West Yorkshire Pension Fund

An introduction to our service and procedures

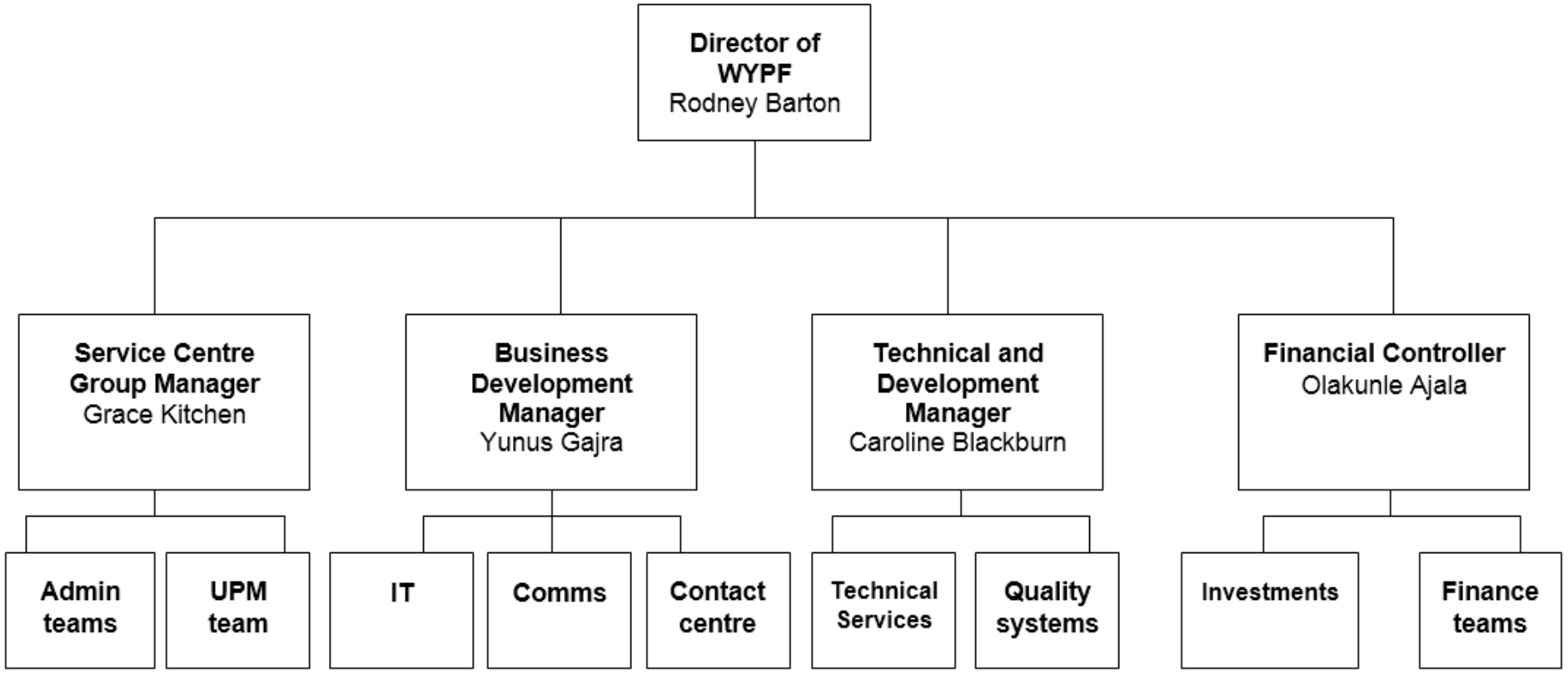
Why WYPF?

- Hounslow Pension Fund chose not to extend the relationship with Capita
- HPF tested the market, through procurement chose WYPF
- Why is that good for HPF?
  - Track record of successful administration
  - Unique charging model – cost per member basis. WYPF makes no profit from administration. All the costs of administration shared equally on a membership basis.
  - Cheaper administration means potentially lower employer contribution %'s!!

Who is WYPF?

- Administered by Bradford Council
- Administer LGPS for West Yorkshire & Lincolnshire Funds
- 13 Fire Authorities with 3 schemes each
- Over 700 employers
- Over 370,000 members
- 112 Admin Staff
- 19 Investments Staff
- Offices in Bradford and Lincoln

Who is WYPF?


Director of WYPF
Rodney Barton
Service Centre Group Manager
Grace Kitchen
Business Development Manager
Yunus Gajra
Technical and Development Manager
Caroline Blackburn
Financial Controller
Olakunle Ajala
Admin teams
UPM team
IT
Comms
Contact centre
Technical Services
Quality systems
Investments
Finance teams

Staff Experience

Full Time Equivalent	
< than 1 year	8.6
1-5 years	19.0
5-10 years	14.3
10-15 years	26.2
>15 years	41.7

Staff Qualifications

- 3 APMI qualified staff
- 8 QPSPA qualified
- 25 IPP qualified
- 21 APSA
- 24 RPC qualified
- 1 DPC qualified
- 6 CPA qualified
- 3 ICS qualified
- Others (Finance, IT)

Do we do anything else

- We are experts at pension administration. It's what we're here to do and what we focus all our energy on.
- External Internal Dispute Resolution Procedures for external Employers

How do we prove this

- Quality – ISO 9001:2015
- Surveys
- Feedback
- Discussions with stakeholders

Key Performance Indicators

Work type	Total Cases	Target Days	Target met Cases	KPI Target	Actual KPI
Payment of pensions (pensioners + beneficiaries)	1,279,044	Due days	1,279,044	100%	100%
Death in Service – Payment of Death Grant	773	5	762	85%	99%
New starter set up	1,781	5	1,591	85%	89%
Deferred Benefits Set Up on Leaving	8,640	10	6,631	85%	77%
Refund Quote	2,796	35	1,417	85%	51%
Refund Payment	1,499	10	1,488	85%	99%
Transfer Out Payment	345	35	329	85%	95%
Pension Estimate	9,571	10	7,025	85%	73%
Retirement Actual	3,544	3	3,398	85%	96%
Deferred Benefits Into Payment	2,593	5	2,461	85%	95%
Death Grant Single Payment	773	5	762	85%	99%
Change of Address	16,032	20	15,924	85%	99%
Life Certificate Received	4,904	20	4,813	85%	98%
Payroll Changes	3,356	20	3,345	85%	100%
Change to Bank Details	4,084	20	4,056	85%	99%
Death Notification	3,478	5	3,361	85%	97%
Potential Spouse	142	10	121	85%	85%
AVC In-house (General)	1,363	10	1,278	85%	94%
Employer satisfaction with the service	**n/a**	**n/a**	**n/a**	**85%**	**88%**

