

## LGPC Bulletin 244 – November 2023

This bulletin contains updates for all LGPS stakeholders. It includes important articles on:

- [SCAPE rate transitional arrangements table updated](#) (England and Wales) - review and implement
- [New unisex added pension factors](#) (Scotland) – review and implement
- [Transitional arrangements updated for non-club transfers-in](#) (Scotland) – review and implement
- [McCloud member factsheet](#) – review and consider using along with the other McCloud remedy communications
- [McCloud technical guide for administrators](#) – use the guide to help implement the McCloud remedy
- [LGPS dashboards connection guide](#) – review and start preparing to connect to dashboards
- [Proposed staging date for public service pension schemes.](#)

which need action by certain stakeholders.

If you have any comments or articles for future bulletins, please contact [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk).

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## LGPS England & Wales Scheme Advisory Board (SAB)

### 2022/23 pension fund annual reports

The SAB urges administering authorities to publish their 2022/23 pension fund annual reports based on the best data available to them by no later than the statutory deadline of 1 December 2023.

Ideally, the report should be based on audited data; however, if that is likely to result in a significant delay in publication, the SAB asks authorities to publish draft reports based on unaudited data. Thereafter, they should publish the final version of the report with the external auditor's opinion and, where necessary, revised data.

Please can authorities email their pension fund annual report to the [SAB secretariat](#). It will be used to create the Scheme annual report as well as being held on the directory of pension fund annual reports on the [SAB website](#).

Please do not email your report to Gareth Brown (previously the SAB's Research and Data Analyst). Gareth recently left the LGA.

### DLUHC publishes response on investment reforms

On 22 November 2023, the Department for Levelling Up, Housing and Communities (DLUHC) published its [response](#) to the consultation on investment reforms. The response largely adopts the measures the Government originally consulted on. See [bulletin 240](#) for more information.

The Government will now implement proposals to accelerate and expand pooling and increase investment in levelling up and private equity. It will do this by:

- setting out in revised investment strategy statement (ISS) guidance that funds should transfer all assets to their pool by 31 March 2025. Funds should also set out which assets are pooled, under pool management and not pooled and the rationale, value for money and date for review if not pooled
- issuing revised pooling guidance to set out a preferred model of pooling including delegation of manager selection and strategy implementation
- implementing a requirement in guidance for administering authorities to set a training policy for pensions committee members and to report against the policy
- issuing revised guidance on annual reports to include:
  - a standard asset allocation and the proportion of assets pooled
  - a comparison between actual and strategic asset allocation

- net savings from pooling
  - net returns for each asset class against their chosen benchmark.
- making changes to LGPS official statistics to include a standard asset allocation and the proportion of assets pooled and the net savings of pooling
  - amending regulations to require funds to set a plan to invest up to 5 per cent of assets in levelling up the UK and to report annually on progress against the plan
  - issuing revised ISS guidance to require funds to consider investments to meet the Government's ambition of a 10 per cent allocation to private equity.

The SAB secretariat will continue to read and absorb the response. It will publish an update on the [SAB website](#) soon.

### **Knowledge and Skills survey**

Last month the SAB Compliance and Reporting Committee issued a survey for completion by pension committee and local pension board members. See [bulletin 243](#) for more information.

The survey closed on 6 November 2023 and the SAB received 262 responses. The SAB thanks practitioners for their role in sharing and promoting the survey. The responses will be discussed with the Compliance and Reporting Committee's Knowledge and Skills working group when it next meets on 7 December 2023.

### **LGPS-Live – 6 December**

The next LGPS-Live webinar is taking place on 6 December between 3.30pm and 5.00pm. The SAB Secretariat will deliver a SAB update along with a panel discussion on surplus funding levels and employer flexibilities. The panel includes Teresa Clay, Head of Local Government Pensions at DLUHC, actuarial advisors, fund representatives and a legal advisor.

