



Westmorland
& Furness
Council

**Cumbria
Pension
Fund**

Cumbria Pensions Forum

22 October 2026

cumbriapensionfund.org

westmorlandandfurness.gov.uk



Housekeeping



Toilets



Mobile Phones



Fire Alarms



Feedback

Agenda

9:45	Welcome & Introductions	Kate McLaughlin-Flynn, Senior Manager, Cumbria Pension Fund
9:50	The National Pensions Landscape	Kate McLaughlin-Flynn
10:15	An overview of the Cumbria Pension Fund's performance over the past year	Kate McLaughlin-Flynn
10:40	An update on pension 's administration and developments in LPPA	Chris Batts, LPPA
11:05	Employer Focus	Ally McGuinness, Finance Manager, Cumbria Pension Fund
11:30	Close	Kate McLaughlin-Flynn





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The National Landscape

Kate McLaughlin-Flynn, Senior Manager – Cumbria Pension Fund

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The Pension Landscape

- Concern people not saving enough for retirement - 40% working-age individuals under saving
- Making poor decisions when they do retire
- Some pensions schemes perceived to be offering poor value for money
- Concern over pensioner poverty
- Other financial pressures such as housing and cost of living mean people are, understandably, prioritising these over pensions



Pension Living Standards

Cumbria
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Reflects **estimated costs, not income**, rent and mortgage payments are not included [Source: Pensions UK]

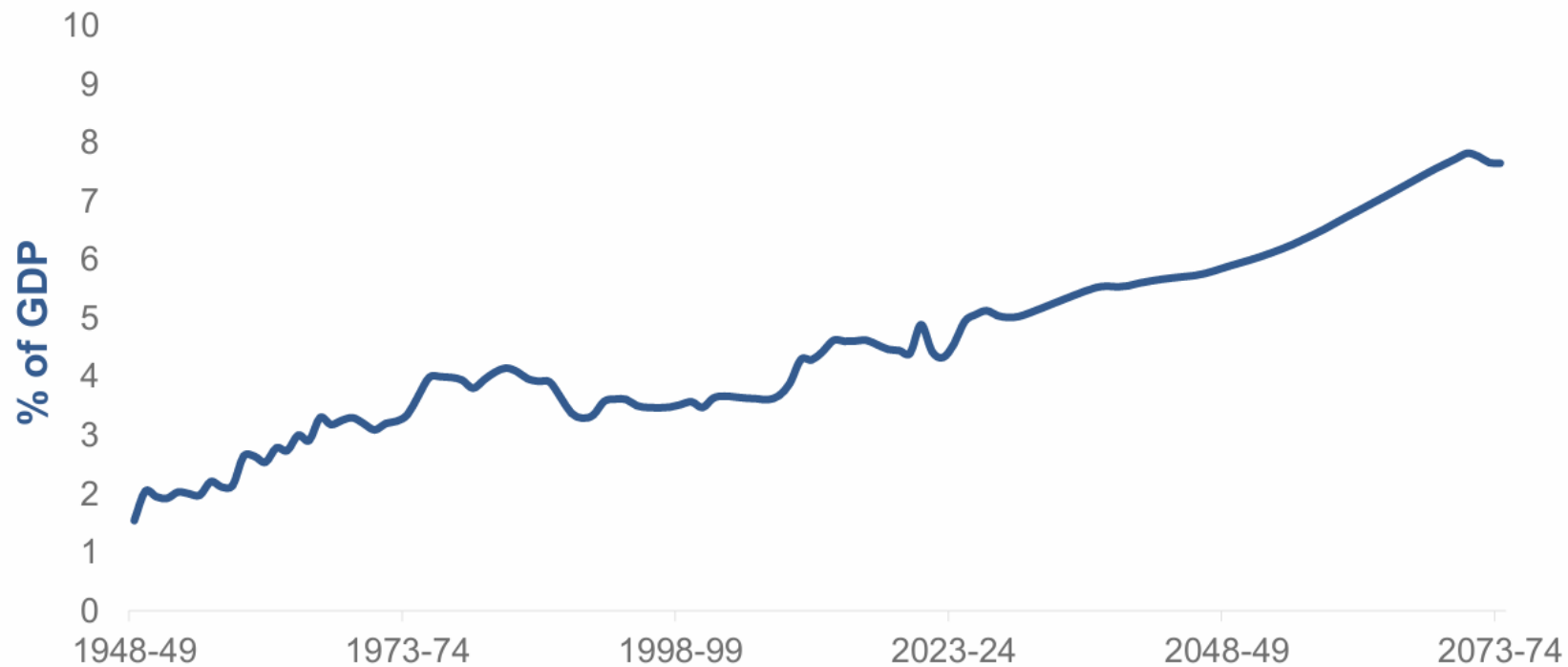


The Pension Landscape

- Review of all pension areas and supporting systems
- Started in with Kings Speech in July 2024 and culminated in Pension Schemes Bill which came into force in April 2026
- The Pension Commission established in July 2025 to:
“make recommendations to government to ensure a pensions framework that is adequate, fair and sustainable. The commission’s work will focus on the challenges facing current and future pensioners including retirement savings and pensioner poverty”

