



Supporting employers

In this leaflet, the Fund looks at the services on offer to educate members on all Local Government Pension Scheme (LGPS) issues provided by Communications, Marketing and Business Support.

WEST MIDLANDS



PENSION FUND

**YOU CAN GET IN
TOUCH WITH
CUSTOMER SERVICES
ON THE NEW DEDICATED
EMPLOYER LINE
0300 111 6516**

Our Communications, Marketing and Business Support team



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Communications & Marketing Services

We would like to introduce you to our dedicated communications and marketing team whose aim is to provide support to our employers, and to help educate your employees on a wide range of pension matters.

We know that some members, from time to time, can find pensions a little confusing; however, once they speak to one of our representatives face-to-face, they develop a much greater understanding.



Presentations

Presentations cover the following areas:

	Details	Member type
Introduction to the LGPS	The benefits of joining the LGPS	All new employees and current members
Planning your retirement	How to improve your benefits	Members of the Scheme aged 40+
Pre-retirement	Ensuring that you are prepared for your retirement	Members of the Scheme Age 55+

We offer a range of presentations to employers which will give your employees a clear understanding of the Scheme. These include the following:

Introduction to the Local Government Pension Scheme (LGPS)

This presentation lasts about 30 to 45 minutes, with questions and answers available at the end of each session. It is not specifically aimed at new members - it can also be offered to existing members, as it will provide them with a good overview of the Scheme. The presentation looks at the contributions required by our members, the benefits the Scheme offers and also the large range of family benefits the Scheme provides for members.





Planning your retirement

This presentation will last for 45 minutes to an hour, with a question and answer session offered at the end of each session. This is aimed at members who are aged from around 45 -55, who are preparing for retirement and have time to make a difference to their retirement benefits through effective planning. This presentation covers when can you retire, the calculation of benefits, how members can increase their benefits and the family benefits the Scheme offers.

What If After I Retire...

- I get a new job?
- My marital status changes?
- I move abroad?
- I change my address?

The slide includes three small images: a woman smiling, a couple sitting on a sofa, and a couple in formal wedding attire. A small logo is in the top right corner.

Pre-retirement

This is broadly similar to 'planning your retirement' but is specifically aimed for members with a shorter period of time prior to retirement. This presentation provides the members with an understanding of the administrative procedures of how and when their benefits become payable. We also cover the post-retirement family benefits offered by the Scheme.

When Should I Start Planning My Retirement?

Age 40, 50, 60 or 65?

Something to think about: when it's time for you to retire, will you be able to afford to?

The slide features two images of people in a thoughtful pose: a man on the left and a woman on the right. A small logo is in the top right corner.

Bespoke presentations

We can assist employers by delivering bespoke presentations to suit your circumstances. This may take a little longer to prepare, but it gives the member an understanding of how any changes will affect their benefits. We have been approached by employers who want support to deliver the facts regarding how any changes may impact on their employee's LGPS benefits.

Some employers have difficulty with members understanding the potential impact on benefits. However, we find that members are more receptive to receiving the message from a Fund representative. We can also follow up the event and provide members with one-to-one sessions to discuss their personal circumstances as required. This has proved beneficial to our members, as they have the opportunity to discuss sensitive issues in confidence.

If there is a change in employer - for example, through TUPE negotiations - we can assist employers through this process, and help deliver the message to their members, creating a smooth transition.



Early retirement

We are aware that many Scheme employers may be facing budgetary constraints and, as a consequence, are looking to reduce staffing levels.

We are able to assist employers through this process, offering support to ensure that affected members are aware of any impact to their pension benefits.

We have presentations that have been tailored for Scheme members who may be facing redundancy, covering those under and over age 55. These presentations have been well-received, and are regarded as an essential support tool to both the Scheme member and employer. If you feel this service could be of assistance, please contact a member of the team.

Depending on the type of presentation selected, the Fund will provide the appropriate literature and supporting material as required to reinforce the information given on the day.

Presentations are built to allow members to participate in a 'question and answer' session at the end. It is often useful to canvas the workforce in advance to ensure that they are aware of the aim of any meeting before deciding to attend.

The Fund also welcomes interest from trade unions and can, if requested, present to union officials an update on current Scheme regulations.

Retirement planning events



Did you know that the Fund is now offering your employees the chance to attend - free of charge - one of our most successful events of the year?

During the first week in February, we held a series of events regionally (including venues in Wolverhampton, Walsall, Coventry and Birmingham) with each session lasting around two hours, covering various subjects relating to retirement planning; these events proved so popular that a further three dates were added. These events are not specifically aimed at the major authorities; all employers' members are invited to attend. These events have proved so successful with our members that places are limited and offered on a 'first-come, first-served' basis.