Branding


West Yorkshire Pension Fund


Lincolnshire
Pension Fund

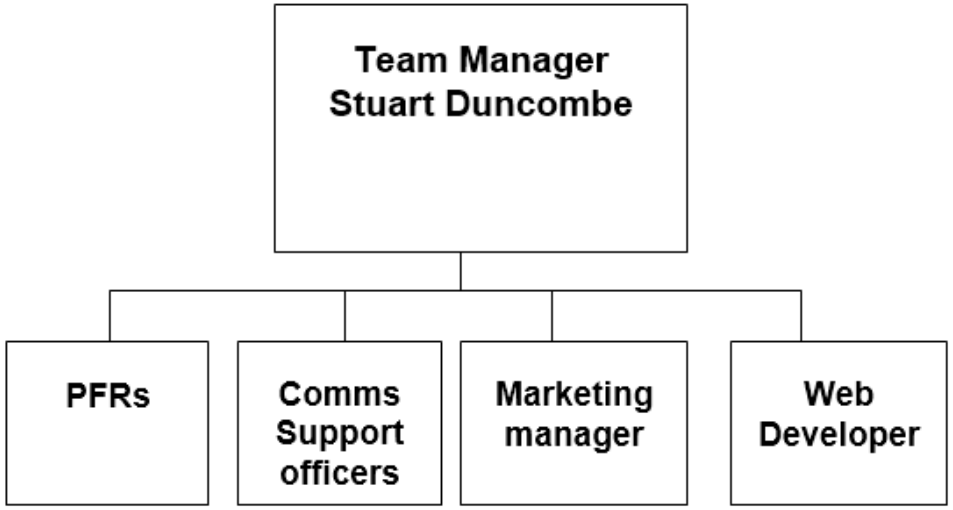

London Borough
of Hounslow

Administration

Administration

- We use Civica's UPM2 product for all administration
  - Pension calculations
  - Pensioner payroll (but not yet for Hounslow)
  - Document storage
  - Employer online services
  - Document generation

Communications Team



Communications Team

Employer helpline: 01274 434900

General PFR e-mail address: wypf.pfr@wypf.org.uk

Encrypted emails must be sent to: pensions@wypf.org.uk



Stuart Duncombe
Team Manager (Business Relations)
Phone: 01274 432763
Email: stuart.duncombe@wypf.org.uk



Lisa Darvill
Pension Fund Representative
Phone: 01274 432540
Email: lisa.darvill@wypf.org.uk



David Parrington
Pension Fund Representative
Phone: 01274 433840
Email: david.parrington@wypf.org.uk



Sheryl Clapham
Pension Fund Representative
Phone: 01274 432541
Email: sheryl.clapham@wypf.org.uk



Kaele Pilcher
Pension Fund Representative
Phone: 01274 432739
Email: kaele.pilcher@wypf.org.uk



Anisa Patel
Pension Fund Representative
Phone: 01274 437588
Email: anisa.patel@wypf.org.uk

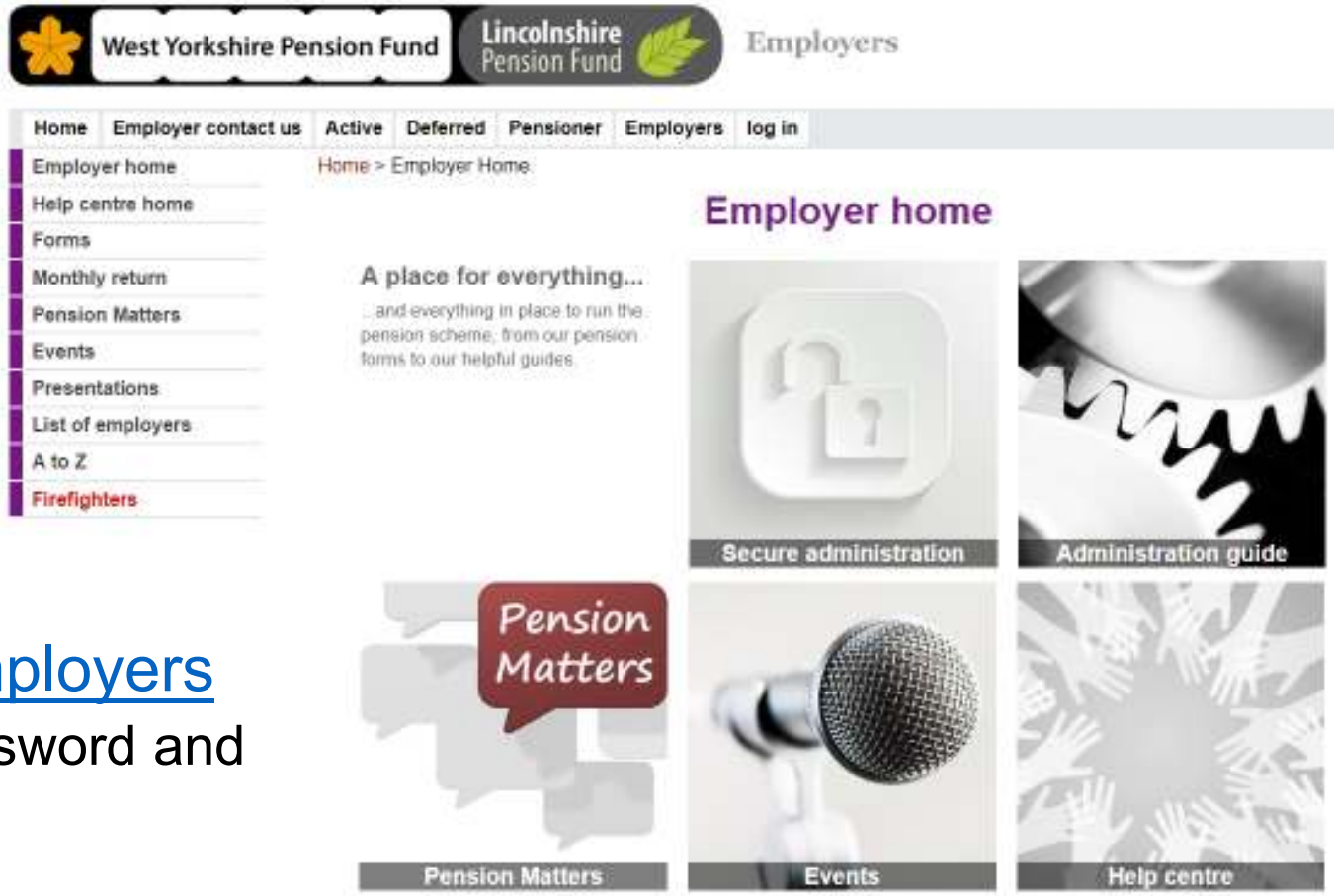


Sally Tomlinson
Pension Service Support Officer
Phone: 01274 432115
Email: sally.tomlinson@wypf.org.uk

What do Pension Fund Representatives do?