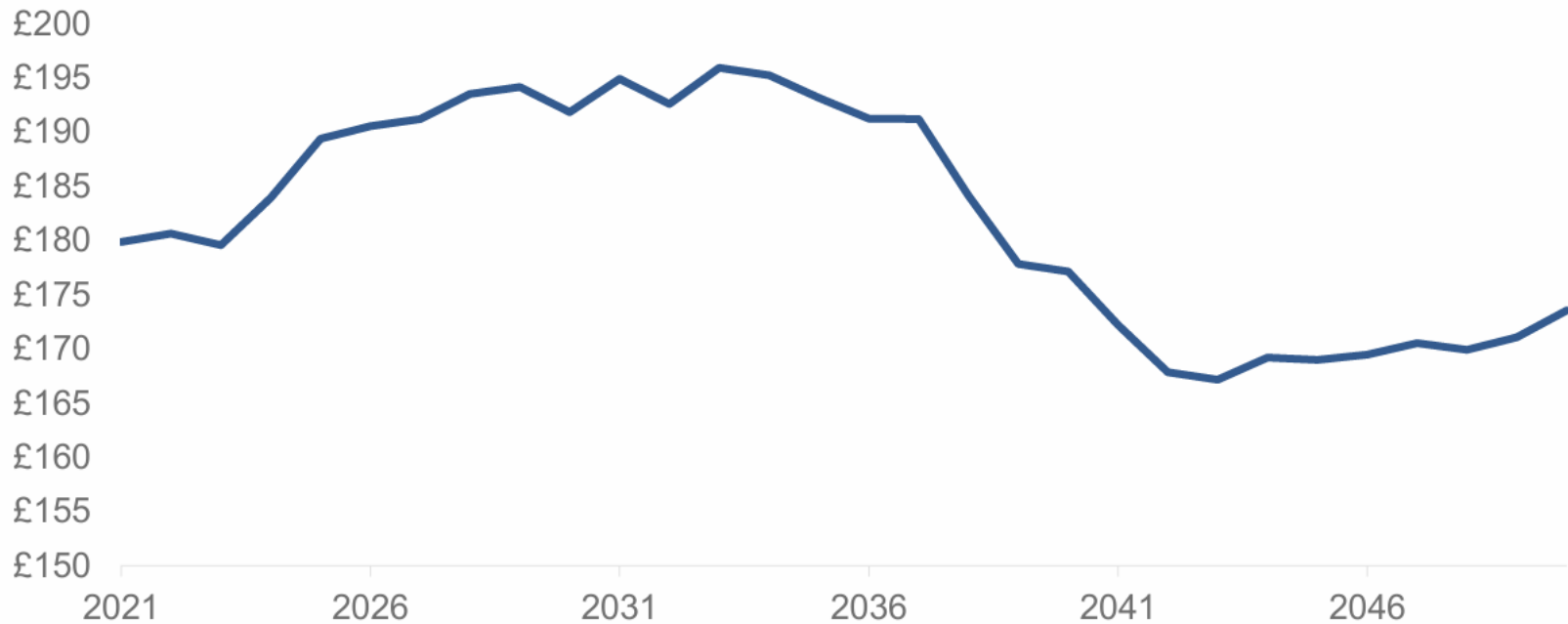


Twin challenge 1: a sustainable State Pension



Twin challenge 2: adequate private pensions

Mean weekly private pension income of pensioners who retire in each year

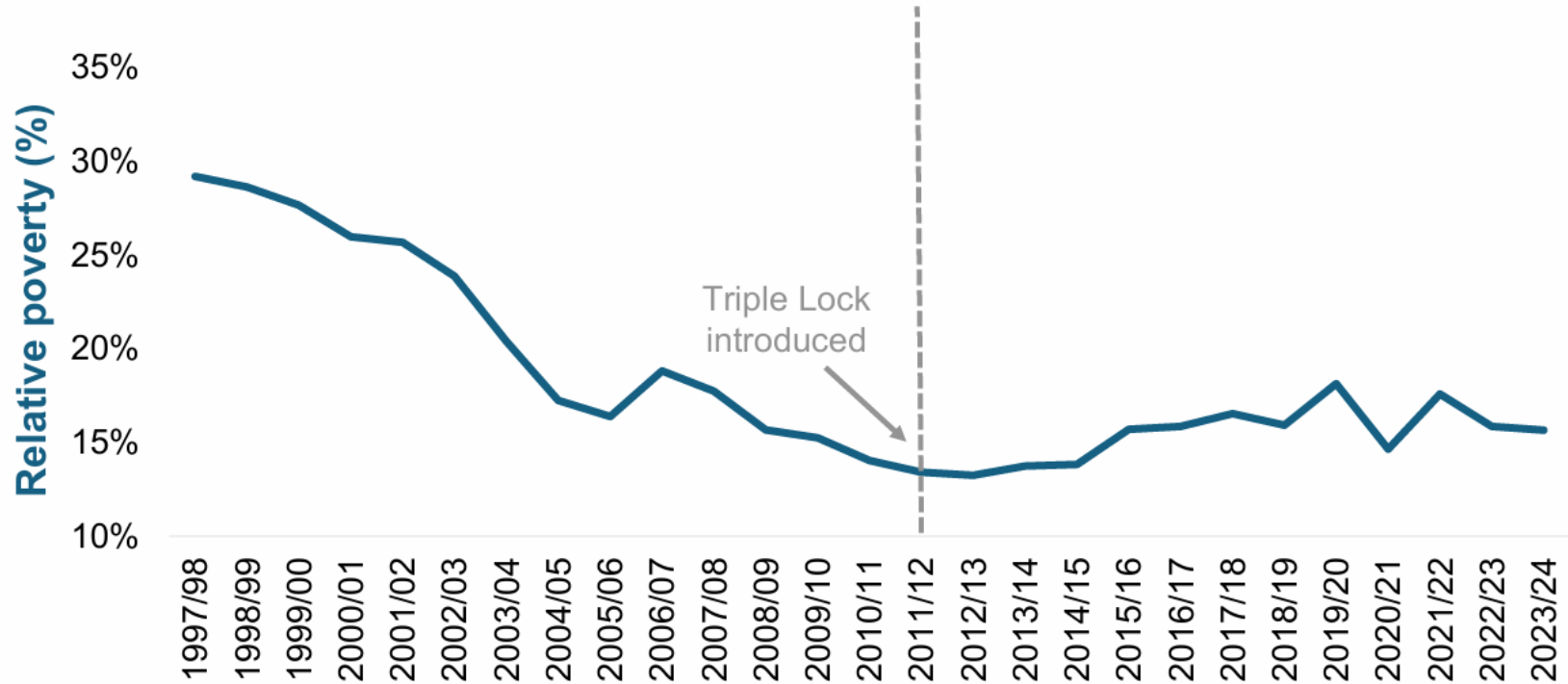


Department for Work & Pensions

Source: DWP Analysis of Future Pension Incomes

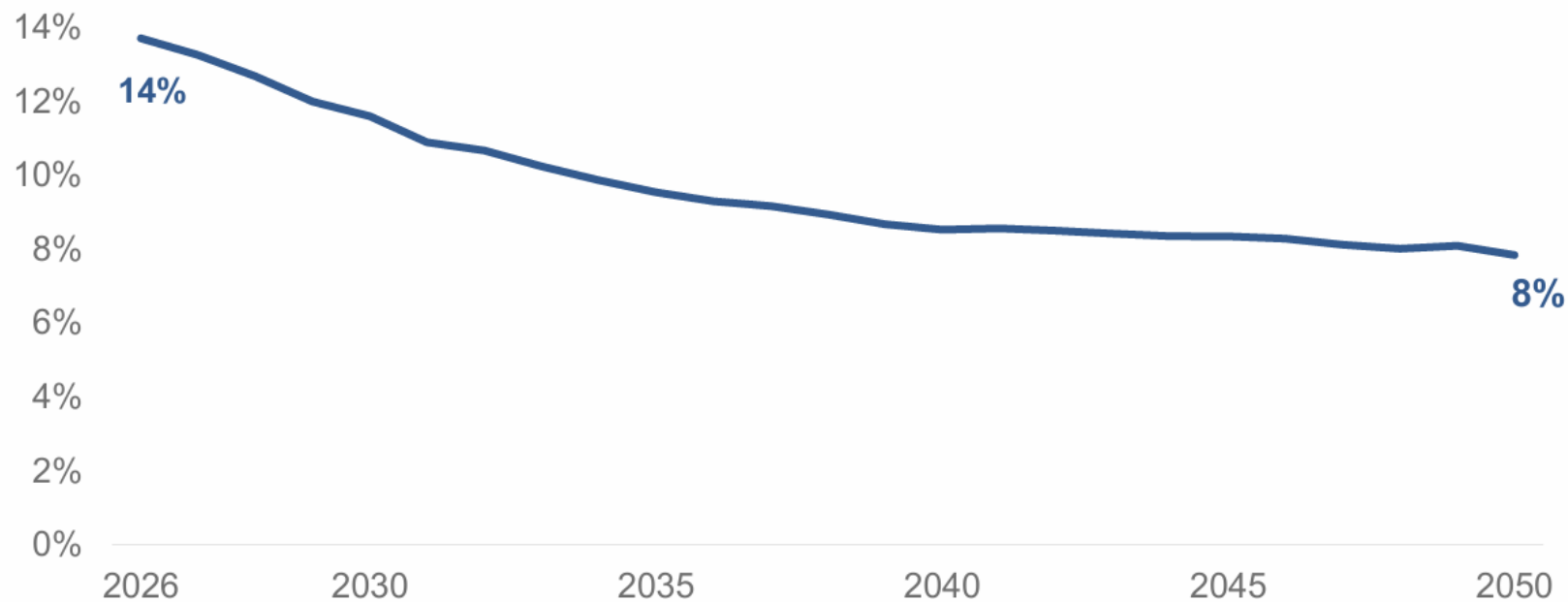
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Pensioner poverty: the past



