



Greater Gwent (Torfaen) Pension Fund

Administration Strategy 2025 – 2027

Introduction & Regulatory Context

This is the Pension Administration Strategy (PAS) of Greater Gwent (Torfaen) Pension Fund (the Fund), in relation to the Local Government Pension Scheme (LGPS), which is administered by Torfaen County Borough Council (the administering authority).

The PAS outlines the performance standards to be achieved by the Fund and Scheme Employers through a consultation process, to enable provision of a cost-effective and high-quality pensions administration service.

The Local Government Pension Scheme (LGPS) Regulations 2013 allow Pension Fund Administering Authorities to prepare a Pensions Administration Strategy for the sole purpose of improving the administrative processes within their LGPS Fund. In discharging their roles and responsibilities under these regulations, the Fund and Scheme Employers are also required to comply with any related overriding legislation and have regard for any regulatory guidance or Code of Practice issued by the Pensions Regulator (TPR)

“Cost Effective”

*“High-quality
pension
administration
service”*

Our mission statement, values and objectives

Our Mission:

“We strive to safeguard the financial well-being of our scheme members and pensioners over the long-term, through collaborative working, prudent investment management, transparent governance and a steadfast dedication to sustainability”

Our Values:

- *Dependable*
- *Supportive*
- *Compassionate*

Strategic Objectives:

Accessible and Informed

We want to ensure our scheme members have access to crucial information to assist them in their retirement planning and making sound long-term decisions

Compliant, Efficient and Effective

We must ensure we remain compliant with the rules and regulations and continually strive to improve our governance arrangements

Scheme Sustainability

We have a role to play in ensuring the LGPS remains sustainable and affordable in the long-term whilst safeguarding its existence for local government and associated partner organisation worker

Aims & Objectives

The PAS recognises that the efficient delivery of the benefits of scheme members is reliant upon effective administrative procedures being in place between the Fund and Scheme Employers, most notably the timely exchange of accurate information in relation to scheme members.

The aim of this strategy is to set out requirements for liaison and communication between Scheme Employers and the Fund, thus ensuring regulatory compliance is achieved and best value service standards are delivered to scheme members and other parties to meet their statutory obligations.



The key objectives of this strategy are to ensure that:

- The Fund and Scheme Employers are aware of and understand their respective **roles and responsibilities** under the LGPS regulations and in the delivery of administration functions.
- **Accurate records** are maintained for the purpose of calculating pension entitlements and Scheme Employer liabilities, ensuring all information and data is communicated accurately, timely and in a secure and compliant manner.
- The Fund and Scheme Employers have appropriate **skills**, and that guidance/training is in place to deliver a high-quality service.
- The Fund and Scheme Employers operate in accordance with the LGPS regulations and the Pension Regulator's General Code of Practice demonstrating **compliance** and scheme governance
- Communication processes are in place to enable both the Fund and Scheme Employers to proactively and responsively **engage** with each other.
- Administrative services are developed and delivered **digitally** wherever possible to streamline processes and minimise service costs.
- Clear **performance standards** are set out and monitored to ensure efficient administration of pension services.

Performance

Performance Monitoring

The partnership between the Fund and Scheme Employers is important for the successful, ongoing administration of the scheme.

The Pension Fund's officers will monitor Scheme Employer performance monthly and will report back to Scheme Employers any areas for improvement.

The Pension Fund monitors its own performance monthly, and this is reported to the Local Pension Board on a quarterly basis.



Improving scheme employer performance

The Fund's preferred route to resolve poor performance is to support and work closely with scheme employers providing them with the opportunity to correct the issue.

Where persistent and ongoing failure occurs and no improvement is demonstrated by the scheme employer, the following actions will be taken:

- **Stage 1** – The Fund will send an email to the appropriate scheme employer contact setting out area(s) of non-compliance with performance standards offering support and where appropriate, request attendance at a training session
- **Stage 2** - When no improvement has been demonstrated or where there has been failure to take agreed action by the scheme employer, the Scheme Employer will be requested to attend a meeting with representatives of the Pension Fund to agree an action plan.
- **Stage 3** – If failures persist the Fund will be required to consider an appropriate next course of action which could include implementing an administration surcharge and where appropriate reporting the matter to the Pension Regulator.

