Brian Bailey

As the year draws to a close, may I take the opportunity to thank all employers for their effort and hard work during the year.

As we move into 2010, the workload now more than ever presents a challenge not only to the Fund, but also to employers to ensure that the 2010 valuation exercise is presented in a consistent, accurate and timely manner.

As previously stated, the work of employers is invaluable in this respect. Following the dispatch of the 2009 annual benefits statements and queries that have arisen from these 2009 statements, we will work to ensure that as many as possible are drawn to a conclusion well before the valuation deadline.

Further information is included in this edition which confirms the timetable to which the Fund is working. If employers have any issues which they feel would prevent them from working to the timetable, they are asked to contact us immediately.

Your attention is also drawn to the issue of March 2010 retirements/redundancies, as employers will also need to check if any members fall into the criteria mentioned on page 7 as specific action will be required.

Brian Bailey
Director of Pensions

Valuation of the Fund as at 31 March 2010

Edition 24 alerted employers to the 2010 valuation. Your attention is again drawn to the valuation timetable set out below

May 2010
- Contribution data from employers to be submitted by 14 May (anticipated date)

June 2010
- Fund to provide data as at 31 March to CLG

31 August 2010
- GAD actuarial advice provided/ consultation carried out
- GAD model fund valuation carried out

31 December 2010
- Base position established
- GAD future certification costs issued

Consultation on proposed cost-sharing completed - December 2010

Instructions issued to funds by Secretary of State

June 2011, June 2012, June 2013
- Fund to provide data as at 31 March to CLG

31 August 2013
- Fund to provide data as at 31 March 2013
- Consultation on actuarial factors
  GAD provide:
  - Model fund benefit cost
  - Movement in benefit cost
  GAD produce final report and advice for funds under Reg 36A

31 December 2013
Repeat:
- Fund to provide data as at 31 March 2013
- Consultation on actuarial factors
  GAD provide:
  - Model fund benefit cost
  - Movement in benefit cost
  GAD produce final report and advice for funds under Reg 36A

Some employers have contacted the Fund with concerns about the intended schedule, and the Fund is working with those employers to alleviate any potential issues. If any employer believes that there may be issues in conforming with the timetable, they should contact the Fund immediately.

With some employers being relatively new to the Fund (and therefore unfamiliar with the valuation process and the requirements placed on the Fund to provide timely data to CLG), the Fund intends to hold a series of meetings for employers who feel they may need assistance in this respect. Information on these meetings will be issued in the new year.

Revised medical forms

Ill-health medical declaration (for pension purposes only)

The Fund has only recently been made aware of new guidance issued by the General Medical Council (GMC) which came into force on the 12 October 2009. The new guidance affects the way in which independent doctors can provide opinions to employers and pension schemes.

It will, therefore, be necessary that all employees, for whom a form M1 is due to be submitted, complete the Fund form *'Medical Declaration Form M2'* and it is submitted with *Form M1*.

Please note that for those employers that submit medical cases on a regular basis, a supply of *Form M2* has already been distributed. Other employers may wish to wait until the form is required, and contact the Fund to obtain the most up to date version.

Age 50 protections

As you will be aware from LGPC Bulletin 59, there was some debate regarding the question of age 50 protections. The LGE secretariat's view was that the LGPS Regulations 1997 needed to be amended to raise the minimum retirement age from 50 to 55 by 5 April 2010 for those employees who were not active members on 5 April 2006, and who left with a deferred benefit between 6 April 2006 and 31 March 2008.

Some employers have raised the issue, as they were not aware of the content of Bulletin 59. For ease of reference, this is reproduced below.

