

The Oxford Diocesan Board of Finance Staff
Retirement Benefit Scheme

Employer Administration Guide

Introduction

This guide sets out details of the actions required in relation to specific events that occur during the life cycle of membership of the Oxford Diocesan Board of Finance Staff Retirement Benefit Scheme (the Scheme). You may also find it helpful to refer to the Scheme's 'A Guide for Members' for further information. If you encounter any administration issues not covered in this guide, please do not hesitate to contact the Oxford Diocese Pension Scheme at TPT Retirement Solutions on the number below.

Administration

The administration team can be contacted on **0113 394 2552**.

Transfers of benefits to TPT

Transfers of pension benefits from other schemes are no longer allowed.

What to do when an employee leaves the Scheme

1. Complete and return a Withdrawal Form to TPT, prior to the member's date of leaving, if possible. Alternatively, you can process leavers online via the eBusiness system.
2. Once TPT has received the form, a letter will be issued direct to the member's home address outlining the options available:
 - **A deferred pension** – The pension remains in the Scheme and continues to increase whilst in deferment. Benefits can be taken after reaching age 55 but will be reduced for early payment. Members who joined before 6 April 2006 can receive their benefits from age 50, subject to reduction for early payment, provided they have left the employment to which the pension relates if taking their benefits before age 55.
 - **A transfer** – It may be possible for the member to transfer their benefits from the Scheme to another registered pension arrangement. Members who wish to investigate this option should ask their pension provider to contact TPT for a quotation.
3. If the employee is leaving because of ill-health or is taking retirement, please refer to the 'Retirement' section, overleaf.

Please Note: It is important to complete the Withdrawal Form in full. Failure to do so may delay the calculation and quotation of benefits.

Retirement

When a member retires before Normal Pension Age (NPA)

Normal Pension Age for Scheme benefits is 65 years, although age 60 may apply in respect of earlier pensionable service. Early retirement can currently be taken at any time from age 55. If the pension is claimed prior to NPA it may be reduced to reflect early payment, although the employer has stated that it intends to exercise its discretion to allow people to retire from age 60 without incurring a reduction for doing so. If a member retires between age 55 and 60, the pension may be smaller than it would be beyond age 60 because:

- the member will have been in the Scheme for a shorter period; and
- early retirement pensions are expected to be paid for longer.

If a member has reached age 55 they have the option to receive their benefits while remaining in your employment.

If the member decides to retire early, please notify TPT who will then send the member information about their retirement options. Please complete a Withdrawal Form or process the leaver online as soon as possible if the retirement is to go ahead. TPT will then liaise directly with the member.

Please note: We cannot pay any benefits without a completed Withdrawal Form.

When a member is due to retire at Normal Pension Age (NPA)

Please complete a Withdrawal Form or process the leaver online as soon as possible. TPT will then liaise directly with the member and provide details of the options available.

If you also want to know what these options are, please inform TPT when you send the form.

When a member retires after NPA

Since December 2006, employees who continue to work after Normal Pension Age (NPA) have the right to continue accruing benefits in the Scheme. Benefits earned to NPA will be increased to take account of the later payment and added to the benefits earned after NPA if this provides higher benefits than the standard benefit calculation.

Death benefits will continue to be provided on the same basis as they were before NPA.

As soon as you know the date the member expects to retire, please notify TPT and send a completed Withdrawal Form.

When a member has to retire because of ill-health

Inform TPT as soon as it seems likely that a member may need to retire early because of ill-health. Guidance on eligibility for early pension benefits is available on request.

TPT will send a questionnaire for you to complete and return. We will also ask the member concerned to complete and return a form giving consent for TPT to contact their doctor for a medical report.

In order for the member to qualify, TPT must be satisfied that the employee will be unable to resume their own occupation before reaching Normal Pension Age (NPA). The pension payable is calculated using the standard calculation, but is reduced for early payment (where applicable) in the same way as a pension which is paid early on non-medical grounds.

Once the ill-health retirement is approved, TPT will need a completed Withdrawal Form. The ill-health pension is payable from the day after the 'date of leaving' notified on the form.

When a member takes flexible retirement

If a member has reached age 55 they have the option to take all or part of their benefits whilst remaining in your employment. The option to take all or part of their benefits will be available once every twelve months.

Death

What to do if an employee dies

As soon as you become aware a member has died please telephone your normal contact at TPT.

You should provide as much information as possible so that we can calculate any benefits due. You should follow this up with a letter enclosing either the original death certificate or a certified copy and a completed Withdrawal Form, as soon as this is available.

Any further information relating to the deceased member's next of kin or nominated beneficiaries, or any unusual circumstances, should be notified. This will assist the team in dealing with the payment of the benefits in a sympathetic and efficient manner.

If you prefer to remain involved, you should notify TPT. Otherwise we will liaise directly with the deceased's family and/or nominated beneficiaries, asking for any necessary forms to be completed and requesting copies of relevant birth and/or marriage certificates where death benefits are payable.