Scheme Employer Responsibilities

This section outlines the role and responsibilities of all Scheme Employers in the Fund, and the performance standards Scheme Employers are expected to meet, to enable the Fund to deliver an efficient, quality and value for money service. The Scheme Employer role is divided into two key areas:

- Scheme Governance and Administration
- Individual Member Administration

Scheme Governance and Administration

1. Scheme Employer Contacts

Notification to the Fund of Scheme Employer contacts

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Nominated Lead Officer	Confirm a nominated Lead Officer to receive information from the Fund and to take responsibility for disseminating it within the organisation	Within 30 days of a Scheme Employer joining the Fund or change of Lead Officer
Independent Registered Medical Practitioner	Appoint an Independent Registered Medical Practitioner, qualified in occupational health medicine or arrange a contract with a third party, in order to consider all ill health retirement applications and agree appointment with the Administering Authority	Within 30 days of becoming a Scheme Employer or change to Independent Registered Medical Practitioner
Appeals Adjudicator	Appoint a person for Stage 1 of the Internal Dispute Resolution Procedure and provide full details to the Fund	Within 30 days of becoming a Scheme Employer or following the resignation of the current adjudicator
All Authorised Contacts	Designate and confirm other nominated representative(s) (Payroll, HR, Finance, i-Connect) to act on behalf of the Scheme Employer in respect of administering the LGPS	Within 30 days of becoming a Scheme Employer or change in officer role
Terminate Users	Notify the Pension Fund if a user leaves the organisation in order to disable their access to i-Connect	As soon as possible once the user leaves

2. Scheme Employer discretions Policy

Setting a Scheme Employer Discretions Policy and notifying the Fund

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Pensions Discretions	Formulate and publish policies in relation to all areas where the Scheme Employer may exercise a discretion within the LGPS (including providing a copy of the policy document to the Fund)	Within 60 days of a Scheme Employer joining the Fund. A copy of the policy document is to be submitted to the Fund within one month of a change, and no later than 3 months after being informed by the Fund of any changes to the Regulations

3. Appeals

Communication with scheme members in respect of formal appeals against pension related decisions and notification to the Fund of appeals submitted through the Internal Dispute Resolution Procedure (IDRP)

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
IDRP Stage 1 acknowledgement	The Scheme Employer's adjudicator to acknowledge receipt of the Stage 1 Appeal	Within 1 week of receipt of Stage 1 Appeal
IDRP Stage 1 decision	Determine appeals against the Scheme Employer at Stage 1 of the Internal Dispute procedure in accordance with The Local Government Pension Scheme Regulations 2013 (Regulation 74 and 75)	Within 2 months of receipt of appeal (Where a decision cannot be reached within 2 months, notify the appellant of reasons for the delay and the date when the decision can be expected to be reached)
Responding to Fund enquiries when the Fund is dealing with Stage 2 Appeal	The Scheme Employer's Adjudicator to provide the Fund with all documentation considered in the determination of Stage 1 Appeal for consideration in the adjudication of the appeal at Stage 2	Within 1 week of the receipt of the request from the Fund

4. Breaches of the Law

Responding to the Pension Fund in relation to Breaches of the Law

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Breaches	Respond to enquiries from the Fund relating to Breaches of the Law	Within 5 days of the request

5. Outsourcing/ Transfer of Undertakings (Protection of Employment) “TUPE” arrangements

Notification to the Fund of the arrangements for outsourcing of services/functions involving the TUPE of LGPS eligible employees

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Contracting Services	Notify the Fund if contracting out services which will involve a TUPE Transfer of staff to another organisation	At the time of deciding to tender so that pension costs can be included in the tender decision-making process
Admission Agreement	Work with the Fund to arrange for an Admission Agreement to be established	Admission Agreement to be put in place no later than 2 months after the date the contract commenced.
Admission Agreement (potential cessation)	Notify the Fund if the Scheme Employer ceases to admit new scheme members or is considering terminating membership of the Fund	As soon as the decision is made, so that the Fund can assess the impact and instruct the Actuary to carry out calculations if applicable.