The panel will look at the rules, policy and guidance on employer flexibilities and discuss some of the challenges arising in the context of local government funding pressures. It will also consider the pros and cons of putting in place different investment strategies for different employers.

LGPS-Live is a webinar series focusing on the key issues for administering authorities and pools. Recent topics include McCloud, audit issues, governance issues and the gender pensions gap.

To watch recordings of previous episodes and to register for future ones, visit the [LGPS-Live website](#).

## Website

[The SAB's website](#) provides information about its work. Use the links below to find out more about:

- [latest news](#)
  - [SAB meeting and agenda papers](#)
  - [committee meetings and agenda papers](#)
  - [Responsible Investment Advisory Group meetings and agenda papers.](#)
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## LGPS England & Wales

### New minister for LGPS

[Simon Hoare MP](#) has been appointed Parliamentary Under Secretary of State at DLUHC, with ministerial responsibility for the LGPS.

Simon took over the role on 13 November 2023 as part of the latest government reshuffle and replaces [Lee Rowley MP](#), who has become Minister of State (Housing) at DLUHC.

### SCAPE rate change – transitional arrangements table updated

On 14 November 2023, Jayne Wiberg emailed administering authorities confirming we have published a revised version of the transitional arrangements table. The table sets out how to implement the new GAD factors following the SCAPE rate change in March 2023.

The revisions clarify non-club transfers in following queries raised by administering authorities. If an authority received the transfer-in election before 30 March 2023, they should use the old factors, even if the relevant date is after 29 March 2023.

The only exception is if there was a guarantee period from the sending scheme and the member elected after that period. In this case, the transfer process will start again. The member would need to ask for a new guaranteed transfer value from the sending scheme. If they get it, the administering authority would give a new quote using the new factors.

You can access the updated transitional arrangements table on the [actuarial guidance](#) page of [www.lgpsregs.org](http://www.lgpsregs.org).

### Action for administering authorities

Review and implement the latest transitional arrangements table.

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## LGPS Scotland

### **New unisex added pension factors**

The Scottish Public Pensions Agency (SPPA) has introduced new unisex added pension factors. Craig Finlay, Policy Officer at SPPA, emailed administering authorities on 27 November 2023 letting them know.

These factors apply to new cases from 27 November 2023 and existing cases from 1 April 2024. SPPA issued an updated version of the transitional arrangements with the full implementation instructions.

We have updated the added pension contributions calculator on [the member website](#).

You can access the new factors and the updated transitional arrangements on the [actuarial guidance](#) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org).

#### **Action for administering authorities**

Review and implement the new factors.

### **Transitional arrangements updated for non-club transfers-in**

SPPA has updated the transitional arrangements to clarify the position for non-club transfers-in where the administering authority received the election before 30 March 2023.

The authority should use the old factors, even if the relevant date is after 29 March 2023.

The only exception is if there was a guarantee period from the sending scheme and the member elected after that period. In these cases, the transfer process will start again. The member would need to ask for a new guaranteed transfer value from the sending scheme. If they get it, the authority will give the member a new transfer-in quote using the new factors.

You can access the updated transitional arrangements on the [actuarial guidance](#) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org).

#### **Action for administering authorities**

Review and implement the updated transitional arrangements table.

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## DWP

### New pensions minister

[Paul Maynard MP](#) is the new pensions minister. Paul joined the Department for Work and Pensions (DWP) as Parliamentary Under Secretary of State on 13 November 2023.

Paul took over the role on 13 November 2023 as part of the latest government reshuffle and replaces [Laura Trott MP](#), who has become Chief Secretary to the Treasury.

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## HMRC

### Annual and lifetime allowance event report data 2022/23

On 20 October 2022, we forwarded an email from HM Revenue and Customs (HMRC) to all administering authorities.

The email confirms that HMRC will accept the annual allowance event report data for 2022/23 on an excel spreadsheet, rather than through the event report. You must submit this data by 31 January 2024.

