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Cornwall Pension Fund Employer Newsletter - March 2026

Welcome to the March edition of our monthly newsletter.

In this issue, we have launched a new employer survey designed to help us better understand where strengths lie and where additional support may be needed. The insights gathered will shape our training plan for the next 12 months, helping us tailor sessions to reduce common challenges.

Many employers have staff who currently hold, or are interested in taking out, an AVC. To support you, we have included guidance on ensuring AVC contributions are

processed at the correct time. We would also like to thank everyone who attended our recent employer meetings. If you were unable to join us, you will find instructions on how to request a copy of the slide deck used during the sessions.

With April fast approaching, we are providing a final reminder of the new employee contribution bands that will shortly come into effect. Please ensure the necessary updates have been made ahead of the new scheme year. Lastly, we would like to highlight the current vacancy for an employer representative on the Local Pension Board.

Thank you for taking the time to read, and we hope you find this edition useful and informative.

[Read more here](#)

Kind regards,

Daniel Pattingale



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Employer Newsletter

March 2026



Employer Survey

We have created a short survey to help us understand how our employers engage with the Cornwall Pension Fund, as well as your knowledge of the Local Government Pension Scheme and the processes we use to provide members with their benefits.

We are keen to gather as many responses as possible. The survey is not aimed at just one individual within an organisation—it is intended for anyone who interacts with the Fund. This could include payroll teams, HR, finance staff, or colleagues involved in data submissions, processing leavers, or supporting employer decisions.

The survey takes around five minutes to complete and will help us shape our employer training programme and communications for the next 12 months.

Please complete the survey using the link below. It will remain open until the end of April.

[Employer Survey - 2026 – Fill out form](#)

If you have any questions or feedback not covered by the survey, please reach out to Daniel Pattingale, at Daniel.Pattingale@cornwall.gov.uk

Collection of AVC contributions

When a member pays into an Additional Voluntary Contribution (AVC), the deduction should be taken directly from their pay before tax is applied, in the same way as their standard pension contributions. This is one of the reasons members choose AVCs as part of their retirement planning. As the employer, it is important to ensure these contributions are processed correctly — specifically, that they are taken before tax.

If you are ever unsure about how to administer AVC arrangements, we recommend the LGPS employers payroll guide: <https://www.lgpsregs.org/employer-resources/index.php>.

THANK YOU | Employer meetings – March 2026

Thank you to everyone who attended our employer meetings. If you were unable to join but would like a copy of the slide deck, please contact Daniel Pattingale at Daniel.Pattingale@cornwall.gov.uk.

Our September meeting dates will be announced in future newsletters, so please keep an eye out. If there are any topics or processes you would like us to cover in future meetings, we would be pleased to hear your suggestions.

REMINDER | 2026/27 Employee contribution bands

Below are the new employee contribution bands, which will be effective from **1 April 2026**. Please ensure that you apply the below employee contributions bandings from 1 April 2026 and inform your payroll provider accordingly.

Contribution bandings 2026/27		
Actual Pensionable Pay	Main Section	50/50 Section
Up to £18,400	5.50%	2.75%
£18,401 to £29,000	5.80%	2.90%
£29,001 to £47,300	6.50%	3.25%
£47,301 to £59,800	6.80%	3.40%
£59,801 to £84,000	8.50%	4.25%
£84,001 to £119,100	9.90%	4.95%
£119,101 to £140,400	10.50%	5.25%
£140,401 to £210,700	11.40%	5.70%
£210,701 or more	12.50%	6.25%

Your **employer contribution** rate will also be updated from **1 April 2026**. Provisional contribution rates were released to all employers in November and will be confirmed within the Rates & Adjustment certificate which will be published on the Cornwall Pension Fund website here: <https://www.cornwall.gov.uk/jobs-and-careers/cornwall-pension-fund/investments/valuation-reports/>

If you have any queries regarding your employer contribution rate, please email Melissa Kelly, Finance, Governance and Valuation Manager: melissa.kelly@cornwall.gov.uk or our Employer Support Team on LGPSEmployers@cornwall.gov.uk.

REMINDER | Local Pension Board vacancy for Employer Representative

The Local Pension Board oversee, assist and support the management and governance of the Cornwall Pension Fund and play a key advisory role in assisting the Pension Fund Committee in managing the Fund, ensuring that we are compliant with Local Government Pension Scheme (LGPS) and other relevant regulations.

The aim of the Local Pension Board is to safeguard the interest of all Pension Fund members and associated employer organisations; successful applicants will act as a representative for all employers of the Cornwall Pension Fund. This position offers opportunities for training and further understanding of the LGPS and relevant legislation, as well as the management of Pension Fund at local level.

Further information on the Local Pension Board can be viewed on our website: <https://www.cornwall.gov.uk/jobs-and-careers/cornwall-pension-fund/governance/local-pension-board/>

Successful applicants must have the capacity to attend regular meetings (four per year) and training sessions (at least twice a year).

Following the resignation of one of the Board, we currently have a vacancy for an Employer Representative. If you are interested in applying or can recommend anyone at your organisation

that you feel could fulfil this role, please email Melissa Kelly, Finance, Governance and Valuation Manager: melissa.kelly@cornwall.gov.uk

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