

2. New Starters

It is the Employer's responsibility to inform all new employees about the LGPS and to notify the Wiltshire Pension Fund of all new starters to the Scheme.

The key pieces of the information we need are requested on the Starter Form which Employers should complete. In order to assist with the correct completion of this sheet, there are exemplar starter forms at the end of this Section.

2.1. What you need to know

2.1.1. Eligibility

- All employees of *Scheduled Bodies* are automatically eligible for the LGPS.
- The eligibility of *Resolution Bodies* employees (typically Town and Parish Councils) is dependent on what their *resolution* says. The resolution should determine clearly who, or which posts, are eligible and whether entry is automatic or new employees need to *Opt-in*.
- The eligibility of *Admitted Bodies* employees is dependent on what is stated and agreed in the *Admission Agreement*. This can vary from, at one extreme, only being open to employees who were members at the date of admission/transfer to being open to all new employees at the other extreme.
- The other aspect of eligibility is the employment status of the individual. If the employee is casual (ie. there is no "mutual obligation" contract), they are not eligible to join the Scheme.

2.1.2. For all eligible new employees

- You must inform all eligible new employees about the Scheme. You can do this by simply sending them a Starter Pack, which we can supply on request, or you can download your own copies from the website by going to www.wiltshirepensionfund.org.uk/employer/starter-packs.htm

Please note: Failure to inform your employees about pension rights could mean you being fined by the Pensions Regulator)

- Automatically enter all temporary and permanent employees into the Scheme by taking deductions from their pay (unless they opt-out before you notify us).
- Employees employed on a casual basis can only join the Scheme if they have a contract of mutual obligation for more than 3 months, or they have no mutual obligation, but they are offered and accept work every day for 3 months.

2.2. Process for setting up a new starter

- 2.2.1. Tell new starter that they will automatically be brought into the Scheme and briefly inform them about the benefits.
- 2.2.2. Send the new employee a *Starter Pack* to their home address. They need to complete the *Previous Pension Declaration Form* (where relevant) and the *Nomination of Beneficiary Form* and send it directly back to us.

2.2.3. Bring the new starter into the Scheme by telling your payroll to start taking deductions (both Employee's and Employer's – see Section 2.3 for more information).

2.2.4. Send us a completed *Starter Form* either by post or email as soon as possible.

2.2.5. Pointers for filling in Starter Forms

- If a person wishes to opt-out **before** starting, give them the Opt-Out Form from the Starter Pack in fill in and send to their Payroll.
- Electronic copies of forms can be found at www.wiltshirepensionfund.org.uk (Forms), as can the relevant email addresses to send them to.
- A separate Starter Form is needed for each job.
- If you have multiple, or a high volume of new starters you can fill in a spreadsheet – please contact us if you wish to this now. In the future this option will be available to all Employers.
- What hours will the new employee work (part-time, whole-time or variable) – see the exemplar sheets later in this Section for examples on how to deal with different scenarios.
- What is their *pensionable pay*?
- **Any difficulties?** You can obtain help by look reviewing the exemplar Starter Forms and guidance later in this Section, or by contacting someone at Wiltshire Pension Fund using the details in Section 10.

2.3. Contribution Rates for New Starters

2.3.1. Employees contributions

Employee Contributions as of 1st April 2009 are as below (based on FTE Salaries):

Pensionable Pay (p.a.)*	Contribution rate
£0 - £12,600	5.5%
More than £12,600 up to £14,700	5.8%
More than £14,701 up to £18,900	5.9%
More than £18,901 up to £31,500	6.5%
More than £31,501 up to £42,000	6.8%
More than £42,001 up to £78,700	7.2%
More than £78,701	7.5%

***Band ranges will increase each April from April 2009 in line with inflation.** See Section 6 for more details on Employee Contributions.

2.3.2. Employer Contributions

Employers are notified of these following fund valuations, which occur every three years. Your current and future Employer Contribution rate can be found on our Website under the 'Employer section'. Future valuation dates will be in 2010, 2013, 2016.

2.3.3. Exemplar Starter Forms

Unfortunately we do receive a large number of incorrectly filled in forms causing subsequent problems and wasted time for both Employers and the Fund. On the following sheets are examples of correctly filled in forms for different types of situations.