6. Pension Contributions

Applying, paying and reporting of pension and Additional Voluntary Contributions (AVC)

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Scheme Employer Contribution Rates	Implement change of Scheme Employer Contribution rates as instructed by the Fund	At the date specified by the Actuary
Scheme member contributions	Arrange for the correct deduction of scheme member contributions from a member's pensionable pay	Immediately on joining the scheme, opting in or a change in circumstance
Scheme member contribution rate	Ensure the correct scheme member contribution rate is applied	Immediately on commencing scheme membership and in line with the Scheme Employer's policy on banding changes and, as a minimum, in each April payroll thereafter
Employee and Scheme Employer Pension Contributions	Remit Scheme Employer and Scheme Member contributions to the Fund and provide schedule of payments in the format stipulated by the Fund	Correct payments should be made to the Fund by the 19 th of the month, following deduction from Payroll
Additional Pension Contributions (APCs)	Commence or cease deduction of APC, or amend such deductions as appropriate	Month following election to pay additional pension contributions
Additional Pension Contributions (APCs) request	Provide the Fund with member's Application for Additional Pension Contributions	Within 4 weeks of receipt of the form from the member.
Additional Voluntary Contributions (AVCs)	Arrange for deduction of AVCs and payment over of contributions to AVC provider(s).	Commence deduction of AVCs in the month following the month of election Pay over contributions to the AVC provider(s) by the 19 th of the month following deduction.

7. Payments

Payments to the fund of shortfalls/ strain costs and charges in respect of discretionary compensation/ enhancements and invoices

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Retirement Costs	Make additional Fund payments in relation to early payment of benefits from flexible retirement, redundancy or business efficiency retirement or where a member retires early with Scheme Employer consent	Within 14 days of receipt of invoice from the Fund
Discretionary compensation and enhanced arrangements	Arrange payment of recharges in respect of pension members for example discretionary compensation payments	Within 14 days of receipt of invoice from the Fund
Payment of invoices	Prompt payment of invoices issued by the Fund for specific services provided	Within 14 days of receipt of invoice from the Fund

8. Enquiries

Responding to enquiries from the Pension Fund

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Enquiries	Respond to enquiries from the Fund	Within 10 working days from receipt of the enquiry

Individual Member Administration

1. New Starters

Provision of information about new starters/joiners

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
New Starter	Notify the Fund of new starters to the LGPS	Within 2 months of scheme member joining, or such shorter periods as required by auto enrolment

2. Data Returns

Submission of i-Connect/monthly returns to the Fund

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Monthly Data	Provide the fund with monthly data for each member via i-connect/ monthly return spreadsheet	On a monthly basis, by the 19 th of the following month
Queries from Monthly Data	To promptly resolve all queries relating to monthly submissions	To respond fully to all queries from the Fund within 10 working days of receipt of the query.

3. Changes

Provision of information about changes to personal details, employment information and unpaid absence details

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Change of personal circumstances	Notify the Fund of any material changes in scheme members' circumstances (e.g. marital or civil partnership status)	Within 2 months of notification by the scheme member of a change in circumstances
Changes of Employment Details	Notify the Fund of any material changes in scheme members' employment details including changes to hours and moving to or from the 50/50 section	Within 2 months of the change
Scheme members leave of absence	Notify the Fund of leaves of absence (industrial dispute, child related leave, authorised absence and unauthorised absence). Notify scheme member of options regarding any unpaid authorised absence (additional pensions contributions (APC) to cover breaks). Inform the Fund of APP for relevant periods of absence	Within 2 months of the scheme member's leave of absence

4. Additional Pension Contributions (APC)

Payment and reporting of Additional Pension Contributions to cover lost pension due to authorised unpaid leave or industrial action, or to boost the member's pension at retirement

