

SPECIAL EMPLOYERS' BRIEFING NOTE

System Transition Employer Update

In July 2023, the Fund began our implementation and transition to a new Pensions Administration System which remains a significant development and investment for the future.

As with most system changes, it is not without its challenges and we are closely monitoring both the performance of the system and our handling of member requests to ensure a return to business-as-usual service. We apologise that our current performance has not been up to our usual high standards; however, we remain focussed upon keeping you updated on the progress of our journey.

Please be assured that the Fund is continuing to work hard to minimise disruption to all customers and we thank you for your ongoing patience.

To support you, please find an update on the current pension administration system status with a particular focus on the self-service estimate functionality below.



Estimates

The Fund is working with Equiniti to ensure that these functions are fully delivered as soon as possible; however, in the meantime, please refer to the guidance below:

Ill-health retirement

It is not possible to run an estimate on the basis of ill-health retirement at present. If you need an estimate of this type, it is possible to run a redundancy calculation if the member is between 55 and normal pension age to produce an estimate of the member's benefits. Please note that you must disregard the capital cost figure that is produced. For tier 1 and 2, please email a copy of the PDF to the Fund (WMPFEmployerSystemSupport@wolverhampton.gov.uk) and provide the following information to allow us to calculate the relevant enhancement:

- Tier required (tier 1/tier 2)
- The annual assumed pensionable pay figure that you used in the estimate.

For tier 3 ill-health retirements you can use the redundancy estimate, but you must disregard the capital cost that is shown on the statement.



Contacting the Fund

Please could we request that employers do not give members the Employer Services contact number/email addresses or advise members to contact Employer Services directly: our officers do not have access to the relevant information or processes to be able to fully support members. Full contact details for members are available [here](#), and full contact details for employer use only are at the end of this update.



Projections after 31/03/2024

It is not currently possible to project a member's benefits beyond 31/03/2024 in ESS; however, it is possible to execute a workaround. Run the relevant estimate as at 31/03/2024, using the figures that you would have used were you able to input the correct date of leaving.

The basic elements of the calculation will be correct; however, the date of retirement and the reductions will be incorrect. Please email the PDF output to the Fund at the contact details below to allow us to calculate the reductions appropriately. Please ensure you include the correct date of retirement in your email.

Whilst we continue to resource priority areas, please consider the urgency of the estimate when requesting projections. **At present, we will assign a lower priority to estimates where retirement dates extend beyond 31/12/2024.**

Flexible retirements

If the member meets the rule of 85 between age 55 and 60 at the date of retirement, the estimate will be incorrect. Please refer this to the Fund, providing the PDF output of the estimate to us.

Where the employer does not waive reductions for any member who is age 60 or above at the date of retirement, the estimate of member's benefits will be correct, but it may incorrectly produce a capital cost. The cost, in these circumstances, will always be £0, so you should disregard any capital costs produced in these estimates.

Late retirements (retiring after NPA)

Please be advised of the following known issues:

- Retirement with late retirement increase
 - Increase may be understated, but benefits total will show correctly.

This means that the sum of the pension elements will not equal the total on the statement; however, the total will be correct.

Some estimates may produce an error or a warning

It is possible that one of the following circumstances applies, and therefore the estimate was not able to run:

If you have received this error: **'Cannot open PDF'** (or similar wording);

- It is probable that you have used a decimal figure in the pay fields for the calculation – the calculation will not run if you have included a decimal point, a decimal point with 00 following it, or a decimal point with pence after it. Please re-run the calculation with the pay figures rounded up or down to the nearest whole pound.

If you have received this error: **'We're sorry, it's not been possible to run the calculation'**;

- It is probable that either:
 - You have entered a date of retirement in the next scheme year.
 - The member is not pensionable age: check that the member is aged 55 and over at the retirement date.
 - There are missing Earnings and Contributions up to the latest full scheme year. In these circumstances, please provide the member details (full name & pension reference number) intended date of retirement and the figures that you would have input into the calculation to us and we will investigate.

If you encounter either of the above errors and none of the above circumstances apply, please attempt to run the estimate on another day (system outages/broadband issues may have prevented the estimate from running initially), use a different browser, or ask a colleague to run the estimate (to ensure there isn't an issue with your personal browser settings), unless you have confirmed that the member's earnings and contributions are not present up to the latest scheme year end date.

