

Appendix 1 – Pension Administration Strategy 2022

1. Introduction

- 1.1 This is the Pension Administration Strategy (PAS) of the London Borough of Hammersmith and Fulham Pension Fund (the Fund). This document explains the aims that the strategy is intended to achieve and outlines the responsibilities of the Fund and its scheme employers towards achieving the aims. This document explains how performance of the Fund and scheme employers will be monitored and actions that may be taken when employers do not meet the expected standards. This document also explains how the Fund will communicate with its scheme employers and the resources that are available to assist employers.
- 1.2 The Fund has prepared this Pension Administration Strategy in line with regulation 59 of The Local Government Pension Scheme (LGPS) Regulations 2013.
- 1.3 The Fund and scheme employers must also have regard to overriding pensions legislation, regulatory guidance and The Pension Regulator Code of Practice for Public Sector Pensions when carrying out their duties.
- 1.4 This Administration Strategy has been produced in consultation with the scheme employers within the Fund and applies to the Fund and all scheme employers, including the Administering Authority in its capacity as a scheme employer.
- 1.5 This Administration Strategy will be kept under review and may be subject to amendment following the issue of relevant legislation, regulatory guidance or when the Fund identifies improvements can be made. Future amendments will be made in consultation with scheme employers.

2 Purpose and aims of the Pension Administration Strategy.

- 2.1 The service will be measured by assessing how the Fund and scheme employers are meeting their responsibilities, and objectives and how satisfied LGPS members are with the service.
- 2.2 The PAS details what actions are required and when to ensure the Fund and its scheme employers meet the high service standards and overarching regulatory targets. This will ensure that key activities such as retirement and transfer payments are paid correctly and on time, whilst ensuring contributions are paid to the fund accurately and in a timely manner.
- 2.3 The PAS will always help to ensure data security and sensitivity in line with GDPR requirements.

- 2.4 The Fund aims to provide assistance and knowledgeable guidance in a friendly, cooperative manner to scheme employers, LGPS members and other stakeholders as required, utilising all resources available.
- 2.5 The Fund seeks to improve the knowledge and understanding of the LGPS with Scheme Employers, ensuring that employer representatives have the skills and working knowledge applicable and establish good working relationships based on collaboration.
- 2.6 The PAS will outline the resources available to scheme employers in order for them to administer the pension scheme to the expected standards.
- 2.7 The Fund seeks to improve and maintain the understanding of the scheme with LGPS members so they are aware of the benefits available to them and can make informed decisions regarding their pension benefits.
- 2.8 The key to ensuring this service is delivered in practice will be ensuring that the Fund and scheme employers perform the right actions in a timely manner. Therefore, this PAS also sets out the roles and responsibilities of the Fund and Scheme Employers, including the performance standards for each and the aim is to ensure all processes are performed in the timescales outlined.
- 2.9 The Fund would always seek to work proactively and productively with scheme employers when something goes wrong, when time frames are persistently missed, or inaccurate data is being consistently provided. The PAS will therefore detail how scheme employer's performance will be monitored and where improvement is required.
- 2.10 This PAS outlines the procedure for working with employers constructively to remedy the immediate situation and to help ensure there is no repeat. Financially penalties will be imposed as a last deterrent to persistent poor performance by a scheme employer.
- 2.11 The PAS will highlight that the Fund and Scheme Employers must keep and retain compliance with The Pension Regulator's Codes of Practice.
- 2.12 The PAS will help ensure that scheme employers provide data which allows for the Fund to maintain accurate records for all necessary member calculations and for calculating employer liabilities.

3. **How the aims will be achieved**

- 3.1 The Fund will communicate with scheme employers in a clear, concise and timely manner to provide regular updates and ensure scheme employers know that where to send their enquiries i.e. via the in-house LBHF Pensions Team and Fund Administrators Local Pensions Partnership Association (LPPA).

