Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Employers' Forum

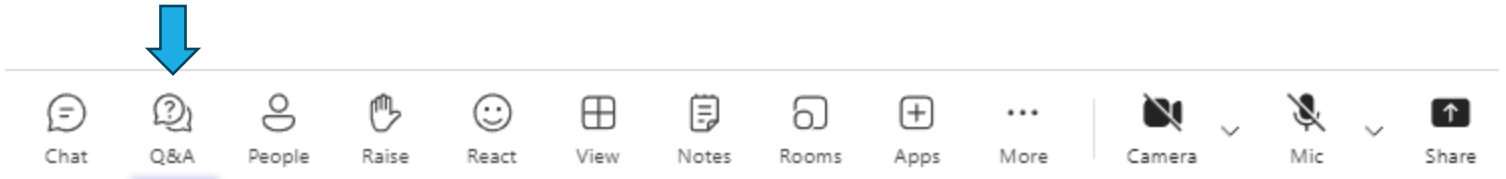
Presentation by the Pensions Shared Service (PSS)
October 2026

Martin Doyle – Assistant Director - Pensions Shared Service
Carrie Adubofour – Pensions Administration Manager
Ben Short – Senior Team Leader – Employers

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Housekeeping

- The webinar is being recorded on MS Teams – a link to the recording will be posted on our Employers webpage along with today's presentation slides: **https://pensionssharedservice.org.uk/employers/**
- Please turn off your microphone and camera
- Please submit your questions using the 'Q&A' facility



- Today's session
  - LGPS regulatory developments
  - Pension Administration Strategy (PAS)
  - Cyber Security
  - Pensions Dashboards
  - Employer responsibilities and data quality
  - Promoting our updated member online portal MSS

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

LGPS Developments

- Mandatory Pension Administration Strategies
- Pensions Dashboards implementation
- Access and Fairness reforms
- Fit for the Future governance reforms
- Increased focus on cyber security and data quality
- We await confirmation from Govt on
  - normal minimum pension age (NMPA) from 55 to 57 effective 6 April 2028. Expected that Members in LGPS before 4 Nov 2021 retain Protected Pension Age (PPA) of 55
  - and the new Fair Deal Contractors will not become admission bodies and no admission agreement; instead, the outsourcing authority be the 'deemed employer'.

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Pension Administration Strategy (PAS)

- What Is The PAS?

- The PAS establishes:
  - Roles and responsibilities
  - Service standards
  - Performance expectations
  - Reporting arrangements
  - Escalation processes
  - Continuous improvement expectations
- Its objective is to create a shared understanding between Funds and employers regarding effective administration arrangements.

Pension Administration Strategy (PAS)

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

What We Expect from Employers

Data and administration

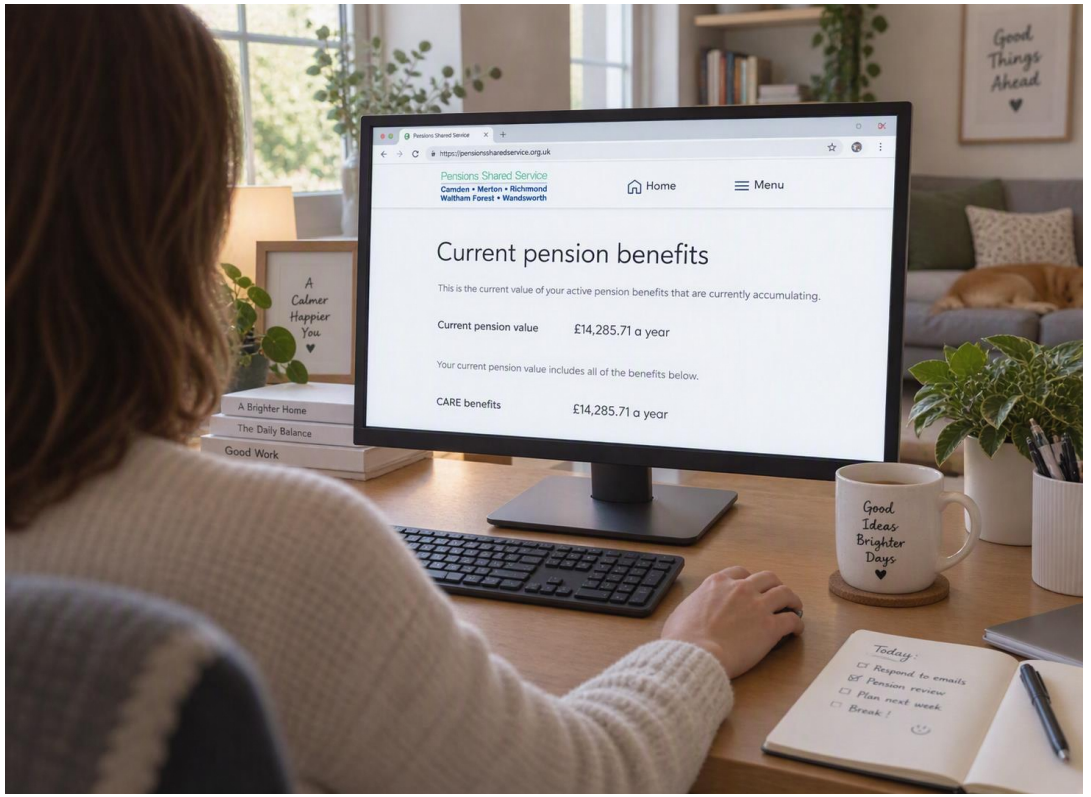
- Provide timely, accurate data
- Operate i-Connect
- Maintain up-to-date employer contacts