HMRC has not yet updated the event report to include lifetime allowance protections that members applied for online. You can also submit these details to HMRC on a password-protected spreadsheet. You must submit this by 31 January 2024.

Further information about providing the data was included in the email.

If you choose to supply information to HMRC in this way, this is at your own risk.

### Action for administering authorities

Review the email and follow the instructions when submitting the annual and lifetime allowance event report data for 2022/23.



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## HMT

### HMT confirms LTA abolition next April

HM Treasury (HMT) announced in the [Autumn Statement](#) on 22 November 2023 that it will legislate in the Finance Bill 2023 to fully abolish the lifetime allowance (LTA) from 6 April 2024.

On the same day, it also published [a policy paper](#) explaining:

- how lump sums and lump sum death benefits will be taxed without the LTA
- what will happen to people with LTA protections, lump sum protections or LTA enhancement factors
- the function of benefit crystallisation events
- the tax treatment of transfers to qualifying recognised overseas pension schemes
- the transitional arrangements
- the reporting requirements.

On 29 November 2023, HMT published the [draft Finance Bill 2023](#).

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## McCloud

### Factsheet for members

On 6 November 2023, Rachel Abbey emailed administering authorities letting them know we have published a McCloud factsheet for members.

About the factsheet:

- it is designed to be issued as a 'hard copy' so authorities can give it to members at in-person member events or post it to those members who have opted out of digital communications
- if authorities want to make a pdf version available online, they will need to take steps to make sure it meets the [public sector website accessibility standards](#)
- it is published in Word so authorities can add their own contact details or other 'local' information
- we have published a 4-page and a 5-page version so authorities can choose the version that best suits their needs. This may depend on how much 'local' information that they want to add about events they have arranged or resources they have produced.

You can find the factsheets on the:

- [Administrator guides and documents \(England and Wales\)](#) page
- [Administrator guides and documents \(Scotland\)](#) page.

You can use the ‘filter’ tool on the right hand side of the page to find all documents related to McCloud or any other subject.

We produced the factsheet with the Communications Working Group and thank them for their hard work.

### **Action for administering authorities**

Consider using the McCloud factsheet with your McCloud remedy communications.

### **McCloud technical guide for administrators**

On 15 November 2023, Steven Moseley emailed administering authorities letting them know we have published the first instalment of our McCloud technical guide for administrators.

The guide explains how the underpin protection works in the LGPS after the changes made because of the McCloud case.

We are releasing the guide in instalments due to the breadth and complexity of the McCloud remedy project and because we are still waiting for guidance in some areas. The first instalment includes an overview, which pension accounts qualify for underpin protection, as well as how you perform provisional and final underpin calculations. Sections 6 and 7 are not included in the first instalment – these cover ‘other types of calculations’ and ‘revisiting past calculations’. We aim to publish these in early 2024.

You can find the guide on the:

- [Administrator guides and documents \(England and Wales\)](#) page
- [Administrator guides and documents \(Scotland\)](#) page.

### **Action for administering authorities**

Use the McCloud technical guide to help you implement the McCloud remedy.

## **McCloud webinars for administrators**

We are running free McCloud Zoom webinars for pension administrators in December 2023. The webinars will last up to two hours and will be held on:

- Thursday 7 December 11.00am, and
- Wednesday 20 December 11.00am.

The webinars will provide you with an opportunity to ask us any questions you have about the McCloud technical guide or the McCloud remedy more generally. Your questions will feed into the next version of the guide – where there may be gaps and where further explanation is needed.

We will do our best to answer questions put to us on the day, but we will give priority to questions submitted before the event.

Places are restricted to 150 per webinar and five per organisation. You should only need to attend one of the sessions.

The webinar on 7 December is now fully booked. Places are still available for the webinar on 20 December 2023.

Use the link below to book your place:

- [book McCloud webinar 20 December 2023](#).

If you would like to ask a question:

- send it to [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk)
- use 'McCloud webinar question' as the subject of your email
- let us know in your email which date you are attending – 7 or 20 December.

