



Employer Newsletter February 2025

Welcome to our Employer Newsletter

The maintenance of data accuracy is an essential responsibility within the LGPS for both employers and the Fund - this is particularly important as the Valuation of the Fund takes place on 31 March 2025.

To help fulfil this important duty, please notify us as soon as possible when an employee leaves the Fund by sending us the [Member Leaving Scheme \(L45\) form](#).

Please also inform us when anyone within your organisation responsible for the administration of the LGPS changes by returning the [Employer Contact Details \(MISC91\) form](#).

On another note, a reminder that the Norfolk Pension Fund supports a Pre Retirement Planning course (free to all members of the Fund) to help them plan for life after work. The course is delivered virtually over two half day sessions by the Norfolk County Council Workforce Development Team.

You can download a [PDF to promote the course to your employees here](#).

Best wishes,

Glenn Cossey
Director of the Norfolk
Pension Fund



In this issue

- **Members leaving the LGPS**
- **Clerical Medical AVC**
- **Contacts update reminder**
- **Member Self-Service**
- **i-Connect shared documents**
- **Processing a pay award for retirees or leavers**
- **Employee Contribution Bands 2025-26**
- **Staff transfers**
- **New Member Joiner Pack**
- **Award Winners!**
- **Be scam aware!**
- **The TPR Pledge**
- **Norfolk Pension Fund governance**
- **Pensions Committee news**
- **Pensions Oversight Board employer vacancy**
- **Pre Retirement Planning Course**
- **Employer's Pension Policy**
- **Contact details**

IMPORTANT! Members leaving the LGPS

Please ensure that you complete the Member Leaving Scheme (L45) form for all employees who leave the LGPS.

Despite previous reminders in newsletters and forums, some employers are still not providing complete leaver information to the Norfolk Pension Fund.

As 2025 is a Valuation year, it is crucial that we have the most accurate and up-to-date data to provide to the Actuary for assessing your liabilities as a Scheme employer.

Accurate data is also essential as we prepare to connect to the Pensions Dashboards in October 2025.

We will soon send you a list of all your outstanding L45 leaver forms.

Please coordinate with your payroll providers to address this list as promptly as possible.



Clerical Medical AVC

Clerical Medical, one of the AVC (additional voluntary contribution) providers for members of the LGPS, have moved the administration of policies to a new system and have introduced a new online portal.

If you have members paying Clerical Medical AVCs, you will need to register for the new portal so you can use it to submit your contribution schedules.

From 1 January 2025, Clerical Medical now only accept contribution files via the portal.

Clerical Medical have also changed their bank details for AVC payments.

All single payments and additional contributions need to be paid via bank transfer (Bacs).

You will need to quote Norfolk County Council Pension Fund scheme reference – T0019.



The bank account details are:

Bank Name: Lloyds Bank PLC

Sort code: 30-18-05

Account number: 10035360

Payee: Scottish Widows Limited

You should have already received full details from us, but if you have any questions regarding this, please contact Debra Keeling on 01603 495784.

Contacts update reminder

Please ensure we are informed of any changes to the LGPS contacts in your organisation, particularly your Pension Liaison Officer (PLO).

If there are any updates to your organisation's contacts, (such as, PLO, Financial Contact, Contributions Contact, Payroll provider), please notify us promptly by completing the [Employer Contact Details \(MISC91\) form](#).

This form can be downloaded from the Employers page on our website at www.norfolkpensionfund.org



Please email the form to the Technical Support & Systems Team at:

