

## Appendix T(iv)

# London Borough of Waltham Forest Pension Scheme

Taken from:

<https://foresthub.walthamforest.gov.uk/services/hr/pay-portal/local-government-pension-scheme>

## Local Government Pension Scheme

### Message from Pensions Shared Service

Responding to the Government's guidance regarding Covid 19, we have adapted our processes.. The safety and wellbeing of our staff and everyone who accesses our services is our priority.

From Monday 23 March until further notice, our office in Wandsworth Town Hall is no longer available for walk-ins, visitors to the PSS must have a pre-arranged meeting or have been invited by PSS staff.

We will continue to deliver our services and respond to emails. Our response times may change as current events develop. Please only telephone the PSS where urgent. You can arrange a Skype meeting with us.

We expect you to use our dedicated website for information and forms: [pensionssharedservice.org.uk](https://pensionssharedservice.org.uk) before contacting us. We will post updates in the "News" section of our website.

We appreciate your assistance as we focus our staffing resources on delivering pension benefits.

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The Local Government Pension Scheme (LGPS) is administered by the London Borough of Waltham Forest (LBWF) as determined by the pension regulations.

Employees aged 16 years or over but under the age of 75 and are employed on a contract for three months or longer will be automatically entered into the LGPS subject to the terms of the scheme.

Employee contributions will be deducted from their salary each month. The amount to be deducted will be based on their earnings.

The council complies with government requirements in relation to the Pension Auto Enrolment regulations. Pension auto enrolment is where eligible employees, see below, will automatically be included into the council's pension scheme.

Eligible employees are those who are aged between 22 and state pension age and who:

- will have qualifying earnings of at least the income tax threshold
- are contracted to work in the UK

If employees have previously opted out of the scheme, they will automatically be enrolled into the scheme again if the above triggers are met. Employees can then elect to opt out, again if they wish to do so.

The council is also required after a corporate period of three years to review and automatically enroll employees who have opted out and have been out of the pension scheme for more than 12 months. Employees can then elect to opt out again, if they wish to do so.

To comply with this, the council will be required to release relevant employment pension data to the council's pension scheme administrator, Pension Shared Service, Wandsworth Council.

The council will comply with its contractual enrolment obligations as set out in the Local Government Pension Scheme Regulations 2013.

## **Public Sector Exit Payments Regulations 2020 (The Exit Cap Regulations)**

The above named legislation has been implemented with effect from 4th November 2020. This may affect the sums payable to staff. Council and Pensions Shared Services (Camden, Merton, Richmond, Waltham Forest and Wandsworth) are working together to establish the impact. This will affect some of the information in this document. More details will be available shortly.

In the meantime if you require any assistance on this please can you contact [Human Resources](#).

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