EMPLOYER UPDATE

Local Government Pension Scheme (LGPS)

Enfield Pension Fund

About this update

Welcome to our dedicated Employer's newsletter. This update is for all employers of the Enfield Pension Fund and its aim is to keep you updated on all matters relating to the Local Government Pension Scheme (LGPS) from an employers' perspective.

We aim to issue two newsletters each year, these will also be available on the employer area of our website.

The Enfield Pension Fund covers all employers in the London Borough of Enfield's Pension Fund.

We hope you find this newsletter useful, and please let us know if there is anything else you would like us to include in future editions.

Please keep us updated on any changes in your contacts list, payroll provider etc.

In this newsletter we will be exploring the following topics:

- Our Website
- New Self-Service Portal
- Improving Access and Fairness
- Employee Contribution Rates
- Additional Pension Limit
- Automatic Enrolment Bands
- Bereaved Partner Paternity Leave
- AVC Submission
- Pension Dashboard
- Visits to employers

Our Website

The London Borough of Enfield Pension Fund has a dedicated website that has been designed with our members and employers in mind. The website is easy to navigate and contains useful information that allows members to take better control of their own pension.

The website now allows members to fill out and submit forms online relevant to their circumstances, whether they would like to opt for the 50/50 scheme, fill out the Expression of Wish form, or tell us about a change in their circumstances.

Employer Area

The Employer Area provides guidance on admission agreements, reporting and compliance, employer monthly contributions, and LGPS FAQs. A new process for notifying monthly contributions is being developed.

New Self-Service Portal (Engage)

In January 2026, we released our new Member Self-Service Portal, Engage. Currently, it is only available to members who are contributing to their pension (active members) or who have previously contributed and left the service but still hold an unclaimed pension (deferred members).

Members claiming their pension do not currently have access to this portal, but a review is underway to make it compatible in line with London Borough of Enfield processes. We anticipate that access will be granted to pensioners later this year. Any updates to the portal will be communicated to all members.

You can sign up here: **https://pensions.enfield.gov.uk/**

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Employee Contribution Rates 2026/27

Contributions bands are routinely reviewed to ensure the LGPS remains able to pay its members. Below are the reviewed contributions bands from April 1 2026/27 based on employees' pay ranges in England and Wales

Band	Actual pensionable pay for an employment	Main Section contribution rate for that employment	50/50 section contribution rate for that employment
1	Up to £18,400	5.50%	2.75%
2	£18,400 to £29,00	5.80%	2.90%
3	£29,001 to £47,300	6.50%	3.25%
4	£47,301 to £59,800	6.80%	3.40%
5	£59,801 to £84,000	8.50%	4.25%
6	£84,001 to £119,100	9.90%	4.95%
7	£119,101 to £140,400	10.50%	5.25%
8	£140,401 to £210,700	11.40%	5.70%
9	£210,701 or more	12.50%	6.25%

Employers must determine the employee contribution rate for each employee from 1 April 2026 and inform payroll. The process for allocating contribution rates may have been automated on the payroll system.

Employers must ignore any reduction in pensionable pay due to sickness, child related leave, reserve forces service leave or other absence from work when setting the employee contribution rate.

An employer may decide to change an employee's contribution rate during a Scheme year if their pay changes. You can read more about allocating an employee to a contribution rate each April and when their pay changes in section 10 of the HR guide and section 5.1 of the payroll guide.

You can find both guides on the Employer guides and documents page of **www.lgpsregs.org.**

Additional Pension Limit 2026/27 England and Wales

Regulations 16(6) and 31(2) of the LGPS Regulations 2013 state that the additional pension limit increases on 1 April each year as if it were a pension beginning on 1 April 2013 to which the Pensions (increase) Act 1971 applied.

The increase due on 1 April 2026 is the increase that applied on 7 April 2025, as the 2026 increase does not take effect until 6 April 2026. The additional pension limit of £8,903 that applied in 2025/26 is increased by 1.75 to £9,054 from 1 April 2026

Automatic Enrolment Earnings Bands

Employers will need to know the earnings bands that apply for 2026.27 for the purposes of automatic enrolment under the Pensions Act 2008. The Government announced in its review of the automatic enrolment earnings trigger for 2026/27 that the earnings trigger willremain at its current level of £10,000. This is unchanged since the 2014/15 year. The tables below show the position for the 2026/27 year.