pensions.technical@norfolk.gov.uk

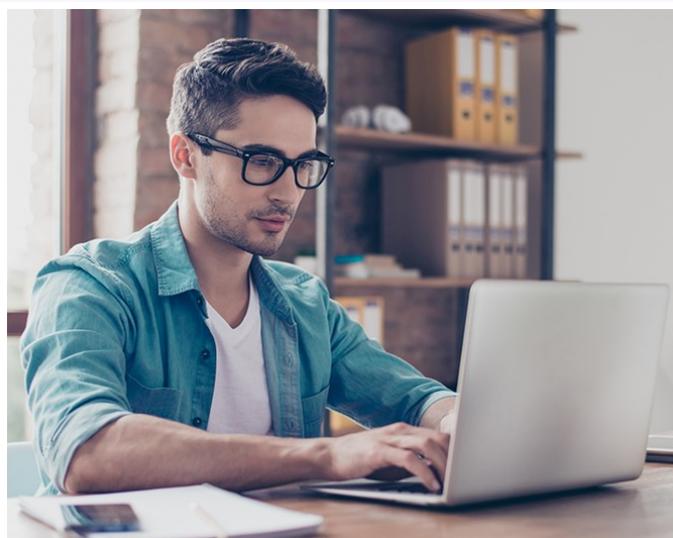
Member Self-Service

Please let your employees know that our Member Self-Service portal offers a great way for them to view their LGPS pension details online.

Member Self-Service can be used to :

- View pension account benefits
- Amend personal details
- Update Death Grant nomination details
- Calculate pension benefits with the Benefit Projectors
- View their Annual Benefit Statement
- Upload documents and queries
- Contact us securely

The service can be accessed from the homepage of our website at www.norfolkpensionfund.org by clicking *Member Self-Service* on the menu bar or on the *Member Self-Service* icon.



For support, we have a dedicated Member Self-Service helpline on **01603 222132** and email address pensions.mss@norfolk.gov.uk

To help you promote Member Self-Service to your employees, we have produced a *Keep in touch with your pension online* PDF, which can be [downloaded here](#) to print or email.

i-Connect shared documents

For those of you who attended the last Employer Forum, you may recall it was mentioned we would be introducing a new facility in i-Connect where documents can be shared between employers and the Norfolk Pension Fund and vice versa.

We have started a trial with some selected employers/payroll providers to establish best practice, so that when the function is rolled out to you all, we will be in a position to make the best use of shared documents.

Our plan is for all employers/payroll providers who submit file uploads, to upload the CSV document which contains the data, to the shared documents facility.

We think this will benefit both you and us by:

- Allowing quick access to the data uploaded and removing the requirement for data information to be requested by NPF and



supplied by you on request

- Removes the requirement for encrypted emails or the use of email encryption serviced providers
- Includes a 'comments' function to add context of extra detail to a shared document

The roll out to all Employers/Payroll providers has started, so please watch out for an email to invite you to use the shared documents facility.

If any of you would like to start sharing documents now, please contact Matthew Crane at

matthew.crane@norfolk.gov.uk

Processing a pay award for retirees or leavers

If you have, or are due, to process a pay award for a member who has retired or left the pension scheme and you are intending to deduct pension contributions on the payment, please use the **Pensionable pay paid to a member after leaving (L1) form** to let us know.

Please contact us if you are unsure whether to deduct pension contributions from any employee payment.



Employee Contribution Bands 2025-26

The **Employee Contribution Bands for 2025-26, effective from April**, are shown in the table below. The Contributions Guide G020, available on the *Employers* section at www.norfolkpensionfund.org under *Forms and documents/Guides* will be updated with the new rates by the new Tax Year.

Band	Pensionable pay	Main Section	50/50 Section
1	Up to £17,800	5.50%	2.75%
2	£17,801 to £28,000	5.80%	2.90%
3	£28,001 to £45,600	6.50%	3.25%
4	£45,601 to £57,700	6.80%	3.40%
5	£57,701 to £81,000	8.50%	4.25%
6	£81,001 to £114,800	9.90%	4.95%
7	£114,801 to £135,300	10.50%	5.25%
8	£135,301 to £203,000	11.40%	5.70%
9	£203,001 or more	12.50%	6.25%

Staff transfers

Just a reminder that if you are considering options for reshaping and/or reorganising your service delivery, such as outsourcing, please let us know at the earliest stage of your planning.

What you are considering could have significant pension implications...

We can help you understand these and take account of them upfront, for example, considering what pension information you may need to include in tender documentation.