Statutory responsibilities

- Maintain a discretions policy
- Appoint an IDRP adjudicator
- Appoint an approved IRMP

Engagement

- Promote Member Self Service
- Attend forums and training



Cyber Security and Data Protection

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Key Employer Responsibilities

Employers should:

- Maintain secure transmission of pension data
- Report cyber incidents promptly
- Have appropriate incident response plans
- Ensure payroll providers/suppliers meet standards
- Maintain GDPR compliance
- Enhanced staff training focuses on cyber threats, data protection, and file management to improve threat response

Pensions Dashboards implementation

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

- Pensions Dashboards will allow individuals to locate and view pension information from multiple schemes in one place.
- Employers must help ensure:
  - Accurate member records
  - Current addresses
  - Dates of birth
  - National Insurance numbers
  - Payroll references
  - Prompt responses to dashboard-related data queries
- Poor data quality will increase matching failures and operational costs.



Questions and Discussion

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

We'd like to better understand the challenges employers face in meeting their LGPS responsibilities. Please share your views using the Teams poll.

1. Which LGPS administration activities do you find most challenging? (choose 3)

- Assumed Pensionable Pay (APP)
- Starters and enrolment
- Leavers and opt outs
- Changes to hours or pensionable pay
- Monthly data submissions (i-Connect)
- Contribution submissions and payments
- End of year returns
- Outsourcing and payroll provider management
- Ill-health retirement cases

Questions and Discussion

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

2. What are the biggest barriers to providing accurate and timely pension data?

- System limitations
- Payroll provider issues
- Resource constraints
- Knowledge or training gaps
- Competing priorities

Questions and Discussion

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

3. What additional support from the Pensions Shared Service is most valuable?

- Training sessions
- Guidance and factsheets
- Website improvements
- Employer forums
- One-to-one support
- System enhancements

Questions and Discussion

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

4. If you could change one thing that would make it easier to meet your LGPS responsibilities, what would it be?

i-Connect Submission Checklist

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Before submitting, please check:

- ✅ Year-to-date (YTD) figures are accurate
- ✅ Leavers and opt-outs have been included
- ✅ Payroll reference number changes have been reported
- ✅ Assumed Pensionable Pay (APP) has been applied correctly – Changes from 01st April 2026
- ✅ Leavers, opt-outs, job changes and changes in hours are included in the relevant i-Connect submission
- ✅ Correct employee and employer contribution rates are being applied
- ✅ i-Connect data reconciles to payroll runs and contribution payments
- ✅ Submission is made by the **19th of the following month**

Remember

Accurate and timely i-Connect submissions reduce queries, improve member outcomes, support McCloud and Pensions Dashboards requirements, and help avoid unnecessary employer charges.

