

Pension Administration Strategy

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1. Introduction

Enfield Council acts as the Administering Authority for the Local Government Pension Scheme (LGPS) on behalf of Scheme Employers (the Employer) and Scheme Members (the member) who participate in the LGPS through the Enfield Pension Fund (the Fund).

The Fund and Employers are required to comply with LGPS Regulations, associated legislation, and the Pension Regulators Code of Practice.

Regulation 59 of the LGPS Regulations 2013 allows an Administering Authority to prepare a Pension Administration Strategy (the Strategy) for the purpose of improving the administrative processes within their Fund.

The aim of the Strategy is to set out roles and responsibilities and performance targets to ensure that an efficient, effective, and compliant pension service is delivered, not only to Employers but also members of the Fund and associated stakeholders.

The effective delivery of the benefits of the LGPS is dependent on good working relationships with Employers, quality of data, effective, robust, and compliant administrative processes, and effective communications.

The Strategy sets out the expected levels of performance, including performance monitoring of the Fund and Employers. It also sets out what action may be taken when persistent failure occurs.

The Strategy applies to all Employers, including Enfield Council who act as a Employer as well as the Administering Authority.

The Strategy will be kept under review and is subject to amendment, as and when required following changes to relevant legislation and when the Fund implements service improvements.

2. Background

The Local Government Pension Scheme (LGPS) is one of the largest Public Sector Pension Schemes in the UK and represents a significant benefit to members.

The Enfield Fund has over 40 Employers and approximately 26,000 members which includes active, deferred and pensioners.

The Pensions Regulator plays a key role in overseeing Public Service Pension Schemes, including setting standards of administration and governance.

The Enfield Pension Board provides an independent role to ensure the Fund is statutory compliant and has robust governance controls. The Board ensures policies are in place and they are monitored and reviewed. The Board also monitors performance and ensures there are effective communication channels in place. It acts as a 'critical' friend to ensure members of the Fund receive an effective, efficient, and informative service.

3. Purpose and Aims

The purpose of this strategy is to set out the roles and responsibilities, and performance standards expected of the Fund and that of the Funds Employers. It seeks to promote good working relationships, improve efficiency, and enforce quality amongst Employers of the Fund.

The Fund aims to provide expert guidance in a friendly, cooperative manner to Employers, members, and stakeholders.

The Fund seeks to assist Employers to understand the LGPS Regulations and the responsibilities they have as a Scheme Employer. The Fund will ensure Employers have appropriate skills and knowledge and will work to ensure a collaborative and effective working relationship is established.

The Strategy will outline the roles and responsibilities of the Pension Fund and Scheme Employers and will ensure performance and compliance is monitored and reported. The Strategy therefore includes performance standards and timescales.

The Fund seeks to improve and maintain the understanding of the Scheme with LGPS members so they are aware of the benefits available to them and can make informed decisions regarding their pension benefits.

The Fund seeks to work proactively and productively with Employers. The Strategy sets out how Employer's performance will be monitored and where improvement is required if something goes wrong, timeframes are missed, or inaccurate data is provided. It also provides details where financial penalties may be imposed.

The Strategy will help ensure that Employers provide accurate and timely data to allow the Fund to provide accurate benefit information to members.

4. Key Objectives

The Enfield Fund's key objectives relating to administration are as follows:

- Provide a statutory compliant, high quality, informative, timely and customer focused service to members of the Fund, Employers, and stakeholders.
- Administer the Fund in a cost effective and efficient manner utilising appropriate technology.
- Be accountable and take responsibility for our actions.
- Ensure benefits are paid accurately to, and income collected from, the right people at the right time.
- Maintain accurate records and ensure data is always protected.
- Put in place standards for the Fund and its Employers and ensure these standards are monitored and developed as necessary.
- Ensure we communicate effectively to all members in a timely and easy to understand manner.

5. Communication

Effective communication between the Fund and its members is key to the successful delivery of the service. It reduces errors, improves efficiency, and leads to good working relationships.

More information regarding how we communicate to members can be found in our Communications Policy, the main areas, in summary are set out below.