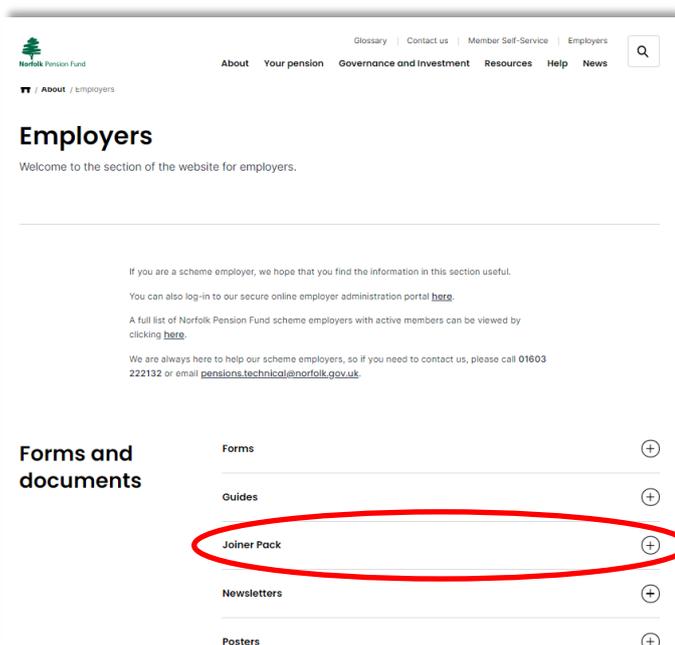
If you are considering making any changes to your service delivery, please contact
Alex Younger at
alexander.younger@norfolk.gov.uk



CONTACT ME

New Member Joiner Pack

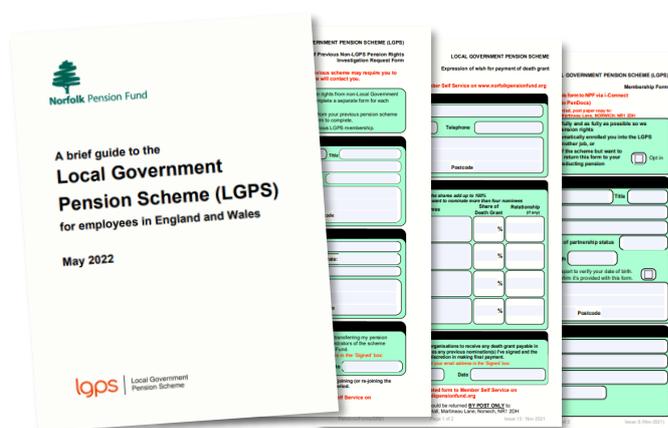
When you have a new employee, please provide them with New Joiner Pack items which can be downloaded from the *Employers* section of www.norfolkpensionfund.org under *Forms and documents/Joiner Pack*.



You can also download the documents by clicking on the item names below.

- [A Brief Guide to the LGPS](#)
- [Membership Form \(SR95\)](#)
- [Non LGPS Benefits Transfer-In Request \(SR96\)](#)
- [Death Grant Form \(SR81\)](#)

The forms can be completed electronically, so you can email a copy to the employee and submit the completed form via i-Connect.



Award winners!

Two of our Pension Fund officers have been recognised for their work with industry awards. Alex Younger, Head of Funding & Investment, won the Outstanding Contribution of the Year category at the LAMP Investment Awards 2024 and Debra Keeling, Head of Pensions Services, won the Outstanding Individual Contribution category at the LGC Investment Awards 2024.

Alex's award is in recognition for his industry leading work on a [lawsuit against Apple](#), in which the Norfolk Pension Fund acted as lead plaintiff on behalf of a group of claimants. Apple agreed to pay £385m in settlement of the case.

Debra's award was in acknowledgement of the



Debra



Alex

way she supported and inspired those around her and for identifying and introducing innovative improvements.

The Fund was also shortlisted for the Governance Award, but was pipped at the post on this occasion - hopefully, better luck next time!

Be scam aware!

Action Fraud is warning consumers to stay vigilant and protect their pensions and investments from fraudsters trying to trick people out of their lifetime savings, as recent data reveals £17.7 million was lost to pension fraud in 2023.

