
- Update your contact details
- View your annual allowance
- Request and receive information

Please visit the Pension website for more information and to register for MSS.

## General Data Protection Regulations (GDPR)

The Enfield Pension Fund is a Data Controller under the General Data Protection Regulations. This means we store, hold and manage your personal data in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we are required to share your information with certain bodies but will only do so in limited circumstances.



# Payroll Update

## Health & Social Care Levy

In September 2022 the Government made the decision to reverse the Health and Social Care Levy. In November 2022 National Insurance rates were reduced and the 1.25% Health and Social Care Levy, planned to be introduced from April 2023 as a separate tax, was cancelled.

## Payroll Deadlines 2023/24

**Corporate Payroll: Work to be with the team by 5.00pm**

Period	Payroll Deadline	Pay Day	Pay Day
Apr	18/04/2023	28/04/2023	Friday
May	16/05/2023	26/05/2023	Friday
Jun	16/06/2023	28/06/2023	Wednesday
Jul	18/07/2023	28/07/2023	Friday
Aug	15/08/2023	25/08/2023	Friday
Sep	15/09/2023	28/09/2023	Thursday
Oct	17/10/2023	27/10/2023	Friday
Nov	16/11/2023	28/11/2023	Tuesday
Dec	08/12/2023	21/12/2023	Thursday
Jan	16/01/2024	26/01/2024	Friday
Feb	16/02/2024	28/02/2024	Wednesday
Mar	15/03/2024	28/03/2024	Thursday

**LBE maintained school's payroll: Work to be with the team by 5.00pm**

Period	SPS Deadline	Payroll Deadline	Pay Date	Pay Day
Apr	07/04/2023	18/04/2023	28/04/2023	Friday
May	07/05/2023	16/05/2023	26/05/2023	Friday
Jun	07/06/2023	16/06/2023	28/06/2023	Wednesday
Jul	07/07/2023	18/07/2023	28/07/2023	Friday
Aug	07/08/2023	15/08/2023	25/08/2023	Friday
Sep	03/09/2023	15/09/2023	28/09/2023	Thursday
Oct	07/10/2023	17/10/2023	27/10/2023	Friday
Nov	07/11/2023	16/11/2023	28/11/2023	Tuesday
Dec	30/11/2023	08/12/2023	21/12/2023	Thursday
Jan	07/01/2024	16/01/2024	26/01/2024	Friday
Feb	07/02/2024	16/02/2024	28/02/2024	Wednesday
Mar	07/03/2024	15/03/2024	28/03/2024	Thursday



## Pay Award Update

### NJC Pay Award 2023

On 23rd February, the National Employers made what they described as their full and final offer to the trade unions representing local government services ('Green Book') employees.

With effect from 1 April 2023, an increase of £1,925 (pro rata for part-time employees & likely to be enhanced for London Boroughs) to be paid as a consolidated, permanent addition on all NJC pay points.

With effect from 1 April 2023, an increase of 3.88 per cent on all allowances.

### Joint Negotiating Committee Pay Award for 2021

On 23rd February, the National Employers made what they described as their full and final offer to the trade unions.

With effect from 1 April 2023, an increase of 3.50 per cent on basic salary

### Soulbury Pay

2022/23 has not yet been agreed. Employers' side confirmed the offer on the table was full and final and we await further information on progress.

## School Teachers' Pay

On 15 November, the Secretary of State for Education wrote to the School Teachers' Review Body (STRB) setting out the remit for the 2023 report. There is one matter for recommendation:

An assessment of the adjustments that should be made to the salary and allowance ranges for classroom teachers, unqualified teachers, and school leaders in 2023/24. This should aim to promote recruitment and retention whilst taking into account the Government's commitment to uplift starting salaries to £30,000 and the cost pressures facing both the school system as a whole and individual schools.

The Secretary of State also requested the STRB offer an initial view on areas within the STRB's scope which would most benefit from future exploration to support this aim. This should be considered in the context of the Government's ambitious professional development reforms in Initial Teacher Training, the Early Careers Framework and National Professional Qualifications. Should the Department decide to progress any of these areas, it would likely be through the remit process for future years.

