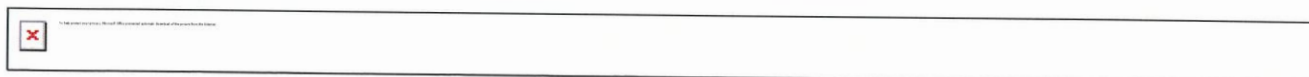


From: Cornwall Pension Fund <LGPSemployers@cornwall.gov.uk>
Sent: 13 August 2026 09:46
To: clerk@torpointtowncouncil.gov.uk
Subject: July 2026 Employer Newsletter Now Available

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Employer Newsletter

In this edition, we highlight the importance of notifying the Fund promptly of significant member events, and how early communication helps us process member benefits accurately and efficiently.

We have also included some reminders regarding your data submissions over the summer and how to update your contact information held with us.

We provide an update on the Pension Administration Strategy Statement consultation, which has now closed, including what happens next and how you can stay informed of future developments.

We have included a reminder that our bi-annual employer meetings are approaching. In this session will focus on the Access and Fairness changes that came into effect earlier this year.

Beyond Cornwall Pension Fund, the Local Government Association (LGA) has launched a new suite of resources designed to promote the value of the Local Government Pension Scheme (LGPS). The LGA has also updated its bite-sized training materials to reflect the recent Access and Fairness changes.

Finally, we would also appreciate your support in promoting our annual member roadshow. With only four events remaining this year, please share the details with your employees to help them make the most of this opportunity.

We hope you find this edition informative and useful.

[View Latest Newsletter](#)

Employer Training

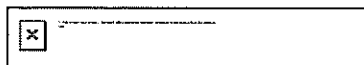
Visit our website for a range of employer training resources and guidance to support your understanding of the Local Government Pension Scheme (LGPS).

[Visit our employer training page](#)

Previous Newsletters

If you have missed any previous employer newsletters, do not worry we store the last 12 months on our website for you to access at any time.

[Read our previous newsletters](#)



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You are receiving this email as an employer of the Cornwall Pension Fund. This email includes information that you need to know regarding your membership in the Fund.

Our mailing address is:

Cornwall Pension Fund County Hall Treyew Road Truro, Cornwall TR1 3AY United Kingdom

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Employer Newsletter

July 2026



Keeping the Fund Informed of Significant Member Events

When an employer becomes aware that a member has a serious illness, it is important that the Fund is notified as soon as possible. In some circumstances, we may need to undertake additional work to help ensure the timely payment of benefits, such as in cases of Ill Health Retirement or sadly, Death in Service. Early notification allows us to begin any necessary processes and helps us ensure that benefits due to the member or their beneficiaries are paid without unnecessary delay, we are also able to offer early guidance on the Ill Health Retirement process, if applicable.

There are several ways to contact the Fund, including by email, telephone, or document upload. Please do not assume that someone else has already informed us. We would much rather receive the same information twice than not receive it at all.

More information regarding your employer responsibilities for [Ill Health Retirement](#) can be found on our [website](#).

Pension Administration Strategy Statement consultation has now closed

The Pension Administration Strategy Statement is a key governance document which acts as a framework to support our pension administration services. It applies to both the Fund and our participating employers. The purpose of the Strategy is to outline the respective responsibilities of both parties and to provide clear, high-level guidance to promote and support good administrative practice.

The Cornwall Pension Fund reviews the Pension Administration Strategy Statement every three years. In accordance with Regulation 59 of the LGPS Regulations 2013, the Fund is required to consult with employers as part of this review.

Alongside the draft Strategy, we also provided an updated version of our Employer Administration Guide. While this document was not subject to formal review, it sits alongside the Pension Administration Strategy.

We thank all employers who took the time to review the two documents and provide their feedback.

The [Employer Administration Guide](#) has been approved and published to the [employer section](#) of our [website](#).

The final version Pension Administration Strategy Statement will be presented to the September Pensions Committee, where they will be reviewed, approved, or amended as appropriate. The final version of the Strategy will then be published and shared with employers.

Summer Reminder Payroll Submissions Continue as Normal

As we approach the summer holiday period, we would like to remind all employers that i-Connect submission deadlines remain unchanged.

We recognise this time of year often includes annual leave and reduced staffing levels, but it is essential that submissions continue to be made on time, in line with each payroll period. There is no pause or extension to reporting requirements over the summer months, and timely submission remains a key compliance obligation.

Planning Ahead

If you have upcoming absences within your payroll or finance teams, please ensure appropriate plans are in place. This may include:

- Scheduling submissions in advance where possible
- Ensuring cover arrangements are clearly assigned and understood
- Providing access and training for anyone stepping in to support duties
- Renewing deadlines now to avoid last-minute challenges

If you have any concerns or wish to provide an alternative contact for the summer months, please contact the Employer Data team at EmployerData@cornwall.gov.uk

Employer Contact update

Please kindly keep us informed whenever there is a change to your organisation's contacts for the Fund. This may be due to staff leaving, changing roles, mergers, or other circumstance that affect who should receive CPF communications.

Keeping your contact information up to date helps us maintain effective communication with your organisation. If you would like to check the contact details we hold for your organisation, please reach out to Daniel Pattingale at Daniel.Pattingale@cornwall.gov.uk

REMINDER | Employer Meetings

We are pleased to invite you to our upcoming bi-annual employer meetings this September. These sessions provide a valuable opportunity to stay informed, ask questions, and share your feedback with the Fund.

Following the significant changes introduced this year through the Access & Fairness reforms, we will be dedicating a substantial portion of the meeting to this topic. We will provide updates on the changes, discuss their impact on employers, and give you the opportunity to raise any questions or concerns.

