

## **Appendix 1: Service Level Agreement - processing involving both employers and the Fund.**

### **A). i-Connect rollout**

In late 2019, WPF will begin the implementation of i-Connect. i-Connect is a portal provided by the WPF for the use of employers to enable the submission of data to the WPF securely. WPF will provide a guide and training for i-Connect for all employers to help with the three-month onboarding process, and will continue to provide support and guidance thereafter. The guide will include an extract of what needs to be provided by employers and will be available on the WPF's website: <https://wiltshirepensionfund.org.uk/>

### **B). Employer responsibilities for i-Connect users only**

All i-Connect employers will be required to undertake the following actions using i-Connect.

- WPF will expect: contributions, CARE and Pensionable Pay on a monthly and cumulative basis; new starters; leavers; and any administration changes to be submitted through i-Connect.
- **iConnect** submission processed by 19<sup>th</sup> of the month, following the month in which the contributions were deducted.
- Any errors or suppressions, i.e. the target update file cannot be applied because of the issue, should be resolved prior to processing.
- **Monthly returns** received by 19<sup>th</sup> of the month, following the month in which the contributions were deducted and agreeing with the contributions reported on the i-Connect data upload.
- If an employer is unsure of any element of their responsibilities, they should contact the Employer Relationship Manager who will assist them and make a site visit, if necessary.

### **C). Other employer responsibilities (both i-Connect and non i-Connect)**

**Note i:** Where differences in responsibilities exist between i-Connect and non i-Connect employers, these will be highlighted accordingly in the table below.

**Note ii:** All employers are required to send through information using the Fund's standard template and forms, as updated from time to time.

## 1). New Joiners

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Disclosure Legal Requirement
1.1	To set up a new joiner on the pension administration system and provide a statutory notification and scheme information to the member.	<b>Starter forms</b> to be sent to the Fund and received within 20 days of the member joining the scheme  <b>(Note: N/A for i-Connect users as the starter information will be automatically generated based on the information in section B above)</b>	To set up a new record within 20 days of correct form/data file being received from the scheme employer and to send the statutory notification to the member.	40 days from the date the member started.	2 months from date of joining  OPPS Regs 2013 6(6)

## 2). Early Leavers

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Disclosure Legal Requirement
2.1	Deferred benefit entitlement	<b>Leaver forms</b> issued to the Fund within 20 days of the member exiting the scheme  <b>(Note: N/A for i-Connect users as the starter information will be automatically generated based on the information in section B above)</b>	Member notified of deferred benefit entitlement within 20 days of the leaver notification (excluding any time where WPF wait for a query response from the employer)	40 days	2 months from date of leaving  OPPS Regs 2013 16 (3)

2.2	Refund/transfer out option	N/A	Options and claim forms provided to member within 20 days of the leaver notification (excluding any time where WPF wait for a query response from the employer)	20 days	2 months from date of leaving
2.3	Refund payments	Where the member opts out within 3 months, to process the refund payment on the next available payroll date.	Refund payment to be made within 10 days of receipt of all necessary information from member/ employer.	10 days	OPPS Regs 2013 16(3)

### 3). Retirements (from active status)

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Disclosure Legal Requirement
3.1	Retirement quote and options issued	<b>Individual retirement forms</b> to be sent to Fund within 2 days of the retirement date (ideally this would be sent in advance of the retirement)	Member issued with quote and claim forms within 5 days of receipt of the retirement notification (and AVC fund value if applicable)	7 days	1 month following date of retirement
3.2	Retirement benefits paid	N/A	Lump sum payment made within 10 days of receipt of all required information (and receipt of AVC fund payment if applicable) or within 10 days following retirement date if this is later.	10 days	N/A

			First monthly pension to be paid on next available pensions payroll run.		
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#### 4. Ill Health retirements (from active status)