Support and training are available from the Pensions Shared Service if you need assistance.

i-Connect – Multi Factor Authentication

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

- Mandatory from 2027
- Requirement to improve security of i-Connect
- ‘Goldmine’ of Personal Data to cyber criminals
- Use existing username and password
- Plus, a ‘one-time’ passcode generated by an authenticator app
- Or MFA code via email
- Submitting monthly data and member documents will rely on new log in process
- Guide and help will be available

Q1 Employer Performance Insights (April to June 2026)

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

274 employers submitted i-Connect data during Q1

Timeliness:

- **62%** of employers submitted all returns on time
- **38%** recorded at least one late submission

Data Quality

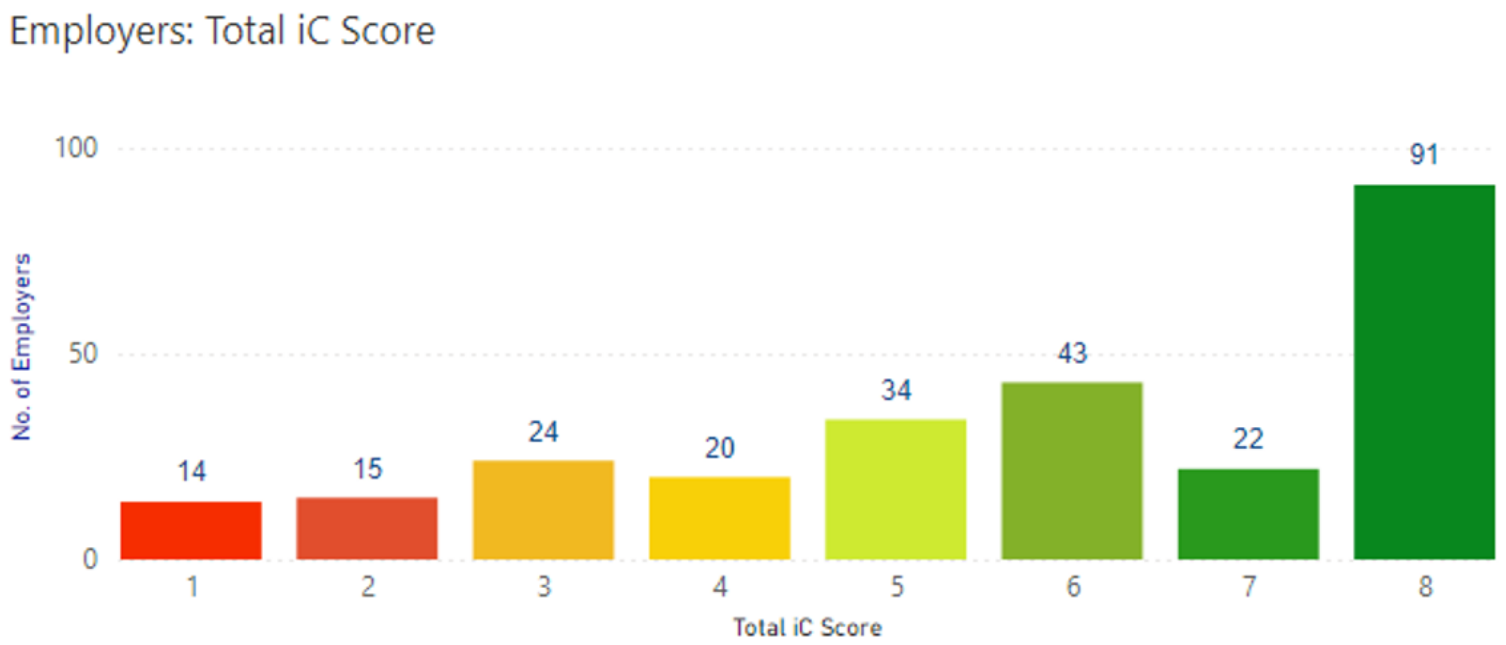
- **45%** of employers submitted data with issues with **no errors**
- **55%** of employers had data errors
  (**33%** of employers recorded an error rate exceeding **5% of submitted records)**

Why It Matters

- Good-quality data helps us to:
  - Pay the right benefits at the right time
  - Improve the experience of LGPS members

Best and Worst Performance by Employer YTD

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth



14 employers have late submissions

91 employers have completed their submissions with no issues.