- The PFR's
  - Provide dedicated phone support to all employers 'on demand'
    - 01274 434900 and by email
  - Write and deliver training workshops for employers
  - Deliver member presentations
  - Write factsheets and guides
  - Keep you up to date with pension news via the Pension Matters blog
  - Maintain the employer website

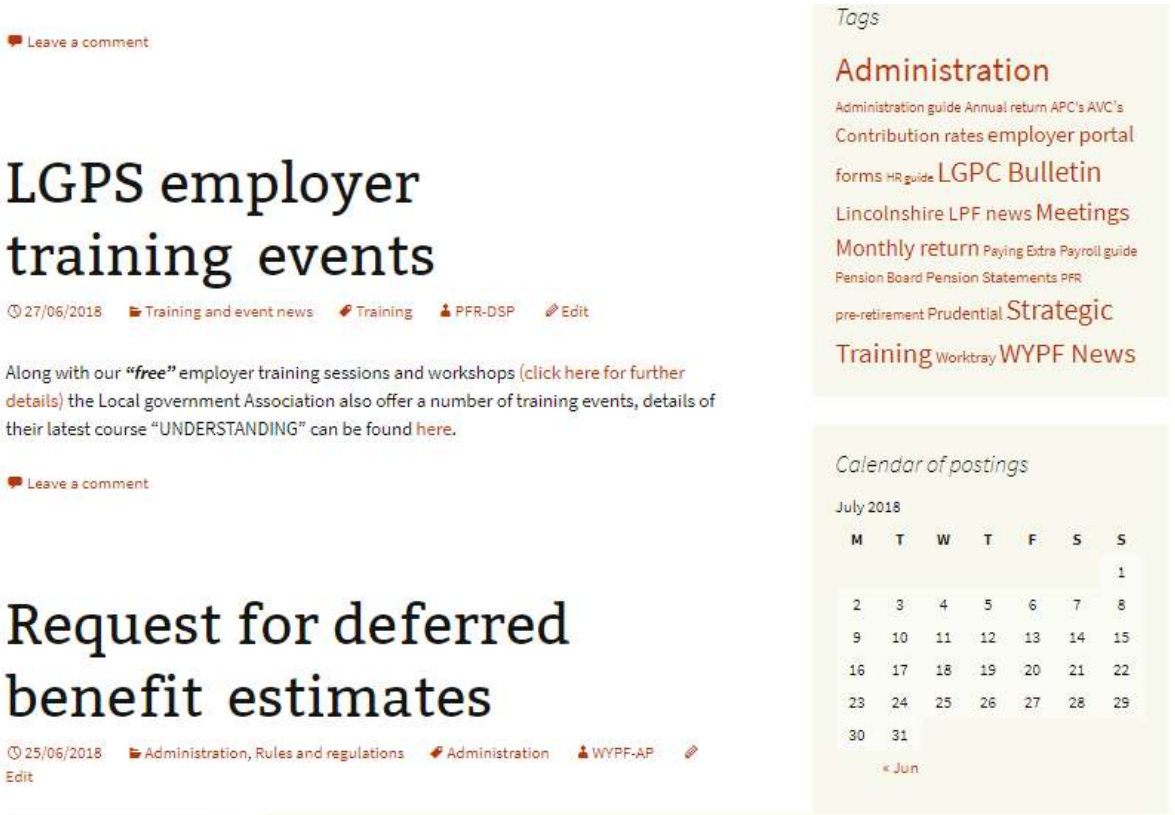
Remember!



- Visit www.wypf.org.uk/employers
  - Use the generic password and username

    wypf / employers

Register with Pension Matters



Leave a comment

LGPS employer training events

27/06/2018 Training and event news Training PFR-DSP Edit

Along with our ***"free"*** employer training sessions and workshops (click here for further details) the Local government Association also offer a number of training events, details of their latest course "UNDERSTANDING" can be found here.

Leave a comment

Request for deferred benefit estimates

25/06/2018 Administration, Rules and regulations Administration WYPF-AP Edit

Tags

Administration
Administration guide Annual return APC's AVC's Contribution rates employer portal forms HR guide LGPC Bulletin Lincolnshire LPF news Meetings Monthly return Paying Extra Payroll guide Pension Board Pension Statements PFR pre-retirement Prudential Strategic Training Worktray WYPF News

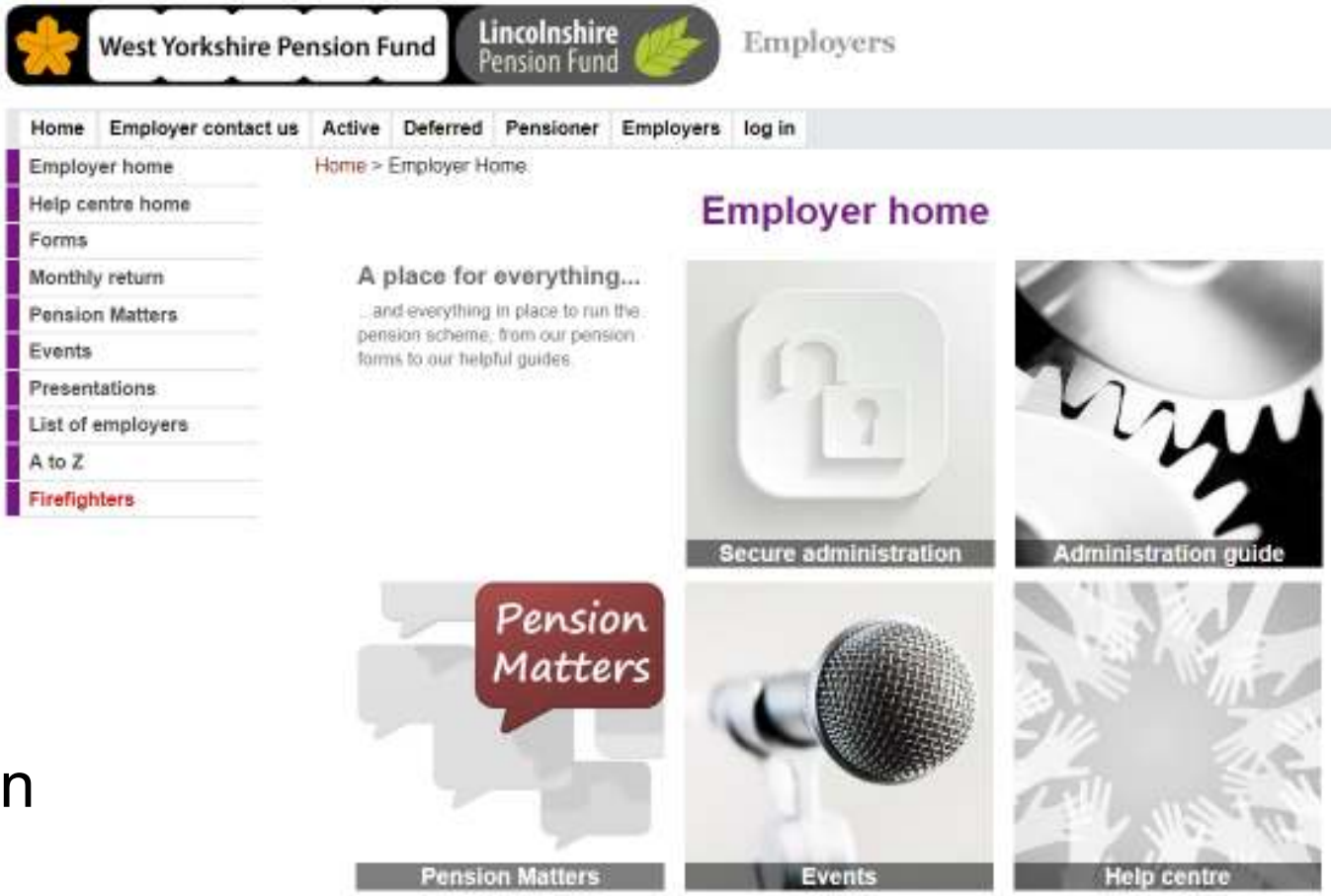
Calendar of postings

July 2018

M	T	W	T	F	S	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

« Jun

Remember!