- 3.2 Technical guidance is offered via the Fund's and LPPA's websites. The in-house Pension Team is also available to assist Scheme Employers as and when required and there is also training provided by the pension administrator, LPPA.
- 3.3 All LGPS data must be submitted electronically for speed, accuracy and security. Scheme employers must register with LPPA's online employer portal. The portal is secure and validates data submissions so scheme employers will be asked to review inaccurate or incomplete data before it is accepted by LPPA. Scheme employers should keep to the agreed methods of data exchange. Emails or post must be sent securely considering GDPR requirements.
- 3.4 The Fund will ensure assistance is provided to scheme employers when writing or reviewing their LGPS discretionary policy statement. The Fund has guidance, a template document and example of a discretionary policy statement which scheme employers can utilise.
- 3.5 The Fund will provide templates and guidance to scheme employers to assist with the correct calculation of pension contributions due to the Fund. The Fund will keep in touch with all scheme employers to avoid incorrect payments or late payments.
- 3.6 The Fund will provide guidance and advice to scheme employers in relation to the letting of a service contract which involves the TUPE transfer of employees who are eligible for the LGPS to ensure a smooth process with regard to onboarding an admission body and avoid excessive delays. The Fund provides contractor information and set instructions for the letting authority and prospective contractor. All parties must act in good faith to ensure appropriate admission and bond agreements are put in place.
- 3.6 Scheme employers should provide key contacts at their organisation who deal with the administration of their LGPS members. Scheme employers must notify us immediately when a contact changes and must have appropriate succession planning in place i.e. new staff receive a suitable hand over.
- 3.7 The Fund will monitor the performance of its third party service providers such as administrators, actuary and legal advisors. The scheme employer must also monitor the performance of its third-party suppliers such as external payroll.
- 3.8 Scheme employers will be helped to understand the problems which will arise through poor and late data submissions both for themselves and the distress that this may have for LGPS members. For example, the late submission of leaver information could mean a member has a delayed pension payment, leading to financial distress, whilst the scheme employer's own funding position could be inaccurately measured leading to higher contribution rates payable and funding deficits inaccurately developing.

3.9 The Fund and LPPA will actively assist third party payroll providers appointed by scheme employers, by giving relevant training and guidance so the payroll provider can adequately perform the LGPS duties which are the responsibility of the scheme employer. In turn, a scheme employer should: -

- Agree with their payroll provider what LGPS duties the payroll provider will perform and what duties the scheme employer will perform. This should be agreed at the outset of working with the payroll provider.
- Inform the Fund, at least one month in advance when there is a change of payroll provider and agree a dedicated contact for the Fund.
- Ensure that the payroll provider is aware of the required performance levels and how data and contributions should be sent.
- Continually monitor the performance of their payroll provider and check all data and contribution payments submitted by the payroll provider on behalf of the scheme employer.
- Make the payroll provider aware of the fees and reporting which could occur for any poor performance. The scheme employer may wish to agree that they are reimbursed for incurred charges and remedied for any reputational damage caused by their payroll providers poor performance.
- Ensure that they confirm key policies or decisions to the Fund as required.

3.11 Scheme employers must have regard to the Fund's data retention policy which requires personal data to be retained for a minimum of 15 years after termination of employment. Therefore, the employer must ensure data is obtained from a payroll provider in the event that they move payroll services.

3.12 Scheme employers must understand their responsibilities when considering their LGPS members for ill health retirement but help and guidance is available from the LBHF in house pensions team and fund administrators LPPA. Each scheme employer must understand that they are responsible for determining whether their member should be retired on ill health grounds and as to which tier should be awarded.

3.13 Scheme employers must also be aware that they are responsible for any requests by a former scheme member to have their deferred pension put into payment.

3.14 The Fund and LPPA will keep up to date with technical updates for the LGPS and wider pensions landscape to ensure correct processes are in place and pension benefits are accurately calculated. The Fund will provide relevant updates to scheme employers as necessary.

3.15 The Fund will take account of The Pension Regulators Codes of Practice to ensure all parties are compliant.

3.16 The Fund and LPPA will ensure specific member queries are responded to in an efficient and timely manner.

3.17 Scheme employers will be expected to compile with any reasonable data requests from auditors, the pensions regulator, LPPA, the pensions ombudsman or other regulatory body.

4 Scheme Employer duties and expectations

4.1 General/overarching responsibilities

Task	Time frame	Further information
Provide the Fund with main employer contact representative or advise of change	Within 5 working days of becoming a scheme employer or change in contact	N/a
Appoint an adjudicator to review a stage 1 internal dispute (IDRP process)	Within 5 working days of becoming a scheme employer	Refer to LGPS site
Formulate, publish and keep under review a discretionary policy statement	Existing employers should have their policy composed following the LGPS Regulations 2013. New employers should complete this within one month of joining the scheme.	The Fund has Guidance, a discretionary policy template and example to assist employers.
Monitor tier 3 ill health pensioners and review.	At 18-month review date.	Employer to decide whether gainful employer has been obtained, whether tier 3 pension continues or whether pension should be uplifted to tier 2.