Written evidence and oral evidence will be presented to the STRB with a view to submitting a formal report to the Secretary of State for Education in May 2023. The report will then be considered before a draft of the School Teachers' Pay and Conditions Document (STPCD) 2023 is consulted on.



### Tax-Free Childcare Scheme

Under the Government's Tax-Free Childcare scheme, which was launched in 2017, eligible families will get 20% of their annual childcare costs paid for by the Government.

For every 80p you pay into a Childcare Account, the Government will contribute 20p. The government will top up the account with 20% of childcare costs up to a total of £10,000 - the equivalent of up to £2,000 support per child per year.

To find out if you are eligible, and for further help, please follow this Government link:

<https://www.gov.uk/government/news/tax-free-childcare-10-things-parents-should-know>

Use this link to set up an account:

[https://www.gov.uk/apply-for-tax-free-childcare?utm\\_source=childcarechoices&utm\\_medium=microsite](https://www.gov.uk/apply-for-tax-free-childcare?utm_source=childcarechoices&utm_medium=microsite)

### Cycle to Work - Cyclescheme

The Council is working together with a company called Cyclescheme to provide a Cycle to Work Scheme. Cyclescheme works with around 1300 bike shops (their 'Partner' Shops) to provide a wide range of bikes and equipment, product knowledge and expertise.

If you were to buy a new bike / equipment you would pay the retail price including VAT. However, if you choose a new bike / equipment through the Cycle to Work Scheme your gross salary will be reduced by the net hire payment plus VAT and therefore the amount of Tax and National Insurance will reduce. The savings you could make depend on your personal tax band. Please note that there is a small charge included in the hire payments to help cover the Council's costs in purchasing the bikes / equipment.

For more information on the scheme please contact the Payroll Team.

- Please note some schools have chosen not to participate in this scheme. Please check with your school office first before you apply

### ePay – Electronic Payroll Forms

Enfield's Payroll Services would like to invite you to set up an ePay account, giving you online access to your monthly pay information, such as payslips, P60's and P45's along with other generic payroll related information.

#### What are ePayslips eP60's & eP45's?

These eForms are online alternatives to the printed paper versions, containing all the same information.

#### Benefits

You will be able to view your documents anytime, anywhere from any internet-enabled device. You do not need to be at work or have access to the Council's intranet. Over time, you will build up a historical set of documents and for those of you that still receive a paper payslip this will mean getting away from the need to deal with new pieces of paper every month adding them to your filing pile at home. Instead of looking through paper records for confirmation of your pay, you'll just need to log into ePay to review your details.

#### Accessibility

You can access your eForms through a secure online portal, which is accessible to any Internet enabled device - PC, laptop, tablet or smartphone - anytime, anywhere. Supported by all major Internet browsers, you should not have any problems viewing your payslips at work, home or on-the-go.

To enter the online portal, you will need a username (which is your National Insurance Number) and password. Once you are set up on the system you will be emailed a temporary password for you to log in. You will then be required to change this once you have logged in for the first time. Passwords need to be a minimum of 8 characters long, contain at least one lower and one upper case letter and have at least one number. You will also be asked to set three security questions.

#### Security

Pay information is very sensitive and private to an individual, and some customers are concerned about the security of their information held online. The online portal's external hosting facility has data security accreditations and the system has been designed to banking standards.



## Payroll Services update



Strict password settings and security questions are required to help maintain a high level of security.

### Printing your eForms

You may need to print paper copies of your eForms or on occasion may need a paper version for reference. When you log in to your online portals to view your information you will be provided with an option to download and print in a PDF format. More details of how to print and download is provided in our guide and you will be sent a link to this guide once you are set up.

### Getting Started

If you would like to be set up, please email us with a valid email address that you wish to use for ePay. **This instruction MUST however, come from an official Enfield email account quoting your pay number.**

If you do not have access to an Enfield account, please speak to your manager asking them to contact the payroll team on your behalf.

Please email the payroll team at [LBEPayslip@enfield.gov.uk](mailto:LBEPayslip@enfield.gov.uk)



## Payroll Services update



### \*AVC WISE - Shared Cost Additional Voluntary Contributions Scheme

The Council has a salary sacrifice, Shared Cost Additional Voluntary Contributions Scheme (AVC Wise) for members of the Local Government Pension Scheme (LGPS).