5.1 Communication with Employers

- Employers will be provided with a list of key contracts within the Pension Administration Team.
- Comprehensive guidance and information is provided to Employers via the Enfield Fund website: <https://new.enfield.gov.uk/pension/employers>
- The Fund will issue a periodic newsletter to Employers which will include useful information relating to changes to Scheme rules and Employer procedures or responsibilities.
- Training sessions for Employers will be run when required or by request.
- The Fund will host Employer forums periodically. They will include updates on recent developments within the LGPS and/or information regarding the Fund valuations.

5.2 Communication with Members

- The Enfield Fund website <https://new.enfield.gov.uk/pension> contains comprehensive information about the LGPS in an easy to read and informative way.
- Member Self Service (MSS) is an on-line self-service facility which provides members to:
 - view their personal and membership details.
 - run their own retirement projections/estimates.
 - view their annual benefit statements.
 - view annual allowance figures.
 - request and receive information.
- Annual Benefit Statements are sent to active and deferred members annually. These are currently posted directly to members however a copy can be found on MSS.
- Currently an annual newsletter is sent to pensioners. The Fund will be issuing a periodic newsletter to all members in future which will highlight key benefit information and changes to Scheme rules.
- Additional Voluntary Contribution (AVC) Seminars are provided to non-members and existing members of the Scheme on a regular basis.
- Pension related presentations are regularly given to staff. They include pre-retirement and general pension information as part of an Employers induction training. On request the Pension Team can tailor training sessions to meet Employer requirements.

6. Roles, Responsibilities

Employers and the Administering Authority (Enfield Pension Fund) have statutory responsibilities under the LGPS Regulations, these are set out below.

6.1 Policy Discretions

Employer Responsibilities	Pension Fund Responsibilities
<p>Formulate, publish, and review an Employer Discretions Policy as required under the LGPS Regulations.</p> <p>The policy must detail how the employer will use their discretionary functions which are available to them within the Regulations.</p> <p>The policy must be kept under review and where amendments are made, a copy must be provided to the Fund and be made available to all employees who are members of the Scheme.</p>	<p>Formulate, publish, and review an Administering Authority Discretions Policy as required under the LGPS Regulations.</p> <p>Review the policies and update them within 6 months of any relevant change to the Regulations.</p> <p>Where the Fund does not have an up-to-date discretions policy from an Employer, the Fund will not process anything which involves Employer discretions.</p>

6.2 Employment data - New Starters, Auto Enrolment and Data Maintenance

Employer Responsibilities	Pension Fund Responsibilities
<p>Ensure that information relating to the pension Scheme, including access to the Membership form is included as part of any induction process.</p>	<p>Ensure Employers have up to date Scheme information.</p>
<p>Ensure that all employees subject to automatic admission are brought into the Scheme from the date of appointment.</p> <p>Provide the Fund with a completed LGPS Membership form within 1 month of an employee starting.</p>	<p>Accurately record and update member records on the pension system.</p> <p>Issue statutory notifications within 2 months of receiving the correct information.</p>
<p>Where there is more than one contract of employment with the same Employer, provide separate employment/ contract data.</p>	<p>Accurately record and update member records on the pension system ensuring separate membership data is maintained.</p>
<p>Inform the Fund when the Employer is carrying out an auto-enrolment exercise.</p>	<p>Ensure staff resources are available to undertake additional work / queries</p>
<p>Notify the Fund of any eligible employees, subject to automatic entry, who do not wish to join, or elect to leave the Scheme within three months of appointment.</p>	<p>Accurately record and update member records on the pension system within 1 month of receipt of the notification.</p>
<p>Notify the Fund of all changes to a member's employment, personal and payroll data within 1 month of the change.</p>	<p>Provide forms for recording any key change in circumstances and/or to provide a template for the secure submission of data electronically.</p> <p>Accurately record and update member records on the pension system.</p>

