

Bulletin 69 on Teachers' Pensions

June 2020



Dear colleague

Welcome to the June issue of the bi-monthly bulletin from the LGA's Teachers' Pensions team. The bulletin will update you on LGA's work on Teachers' Pensions (TP) and developments in the Teachers' Pension Scheme (TPS).

If you have any comments on the contents of this bulletin or wish to suggest items that might be included in future bulletins, please contact jackie.wood@local.gov.uk.

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Local Authority (LA) reference groups

Advisory Group

A record number of LAs attended a meeting of our Advisory Group on 12 May 2020. Discussion included the following topics:

- **Historic invoices**

Several members of the group reported receiving historic invoices and there was concern about the volume of historic invoices being issued by TP during lockdown.

Since the meeting, the LGA has conducted a survey with the LGA groups which identified that a significant number of historic invoices have been issued to LAs. This matter is currently being investigated by TP, we will provide an update in our August bulletin.

- **Non-pensionable service on My Pension Online (MPO)**

TP has responded to the request from LAs that non-pensionable service, including opted out service, can be viewed by members on their service history, replicating the information that can be seen by employers on the member print. There was concern that by not recording non-pensionable service, this made members' service history look as though there were gaps in service, which was confusing for members and generated unnecessary queries.

Non-pensionable service will be added to members' service records on MPO and the member benefit statement will be amended to advise members to check their MPO account for non-pensionable service. The groups welcomed the proposal.

TP Local Authority Action Groups (TPLAAGs)

Three additional meetings of the TPLAAGs took place in May 2020, mainly to discuss the response to the second [COVID-19 survey](#). Other discussion at the meetings focused on the following topics:

- **Duplicate DfE numbers**

There was consensus at the meetings that there had been an increase in the number of teachers with duplicate DfE numbers. It was pointed out that whilst these cases could take a while to resolve as TP had to liaise with the Teacher Regulation Agency who issued the DfE numbers, this resulted in service not being added to a member's record and was an administrative burden to employers. TP has agreed to review the cases being received by the groups and the current process at TP. It was confirmed that duplicate DfE numbers should be reported to TPDATA@teacherspensions.co.uk.

- **End of Year Certificate (EOYC) external audit**

As you will be aware, the EOYC process is completed on an annual basis by all employers and provides assurance that all contributions due have been correctly paid over to the TPS. As part of the process, LAs are required to engage independent auditors to check and certify the TP contributions. To ensure that LAs are being charged reasonable fees for auditors' work, the LGA is collating

details of LAs' audit costs for the 2019/20 EOYC process. This information will provide LAs with either an assurance that their fees are reasonable or an opportunity to challenge the level of fees or seek an alternative provider. A similar exercise in 2016 found that fees ranged from £2,000 up to £10,000 so gave scope for many councils to review fees/providers. If you would like to take part in this exercise, please contact Jackie.wood@local.gov.uk.

- **Employer support helpline closure**

As a result of the closure of TP's employer support helpline, TP is responding to queries from employers by email. There was generally good feedback from the groups on TP's response to email queries although it was highlighted that it would have been useful to have a telephone number for urgent EOYC queries last month.

The groups requested a list of TP email addresses with details of which queries should be sent to them. An article about the [closure of the employer support helpline](#) can be found later in this bulletin.

Three meetings of the TPLAAGs are taking place next month, the agenda will be mainly 'business as usual', the administration of the TPS. The meetings will be held using Microsoft Teams and the [dates and times of the meetings](#) can be found in the table below. If you would like to join one of the meetings, please contact Jackie.wood@local.gov.uk.

COVID-19 survey

As reported in Bulletin 68, the LGA sent out a survey to all LAs in England and Wales in March 2020 to find out whether the [restrictions due to the COVID-19 outbreak](#) were impacting on LAs in their administration of the TPS.

A [report on the results of the survey](#) was published on the LGA website. As the survey was issued soon after LAs moved to remote working, the LGA re-issued the survey at the beginning of May to obtain an update from LAs. 51 LAs responded to the May survey, a summary of the findings was as follows:

- 94% of respondents were confident of submitting monthly contributions to TP by the 7th of each month.
- 90% of respondents were confident that they would be able to submit Monthly Data Collection service and salary returns to TP by the 7th of each month.
- 96% of respondents were confident that they would be able to submit their End of Year Certificate to TP by 29 May 2020.
- 89% of respondents were confident that they would be able to process new retirements and death benefits.
- 25% of respondents indicated that remote working was impacting on their ability to administer the TPS.

The survey responses were discussed at the TPLAAG meetings in May. The groups agreed that the responses were consistent with the responses to the March survey and the groups were reassured that remote working was not impacting on LAs' ability to administer the TPS. We will continue to monitor remote working through the meetings of our LGA groups.

Teachers' Pensions conferences – new dates

We have moved the LGA Annual Teachers' Pensions conferences from October 2020 to March 2021. The conferences will now take place at the LGA's offices in London on Tuesday 9 March 2021 and at the National Railway Museum in York on Thursday 18 March 2021.