Meeting details:

- **Dates:**
 - Thursday 10 September 2026, 10am - 11am
 - Monday 14 September 2026, 10am - 11am
 - Tuesday 15 September 2026, 1pm - 2pm
- **Duration:** 1 hour
- **Location:** Online via MS Teams
- **Cost:** Free of charge

To book your place, please contact Daniel Pattingale at Daniel.pattingale@cornwall.gov.uk. If there are any specific topics you would like us to cover, please let us know when reserving your spot.

REMINDER | Annual Roadshow

Please can the below information be shared with members inside your organisation

The Cornwall Pension Fund is hosting our annual roadshow from June to September, providing members with the opportunity to meet a representative of the team in person. These events offer a valuable chance to:

- Discuss any questions regarding your Annual Benefit Statement
- Receive support with using Member Self-Service
- Ask about any aspect of your LGPS Pension Fund membership

Members are welcome to drop in at any time during the event.

Each event will run from **9am – 5pm**

Upcoming Locations and Dates:

05 August 2026 - Redruth Civic Centre, Alma Place, Redruth, TR15 2AT

18 August 2026 - Chy Trevail, Dunmere Rd, Bodmin, PL31 2FR

01 September 2026 - Acorn Theatre, Parade St, Penzance, TR18 4BU

23 September 2026 - CSpace, The Crescent, Newquay TR7 1DT

We encourage you to check the 'News' section of our website regularly for the latest updates on dates, times, and any additional locations.

LGPS Promotional Toolkit

The Local Government Association (LGA) has developed a new suite of resources to help employers highlight the value of the Local Government Pension Scheme (LGPS) to both current and prospective employees.

A message from the LGA:

"Employers are increasingly placing greater emphasis on financial wellbeing and total reward packages. As one of the most valuable benefits available to employees, the LGPS can play an important role in attracting and retaining talent. These resources have been designed to help employers communicate the value of the Scheme clearly, consistently, and effectively."

"With approximately 18,000 employers participating in the LGPS, we are keen to ensure these resources reach as wide an audience as possible. We would greatly appreciate your support in promoting and sharing them with employers in your local area."

What is included?

The toolkit includes a range of materials that employers can use directly with their workforce, including:

- Promotional video – 'Your future, your tomorrow, your pension'.
- Promotional leaflet – available in Word and PDF, as well as a flipbook

- Posters – available in standard and print-ready formats
- Email footer – add a link to the member website to help reinforce the message in everyday communications
- Social media posts – a set of five images with suggested wording and links, provided in a range of sizes for different platforms.

The full toolkit can be accessed on the [Promotion toolkit](https://www.lgpsregs.org) page of www.lgpsregs.org

In addition to the above, members can also access the [Cornwall Pension Fund scheme guide](#) through our [website](#).

Assumed Pensionable Pay training

The Local Government Association (LGA) have updated the employer bite-size training course on assumed pensionable pay (APP).

The course has been amended to reflect the changes to the LGPS regulations that took effect from 1 April 2026.

You can find the APP course and other bite-size training for employers on the [Employer bite-size training](#) page of www.lgpsregs.org

The Fund is in the process of updating our own APP employer training. If you have any questions or you are interested in attending the next session, please email our Employer Communication & Training Officer – Dan Pattingale at Daniel.Pattingale@cornwall.gov.uk.

Lower earner's pension payment

[HMRC's employer bulletin](#) for June 2026 confirms that from August 2026, HMRC will be contacting around 1 million eligible individuals directly about the low earner's pension payment, previously referred to as the low earner's anomaly. This payment makes sure low earners achieve similar outcomes regardless of the type of workplace pension scheme they are in.

What this means for employers

Employers do not need to take any action. There is no requirement for employers or payroll teams to apply, assess eligibility, amend payroll records, or contact HMRC on behalf of employees.

HMRC will identify eligible individuals and contact them directly.

Who may be eligible

An employee may be eligible if they did not obtain income tax relief on their pension contributions in any tax year from 2024 to 2025 onwards. This would be if they meet both these conditions:

- earned close to the personal allowance in a tax year, typically £12,570 20
- contributed to a workplace pension through a net pay arrangement pension scheme

The LGPS is a net pay arrangement pension scheme.

HMRC will assess eligibility separately for each tax year, and individuals may qualify for one or more years, from 2024 to 2025 onwards.

Employers do not need to assess eligibility or confirm pension arrangements for employees as part of this process.

What employees should do

Individuals do not need to contact HMRC to receive a payment.

If employees approach their employer with questions, the employer can reassure them that:

- eligible individuals should wait to be contacted by HMRC, either by post or through their personal tax account
- once they have received contact, eligible individuals should follow the instructions provided by HMRC to accept their payment

Fraud and scam awareness

As HMRC will be contacting individuals about money they are owed, employers may receive questions about whether messages are genuine. Employees can be reassured that:

- HMRC correspondence can be checked on GOV.UK by searching [check if an email you've received from HMRC is genuine](#) — low earner's pension payment can be found from August 2026
- HMRC will never ask for money transfers, PIN codes, or passwords.

Follow us on LinkedIn

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[LinkedIn | Cornwall Pension Fund](#)

Contact:



Cornwall Pension Fund, County Hall, Truro, TR1 3AY



01872 324 234



www.cornwallpensionfund.org.uk



Member Support: pensions@cornwall.gov.uk

Employer Support: LGPSEmployers@cornwall.gov.uk

Employer Data Team: EmployerData@cornwall.gov.uk