

Summary of Employer Engagement Session (February 2024)

Summarised point	Action to be taken
<p>Employee and employer contributions 1 April 2024</p> <p>A small discussion was had about the email from Kath Meacock on 06/02/2024.</p> <p>No-one had any questions about it. A few people asked for it to be resent to them.</p>	<p>Kath has re-sent the email to those who requested it</p>
<p>AEM feedback</p> <p>An explanation was given by Karen Williams (Pensions Admin Manager), about the annual employer drop-in session held in December 2023. Employers were sent video presentations in advance of the date. The in person drop-in session was held for employers to come and ask any questions they had about the presentations. Mercer, AON and CPF staff are always on hand to answer questions at these events.</p> <p>CPF has monitored views of these videos and the hits were OK. We have not had any feedback about the new format we trialed last year. For example, was the length of videos and content OK?</p> <p>The drop-in session was poorly attended. The group was asked for feedback as to why this was.</p> <ul style="list-style-type: none"> • Some people said that their personal preference is an online option so that they can 'dip in and out' and only watch relevant presentations to them. • A face-to-face meeting is harder to commit to. • The value of the drop-in may have more benefit for new HR / payroll staff that our employers have, as opposed to staff who have known the CPF team for years. These staff are too familiar with the subjects and don't feel the need to attend every year • The language in the presentations can be too technical. Simple language please. • Grab attention in first few seconds of the presentation in order to retain interest <p>Karen said that her admin video may have been too long. Perhaps hers will be 2-3 separate videos in the future.</p> <p>CPF plans to also do a governance video for our website that is only updated as and when needed. This will save doing the same presentation about governance year on year.</p> <p>For Town and Community Councils, they have more hats to have to wear than Local Authorities. An online meeting and videos of presentations would be better. Then Councillors can watch the videos too with the clerks.</p>	<p>CPF to take feedback on board when preparing the employer meeting for 2024</p>

<p>Employer estimate requests</p> <p>This discussion relates to redundancy / efficiency / flexible retirement / ill health retirement estimates. A small discussion was had about if employers can offer flexible retirement. Employer discretionary policies are needed to offer this retirement type.</p> <p>For estimate turnaround time, CPF'S administration strategy states that we will:</p> <table border="1" data-bbox="82 380 1175 543"> <tr> <th data-bbox="82 380 708 443">CPF Team's Responsibility</th><th data-bbox="708 380 1175 443">Target Service Standard</th></tr> <tr> <td data-bbox="82 443 708 543">Providing quotations on request for retirements (including deferred members)</td><td data-bbox="708 443 1175 543">Within 15 working days from receipt of all information</td></tr> </table> <p>However, if an employer has bulk estimate requests, this will not be achievable. For example, if you need 20 estimates done as a bulk exercise, please give CPF as much warning as possible before the deadline date that you need the figures for.</p> <p>These bulk requests have to be incorporated into normal daily workloads.</p>	CPF Team's Responsibility	Target Service Standard	Providing quotations on request for retirements (including deferred members)	Within 15 working days from receipt of all information	<p>Kath to send discretionary list to all employers and ask for amnesty of all policies to be sent to CPF (even if you have sent them already)</p>
CPF Team's Responsibility	Target Service Standard				
Providing quotations on request for retirements (including deferred members)	Within 15 working days from receipt of all information				
<p>Pensionable pay for final salary scheme</p> <p>In most instances, employers use the best of the last 3 years for pensionable pay in the final salary part of LGPS.</p> <p>If a drop in pay has happened in the 10 years leading up to the members leave date, employers can use an average of 3 consecutive years pay in the last 13 ending on 31st March instead. Please note that the drop in pay must happen within 10 years of leave date, even though you are going back over 13 years of payroll records for this scenario.</p> <p>The drop in pay can be for scenarios such as restructures. It is not relevant for members who are part time and drop hours, or members who were on secondments.</p>	<p>Kath to send the 3 in 13 spreadsheet to employers</p>				
<p>McCloud update</p> <p>CPF's Employer Liaison Team (ELT) has supplied 100% of the member data needed to our McCloud team for ELT employers.</p> <p>Of that 100%, 52% of it has been uploaded onto the pensions database – Altair.</p> <p>78% of member data has been received from non-ELT employers. 54% of this data has been uploaded onto Altair.</p> <p>Once all member data has been uploaded, the reconciliation stage can be done by our McCloud team, as we will then be able to identify true members in scope.</p> <p>In the meantime, members have been informed by CPF, via newsletters, of the McCloud remedy.</p> <p>CPF is already finding that some new retirees are hitting the McCloud underpin. Not big amounts, perhaps £100 here and there.</p>	<p>Employers: If you have not submitted your member data for McCloud, please do so.</p> <p>If you need advice on this: mccloud@flintshire.gov.uk</p>				