We will release more information about the conferences later this year.

2020/21 dates for your diary

TABLE 1: 2020/21 DATES

date	events/meetings	venue
2020		
1 July	TPLAAG North West	Microsoft Teams 10am – 12 noon
9 July	TPLAAG North East	Microsoft Teams 11am – 1pm
20 July	TPLAAG South	Microsoft Teams 2pm – 4pm
29 September	Advisory Group	Microsoft Teams
5 November	TPLAAG North East	York
17 November	TPLAAG South	London
24 November	TPLAAG North West	Manchester
2021		
9 March	LGA Teachers' Pensions Conference	London
18 March	LGA Teachers' Pensions Conference	York

The Pensions Regulator (TPR)

New Director of Auto Enrolment

On 4 May 2020, [TPR confirmed the appointment of Mel Charles as its new director of auto enrolment.](#)

New powers to obtain communications data

[The draft Investigatory Powers \(Communications Data\) \(Relevant Public Authorities and Designated Senior Officers\) Regulations 2020](#), were published last month. They propose amendments to the Investigatory Powers Act 2016 that will give TPR new powers which include the power to obtain communications data in criminal investigations.

TPR blog

On 23 June 2020, TPR published a [blog entitled 'Paying benefits is not just admin'](#), that discusses the ways in which the COVID-19 pandemic has highlighted how good administration is pivotal to ensuring benefits get paid in a crisis.

TPR Corporate Plan

On 29 June 2020, TPR published its [Corporate Plan for 2020-21](#) setting out its priorities for the year ahead which has been adjusted to reflect the realities of how the pensions landscape has changed because of COVID-19.

The six priorities of the Plan are as follows:

- Support workplace pensions schemes to deliver benefits through significant change driven by the global pandemic.
- Protect pension savers across all scheme types through proactive and targeted regulatory interventions.
- Provide clarity to, and promote the high standards of trusteeship, governance and administration TPR expects.
- Intervene where appropriate so that defined benefit schemes achieve their long-term funding strategy and deliver on pension promises.
- Ensure jobholders have an opportunity to save into a qualifying workplace pension through auto enrolment.
- Continue to build a regulator capable of meeting the future challenges TPR faces.

The Pensions Ombudsman (TPO)

New TPO website

[TPO launched a new website](#) this month which is more accessible and easier to search when looking for previous TPO decisions.

COVID-19 and your pension – new guide

On 27 May 2020, TPO published a new [guide entitled "COVID-19 and your pension – where to get help"](#).

MaPS Corporate Plan 2020/21

On 16 June 2020, the Money and Pensions Service published its [Corporate Plan for 2020/21](#), which outlines its strategic priorities and immediate response to the COVID-19 outbreak.

Pensions dashboard

[The Pensions Dashboard Programme](#) is entering the next stage of the process to build pensions dashboards, the following has been announced:

- **Market and industry engagement**
On 22 June, a 6-week period of informal market engagement commenced with potential suppliers of the digital architecture for the pensions dashboards. A formal procurement process is expected in the autumn of this year. A working group of potential dashboard providers and a digital design assurance group are also being established.
- **Data standards**
An 8-week industry Call for Input will commence on 6 July relating to the [data scope and data definitions working papers](#) that were published in April. A data working group with representatives from across the pension sector is to be set up to finalise a set of data standards.
- More information about the project's timeline will be published in October 2020.

HMRC

Pension schemes newsletters

HMRC has published [Pension Schemes Newsletters 120 and 121](#) which include information on temporary changes to pension processes as a result of COVID-19.

Countdown Bulletin 53

On 28 May 2020, HMRC published [Countdown Bulletin 53](#).

Other news

PMI industry guidance on COVID-19 issues

On 1 May 2020, the Pensions Management Institute published [COVID-19 Your Industry Guide](#) which discusses some of the challenges of COVID-19 and emerging opportunities in the pensions industry.

Wider Landscape

Life assurance scheme for NHS and social care workers

The Government has introduced the [NHS and Social Care Coronavirus Life Assurance Scheme \(England\)](#) for eligible frontline health and social care workers during the pandemic. A payment of £60,000 will be made to the estate of eligible individuals who die from coronavirus contracted during their frontline essential

work. The scheme specifies that payments are separate to, and regardless of other registered pension scheme benefits.

The Welsh Government has published a written statement confirming that they will introduce a similar [life assurance scheme in Wales](#) .

Teachers' Pensions (TP) update

One million My Pension Online (MPO) registrations

TP has now reached one million MPO member registrations. TP has developed [resources to help you encourage members to sign up](#), including a poster and email templates. The [MPO report](#) that you receive each month in the employer portal confirms which members within your LA are not yet registered on MPO.

McCloud update

The Government plans to publish a public consultation shortly on changes to address the discrimination caused by transitional protection arrangements within the 2015 reforms to the main public service pension schemes, including the TPS. The usual consultation period is 12 weeks.

This will be your opportunity to provide feedback on the proposals to address the [discrimination identified in the McCloud court of Appeal decision](#).

