

# Outsourcing Guide – Overview

The Outsourcing Guide explains pension protection requirements and LGPS admission procedures for scheme employers within the Havering Pension Fund who are outsourcing services.

The following provides a summary of the topics covered and the information provided.

## Key Steps to Success

- Early Engagement – Contact Havering Pension Fund at the start of outsourcing discussions.
- Ensure the appropriate Pensions Information Memorandum is included with the tender documentation.
- Member Data – Provide accurate data for TUPE transferees.
- Risk Assessment – Ensure actuarial risk assessment and bond/guarantee if required.
- Admission Agreement – Ensure all parties have signed the agreement before contract start.
- Member Communication – Inform transferring staff of pension arrangements and rights.

## Pension Protection

TUPE protects employment terms but not pensions; LGPS or a broadly comparable scheme must be offered.

Best Value Staff Transfers Direction and New Fair Deal apply.

Admission to LGPS requires compliance with LGPS Regulations and Havering Pension Fund policies.

## Roles & Responsibilities

- Letting Employer: Include pension protection in tender, liaise with Fund and service provider.
- Service Provider: Provide pension protection, comply with admission requirements.
- Administering Authority: Manage admission process, oversee compliance.

### **Risks if Not Done Correctly**

- Break in pension rights meaning delayed or inaccurate benefit calculations.
- Legal challenges, Ombudsman review and reputational damage.
- Financial liabilities and exit issues.

**For the complete and full guide, please contact [HaveringPensionQueries@onesource.co.uk](mailto:HaveringPensionQueries@onesource.co.uk)**

The Outsourcing Guide should be read alongside the Pensions Administration Strategy, Charging Policy and Employer Responsibility Guide. These can be found on the Havering Pensions Website: [LGPS Pension Administration | London Borough of Havering](#)

### **Disclaimer**

Please note this leaflet is intended as a brief guide to the Local Government Pension Scheme. It does not seek to cater for every different circumstance. Nothing in this fact sheet overrides the regulations which govern the LGPS and which are subject to amendment from time to time.