

## The Local Government Pension Scheme – Employer

# Employers' Guide

This guide is for all employers, academies and admitted bodies who participate in the London Borough of Hackney Pension Fund.

The Local Government Pension Scheme (LGPS) is a countrywide statutory scheme with each London Borough and County Council administering and managing a fund for local authorities and certain public bodies.

LGPS is a 'Career Average Revalued Earnings' (CARE) scheme, which means that benefits are a proportion of a member's earnings for each year they are in the scheme, and each year it is revalued in line with Pensions Act increases. A career average scheme is still a defined benefit scheme so members are guaranteed a pension benefit on retirement.

Members can find out more information on how the scheme works and how their benefits are built up on the [LGPS member website](#).

## Joining the Local Government Pension Scheme

**New Employers in the LGPS?** Please read our [New Employer Guidance](#) on the pension issues you will need to consider.

**New Academy in the LGPS?** Any school seeking Academy status should refer to our [New Academy Guidance](#) on the pension issues they will need to consider. Please also see Government Guidance for Academies [Academy arrangements and the LGPS](#).

## Membership of the Scheme – Eligibility to Join

### 50-50 Section

### Automatic Enrolment

### Administering & Employing Authority Responsibilities

### Employer Discretions

## Pension Scheme Contributions

### Pension Scheme Contributions

### How to pay scheme contributions to the London Borough of Hackney Pension Fund

### Guidance for Employers when submitting CARE pay

## **Salary Sacrifice**

[Guidance on Salary Sacrifice](#)

[Salary Sacrifice and SCAVC's – LGA Appendix 2](#)

## **Changes During Employment**

[Changes to a member's record](#)

[Purchase of Additional Benefits](#)

[Opting out of the LGPS](#)

[Annual Allowance](#)

## **Leaving Employment**

[Rule of 85](#)

**Pensionable pay for benefit calculation purposes – revised guidance coming soon!**

[How to calculate Full-Time Equivalent \(FTE\) Pensionable Pay \(2008 Scheme\)](#)

[Early leaver options](#)

[Retirements & Estimates Guidance](#)

[Retirement Process Leaflet](#)

## **Ill Health Retirements**

- [Ill Health Guidance](#)
- [Ill Health FAQs](#)
- [Pensions Ombudsman's LGPS Ill Health Guidance](#)
- [Pensions Ombudsman's LGPS Ill Health Newsletter](#)
- [An employer's guide to engaging an occupational health physician](#)
- [Faculty of Occupational Medicine website for employer's](#)

## **Death in Service**

## **Additional Information**

[Divorce](#)

[Valuation and Investments](#)

[Internal Dispute Resolution Procedure \(IDRP\) Guidance](#)

[London Borough of Hackney Pension Fund Administration Strategy](#)

**Useful Links:**

[Employers forms](#)

[LGPS 2014 Payroll Guide](#)

[LGPS 2014 HR Guide](#)