We plan to run further similar events in 2024 when new guidance is published and we update the technical guide.

## **Teachers' excess service – TPS communications in England and Wales**

The Teachers' Pension Scheme (TPS) has issued further communications to employers in England and Wales about the McCloud remedy for teachers with excess service. The [November 2023 TPS employer bulletin](#) includes a link to the updated [Transitional Protection and members with LGPS linked excess service](#) page of their website.

You can read more about how the McCloud remedy will operate for this group in [Bulletin 229](#).

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## Pensions dashboards ('dashboards')

### FRC consults on revising AS TM1

On 3 November 2023 the Financial Reporting Council (FRC) published a [consultation to revise Actuarial Standard Technical Memorandum](#) (AS TM1) to update the accumulation rate assumptions used within the guidance. The consultation closes on 4 December 2023.

AS TM1 is used in the calculation of statutory money purchase illustrations (SMPIs). These are the pension illustrations used by LGPS AVC providers to project AVC estimated retirement income. It is the value data stated in SMPIs that will be used to display on dashboards.

Administering authorities will need to understand AVC value data during their implementation of dashboards and once dashboards go live. More information can be found in the [LGPS Pensions Dashboards connection guide](#).

### ISP & Member Data Services - National LGPS Framework update

The National LGPS Frameworks has implemented a variation to the existing framework for Pensions Administration Software to include integrated service providers (ISP) services. Users who have appointed their software provider via this framework, or plan to use it before it expires in April 2025, are able to make use of the variation to incorporate ISP services within their contract.

It is also working with some authorities on a new framework for ISP and Member Data Services. This framework will include lots for ISP, address tracing, mortality screening, bank account verification and data quality reporting / dashboard readiness. It is due to launch in the first quarter of 2024.

Please email [Leon Thorpe](#), Head of Operational Services and Support at National LGPS Frameworks, if you would like to find out more.

### LGPS Pensions Dashboards connection guide

On 6 November 2023, Jayne Wiberg emailed administering authorities letting them know we have published our draft LGPS Pensions Dashboards connection guide.

We will publish a final version of the guide when the Money and Pensions Service (MaPS) issues guidance on the staged timetable for connection and we have undertaken a final internal review.

The guide sets out the steps administering authorities need to take to connect to the dashboards ecosystem. It includes actions for authorities to take, decisions for them

to make, statutory timings and our recommendations on timings that are not prescribed. These are detailed throughout the guide and summarised in a 'Preparing to connect checklist'. The non-prescribed timings will be revised when MaPS issue guidance on the staged timetable for connection.

At its meeting of 29 September 2023, the National LGPS Technical Group [agreed to establish a sub-group to look at AVCs and dashboards](#). The sub-group will work with all ten LGPS AVC providers to establish common approaches on matching and providing value data. Further guidance will be published in due course.

The guide can be found in the:

- [Administrator guides and documents](#) page of [www.lgpsregs.org](http://www.lgpsregs.org)
- [Administrator guides and documents](#) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org).

### **Action for administering authorities**

Review the LGPS Pensions Dashboards connection guide and start preparing to implement dashboards.

### **PDP latest news**

On 1 November 2023, PDP published its [November newsletter](#).

The newsletter includes information (including a link to register) about an upcoming webinar on 'Understanding the architecture and find and view data', which takes place on 13 December 2023.

The newsletter also includes links to:

- PDP's eighth progress update report
- common questions on dashboards
- the Pensions Regulator's blog on preparing for dashboards.

### **PDP understanding the architecture and find and view webinar**

PDP will be hosting an [open webinar](#) on 13 December 2023 between 3.00pm and 4.00pm. PDP's Principal, Chris Curry will present alongside others from the programme to discuss the architecture and find and view data.