- Helpcentre
- Administration guide
- Secure administration
- Events?

The really important bit

Access to the portals



You must be named on one of the following:

Main contact registration form

Authorised employer user list

Authorised payroll user list

And

Complete a user agreement

Contact forms

- All employers **must** complete a Main Contacts form

- You must to provide 3 contact types (but they can be the same person)
  - Strategic
  - Administration
  - Finance
  - (and if needed) Authorised Payroll contact

  - A user agreement will be needed before access to the system is given

Contact forms and secure communication

- Download the forms from the employer website
  - www.wypf.org.uk/Employer/Forms/Employer/AllForms/AllForms.aspx
- Read through the guidance notes

- Register with Galaxkey (secure email service)
  - www.galaxkey.com

Jargon buster

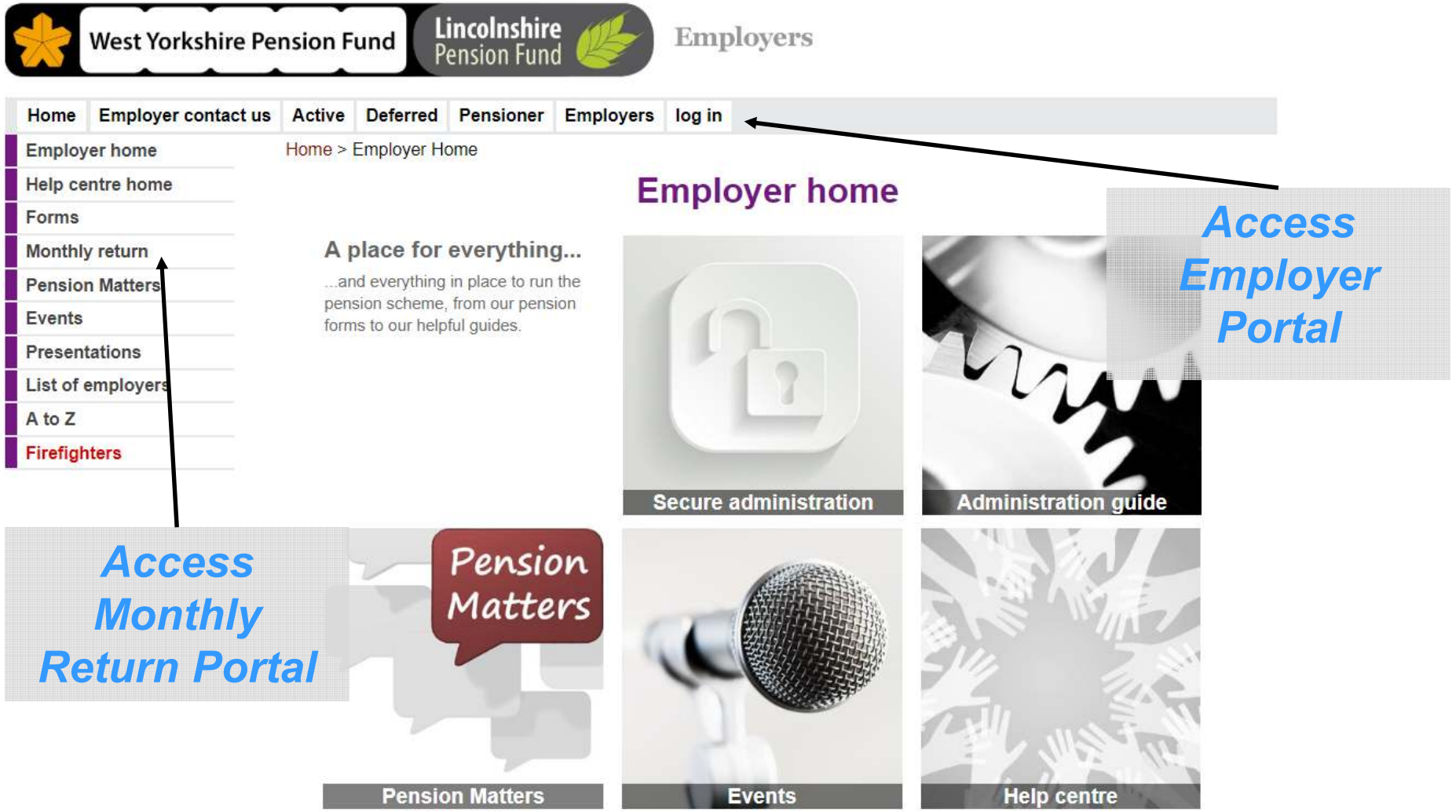
- Cumulative Pensionable Pay (CPP)
- Final Pay (FP)
- Assumed Pensionable Pay (APP)
- Rate of Pay (RoP)
- Reduction In Pay (RIP)

- RM's (record maintenance form)
- LV1's (leavers form)
- NM1's (new member form)