Best and Worst Performance by MPP's YTD

Best/Wost Performing MPPs

Based on combined submission score (i.e. avg error rate + avg no. of late submissions)

Top 3 MPPs	Overall	Camden	Merton	Rich/Wands	WF
1	Cantium	Cantium	Cantium	Step Academy Trust	EPM
2	Step Academy Trust	Veolia	Step Academy Trust	Teesside	PayPlus
3	Veolia	Teesside	Veolia	EPM	United Learning

Bottom 3 MPPs	Overall	Camden	Merton	Rich/Wands	WF
1	WF Council- Oracle	Dataplan	Dataplan	EduPay	WF Council- Oracle
2	EduPay	GLL	Kingston-SKMR	MHR	EduPay
3	MHR	CamdenCloud	Access	Dataplan	MHR

Employer Responsibilities: Ill Health Retirement

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Your Key Responsibilities

- ✓ **Obtain medical evidence** from an approved Independent Registered Medical Practitioner (IRMP)
- ✓ **Make the employment decision** on whether ill health retirement benefits should be awarded and determine the appropriate tier (1, 2 or 3)
- ✓ **Submit all required documentation** to the Pensions Shared Service promptly following the decision
- ✓ **Maintain records and monitor Tier 3 cases**, including mandatory 18-month reviews
- ✓ **Notify the Pensions Shared Service immediately** of the outcome of Tier 3 reviews and any decision to cease benefits
- ✓ **Follow LGPS statutory guidance and Ombudsman guidance** before making a determination



Common Issues We See:

- ⚠ Delays obtaining medical certificates
- ⚠ Incomplete or inconsistent information
- ⚠ Tier 3 reviews not completed on time
- ⚠ Lack of evidence (e.g. certificates/reports) supporting the employer's decision

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Support/training with i-Connect

Contact us: PSSEmployers@richmondandwandsworth.gov.uk

LGPS HR Guide: https://lgpslibrary.org/assets/gas/ew/HRv4.4c.pdf

LGA bite-size training modules

The LGA has published bite-size training modules to help employers with key topics:

- Assumed Pensionable Pay;
- Final Pay; and
- Ill Health Retirement

https://lgpsregs.org/employer-resources/employer-bite-size-training.php



Communications and engagement per Fund

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

Engagement with online portal	Camden	Wandsworth	Merton	WF
% of active members migrated	47.28%	43.85%	51.57%	50.76%

Employers with Highest MSS uptake

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

CAMDEN	
Abbey Road Housing Co-op	100%
Gospel Oak School	100%
Ridgecrest Cleaning-LBC	100%
Veolia-Camden	100%
LDN London North	100%
LDN London Central	100%
Camden Councillors 2026	100%

WANDSWORTH	
Richmond Councillors 2026	100%
Fircroft Primary School	100%
Inst Of Rev Rating & Valuation	100%
Capella House School	100%
Richmond Music Trust	100%
Lifeways 2	100%
Kew Riverside Primary School	100%

MERTON	
Merton Councillors 2026	100%
Veolia-Merton	90%
Wimbledon & Putney Comm Cons	70%
Ursuline High School (Academy)	61%
Benedict Primary School	60%

WF	
Barn Croft Primary	100%
Care Nexus LTD	100%
Taylor Shaw-United Learning	100%
Aspens Services-Lion Trust	100%
Atlantic Cleaning-St Saviours	100%
Juniper - Ainslie Wood	100%
Juniper - Henry Maynard Jnr	100%

Employers with Lowest MSS uptake

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

CAMDEN	
Age UK Camden	0%
Agar Grove Co-operative Ltd	0%
Greenwich Leisure Ltd-Camden	0%
St Luke's C of E School	0%
Abacus Belsize Primary School	0%
MiHomecare Ltd	0%
Cleantec Services-Gospel Oak	0%

MERTON	
Harris Academy Wimbledon	46%
Harris Academy Merton	44%
Beecholme Primary Academy	43%
Park Community Free School	40%
St Marks Academy	37%