We introduced this event a few years ago (under the banner 'pre-retirement seminars' - PRS), as we found that many of our members who were approaching retirement did not understand how their LGPS benefits were calculated. Not only that, but a change in tax regulations nearly five years ago now means that our members have a great opportunity to save their income tax. Within the LGPS, members can boost their benefits by paying into an AVC. By doing this they not only receive the tax relief on their payments, but may also receive it back as a tax-free cash lump-sum in retirement, providing they are within HMRC limits. I am sure you will agree that this is a tax-efficient way for members to save towards their retirement by using the Fund's in-house AVC provider, Prudential.

These sessions also cover subjects such as top tax tips, protecting your inheritance tax and state benefits. Obviously, this year, with the impending cuts in public spending, you may be facing a redundancy 'trawl'. As a consequence, these events may become more frequent as, even in a short-time, members can boost their pension saving.

If you would like to advertise these events internally or by directing your employees to the following link, they will find the invite on our website: www.wmpfonline.com/contributing+member/events.htm

Ideally, these events are aimed at members who are aged 45 and over. They are welcome to bring their partner with them on the day.

We advise members, who wish to attend during work-time, that they should seek the permission of their employer.

STOP PRESS!

Events have been announced to take place on 27, 28, 29, 30 June and 1 July 2011 in Wolverhampton, Solihull, Great Barr and Brierley Hill. We will also be holding events in October - please contact us if you want more information.



Don't just take our word for it. This is what previous participants have said about these events:

Very revealing... presented in a clear and accessible way... not too technical.

Very useful... it has helped me focus my mind on my future and my retirement options.

Thank you... an excellent presentation and helpful information afterwards.



Surgeries

This is when a Fund representative attends your workplace, and holds individual appointments, lasting for about half an hour, with members.

These sessions cover all aspects of pension planning, and ensure that the member is aware of what their benefit expectations are and how they can improve their benefits. The member has an opportunity to update their details with the Fund, using the appropriate forms.

This event has proved popular among members - but we ask that a minimum of five members are required in order to book a face-to-face meeting.



Roadshow bus

Employers will already be aware of the main roadshow activities carried out every two years at the city and district councils. These roadshows were held last year - but we can bring the roadshow bus to your workplace, providing that you have adequate parking (the roadshow bus takes the equivalent of eight normal car parking spaces). This allows members to speak to Fund representatives on all aspects of pension matters.

These events are particularly effective for an employer with a larger workforce.



Out-of-hours service

We believe it is important to offer a service to all of our members. We can provide, where necessary, an 'out-of-office' hours presentation or surgery (see 'Surgeries'), and will be more than happy to accommodate members who work shift patterns or unsocial hours.

There is no charge for any of the services the Fund provides, and we will do our best to accommodate any special requirements you may have in respect of time or location. The Fund is also able to produce bespoke presentations to meet your requirements.

The Fund does not provide financial advice - only information to educate members regarding their options.

Information on how to seek independent financial advice is provided during the presentations.





Information produced by the Fund can be made available in several formats including large sight text, Braille and several community languages. If you have any special requirements or would like to speak face to face with a member of staff, please contact us to arrange how we may best meet your needs.

Please remember that special requirements may take a little longer than normal to organise, but you have our assurance that we will do our best to ensure you receive the information in the most appropriate and efficient manner possible.

Data Protection

To protect any personal information held on computer, West Midlands Pension Fund is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate. The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's AVC provider. Members who wish to apply to access their data on Data Protection Act grounds should contact the Fund's Data Protection Officer on (01902) 554498, via email at dataprotection@wolverhampton.gov.uk

This authority is under a duty to protect the public funds it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.



Contact information

Email us on:

pensionfundenquiries@
wolverhampton.gov.uk

Telephone Customer Services on:

0300 111 1665

Visit our website at:

wmpfonline.com

Fax us on:

0845 230 1565

Minicom/Typetalk:

01902 554607

Write to us at:

West Midlands Pension Fund
PO Box 3948
Wolverhampton
WV1 1XP

Send us a text on:

Text WMPF + your message
to 60066

Standard short code network charges apply

Lines are open during the following
times:

8:30am to 5.00pm Monday-Thursday

8:30am to 4.30pm Friday

Calls may be monitored for training purposes

Help and information

Further information

We will ensure that all of our members are provided with relevant further information on request.

Comments and complaints

We welcome and value your comments on the standards of service we provide. If you have any comments you wish to make, please contact us at the address shown at the top of the page.

We would also like to hear from you if you are not satisfied with the way you have been treated. If you wish, you can speak to **Customer Services** on **0300 111 1665** to raise any issues you may have.

If you wish to make a formal complaint, you can write to:

Complaints and Compliments

Office of the Chief Executive
Civic Centre
St. Peter's Square
Wolverhampton
WV1 1NX