The Government has confirmed that pension entitlements are safe and that the changes it makes to remove the discrimination will be for all affected TPS members and not just those who have lodged claims.

Direct Debit survey

TP would like to introduce a Direct Debit solution for employers as an alternative to current payment methods; the existing methods of payment will still be available. The Direct Debit solution will only be available for employers who have on-boarded Monthly Contributions Reconciliation (MCR).

There are two potential options for the date that the Direct Debit payment is taken:

- The date is determined by TP for all employers
- The date is determined by the employer when they sign up for the Direct Debit solution.

Please read the [TP presentation about Direct Debit](#) and ensure that a finance representative from your LA completes the [Direct Debit survey](#).

Full Checklist

The Full Checklist is a data cleanse activity that will rectify any service and/or salary gaps dating back to April 2014. A pilot of the Full Checklist took place earlier this year to test the system and provide guidance on the timescales for release of the Checklist.

TP has created a [Full checklist factsheet](#) which sets out what to expect and includes a step by step guide on completing the file.

TP has created a short [survey for LAs](#) to provide feedback on how LAs would like to be sent the Full Checklist files. Please ensure that your LA completes the survey, this is particularly important if you are a payroll provider for academies and other establishments.

Monthly Contributions Reconciliation (MCR) on-boarding

The [MCR webpages on the TP website](#) have been updated and now include the following information:

- The benefits of MCR
- What the MCR process will be
- What data will be required
- How to submit and when
- How to on-board.

TP has also created a [news story providing an overview of MCR](#).

Please complete the [on-boarding form](#) and send to mcr@teacherspensions.co.uk if you know when you want to on-board MCR. TP has produced an [MCR on-boarding guide to help employers complete the form](#).

If you use a payroll or software provider, please speak to them before completing the on-boarding form to ensure that they will be ready to on-board on your preferred date.

Employer support helpline closure

TP's employer support helpline is currently closed until further notice. Although personal details cannot be shared via email, you can contact TP by email for general enquiries using the email addresses in Table 2:

TABLE 2: TP EMAIL ADDRESSES

Enquiry	Email address
For service and salary information	serviceandsalary@teacherspensions.co.uk
For help using the employer portal or technical issues	TPSTU@teacherspensions.co.uk
Employer portal registrations	EPRegistrations@teacherspensions.co.uk
MDC queries	MDC@teacherspensions.co.uk
MCR queries	MCR@teacherspensions.co.uk

Enquiry	Email address
Barred List/ List 99 assistance	TP_Support@teacherspensions.co.uk
End of Year Certificate (EOYC) queries	TPAudit@teacherspensions.co.uk
Contributions queries	TPConts@teacherspensions.co.uk
Training query	Training@teacherspensions.co.uk

Employer contact and declaration form

TP has recently received an influx of emails from End of Year Certificate (EOYC) contacts who had not received the contributions cash figure for their establishment by email from TP. This was due to the EOYC contacts on the contact and declaration form being out of date.

Please ensure that the contacts on your [contact and declaration form](#) are up-to-date and regularly reviewed.

Possible missing service for potential retirees

Due to the high volume of members expected to retire at the end of this academic year, please ensure that retirement applications are sent to TP as soon as possible and that service and salary information is checked.

You may find useful a reminder of the process for checking possible missing service:

- **Emails**

Cases are set up by the data cleanse team for each member meeting the criteria. As the team works through the case, emails are generated automatically and sent to the relevant employer to amend the gap in service in question. If there are multiple gaps in service, you will be sent several emails to make the necessary updates. The email that you receive will have the title 'POSSIBLE MISSING SERVICE – Member NI Number – AB123456' (example). You can then access the request via the [Employer Portal](#).

- **Reminder process**

In order to meet the deadlines for processing retirement applications, TP is required to complete the process within ten working days. This process is broken down as follows:

Day 1 - TP notifies you of a gap in service

Day 3 – TP will then issue a reminder

Day 5 – TP will issue a second reminder

Day 7 – TP will then write to the member to make them aware that TP has contacted you regarding the possible missing service and is awaiting your response.

You can use a TR28 form to provide TP with additional service or a withdrawal marker to confirm any leaving dates. This information is then used to update the member's record.

Member Benefit Statements

TP has recently delivered a campaign to all active and deferred TPS members to remind them that their benefit statement is available online and that for active members, the statement is updated monthly. Benefit statements are only provided to members who have qualified for a pension e.g. those with a least two years of qualifying service after 6 April 1988, or five years in total.

Please encourage your members of staff to view their statement regularly as it provides an estimate of:

- The current pension they have built up for retirement
- Any lump sum that may be available, and
- What death benefits are available to their family.

As part of this year's benefit statement process, TP is also letting members know about the McCloud consultation.

Contributions monthly breakdown form

It is important to use the current version of the monthly breakdown form and not create your own version of the form to change the header from '2019' to '2020'. This is because the header does not relate to the year contributions are being submitted, but the year the form was created. The format will be changed when the template is next due an update.