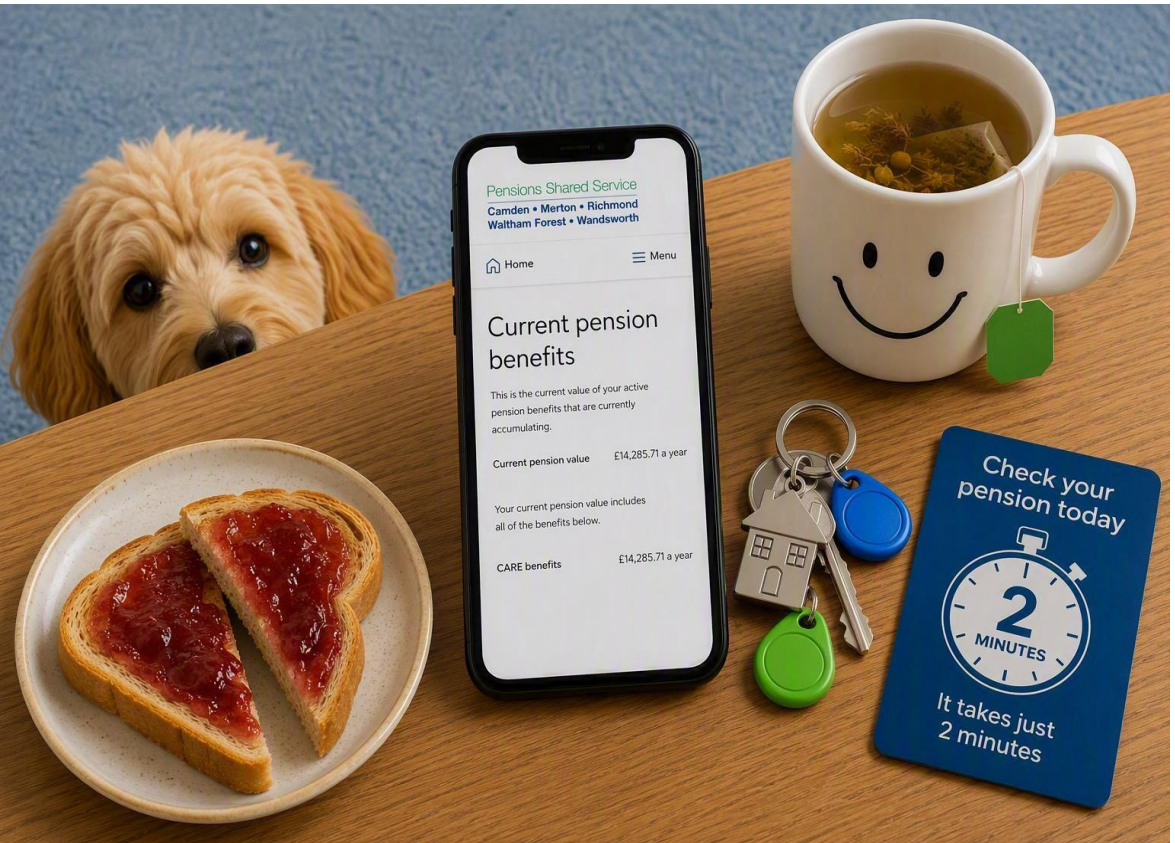
WANDSWORTH	
London Hire Community Services	13%
Ernest Bevin College-Academy	12%
Enable - Parks and Open Spaces	0%
Belleville Wix Academy	0%
St James' School	0%
Enable - PSAD	0%
Albemarle School	0%

WF	
Riverley Primary (Academy)	0%
Low Hall Nursery School	0%
Atlas Cleaning - Holy Family	0%
Juniper – Stoneydown	0%
Olive Dining-George Mitchell 2	0%
Juniper - Chase Lane	0%
Juniper - Parkside	0%

Promoting Member Self Service (MSS)

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

- Our message to members: It takes less time than making a cup of tea to check your pension.
- We will continue to send updates on unregistered members.