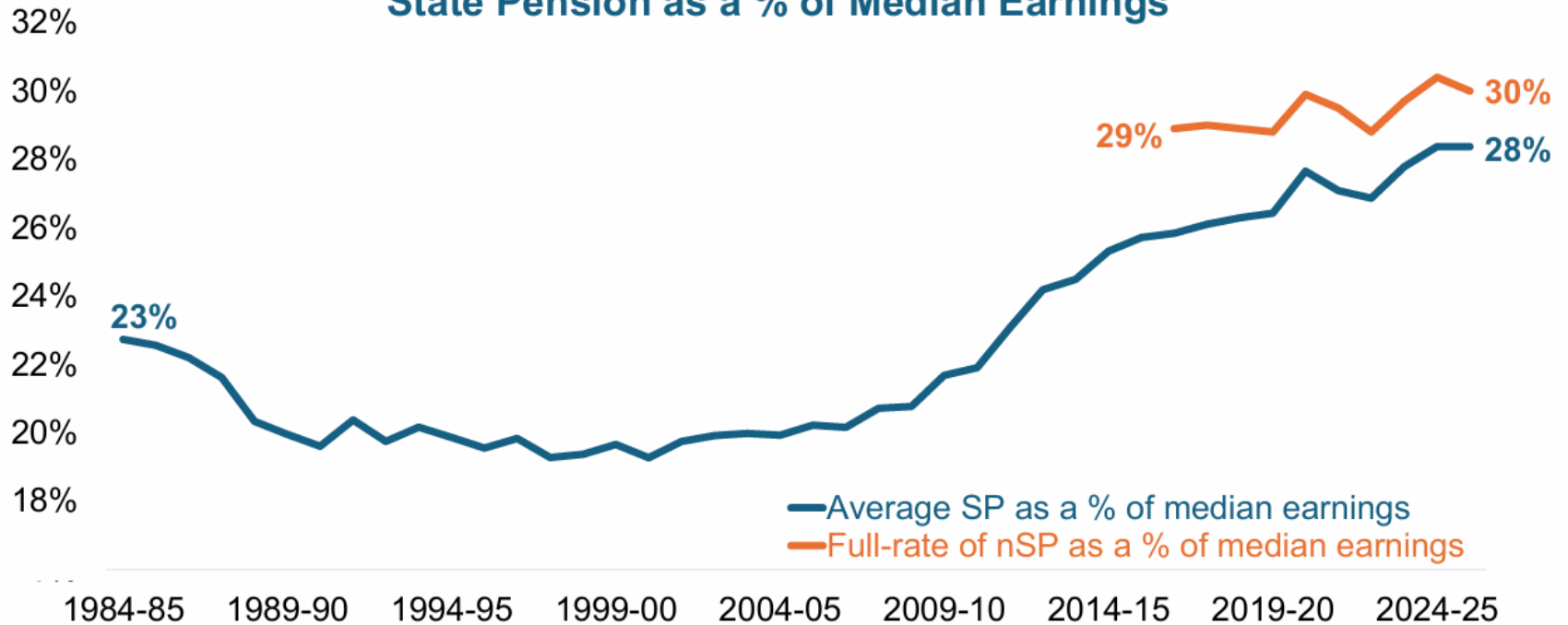
Pensioner poverty: the future

Projected relative pensioner poverty after housing costs

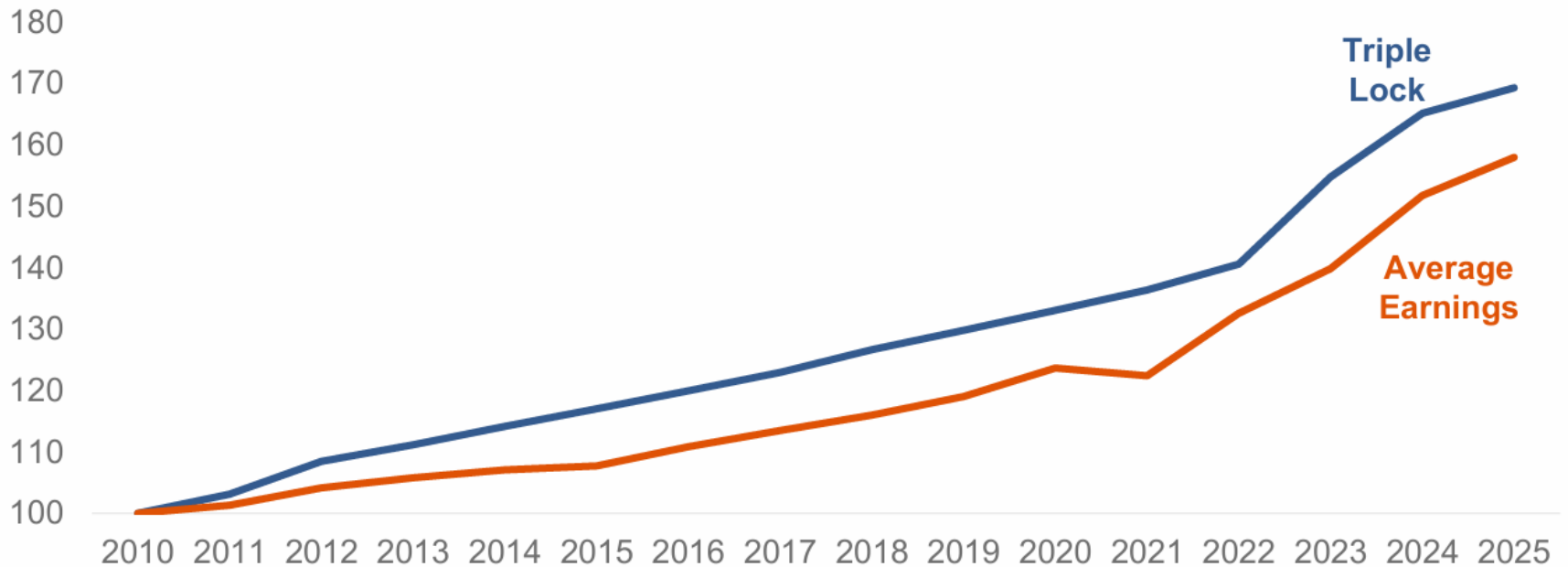


The long view

State Pension as a % of Median Earnings



The Triple Lock



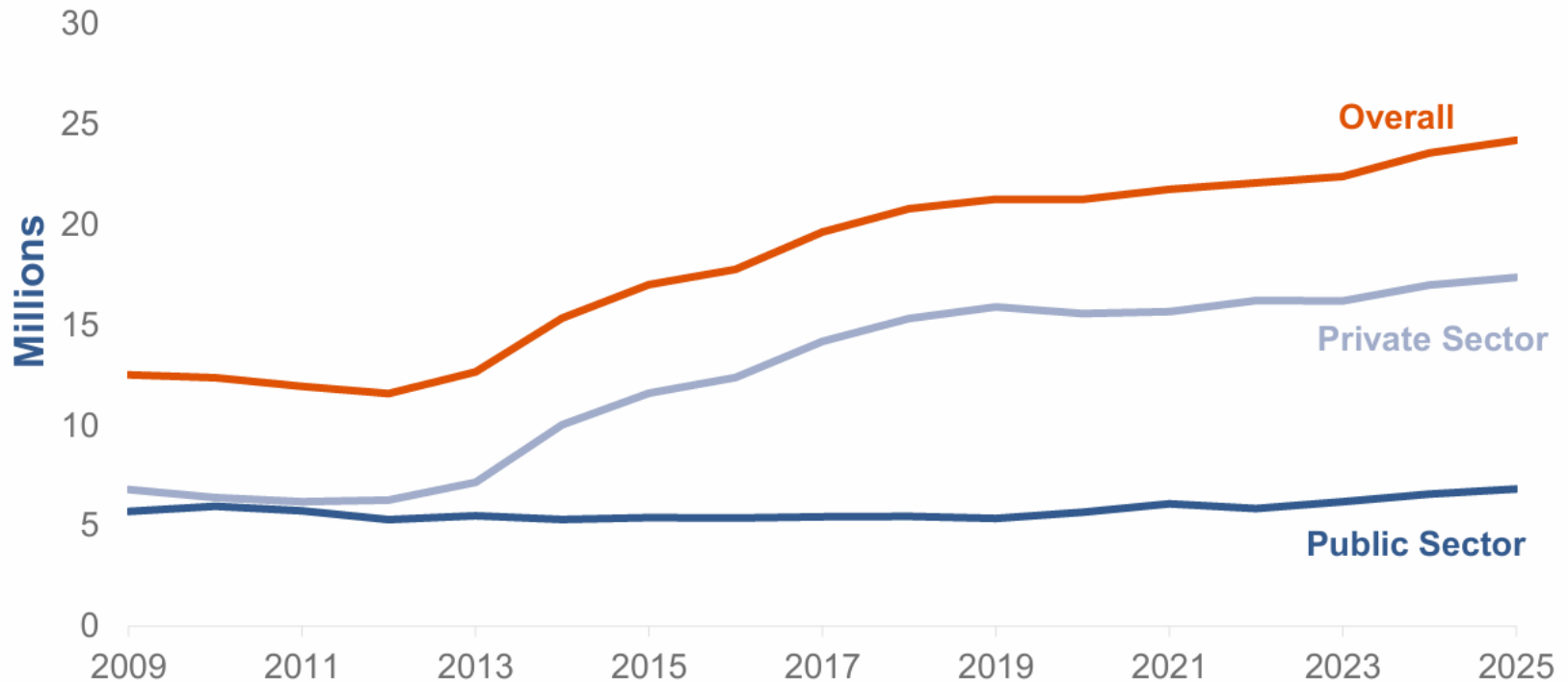
The Adjusted Triple Lock

Current Triple Lock	Adjusted Triple Lock
<i>The State Pension will rise every year by the highest of...</i>	
INFLATION	INFLATION
2.5%	2.5%
EARNINGS Rise in average earnings	EARNINGS Amount required to maintain the record high level of the SP relative to wages in 2029/30

A sustainable State Pension

Savings	2039/40	2049/50
Adjusted Triple Lock	£15bn	£50bn

We have a record number of savers...



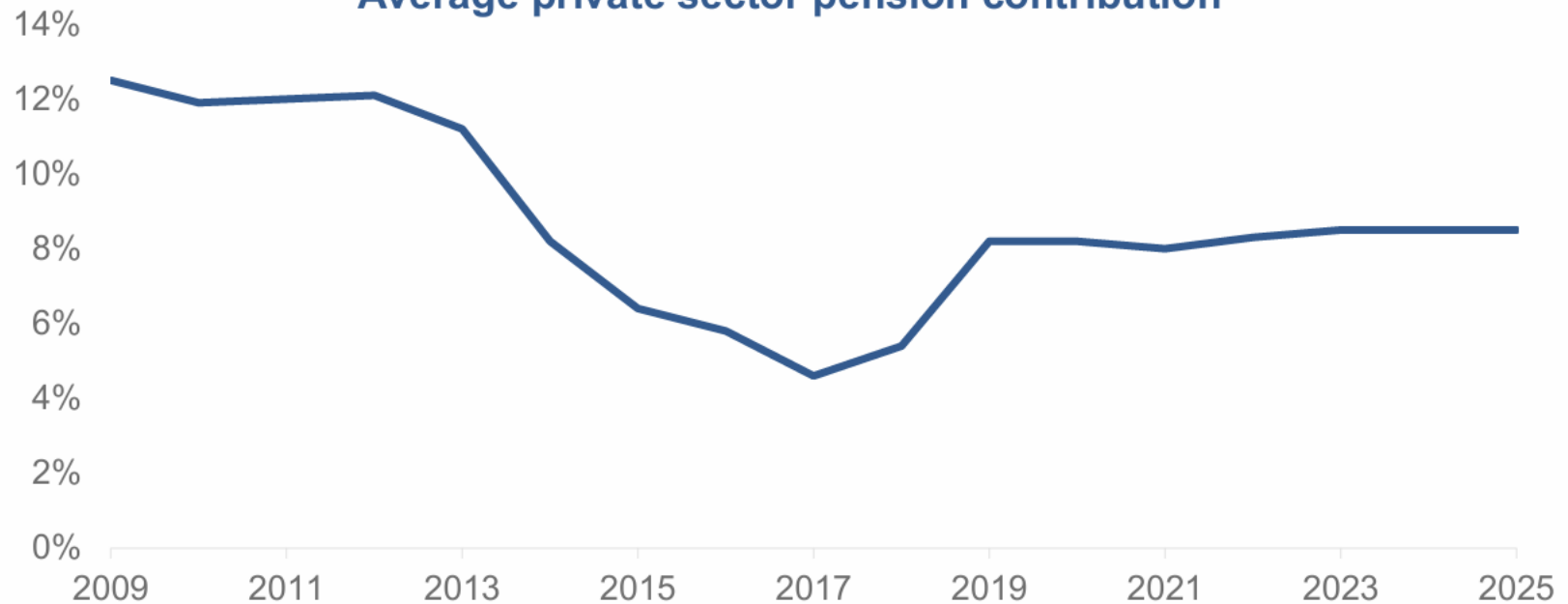
Department for Work & Pensions

Source: Workplace Pension Participation

17

...but not adequate pensions 1: savings rates

Average private sector pension contribution



Pension Schemes Act 2026

“the most significant overhaul of UK pensions law in a generation, setting the framework for future regulations and guidance that will shape the operation and governance of occupational pension schemes across the UK”

- Concern over defined contribution scheme performance → Value for Money measures → ratings to ensure accountability and compliance
- Lots of small pension pots → Consolidation of schemes including dormant schemes
- Provisions for mergers of funds
- Poor pension decisions → Decumulation duty
- Enhanced flexibility for trustees and employers in managing surplus funds
- Defined benefit schemes in surplus → Modification of scheme rules



What about the Local Government Pension Scheme?

Focus on:

- Pooling
- Governance
- Local Investment



Pooling

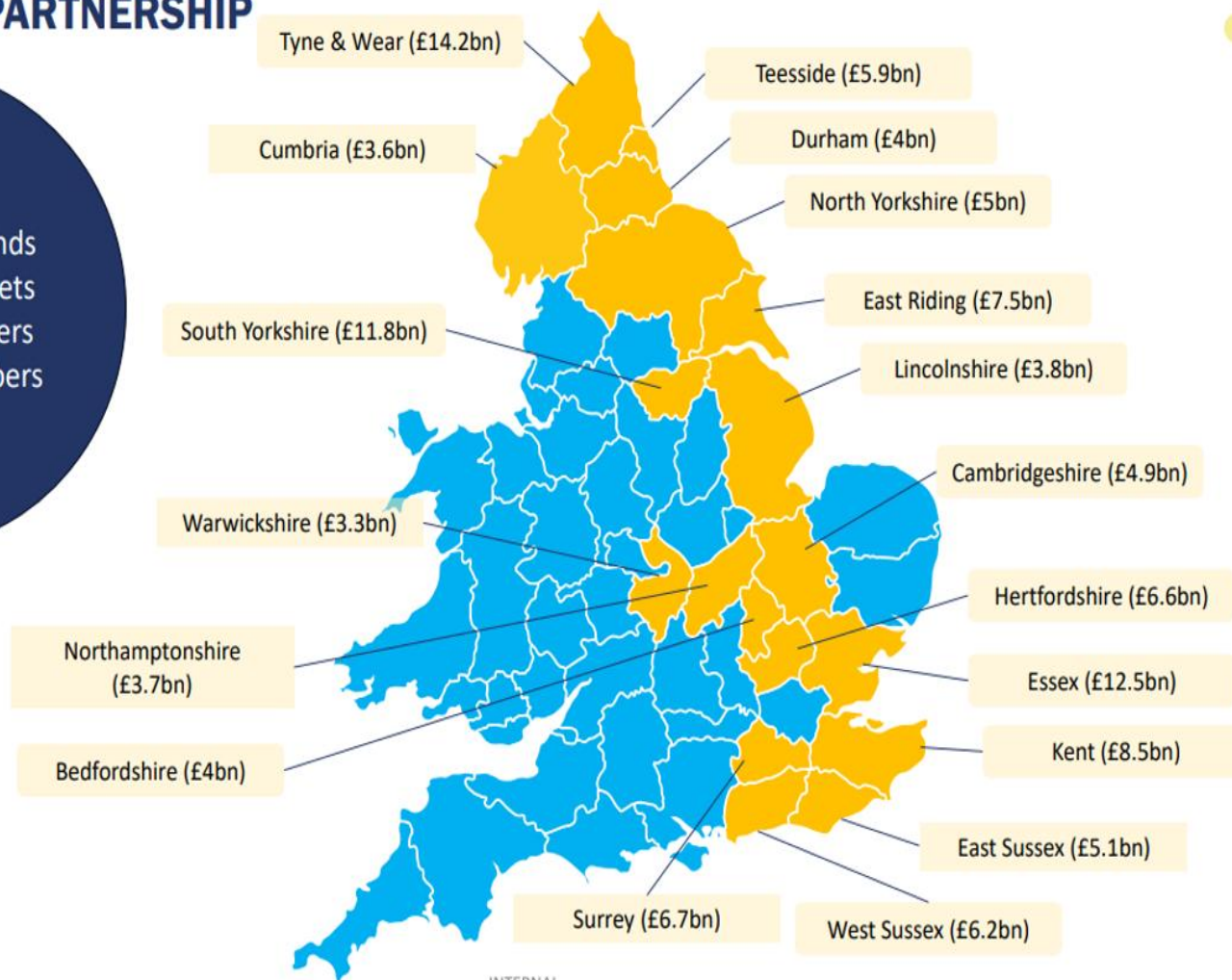
- Pension funds started to collectively make investments in 2017
- Set up collective companies known as Pools
- Eighty six funds, in eight Pools Nationally
- Cumbria Fund is in the Border to Coast Pool
- Long term view that fewer, but larger pools is optimal
- Government set standard to meet a set of minimum future requirements
- Two Pools didn't meet requirements, 21 F funds
- Seven of these joined the Border to Coast Pool, making 18 in total
- Our Pool is responsible for:
 - c£120bn of assets
 - Over 2 million scheme members