LGPS rules allow employees to build up their pension benefits for retirement by paying Additional Voluntary Contributions (AVCs) by way of a tax-free deduction through payroll. If an employee chooses to pay AVCs, they are invested separately from the main LGPS pension benefits and provide additional income upon retirement. The Council's SCAVC arrangement is called AVC Wise.

The advantage of the Shared Cost Additional Voluntary Contributions Scheme (AVC Wise) arrangement is that the employee will continue to benefit from Income Tax relief on the deduction, but they will also benefit for **National Insurance savings** on the amount salary sacrificed, increasing their take-home pay when compared to paying AVCs in the standard way.

If you choose to participate in this arrangement, the Council will agree to pay your chosen contribution amount to your AVC fund. In return, you will agree to enter a salary sacrifice arrangement under which you accept a reduction in your gross salary, which is equal to the contribution amount. In addition, you will be required to pay a fixed £1 a month as your individual contribution to the SCAVC arrangement. This contribution is deducted from your gross salary and paid into the AVC fund in addition to the contribution from your employer under the salary sacrifice arrangement.

#### For example:

John's salary is £25,000 per year and he currently pays £3,000 in AVCs per year.

As John is a basic rate taxpayer (20%), he currently receives £600 tax relief on the AVC payments. Therefore, John's current annual net AVC cost is £2,400 (£3,000 - £600)

If his employer provides AVC Wise and he agrees to a sacrifice of £2,988 and pays £12 per year in AVCs (resulting in a total contribution of £3,000), he will still make £600 in tax savings. In addition, he will benefit from NICs savings of approximately £358.56 per year (£2,988 x 12% at current rates). Therefore, by participating in AVC Wise, the actual net cost to John of the £3,000 contribution will be £2,041.44 (£3,000 - £600 - £358.56).

When compared to paying standard AVCs, participation in AVC Wise results in an annual net saving to John of £358.56

John can keep this saving, or he can choose to put it into additional AVCs and make further tax and NICs savings, thus increasing the amount paid into his AVC pot.

For further information please visit [www.avcwise.co.uk/book](http://www.avcwise.co.uk/book)

To contact AVC Wise, please email [support@avcwise.co.uk](mailto:support@avcwise.co.uk), call 01252 784 546 or contact a member of the payroll team.

**\* Please note that this salary sacrifice is only available to staff directly employed by the London Borough of Enfield, this includes Councils staff and those staff employed at Local Authority Schools. It does not include those staff employed at academies.**

**Standard AVC's are still available to all.**

**To set up a standard AVC and find out more go to <https://www.pru.co.uk/rz/localgov/>**

# PRUDENTIAL



## Are you a member of the Local Government Pension Scheme (LGPS) and would you like to retire early or with more money?

### Plan for your dream retirement

What are your plans for the future? Perhaps you're looking forward to having more time to explore faraway places when you retire. You might dream of spending more time with your family or taking up a new hobby. Maybe you'd love to simply wake up each day and do whatever takes your fancy. However, you see your future, retirement is a time for you to do the things you've always wanted to do. You don't want to be worrying about everyday essentials like bills and the price of milk. So, it's important to realistically plan for the future you want. If you're already saving into your Local Government Pension Scheme (LGPS), a big thumbs up. You may need to save more than you think for the standard of living you'd like. From basics like milk and clothes, to luxuries like holidays and entertainment, prices tend to increase over time. As well as the effects of inflation, it's important to take into account that we're all living longer and likely to spend more time in retirement. Apparently, nearly one in five of us currently living in the UK will reach the ripe old age of 100\*! It's important to consider how you'll fund your desired lifestyle through the whole of your retirement.