4.2 New scheme joiner

Task	Time frame	Further information
Determine when to enrol an employee into the LGPS.	Upon joining employer or the date a person becomes eligible to be enrolled in the scheme.	All employers will need to give due regard to TPR requirements. Different types of employers will have different requirements. Admission Bodies will need due

		regard to the requirements of their admission agreement.
Decide the contribution rate payable by member and notify the member.	Upon joining the scheme and review each April and in line with employer discretionary policy.	Employee bandings can be found at lgpsmember.org website. These are updated every April in line with CPI.
Notify pension administrators of new joiner	Within 30 working days of an employee joining the scheme	Data uploaded to administrator portal
Provide new joiners with information regarding the LGPS.		Guides and sample documents (lgpsregs.org)

4.3 Active member activities

Task	Time frame	Further information
Change in hours	Within 30 working days of hour change	Data uploaded to administrator portal
Move member from main section of the scheme to 50:50 section or vice versa following member election	At the next pay period following member election	Ensure correct contribution rate used at the next pay period following member election 50-50-contribution-flexibility-form.pdf (lbhfpensionfund.org)
Change in personal circumstances such as name or address	Within 30 days of change	Data to be uploaded to administrator portal
Leavers under 55 or opt outs	Within 30 days of leaving the scheme	Data to be uploaded to administrator portal
Voluntary Retirement where known or any leaver over 55	As soon as possible after leaving the scheme, at most within 10 days of leaving the scheme	Data uploaded to administrator portal
Retirement on ill health grounds	As soon as possible after leaving the scheme, at most within 10 days of leaving the scheme	Data uploaded to administrator portal and provide ill health certificate. It is the employer's responsibility to determine whether their member should be retired on ill health grounds and as to what tier is granted.
Flexible retirement	Within 10 days of leaving the scheme.	Data uploaded to administrator portal. Must take note of flexible

		retirement policy. Member must reduce hours. Must also enter person into the scheme as a new joiner on the reduced hours.
Redundancy retirement (members over 55)	Within 10 working days of leaving the scheme.	Employer must request an estimate first so financial strain cost is known.
AVC	Set up payroll to deduct AVC contribution from next available payrun	AVC contributions are paid directly to the AVC provider.
APC	Set up payroll to deduct AVC contribution from next available payrun	APC contributions are paid to the Fund and must be included on monthly data submissions.
Notify Fund of death in service	Within 5 working days	Next of kin contact information should also be provided and leaver details uploaded to employer portal
Provide relevant pay for Annual allowance or divorce calculations	Within 30 working days	Pay will be required for an applicable period which will be outlined at time of request.

4.4 Monthly contribution and data submission

Task	Time frame	Further information
Pay all contributions to the Fund	Must be paid by 19 th of the following month that the contributions relate to	Pay by BACS and quoting unique reference code when paying.
Submit remittance spreadsheet to the Fund	Must be submitted by 19 th of the following month that the contributions relate to	Remittance spreadsheet will be issued upon joining and at each April. This details the employer contribution rate payable which has been certified by the Fund Actuary.
Submit monthly data for all LGPS members	On a monthly basis	Upload data to Fund Administrator online portal
Pay any financial strain costs to the Fund	Within 30 working days of receipt of invoice	Financial strain will arise in redundancy cases or waiving early retirement deductions. Employer should always obtain an estimate first.

Refund	Refund members who opt out within 3 months of joining through the payroll	Contributions to be refunded in the next payroll from receiving the opt out form.
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4.5 Outsourcing of Council and Academy services and admission bodies

Task	Time frame	Further information
Actuary report for tender stage of service contract	Letting authority to provide required information 30 working days before tender stage	Actuary will detail employer contribution and required bond value on receipt of required information.
Admission Agreement	Letting authority to provide required information within 7 working days of contract being awarded.	HFTUPE2 form can be provided on request. Admission and bond agreement to be drafted and signed by all parties.
Academy conversion	Local Authority to request pension valuation of converting schools 60 working days before conversion date.	To ensure Actuary report is completed calculating new academy contribution rate and opening funding position.
Bond review	Admitted body to request a review of their bond 90 working days before bond expiry date.	N/A
Cessation	Admitted body to provide notice within 10 working days of last active LGPS member leaving the scheme.	N/A