2026 - OUR PARTNERSHIP



- 18 Partner Funds
- £120bn of assets
- 5,000 employers
- 2million members



INTERNAL



Pooling

- All assets transfer to the Pool or under the management of the Pool from April 2026
- Pool becomes principal source of investment advice
- Cumbria Fund sets the investment strategy
- The Pool implements



Governance

- Publish governance, training, and administration strategies, and a conflicts of interest policy
- Appoint a LGPS Senior Officer
- Undertake independent governance reviews every three years
- Appoint an Independent Person to support the Pensions Committee and LGPS Senior Officer.
- Pensions Committee and Local Pension Board required to individually have the appropriate knowledge and skills



Local Investment

- Set out our approach to local investment in our investment strategy including a target range for investment;
- Have regard to local growth plans and priorities, including local economic priorities;
- Work with local authorities, and Combined Authorities, to identify local investment opportunities;
- Set out our local investment and impact in our annual reports.



Local Investment

Target Allocation

- The Fund's target range is 0 - 1% of the Fund's total invested assets.

Target Area

- The preferred target area for the Fund's Local Investment allocation is Cumbria (or wider Northern England area when there is benefit of doing so)

Target Returns and Risk

- The asset classes are expected to include (but not be limited to) housing, commercial and public property, infrastructure, and financing of businesses. Targets will be considered over a long-term horizon and will include a return and risk expectation consistent with comparable assets in the Fund's overall investment strategy.

Target Impact

- The preferred target impact is the promotion of beneficial economic, social and environmental impacts in the Cumbria geographic area.





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Cumbria Pension Fund Overview and 2025/26 Performance

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Key Statistics at March 2026

67,670 Fund Members

- Actives 21,035
- Deferred 25,016
- Pensioners 21,619



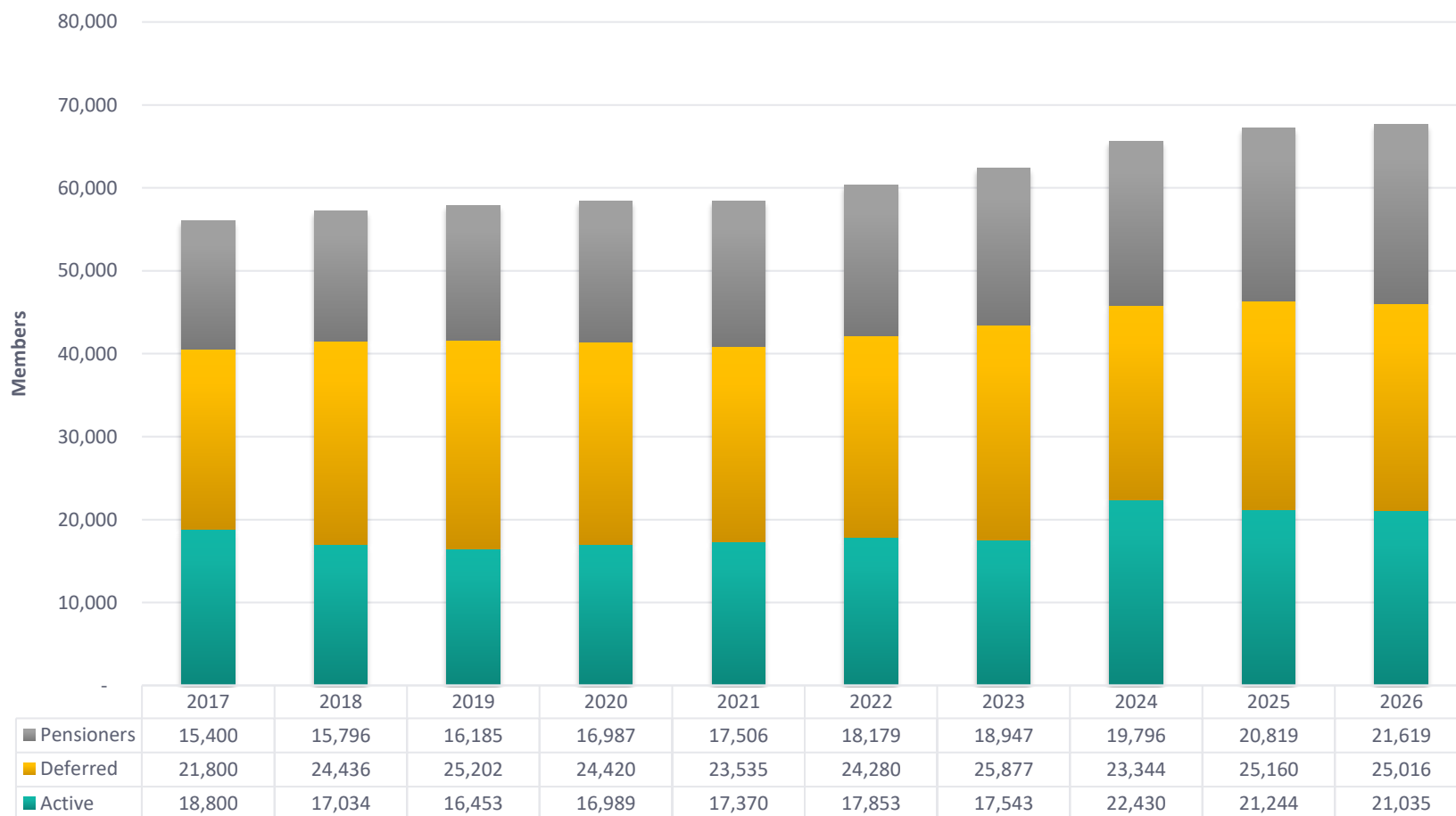
108 Employers

£3.736 billion in assets (£3.5bn 24/25)



Membership Numbers

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Current Profile of Cumbria LGPS Membership

- 69% of active members are part time
- 82% of part time staff are females
- 31% work less than 18.5 hours / week
- The average pension was c £4,500 pa
- Less than 1% of CLGPS pensioners have a pension of more than £30,000





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Investment Performance

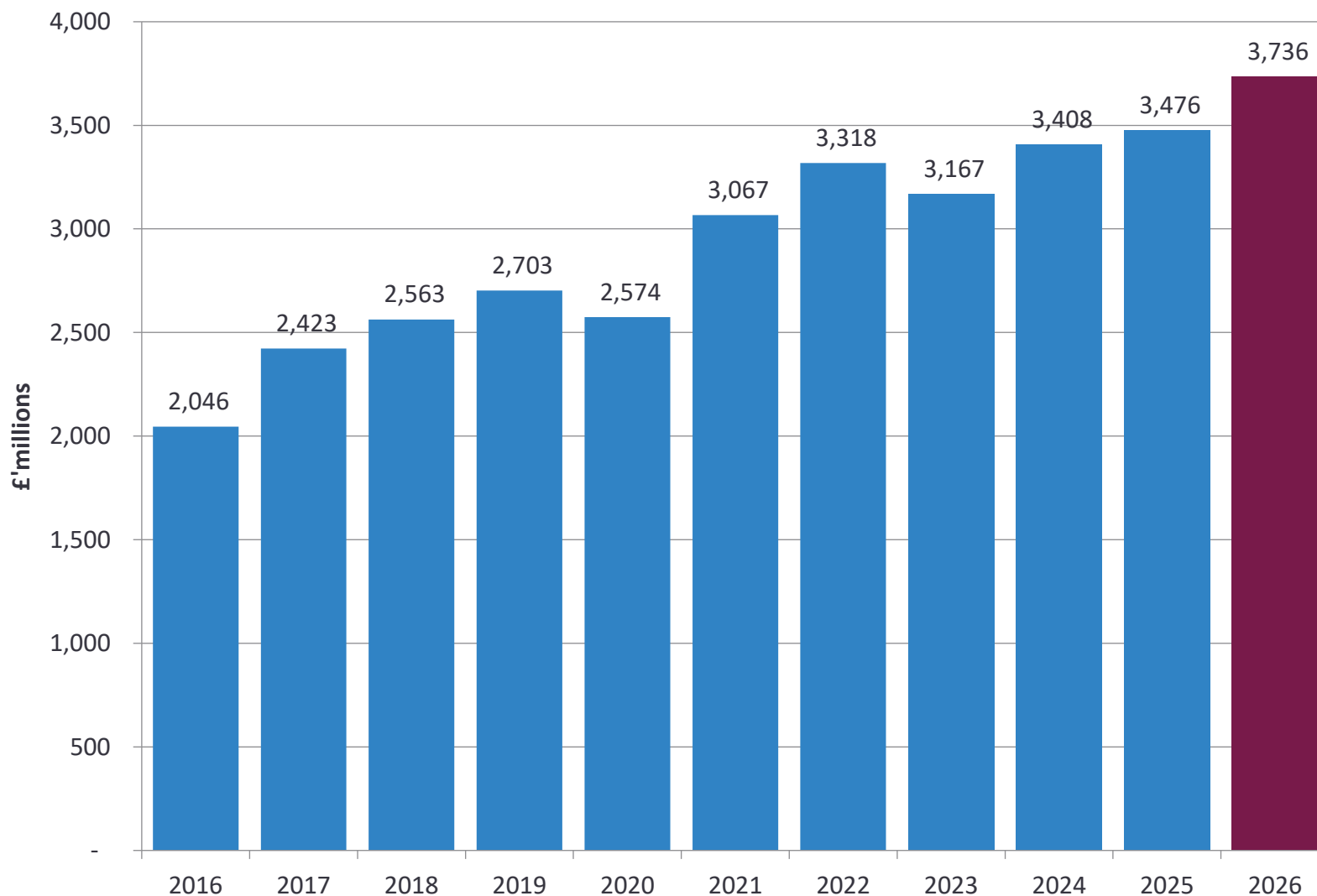
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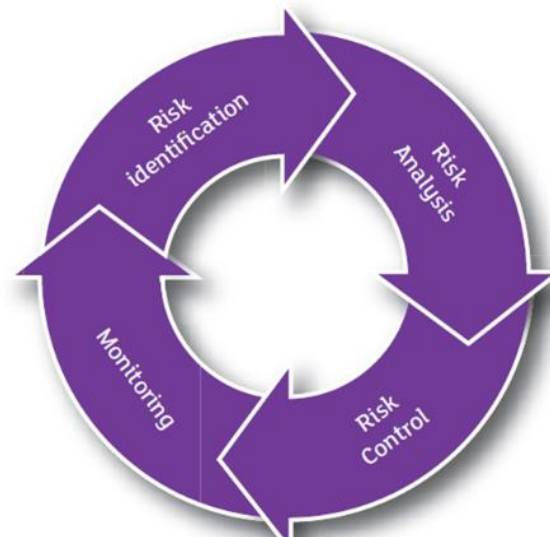
Value of the Fund's Assets