<p>Year-end / I-Connect data from employers</p> <p>Robyn from CPF's Technical Team has sent the year-end email on approximately 14 Feb 2024.</p> <p>The deadline to provide data to us is by 30 April 2024.</p> <p>The accompanying Employer Compliance Statement (ECS) is now down to one page. From a governance perspective, CPF needs to check that employers know what to include on their year-end return. The ECS does this for us. It acts as a checklist for employers to make sure they have remembered to do APP etc</p>	<p>Employers to complete and return their year-end data and ECS by 30 April 2024</p>
<p>Pensions dashboard update</p> <p>Pensions dashboard will enable individuals to access their pensions information online, securely and all in one place, thereby supporting better planning for retirement. Pensions dashboard will provide clear and simple information about an individual's multiple pension savings, including their State Pension.</p> <p>It is a legal requirement for CPF to onboard onto the pensions dashboard. To do this, member data needs to be clean so that the correct data can be displayed on the dashboard.</p> <p>Sign on date for LGPS is Sept 2025.</p>	
<p>Employer reports</p> <p>The monthly reports that are sent to employers are going to change going forward. The change is driven by audit. The reports show performance stats for employers sending member data to CPF on time. Where employers use ELT, the reports measure ELT performance too to make sure they are meeting deadlines and targets.</p> <p>CPF are developing an escalation policy if stats are not hitting legal timescales. CPF will share the policy with employers before it goes live. ETA for new escalation process = the next quarter.</p>	
<p>Project team</p> <p>CPF's Project Team is starting up officially in June 2024. Kyle Williams will be the team leader for this team.</p> <p>The team is being set up to protect core KPIs for BAU. If the Project Team do the project work, e.g. backpay recalculations, OPS Team can concentrate on getting new pensioners into pay etc.</p> <p>The Project Team will be responsible for setting up Pension dashboard too.</p> <p>This new team is fully supported by our Pensions Committee.</p>	
<p>Buying additional leave</p> <p>CPF is having a discussion with some of our employers about them allowing staff to buy extra annual leave.</p>	<p>Employers: Please let CPF know your processes too so we can try to have a blanket process across all employers (if possible)</p>

<p>Communications Strategy</p> <p>CPF's website makeover is currently ongoing. There is a full content overhaul and plain English exercise happening. Average reading age needs to be for age 9.</p> <p>Some videos have been uploaded to our website already, with more to come during 2024.</p> <p>2022/23: CPF took 24,000 calls. We are trying to have better communications so there are less calls in future, as we do not have a separate helpdesk do deal with this volume of calls.</p>	<p>Employers: Please look at the employer part of CPF's website. Is there anything you want on there that is missing? Let Kath know.</p>
<p>Member Self Service - MSS</p> <p>Karen explained she includes statistics in her Committee reports on percentage of members using MSS and online projectors. Members can also update their address and phone numbers with us via MSS.</p> <p>Projectors don't include McCloud remedy yet.</p> <p>A demo was then done to show how the projectors work.</p>	
<p>Presentations and 121s</p> <p>The group asked if presentations and 121s are still done by CPF.</p> <p>CPF does still offer presentations. Although these are mainly done as webinars now, they can be done face to face if requested so long as a good quantity of members are in attendance.</p> <p>121s are generally done at County Hall, via Teams, or via phone.</p> <p>If an employer has a decent size group of members wanting 121s, CPF can come to your venue.</p>	<p>Employers: Email Kath to let her know any requirements you have.</p>
<p>AVCwise (SCAVC)</p> <p>Please invite CPF to any meetings you have with AVCwise and let us know if you set SCAVC up as part of your employment package.</p>	
<p>Making sure staff know how the LGPS works</p> <p>The group asked about how to go about promoting LGPS, especially to the younger workforce. Karen explained this is a hot topic right now and we have to report on opt outs and elections to join the 50:50 scheme.</p> <p>There are various tools on our website that you can refer your staff to:</p> <p>'Thinking about joining' page on CPF website https://mss.clwydpensionfund.org.uk/home/lgps-scheme/thinking-of-joining/</p> <p>LGPS short scheme guide https://mss.clwydpensionfund.org.uk/home/lgps-scheme/forms-and-resources/index.html</p> <p>National LGPS website (especially videos) https://www.lgpsmember.org/ https://www.lgpsmember.org/help-and-support/videos/</p>	