2.3.4. Common difficulties and trouble-shooting

- Typically errors or difficulties tend to arise under the Employment details section. Some common difficulties are:
 - **Leaving fields blank** (e.g. Employee contribution rate):
Following our recent "Lean Review", we have tried to ensure that we do not ask for redundant information or information that we could easily find in another way. Therefore, any blank fields will result in a query. If you are having difficulties with completion of certain elements of the form, please contact us.
 - **Calculating Percentage of Full-time pay:**
Please use the following calculation:
$$\frac{\text{Contractual hours}}{\text{Full time hours}} \times \text{Contractual weeks per year} \div 52 \times 100$$
 - ✓ 'Full time hours' will vary depending on the Employer. Most employers use 37 hours.
 - ✓ Please do all calculations using a 52 week year (as opposed to 52.137 or any other decimal value).



Pension Starter Form (Example - Term Timer P/T hours)

Personal Details: (please print or circle the correct option clearly)

National Insurance Number AB 01 02 03 C

Title Mr Surname Nobody Forenames Ian Alan Michael

Home Address (Line 1) 999 Endless Street

Home Address (Line 2) Nowhere

Home Address (Line 3) Near

Home Address (Line 4) Wiltshire Home Postcode SN01 0AB

Work Tel No (01234) 567890 Work email address iamnobody@theschool.gov.uk

Date of Birth 01 / 01 / 80

Please confirm you have verified this from passport or birth certificate: Y / ~~N~~

Sex: M / ~~F~~ Partnership Status: ~~Civil Partnership / Divorced / Married / Single / Widow(er) / Co-habiting Partnership~~

Employment Details:

Employer The School

Payroll No ABC1234567 Post Held General Dogsboddy

Date of entry into the Fund 01 / 07 / 08 Previous LGPS Service?: Y / ~~N~~

~~Full-time / Part-time / Variable time~~ Note Staff must have a mutual obligation contract and be employed for at least 3 months to be eligible to join the LGPS

Number of contractual hours per week 25

Number of contractual weeks per year 44 % of Full time 57.17% %

Full time equivalent (FTE) salary £16,000 Note This is always the person's pay grade

Employee's contribution rate 5.8% % Note Determined by reference to the FTE Salary OR in the case of Rate determined on £16,000 x 44/52 = £13,538 term-time contracts in schools, FTE Salary x actual weeks / 52

Signed I. A. M. King Date 01/07/08 Position Payroll Clerk

Pension Starter Form (Example - F/T)



Personal Details: (please print or circle the correct option clearly)

National Insurance Number AB 01 02 03 C

Title Mr Surname Nobody Forenames Ian Alan Michael

Home Address (Line 1) 999 Endless Street

Home Address (Line 2) Nowhere

Home Address (Line 3) Near

Home Address (Line 4) Wiltshire Home Postcode SN01 0AB

Work Tel No (01234) 567890 Work email address iamnobody@thecouncil.gov.uk

Date of Birth 01 / 01 / 80

Please confirm you have verified this from passport or birth certificate: **Y / ~~N~~**

Sex: **M / ~~F~~** Partnership Status: ~~Civil Partnership / Divorced / Married / Single / Widow(er) / Co-habiting Partnership~~

Employment Details:

Employer The Council

Payroll No ABC1234567 Post Held General Dogsbody

Date of entry into the Fund 01 / 07 / 08 Previous LGPS Service?: **Y / ~~N~~**

~~Full-time / Part-time / Variable-time~~ Note Staff must have a mutual obligation contract and be employed for at least 3 months to be eligible to join the LGPS

Number of contractual hours per week 37

Number of contractual weeks per year 52 % of Full time 100 %

Full time equivalent (FTE) salary £16,000 Note This is always the person's pay grade

Employee's contribution rate 5.9% % Note Determined by reference to the FTE Salary
OR in the case of term-time contracts in schools, FTE Salary x actual weeks

52

Signed I. A. M. King Date 01/07/08 Position Payroll Clerk



Pension Starter Form (Example - P/T hours and weeks)

Personal Details: (please print or circle the correct option clearly)

National Insurance Number AB 01 02 03 C

Title Mr Surname Nobody Forenames Ian Alan Michael

Home Address (Line 1) 999 Endless Street

Home Address (Line 2) Nowhere

Home Address (Line 3) Near

Home Address (Line 4) Wiltshire Home Postcode SN01 0AB

Work Tel No (01234) 567890 Work email address iamnobody@thecouncil.gov.uk

Date of Birth 01 / 01 / 80

Please confirm you have verified this from passport or birth certificate: Y / ~~N~~