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Investment Approach

- Long term investor
- Diverse portfolio, e.g.
 - Various asset classes
 - Global investments
 - Public & private markets
- LGPS Investment Pooling
- Responsible asset owner
- Risk monitoring & management



**Cumbria Local
Government
Pension
Scheme**

**Stewardship Report
2022/23**



FTSE All Share Index 1 April 2023
to 31 March 2024



Investment Strategy

- Asset allocation (not manager selection) accounts for c. 85% investment return.
- Specific to each Fund & focusses on managing risk / return.

It should consider the Fund's individual liability profile.

&

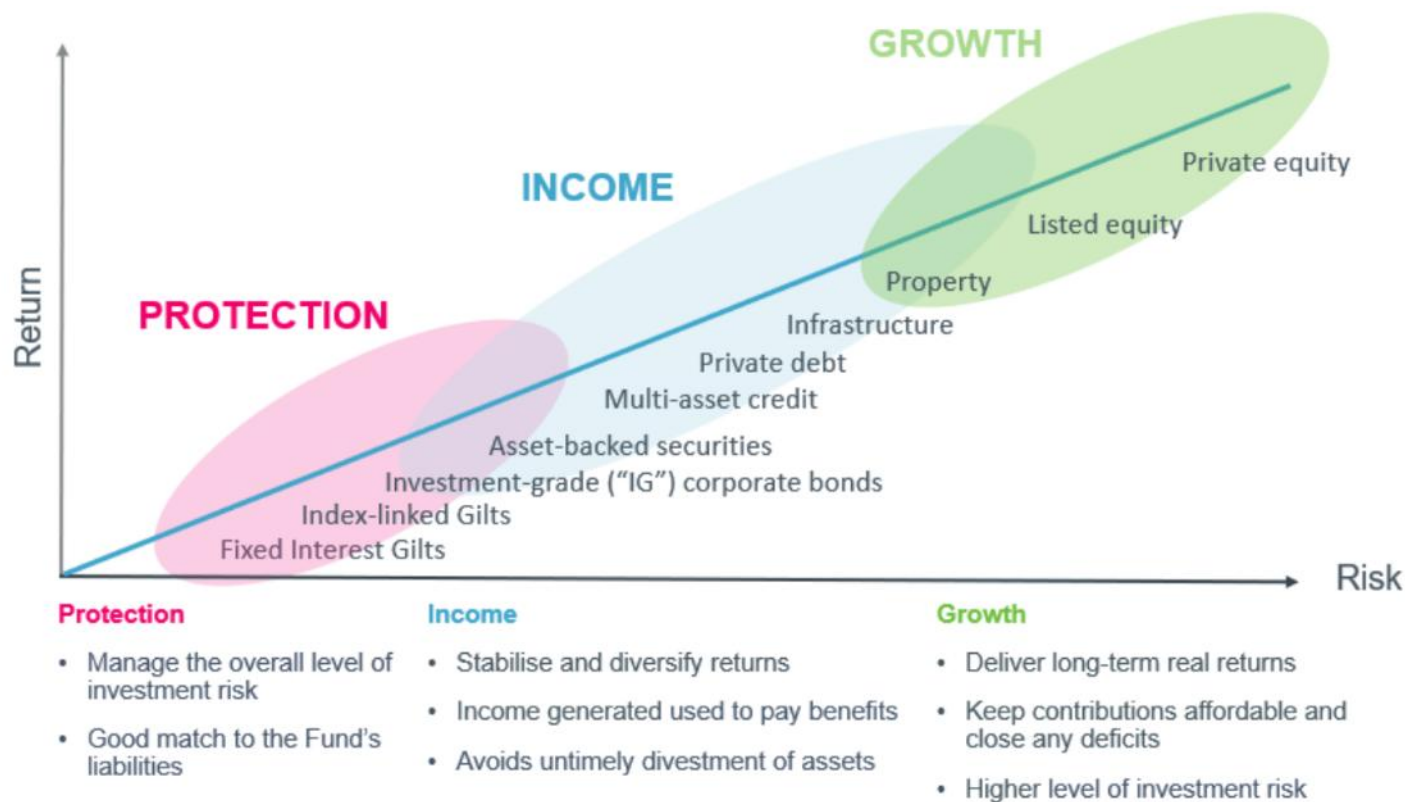
Focus on the expected long term risk adjusted returns (net of fees).

- UK Stewardship Code signatory: As a long-term investor, Environmental, Social and Governance (ESG) considerations are a fundamental element of the investment process (both in terms of risk and reward) to the Fund.
- A revised Investment Strategy Statement & Responsible Investment Policy agreed in Sept 2026



Investment Portfolio

The Investment Strategy seeks to balance risk and return. For example, the Fund may look at the mix of growth, income and protection assets.



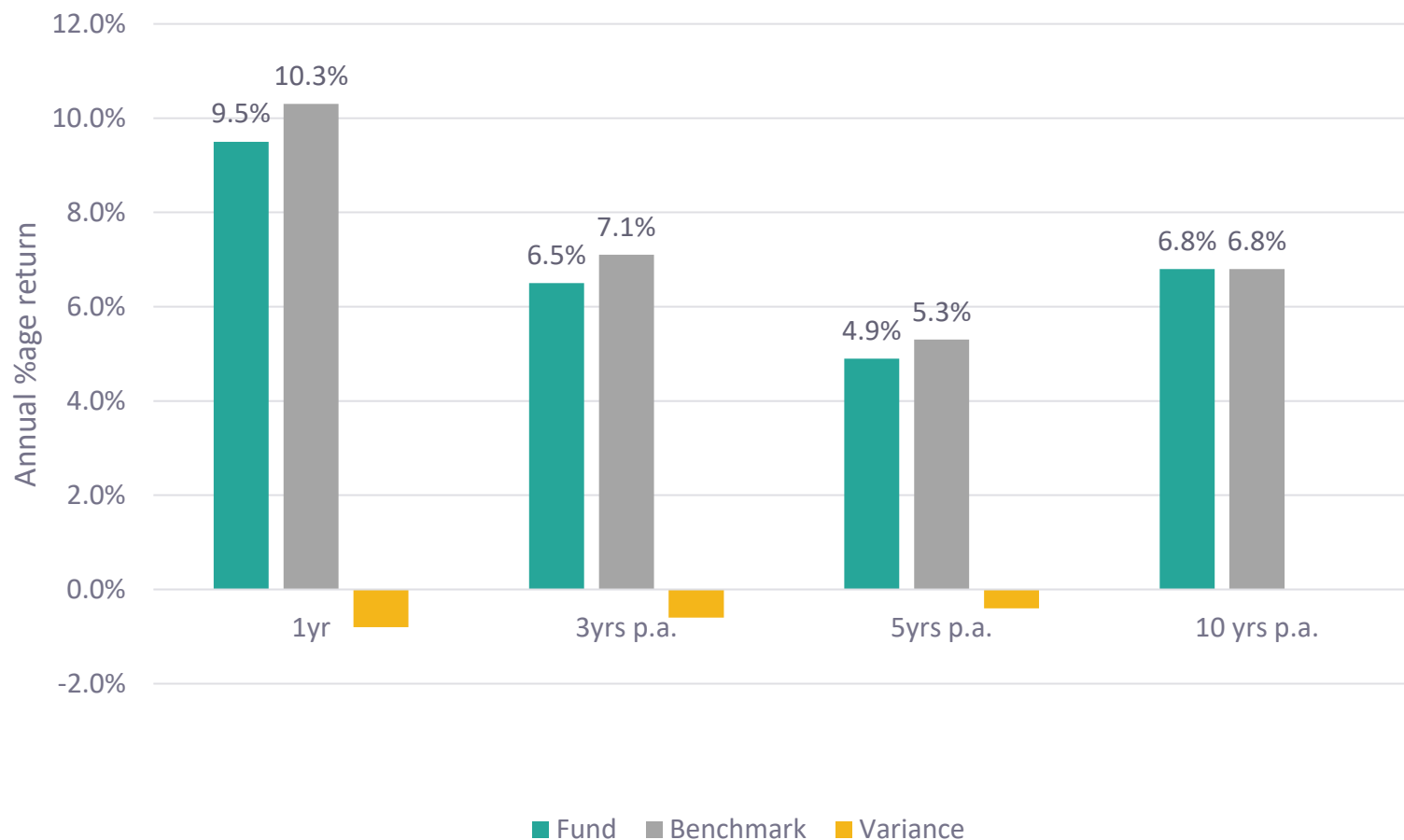
Cumbria's Asset Allocation

Asset Class	Interim SAA (%)	Long-term SAA (%)	Tolerance Range
Listed Equity	35%	35%	30-40%
Private Equity	8%	8%	4-12%
Private Credit	8%	8%	6-11%
Property/Real Estate	7%	3%	2-9%
Infrastructure	15%	15%	10-17%
Other alternatives ¹	1%	2%	0-5%
Credit ²	10%	15%	5-20%
UK Government Bonds	15%	13%	11-18%
Cash ³	1%	1%	0-4%
Total		100%	-



Annual Fund Investment Performance at 31 March 2026

Cumbria
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Where do we Invest?