5. Administering Authority duties and expectations

5.1 General and overarching responsibilities

Task	Time frame	Further information
To formulate, write and publish an administration strategy statement.	To be reviewed every 3 years and updated as necessary	Which will be made available on the Fund's website Hammersmith and Fulham Pension Fund (lbhfpensionfund.org)
To formulate, write and publish a funding strategy statement.	To be reviewed annually and updated as necessary	Which will be made available on the Fund's website Hammersmith and Fulham Pension Fund (lbhfpensionfund.org)

To formulate, write and publish a communication policy.	To be reviewed and updated as necessary	Which will be made available on the Fund's website Hammersmith and Fulham Pension Fund (lbhfpensionfund.org)
To formulate, write and publish a governance and compliance policy.	To be reviewed annually and updated as necessary	Which will be made available on the Fund's website Hammersmith and Fulham Pension Fund (lbhfpensionfund.org)
To arrange for the Pension Fund valuation. Consult and issue the rates and adjustment certificate to scheme employers	Triennially with the next review to take place 31/03/2022. Advise employers of revised contribution rate one months prior to implementation date.	Each scheme employer will be communicated to individually.
To publish the Pension Fund's annual report and accounts	On an annual basis.	Which is available on the Fund's website Hammersmith and Fulham Pension Fund (lbhfpensionfund.org)
To publish the Pension Fund's final audited accounts	On an annual basis.	Which is available on the Fund's website Hammersmith and Fulham Pension Fund (lbhfpensionfund.org)
To notify new employers of their contribution rate.	Upon employer joining the scheme in advance of an existing employer's rate change on 1 April	N/A
Maintain and publish an IDRP process and manage complaints	Appoint stage 1 and stage 2 adjudicators and keep these under review.	Which is available on the Fund website
Produce annual benefit statements (ABS) for active and deferred members	Deferred members to receive ABS by 30 June. Active members to receive ABS by 31 August	ABS run as at 31 March for active members but at the April PI increase date for deferred members
Process annual allowance each year for members who have exceeded the annual limit.	LPPA to notify members who have breached annual allowance by end of the tax year following the ABS date.	N/A
Issue P60's to pensioner and beneficiary pensioner members	LPPA	Theses are available on members LPPA portal.
Issue initial payslip to pensioners for the first month's payment	LPPA	Member will access via the members LPPA portal. Hard copy payslips will be

electronically via the portal.		issued on request but may incur a charge.
Advise pensioners of pensions increase and tax code amendments affecting the value of pension paid	LPPA	Further details will be available on the members LPPA portal.
Answering customer emails	LPPA - Within 10 working days	N/A

5.2 New scheme joiner and change of member details

Task	Time frame	Further information
Establish pension record for new scheme joiner upon notification from scheme employer	LPPA	N/A
Issue notification of new pension record to scheme member	LPPA - Within 10 working days	N/A
Change of name/marital status/address/hours worked/service break upon notification from scheme employer	LPPA – Within 30 working days	N/A

5.3 Member leaving the scheme

Task	Time frame	Further information
Calculate deferred benefits following receipt of complete and accurate leaver information from scheme employer	LPPA – Within 10 working days	N/A
Issue deferred benefit statement to member	LPPA - Within 10 working days	Notification to be issued electronically
Provide retirement option to members who are retiring as confirmed by scheme employer or other leavers over age 55	LPPA - Within 10 working days	N/A

5.4 Member retirement

Task	Time frame	Further information
Provide retirement options to active eligible	LPPA - Within 10 working days	N/A

members if notified of retirement by scheme employer or if over 55 at date of leaving		
Provide retirement options to deferred members at age 55, 60 and NRA or upon request from a deferred member aged 55 or over	LPPA – Within 10 working days	N/A
Retirement benefits processed following positive election from a member	LPPA	N/A

5.5 Transfers, interfund, aggregations and Divorce CETV's

Task	Time frame	Further information
Provide Transfer-in quote upon member request	LPPA – 10 working days	N/A
Provide Transfer out quote upon member/authorised provider request	LPPA – 10 working days	N/A
Notification to member of complete transfer in / interfund adjustment / aggregation of LGPS membership	LPPA – 10 working days	N/A
Payment of transfer out CETV to receiving scheme/ interfund adjustment to receiving LGPS Fund	LPPA – Within 30 working days	N/A
Provision of CETV for fund proceedings	LPPA- 10 working days	N/A
Implementation of pension sharing or earmarking order	LPPA – within 30 working days	Ex-spouse pension record established (Pension Credit member) and LGPS member debited as per court order

5.6 Deaths

Task	Time frame	Further information
Acknowledgement to next of kin following notification of death of member	LPPA – 5 working days	N/A

