



Pensions In Partnership



April 2017

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2017 / 2018 contribution rates

2017 / 2018 employee contribution rates have been issued and our website's pages / [contribution calculator](#) have been updated accordingly.

Employer guide

The PLSA has published a best practice [guide for employers](#) participating in the LGPS. The [Employers > How to](#) area of our website fleshes out you can follow our most common processes.

Forms

We have updated our range of forms for the 2017 / 2018 scheme year and updated our transfer to QROPS form.

APCs

The maximum APC will remain at **£6,500** in 2017 / 2018.

FRS / IAS

Information about how to obtain pensions figures for **your 2016 / 2017 accounts** has been issued to our existing FRS / IAS contacts.

Pensions politics

A Treasury letter has confirmed there will be no changes to **pensions tax relief** in the near future.

John Cridland's independent review of the state pension age recommends that:

- SPA is increased from 67 to 68 between 2037 and 2039 (it is currently scheduled to do so between 2044 and 2046); and

- an increase of one year in every decade would be an appropriate pace of change.

The Government must publish its report on the outcome of the review before 7 May 2017.

HM Budget on 8 March:

- announced that **transfers to QROPS** requested on or after 9 March 2017 will be **taxed at 25%** unless either the individual and the QROPS are both within the EEA or the QROPS is provided by the individual's employer
- confirmed that the **money purchase annual allowance**, affecting LGPS members who access their AVCs and make further AVCs will reduce from £10,000 to £4,000 from 6/4/2017

For reference

The LGPC has issued [Bulletins 155 and 156](#) 155 includes 2017 / 2018 NI and automatic enrolment bands.

Our website has a News story about the [SPF Committee meeting](#) on 6 Mar.

We will be emailing employees without an AVC who are on SPFOne about **AVCs**.

The recent Supreme Court judgement in the **Brewster** case decided that it was unlawful for pension schemes to require a nomination form to be completed as part of the entitlement conditions for an unmarried partner benefit. How this decision should be applied to cases that have previously been refused is currently under consideration. First, HM Treasury needs to decide its policy. Then Scottish Ministers will decide how the decision should be applied to the LGPS in Scotland. SPPA will issue a circular once the final position is agreed.