



EMPLOYER NEWSLETTER

FEBRUARY 2025



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LGPS Member Training Sessions

Thank you for sharing our member training session events with your staff, they have proven very popular. However, there is still chance for staff to book onto some of the sessions:

Pension Basics:

- 18 March 2pm – Fully Booked
- 11 June 11am – Fully Booked
- 25 September 2pm – Fully Booked
- 19 November 2pm – Space Available

If your employees would like to book onto any of the sessions, please share the below form with them to book onto. Please note that once a session is fully booked it will be removed from the sign-up form.

<https://forms.office.com/e/pMp33qkpsc>

Schools and Academy employers should have received an email on 19/02/2025 detailing two additional sessions we are offering specifically for your active membership groups. If you have not received details of this, please email: wpfengagement@worcestershire.gov.uk

Year End Return

Please ensure that your end of year return is emailed to [Stephen Gribbin](#) by 30 April 2025 inserting your employer's name in the subject of your email. The End of year return 2025 spreadsheet / notes are available through the link below (as the fourth last bullet point): [Employer forms and Excel spreadsheets](#)

REMINDER: Any employers onboarded onto i-Connect before 31 March 2025 do not have to complete a Year End Return as this will be included in your April submission.

LGPS Member Contribution Rates for 2025/2026

Updated employee contribution rates for 2025/2026 are now available, please get ready to implement these onto your payroll systems when they come into effect from 01/04/2025.

Band	Actual pensionable pay for an employment	Main section contribution rate for that employment	50/50 section contribution rate for that employment
1	Up to £17,800	5.50%	2.75%
2	£17,801 to £28,000	5.80%	2.90%
3	£28,001 to £45,600	6.50%	3.25%
4	£45,601 to £57,700	6.80%	3.40%
5	£57,701 to £81,000	8.50%	4.25%
6	£81,001 to £114,800	9.90%	4.95%
7	£114,801 to £135,300	10.50%	5.25%
8	£135,301 to £203,000	11.40%	5.70%
9	£203,001 or more	12.50%	6.25%

Automatic Enrolment Earnings Bands 2025/26

Please be informed of the earnings bands applicable for the 2025/26 period concerning automatic enrolment under the Pensions Act 2008. The UK Government has confirmed in its [review of the automatic enrolment earnings trigger for 2025/26](#) will remain at £10,000, unchanged since the 2014/15 year. The tables below provide detailed information for the 2025/26 year.

Earnings*	Age 16-21	Age 22 to <SPA**	Age SPA** to <75
Under lower earnings threshold (£6,240)	Entitled worker	Entitled worker	Entitled worker
Between £6,240 and £10,000	Non-eligible jobholder	Non-eligible jobholder	Non-eligible jobholder
Over earnings trigger for automatic enrolment (£10,000)	Non-eligible jobholder	Eligible jobholder	Non-eligible jobholder

* Earnings: separate contracts are treated separately

** State Pension Age

Pay reference period	Lower earnings threshold	Earnings trigger for automatic enrolment
Annual	£6,240.00	£10,000.00
6 months	£3,120.00	£4,998.00
3 months	£1,560.00	£2,499.00
1 month	£520.00	£833.00
4 weeks	£480.00	£768.00
2 weeks	£240.00	£384.00
1 week	£120.00	£192.00



Our Forms and Excel Spreadsheets

Please make sure that you always check our website's employer forms and excel spreadsheets page for the dates of the latest versions before using previously saved versions.

Contact Us:

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www.worcestershirepensionfund.org.uk