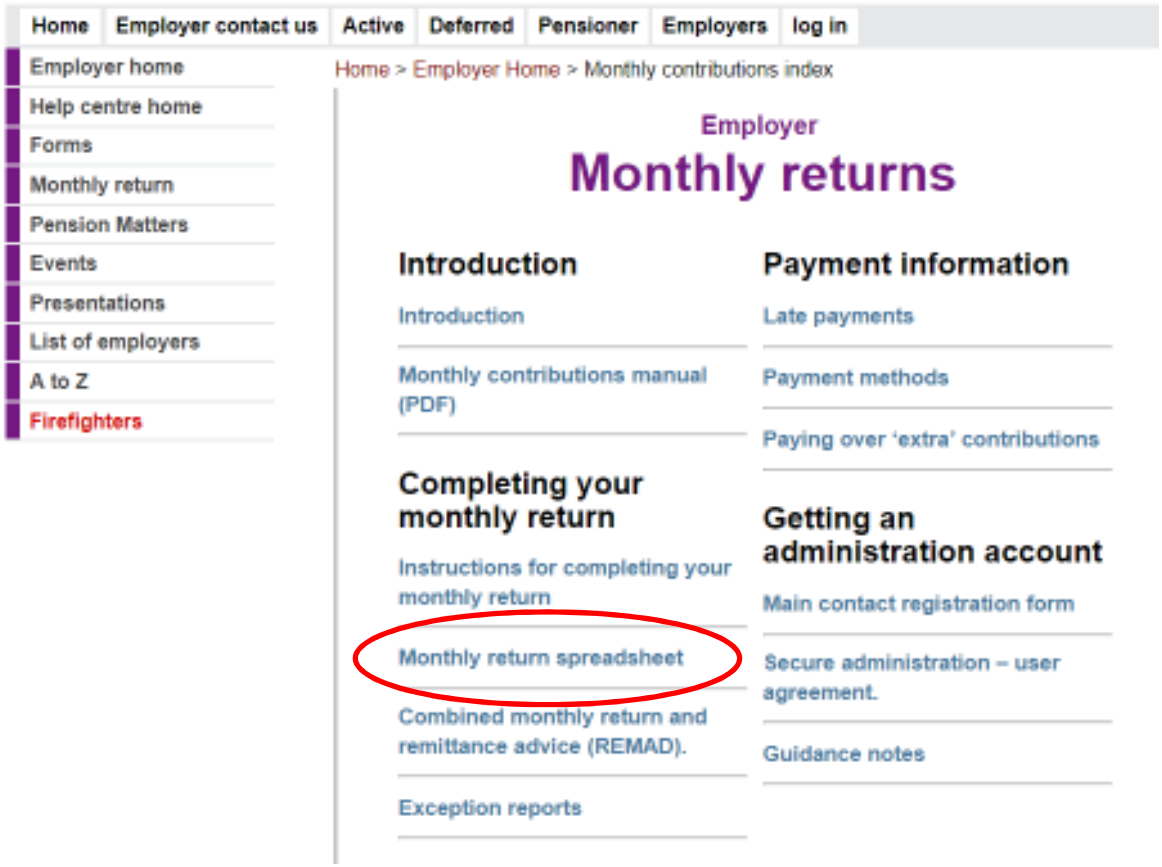
The (other) really important bit

The portals

Employer Portal	• View member data • View exception reports • Submit forms • Access work trays
Monthly Contribution Portal	• Upload and submit your monthly return spreadsheet • Complete remittance advice for payment


West Yorkshire Pension Fund
Lincolnshire Pension Fund
Employers
Home
Employer contact us
Active
Deferred
Pensioner
Employers
log in
Employer home
Help centre home
Forms
Monthly return
Pension Matters
Events
Presentations
List of employers
A to Z
Firefighters
Home > Employer Home
Employer home
A place for everything...
...and everything in place to run the pension scheme, from our pension forms to our helpful guides.
Secure administration
Administration guide
Pension Matters
Pension Matters
Events
Help centre
Access Employer Portal
Access Monthly Return Portal

Download the blank monthly return



The basics

- Creates new starter records
- Notifies us someone has left
- Updates addresses
- Must be completed by 19th of the following month
- Multiple employments need multiple lines on the return
- Make sure you have a unique reference for each job
  - Payroll number / Job ID etc
- Download the monthly return guide from our website

Mandatory fields

- Payroll Pd
- Payroll Yr
- Employer Loc Code
- Employer Name
- Members Title
- Surname
- Forename
- Gender
- DOB
- Jobtitles
- Address
- Postcode
- Ni Number
- Payref
- Ft/Pt/Cs Flag
- Std Hours
- Contractual Hours
- Ers conts

Sometimes fields

- Hours worked
- Date joined scheme
- Enrolment type
- Date of leaving scheme
- Optout flag
- Optout date
- Pay main
- EE conts main
- Pay 50/50
- EE conts 50/50
- 50/50 start date
- 50/50 end date
- Purchase of service
- ARC conts
- Ee's APC conts
- Er's APC conts
- Total AVC conts paid

Completing the return

Payroll_ PD	Payroll_YR	Employer_Loc_Code	Employer_name
APR	2018/19	480	WYPF TEST
MAY	2018/19	480	WYPF TEST
JUN	2018/19	480	WYPF TEST

The above fields are all mandatory

Payroll_Pd = Month (3 characters only)

Payroll_Yr = Financial Year (20--/--) CAREFUL IN APRIL

Employer_Loc_Code = Unique code supplied by the pension fund

Employer_Name = Name of employer

Completing the return

Members_Title	Surname	Forenames	Gender
MR	RUBBLE	DUSTY	M
MS	RUBBLE	ROXY	F
MRS	RUBBLE	BETTY	F

The above fields are all mandatory

Members_Title = Mr/Mrs/Ms/Dr

Surname

Forename (No initials)

Gender = M or F

Completing the return

DOB	ADDRESS	POSTCODE	COSTCODE
17/08/1963	WYPF	BD1 1UP	
21/03/1991	WYPF	BD1 1UP	
25/12/1985	WYPF	BD1 1UP	

The first 3 fields are all mandatory

DOB = Date of birth (DD/MM/YYYY)

Address 1-5 = Employee address

Postcode

Costcode (optional) = Accounting code used for staff member

Completing your monthly return

MEMBER_NO	NI_NUMBER	PAYREF
1080915	TN170863M	FL345
1080916	TN210391F	FL346
1099474	TN000012F	FL358

Member_No (optional) = Unique pension number supplied by the pension fund per job *(also referred to as a folder reference number)*

NI_Number (**Mandatory**) = National Insurance number - *use prefix TN if using temporary number, update asap, if still TN after 3 months the pension account will be closed and contributions refunded*

Payref = Payroll reference number

Completing your monthly return

DATE_JOINED_ SCHEME	ENROLMENT_ TYPE	OPTOUT_FLAG	OPTOUT_DATE
01/04/2018	CONTRACTUAL	CONTRACTUAL	01/04/2018
01/08/2018	CONTRACTUAL		

Date_Joined_Scheme (Optional) = Date joined the scheme in the employment DD/MM/YYYY

Enrolment_Type (Optional) = Contractual or Auto

Optout_Flag (Optional) = Contractual or Auto depending on the reason the employee was brought in

Optout_Date (Optional) = Date the employee elected to leave the pension scheme DD/MM/YYYY. **(Opt out's within 3 months of joining and receives a payroll refund - use the date they joined the scheme as the opt out date)**

Completing your monthly return

PAY_MAIN	EE_CONT_MAIN	ER_CONTS	ANNUAL_RATE_OF_PAY
1,500.00	87.00	208.50	18,000.00
2,166.67	140.83	301.17	26,000.00
1,060.00	58.30	147.34	12,000.00

Pay_Main (Optional) = Actual pensionable pay received in the month including any assumed pensionable pay if applicable, whilst in the main scheme

Ee_Cont_Main (Optional) = Employee contributions deducted from pensionable pay whilst in the main scheme