Fraudulent activity can take many forms (texts, emails, phone calls, fake websites etc) and relate to pension transfers, insurance policies, high risk investments and crypto assets and currencies.

Scammers are sophisticated and opportunistic and target the vulnerable. Beware of investments or offers that appear to be too good to be true, as they are more than likely to be a scam.

Please protect yourself, and encourage your employees to protect themselves by:

- rejecting offers that come out of the blue
- beware of adverts on social media channels and paid for or sponsored adverts online
- use the FCA's (Financial Conduct Authority) [Financial Services Register](#) and [Warning list](#) to check who you are dealing with
- not click links or open emails from senders you don't know
- avoid being rushed or pressured into making a decision
- not give out personal details, bank account details, your address or information about your existing insurance policies, pensions or investments.

**If you suspect a scam, call
Action Fraud straight away on
0300 123 2040
www.actionfraud.police.uk**

The TPR Pledge

The Norfolk Pension Fund recently signed up to The Pension Regulator's (TPR) pledge in an effort to combat pension scams.

The Pledge means that we will combat pension scams by raising awareness, educating and protecting scheme members in a number of ways including:

- Regularly warning members about pension scams
- Encouraging members asking for cash drawdown to get impartial guidance from Pension Wise, a service from MoneyHelper backed by the Government



We self-certify that we follow the principles of the pledge to combat pension scams

- Getting to know the warning signs of a scam and best practice for transfers
- Using resources on the [Financial Conduct Authority \(FCA\) ScamSmart website](#)
- Reporting concerns about a scam to the authorities and communicating this to the scheme member

Please visit the [TPR website here](#) for more information.

Norfolk Pension Fund governance

Norfolk County Council, as Administering Authority of the Norfolk Pension Fund, delegates its pensions functions to **Pensions Committee** to administer the scheme on behalf of all participating employers and scheme members. All public sector pension schemes are also required to have a Local Pension Board (known in Norfolk as the **Pensions Oversight Board**), to assist the

Administering Authority in ensuring the effective and efficient governance and administration of the scheme.

The Governance Strategy Statement details our governance arrangements. It can be viewed on our website www.norfolkpensionfund.org under the 'Resources' section.

Pensions Committee news

Pensions Committee last met on Tuesday 3 December 2024.

The meeting included the usual contributions from Norfolk Pension Fund officers and advisors, including an overview of the *Local Government Pension Scheme: Fit for the Future* consultation, the regular oversight of investment and administration performance, an update from the Pensions Oversight Board and the latest Risk Register Report. You can view the public section

of the meeting on the [Norfolk County Council Democratic Services YouTube channel](#).

In January, Cllr Steve Morpew was confirmed as a new Committee member, replacing Cllr Alison Birmingham.

Pensions Committee papers can be viewed on the [Norfolk County Council website](#).

Pensions Committee next meets on 11 March 2025.

Norfolk County Councillors

Tom FitzPatrick (Chair)

Steve Morpew

William Richmond

Martin Storey

Brian Watkins



District Councillors

The Lord Fuller OBE

Paul Hewett



Staff representative

Steve Aspin

Pensions Oversight Board employer vacancy

A reminder that there is an opportunity to join our Pensions Oversight Board (POB) as a non-precepting (non-tax raising) Employer Representative.

We would very much welcome expressions of interest for this important and interesting role from our employer colleagues.

There is information below about the Board and the role, and on our [website](#), but of course please contact us directly if you have any questions.

Terms of appointment are typically for four years.

What is the Pensions Oversight Board?

The Norfolk Pension Fund Pensions Oversight Board is a regulatory body established in 2015 under the Public Services Act 2013.

It is an important part of the governance of the Norfolk Pension Fund, sitting alongside Pensions Committee.

Its role is to assist Norfolk County Council as the Administering Authority of Norfolk Pension Fund to secure compliance with regulations and the requirements of The Pensions Regulator, and to ensure the scheme is effectively and efficiently governed and managed.

Pension Boards are required to have an equal number of Scheme Employer and Scheme Member representatives.