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Notification to member of APC option – Buying lost pension	Ensure members are notified of the option to pay Additional Pension Contributions following absences not covered by Assumed Pensionable Pay	Notify member within 4 weeks of the return to work
APCs – Buying lost pension	Apply APCs on receipt of application from member and notify the Fund with a copy of the application	Apply to next available payroll and notify the fund within 1 month of receipt of members application
APCs – Buying extra pension – Lump Sum	<p>Deduction from Pay - Apply APCs on receipt of application from member and notify the Fund with a copy of the application</p> <p>Direct Payment to Pensions – Send the APC application to the Pension Fund</p>	<p>Apply to next available payroll and notify the fund within 1 month of receipt of members application</p> <p>As soon as you receive the APC application form from the member</p>
APCs – Buying extra pension – Regular Payments	<p>Send the APC application to the Pension Fund for the Pension Fund to arrange a medical for the member</p> <p>Await request from Pension Fund to set up APC deductions</p>	As soon as you receive the APC application form from the member
APC adjustment and ceasing	Apply adjustment to APC amount on notification from Fund	Apply to next available payroll
APC Data	Include APC payments in member notification to the Fund	By the 19 th of the month following the payment period via i-Connect

5. Additional Voluntary Contributions (AVC)

Payment and reporting of AVCs to Fund and AVC provider

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Application of AVCs to payroll	Arrange for the deduction of AVCs from scheme member's pay following notification from the Pension Fund	Commence deduction of AVCs on the next available payroll
Payment of AVC contributions to AVC provider	Ensure payment of AVC contributions to AVC provider within required timescale	AVCs must be paid over to the AVC provider by 19 th of the following month
AVC Data	Include AVC payments in notifications to the Fund	By the 19 th of the month following the payment period via i-Connect

6. Opt-Outs

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Stop pension contributions	Apply an election to opt out of the LGPS to the member's payroll record	From the 1 st of the month for the next available payroll
Opt out within 3 months of joining	Refund the contributions to the member through payroll and retain a copy of the opt out form	From the 1 st of the month from the next available payroll
Opt out after 3 months of joining	Notify the Fund that the member has opted out of the scheme by supplying the Pension Fund with the opt out form and termination form and retain a copy of the opt out form	Within 1 month of the opt out date

7. Notification of Leavers

Notification of pay, contributions and other details in respect of leavers and retirements, including the accurate determination of the Final Pensionable Pay

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Leavers under the age of 55	Notify the Fund when the scheme member leaves employment including an accurate assessment of final pay through i-Connect and a Termination form	By the end of the next month after the date of leaving.
Leavers aged 55 or over	Notify the Fund when the scheme member leaves employment including an accurate assessment of final pay through i-Connect and a Termination form	As soon as practicable, but no later than 4 weeks following the member’s retirement date/ leaving date
Ill Health Retirement Active member	<div>Notify the Fund when the scheme member leaves employment including an accurate assessment of final pay through i-Connect and a Termination form</div> <div>The Scheme Employer to provide the Fund with a copy of the medical certificate and a termination form indicating what Tier is awarded and the Assumed Pensionable Pay</div>	Within 10 working days of a decision being made.
Ill Health Retirement Tier 3 Review	Scheme Employer to review tier 3 ill health pension at 18 months and, if required at the third year after payment commenced	In line with regulations and advice of independent registered medical practitioner (IRMP). Notify the Fund within 10 working days of decision taken to uplift to Tier 2 or cease payment of Tier 3

8. Notification of Leavers (continued)

Notification of pay, contributions and other details in respect of leavers and retirements, including the accurate determination of the Final Pensionable Pay

Scheme Employer Responsibility	Action Required by Scheme Employer	Timescale for Scheme Employer to Act
Ill Health Retirement Deferred member	<p>Notify the Fund of the Scheme Employer decision relating to applications for the early release of deferred pension benefits on the grounds of ill health</p> <p>The Scheme Employer to provide the Fund with a copy of the medical certificate and notify the Fund of the ill health award</p>	Within 10 working days of a decision being made
Death of Scheme member - Notification	Notify the Fund of the death of a scheme member	As soon as practicable, but within 10 working days of being notified of death.
Death of Scheme member – Termination form	Notify the Fund of the death of a scheme member through i-Connect and a Termination form, ensuring the information provided includes the Assumed Pensionable Pay	Within 10 working days of the member’s final payment

Pension Fund Responsibilities

This section outlines the key responsibilities of the Fund, and the performance standards Scheme Employers and scheme members should expect. It is focused on the key activities which involve interaction with Scheme Employers and/ or scheme members and should not be viewed as an exhaustive list. The Pension Fund's role is divided into two key areas:

- Scheme Governance and Administration
- Individual Member Administration

Scheme Governance and Administration

1. Fund policies, strategies and statements

Published Fund policies, strategies and statement for periodic review

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Pensions Administration Strategy (PAS)	To regularly review the Fund's Pension Administration Strategy and consult with all Scheme Employers	To review at least triennially and revise following any material change in policies that relate to the PAS
Governance Policy & Compliance Statement	Publish and keep under review the Fund's Governance Compliance Statement	Annual Review and published within 30 working days of any review to the policy begin agreed by Pension Committee
Funding Strategy Statement (FSS)	Publish and keep under review the Fund's Funding Strategy Statement	To be reviewed at each triennial valuation (or whenever there is a material change to the Funding Strategy Statement policy or the statement of investment principles) following consultation with Scheme Employers and the Fund's Actuary. Revised statement to be published by 31 st March following the valuation date.
Investment Strategy Statement	Publish and keep under review the Investment Strategy Statement	To review at least triennially and revise following any material change in policies that relate to the Investment Strategy Statement
Breaches Policy	Publish and keep under review the Fund's Breaches Policy	To review at least triennially and publish within 30 days of any revision to the policy being agreed by Pension Committee

1. Fund policies, strategies and statements (continued)

Published Fund policies, strategies and statement for periodic review

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Communication Policy	Publish and keep under review the Fund's communication strategy	To review at least triennially and publish within 30 days of any revision to the policy being agreed by Pension Committee
Responsible Investment Policy	Publish and keep under review the Fund's Responsible Investment Policy	Annual review and published within 30 working days of any review to the policy begin agreed by Pension Committee
Climate Change policy	Publish and keep under review the Fund's Climate change policy	Review of policy and published within 30 working days of any review to the policy begin agreed by Pension Committee
Cessation Policy	Publish and keep under review the Fund's Cessation Policy	To be reviewed at each triennial valuation (or whenever there is a material change) following consultation with Scheme Employers and the Fund's Actuary. Revised statement to be published by 31 st March following the valuation date.
Contribution Review Policy	Publish and keep under review the Fund's Contributions Review Policy	To be reviewed at each triennial valuation (or whenever there is a material change) following consultation with Scheme Employers and the Fund's Actuary. Revised statement to be published by 31 st March following the valuation date.

1. Fund policies, strategies and statements (continued)

Published Fund policies, strategies and statement for periodic review

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Complaints Policy	Publish and keep under review the Fund's complaints policy	To review at least triennially and publish within 30 days of any revision to the policy begin agreed by Pension Committee
Fund Discretions	Formulate and publish policies in relation to all areas where the administering authority may exercise a discretion within the scheme	To review at least triennially and publish within 30 days of any revision to the policy being agreed by the Pension Committee
Risk Management Policy	Publish and keep under review the Fund's Risk Management Policy	Annual review and published within 30 working days of any review to the policy begin agreed by Pension Committee
Conflicts of Interest Policy	Publish and keep under review the Fund's Conflicts of Interest policy	Annual review and published within 30 working days of any review to the policy begin agreed by Pension Committee
Training Policy	Publish and keep under review the Fund's Impact Investment Policy	Annual review and published within 30 working days of any review to the policy begin agreed by Pension Committee
Impact Investment Policy	Publish and keep under review the Fund's Impact Investment Policy	Annual review and published within 30 working days of any review to the policy begin agreed by Pension Committee

2. Scheme Employer Admission and Cessation

Fund role regarding new Scheme Employer admission and Scheme Employer exit

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
New Scheme Employer admissions	Process admission into the Fund including signed admission agreement, notification of contribution rate, allocation of assets and notification to the Secretary of State where required.	Within 2 months of date joining the Fund provided prospective Scheme Employer provides full data requirements within prescribed timescale.
Cessation Valuation	Carry out a valuation assessment on cessation of admission agreements or Scheme Employer ceasing participation in the fund.	Within 2 months of agreed timescale

3. Annual Report & Accounts

Production of Annual Report & Accounts

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Annual Report and accounts	Publish the Fund's Annual Report and Accounts	By 1 st December following the financial year end