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Disclosure Legal Requirement
4.1	Member notified of entitlement and of which Tier they have been awarded. If Tier 3, notice should include terms under which Tier 3 is paid, reviewed or cancelled	Within 10 days of decision being made	N/A	10 days	N/A
4.2	Submission of information to the Fund.	Ill health retirement form and relevant ill health certificate issued to the Fund within 2 days of the member leaving the scheme (ideally beforehand).	Member issued with quote and claim forms within 5 days of receipt of the retirement notification (and AVC fund value if applicable)	7 days	N/A
4.3	Retirement benefits paid	N/A	Lump sum payment made within 10 days of receipt and correct completion of all required documents (and receipt of AVC fund payment if applicable) or within 10 days of retirement date if this is later	10 days	N/A

			First monthly pension to be paid on next available pensions payroll run		
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### 5). Review of Tier 3 Ill Health Benefits

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Disclosure Legal Requirement
5.1	To review Tier 3 ill-health pensions in payment after 18 months of commencement and, if required after 3 years.	In line with regulations and advice of IRMP.	Reminder letter issued to employer 25 days prior to 18-month review.	18 month review date	N/A
5.2	To notify member in writing when Tier 3 pension ceases.	As soon as is reasonably practical after IRMP advice.	To stop Tier 3 pension and notify member within 10 days of notification and all required documents from employer.	10 days	N/A
5.3	To notify member of uplift to Tier 2 benefits.	Provide Fund with relevant ill health certificate signed by IRMP within 10 days.	To award and notify member of the Tier 2 uplift within 10 days of notification and all required documents from employer.	20 days	N/A

### 6). Provision of estimates

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Disclosure Legal Requirement

6.1	Scheme employer led estimate requests (redundancy/flexible retirement)	N/A	Employer issued with member quote and strain costs within 10 days of receipt of all the required information.  Member issued with quotation within 10 days of receipt of estimate request form from employer (if required).	10 days	N/A
6.2	Member led estimate requests (active members) *	Employer to complete pay details section of the form within 5 days of receipt of form from the member.	Member issued with quotation within 10 days of completion of estimate request form	15 days	2 months from date of request
6.3	Member led estimate requests (deferred members) *	N/A	Member issued with quotation within 10 days of completion of estimate request form	10 days	2 months from date of request

\*WPF only provide estimates if the request is within the next 12 months. Members who require an estimate for a later date should run a projection using the *My Wiltshire Pension* site.**7. Early payment of deferred benefits on grounds of ill health**

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Legal Requirement
7.1	Request for early payment on ill-health grounds made by member to former employer.	Request acknowledged within 5 days.	N/A	5 days	N/A

7.2	Employer to arrange for IRMP referral	Within 15 days	N/A	15 days	N/A
7.3	Notification to member of any award determined.	Within 10 days of decision being made following IRMP assessment.		10 days	N/A
7.4	Member notified of benefits due in relation to the award determined by employer	N/A	Within 10 days of the fund obtaining all relevant information required by the employer	10 days	N/A
7.5	Retirement benefits paid.	N/A	Lump sum payment made within 5 days of receipt and correct completion of all required documents.  First monthly pension paid on next available pensions payroll run.	5 days	N/A

## 8. Death in service

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Legal Requirement
8.1	Death in service Request for death certificate and other documentation to Next of Kin	Employer to notify Fund using Death in service form within 2 days of being notified or becoming aware of the death.	Acknowledgement and request letter sent within 5 days	7 days	N/A

8.2	Request for further information from NOK	N/A	Within 5 days of receiving initial information	5 days	N/A
8.3	To write to surviving spouse/partner/children to give details of benefits payable	N/A	Within 5 days of receipt of all relevant and accurate information	5 days	N/A
8.4	To make payment of death grant and survivor's benefits	N/A	Within 5 days of receipt of all relevant and accurate information	5 days	N/A

### 9). Additional Pension Contributions (APCs)

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Legal Requirement
9.1	Extra pension contract (application sent direct to the fund)	Employer to deduct extra contributions from member's pay based on the instructions set out on the form within 10 days of instruction from the Fund or the next available payroll, whichever is soonest	On receipt of extra pension application from a member, to issue the employer with an instruction to deduct extra contributions within 10 days of application from member and pension record updated within 10 days of application.	10 days for contributions, 20 days for record to be updated.	N/A