CLG have considered this and the conclusion that has been reached is that for the LGPS in England and Wales:

1) Members who left with a deferred benefit prior to 6 April 2006 can retain age 50 ERD (forever) - which both the LGPS Regulations 1995 and the LGPS Regulations 1997 provide for;
2) Members who left with a deferred benefit on or after 6 April 2006 and before 1 April 2008 and who were active members of the Scheme on 5 April 2006 can retain age 50 ERD (forever) - so these cases are covered under the wording of the LGPS Regulations 1997;

3) Members who left with a deferred benefit on or after 6 April 2006 and before 1 April 2008 and who were not active members of the Scheme on 5 April 2006 can retain age 50 ERD until, at the latest, 5 April 2010, whereupon the age for ERD rises to 55 - which the LGPS Regulations 1997 do not currently provide for. The secretariat understands that CLG are minded to make an appropriate amendment to the LGPS Regulations 1997 prior to 5 April 2010;

4) The LGPS, because it is a scheme which was in existence on 10 December 2003, can provide that members who left with a deferred benefit on or after 1 April 2008 and who were active members of the Scheme on 5 April 2006 can retain an age 50 ERD (forever). However, in agreeing the terms of the new LGPS, a rise in the ERD to age 55 has been accepted. Thus, the protection in the Benefits Regulations at regulation 30(6) is actually more restrictive than what the Finance Act 2004 would permit. The protection will only last to 31 March 2010 (rather than forever) for those who elect to draw their deferred benefits by then, and even then only for those who were active members of the scheme on 31 March 2008;

5) The LGPS can provide that members who left with a deferred benefit on or after 1 April 2008 and who were not active members of the scheme on 5 April 2006 can retain an age 50 ERD until, at the latest, 5 April 2010, whereupon the age for ERD rises to 55. The protection in the Benefits Regulations at regulation 30(6) is actually slightly more restrictive than what is permissible for schemes under the Finance Act 2004. The protection will only last to 31 March 2010 (rather than to 5 April 2010) and only covers those who were active members of the Scheme on 31 March 2008 (rather than both pre -pril 2008 joiners and post-April 2008 joiners who join prior to 6 April 2010);

6) Anyone who was retired on redundancy/efficiency grounds aged 50 or over prior to 1 April 2008 is protected (as the general Finance Act 2004 age 50 protection covers those who leave before 6 April 2010);

7) Under the Finance Act 2004, anyone who retires on redundancy/efficiency grounds aged 50 or over on or after 1 April 2008 and before 6 April 2010 is protected (as the general Finance Act age 50 protection covers those who leave before 6 April 2010). The protection in Benefits Regulation 19 is actually more restrictive than this in that it only covers those who were active members of the Scheme on 31 March 2008 and who leave on redundancy/efficiency grounds before 31 March 2010;

8) The Finance Act 2004 provides that, as the LGPS was in existence on 10 December 2003, anyone who retires on redundancy/efficiency grounds aged 50 or over on or after 6 April 2010 and who was an active member on 5 April 2006 could be

provided, by the LGPS, with a protected age 50 ERD (forever). However, in agreeing to the terms of the new LGPS, a rise in the ERD to age 55 has been accepted. The protection in the Benefits Regulations at regulation 19(2) is actually tighter than the Finance Act 2004 permits. The protection will only lasts to 30 March 2010 (rather than forever for those who were active members on 5 April 2006, or to 5 April 2010 for those who were not active members on 5 April 2006) and only covers those who were active members of the Scheme on 31 March 2008 and who leave on redundancy/efficiency grounds before 31 March 2010;

9) Anyone who was retired on flexible retirement aged 50 or over prior to 1 April 2008 is protected (as the general Finance Act age 50 protection covers those who leave before 6 April 2010);

10) Under the Finance Act 2004, anyone who takes flexible retirement aged 50 or over on or after 1 April 2008 and before 6 April 2010 is protected (as the general Finance Act age 50 protection covers those who leave before 6 April 2010). Benefits Regulation 18 is actually more restrictive than this in that it only covers those who were active members of the Scheme on 31 March 2008 and who take flexible retirement before 31 March 2010; and

