

## **Salary Sacrifice Shared Cost Additional Voluntary Contributions (SS SC AVC)**

Earlier this year ERPF shared a letter from the Prudential regarding SS SC AVCs informing Scheme employers that they were not in a position to accept contributions. The Prudential have recently written to ERPF to inform us that they are now in a position to accept employer contributions to members AVC plans and are able to support these arrangements.

Employers wishing to implement SS SC AVCs must agree to comply with Prudential's terms of business (attached).

The Prudential recommend taking specialist tax advice when setting up the arrangements to ensure that it meets all of the HMRC requirements.

Employers wanting to implement a SS SC AVC should e-mail [corporate.pension.enquiries@prudential.co.uk](mailto:corporate.pension.enquiries@prudential.co.uk) in the first instance. The Prudential will then contact you to discuss the process and timescales.

For more information on SS SC AVCs the Local Government Association have prepared a factsheet for employers. This can be found [here](#).

## **Member Additional Voluntary Contribution (AVC) increases**

Payroll departments should not accept an instruction to increase a member's AVC contribution directly from the member. Members who want to increase their AVC contribution amount should go directly to the Prudential to instigate an increase as various checks will need to be made before the change is implemented.

The checks relate to:

- the maximum contribution payable as the amount is dependent on when a member started their Additional Voluntary Contribution;
- tax implications affecting Annual Allowance and potentially the Lifetime Allowance.

## **Pre-retirement Workshops by Affinity Connect**

Affinity Connect is one of the largest providers of retirement and redundancy services to the public sector to offer pre retirement workshops to Local Government Pension Scheme (LGPS) members to help them prepare for the significant changes which take place at retirement. The workshops provide information on a comprehensive range of topics raising awareness of issues to be considered and decisions that need to be made before retirement. The workshops are free of charge but any time taken to attend must be agreed with the delegates own manager in accordance with annual leave guidelines and/or flexible working arrangements. For more information about the workshop content, dates, venues and how to book a place please see [here](#).

## ERPF Pension Scheme Registry (PSR) number

The Pension Scheme Registry number is a unique reference given to all pension schemes by the Pensions Regulator (tPR). You may need this number when you are completing forms for tPR. ERPFs PSR number is 10079121.

## Email guidance for sending information to ERPF

Further to the email guidance provided in bulletin 25 (December 2016), the ERPF is now successfully importing emails automatically onto the pensions administration system from the group email boxes; [erpf@eastriding.gov.uk](mailto:erpf@eastriding.gov.uk), [leavers@eastriding.gov.uk](mailto:leavers@eastriding.gov.uk), [mmt.users@eastriding.gov.uk](mailto:mmt.users@eastriding.gov.uk), and [abs@eastriding.gov.uk](mailto:abs@eastriding.gov.uk).

In order to improve the effectiveness of this system, employers will need to take the following points into account when emailing member documentation to the ERPF in the future:

- Each **individual email** needs to contain attachments/documentation relating to only **one member**. Multiple attachments for the **same member** on one email are acceptable. The previous guidance stated that multiple attachments were fine providing each attached document contained information for one member only; however, this is causing unforeseen issues when importing the documents therefore one email per member will be the required method going forward.

The two points below are copied directly from bulletin 25 and remain unchanged:

- The new system will recognise **key words** in the 'subject title' of an email and from this will identify the appropriate subject for the email to be recorded as. The more specific the 'subject title' the more accurate the system will identify the subject type. Also as the subject title is visible once the email is recorded onto the system, this will enable the ERPF to identify, from the 300 emails we get each day, those that are the most urgent so that these can be dealt with as a priority. The **key words** recognised are; **estimate, retirement, joiner, absence, opt out, address, name, leaver, starter, APC, 50/50, transfer and casual**.
- Documents generated from older version of word (.doc) or PDF documents are easier for us to handle than those created from newer version of word (.docx) and so are preferred.

## Local Government Association (LGA) issue updated automatic enrolment guide

The LGA have updated their guide to automatic enrolment and the latest version is available here:

[Automatic enrolment guide.](#)

## Christmas Opening Hours

The ERPF will be closed from 4pm on Friday 22 December until 9am on Tuesday 2 January 2018 when we will re-open for business. If you need to contact the office between these dates you can still email us and we will reply to you as soon as possible when we return from the Christmas break.

We would like to take this opportunity to wish all our Scheme employers a Merry Christmas and a Happy New Year.

## **Distribution details**

To make sure the information provided in the monthly employer bulletins is reaching the right people, could you please circulate this bulletin to colleagues within your organisation who have responsibilities for pensions including Business Managers, Finance Officers, HR and Payroll staff.

If you would like to add anyone to the mailing list please send their details (name, email address and organisation) to [liz.vollans@eastriding.gov.uk](mailto:liz.vollans@eastriding.gov.uk).

Earlier bulletins issued can all be found on the ERPF website <http://www.erpf.org.uk/employers>