6.3 Member Leaving: Opting Out / Retirements

Employer Responsibilities	Pension Fund Responsibilities
<p>Opting out: Refund employee contributions of any member who elects to leave the Scheme within 3 months of appointment and complete leavers form to notify the Fund within 1 month of the opt out.</p> <p>Complete leavers form for a member who elects to leave the Scheme after 3 months of becoming a member and notify the Fund within 1 month of the opt out.</p>	<p>Provide details to the Employer of all opt outs within 1 month of receiving opt out forms.</p> <p>Accurately record the opt out on the pension system once leavers form received from the Employer.</p>
<p>Over 55 years old: Voluntary & Redundancy Retirement: Notify the Pension Team by completing a leavers form when a member is due to retire or be made redundant, at least 30 days prior to the retirement or redundancy date. Provide accurate final pay details, reason for retirement, last day of service.</p>	<p>Issue members with a retirement letter and information within 10 working days of notification.</p> <p>Issue a final retirement letter and ensure payment of any lump sum is made within 10 working days of receipt of all relevant forms and certificates subject to being after the date of retirement.</p> <p>Pay any pension payment on the last working day of each month, following retirement.</p>
<p>Under 55 years old: Notify the Pension Team of a member leaving by completing leavers form at least 14 days prior to the leaving date. Provide accurate final pay details, reason for leaving and last day of service.</p>	<p>Accurately record and update member records on the pension system.</p> <p>Inform members, who are not entitled to immediate payment of benefits, the options available and deferred benefit entitlement within 2 months of leaving.</p>
<p>Death in Service: Immediately inform the Fund of the death of a member, providing next of kin details.</p>	<p>Provide information to next of kin in an appropriate and considerate manner 2 days after receipt of a death notification.</p> <p>Ensure pension benefits are paid promptly.</p>
<p>Flexible Retirement: Ensure a flexible retirement policy is in place and reviewed periodically.</p> <p>Provide authorised flexible retirement forms to the Fund.</p>	<p>Provide flexible retirement estimates on request in a timely manner.</p> <p>Ensure that benefit payments are paid within 10 working days of receipt of all relevant forms subject to being after the date of retirement.</p>

6.4 Member leaving: Ill Health

Employer Responsibilities	Pension Fund Responsibilities
<p>Active Members:</p> <p>Determine, based on the medical opinion from an approved Independent Medical Registered Practitioner, whether an ill health award is to be made and determine which tier: 1, 2 or 3.</p> <p>Submit the application to the Pension Team at least one month before retirement, where possible but in all cases no later than 15 working days after retirement date.</p>	<p>Issue members with a retirement letter and information within 10 working days of notification.</p> <p>Issue a final retirement letter and ensure payment of any lump sum is made within 10 working days of receipt of all relevant forms and certificates subject to being after the date of retirement.</p> <p>Pay any pension payment on the last working day of each month, following retirement.</p>
<p>Deferred Members:</p> <p>On application for ill Health Retirement from a former employee, determine based on the medical opinion from an approved Independent Medical Registered Practitioner, whether an ill health award is to be made.</p> <p>Submit the application to the Pension Team at least one month before retirement, where possible but in all cases no later than 15 working days after retirement date.</p>	<p>Issue members with a retirement letter and information within 10 working days of notification.</p> <p>Issue a final retirement letter and ensure payment of any lump sum is made within 10 working days of receipt of all relevant forms and certificates subject to being after the date of retirement.</p> <p>Pay any pension payment on the last working day of each month, following retirement.</p>

6.5 Contributions and Employer Payments

Employer Responsibilities	Pension Fund Responsibilities
Determine each member's pensionable pay and arrange for the correct deduction of employee contributions in accordance with the LGPS contribution bandings as set out in the Regulations.	Accurately record and update member records on the pension system.
Ensure that the Employer payroll provider pays over contributions to the Fund no later than the 19th of the month following deduction (re: electronic payment method).	Ensure contributions are deducted and paid into the Fund's bank account and reconcile the pension contributions deducted (both employees and employers) against pensionable pay reported every month and agreed Employer contribution rate as notified tri-annually.
Ensure that the payroll provider reviews each member's pensionable pay annually and re-band accordingly to ensure the correct employee's contributions are deducted.	Ensure contributions are deducted and member record updated.
Reimburse the Fund for all pension payments made which are not to be borne by the Fund e.g., early retirement capital costs.	Check payments have been received and consider charging interest for late payments as detailed in the LGPS Regulations
Ensures that the payroll provider pays over to the Fund's AVC provider, all member AVC payments no later than the 19th of the month following the deduction (re: electronic payment method).	Ensure that the level of service provided to members from the AVC is of a high standard. Ensure members are aware of the AVC scheme by arranging regular briefings and publishing information.
Ensure that member Additional Pension Contributions (APC's) are deducted from payroll and payment to the Fund is made no later than the 19th of the month following deduction (re: electronic payment method).	Ensure APCs are deducted and paid into the Fund's bank account and reconcile the contributions deducted against the amount the member elected to pay held on their pension record.