11) The Finance Act 2004 provides that, as the LGPS was in existence on 10 December 2003, anyone who takes flexible retirement aged 50 or over on or after 6 April 2010 and who was an active member on 5 April 2006 could be provided, by the LGPS, with a protected age 50 ERD (forever). However, in agreeing the terms of the new LGPS, a rise in the ERD to age 55 has been accepted. The protection in the Benefits Regulations at regulation 18(4) is actually far more restrictive than required under the Finance Act 2004. The protection only lasts to 30 March 2010 (rather than forever for those who were active members on 5 April 2006, or to 5 April 2010 for those who were not active members on 5 April 2006) and only cover those who were active members of the Scheme on 31 March 2008 and who take flexible retirement before 31 March 2010.

The information on the HMRC technical pages RPSM03106020 and RPSM03106025 (which suggests that protection only applies if there is an unqualified right to draw benefits from age 50, ie, that no other party need consent to the individual's request before it becomes binding) has been considered but, in arriving at the views given above, it was felt necessary to have proper regard to the provisions of both the Finance Act 2004 and the Superannuation Act 1972.

The ERD position of those former NHS members who were covered by regulation 23 of the LGPS (Transitional Provisions) Regulations 1997 is being considered by CLG.

The age 50 reference in regulation 66(1)(d) of the LGPS Regulations 1997 (as protected by regulation 66(8) of the LGPS Regulations 1997) is not affected by the provisions of the Finance Act 2004. So, there is no change to regulation 66(1)(d) unless CLG decide, perhaps for consistency reasons, to consult on raising it from 50 to 55. Of course, there is equally an argument to leave it as age 50 on the grounds that members taking out an AVC may have been told they could cease paying AVC and convert the AVC pot to membership from age 50.

Retirements/redundancies up to 31 March 2010

Several employers have asked the Fund to explain the implications of members leaving ('retiring') as at 31 March 2010 (current regulation states the 30 March. However, we understand that CLG will shortly issue a letter to clarify the intent of the legislation to be the 31 March). If members have attained aged 50 but not yet reached age 55, employers need to be aware of some issues, for example, if the retirement date is 31 March or before, it is important when the Fund receives the paperwork. The implications of the HMRC changes, will require notification of expected retirements prior to the new tax year.

As with any retirement/leaver, we would normally ask that an employer submits paperwork to us in advance of the actual leaving date - usually 15 days prior to the leaving date, in order that payment can be made on the due date, where applicable. However, we are aware that subject to the intended leaving date some employers cannot always do this due to payroll closure/deadlines and the calculation of final pensionable pay etc. Under usual circumstances, the late submission of paperwork by an employer, ie, after the leaving date would not invoke any HMRC procedures, but due to the changes on 1 April 2010 this is not the case.

The LGE bulletin (No. 63) has raised the issue of age 50 protection for members who were not 'active' LGPS members on 5 April 2006. For these members who wish to receive benefits based on a leaving date of 31 March 2010 (or a date prior to this), all complete paperwork (including any elections, forms or notifications from the member) must be received by the Fund no later than the end of the current tax year. For example, given the necessity for the Fund to provide a period of time for the member to make any such relevant election in relation to AVC funds, we would suggest that where a member of this type is identified, an employer should notify the Fund immediately. In any event,

all completed paperwork should be submitted to the Fund prior to the 1 March 2010 in order that sufficient time can be given to ensure all completed elections are made and received prior to the end of the current tax year.

The Fund is not aware of any significant numbers of members who would fall into this category. But as a member may have failed to disclose previous service, or simply joined the LGPS for the first time after this date, the Fund may not be aware of a members status as at 5 April 2006, or their intention to leave prior to 1 April 2010.

Pensions Act 2008:

Personal accounts and new employer duties

Employers will be aware of the intended introduction of personal accounts from 2012. The Fund is mindful of the additional work that this may bring for employers in relation to those employees that are not eligible for the membership of either the LGPS or any other occupational scheme provided. The Fund is awaiting further information from CLG in relation to the qualifying scheme status of the LGPS. Meanwhile, employers may find the information prepared by the Fund's actuary as a useful reference aid.