Calculation and notification of benefits due to dependent(s)	LPPA – Within 30 working days	N/A
Implementation of beneficiary pension	LPPA – Within 30 working days	N/A
Decision made and payment of death grant	LPPA – Within 15 working days	N/A

6. Assistance and support for scheme employers

- 6.1 Points of contact – scheme employers can contact LPPA, by email, telephone and by completing an enquiry form. Scheme employers can also contact the dedicated LBHF in-house Pensions Team with regulation and administration queries and the LBHF in-house Pensions Specialist with queries regarding the letting of service contacts, LGPS admissions and TUPE transfer of LGPS members.
- 6.2 Training – The fund administrators offer training and practical guidance regarding LGPS issues and will hold various training events regarding LGPS administration which will be communicated to scheme employers. Scheme employers should ensure that pension dedicated HR and payroll staff view and attend such training to learn and keep their LGPS knowledge up to date. Scheme employers can also request training on subjects as required. Employers should ensure that when a dedicated pension staff member leaves their employment, that they ensure a complete hand over is carried out to ensure a continuation of knowledge is retained by the organisation.
- 6.3 Communications – In line with LBHF's communication policy; concise, easy to understand and targeted communications delivered to scheme employers and members from the in-house Pensions Team or LPPA.
- 6.4 IT and digital – scheme employers and members both have access to LPPA's web portal – PensionPoint for members and Civica Pensions platform for scheme employers. PensionPoint allows members to log into their real time pension accounts, view their documents, view and amend personal information and run pension estimate calculations as many times as they wish. This allows greater ownership and transparency for members and puts them in control of their retirement. Scheme employers must submit ad hoc data such as new joiners and leavers data to the Civica Pensions platform and submit a monthly data file containing everything the Fund needs to administer their members pensions correctly. All data submissions are automatically validated at the point of submission to ensure the accuracy of member data and therefore the benefits due to the member.
- 6.5 LBHF website – offers members and employers up to date information and news regarding the LGPS, key Pension Fund documents and useful links to

national LGPS resources such as lgpsregs.org and lgpsmember.org, as well as key contacts outlined above.

- 6.6 Monitoring of scheme employers – all employers will be monitored for timeliness and accuracy of data submitted and contribution payments and will be notified in the event of missed deadlines and steps put in place to ensure an appropriate level of performance is maintained. We may take steps outlined within this document in the event that a scheme employer fails to make correct contribution payments or data submissions and/or is persistently late with making correct contributions payments or data submissions through our charging policy and scheme employers may be reported to the pension regulator in the event of material breaches.

7 Remedying poor performance by scheme employers

- 7.1 The Fund will be required to act when a scheme employer fails to pay pension contributions or persistently fails to pay on time. This will also be the case if data is not submitted to the Fund or is persistently submitted late. Action will also be taken if an employer's poor performance in respect of compliance with the LGPS regulations results in warnings or fine being levied against the Pension Fund the Pensions Regulator, Pension Ombudsman, HMRC or other regulatory body.
- 7.2 The Fund will work closely with scheme employers who may be experiencing difficulties with payments or administration, attempting to aid the resolution of their difficulties through specific case assistance or general training as required with an appropriate action plan implemented. If improvement is not made, then a warning will be issued to an employer will be notified of outstanding requirements, deadlines and charges/reporting action which will be taken if improvements are not made. If, following a warning, improvements are not made, then a charge for the additional administrative duties will be issued as outlined in this document. An employer may be charged for each incident of late payment or late date submission.
- An employer who reaches three charges in a scheme year, or where the Fund deems one action is of significant material interest, will be reported to The Pensions Regulator, who has the powers to take employers to court and impose fines.
- Admitted body employers who have gained entry to LBHF Pension Fund via the award of a service contract and through signing admission agreement may have their admission agreement terminated, which will mean their LGPS employees will no longer be eligible for membership of the pension scheme and a cessation calculation will be required.
- 7.3 Employers must be aware that if they outsource their payroll function to a third-party provider, then it is still the employer who is responsible for the administration and contribution payments of their LGPS members. Therefore, it is the scheme employer who would be charged and reported further to paragraph 7.2. Employers should therefore monitor and work closely with their third party payroll provider accordingly.

- 7.4 Charges may be applied to scheme employers as per the following table.
Data or payments must be accurate and correct within the time frame.

