



Lambeth Pensions - Brief Guide for Employers

What Lambeth Pensions will do for you:

- Lambeth Pensions administer the Local Government Pension Scheme (LGPS) for scheme members in line with LGPS pensions regulations and other related legislation.
- We provide guidance to pension scheme members, managers and employers about options available under the LGPS.
- We issue annual benefit statements to all pension scheme members.
- We notify you about significant changes to the LGPS.
- We also ensure that that an Internal Dispute Resolution Procedure (IDRP) is in place to deal with disputes about decisions made under the pension scheme rules.

Timescales

Lambeth Pensions will:

- set up a scheme member record and issue a Statutory Notice for a new member within 20 working days from the end of the month in which the person became a member if all relevant documentation has been received.
- amend a scheme members' record within 20 working days of the end of the month in which the change takes effect.
- perform all benefits calculations within 10 working days of receiving all information enabling the final calculation to be made.
- make payment of all retirement lump sums within 30 days of the date of retirement if all relevant documentation has been received.
- issue annual benefit statements each year.

Further details about timescales can be found in the Service Level Agreement (SLA).

What we need from you

Detailed guidance about your payroll and HR responsibilities can be found in the documents [‘Payroll Guide to LGPS 2014’](#) and [‘HR Guide to LGPS 2014’](#), which can be found at: <http://www.lgpsregs.org/employer-resources/guidesetc.php>. It is strongly recommended that you read these guides carefully.

A brief outline of what Lambeth needs from you is given below.

Monthly returns and pension contributions

Employee and employer pension contributions should be sent to Lambeth Pensions by the 10th of the following month by BACS payment to the Lambeth Pension Fund bank account (details shown below).

Account Name: London Borough of Lambeth Pension Fund
Sort code: 60-03-36
Account number: 61877042

You should also ensure that at the same time a schedule is sent to us with details of the members and the contributions. The key things that your schedule should include are:

- the payment method and date of payment
- the names and NI numbers of the employees
- employees pensionable pay
- employees pension contributions
- employers pension contributions
- any additional pension contributions such as for old purchases of added years, additional voluntary contributions (AVCs) or additional pension contributions (APCs).

The full details are shown in the Service Level Agreement.

Employee pension contribution rates

Employee pension contribution rates must be based on their actual contractual pay and any overtime. It is your responsibility as the employer to work out the relevant pension contribution bands for each financial year. Please speak to Lambeth Pensions if you need help to work out the correct bands.

The employee pension contribution rates for the financial year 2024/25 are:

Band	Whole-time pay of	Contribution rate
1	Up to £17,600	5.50%
2	£17,601 to £27,600	5.80%
3	£27,601 to £44,900	6.50%
4	£44,901 to £56,800	6.80%
5	£56,801 to £79,700	8.50%
6	£79,701 to £112,900	9.90%
7	£112,901 to £133,100	10.50%
8	£133,101 to £199,700	11.40%
9	£199,701 or more	12.50%

End of year information

At the end of each financial year the Employing Authority must send Lambeth Pensions details listed in the end of year template in the '[Payroll Guide to LGPS 2014](#)'. The deadline for receipt of end of year information is 30 June of each year. The error rate for this information should be less than 10%. If Lambeth Pensions notifies the employer of errors, it is the Employing Authority's responsibility to correct them within 3 months or an earlier deadline if specified.

Changes to employee details

The forms / documents that you should use to let Lambeth Pensions know about changes are listed in the table below.

Event	Form / document to use
Employee joins the LGPS	Employer's New Starter's form. Give employee pension option form PF01 (where applicable) and Death grant expression of wish form PF02.
Employee leaves the pension scheme by either opting out, leaving or retiring	Employer's Leaver's form.
Changes in contractual hours and/or contractual weeks	Emp1 - Notification of change in contractual hours or number of weeks worked
Reductions in pay	Include details on monthly contribution return
Unpaid leave (i.e. unpaid maternity/paternity/adoption leave or ordinary unpaid leave) Reduced/unpaid Sickness absence	Emp2 - Notification of absence from work and Emp3 - Notification of return to work and Emp4 - Unpaid maternity, paternity or adoption leave or Emp5 – Unpaid leave or leave on reduced pay
Strike days	Emp 6 – Absence due to trade dispute and Emp 7 – Notification from the employer of a break in pensionable service
Unauthorised absences	Send a letter with details. Members are not allowed to repay pension contributions.
Changes of address or name	Send a letter with details.

Timescales

Details of changes for current employees should be sent to Lambeth Pensions within 10 working days from the end of the month in which the change takes effect.

For retirements, please notify Lambeth Pensions as soon as possible and at least 20 days before the retirement date.

Leavers

It is very important that you send Lambeth pensions accurate and prompt information when someone leaves the LGPS. Please use the Leavers Form and highlight the member on the monthly contribution return.

A member who opts out of the LGPS with less than three months membership must have their pension contributions refunded to them by your payroll and they will be treated as if they have never been in the scheme.

Retirements

For a retirement, please send us the member's P45 and verified copies of their birth and marriage or civil partnership certificates. This will help us to pay the pension quicker.

Any pension capital costs for early retirements must be paid before Lambeth Pensions can process the benefit calculations.

Sickness absence

Lambeth pensions should be notified if a pension scheme member is on sick leave and on reduced or no pay. If a scheme member leaves employment whilst on unpaid sickness absence, you need to confirm that all sickness was certificated.

Internal Dispute Resolution Procedure (IDRP)

IDRP is a 2-stage procedure for dealing with disputes about decisions made under the pension scheme rules. Appeals at Stage 1 should be heard by the relevant adjudicator for your organisation. Appeals at Stage 2 are considered by Lambeth Council's Director of Legal and Governance. If after the Stage 2 decision the person is still not satisfied, they can ask the Pensions Ombudsman to consider their case.

People also discuss their dispute with MoneyHelper, their details can be found at: www.moneyhelper.org.uk/

Lambeth Pensions contact details

E-mail us at: pensions@lambeth.gov.uk

You can write to us at:

Lambeth Pensions PO Box
80771, London, SW2 9QQ

Telephone: 0207 926 3333 Option 2

Further information about the Local Government Pension Scheme

www.lgps.org.uk - for general information of interest to pension scheme members

<https://lgpsregs.org/index.php> - for information of interest to employers, see the bulletins, circulars, minutes tab.

Disclaimer

This brief guide is based on our understanding of the pension scheme regulations. It is a general guide and does not cover every personal circumstance. In the event of a dispute over a member's pension benefits, the appropriate legislation will prevail as this guide does not confer any contractual or statutory rights and is provided for information purposes only. Lambeth Pensions will not be held responsible for any loss, damage or inconvenience caused as a result of any inaccuracy or error.