6.6 Benefit Estimates

Employer Responsibilities	Pension Fund Responsibilities
Redundancy: Provide a list of members and date of redundancy.	Issue quotations and capital costs within 10 working days of receipt of the request.
If Employers are not using the Enfield Payroll Service, Employers must provide up to date payroll data or the latest data on the pension system will be used.	Timescales for bulk requests to be agreed separately. Ensure Members Self Service (MSS) portal is updated thus allowing members to run 'estimate' benefit calculations: Voluntary Retirement Redundancy Retirement Deferred Benefits Death in Service

6.7 Annual Benefit Statements & Annual Allowance Notifications

Employer Responsibilities	Pension Fund Responsibilities
<p>Ensure that the Fund is informed of any changes to payroll data and personal information within 30 days of the change and where requested provide a Year End return by the 30th April each year.</p>	<p>Provide forms for recording any key change in circumstances and/or to provide a template for the secure submission of data electronically.</p> <p>Accurately record and update member records on the pension system.</p> <p>Issue Annual Benefit statements by 31st August of each year.</p> <p>Calculate member's Annual Allowance under HMRC Legislation and notify members, where appropriate by the 6th October of each year.</p>

6.8 Disputes - Internal Dispute Resolution Procedure (IDRP)

Employer Responsibilities	Pension Fund Responsibilities
<p>Ensure that a nominated, named person (the adjudicator) is identified to whom applications under Stage 1 of the IDRP should be submitted.</p> <p>The name, job title and contact details of this nominated person must be kept current by the Pension Team.</p>	<p>Ensure members and Employers are aware of the IDRP and that the process is followed in a timely and efficient manner.</p>

6.9 Fund Performance Targets

Governance	Performance Targets
Publish and keep under review the Enfield Pension Fund Administration Strategy	Review periodically and publish within three months any changes to the Strategy.
Review and issue and keep up to date the pension website, Scheme guides and all information issued to members.	Review periodically. Issue guidance and information to new Employers within 30 working days of admission to the Scheme or within 30 working days of change/ amendment thereafter.
Formulate and publish policies in relation to all areas where the Fund may exercise a discretion within the Scheme.	Within 30 working days of policy being agreed by the Enfield Pension Fund Pension Policy and Investment Committee.
Organise training sessions for Employers.	As and when required.
Notify Employers and members of changes to LGPS Scheme rules or relevant legislation.	Within one month of the change(s) coming into effect.
Notify Employers of issues relating to the Employer's or their payroll provider's poor performance.	Within 5 working days of performance issue becoming apparent.
Notify Employers of a decision to recover additional costs associated with the Employer's or their payroll provider's poor performance (including any interest that may be due).	Within 10 working days of Employer's failure to improve performance, as agreed
Issue Annual Benefit Statements to all active and deferred members.	By 31st August of each year.
Issue Annual Allowance letters.	6th October of each year.
Issue formal Pension Fund triennial valuation results (including individual Employer details).	10 working days from receipt of results from the Fund Actuary, (but in any event no later than 31 March following the triennial valuation date).
Publish and keep under review the Enfield Pension Fund Funding Strategy Statement	To be reviewed at each triennial valuation, following consultation with Employers and the Fund's Actuary. Revised statement to be issued with the final valuation report.
Publish the Pension Fund Annual Report and any report from the Auditor.	In line with Regulation timescales.
Agree Admission Agreements with new Employers.	Prior to the start of the contract start date.
Notify the Fund Actuary to carry out cessation valuations when Admitted Bodies leave the Fund.	As required, upon cessation or occasion where a Employer ceases participation in the Fund.