Building wind farms and battery storage in Scotland With Capital Dynamics

As the first commitment in its UK Opportunities Fund, designed to drive productive finance capital into quality opportunities in UK private markets, Border to Coast committed £48.5m in Capital Dynamics' Clean Energy UK Fund. The capital will be put to work constructing new wind and solar farms across the UK, as well as battery storage. An initial four wind farms under construction will provide enough clean energy to power 46,000 homes once operational, with further sites under development.



£48.5m

Border to Coast
investment



Providing clean
energy to power

46,000
homes

Greening public transport with electric buses With Infracapital

Through a £30m investment in partnership with Infracapital, Border to Coast supported the development of Zenobe Energy, a specialist owner of electric buses and an owner / operator of electric bus charging infrastructure. The company now has a growing fleet over 100+ electric buses, almost a fifth of all those in operation in the UK.



£30m

Border to Coast
investment



100+
electric buses

Case study: Funding innovative cancer treatments

With Blackstone

Chemotherapy, radiation therapy, and surgery have, for many years, been among the only choices available to patients when looking at treatments for cancer. However, with recent developments in medical technology, a new treatment method has emerged which may pave the way for less invasive cancer treatments: immunotherapy.

Through its £55m investment in Blackstone Life Sciences V, Border to Coast is helping to fund companies in the medical technology industry creating groundbreaking medical solutions, including Autolus Therapeutics. Autolus is a T cell therapy company which reprograms the cells in the body's immune system to recognize and kill their cancer cells.



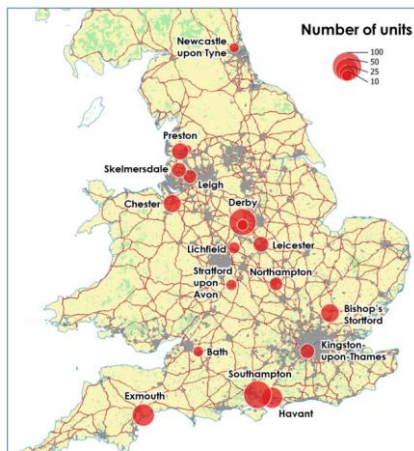
£55m

Border to Coast
investment



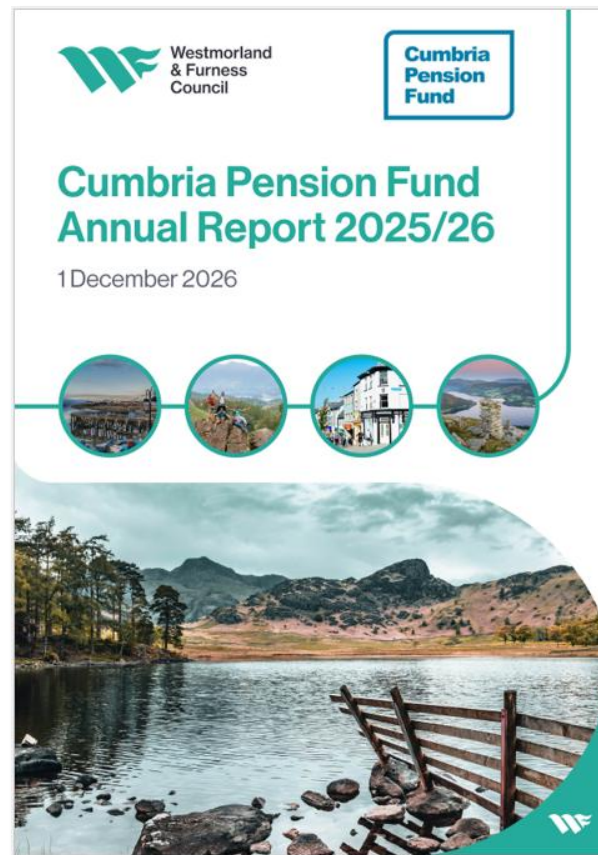
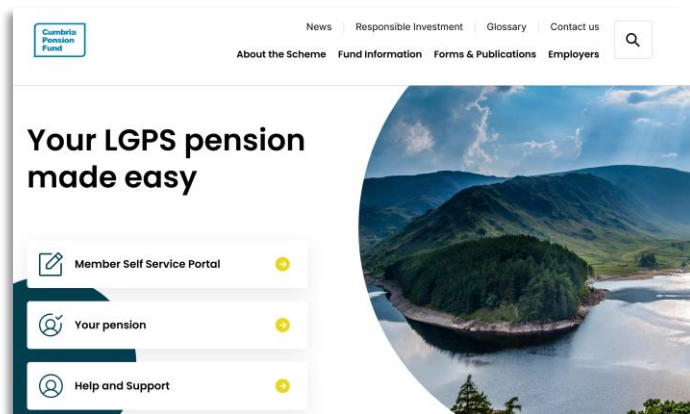
UK Property – Commercial and Residential

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Accounts and Annual Report

- Pension Fund Accounts:
 - Available online in draft.
 - Included in the Annual Report
 - External audit completed.
- Available at:
cumbriapensionfund.org



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Administration

Cumbria Pension Fund Employer Forum



October 2026

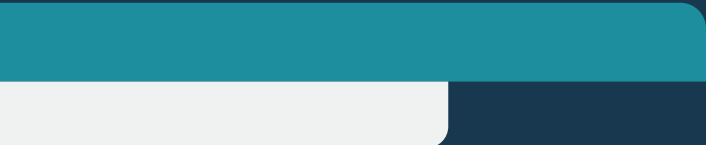
**Cumbria
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Agenda

1. LPPA business updates and performance
2. Importance of data quality
3. Approach to employer engagement
4. Employer updates
5. LPPA projects
6. What we need from you





LPP

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LPPA business updates and performance

Cumbria Employer Forum

October 2026

Performance at a Glance



		Reporting Quarter	Previous 4 Quarters			
	★ Target	2026/27 Q2	2026/27 Q1	2025/26 Q4	2025/26 Q3	2025/26 Q2
Casework						
Casework volumes completed (SLA)	-	3,924	3,655	4,142	4,309	4,782
Overall performance vs SLAs	95.0 %	98.6 %	98.9 %	98.8 %	99.2 %	98.7 %
Payment within 30 days of retirement, on time notification, no AVC (Active)	50.0 %	69.9 %	74.5 %	69.6 %	59.3 %	71.4 %
Contact Centre						
Call volumes (Received)	-	2,466	2,459	2,435	2,162	2,752
Average call wait time	Green <4m, Amber >4m, Red >5m	02:04	04:33	03:32	03:08	03:39
Median call wait time	-	00:27	00:01:16	01:06	00:40	01:53
% in queue calls abandoned over 2 minutes	<5.0 %	1.6 %	4.9 %	3.4 %	3.3 %	3.2 %
Member Satisfaction						
Retirements (Active)*	70.0 %	80.6 %	76.0 %	76.7 %	80.0 %	76.5 %
Retirements (Deferred)*	75.0 %	73.3 %	65.8 %	90.3 %	73.3 %	73.1 %
Contact Centre (Overall)	75.0 %	71.0 %	76.6 %	88.2 %	77.8 %	80.4 %
Contact Centre (Call Handler)	90.0 %	93.1 %	95.3 %	97.2 %	95.9 %	96.2 %
Data						
Overall common data score	95.0 %	97.7 %	97.6 %	97.7 %	97.8 %	97.7 %
Overall scheme specific data score	90.0 %	91.2 %	92.3 %	92.4 %	92.3 %	92.1 %



Annual Benefit Statement (ABS) update

- Statutory deadline to issue by 31 August
- Total ABS produced - **39,201** (**97.3%** actives and **99.0%** deferred)
- Eligible McCloud member ABS produced – **8,033** (**97.2%** actives and **98.6%** deferred)
- Statements automatically **uploaded to members' PensionPoint accounts** as soon as they became available, providing secure and convenient digital access.
- For the first time, members with a registered email address received **automated notifications** advising them when their statement was available to view online.
- **Employer communications toolkit** - to help extend awareness and engagement, including ready-made intranet content, emails and promotional materials that employers can tailor for their workforce.

LPPA three-year business plan update

Purpose	To pay the right people, the right amount, at the right time
Vision	To become the pensions administrator partner of choice for the public sector
Mission	Delivering sector leading pension administration services to members, employers and clients, providing high quality, innovative and value for money member experience and outcomes.

Goals	Values
1. Deliver exceptional service 2. Provide value for money 3. Build and maintain a high-performing, inclusive, great place to work 4. Drive sustainable business growth 5. Brilliant basics (achieve trust through uncompromising security, robust and sector expertise)	Committed to excellence Forward thinking Doing the right thing Working together

Our strategy, and the outcomes from implementing this business plan, can be expressed succinctly and simply as:

Transforming member, employer and client experience and outcomes by leveraging technology and our people; delivering sector leading, value for money, pensions administration services underpinned by robust security and controls.



LPPA strategic initiatives

Our six strategic initiative building blocks to improve the experience and outcomes, while delivering sector leading admin:



Member-first culture

Put member outcomes at the heart of decisions while serving all customers.



Efficiency and service improvement

Simplify journeys through service and process redesign, digital engagement and self-service.



Data

Improve quality to reduce hand-offs and achieve better outcomes.



Regulatory change

Deliver complex, unprecedented levels of regulatory change while protecting service delivery.



Growth plan delivery

Onboard new clients successfully, with a controlled and scalable approach.



Technology roadmap

Use innovation to enable exceptional service and support the wider business.