Actions required of employers:

- Employers should make an early start in considering how to meet the new requirements and manage any additional costs they impose.
- Employers and trustees going through any kind of restructuring or redesign of their schemes should consider whether they will wish to be able to use them as auto-enrolment schemes from 2012. **(It is anticipated that on day one of personal accounts, non-LGPS members will need to be bought into the LGPS automatically and then be informed of their rights under the LGPS/personal account regulations, ie, to opt out if they wish.)**

The Pensions Bill received Royal Assent on 26 November 2008 and has now become The Pensions Act 2008. The first part of the Act sets out the future framework for personal accounts and the new duties that are being placed on employers to auto-enrol eligible jobholders into a qualifying scheme. There will be cost implications for all employers, in particular those who do not currently provide any kind of pension scheme for their employees or who have a significant number of non-pensioned employees or other workers.

With effect from October 2012, the largest employers will be required to automatically enrol eligible 'workers' into a qualifying pension scheme (although workers will retain the right to opt out) and to make contributions to that arrangement. The requirements will cascade down by employer size at monthly intervals until October 2015, by which time all employers will be affected.

Existing occupational pension schemes will 'qualify' provided they meet certain criteria; employers (except for scheduled LGPS employers) can choose whether to discharge their duties through their existing schemes or, alternatively, through the new statutory 'personal accounts' scheme which will be set up by the Government.

Eligible workers are essentially those aged between 22 and state pension age who have 'qualifying earnings' (between £5,035 and £33,540 in 2007 terms).

The criteria for a scheme to 'qualify' include eligibility and benefit conditions, including:

- Money purchase schemes and personal pension schemes must have a minimum contribution of 8% of qualifying earnings, of which at least 3% must come from the employer. Extra conditions apply to personal pension schemes.
- Defined benefit schemes must meet a minimum standard, which is to provide a pension payable for life from age 65, based on an accrual rate of 1/120ths and 40 years' service.

There will be arrangements to allow employers to phase in the new requirements, broadly over a three-year period.

The Pensions Regulator will have responsibility for enforcing compliance with the new regime.

Action

Employers who do not use the LGPS for all their employees, should consider how they intend to meet the requirements imposed by the legislation, and the possible modifications that may need to be made to their existing pension schemes if they are to be used as auto-enrolment schemes from 2012.

STOP PRESS

Employers can now begin to review whether existing arrangements meet the required criteria and analyse their options post-2012 in more detail. Once an employer's duties commence (expected to be at some point between October 2012 and October 2015 depending on the size of employer), they will need to auto-enrol their eligible jobholders into either their own qualifying scheme or the national 'personal accounts' scheme. The consultation http://www.dwp.gov.uk/docs/workplace-pension-reform-completing-the-picture-consultation240909.pdf issued on 24 September 2009 (and closing only six weeks later on 5 November 2009) covers a number of issues - one of which is the proposed criteria for a scheme to qualify. The DWP hasn't indicated when the final regulations will be published, but

it is expected this will be sometime next year (2010).

The basic criteria, as set out in the Pensions Act 2008, required by a scheme whose administration is in the UK to qualify, are for it to be a registered or tax-approved occupational or personal pension scheme. The regulations now propose that non-UK schemes can also be used as qualifying schemes as long as they provide an income in retirement and are regulated within their country. Additional quality criteria apply depending on the type of scheme.

NAPF conference highlights

Yvette Cooper appeared to be in a fighting mood over a default retirement age and Conservative plans to 'up' the retirement age from 65 to 66.

© Oli Scarff/Getty Images Europe)

The Secretary of State for Work and Pensions, Yvette Cooper (pictured above) has attacked Conservative plans to increase retirement age from 65 to 66 from 2016, labelling them "unfair".