Er_Conts (**Mandatory**) = Employer contributions paid

Annual_Rate_Of_Pay (**Mandatory for march**) = The full-time equivalent rate of pay as at 31 March. Apply the term time only factor if contracted to work less than 52 weeks a year

Completing your monthly return

JOBTITLES	POSTREF	FT_PT_CS_FLAG	CONTRACTUAL_ HOURS
ADMIN ASSISTANT	1	PT	18.50
OFFICE MANAGER	2	PT	18.50
CLEANER		FT	37.00

Jobtitles (**Mandatory**) – Supply the name of job the line relates to

Postref (Optional) = Unique post reference used by HR

Ft_Pt-Cs_Flag (**Mandatory**) = Full time, Part time or Casual

Contractual_Hours (**Mandatory**) = Contractual hours per week for the post, e.g.18.50

Completing your monthly return

PAY_50_50	EE_CONT_50_50	50_50_START_ DATE	50_50_END_ DATE
1,083.33	35.21	01/09/2018	
1,083.33	35.21		
1,083.33	35.21		31/12/2018

Pay_50_50 (Optional) = Actual pensionable pay received in the month including any assumed pensionable pay if applicable, whilst in the 50/50 section

Ee_Cont_50_50 (Optional) = Employee contributions deducted from pensionable pay whilst in the 50/50 section

50_50_Start_Date (Optional) = Date employee elected for 50/50 section DD/MM/YYYY

50_50_End_Date (Optional)= Date employee left the 50/50 section DD/MM/YYYY

Completing your monthly return

DATE_LEAVING_SCHEME	FT_PT_HOURS_WORKED	STD_HOURS
31/03/2019		37.00
	40.00	37.00
		32.50

Date_Of_Leaving_Scheme (Optional) = Date ceased active membership of the scheme with the employer DD/MM/YYYY

Ft_Pt_Hours_Worked (Optional) = Actual hours worked in month, including overtime

Std_Hours (**Mandatory**) = FTE hours for the post, e.g. usually 37, nursery nurse 32.5

Completing your monthly return

PURCHS_OF_SERV	ARC_CONTS	EE_APC_CONTS	ER_APC_CONTS
		100.38	200.76

Purchs_Of_Serv (Optional) = Additional contributions paid by the employee for a historic purchase of service contract – **NOT AVC's**

Arc_Conts (Optional) = Additional regular contributions paid by the employee - 2008 regulations

Ee_Apc_Conts (Optional) = Additional pension contributions paid by the employee

Er_Apc_Conts (Optional) = Additional pension contributions paid by the employer

Completing your monthly return

PAY_MAIN	EE_CONT_MAIN	ER_CONTS
1,500.00	87.00	208.50
2,166.67	140.83	301.17
1,060.00	58.30	147.34

Pay_Main (Optional) = Actual pensionable pay received, including any **assumed pensionable pay** (APP) if applicable

Ee_Cont_Main (Optional) = Employee contributions deducted from actual pensionable pay

Er_Conts (**Mandatory**) = Employer contributions paid

Completing your monthly return

ACTUAL PAY	PAY_MAIN	ER_CONTS
1,500.00	1,500.00	208.50
1,000.00	1,000.00	139.00
1,300.00	1,300.00	180.70
750.00	**1,207.95**	167.91

Pay_Main = Actual pensionable pay received, including any **assumed pensionable pay** (APP) if applicable

Er_Conts = Employer contributions payable on the **Pay Main not Actual Pay**

Note: There isn't a column on the monthly return to report actual pay

Main pay column

- Pay needs to be right!! Pension benefits are calculated using this pay and revalued the year after
- Members can challenge the pay posted for up to 7 years
- Ensure you have used assumed pensionable pay where necessary
- CARE pension is calculated using the pay you have given us in the financial year

Pension = pay quoted on monthly return / 49th or 98th

Annual rate of pay

- Mandatory for March
- Full time equivalent (FTE) rate of pay as at 31 March
- Term time only (TTO) factor applied if applicable – e.g. contracted to work 44 weeks only (FTE pay/52x44)
- Annual pension statement produced using this pay for Final Salary calculation
- Pre 2014 definition of pensionable pay
- Does not include non-contractual overtime
- Used for Annual Allowance check

Completing your monthly return

TOTAL_AVC_ CONTRIBUTIONS_PAID	NOTES
12.50	
	went on to no pay due to sickness
	Pay includes missing APP for July to December

Total_Avc_Contributions_Paid (Optional) = Total additional voluntary contributions paid externally to our providers

Notes (Optional) = Use to explain any discrepancies with pay or contributions

March return

- March return is the last submission where you can make any adjustments
- Make sure the ‘pay’ is right
- Missed APP can be added
- Underpayments or overpayments can be corrected
- Use the notes column to explain any discrepancies to pay or contributions
- All active employees need to be on the return for March even if you don’t pay them that month i.e. casuals/ maternity leave/ sickness

Uploading the monthly return

- Upload the return through the employers section of our website

  www.wypf.org.uk

West Yorkshire Pension Fund | Lincolnshire Pension Fund

Employers

Home | Employer contact us | Active | Deferred | Pensioner | Employers | log in

- Employer home
- Help centre home
- Forms
- Monthly return
- Pension Matters
- Events
- Presentations
- List of employers
- A to Z
- Firefighters

Home > Employer Home

Employer home

A place for everything...

...and everything in place to run the pension scheme, from our pension forms to our helpful guides.