Recent awards: LAPF Investment Awards 2025 Pension Administration Award, Professional Pensions UK Pensions Awards 2025 Pensions Communication Initiative of the Year, Pensions Administration Standards Association (PASA) Accreditation





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Importance of Data Quality

October 2026

Importance of Data Quality



Why is good data quality important?	Member Experience
Faster case processing, minimising hand-offs, errors and mistakes	✓
Members receive the right benefits at the right time	✓
Regulatory readiness and compliance	✓
Accurate funding plans and less assumptions	✓
Supports technology and automation	

The quarterly SLA

Ongoing initiatives underpinned by our data strategy

1. Upfront validations roll-out
2. Pensions Dashboards targeted remediation
3. Key Employer Programme
4. Following up and resolving old work feed queries
5. Address tracing exercise (deferred members)

53%

reduction in data issues
across all scheme data
held

63%

reduction in NINO
issues (for example, not
valid/present)

95%

reduction in postcode
issues (for example, not
valid/present)



Accurate and timely data – Retirement, leavers and clearing queries

Web Leavers:

In order to put a member's pension into payment within 30 days of the retirement date, we require that you submit the web leaver form no less than 30 days prior to the retirement date – employers can now submit up to 4 months in advance.

Final pay figures and information you provide on leaver form must be accurate.

You do not need to wait until the member's final pay run to submit a leaver form in advance, figures can be projected and later revised if need be.

UPM Work feed Queries:

It is important to ensure that you are regularly monitoring your UPM work feeds and responding to any queries that may be added to the portal on the back of your monthly data return submissions. Not responding to queries can result in repeat queries, which in turn causes the work feed to fill up and become unmanageable, and it can also have an effect on ABS statements which are released in the summer.

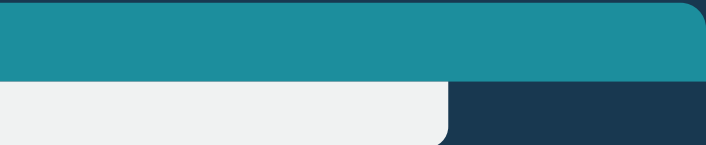
If you need any assistance when it comes to responding to your work feed queries, please do not hesitate to contact the Employer Engagement Team.



Points for reflection

- Do you collect personal email addresses? What processes do you have to ensure your active members will still be contactable at the point of leaving the scheme?
- How do you ensure you follow-up on use of temporary NINOs?
- Are there any changes to your working practices that you may need to consider as we evolve to checking more data upfront?





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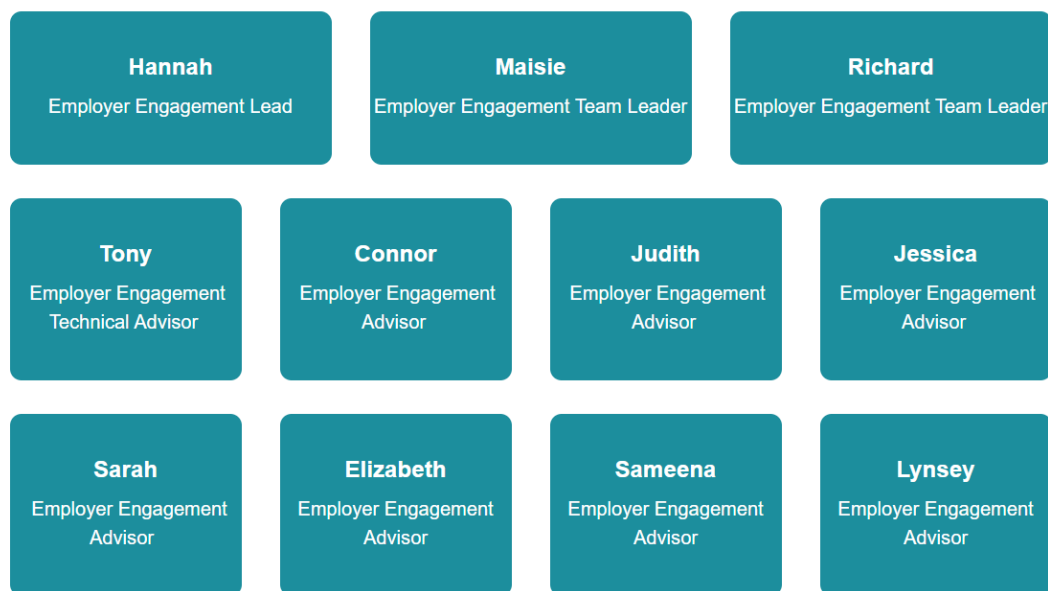
Employer engagement strategy and updates

October 2026

Cumbria Employer Forum



- We have recently expanded our Employer Engagement team, introducing a lead role and four advisor roles
- The three focus areas for the team are:
 - **Training-** Focus on ensuring we are delivering value add training for Employers
 - **Communications-** Providing easy to find and understand resources to assist in key queries
 - **Employer Relationships-** Expanding our Key Employer Programme and building on existing relationships



Engagement team strategy - priorities

Three focus areas:



Training

- Focus on ensuring we are delivering value add training for employers
-



Communications

- Providing easy to find and understand resources to assist in key queries
-



Employer relationships

- Expanding our Key Employer Programme and building on existing relationships



Employer Contacts

- As an LGPS employer, it is **your responsibility** to keep these **contacts up to date** by adding, amending and deleting them where necessary via the portal.
- As of the end of **May 2026**, we introduced a new online functionality that allows you to **view and update** your employer contacts **directly on the UPM Employer Portal**.
- If someone **leaves your organisation**, please ensure their **access is removed** from the UPM Employer Portal.
- There is a step-by-step demonstration guide on the **UPM Employer Portal Page** of our website:
<https://www.lppapensions.co.uk/employers/upm/>

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Keeping your employer contacts up to date



UPM employer portal - leaver form

WHAT CHANGED

Optimised form submission

Launched for all employers in December 2025, the redesigned form removes repeat work and catches issues earlier.

- 01 FEWER FIELDS** Only the information needed for the leaver process.
- 02 NO DUPLICATION** Monthly-return data is reused instead of re-entered.
- 03 LIVE VALIDATION** Issues surface at submission for immediate resolution.

REMINDER Notifications within 30 days are crucial to elapsed time improvements and retirement payments.

MEASURED RESULTS

34%

lower average time pended before a quote was issued

45%

lower elapsed time to issue a quote to members

Fewer pends. Faster quotes.

Both pended cases and end-to-end processing time have reduced.

Thursday, 29 October 2026

62



UPM employer portal - monthly returns

HOW THE VALIDATION WORKS

Monthly return data is checked against member records at the point of submission.

01

UPLOAD

Employer uploads the monthly return through the portal.

02

VALIDATE

Upfront checks compare submitted data with member records.

03

RESOLVE

Discrepancies displayed before the submission progresses.

CURRENT ACTIVITY

- The proof-of-concept pilot is currently being finalised, with a comprehensive test cycle to follow.
- Once it is live, the impact will be assessed before rollout to further employers.

EXPECTED BENEFITS

Fewer employer queries
More efficient submissions



2026 Employer and Member Training



Employer sessions

We offer a range of Employer focused sessions that cover key responsibilities. These include:

- **LGPS Scheme Essentials**
- **Employer Responsibilities**
- **Submitting Scheme Leavers**
- **Submitting Monthly Returns**
- **Managing Absence and Ill Health**



Member sessions

We offer free, informative sessions for members to help them understand key parts of their pension. These include:

- **Making sense of your pension** Support for new starters into the pension scheme to help them understand the LGPS.
- **Making sense of retirement** Helping members who are looking to retire understand the retirement journey and what they can do to prepare.

What we need from you

01



CORRECT AT SOURCE

Review your employer processes.

02



EARLY NOTICE

Notify leavers early to avoid delays.

03



CURRENT CONTACTS

Maintain contacts for critical updates.

04



REGULATORY READY

Prepare now for rising regulatory expectations.

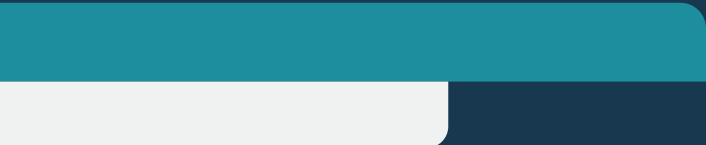
05



EVOLVE TOGETHER

Work together through digital services.

Better data. Faster service. Excellent member outcomes.



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LPPA projects

October 2026

Cumbria Employer Forum



Projects update

There is unprecedented regulatory change in pensions administration. Some of the regulatory change is particularly unique and complex in nature (e.g. McCloud remedy). Successful management of regulatory change will ensure that service delivery is not disrupted.

Access & Fairness

New rules broaden fairness and access across pension benefits and administration

Effective 1 April 2026

Death benefits, unpaid leave and more

SCAPE discount rate (Superannuation Contributions Adjusted for Past Experience)

Used to calculate actuarial factors - the revised rate changes impacts calculations and consequently, administration across LPPA whilst they are updated

Changed 19 May 2026

Impacts estimates, quotes and more across our various teams

Elected Members

Eligible elected members under 75 can opt into the LGPS in England

From 11 May 2026

Town and parish councillors excluded



Projects update

McCloud Remedy

Introduced to rectify unlawful discrimination against younger scheme members

By 31 August 2026

Annual Benefit Statements issued including underpin

Pensions Dashboard

Government initiative to allow consumers to see all their pensions in one place

Current Go Live Window: Mar 27– Mar 28

Connection to dashboard (complete), industry testing, data improvement and business readiness

Efficiency and service improvement

A multi-year programme to transform the member and employer experience through service improvements

Multi-year programme of work

Technological advances, process changes, self-service and digital engagement including automated retirements and upfront validations

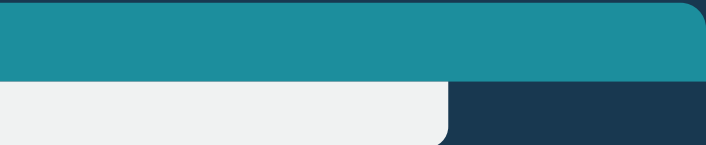
More to come

Inheritance tax on pensions – April 2027

Increase to LGPS Normal Minimum Pension Age – April 2028

Cumbria Employer Forum
October 2026





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Questions?