Employees who actively engage with their pension are more likely to:

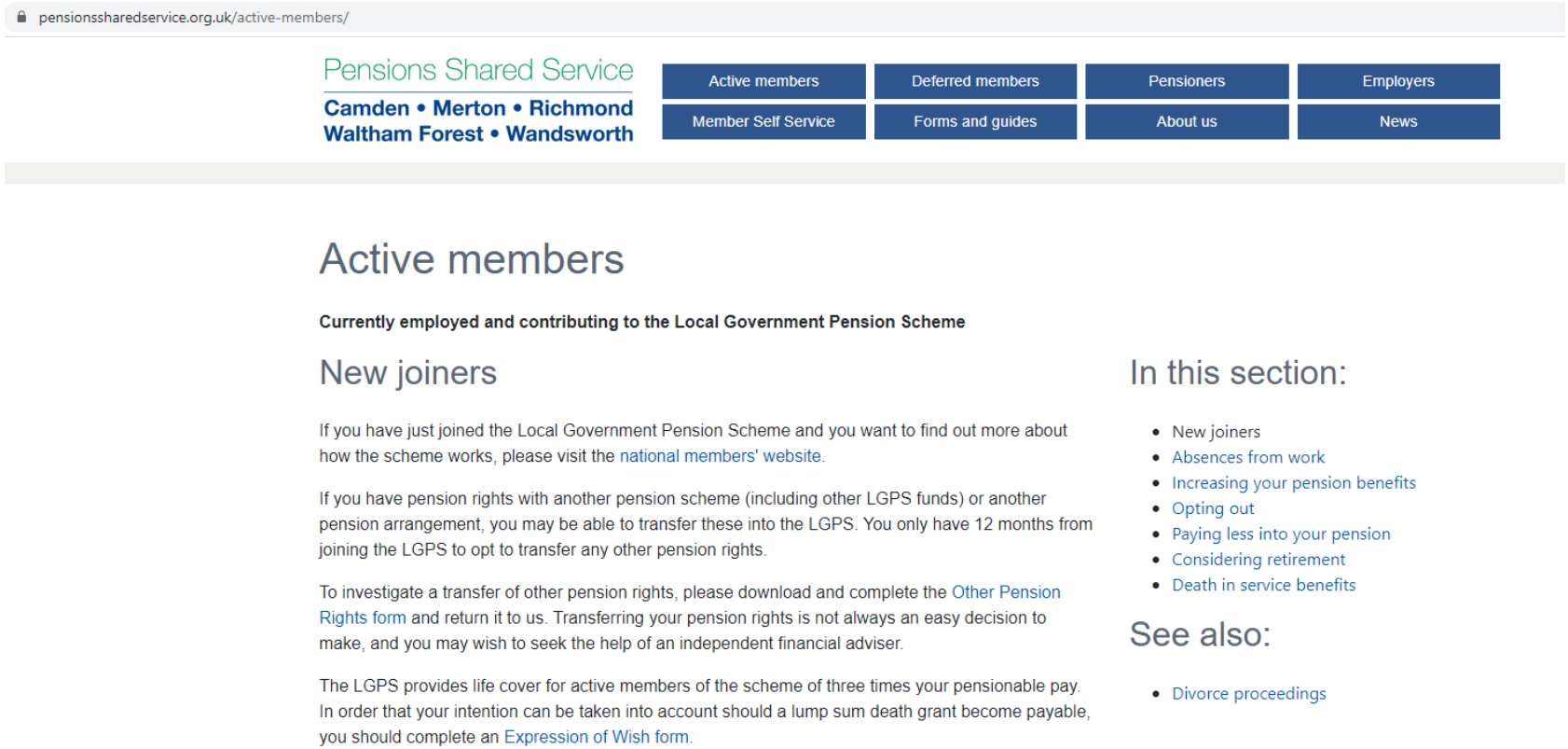
- Understand their benefits
- Keep personal data up to date
- Plan effectively for retirement

How Employers Can Help

- Include MSS link in induction packs
- Promote MSS through internal communications
- Encourage employees to check their pension regularly

Our PSS website: https://pensionssharedservice.org.uk/active-members/

Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth



Pensions Shared Service
Camden • Merton • Richmond
Waltham Forest • Wandsworth

More Information



National Member Website:
https://www.lgpsmember.org/

Employer Training:

https://www.lgpsregs.org/employer-resources/index.php

Pensions Shared Service Website:
https://pensionssharedservice.org.uk/

Contacting the Pensions Shared Service – Employers Team

Email: PSSEmployers@richmondandwandsworth.gov.uk