4. Valuation

Triennial Valuation process

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Fund Valuation – Consult with Scheme Employers	Consult with Scheme Employers on the outcome of the Triennial Valuation	At least 2 months before the issue of the final Rates and Adjustment Certificate
Valuation Results	Issue formal valuation results (including individual Scheme Employer details)	No later than 1 st March following the valuation date

5. Communications & training for Scheme Employers

Summary of communications to Scheme Employers

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Bespoke meetings/ training	Provide bespoke meetings or training for scheme members or Scheme Employers	As and when required
Scheme Employer Newsletter	Provision of newsletter or briefing note to Scheme Employers	Every 3 months
Scheme rules	Notify Scheme Employers and scheme members of changes to the scheme rules	Within 3 months of the changes coming into effect
Scheme Employer Forms/Guides	Publish and keep up to date all forms required for completion by scheme members, prospective scheme members and Scheme Employers.	Within 30 days of any revision
Fund Website	Publish and keep up to date all information on the Pension Fund website	Within 30 days of any revision

6. Communications and training for Members

Summary of communications to members

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Member forms/ letters	Publish and keep up to date all forms required for completion by scheme members or prospective members	Within 1 month of any revision
Annual Benefit Statements (ABS)	Issue annual benefit statements to scheme members and deferred members as at 31 st March each year	By 31 st August following the year end.
Member information sessions	Arrange information sessions for members	As and when required
Additional Voluntary Contribution (AVC) annual statements	Issue year end AVC statements to relevant members. The AVC provider produces the statements	By 31 st August following the year end or within 4 weeks of receipt if later
Pension Savings Statement (PSS) for Annual Allowance	Issue Pension Savings Statements to members who exceed their Annual Allowance	By 6 th October following the tax year end (providing the Scheme Employer has submitted all required data) or within 30 days of a member's request if after the 6 th October.
Active & Deferred member newsletter	Issue Active and Deferred members with newsletter	By 31 st August, each year
Pensioner Newsletters	Issue Pensioners with newsletters	By 31 st December, each year

Individual Member Administration

1. Scheme Administration

New Scheme joiners

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
New Starter	Set up new starters and provide statutory notification to the scheme member	Within 40 working days from receipt of correctly completed starter form or monthly interface from the Scheme Employer

2. Additional Voluntary Contributions

Administration of Additional Voluntary Contributions (AVC)

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Additional Voluntary Contributions	Process scheme member requests to pay/ amend/ cease additional voluntary contributions	Within 10 working days of receipt of election from a scheme member

3. Additional Pension Contributions (APC)

Notification to Scheme Employers of APC applications for the purchase of extra pension

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
APC – Buying extra pension – Lump Sum	Deduction from Pay – Apply APC	Within 4 weeks of receipt of election from scheme member
	Direct payment to pension – Apply APC and arrange payment from the member	Within 4 weeks of receipt of election from Scheme Employer
APC– Buying extra pension – Regular Payments	Arrange for the member to have a medical	Within 4 weeks of receipt of APC election from scheme member
	Apply APC and notify the Scheme Employer of scheme member’s election to purchase additional pension contributions including all required information to	Within 4 weeks of the medical results being received by the pension fund
APC – Buying lost pension	Apply APC	Within 4 weeks of receipt of APC election from Scheme Employer

4. Aggregation

Administration of Aggregation

Administering authority responsibility	Action required by the administering authority	Timescales for the administering authority to act
Aggregation of LGPS membership	Issue statement to scheme member relating to the aggregation of previous LGPS membership	Within 2 months of receipt of all necessary information

5. Transfers

Administration of transfers

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Transfers In	Letter detailing completion of transfer in	Within 15 working days of receipt of all necessary information
Transfers Out	Letter details completion of transfer out	Within 15 working days of receipt of all necessary information

6. Deferred Benefits

Administration of deferred benefits

Administering authority responsibility	Action required by the administering authority	Timescales for the administering authority to act
Deferred benefit calculations	Deferred benefits calculated	Within 30 working days of receipt of all necessary information

7. Divorce

Administration of Divorce

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Divorce Quote	Issue letter detailing cash equivalent value and other benefits	Within 45 days of receipt of all necessary information
Divorce Settlement	Issue letter detailing implementation of cash equivalent value	Within 15 days of receipt of all necessary information