In all circumstances where we have requested details to enable us to run estimates on your behalf, we will endeavour to respond with your estimates within fifteen working days of receiving all the required information and for urgent cases as soon as we can. However, please be aware that we are currently experiencing higher than usual volumes of calls and emails to our support lines and mailboxes, and therefore timescales may not fall within our usual service standards.

IMPORTANT

In all cases, and consistent with our general guidance, we request that employers ensure estimates are used for the correct purpose and produced in the context of the information supplied within this briefing note.

Please note, estimates are purely for illustrative purposes and based upon the prevailing member information, therefore should not be relied upon in isolation



Estimate status summary

Below is a summary of the detailed information above:

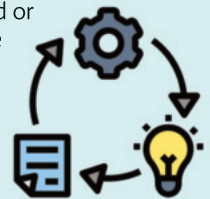
Type	Total pension benefits	Capital cost	Actuarial reduction	Actuarial increase	Action
Normal age, normal retirement	Correct	-	-	-	None
Redundancy/business efficiency	Correct	OK	-	-	None
Flex – normal age	Correct	OK	-	-	None
Flex – age 60+	Correct	Incorrect*	-	-	*There is no cost unless the employer chooses to waive reductions
Flex – age 55-60 and meet R85	Incorrect	Incorrect	-	-	Refer to WMPF
Ill health	Cannot run	-	-	-	Refer tier 1/2 to WMPF
Early retirement	Correct	-	-	-	None
Late retirement	Correct	-	-	May be understated	None
Projections (post 31/03/2024)	-	-	-	-	Employer to run estimate at 31/03/2024 then refer to WMPF

Member Processing & Support

Payment of benefits

We understand that several members are currently waiting for payment of benefits, we would like to reassure you that we are doing everything we can to make payment of their benefits as soon as possible. To support with the high volume of casework, resources from our other benefit processing teams have been reallocated and trained to support the processing in priority areas. In addition, the Fund has also launched a supplementary payroll to ensure we can make payment of arrears throughout the month, allowing members to receive payments faster.

When we have processed their benefits, we will provide a letter which confirms payment of any lump sum and details of their first pension payment. Once completed, pension payments are paid on the 25th of each calendar month, unless this falls on a weekend or a bank holiday where it is paid on the previous working day. Any lump sum payments are paid tax free and will include interest if they are over one month late. Interest is paid 1% above the Bank of England base rate.



Customer Services support



Our Customer Services helpline (0300 111 1665) is currently operating a reduced service. Our phone lines for members will be open daily from 10:00 to 12:00 and 14:00 to 16:00. We are advising members to submit their query to us using our online form, available here under 'Enquiry details', or to email us at PensionFundEnquiries@wolverhampton.gov.uk

Again, please be aware that we are currently experiencing higher than usual volumes of calls and emails to our support lines and mailboxes, and therefore timescales for responses may not fall within our usual service standards.

Please could we request that employers do not give members the Employer Services contact number or advise members to call Employer Services: our officers do not have access to the relevant information or processes to be able to fully support members.

Contact us

For all employer/payroll provider queries related to ESS, including estimate requests or issues, data submission queries, or to request support in using ESS, please email:

WMPFEmployerSystemSupport@wolverhampton.gov.uk

For all other employer/payroll provider queries that are not specifically related to your use of the new system, including onboarding and cessation queries or member data queries, please email:

WMPFEmployerLiaison2@wolverhampton.gov.uk

Alternatively, for all types of employer query, you can call our Employer Services helpline:

0300 111 6516

Operating hours:

Monday to Thursday 8:30 – 12:00 and 2:00 – 5:00

Friday 8:30 – 12:00 and 2:00 – 4:30

Our mailboxes continue to be monitored throughout the day, so if you have an urgent query, please email WMPFEmployerSystemSupport@wolverhampton.gov.uk for all queries relating to ESS (interface submission, estimates, accessing ESS),

For all other queries please contact WMPFEmployerLiaison2@wolverhampton.gov.uk. There is also a dedicated 'Systems Transition' page on our website which may be useful for both you and your members.

We acknowledge that our response times may fall outside of our usual service standard - we appreciate your support and patience as we work towards restoring business as usual.

In addition to our day-to-day telephone and email support, we continue to offer our ESS training sessions, available to view and book here.

Our System Support Officers are also available to hold one-to-one support sessions with you if you find that you need targeted support in a specific area, data submission, for example. Please email us at WMPFEmployerSystemSupport@wolverhampton.gov.uk and we will be glad to arrange a call with you.