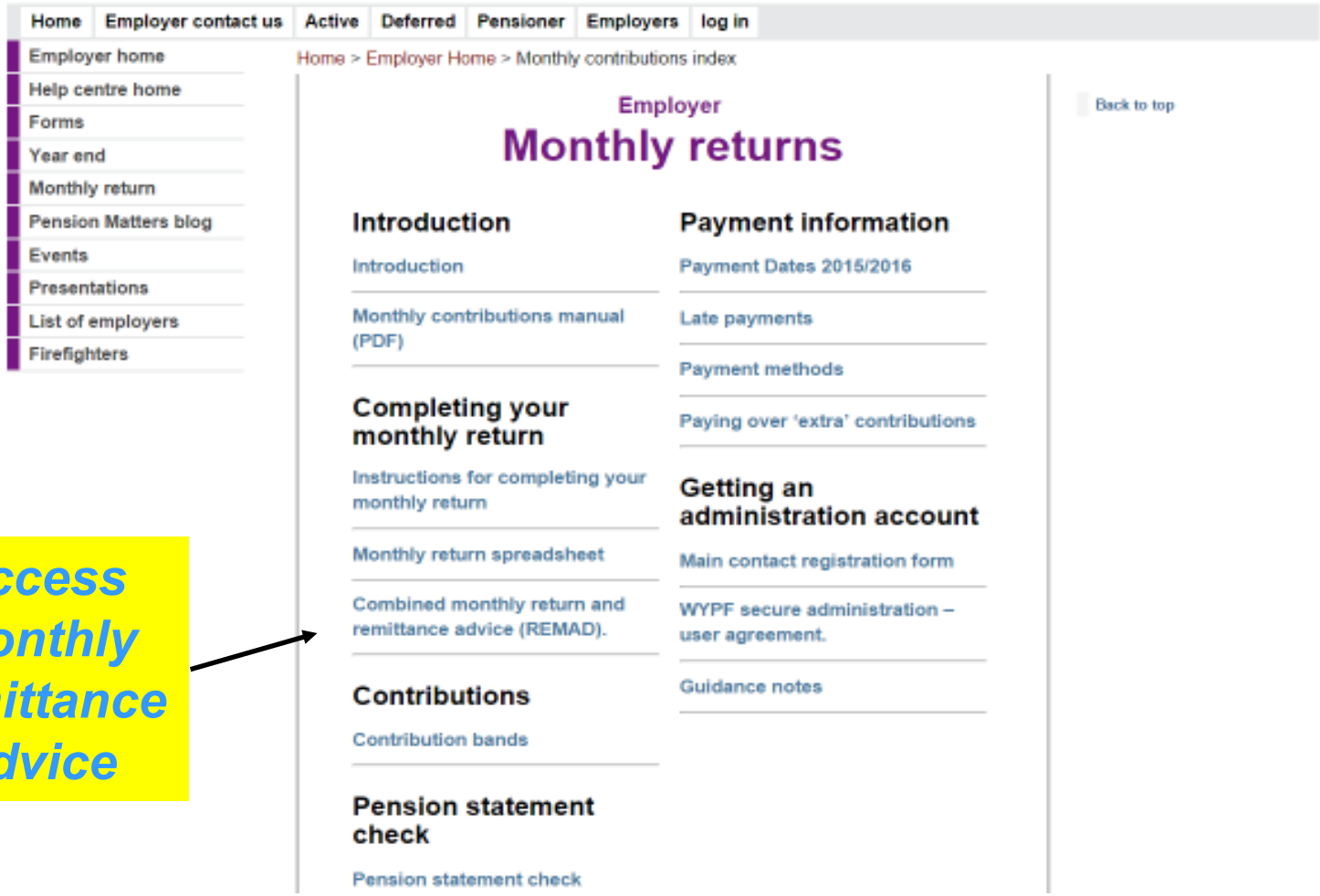












Access monthly remittance advice

West Yorkshire Pension Fund

Contributions remittance advice

If you need to contact us phone 01274 434563 or 01274 435310

Login information

Your name: **WYPF PFRS**

Employer name: **WYPF Test Employer**

Select payroll provider: 480 - WYPF Test Employer

Employer Details

Step 1 – upload monthly contribution spreadsheet

Select contribution month

January

Choose File No file chosen

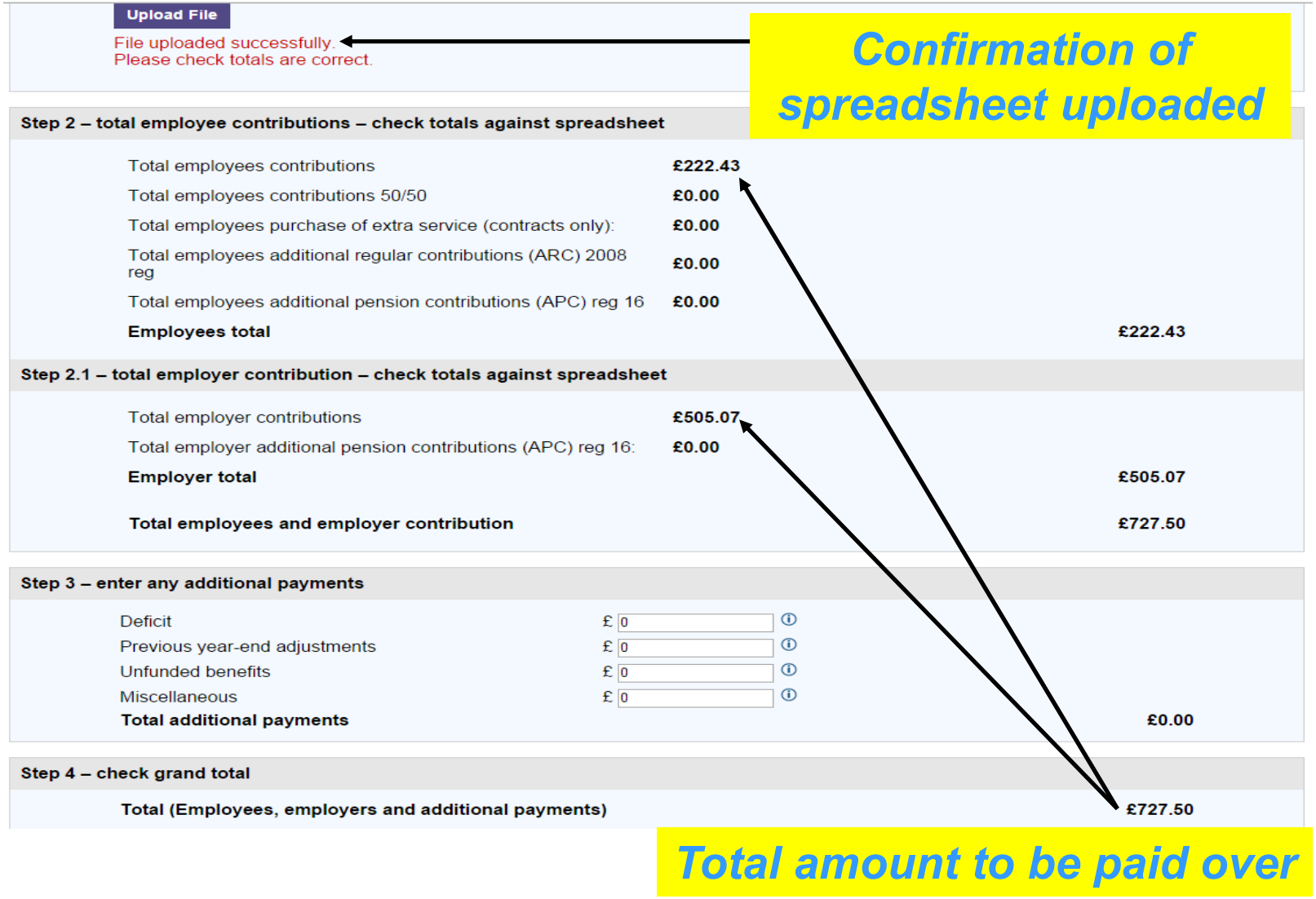
Upload File

Select month and upload file

Please upload file and check totals are correct.