The Norfolk Pension Fund Pensions Oversight Board has three Employer Representatives (one from Norfolk County Council, two from other employers) and three Scheme Member representatives (one nominated by the trade unions and the rest drawn from the total Norfolk Pension Fund membership). An independent chair oversees the smooth running of the Board.

The Board usually meets four times a year



(currently it meets once a year in person and the rest of the meetings are virtual). Meetings typically last for approximately 2.5 hours.

You can find more information about the Board on our [website here](#), and view the Board's [Terms of Reference here](#), and also in the [Pensions Oversight Board Role Description](#).

New Board members have access to full training and support for the role, including on the LGPS scheme, the law relating to pensions and other relevant regulations to give them the appropriate knowledge and understanding to fulfil the role.

If you would like to know more, to propose someone or nominate yourself for the vacant position, please contact Jo Quarterman, Head of Governance at jo.quartermen@norfolk.gov.uk

Pre Retirement Planning Course

If you have any employees within two years of retirement, they may benefit from the Pre Retirement Planning Course delivered by Norfolk County Council on our behalf.

The course, which is held virtually over two half day sessions via MS Teams, covers general LGPS scheme information, the process of retiring and information members should know before they leave work.

The course is free to all members of the Norfolk Pension Fund and the content includes:

- Creating a new future and managing change
- Investment and finance planning
- Ideas for leisure, sporting and cultural activities
- Volunteering opportunities
- Information about the Local Government Pension Scheme (LGPS)



Next Course Dates

- 18 and 25 March 2025 (two half days)
- 14 and 21 May 2025 (two half days)

To book a place please contact

Workforce Development Team

hrid@norfolk.gov.uk

01603 224114

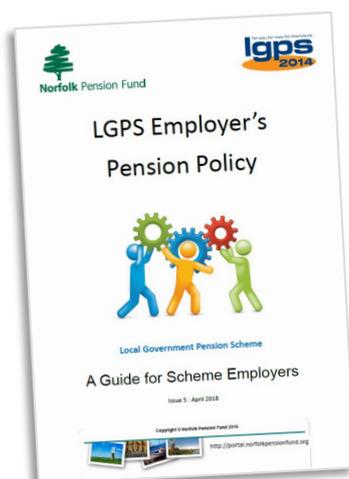
Norfolk County Council employees can book via myOracle Learn.

Employer's Pension Policy and Internal Disputes

Just a reminder of the importance of keeping your Employer Pension Policy up to date.

Your Employer Pension Policy should be sent to graham.trussell@norfolk.gov.uk within one month of joining the scheme and as soon as possible after making any update.

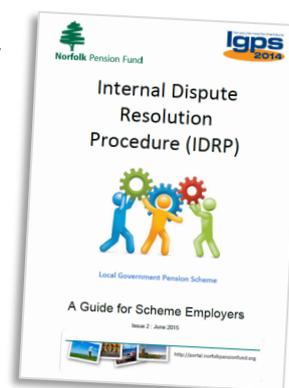
For more information, please see the [Employer Pensions Policy Guide \(G060\)](#) available on the Employers section of our website www.norfolkpensionfund.org under 'Forms and documents/Guides'.



The Policy usually specifies the person that your employees should contact in the first instance of any dispute.

For more information about managing Internal Disputes, please refer to the [Employer IDRPs Guide \(G070\)](#) which can be found on the Employers section of our website www.norfolkpensionfund.org under 'Forms and documents/Guides'.

There is also the [Scheme Member Guide to Disputes \(G071\)](#) available at www.norfolkpensionfund.org/help/complaints-compliments-and-disputes/



Contact details

**Norfolk Pension Fund
County Hall
Martineau Lane
Norwich
NR1 2DH**

**Pensions Administration
pensions@norfolk.gov.uk
01603 495923**

**Investment, Accountancy and Actuarial Services
pensions.finance@norfolk.gov.uk
01603 222139**

**Online, Technical and i-Connect Queries
pensions.technical@norfolk.gov.uk
01603 222132**

www.norfolkpensionfund.org



Norfolk Pension Fund



Local Government
Pension Scheme



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