Earnings	Age 16-21	Age 22 to <SPA	Age SPA to <75
Under lower earnings threshold (£6,240)	Entitled worker	Entitled worker	Entitled worker
Between £6,240 and £10,000	Non – eligible jobholder	Non – eligible jobholder	Non – eligible jobholder
Over earnings trigger for automatic enrolment	Non – eligible jobholder	Non – eligible jobholder	Non – eligible jobholder

SPA = State Pension Age
Earnings - seperate contracts are treated seperately

Pay reference period	Lower earnings threshold	Earnings trigger for automatic enrolment
Annual	£6,240.00	£10,000
6 months	£3,120.00	£4,998.00
3 months	£1560.00	£2,499.00
1 months	£520.00	£833.00
4 weeks	£480.00	£768.00
2 weeks	£240.00	£384.00
1 week	£120.00	£192.00

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Improving Access and Fairness

The LGPS offers invaluable benefits to its members and is always looking for ways to make these benefits fair and accessible. The Government has thus introduced changes to the LGPS to make the Scheme fairer for all members. Most changes took effect from 1 April 2026, and some improvements apply retrospectively.

SURVIVOR BENEFITS

From 1 April 2026, survivor pensions will be calculated more consistently to ensure equal treatment regardless of the sex of the member or their survivor.

Some survivor pensions will be increased as more of the member's service before April 2014 will now count. Some survivor pensions will become payable for the first time and is most likely to affect male survivors of female members who left the LGPS before April 1988.

The changes apply to deaths dating back to:

- 5 December 2005 for opposite sex marriages and same sex civil partnerships
- 13 March 2014 for same sex marriages
- 31 December 2019 for opposite sex civil partnerships.

Employers do not have to take any action; the pensions fund will be identifying and contacting members who are affected by this change

CHANGES TO DEATH GRANTS

The age limit for paying a lump sum death grant has been removed. A death grant can now be paid even if a member dies after age 75. This change is backdated to cover deaths from 1 April 2014.

We are working to identify any new death grants in respect of members who died after age 75 since April 2014. Where necessary, they will contact the beneficiaries or personal representatives to arrange payment of the death grant. Interest for late payment will be added.

STRONGER PROTECTION WHEN ABSENT FROM WORK

To address the gender pensions gap the government have introduced changes to support members who take career breaks.

From 1 April 2026 members will no longer need to buy back lost pension for:

- Additional maternity leave
- Additional adoption leave (weeks 27–52)
- Shared parental leave

Members' pensions continue to build up for short authorised unpaid leave (less than 15 days), with their contributions being based on assumed pay.

Qualifying Additional Pension Arrangement (QAPA) applies to unpaid leave that starts from 1 April 2026 or later.

Improvements include:

i. More time to decide whether to buy back the lost pension

ii. Contributions are based on your normal contribution rate

iii. The pension you buy mirrors the pension you would have built up if you had been at work

iv. No medical report is required

We implore all employers to familiarise themeselves with these changes and apply them via their payroll and HR teams.

You can read more about Access and Fairness changes at: **www.lgpsmember.org/2026/04/08/improving-access-and-fairness-in-the-lgps/**

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Bereaved Partner’s Paternity Leave

The Bereaved Partner's Paternity Leave Regulations 2026 were made on 10 March 2026. They introduce a new statutory entitlement for an employee to be absent from work to care for a child during the first year following the child’s birth, placement for adoption or, for overseas adoptions, when the child enters Great Britain if the child’s primary carer dies on or after 6 April 2026.

This means that any bereaved partner’s paternity leave will be pensionable meaning Assumed Pensionable Pay (APP) will apply throughout any period of leave of this kind, whether the period is paid or unpaid.

Prudential AVCs Payroll Submission

Prudential has introduced a simplified process for submitting Additional Voluntary Contribution (AVC) payroll information. This update follows a series of training sessions and one-to-one support provided to employers and payroll administrators throughout 2025.

All payroll files must now be submitted in the required format. Where a submission contains queries that prevent it from being processed, and those issues are not resolved within 30 days, the contributions will be returned to the source.

If administering authorities or employers have any questions about payroll files or BACS payments, they can contact Prudential at:

avc.cashschedules@prudential.co.uk

Pensions Dashboard

The Pensions Dashboard allows members to see details of their **all current and previous pensions** together, this includes any public, private, or state pensions an individual has amassed in their career.

Pensions dashboards are expected to be made available to the public later this year and will provide individuals with a new way to view their pension information online, securely and in one place.

The dashboards are being delivered as a UK-wide government initiative led by the Money and Pensions Service through the Pensions Dashboards Programme.

The first dashboard to launch will be the non-commercial MoneyHelper Pensions Dashboard, with commercial dashboards expected to follow at a later stage. Dashboards will be free to use and are designed to help people reconnect with lost or forgotten pension pots and engage more confidently with their retirement planning.

The London Borough of Enfield Pension Fund, as an LGPS fund are legally required to connect to the pensions dashboards and supply pension information when requested. All schemes required to be connected by 31 October 2026.