Administration	Performance Targets
Provide a full response to written enquiries from members and Employers	Within 10 working days of receipt of enquiry.
Response to email enquiries	Within 10 working days of receipt of enquiry.
Member records to be set up on pension administration system.	Within a month of receipt of all necessary information.
Make all necessary decisions in relation to a member and issue combined statutory notification to a new member including aggregation of any previous LGPS membership.	Within a month of receipt of all necessary information.
Contact previous pension schemes to request transfer values of other pension rights.	Within 10 working days from receipt of enquiry.
Provide transfer-in quote to member.	Within 20 working days of receipt of all necessary information from previous scheme.
Confirm transfer-in payment and additional benefit to member	Within 20 working days of receipt of payment of transfer of value.
Respond to enquiries to purchase Additional Pension.	Within 10 working days.
On receipt of a request from the member or new pension provider supply a transfer value quotation.	Within 20 working days of receipt of all necessary information.
Calculate the estimated transfer value payable and inform the new pension provider of amount payable.	Within 20 working days of receipt of all necessary information.
On receipt of the member's election to proceed with the transfer, calculate and pay the transfer value.	Within 10 working days of receipt of all necessary information.
Notify Employer of member's election to pay Additional Pension Contributions (APC's), including all required information to enable deductions to commence.	Within 10 working days of receipt of election from member, or where the APC's will be paid by monthly deduction from payroll within 10 working days of receipt of a satisfactory medical assessment.
Notify member when Additional Pension Contributions (APC's) must be paid if electing by lump sum or when they will commence if electing by monthly deduction from payroll.	Within 10 working days of receipt of election from member, or where the APC's will be paid by monthly deduction from payroll within 10 working days of receipt of a satisfactory medical assessment.
Notify Additional Pension to be credited to the member.	Within 10 working days of receipt of election from member, or where the APC's will be paid by monthly deduction from payroll within 10 working days of receipt of a satisfactory medical assessment.
Notify Employer of request from member to cease Additional Pension Contributions and notify member of the amount of Additional Pension credited.	Within 10 working days of receipt of request from member.

Request to pay/amend/cease Additional Voluntary Contributions.	Within 10 working days of receipt of request from member.
Provide requested estimates of benefits to members and to Employers provide any additional Fund costs in relation to early payment of benefits from ill health, flexible retirement, redundancy, or business efficiency.	Within 10 working days of receipt of all necessary information.
Notify leavers of deferred benefit entitlements	Within 2 months of date of leaving and receipt of all necessary information.
Notify retiring members of benefits (enclosing HMRC disclosure forms)	Within 10 working days of receipt of all necessary information.
Payment of retirement benefits (including any interest due as a result of the late payment of benefits). Commence pension payments in the next pension payroll following commencement of pension entitlement. Thereafter make payment on the pension pay day of each month	Any lump sum payments to be paid into the member's account within 30 working days after last day of membership, or date of entitlement and receipt of all necessary information.
Contact deferred members to notify pension benefits due and confirm personal details.	3 months before pension benefits due.
Confirm in writing the deferred pension benefits due, when payments will be made, set up on payroll for pay period immediately following due date.	Within 10 working days of receipt of all necessary information.
Death notifications.	Respond and commence action within 5 working days following notification of death.
Send confirmation of any amounts payable and payment dates.	Within 5 working days of receipt of all relevant documents.
Confirm divorce settlement details in writing	Within 10 working days of receipt of written request and all necessary information from the member or their representative.
Process all stage 2 Internal Dispute Resolution Procedure applications.	Within two months of receipt of the application, or such longer time as is required to process the application where further information or clarification is required.

7. Audits

The Fund is subject to an annual audit of its processes and internal controls. Employers are expected to fully comply with any requests for information from both internal and approved external Auditors. Any subsequent recommendations will be considered and where appropriate implemented with Employer cooperation.

8. Data and Contributions

8.1 Monthly Payroll Data

Employers are required to provide the following payroll related member data to the Fund every month via i-connect.