9.2	<p>Lost pension contract (enquiry/application sent to scheme employer)</p> <p>Note: Applications for buying back the lost pension must be within 30 days of the member returning to work for the member to only pay 1/3<sup>rd</sup> and the employer to contribute 2/3<sup>rd</sup>s. (if there is an administrative delay the employer can extend the 30 day limit to share the cost)</p>	<p>Employer to provide a quote to the member detailing the amount of lost pay/pension as soon as the members return to work is confirmed.</p> <p>Employer to provide application to the fund within 10 days of receipt of members election to proceed.</p>	<p>N/A</p> <p>To set up contract on pension database within 10 days of receiving the application from the employer</p>	<p>30 days maximum</p> <p>20 days</p> <p>20 days</p>	N/A
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#### 10. Divorce: Provision of quote

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Legal Requirement
10.1	Issue pension quotation to member.	If applicable, to provide the fund with pay data within 5 days of request.	Within 10 days of all required information.	10 days	<p>3 months from date of request.</p> <p>The Pensions on Divorce etc. (Provision of Information) Regulations 2000</p>
10.2	Implementation and notification of Pension Sharing Order (PSO).	N/A	Within 25 days of receipt of all required information.	25 days	4 months from receiving all required

					information and admin charges.
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**11. Internal Dispute Resolution Procedure (IDRP) Stage 1 Appeal against determination of scheme employer**

<b>Benefits Process</b>		<b>Performance target</b>			
<b>Description</b>		<b>Employer responsibility and target (working days)</b>	<b>Fund target (working days)</b>	<b>Total Target (working days)</b>	<b>Legal Requirement</b>
11.1	Acknowledgement sent to applicant on receipt of Stage 1 application	Within 5 days of request	N/A	5 days	N/A
11.2	Forms to be issued to the employer's stage 1 adjudicator	Within 2 days	N/A	2 days	N/A

11.3	<p>Stage 1 adjudicator to give written notice of the decision to the applicant and a copy to the employer and to the Fund (this should also include information on further appeal rights under stage 2)</p>	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date</p>	N/A	2 months	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date</p> <p>LGPS Regs 2013 75 (1)</p>
11.4	<p>The Employer to act on any actions arising from the stage 1 decision</p> <p>The Fund to act on any actions arising from the stage 1 decision, if appropriate after the employer has carried out their actions (this could include recalculation of the applicants benefits)</p>	Within 10 days of receiving the decision	Within a further 10 days of receiving information from the employer	20 days	N/A

**12. Internal Dispute Resolution Procedure (IDRP) Stage 1- Appeal against determination of the Fund**

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Legal Requirement
12.1	Acknowledgement sent to applicant on receipt of Stage 1 application	N/A	Within 2 days	2 days	N/A
12.2	Forms to be issued to the Fund's stage 1 adjudicator	N/A	Within 2 days	2 days	N/A
12.3	Stage 1 adjudicator to give written notice of the decision to the applicant and a copy to the Fund (this should also include information on further appeal rights under stage 2)	N/A	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date</p>	2 months	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date</p> <p>LGPS Regs 2013 75 (1)</p>

12.4	The Fund to act on any actions arising from the stage 1 decision	N/A	Within 10 days of receiving the decision	10 days	N/A
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### 13. Internal Dispute Resolution Procedure -Stage 2 – Appeal against either the Fund or the employer

Benefits Process		Performance target			
Description		Employer responsibility and target (working days)	Fund target (working days)	Total Target (working days)	Legal Requirement
11.1	Acknowledgement sent to applicant on receipt of Stage 2 application	Within 5 days of request	Within 5 days of request	5 days	N/A
11.2	Forms to be issued to the fund/employer's stage 2 adjudicator	Within 2 days	Within 2 days	2 days	N/A
11.3	Stage 2 adjudicator to give written notice of the decision to the applicant and a copy to the employer and to the Fund (this should also include information on further appeal rights)	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date</p>	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date</p>	2 months	<p>Within 2 months of the date on which the application was received</p> <p>If no such notice can be given by this date an interim reply should be</p>

					issued with an explanation as to the reasons for the delay and an expected decision date
11.4	<p>If applicable the Employer to act on any actions arising from the stage 2 decision</p> <p>The Fund to act on any actions arising from the stage 2 decision, if applicable after the employer has carried out their actions (this could include recalculation of the applicants benefits)</p>	Within 10 days of receiving the decision	Within 10 days of receiving the decision	10 days	<p>Within 2 months of receiving all documentation from member/employer or to provide a holding reply for a further 2 months with explanation as to why no decision can yet be reached.</p> <p>LGPS Regs 2013 75(1)</p>