Step 2 – total employee contributions – check totals against spreadsheet

Total employees contributions	**£0.00**	
Total employees contributions 50/50	**£0.00**	
Total employees purchase of extra service (contracts only):	**£0.00**	
Total employees additional regular contributions (ARC) 2008 reg	**£0.00**	
Total employees additional pension contributions (APC) reg 16	**£0.00**	
Employees total		**£0.00**


Upload File
File uploaded successfully.
Please check totals are correct.
Confirmation of spreadsheet uploaded
Step 2 – total employee contributions – check totals against spreadsheet
Total employees contributions £222.43
Total employees contributions 50/50 £0.00
Total employees purchase of extra service (contracts only): £0.00
Total employees additional regular contributions (ARC) 2008 reg £0.00
Total employees additional pension contributions (APC) reg 16 £0.00
Employees total £222.43
Step 2.1 – total employer contribution – check totals against spreadsheet
Total employer contributions £505.07
Total employer additional pension contributions (APC) reg 16: £0.00
Employer total £505.07
Total employees and employer contribution £727.50
Step 3 – enter any additional payments
Deficit £ 0
Previous year-end adjustments £ 0
Unfunded benefits £ 0
Miscellaneous £ 0
Total additional payments £0.00
Step 4 – check grand total
Total (Employees, employers and additional payments) £727.50
Total amount to be paid over

Total employer contributions	**£505.07**	
Total employer additional pension contributions (APC) reg 16:	**£0.00**	
Employer total		**£505.07**
Total employees and employer contribution		**£727.50**

Step 3 – enter any additional payments

Deficit	£ 0	
Previous year-end adjustments	£ 0	
Unfunded benefits	£ 0	
Miscellaneous	£ 0	
Total additional payments		**£0.00**

Step 4 – check grand total

Total (Employees, employers and additional payments)	**£727.50**

Step 5 – add any additional information

Any additional information

Step 6 – enter payment date

- (•) Paid direct into WYPF bank account — On dd-mm-yyyy
- ( ) Sent by cheque

Add notes if necessary and select payment date

Select payment method

Send to WYPF

Submitted monthly returns

- Business Partner checks the return and posts contributions to members record(s)
- Manual intervention needed for mismatching contributions
- In-coming money is matched to the remittance advice
- Shortfalls/Over payments are queried
- E-mail sent to your finance contact to say the exception reports are ready to view (if applicable)
- Exception reports created on employer file (if applicable)
- Contact your Business Partner about queries on your monthly return

Exception reports

- PT Hour Mismatch Report
  - Ft/Pt/Cs Flag
  - Std Hours
  - Contractual Hours

- Leaver Notification Report (LV1's requested out)
  - Date of leaving

- New Starter Report
  - Date joined scheme

Break

The employer portal

Employer portal

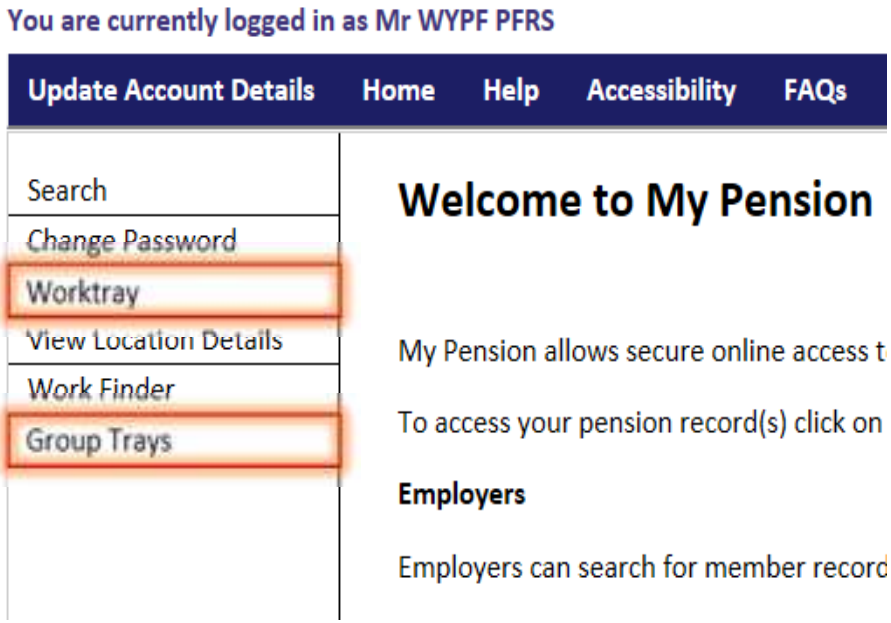
- Online access to your members
- View document histories
- Complete web forms for leavers/changers
- Download exception reports
- Access worktrays for annual statement queries

Live demo

Work trays

Annual pension statements

Menu options



Group Tray – where queries for your organisation (or group of organisations) will initially land

Worktray – your personal work tray. To look at a query or provide a response you must move the process from the Group Tray to your Worktray

Work Finder – under development

Statement Block/Quarantine

- A process will be started within the members pension record which will show in your group trays
- Provide revised information or confirm what you have already supplied is correct

What blocks a statement

- No pay received for members who are contracted to work full or part-time
  - we would expect the member to have received *some* pay during the year
- Final pay looks low – less than £10,000 is quoted on the March return
  - apprentice's pay could be lower

What blocks a statement

- Multiple final pay values received
  - two or more rows have been matched to the same record and we can't be sure which is the correct one
- Final pay missing
  - reason could be someone in your employment started after 1 April 2014 so you don't think we need final pay but the member has linked previous LGPS membership to their record with final salary benefits

What quarantines a statement

- Missing CPP – but March is present
  - reason could be a period of unpaid leave or missed payroll one month then paid arrears month after
- CPP fall or jump by at least 90%
  - Reason could be promotion or overtime
- Suspect leaver – not on the March return
  - All active members must appear for March

Checks only applied to full or part time records

What quarantines a statement

- No data received at all
  - Reason could be a casual worker who hasn't done any work during the year
- Final pay increase/decrease above or below our tolerance levels
  - Checks only applied to records with membership before 1 April 2014

Working through a query

From your Worktray open the query by selecting the action ‘Open Process’ or click on the person’s name under the Reference tab

Worktray List

Filter | Clear All

Action	Process Start Date	Process Due Date	Process Name	Stage Name	Reference	Comments
Select Action	10/06/2017 15:19:22	04/09/2017 15:19:22	Statement Quarantine	Statement Quarantine	Ms Judy Jetson, TM270880A: 1086814, (Status: Active),: Scheme LGPS	
Select Action	10/06/2017 15:18:27	04/09/2017 15:18:27	Statement Block	Statement Block	Ms Jessica Rabbit, TM110380A: 1086813, (Status: Active),: Scheme LGPS	

Process: -- Filter By Process -- **Types:** -- Filter By Type-- **Categories:** -- Filter By Category --

Worktrays

- A guide is available on the website
- Additional support from PFRs published via Pension Matters

Good housekeeping

- Discretionary policies
  - Pro-forma available on the website
- Review your contacts regularly
- Consider a membership audit before April 2019
- Get to know the PFR's – they're here to help you
- Make use of the resources available on the employer website

Thank you