Employers do not need to take any immediate action for the dashboards themselves, but play an important role in supporting data quality.

To help ensure members can see their pension information accurately when dashboards launch, employers are encouraged to remind staff to keep their personal details up to date, particularly names, addresses and National Insurance numbers. We will continue to share updates as more information about the public launch becomes available.

Visits and Presentations

Navigating pension-related topics can be complex. To support our members, we regularly conduct visits and host informative sessions, both in-person and online, to help members with their understanding of their pensions and the LGPS as a whole.

During these visits, our team will present all relevant information and updates about the LGPS. We will also answer any questions both your employees or you may have.

If you are interested in scheduling a visit, please book a time and date using this online form, or contact us at zpensions@enfield.gov.uk for more information.

This year we are giving particular focus to new members who join the LGPS. If you have anyone starting their employment whom you feel could benefit from a pension webinar, please let us know by emailing us at pension.comms@enfield.gov.uk, where we will be able to offer them a free webinar designed with new starters in mind.

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Helping Employees Learn About the LGPS

Understanding pensions can sometimes feel complex, and employers play an important role in helping employees engage with their pension benefits.

To support this, the Enfield Pension Fund has developed a range of short online quizzes covering key LGPS topics, including contributions, retirement benefits and survivor benefits.

These interactive quizzes provide an engaging way for employees to test their knowledge and improve their understanding of the Scheme. Employers are encouraged to share these resources with their workforce as part of their pension communications and wellbeing activities.

The quizzes can be accessed at:

www.enfield.gov.uk/pensions/test-your-pension-knowledge

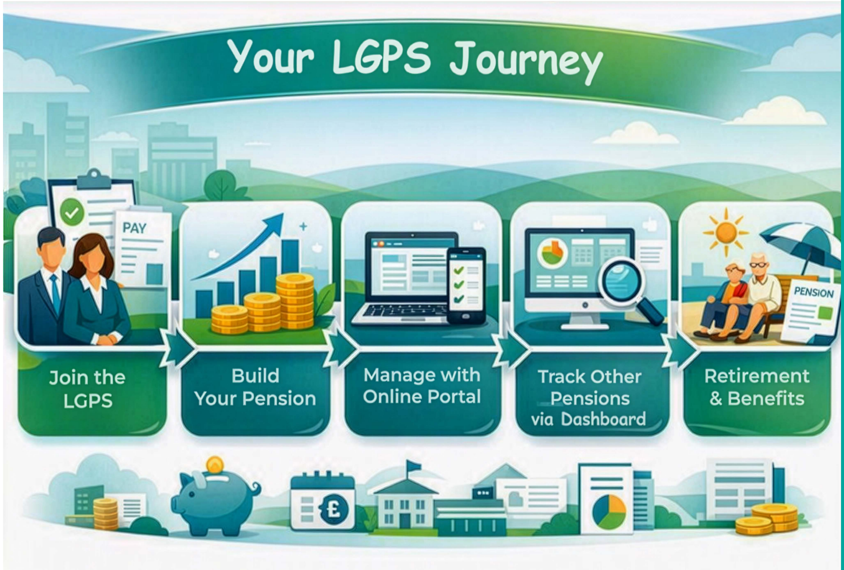
Employer Contribution Rates From the 2025 Triennial Valuation

Every three years, the Fund's actuary undertakes a triennial valuation to assess the financial health of the Pension Fund, including the assets held by the Fund, the pension benefits accrued by members, and the level of employer contributions required to ensure benefits can be paid when due.

Following the completion of the 2025 triennial valuation, revised employer contribution rates became effective from 1 April 2026 (This was communicated to employers in December 2025).

Employers should ensure that these new contribution rates have been implemented through their payroll provider and are being correctly applied to all pensionable pay from that date.

If you are unsure whether the revised rates have been applied, please contact your payroll provider or the Pension Fund team for assistance.



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Contact us

If you would like any more information about any items included in this newsletter or any other aspect of your Local Government pension, please contact us at:

PENSION SERVICE
Exchequer Services
Enfield Council
PO Box 54
Civic Centre
Enfield
EN1 3XY

PENSION TEAM (LOCAL GOVERNMENT PENSION SCHEME)
www.enfield.gov.uk/pensions
www.enfield.gov.uk/pensions/how-to-contact-us

Phone: **020 8379 3168**
Email: zpensions@enfield.gov.uk

OTHER USEFUL NUMBERS
For information relating to your **State Pension**, please contact **The Pension Service** on 0800 731 7898.

Enfield Pension Fund

The Pensions Section
Exchequer Services
Enfield Council
PO Box 54
Civic Centre
Enfield
EN1 3XY

ENFIELD Council