Task	Time frame	Charge if time frame exceeded for correct submission
Notify pension administrators of new joiner – upload all starter information to web portal	Within 30 working days of employee joining the scheme	£125 per case
Leavers under 55 or opt outs – upload leaver information to web portal	Within 30 working days of leaving the scheme	£125 per case
Any type of retirement – provide leaver notification and any other relevant information, e.g. ill health certification for an ill health retirement	As soon as possible after leaving the scheme, at most within 10 working days of leaving the scheme.	£250 per case
Payment of monthly contributions or deficit payment	Monies must be cleared by 19 th day of the following month in which contributions were deducted, e.g. Contributions deducted in January must be paid by 19 February.	£250 per incident following two warnings within a scheme year
Monthly data submission to LPPA and schedule/remittance submission to LBHF Pensions Team	Data must be submitted	£125 per incident

8. LBHF Pension Fund (Re-)Charging Policy

- 8.1 Charges may be levied for poor employer performance as per paragraph 7.4.
- 8.2 LBHF Pension Fund reserve the right to recharge scheme employers if the Pension Fund receives a fine from a regulatory body in respect of an employer's breach of the LGPS regulations or other regulations.
- 8.3 Employers will be recharged in the following circumstances following an invoice received by the Fund in respect of dealings with third parties on behalf of the employer. Scheme employers should endeavour to find out applicable

charges in advance and the Fund will do its best to communicate applicable charges where known.

Third party	Event/report	Further information
Actuary	FRS102/IAS19 accounting disclosure reports	Accounting disclosures are required by some bodies, particularly academies at the end of applicable financial year.
Actuary	Admission report	Required when a service contract is being let. Default is the letting authority is responsible for payment unless agreement in place for contractor to pay.
Actuary	Bond Review	Required when a contractor's bond is due to expire. Default is the contractor is responsible for payment unless agreement in place for the letting authority to pay.
Actuary	Cessation report	Required when a contractor leaves the Fund. Default is the contractor is responsible for payment unless agreement in place for the letting authority to pay.
Legal	Admission Agreement	Drafting and issuing of admission agreement. Default is the letting authority is responsible for payment unless agreement in place for contractor to pay.
Legal	Bond Agreement (or other security such as Guarantee Agreement)	Drafting and issuing of bond agreement. Default is the letting authority is responsible for payment unless agreement in

		place for contractor to pay.
Actuary/legal	Ad hoc requests or instances	Any fees incurred for actuarial or legal work specifically requested or caused by a scheme employer.
Pension Fund Administrators	Ad hoc requests or instances	Any fees incurred for administrative projects specifically requested or caused by a scheme employer.
Fund Employers	Filing to provide evidence of implementing pension policy i.e. data retention or discretions	£250 per incident

9 Further information – Regulations and guidance

- 9.1 LGPS specific regulations - Local Government Pension Scheme Regulations 1995, 1997, 2008, and current 2013. Local Government Pension Scheme (Transitional Protection) Regulations 2014. Local Government Investment Regulations 2016 - [Scheme regulations \(lgpsregs.org\)](https://www.lgpsregs.org/)
- 9.2 Overarching regulations – The Pensions Act 1993, 1995, 2004, 2014. The Public Sector Pensions Act 2013, 2015. Finance Acts 2004, 2006 ,2014. Occupational & Personal Pension Schemes (Disclosure of Information) Act. <https://www.legislation.gov.uk/>
- 9.3 LGPS Governing bodies and regulators – The Pensions Regulator [Workplace pensions law - auto enrolment | The Pensions Regulator](https://www.thepensionsregulator.gov.uk/workplace-pensions-law-auto-enrolment). Local Government Association [Home | Local Government Association](https://www.localgovernmentassociation.org.uk/home). LGPS Scheme Advisory Board [LGPS Scheme Advisory Board - Home \(lgpsboard.org\)](https://www.lgpsboard.org/).
- 9.4 Administering Authority and scheme employer website [LGPS Regulations and Guidance \(lgpsregs.org\)](https://www.lgpsregs.org/)
- 9.5 LGPS member website - [Home: LGPS \(lgpsmember.org\)](https://www.lgpsmember.org/)
- 9.6 LBHF Fund website [Home | Hammersmith and Fulham Pension Fund \(lbhfpensionfund.org\)](https://www.lbhfpensionfund.org/). See the Fund website for other useful Fund specific documents such as Communications Policy, Memorandum of Understanding, Governance Compliance Statement, Discretionary Policy Statement for the administering authority, Funding Strategy Statement, Annual report and accounts, Fund Valuation rates and adjustment certificate.