### Boost your savings

One of the simplest ways to boost your retirement benefits is with Additional Voluntary Contributions (AVCs). They run alongside your pension scheme, and contributions are taken directly from your pay. They could give your income in retirement a considerable boost, which could make all the difference when you come to retire, or even mean retiring earlier than you thought. AVCs attract tax relief, up to annual limits, which means you pay less tax and that money goes into your pension pot instead. For every £100 you contribute, the cost to you will only be £80 (if you're a basic rate taxpayer). If you're a higher or additional rate taxpayer, the cost to you will be even less. **Currently Enfield Council is working on introducing AVC Wise for its staff, this new type of AVC will not only provide tax savings but National Insurance savings too (Please see separate article).** The more you save, the more tax relief you benefit from. The tax you pay depends on your individual circumstances. HM Revenue & Customs tax rules may change in the future. Even if you're already saving into your pension scheme and perhaps into an AVC too, it's a good idea to regularly review your pension planning to check it's on track to provide the retirement you want. It's easy to do – there are lots of tools and calculators available online for you to number crunch to your heart's delight. For example, if you visit [www.pru.co.uk/avc-calculator](http://www.pru.co.uk/avc-calculator) you can see how much you can save. Not surprisingly, the more you pay, the bigger the AVC pot you could build up. As with any investment, it's important to remember that the value of your AVC can go down as well as up and you may not get back the amount you put in.

### Find out more

It's good to dream, but it's even better to plan well to give your retirement dreams the best chance of coming true. To find out about more about starting or increasing your AVC, please call the Retirement Specialist Team on 0800 032 5735. Lines are open Monday to Friday, 9am to 6pm. They can't give you advice, but they can talk to you about your personal situation and help answer any questions you may have about AVCs. Alternatively visit [www.pru.co.uk/lgnnewsletter](http://www.pru.co.uk/lgnnewsletter), where you'll find worked examples and handy tools and videos to help illustrate how an AVC could help you and how much you could achieve towards your planned dream retirement.





## Payroll Services update



### Payroll & Pension Services

Civic Centre  
5th Floor  
Enfield  
EN1 3XF

#### Pension Team (Local Government Pension Scheme)

<https://new.enfield.gov.uk/pensions/>

#### Member self-service (MSS)

<https://pensions.enfield.gov.uk/>

**Email address:** [zpensions@enfield.gov.uk](mailto:zpensions@enfield.gov.uk)

Phone: 020 8379 3168

#### Payroll Team

e Payslip related issues:

[LBEpayslip@enfield.gov.uk](mailto:LBEpayslip@enfield.gov.uk)

#### Email:

For Corporate employees, depending on your surname:

[zpayroll.a.to.c@enfield.gov.uk](mailto:zpayroll.a.to.c@enfield.gov.uk)

[zpayroll.d.to.h@enfield.gov.uk](mailto:zpayroll.d.to.h@enfield.gov.uk)

[zpayroll.i.to.m@enfield.gov.uk](mailto:zpayroll.i.to.m@enfield.gov.uk)

[zpayroll.n.to.r@enfield.gov.uk](mailto:zpayroll.n.to.r@enfield.gov.uk)

[zpayroll.s.to.z@enfield.gov.uk](mailto:zpayroll.s.to.z@enfield.gov.uk)

For Schools based staff please confirm with the School Office which of the following addresses relates to your specific school:

[zpayroll.school\\_1@enfield.gov.uk](mailto:zpayroll.school_1@enfield.gov.uk)

[zpayroll.School\\_2@Enfield.gov.uk](mailto:zpayroll.School_2@Enfield.gov.uk)

[zpayroll.school\\_3@enfield.gov.uk](mailto:zpayroll.school_3@enfield.gov.uk)

[zpayroll.school\\_4@enfield.gov.uk](mailto:zpayroll.school_4@enfield.gov.uk)

[zpayroll.school\\_5@Enfield.gov.uk](mailto:zpayroll.school_5@Enfield.gov.uk)

Further useful information can be found on the Council Intranet: Human Resources / Payroll

### Other Useful Numbers

Teachers' Pension Scheme: 0345 60 66 166

HM Revenue & Customs: 0300 200 3300

The Pension Service (State Pension): 0845 60 60 265

Local Government Employers: 020 7187 7373

[www.lge.gov.uk](http://www.lge.gov.uk)

Prudential (AVC's) - 0345 600 0343



Payroll Services update



**“We don’t simply  
pay people,  
because paying  
people isn’t  
simple”**