Cumbria Employer Forum

October 2026



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**Cumbria
Pension
Fund**

Employer Focus

Ally McGuinness, Finance Manager - Pensions

cumbriapensionfund.org

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Employer Focus - topics

1. Access and Fairness – overview of new rules
2. Ill Health Retirement Process
3. The Retirement Journey
4. How the Fund can help you
5. 5 Things for Members to do



Access and Fairness (not child/family related)

Summary of key changes for employers

1. Short periods of authorised unpaid leave now **automatically count** towards pension benefits.
2. Additional protections have been introduced for certain family and child-related leave.
3. **New arrangements** apply where employees wish to buy back pension lost during longer periods of unpaid leave.
4. **Employers have a greater role** in calculating and communicating pension options during unpaid absences.



Access and Fairness changes

Authorised Unpaid Leave: Unpaid Leave of less than 15 calendar days

- Pension contributions are now **compulsory**.
- Both employer and employee contributions are based on the pay the employee would **normally have received**.
- Employees no longer need to separately buy back lost pension for these short absences as it should be **automatically deducted from pay**.
- The change does not apply to periods of strike action.



Access and Fairness changes

Authorised Unpaid Leave:

Unpaid Leave of 15 calendar days or more

The absence must not be due to illness, injury, child-related leave or reserve forces leave

- Contributions are **not paid automatically** during the absence.
- Employees **can choose to buy back** the pension lost during the unpaid leave period called QAPA
- Up to **1 year to elect** to buy back the lost pension.
- Employers **must provide information** about the option and associated costs.



Access and Fairness changes

The LGPS has introduced changes to child-related leave to ensure fairer treatment and easier access for members. It includes new rules for new leave starting on or after 1 April 2026.

- Unpaid Additional Maternity leave
- Unpaid Adoption Leave
- Unpaid Shared Parental Leave

APP will apply during these periods in the same way as it applies during any current period of child-related leave.



Access and Fairness changes

What employers need to do

Review payroll and HR processes

Ensure systems can:

1. **Identify** periods of authorised unpaid leave
2. **Calculate** contributions correctly on lost pensionable pay.
3. **Report** pensionable pay and contributions accurately.

Support Employees

For unpaid leave of 15 days or more:

1. **Make employees aware** of their pension options
2. **Explain** any costs and timescales for buying back pension



Access and Fairness changes – further information

1. [Access and fairness regulation changes \(LGPS\) - Local Pensions Partnership Administration](#)
2. [LGPS member information - Improving access and fairness](#)
3. QAPA calculator here - [Other areas | LGPS Regulations](#)
4. LPPA offer a free 1 hour 15 min training course
“Understanding pay elements” which includes APP



III Health Retirement Process

Criteria for III health Retirement (IHR)

- At date of leaving be a member of LGPS for 2+ years
- Be under normal pension age
- Be dismissed by employer because of ill health
- Meet the LGPS criteria for retiring on ill health



LGPS criteria for retiring on ill health for active employees

1. Permanently incapable of doing your current job
2. Not immediately capable of carrying out any type of gainful employment



Independent Registered Medical Practitioner (IRMP)

1. ***IRMP needs to be approved*** by the Fund in advance of the assessment being undertaken
2. The IRMP must ***not have had any involvement*** in your member's case already
3. The role of the IRMP is to do an ***assessment of the member's health*** against the criteria (permanently incapable/gainful employment) and issue the employer with a ***certificate and report***.
4. ***The final decision*** about whether ill health retirement is awarded is with the employer (not the IRMP)



Employer's role

1. **Recognise** when a member should be referred to the IHR process
2. **Pay for the cost** of the IRMP's assessment
3. **To assist the member** in understanding the process
4. To provide the IRMP with a **job description**
5. To inform the IRMP of **any adjustments** that have already been made to the member's employment
6. To ensure the member has opportunity to **provide any medical or other paperwork** to the IRMP for consideration.



Member's role

1. Deciding ***whether to consent*** to their medical records being released to the IRMP (if consent isn't given then the IRMP might find it harder to understand their health conditions)
2. Gathering any ***relevant information*** about their case and providing copies of any consultant letters etc
3. Stating how their health condition affects their ***ability to undertake their role***, and how they think it will be affected up to normal pension age.
4. Attend a ***medical (if required)***. Although in 90% of cases no medical with the IRMP is necessary.



IRMP's report

1. This will consider whether a member is ***permanently incapable*** – that means up to normal pension age.
2. It should indicate that the ***IRMP fully understands*** the member's health conditions, medications and treatments, and note ***any treatments available that haven't yet been tried*** but may improve their health. And consider if the member might be capable after this treatment.
3. The ***balance of probabilities*** test is key. How many people like this member would be expected to recover before normal pension age?



The decision

1. Report to be ***considered by employer***, decision made and rationale recorded, and Tier if awarded.
2. Employer ***can uplift*** (this is likely to be unlikely/infrequent)
3. ***Report and certificate*** needs to be sent to LPPA
4. ***Outcome letter*** sent to member with reasoning
5. If awarded need to send a ***leaver form to LPPA*** together with the completed medical certificate

PLEASE DO NOT DELAY ANY PART OF THE IHR PROCESS, AS SOME MEMBERS HAVE LIFE LIMITING CONDITIONS



Further IHR training and information

1. ***Free training*** is available online (LPPA and LGPS)
2. ***Pension Fund team available*** if you are unsure of the process.
3. ***Training available*** from LPPA on APP (assumed pensionable pay) here – also online training.

IHR from deferred status

1. Any ***deferred member*** can ask you to assess them to release benefits unreduced on ill health grounds.
2. You must ***pay for the assessment*** and provide job description etc
3. Needs to be processed in ***timely manner***.



Thinking of Retiring?

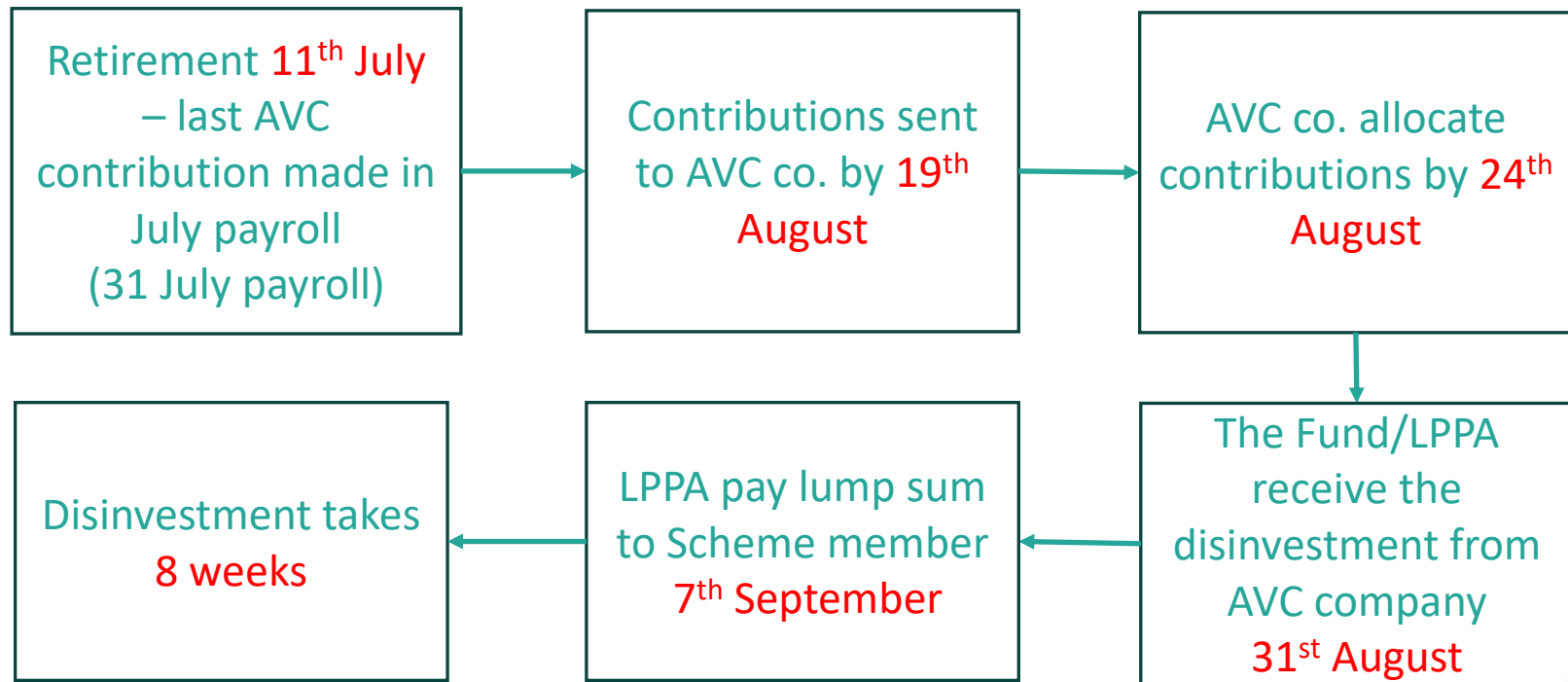


**Give Enough Notice
Three Months Is Best**



Additional Voluntary Contributions (AVC's)

AVC's can take time to be disinvested when a member retires. It is helpful to remind members that it can take up to 8 weeks from their last monthly contribution, before a disinvestment is received by the Fund



How can we help you?

What tasks or processes do you find hardest to manage?

Which areas of LGPS administration would you like to understand better?

**ASSUMED
PENSIONABLE PAY**

AVC'S

**TUPE TRANSFERS
AND PENSIONS**

**RETIREMENT
PROCESS**

**FINAL PAY VS CARE
PAY**

???????????

Please email us at pensions@westmorlandandfurness.gov.uk



Your Pension: 5 Things for Members to do

- 1. Sign up to Pension Point** on the Local Pension Partnership web site – it allows you see your pension information online: <https://www.lppapensions.co.uk/>
- 2. Use your personal email** on Pension Point – NOT your work email
- 3. Nominate a beneficiary(s)** to receive your death grant
- 4. Check your annual benefit statement** – your pensionable pay for the last year should be the same as in your end of March pay slip. If it is wrong contact your employer.
- 5. Look at your service** – this is the length of time you have been paying into the LGPS pension, does this look right. If not right contact LPPA.

Join the Local Pension Board

Cumbria LGPS governed by:

- Pensions Committee = elected councillors and union representatives
- Local Pension Board = Independent Chair, 4 x employer representatives, 4 x scheme member representatives

Meet 4 x per year

We have increased the size of the Local Pension Board

Two vacancies for an employer representative and a member representative

Will be writing to all employers, happy to have a chat if you are interested



Thank you!

- The Fund appreciates all the work you undertake each year for Scheme members.
- Thanks for attending today and sharing your questions and views.