Cooper said: "I can understand that employees in their thirties might have to plan now to retire later (than expected), but I don't think it is fair to tell people in their fifties to rip their retirement plans up."

Cooper's announcement came in response to shadow chancellor George Osborne's speech at the Conservative Party conference in Manchester in October, where he explained this would be the plan if a Conservative government were to be elected next year.

Speaking a week later (but at the same venue as Osborne), at the National Association of Pension Funds Annual Conference, Cooper also

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George Osborne

suggested the default retirement age of 65 should be removed.
Currently employers are controversially allowed by law to end employees' contracts of employment when they reach the age of 65.

But Cooper said: "The default retirement age was brought in for good reason but now it needs to be reviewed. I have met employees who want to work on into their seventies, and some who would prefer to work part-time. Today we are launching a call for evidence on the topic of retirement age."

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Joanne Segars

Pension body warns Government: 'Get pension reforms right - and get on with it'

The Government that comes to power in May next year must work with HR and pension professionals to secure the retirement of staff, instead of playing "Punch and Judy pension politics", according to the chief executive of the National Association of Pension Funds (NAPF).

Speaking to delegates at the NAPF annual conference, Joanne Segars, chief executive of the industry body, attacked the myriad announcements about pensions and retirement made at the three major political party conferences in the autumn.

Following announcements from the Secretary of State for Communities and Local Government, John Denham that the Labour Party would cap the pensions of high-earning local government staff, and shadow chancellor, George Osborne, said that the Conservative Party would raise retirement age for men from 65 to 66 in 2016, Segars said: "The Government has to mend a broken pension system - so get the reforms right and get on with it."

She added: "Personal accounts and auto-enrolment coming into action in 2012 are real steps forward, but we cannot say 'job done' in 2012."

In a message directly aimed at Yvette Cooper and the Department for Work and Pensions (DWP), Segars said: "The Government must see the pension professionals in this room as a solution to help, not an obstacle. So give a little (to us), DWP, and you will get a lot back."

She added: "Workplace pensions must be secure, flexible, simple, incentivise staff and be cost-effective... and the Government has an obligation to ensure it pays to save.

"There are difficult questions still to be answered around pensions, but as the political temperature goes up as we approach a general election, the NAPF will continue to press (the Government) for answers and put forward solutions."

Extract of the LGE PBR note

http://www.lge.gov.uk/lge/aio/3471904

Pre-Budget Report (PBR) – introduction

On 9 December 2009, the Chancellor of the Exchequer gave his Pre-Budget Report. The PBR provides an update of the state of the economy and public finances, while setting out the direction of Government policy in the run-up to the spring Budget.

Info on the PBR can be found at http://www.hmtreasury.gov.uk/prebud pbr09 index.htm with the full PBR statement at http://www.hm-treasury.gov.uk/prebud pbr09 repindex.htm

This note is based on the PBR statement and covers items in the PBR that may be of interest to local authority pay, HR and pensions administrators.

Tax and NI

Both the basic and higher rate of tax will remain the same in 2010-11, at 20% and 40% respectively. The personal allowance and basic rate limit will be maintained in 2010-11 at their current levels.

The point at which individuals start to pay the higher (40%) rate of income tax will, in 2012-13, be frozen at the 2011-12 amount.

The additional rate of tax of 50%, applying to incomes over £150,000, will commence from 2010-11 as will the gradual withdrawal of the personal allowance for those with incomes over £100,000.

All national insurance contribution (NIC) thresholds and rates for 2010-11 will also remain at their current levels with the exception of the lower earnings limit (LEL). The LEL will rise to £97 per week in line with the 2.5% increase in the basic state pension.

For 2011-12, in addition to the 0.5% increases to national insurance rates already announced in the 2008 PBR, there is to be an additional 0.5% increase in the employee, employer and self-employed rates of NICs, making a 1% increase in total, alongside an increase in the point at which individuals start to pay NICs to protect 15 million people on incomes below £20,000.

