

“ALACE members hold some of the most challenging, pressured, visible and unremitting jobs to be found in any sector of the world of employment.”

➤ ABOUT ALACE

The Association of Local Authority Chief Executives and Senior Managers is a registered trade union. It was set up as a response to these challenges and pressures, and in recognition of the fact that this sometimes leads to risks to the continued employment and wellbeing of those concerned. It provides a legal framework and professional expertise, offering services for the protection and support of its members.

As the only trade union exclusively for local government chief executives and senior managers, ALACE has tailored its offer to meet the specific requirements of members, as well as being the only recognised union of the JNC in pay and conditions of service negotiations for Local Authority Chief Executives in England, Wales and Northern Ireland. There are separate negotiating arrangements in Scotland in which ALACE Scotland is directly represented.

The consultancy services offered by ALACE to support its members are highly valued and have expanded over the last two decades. The union currently retains the services of three employment consultants that cover the whole of the UK, as well as one specialist pensions consultant.

The pensions consultancy service provides an important addition to ALACE's overall membership package. Support is available to help with all pension decisions including transfer issues, retirement decisions, the LGPS membership options and the complex issues that can arise from pension taxation (such as the Annual Allowance). Even with the recent removal of the Lifetime Allowance and increase to the Annual Allowance, the pension tax regime is complex and will impact on most ALACE members during their career. The outcome can result in significant unexpected tax liabilities. Although this service is charged for, it still offers excellent value for money for members.

Over the last few years, ALACE consultants each year have typically dealt with requests for assistance from around 40 – 50 per cent of the union's membership of which about 35-40% relate to pensions issues.

ALACE is looking to recruit a local government pensions expert to fill a vacancy for the pensions consultant, to commence as soon as possible. This is a part-time commitment, operating on a self-employed consultancy basis. It would suit a recently retired senior Fund Administrator (or who is planning to retire soon, e.g. before

January 2024) to provide consultancy support to help its LGPS members with pension matters and pension taxation. If you want more information or would like an informal discussion, please contact Ian Miller, the Honorary Secretary at alacehonsec@yahoo.co.uk or 07515 190917.

➤ THE ROLE OF THE PENSIONS CONSULTANT

The range of issues dealt with includes:

- Helping members to understand choices within the pension scheme such as flexible retirement, switching amounts of annual pension for lump sum, the McCloud remedies etc.
- Helping members to understand taxation issues relating to pensions, in particular the annual allowance and (if it is reintroduced) the lifetime allowance.
- Providing initial calculations to illustrate issues, choices and impacts.
- Assisting members to identify information that they should request from, or questions that they should ask of, the relevant pension fund administrator or the employer.
- Supporting ALACE's employment consultants as required on pension issues relating to severance packages, including issues resulting from external reorganisations or mergers or internal restructuring.
- Drafting or assisting the Honorary Secretary with drafting ALACE responses to relevant consultations that affect the local government pension scheme.
- Keeping the pension FAQs up to date in light of legislative and other changes. They currently comprise a main note of 22 pages and a similar amount of annexes on the annual and lifetime allowances.
- Ability to run and present at occasional events about pensions for ALACE members or prospective members.

Please note that support provided by the pensions consultant does not constitute regulated financial advice. ALACE is not registered with, and there is no need for the consultant to register with, the Financial Conduct Authority.

Generally the work of the pensions consultant can be done during normal working hours. However employment consultants try to be available not only during the day, but also in the evening and at weekends, and any pensions support required in respect of an employment issue might be needed at short notice. Pensions support is provided remotely (telephone, email, Teams etc) and there is no expectation that the pensions consultant would need to travel to visit members. There may be occasional travel to attend ALACE meetings or events, the cost of which would be reimbursed.

Consultants work closely with members as they seek to resolve their issues. They must be able to empathise and will often act as mentors, helping members to plan their immediate next steps and their longer-term direction. The pensions consultant will have access to ALACE's guidance notes, standard letters and case studies, as well as drawing on their long-established experience and knowledge.

➤ **ESSENTIAL CRITERIA:**

We are looking for someone who:-

- Has extensive and detailed experience of administering the Local Government Pension Scheme: you will be a recently retired senior Fund Administrator or someone who is planning to retire soon e.g. before January 2024.
- Has an excellent working knowledge of the regulations, taxation and other issues related to the Local Government Pension Scheme.
- If not already possessing knowledge of differences between local government pension schemes in different parts of the UK, has the ability to develop such knowledge within a short period.
- Can demonstrate a broad understanding of terms and conditions for senior officers and relevant aspects of employment law.
- Is able to synthesise large amounts of information and make a succinct and reasoned argument, and develop accurate calculations and illustrations based on information provided.
- Has good written, oral and mathematical skills.

➤ **DESIRABLE CRITERIA:**

- Relevant awards, certificates or diplomas from the Pensions Management Institute.
- Experience based on the LGPS in England and Wales (as most ALACE members are in those two countries) although similar experience in respect of schemes elsewhere in the UK would be fully acceptable. ALACE provides services for its members across the UK and the consultant therefore needs to be able to provide support in respect of the different versions of the Local Government Pension Scheme.

➤ **ADDITIONAL INFORMATION**

- Remuneration and expenses paid. Current hourly rate £77/hour (due for review January 2024).
- To assist applicants in understanding the possible workload, there were 47 cases of pension support provided in 2022/23 (June to May data), up from 39 in 2021/22 and closer to the 55 seen in 2019/20. Pension cases accounted for 36% of all consultants' cases in 2022/23 compared to 34% in 2021/22 and 45% in 2019/20.
- No guarantee is offered about the level of income that would be achieved in a given year, as it will depend on demand from members, complexity of cases etc. Fees earned in the calendar years 2021 and 2022 were £17k and £15k respectively, representing about 200-250 hours' work in each year. Recent changes to the lifetime allowance and annual allowance may affect the total amount of work to be done in future years.

➤ **HOW TO APPLY**

If you are interested in taking on this stimulating and rewarding work, please contact ALACE's Honorary Secretary, Ian Miller if you would like an informal discussion or have any questions.

To apply for the role, you will need to provide a short statement (3 pages maximum) setting out how you meet the criteria for the role and a CV (4 pages maximum, **as soon as possible and no later than 30 November 2023**).

e-mail alacehonsec@yahoo.co.uk or call 07515 190917.