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## 2017/18 Year-End Return

**Don't forget the deadline for the 2017/18 Year-End Return is Thursday 19th April 2018.**

The template for the Return has now been issued to all scheme employers, so please make sure that plans are in place for your Year-End Return to be submitted to us by the deadline. If you did not receive the email which included the template or have any queries about completing your Return, please contact us on 01629 539247.

## LGPS Employee Contribution Bandings 2018/19

The employee contribution table for 2018/19 has been announced and is set out below. Please ensure that your payroll provider is made aware of the new bandings and applies them for all LGPS members from 1st April 2018.

Band	Actual pensionable pay	Contribution rate	
		Main section	50/50 section
1	Up to £14,100	5.5%	2.75%
2	£14,101 to £22,000	5.8%	2.9%
3	£22,001 to £35,700	6.5%	3.25%
4	£35,701 to £45,200	6.8%	3.4%
5	£45,201 to £63,100	8.5%	4.25%
6	£63,101 to £89,400	9.9%	4.95%
7	£89,401 to £105,200	10.5%	5.25%
8	£105,201 to £157,800	11.4%	5.7%
9	£157,801 or more	12.5%	6.25%

## Auto Enrolment Triggers 2018/19

The Government have announced that the earnings trigger for becoming an Eligible Jobholder in 2018/19 will remain at £10,000. Final confirmation is subject to [The Automatic Enrolment](#)

[\(Earnings Trigger and Qualifying Earnings Band\) Order 2018](#) completing its passage through Parliament.

The Pensions Regulator will confirm the completion of the process on their [website](#).

The lower and upper earnings limits for auto enrolment qualifying earnings are changing from 6th April 2018. However, you should always ensure that your “LGPS eligible” employees who are not contributing to the scheme and, for auto enrolment purposes, are either classed as Non-Eligible Jobholders or Entitled Workers are provided with the opportunity to join the scheme.

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## III-Health Retirement Issues

The Pensions Ombudsman (TPO) have recently highlighted some issues in respect of III-Health Retirement:

### 1. Narrative Reports from the Independent Registered Medical Practitioner (IRMP)

It is important for employers to obtain a narrative report from the IRMP, in addition to the completed Medical Certificate when a scheme member is applying for III-Health Retirement.

A narrative report helps employers understand the IRMP’s opinion. As the decision to award III-Health Retirement sits with the employer, understanding the reasons behind the IRMP’s opinion is vital to minimise the risk of the member submitting an appeal against that decision.

### 2. Appeals and Tier 3 Reviews

TPO have asked scheme employers to be alerted to a trend in respect of appeals against an employer’s decision to award a Tier 3 III-Health pension. (Tier 3 is the lowest level of III-Health Retirement. The ill health pension is paid for up to 3 years, subject to a review after 18 months.)

Where the appeal process results in a new medical opinion being sought, and the timing coincides with the 18 month review, TPO have noted that the reconsideration of the case and the 18 months review have both been covered in the same report by the IRMP.

However, as the issues relate to the member’s condition at different times, i.e. the reconsideration of the Tier 3 award must review the member's condition at the time of the application, and the 18 months review must review the condition at that point in time, they must be covered by separate IRMP reports.

If you have any such cases, please make sure that your IRMP is made aware that both situations must be considered by separate reports.

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## Pensions Administration and Communications Strategies

Further to the announcement in the last Newsletter, updated versions of the Pensions Administration Strategy and the Communications Strategy have now been approved by the Pensions and Investment Committee. They are effective from 1st April 2018 and are available to view in the [Governance area of our website](#).

Please take the time to have a look through the Strategies as they set out in some detail:

- How the partnership between you as a scheme employer and the Pension Fund ensures that, we provide your employees who are LGPS members, with a quality pension service.
- Plans for continuing to improve our communications with our scheme employers and scheme members between now and 2020.

Both strategies will be reviewed annually, so if you have any comments or proposals for consideration about either strategy please send us an email to:  
[pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk)

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## Vacancy for Derbyshire Pension Board

A vacancy for a Member Representative on the Derbyshire Pension Board has arisen.

The unpaid position is open to all members of the LGPS in Derbyshire - active, deferred or pensioner. The closing date for applications is Sunday 22nd April 2018.

We would be really grateful if you could alert your scheme members to the vacancy. If you are able to include it in your staff communications, please add a link to the Derbyshire Pension Fund homepage ([www.derbyshire.gov.uk/pensions](http://www.derbyshire.gov.uk/pensions)) which will include a direct link to information about the vacancy.

**If you have any queries about the information provided in this Newsletter,  
or about the LGPS in general, please contact us at:**

Derbyshire Pension Fund

County Hall

Matlock

DE4 3AH

Tel: 01629 538869

Email: [pensions.regs@derbyshire.gov.uk](mailto:pensions.regs@derbyshire.gov.uk)

Website: <http://www.derbyshire.gov.uk/pensions>