Pensions – tax relief

The restriction of pensions tax relief from April 2011 will apply to those with gross incomes of £150,000 and over, where gross income incorporates all pension contributions, including those funded by an employer, and before any deductions for charitable donations are made. This will be subject to an income floor, so that individuals with pre-tax incomes (excluding employer pension contributions) of less than £130,000 will be unaffected. Reflecting this change, the Government has announced that the anti-forestalling measures

introduced at Budget 2009 will be extended from 9 December 2009 so that all those with incomes of £130,000 and over will be subject to the special annual allowance – see http://www.hmrc.gov.uk/pbr2009/pbrn18.htm
The Government has launched a formal consultation on the implementation of this change – see http://www.hm-treasury.gov.uk/prebud_pbr09_consult_pensions.htm
The consultation will run for 12 weeks until 3 March 2010.

Comment: the LGE/LGPC is currently preparing a note on the implications for high earners and will issue this as soon as possible.

Public sector pensions
In his speech, the Chancellor said: "Public pensions need to be broadly in line with those offered in the private sector."

Comment: this is a very broad statement with no detail. We will need to see what this might mean in practice in the coming months and years ahead.

Pensions – cap on public sector employer contributions
Since 1997, the Government has introduced reforms to tackle increasing pension costs arising from longevity; these include higher pension ages and reform of ill health benefits. In addition to these cost saving measures, the Government is implementing further significant reforms to public service pensions. Cap and share reforms to the Teachers, Local Government, NHS and Civil Service pension schemes will cap the contribution to pensions made by employers, thereby limiting the liability on the taxpayer as pensions become more valuable. Cost increases below the cap will be shared equally between employers and employees, and those above the cap met solely by employees.

Comment: there is already a cost sharing agreement in the Teachers' Pension Scheme in England and Wales, effective from the 2008 scheme valuation, with a 14% cap on the employer contribution. The Policy Review Group has been discussing cost sharing and a cap for the LGPS in England and Wales in line with the provisions set out in regulation 36A of the LGPS (Administration) Regulations. These discussions are ongoing.

In addition, as part of cap and share, the Government will expect those earning the highest salaries to pay a greater contribution towards their pension, ie, those earning over £100,000.

Comment: CLG have already consulted on potential changes to the tiered contribution rates and bands for the LGPS in England and Wales, with those earning more paying higher rates than now – see http://www.lge.gov.uk/lge/core/page.do?pageId=2426627

No decision has yet been announced following the consultation. In the LGPS in Scotland, employees pay

contributions on a tiered basis, with all pensionable earnings in excess of £40,000 already attracting a 12% contribution from the employee.

These reforms will save an estimated £1 billion a year from 2012-13, and at least twice this amount over the long-term.

Pensions – lifetime allowance and annual allowance
As announced in Budget 2004, the lifetime allowance for pensions tax relief will be £1.8 million in 2010-11. The annual allowance will be £255,000 for 2010-11.

Pensions – tax charges
To reflect the introduction of the 50 pence income tax rate announced in Budget 2009, the Government is making some changes to the rates of pensions tax charges applied to short service refunds and to certain payments made by employer financed retirement benefits schemes (EFRBS), and is setting new rates for the special annual allowance charge with effect from 6 April 2010.
See http://www.hmrc.gov.uk/pbr2009/pbrn19.pdf for more details.

Pensions – introduction of personal accounts
The Government has reaffirmed its commitment to implementing a package of private pension reforms to ensure millions more people have the opportunity and incentives to save adequately for their retirement. Reflecting the changed economic and fiscal circumstances and the cost of this reform to business as the economy recovers, the Government is announcing a change to the implementation of private pension reform, including to the timetable for employers joining the reform.

Comment: there is currently little further detailed information available.