Please note: We cannot pay any benefits without a completed Withdrawal Form.

Temporary absence

What to do when a member is absent from work

A member may be absent for some time due to family leave or illness. It is important that you notify TPT in either case.

Maternity and family leave

During the period when a member is on paid maternity, paternity or parental leave, the employer must pay the amount it would pay if the member were working normally (based on the pay they would have been receiving).

For the avoidance of doubt, the above applies to periods of paid 'additional paternity/adoption leave' for members who qualify for such leave.

Membership of the Scheme must be maintained for the first 39 weeks of maternity leave as though the member were working normally and contributions must be paid. The member will earn the same pension as she would have if she had been at work.

Please note: This does not apply to member AVCs.

From week 40 onwards, unless the member is still receiving pay from you, no contributions are due and no benefits will accrue. When the member returns to work the employer may exercise discretion regarding payment of any contribution arrears from weeks 40 to 52. The member may choose to pay the arrears should the employer not do so.

If arrears are paid, the period will count as normal membership, otherwise there will be a break in membership.

The full range of death benefits will continue to apply whilst the member is on maternity leave or family leave. Premiums in respect of death-in-service benefits are payable by the employer when no pension contributions are being paid.

Sick leave and other temporary absence

If a member is off work for up to 30 months due to illness or injury, membership of the Scheme continues and the employer may make contributions on the full or reduced earnings. If the absence is for any other reason, membership will cease after 12 months of absence.

On returning to work, the employer may choose to pay any arrears for the period of absence. Alternatively, the absence will be recorded as a break in membership (if no contributions have been paid) or membership will be reduced (if contributions were paid on reduced pay).

If the absence continues beyond the periods specified, the member is treated as a leaver.

The full range of death benefits will continue to apply during any absence within the periods specified above.

Payroll and payment procedures

Procedure

Every month, the Oxford Diocesan Board of Finance will be expected to provide a complete list of contributions applicable to each individual member in via TPT's eBusiness system. Your contribution submission must be received by the 10th of the calendar month following the month to which they relate. For example, January's contribution submission would be due by 10th February and so on.

Please note: You are legally obliged to remit, on time, all contributions. The contributions payment must be received by TPT on the 19th of the month.

Failure to do so may incur a penalty being imposed on the employer by The Pensions Regulator.

TPT will not be responsible for any penalty so imposed.

Basic data changes

It is important that members notify us when their circumstances change, so that we may update our records. Please inform us of any changes via eBusiness when submitting your monthly contribution data.

Change of address

We can take changes of address over the telephone. Before we can update a member's records we will need to ask a few simple questions to verify the member's identity. These are:

- Full Name
- Date of Birth
- National Insurance Number
- Membership Number

If the member is unable to supply this information we may, for security reasons, ask the member to confirm the change of address in writing.

Change of nominee for survivor's pension/lump sum death benefits

We are unable to accept these changes over the telephone or by email.

The member can either:

- provide signed confirmation of the changes; or
- download a Nomination Form from TPT's website, and complete and return it to TPT.

Members' nominees as held in our records are shown on Annual Benefit Statements to prompt members to let us know if any of the details need to be changed or to make a nomination if they have yet to do so.

Change of name/status

We are unable to accept these changes over the telephone or by email.

All changes of name/status should be uploaded to the eBusiness system (when submitting contribution data) and confirmed in writing accompanied by a copy of the relevant certificate (marriage, deed poll, decree of divorce, etc.). Copies which have been certified by the employer are acceptable.

Please note: All original documents will be returned promptly by recorded delivery.

Miscellaneous

Employer's obligations

The employer has a duty under the Trust Deed to advise TPT immediately should the employer go into liquidation, receivership or administration or become bankrupt. If any other event occurs relating to the employer which may be of material significance to the Trustee or their advisers, TPT must be notified; please contact your Account Manager if in any doubt.

Trustee's insurance

In order to provide some protection for the Trustees against inadvertent regulatory failures for which they are responsible, every participating employer is required to pay a small premium, which is currently approximately £20 every three years. You will be advised when payment is due.

Benefit statements

Benefit statements will be sent direct to members showing their pension benefits on a regular basis. These statements are issued to active members of the Scheme. Members who no longer pay into the Scheme will be provided with a Statement once per year, on request.

Contact details

Should you have any queries or require further clarification or detailed information you should contact:

The Oxford Diocesan Board of Finance Staff Retirement Benefit Scheme
TPT
Verity House
6 Canal Wharf
Leeds
LS11 5BQ

Tel: **0113 394 2552**

Email: **enquiries@tpt.org.uk**

Verity House, 6 Canal Wharf, Leeds LS11 5BQ **Tel:** 0113 234 5500
Email: enquiries@tpt.org.uk **www.tpt.org.uk**

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Retirement Solutions