8. Death
Administration of deaths

Administering authority responsibility	Action required by the administering authority	Timescales for the administering authority to act
Acknowledgement of death	Notification of death acknowledged	Within 5 working days of receipt of all information
Death grant payments	Process of death grant for payment	Within 10 working days of receipt of all information
Dependants’ pension	Notification of the amount of dependents pension	Within 10 working days of receipt of all information

9. Refund
Administration of refunds

Administering authority responsibility	Action required by the administering authority	Timescales for the administering authority to act
Refund Payments	Process refund payments	Within 10 working days of receipt of all necessary information

10. Retirement

Administer of retirements

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Retirement options to members who have ended active membership aged 55 or over	Provision of new retirement letters detailing scheme member options	Within 15 working days of receipt of all necessary information
Retirement letter to member with actual retirement benefits	Process of retirement benefits for payment following receipt of election	Within 15 working days or receipt of all necessary documentation. First pension payment on next available run.
Payment of Retirement Grant	Process and pay retirement grant	Within 15 working days of receipt of all necessary information
Deferred benefit Payment	Notify deferred member of pension and lump sum options (Quotation)	Within 15 working days of receipt of all necessary information

11. Estimates

Administration of Employee and Scheme Employer Estimates

Administering authority responsibility	Action required by the administering authority	Timescales for the administering authority to act
Member Estimate	Provide requested estimates of benefits to scheme members in relation to early payment of benefits	Within 15 working days from date of request
Scheme Employer Estimate	Provide requested estimates of benefits to scheme members or Scheme Employers including any additional retirement costs in relation to early payment of benefits from ill health, flexible retirement, redundancy or business efficiency retirement	Within 15 working days from date of request Please note: bulk estimate requests of more than 10 estimates per month will be subject to prior agreement between the Fund and the Scheme Employer

12. Appeals

Administration of the Internal Dispute Resolution Procedure

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Stage 2 Appeal Acknowledgement	Acknowledge receipt of Stage 2 Appeal	Within 1 week of receipt of Stage 2 Appeal
Stage 2 Appeal – Notification of decision	Formal letter of response to appellant following Stage 2 Application	Within 2 months of receipt of the application, or such longer time as is required to process the application where further information or clarification is required

13. Payslips/P60s

Payslip & P60 production

Administering authority responsibility	Action required by the administering authority	Timescales for the administering authority to act
Pensioner Payslip	Provide pensioner payslip to scheme members in receipt of pension	Every month to members registered on My Pensions Online Twice a year in paper format and if monthly pension changes by £10 net Payslips for members not registered on My Pensions Online
P60s	Provide pensioner P60s to scheme members in receipt of pension	By the 6 th May via My Pensions Online for members registered and in paper format for those member who haven't registered

14. Enquiries

Member & Scheme Employer enquiries

Administering authority Responsibility	Action required by the administering authority	Timescales for the administering authority to act
Scheme Enquiry	Provide an answer or acknowledgement to scheme members/ employer/ personal	Within 10 working days of enquiry

Review Date

The Administration Strategy will be reviewed as follows:

- Every 3 years as a matter of routine
- Whenever impacted by regulatory changes
- Whenever impacted by other legislation
- Whenever impacted by major changes to other policies, statements, strategies used by the Administering Authority
- As required by operational changes and demands.

Scheme Employers will be informed of any changes to the Pension Administration Strategy and will be consulted on all material changes.

The Pension Committee and Local Pension Board will be asked to review and approve the Pension Administration Strategy before it is published.



Further Information

For further information on the Greater Gwent (Torfaen) Pension Fund, please visit the website [Home | Greater Gwent \(Torfaen\) Pension Fund \(gwentpensionfund.co.uk\)](#)

Key Policy Documents

- Employer guide to Policy requirements for Admitted Body Status
- IRMP Application Form
- Communications Policy
- Governance Policy & Compliance Statement
- Privacy Notice
- Policy for reporting breaches of the law
- Training Policy
- Conflicts of Interest Policy

If you require any further information related to the Pension Administration Strategy, please contact Jo Griffiths, Pension Manager, Greater Gwent (Torfaen) Pension Fund.