Basic state pension
The 2009 PBR announced further Government action to provide support for households during the early stages of economic recovery, including increasing the basic state pension by 2.5%.

Comment: at this point in time, in the absence of anything to the contrary, we can only assume that there will be a 0% award on public service pensions from April 2010 (and on any post-5 April 1988 GMP element).

Public sector pay
The Government will seek a limit of no more than 1% on public sector basic pay settlements in 2011-12 and 2012-13, delivering £3.4 billion of savings a year by 2012-13.

For 2010-11, the Government has proposed a freeze for senior groups including chief executives of non-departmental public bodies (NDPBs), senior civil servants, judges, senior NHS managers, consultant doctors and GPs. The 2009 PBR announces a set of fundamental reforms to pay-setting for senior staff, aimed at increasing the robustness, transparency and accountability of decision making across the public sector, including:

- new scrutiny of pay levels above £150,000: the Chief Secretary to the Treasury will approve pay levels in excess of £150,000 for all civil service appointments and appointments to public sector bodies which are subject to ministerial approval. This will also apply to all bonus payments of over £50,000 where ministerial sign-off is needed. For public sector bodies where ministerial approval is not required, the Government expects all organisations making senior managerial appointments in excess of £150,000 to publicly justify this level, and any bonus in excess of £50,000, to the relevant Secretary of State;

- transparency and accountability: all public sector bodies subject to direct ministerial control will be required to publish the salary, including benefits in kind and the level of any bonus, of named individuals paid more than £150,000 to the nearest £5,000 and the number of staff paid more than £50,000 in £5,000 increments. The Government will expect all other public bodies to comply with this level of disclosure. Government departments will publish collective information on pay for senior staff in public sector bodies within their area of responsibility, and the Government has commissioned relevant audit or regulatory bodies to incorporate into their regimes certification that the relevant body operates remuneration policies which maximises value for money for the taxpayer; and

- reviewing senior pay across the public sector: the Prime Minister will ask Bill Cockburn as Chair of the Senior Salaries Pay Review Body (SSRB) to report by Budget 2010 on senior pay across the public sector. The Government will work with the review to determine what legislative and non-statutory means are most appropriate to enforce compliance with pay and bonus principles and caps across the wider public sector.

Terry Edwards, Head of Pensions
9 December 2009

Recent LGE circulars include:

- **No. 233 - December 2009**
  Workplace Pensions Reforms

- **No. 232 - December 2009**
  LGPS Trustee Training
  'Fundamentals' Refresher Course

- **No. 231 - November 2009**
  Practitioner and Employer Training Events 'Understanding' Workshops

2010 pre-retirement seminars

The Fund has now arranged for more of the highly successful pre-retirement seminars. The following sessions are now available for booking. To book employees onto these sessions, please email the details to the following address (it is suggested that Scheme members aged over 45 may wish to attend these events):

Limited availability – to book places:
To confirm places, call free on **0800 015 4615** or or email wmpf@prudential.co.uk Alternatively a booking form for the events can be found at the following address: www.wmpfonline.com/seminars

February 2010 events

- Tuesday 2 February 2010
- Wednesday 3 February 2010
- Thursday 4 February 2010
  West Midlands Pension Fund
  5th Floor, Mander House.
  Wolverhampton*

*The following times are available for the above sessions: 9.00am - 11.00am, 12.00 - 2.00pm & 3.00pm - 5.00pm

June 2010 events

- Tuesday 22 June 2010
  The Great Barr Hotel,
  North Birmingham
- Wednesday 23 June 2010
  The Studio, Birmingham
- Thursday 24 June 2010
  St John's Hotel, Solihull
- Friday 25 June 2010
  West Midlands Pension Fund*

The following times are available for the above sessions: 9.30am - 11.30am, 12.00 - 2.00pm, 2.30pm - 4.30pm & 5.00pm - 7.00pm (there are no 5.00pm-7.00pm sessions at Mander House).

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