

Employer Responsibility Guide Overview

The Employer Responsibility Guide explains the roles and responsibilities of employers participating in the Local Government Pension Scheme (LGPS), administered by the London Borough of Havering Pension Fund.

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

Key Responsibilities

- **Enrolment:** Contractually enrol eligible employees (contracts of 3+ months, under age 75) into LGPS from the first day of employment.
- **Contributions:** Deduct and pay employee contributions (5.5%–12.5% based on pay). Pay employer contributions at the rate set by the Fund Actuary and notified via the Rates and Adjustments Certificate. Submit payments by the 22nd of the following month.
- **Data Management:** Provide accurate member data (name, NI number, pay details etc) and information relating to changes in contract. Submit monthly reports via LPPA portal by the 10th of the following month.
- **Discretions:** Publish a policy on mandatory and chosen non-mandatory discretions within 3 months of becoming a scheme employer within the LGPS.
- **Leavers:** Notify the Fund via the monthly return of opt-outs and non retirement related leavers. All retirements (age, redundancy, ill health and flexible) should be notified by the completion of a leaver form via the LPPA portal. Manage ill-health retirement decisions with IRMP certification.
- **Dispute Resolution:** Appoint an independent adjudicator for Stage 1 of the IDRP process.

Special Topics

Outsourcing: Ensure pension protection in contracts; admission agreements must be signed before service transfer.

Risk Management: Understand cessation valuations and liabilities when leaving the Fund.

Additional Costs: Charges may apply for actuarial reports, strain costs, and late payments.

Why Accuracy Matters

Incorrect or late data can: Lead to delayed or inaccurate benefit payments. Increase employer costs. Lead to disputes and reputational risk.

For the complete and full guide, please contact HaveringPensionQueries@onesource.co.uk

The Employer Responsibility Guide should be read alongside the Pensions Administration Strategy, Charging Policy and, where applicable, the Outsourcing 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.