



Pensions In Partnership



April 2018

IN THIS ISSUE:

- Certificates of protection
- Rule of 85 checker
- Actuarial valuation
- Ill health liability insurance (IHLI)
- AGM
- TPAS / TPO
- Forms and Excels
- For reference

Certificates of protection

We have added links to guidance on S20s to the [Employers > How to... > Changes including 50/50](#) and [Employers > Forms](#) areas of our website.

Rule of 85 checker

We have added a [Rule of 85 checker](#) to our website.

Actuarial valuation

We have added the final [report](#) on the 2017 valuation to our website. Please make sure you are **paying the correct employer contribution rate** for 2018 /19.

Ill health liability insurance (IHLI)

The premium for [IHLI](#) is currently being reviewed by Legal & General. The rate will remain at **1.35%** until the end of April. We will advise of any change thereafter.

AGM

Save the date. This year's SPF AGM will be held on the morning of **Friday 15 June** at the Royal Concert Hall, Glasgow.

TPAS / TPO

If you point your employees to TPAS in any of your communications / guides, **please reword** to:

If you have a complaint or dispute concerning your pension arrangements you can contact The Pensions Ombudsman: 0800 917 4487 www.pensions-ombudsman.org.uk

If you want independent information and guidance concerning your pension you can contact The Pensions Advisory Service: 0300 123 1047 www.pensionsadvisoryservice.org.uk

Forms and Excels

Please ensure that you **do not leave any spare columns between address lines** when you are populating any of our Excel spreadsheets, moving righter columns to the left to leave no blank columns.

We have removed column AB from our [new start Excel spreadsheet](#) combining it with column W in the Mar 18 version.

We have updated our range of transfer forms in the [Publications > Members > Forms](#) area of our website

For reference

The LGPC has issued **Bulletins 168 and 169**, see: <http://www.scotlgpsregs.org/bulletinsetc/bulletins.php>

169 sets out the rates and bands applicable from April 2018 for various purposes, including **automatic enrolment**:

- April 2018 increases to **employee contribution bands / CARE accounts / pensions in payment** will be based on 3%
- The **lifetime allowance** will be £1,030,000 in 2018 / 2019
- The max **APC** rises to £6,565