Data Description
Personal Data: Name, NI, DOB, gender, marital status, address, contact details
Dates: Payroll period, leaving, starting, opt in and opt out
Payroll Data: Pay number, Taxable earnings
Date joined Scheme
Employment data: Job title, part time or whole time hours, reason for leaving
Breaks in membership
Annual pensionable pay & effective date
Payroll period pensionable pay
Main section payroll period employee pension contributions & percentage rate
Main section cumulative pensionable pay
Main section cumulative employee pension contributions
50/50 section payroll period employee pension contributions & percentage rate
50/50 section cumulative pensionable pay
50/50 section cumulative employee pension contributions
Additional pension contributions (APC)
Additional voluntary contributions (AVC)
Cumulative Employer contributions
Shared Cost Additional Voluntary Contributions
2008 Scheme data – Annual FTE final pay

8.2. Deductions of Contributions

8.2.1 Employee 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 a member falls into. Pay band ranges are increased on 1st April each year by the increase in the Consumer Prices Index as at the end of the preceding September.

Employer payroll providers need to determine the correct band for each member and deduct the correct rates each year. Contribution bandings are published on the Fund's website: <https://new.enfield.gov.uk/pension/employers>

8.2.2 50/50 Section Contributions

When an employee is in the 50/50 section, contribution rates are calculated using the same bands as above however, the band is halved.

8.2.3 Employer Contributions

Employer rates are agreed every three years following the Funds triennial Fund valuation undertaken by the Fund's Actuary. Employers have different rates and Employers will be notified separately of the rate which should be paid and passed over to the Pension Fund each month.

8.2.4 Other Deductions

On notification by the Pension Team, the Employer or the AVC provider (Prudential), the Employer's payroll provider is required to deduct the following additional pension contributions:

AVC's – deducted at a % or a fixed rate and payable to the Prudential.

APC's - deducted as a one-off payment or several payments over a fixed period and payable to the Pension Fund each month.

9. Payments to the Fund

Employer payroll providers are required to pay over the appropriate contributions, deducted from employees' salaries, including Employer contributions to the Fund 19 days after the end of the month in which the contributions were deducted from pay.

Other key payment dates can be found on the LGPS website: <http://www.lgpslibrary.org/assets/gas/ew/Pv4.1c.pdf>.

10. Auto Enrolment

Under the Pensions Act 2008, every Employer must put certain staff into a workplace pension scheme and contribute towards it.

Employees employed by an Employer and who qualify to be enrolled must be auto enrolled into the Enfield Pension Fund by Employer payroll providers.

Each time staff are paid, providers must monitor changes in their age and earnings to see if they need to be enrolled into the Scheme. Every three years Employers are required to carry out re-enrolment to re-enroll any staff who have left the Scheme and manage requests to join or leave the Scheme and keep records.

More information can be found by visiting the following site: <https://www.thepensionsregulator.gov.uk/en/employers>

11. Performance Monitoring

We will monitor our performance in carrying out our responsibilities. We periodically report our performance against key performance indicators to the Enfield Pension Fund Board. Minutes and reports of meetings are published.

12. Improving Employer Performance

The Fund will work closely with all Employers to assist them to understand their statutory roles and responsibilities as a LGPS Scheme Employer. Those responsibilities may be set out in the LGPS Regulations or within the terms of an Admission Agreement. The Fund will also work with Employers to ensure timescales are met and quality of data provided is accurate.

If poor performance is identified, the Fund will:

- write to the Employers, setting out the areas of poor performance.
- meet with the Employer to discuss the areas of poor performance and how issues can be addressed.

Where there is a no improvement to performance, the Fund will issue a formal written notice to the Employer setting out the areas of poor performance that have been identified, the steps taken to resolve the issues and give notice that additional costs may be charged.

The Regulations provide that an Administering Authority may recover from Employers any additional costs associated with the administration of the Scheme incurred as a result of unsatisfactory level of performance by an Employer. Any additional costs incurred by the Fund in the administration of the LGPS as a direct result of such unsatisfactory performance will be recovered from the Employer. The circumstances where we will recover such additional costs from the Employer include:

- persistent failure to provide relevant information to the Fund, member or stakeholders within stated timescales.
- failure to deduct and pay over correct employee and employer contributions to the Fund within the stated timescales.
- instances where the performance of the Employer results in fines being levied against the Fund by the Pensions Regulator, Pensions Ombudsman or other regulatory body.

In addition, interest will be charged on late contributions in line with the LGPS Regulations.



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