



Cheshire
Pension Fund

Employer Guidance

Providing Pension Information
to Workers – LGPS Employers

Purpose

As an LGPS employer, you have statutory duties under automatic enrolment legislation and LGPS regulations to provide pension information to your workers. This guidance explains what information must be given, to whom, when, and how, in an LGPS context.

It is designed for use by:

- HR and payroll teams,
- Pension contacts at scheme employers.

Your responsibilities as an LGPS employer

You are responsible for:

- Identifying the correct pension category for each worker,
- Issuing the required statutory information,
- Meeting statutory timescales.

Even where pension administration is supported by the administering authority or a third party administrator, the legal responsibility remains with the employer.

LGPS worker categories (simplified)

For LGPS purposes, workers typically fall into one of the following:

- Eligible Jobholders
(must be automatically enrolled into LGPS)
- Non eligible Jobholders
(have the right to opt in to LGPS)
- Entitled Workers
(have the right to join a pension scheme, which may include LGPS)

Correct classification is essential, as it determines what information must be issued.

Information you must give – LGPS context

1. Eligible jobholders (automatic enrolment into LGPS)

You must give written information confirming:

- They have been automatically enrolled into the LGPS.
- Contributions will be deducted from pay.
- Their right to opt out and how to do so.

Deadline:

Within six weeks of the automatic enrolment date.

This information is usually supported by:

- LGPS statutory notices.
- Opt out process information (normally via the scheme administrator).

2. Non eligible jobholders (right to opt in)

You must inform them about:

- Their right to opt in to the LGPS.
- How to request opt in.

You do not need to repeat this information if it has already been provided and circumstances have not changed.

Deadline:

Within six weeks of the right first applying.

3. Entitled workers (right to join)

You must inform entitled workers of:

- Their right to join a pension scheme.
- How to request membership (where LGPS access applies).

Deadline:

Within six weeks of the right first applying.

4. Use of postponement

If you apply postponement (for example, for new starters or variable pay workers), you must issue a postponement notice confirming:

- Automatic enrolment has been postponed.
- The postponement date.
- The right to opt-in or join during the postponement period.

Deadline:

Within **six weeks and one day** of the relevant date (start date or assessment date).

5. Information to the LGPS administering authority

Where a worker is:

- Automatically enrolled.
- Re enrolled.
- Opted-in.

You must provide the administering authority with:

- Employee details.
- Pay and pensionable pay information.
- Employer contributions.

This enables active LGPS membership to be created and maintained.

Deadline:

Within **six weeks** of enrolment (or in line with agreed monthly data submissions).

How LGPS information must be given

Acceptable methods

Information must be given in writing, for example:

- Letter (posted or handed to the worker).
- Email (text or attachment such as a PDF).

Not sufficient on its own

- Signposting to the LGPS website.
- Attaching a link to an intranet page.
- Posters or noticeboards.

You may include links in addition to written information, but not instead of it.

Data accuracy and delivery

LGPS employers must ensure:

- Contact details are accurate and up to date.
- Emails are monitored for bounce backs.
- Returned mail is followed up.

If information does not reach the worker, it is not considered given.

Combining LGPS communications

You may combine:

- Automatic enrolment notices.
- LGPS scheme information.
- Opt in / opt out details.

Into:

- A single letter or email.
- A new starter or re enrolment pack.

Where information includes personal data (for example, contribution rates or pay), communications must be issued individually.

Good LGPS practice

- Align communications with payroll assessment cycles.
- Use standard LGPS approved templates where available.
- Keep evidence of communications for audit purposes.
- Maintain clear responsibilities between HR, payroll, and pensions teams.
- Engage early with the administering authority on process and data standards.

Key message for LGPS employers

To remain compliant, LGPS employers must:

- Correctly assess workers.
- Issue the right information based on LGPS status.
- Meet statutory deadlines.
- Ensure written communication is actually delivered.

This protects both employer and administering authority from compliance risk.