Sex: M / ~~F~~ Partnership Status: ~~Civil Partnership~~ / ~~Divorced~~ / ~~Married~~ / ~~Single~~ / ~~Widow(or)~~ / ~~Co-habiting Partnership~~

Employment Details:

Employer The Council

Payroll No ABC1234567 Post Held General Dogsbody

Date of entry into the Fund 01 / 07 / 08 Previous LGPS Service?: Y / ~~N~~

~~Full-time~~ / ~~Part-time~~ / ~~Variable-time~~ Note Staff must have a mutual obligation contract and be employed for at least 3 months to be eligible to join the LGPS

Number of contractual hours per week 25

Number of contractual weeks per year 45 % of Full time 58.47% %

Full time equivalent (FTE) salary £16,000 Note This is always the person's pay grade

Employee's contribution rate 5.9% % Note Determined by reference to the FTE Salary
OR in the case of term-time contracts in schools, FTE Salary x actual weeks

52

Signed I. A. M. King Date 01/07/08 Position Payroll Clerk



Pension Starter Form (Example - P/T hours)

Personal Details: (please print or circle the correct option clearly)

National Insurance Number AB 01 02 03 C

Title Mr Surname Nobody Forenames Ian Alan Michael

Home Address (Line 1) 999 Endless Street

Home Address (Line 2) Nowhere

Home Address (Line 3) Near

Home Address (Line 4) Wiltshire Home Postcode SN01 0AB

Work Tel No (01234) 567890 Work email address iamnobody@thecouncil.gov.uk

Date of Birth 01 / 01 / 80

Please confirm you have verified this from passport or birth certificate: **Y / ~~N~~**

Sex: M / ~~F~~ Partnership Status: ~~Civil Partnership / Divorced / Married / Single /~~
~~Widow(er) / Co-habiting Partnership~~

Employment Details:

Employer The Council

Payroll No ABC1234567 Post Held General Dogsbody

Date of entry into the Fund 01 / 07 / 08 Previous LGPS Service?: **Y / ~~N~~**

~~Full-time / Part-time / Variable-time~~ Note Staff must have a mutual obligation contract and be employed for at least 3 months to be eligible to join the LGPS

Number of contractual hours per week 25

Number of contractual weeks per year 52 % of Full time 67.57% %

Full time equivalent (FTE) salary £16,000 Note This is always the person's pay grade

Employee's contribution rate 5.9% % Note Determined by reference to the FTE Salary

OR in the case of term-time contracts in schools, FTE Salary x $\frac{\text{actual week}}{52}$

Signed I. A. M. King Date 01/07/08 Position Payroll Clerk

Pension Starter Form (Example – Term Time & F/T)



Personal Details: (please print or circle the correct option clearly)

National Insurance Number AB 01 02 03 C

Title Mr Surname Nobody Forenames Ian Alan Michael

Home Address (Line 1) 999 Endless Street

Home Address (Line 2) Nowhere

Home Address (Line 3) Near

Home Address (Line 4) Wiltshire Home Postcode SN01 0AB

Work Tel No (01234) 567890 Work email address iamnobody@theschool.gov.uk

Date of Birth 01 / 01 / 80

Please confirm you have verified this from passport or birth certificate: **Y / ~~N~~**

Sex: **M / ~~F~~** Partnership Status: ~~Civil Partnership / Divorced / Married / Single /~~
~~Widow(er) / Co-habiting Partnership~~

Employment Details:

Employer The School

Payroll No ABC1234567 Post Held General Dogsbody

Date of entry into the Fund 01 / 07 / 08 Previous LGPS Service?: **Y / ~~N~~**

~~Full-time / Part-time / Variable time~~ Note Staff must have a mutual obligation contract and be employed for at least 3 months to be eligible to join the LGPS

Number of contractual hours per week 37

Number of contractual weeks per year 44 % of Full time 84.62% %

Full time equivalent (FTE) salary £16,000 Note This is always the person's pay grade

Employee's contribution rate 5.8% % Note Determined by reference to the FTE Salary

OR in the case of Rate determined on £16,000 x 44/52 = £13,538
term-time contracts in schools, FTE Salary x actual weeks

52

Signed I. A. M. King Date 01/07/08 Position Payroll Clerk