## Section B: Finance Administration

### Employer Targets

Description	Performance Target
<p><b>1. Paying contributions and information:</b></p> <p>Remit and provide schedule of employer/employee contributions</p> <p>AND</p> <p>An encrypted (using passwords as supplied if applicable) monthly contribution return (MCR) in the correct format as determined by WPF.</p> <p>Note: The monthly contribution return is non-applicable for fully onboarded I-connect users.</p>	<p>By the 22nd (or 19<sup>th</sup> paying by cheque) calendar day of the following month to which the contributions were deducted.</p> <p>If late payment occurs, we reserve the right to charge interest in accordance with regulation 71 of the LGPS regulations, which states interest should be charged at Bank of England Base Rate plus one percent.</p>
<p><b>2. End of year contribution return:</b></p> <p>Send WPF a completed and accurate, end of year detailed contribution spreadsheet in WPF's standard format.</p> <p><b>Note: The end of year return is non-applicable for full onboarded I-connect uses.</b></p>	<p>If applicable, by the 14 May of each year, to cover the financial year ending on 31 March of that same year.</p> <p>We reserve the right to recharge additional print, postage and officer costs arising from the Fund's inability to issue Annual Benefit Statements by the statutory deadline of 31 August as a result of the late / incomplete submission of data.</p>

<p><b>3. Additional payments due:</b></p> <p>Payment of additional fund payments (for example strain costs) in relation to early payment of benefits from flexible retirement, redundancy, business efficiency retirement and any other payment due under Wiltshire Pension Fund charging policy as stated on our website.</p>	<p>To be received within 30 calendar days of receipt of the invoice from Wiltshire Pension Fund, or within the timescales specified if different.</p>
<p><b>4. TUPE transfers out (if they occur):</b></p> <p>Inform WPF of all cases where a prospective new employer or admitted body may join the fund as the result of reorganization or TUPE transfers and to pay all charges due under WPF charging policy.</p>	<p>Notify the Employer Relationship Manager at least 3 months <b>before</b> the date of the transfer or reorganisation and ideally before any tender process commences (if relevant).</p>
<p><b>5. AVCs:</b></p> <p>Arrange payment of contributions to AVC provider(s)</p>	<p>Pay over contributions to the AVC provider(s) by the 22<sup>nd</sup> of the month following the month of election or 19<sup>th</sup> if by cheque.</p>



### **Section C: Discretions, policies and data protection**

	Activity	Performance Target	
		Employer target	Fund target
1).	<b>Employer Discretions Policy</b>	To produce and maintain an employer's discretion policy with 3 months of joining the Fund and within 3 months of being advised of any changes to legislation.	To advise employers of any changes to the legislative requirements within 2 months of them occurring.

### **Section D: Member communications and fund publications**

	Activity	Performance Target	
		Employer target	Fund target
1).	<b>Annual Benefits statements (ABS)</b> All active and deferred members are issued an ABS for the year ending 31 <sup>st</sup> March	To provide end of year data for all members by 14 <sup>th</sup> May (see section B) if relevant	All ABSs to be issued by 31 <sup>st</sup> August following the most recent year end (providing employer has submitted correct year-end data within the timeframes stated.)
2	<b>Additional Voluntary Contribution (AVC) annual statements</b> The Fund's is required to send out year end statements from the legacy AVC providers to relevant members. The legacy AVC provider produces the statements.	N/A	All AVC statements to be issued by 31 <sup>st</sup> August following the most recent year or within 4 weeks of receipt if later.

3).	<b>Pension Saving Statements (PSS) for Annual Allowance</b> All members who have exceeded the standard Annual Allowance are issued a PSS for the year ending 5 <sup>th</sup> April	To provide further pay data for members within 10 days of a request from the fund	All PSSs to be issued by 6 <sup>th</sup> October following the tax year end date (providing the employer has submitted all required data)
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