



# Employer fact card 2024/25

## Scheme details

**ECON** E3900002R

**SCON** S2700179J **WYPF**  
S2700159B **LPF**  
S2700117E **HPF**  
S2700101K **BPF**

### Pension Scheme Tax Reference (PSTR)

00329946RE (SF49/163)

### Scheme approval

Chapter 2, Part 4 of the Finance Act 2004

## Discretionary policies

Under Regulation 60(1) a scheme employer must prepare a written statement of its policy in relation to the exercise of its functions under these regulations.

- Shared cost additional pension contribution – 16(2)(e) and 16(4)(d)
- Flexible retirement – 30(6)
- Waiving actuarial reductions – 30(8)
- Awarding additional pension – 31

There are two further discretions relevant to employers, which relate to members who left before 1 April 2014. If you haven't prepared your statement yet, you can use our sample statement as a basis – see **discretions** in the help centre.

*Check and review your policy regularly. Send us a copy.*

## HMRC allowances 2024/25

### Annual allowance

£60,000 but with a tapered reduction to a min of £10,000 depending on earnings.

### Tax free lump sum allowance

Up to £268,275

## Contribution rates

From 1 April 2024

| Range 2024/25        | Rate  |
|----------------------|-------|
| Up to £17,600        | 5.5%  |
| £17,601 to £27,600   | 5.8%  |
| £27,601 to £44,900   | 6.5%  |
| £44,901 to £56,800   | 6.8%  |
| £56,801 to £79,700   | 8.5%  |
| £79,701 to £112,900  | 9.9%  |
| £112,901 to £133,100 | 10.5% |
| £133,101 to £199,700 | 11.4% |
| £199,701 or more     | 12.5% |

### Active members with more than one job

Base the rate on the pay they get in each job.

### Part-time members (including term time)

Includes members who choose to work term-time in a post that would otherwise be needed all year round. Base the rate on their actual pay.

### Fee earners

The rate is the band relative to the actual fee, so if the fee is £18,500 the contribution rate will be 5.8%.

### Employer contributions

Your contribution rate from 1 April 2024 is in the valuation report. Valuation reports are published on [www.wypf.org.uk/publications/valuations](http://www.wypf.org.uk/publications/valuations)

# Common pension events and which forms to use

**WEB** [wypf.org.uk](http://wypf.org.uk) > [employers](#) > [employer portal](#)

**PDF** [wypf.org.uk](http://wypf.org.uk) > [employers](#) > [forms home](#)

## New members

New member starts **WEB** [monthly return](#)

## Active members

Change of name or hours  
Absence (maternity, unauthorised leave) **WEB** [record maintenance](#)

Election to pay after an absence **PDF** [absence](#)

Reduction in pay notification **PDF** [ripnot](#)

Member changes their address **WEB** [change of address](#)

## Leavers

Member leaves **WEB** [leaver notification](#)

## Member leaves over age 55

Member retires **WEB** [retirement notification](#)

Plus for ill-health retirement **PDF** [RTM](#)

## After retirement/leaving

Member gets additional pay **WEB** [additional pay](#)

## Deferred benefits ill health

Medical certificate for early payment of deferred benefits **PDF** [DBM](#)

**PDF** [DBMPOST14](#)

## Others

Death of an active member **WEB** [death of an active member](#)

# Secure administration/ employer portal

You need an admin account to use our online system. Apply online at

[wypf.org.uk](http://wypf.org.uk) > [employers](#) > [secure administration](#)

For help with this and queries about accessing our online system please see our website, phone 01274 434900 or email [wypf.pfr@wypf.org.uk](mailto:wypf.pfr@wypf.org.uk)

# Monthly returns

When paying contributions you must also send a monthly return (do this **here**) that gives us all the supporting information we need for your payment.

If you need help with monthly returns please contact your Finance Business Partner

Email [wypf.finance@wypf.org.uk](mailto:wypf.finance@wypf.org.uk)

# Payment dates

Contributions you deduct in one month must be paid by the 19th of the following month or you could be reported to the Pensions Regulator. When the 19th is a weekend you'll need to pay earlier:

## Contributions for

April 2024

September 2024

December 2024

## Due early on

17 May 2024

18 October 2024

17 January 2025

See our **website** for full payment instructions and all our banking details. Make sure you pay your contributions to the right pension fund!

# Employer webcasts

## [wypf.org/employers/events](http://wypf.org/employers/events)

Check out our 2024/25 season of 'live' interactive training webcasts. They last about 45 minutes so won't take up much of your time and you can also watch recordings or download Powerpoint slides.

# Contacts

## Employer Relations Manager

[ammie.mchugh@wypf.org.uk](mailto:ammie.mchugh@wypf.org.uk) 01274 432763

## Employer Pension Fund Representatives

[sheryl.clapham@wypf.org.uk](mailto:sheryl.clapham@wypf.org.uk) 01274 432541

[finola.middleton@wypf.org.uk](mailto:finola.middleton@wypf.org.uk) 01274 432726

[richard.quinn@wypf.org.uk](mailto:richard.quinn@wypf.org.uk) 01274 433646

[ahmed.surtee@wypf.org.uk](mailto:ahmed.surtee@wypf.org.uk) 01274 433517

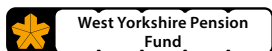
[kalee.pilcher@wypf.org.uk](mailto:kalee.pilcher@wypf.org.uk) 01274 432739

[mark.morris@wypf.org.uk](mailto:mark.morris@wypf.org.uk) 01274 437016

[david.parrington@wypf.org.uk](mailto:david.parrington@wypf.org.uk) 01274 433840

General EPFR emails to [wypf.pfr@wypf.org.uk](mailto:wypf.pfr@wypf.org.uk)

General EPFR phone number **01274 434900**



London Borough  
of Hounslow