## **Proposed staging date for public service pension schemes**

On 28 November 2023, Jayne Wiberg emailed administering authorities letting them know the proposed staged connection date for public service pension schemes. This is not yet official government policy so can only be shared informally. The email also confirmed that Money and Pensions Service (MaPS) plan to publish the staged timetable for connection in Spring 2024.

If you did not receive this email and believe you should have, please contact [jayne.wiberg@local.gov.uk](mailto:jayne.wiberg@local.gov.uk).

### **Action for administering authorities**

Start preparing to connect to dashboards by the proposed staging date.

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## **TPO**

### **Court of Appeal rule TPO is not a competent court**

The Court of Appeal has ruled in the case of [The Pensions Ombudsman v CMG Pension Trustees Limited & Anor](#) the Pensions Ombudsman (TPO) is not a 'competent court' for the purposes of enforcing a dispute regarding a monetary obligation under section 91(6) of the Pensions Act 1995.

This could affect how overpayments are recouped and monetary obligations due to misconduct are recovered from pension benefits when there is a disagreement over the amount. A TPO decision that allows recoupment / recovery may not be enough for enforcement; an order from a county court or another competent court may be needed.

TPO is currently reviewing its position and will [provide an update shortly](#).

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## **TPR**

### **Governance and administration Survey 2022-23 results**

TPR published the [results of its survey on governance and administration practices among public service pension schemes](#) on 27 November 2023.

The survey was carried out online from January to March 2023 and received responses from 191 of 204 public service pension schemes.

The survey covered topics such as risk management, annual benefits statements, breaches of the law and dashboards. It also asked LGPS administering authorities about actions in relation to climate related risks and opportunities.

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## Other news and updates

### **Toni Durrant joins the LGA pensions team**

Toni Durrant joined the team as an LGPS training and development adviser on 27 November 2023. Toni previously worked at East Riding pension fund as a senior pensions officer. She is also an experienced qualified teacher. She will be working alongside Lisa and Karl providing training and developing the LGPS level three qualification.

### **Communications Working Group minutes published**

We have published the minutes of the Communications Working Group meeting held on 12 October 2023. At the meeting the group discussed:

- member websites – accessibility audit, news section and new McCloud section
- McCloud resources produced by the group and the LGA
- member engagement and videos to increase understanding
- strategies for dealing with aggressive customers.

You can find the minutes from this and earlier meetings, and the Group's workplan on the:

- [Communications Working Group \(England and Wales\)](#) page, and
- [Communications Working Group \(Scotland\)](#) page.

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## Training

### **2024 LGPS Governance Conference**

Booking is still open for the LGPS Governance Conference 2024.

The conference will take place on 18 and 19 January 2024 at the Principal Hotel in York. You can attend the conference in person or join us online.

The conference is aimed at councillors and others who attend pension committees/panels and local pension boards. Past delegates include trade union and employer representatives as well as officers who attend and support committees.

We have almost sold out of in person places. For future bookings, accommodation may be in the nearby Hampton by Hilton York (Toft Green) which is a less than ten minute walk from the main conference venue.

The deadline for booking an in person place is 20 December if the event does not sell out before this date. The deadline for cancelling an in person place is 18 December.

You can book to attend virtually up to 11 January 2024.

### **Cost**

In person - £525 plus VAT. The price is inclusive of overnight accommodation and all meals.

Online - £400 plus VAT.

You can book and view the programme using the links below.

- [book to attend in person](#)
- [book to attend virtually](#).

Alternatively, you can view the programme and book via the [conference flyer](#). The booking page for all LGA events is [www.local.gov.uk/events](http://www.local.gov.uk/events).

### **2024 training programme**

We are pleased to announce we have set our [2024 training programme](#).

We will be running a busy schedule of online and in-person courses for both practitioners and employers.

The courses with confirmed dates will be open for booking on the [LGA events page](#) from mid-December 2023. We will send an email to administering authorities when booking opens.

### **Focus group minutes**

The [minutes of the Training focus group held on 20 July 2023](#) accompany this bulletin. Topics discussed included:

- progress on the LGPS qualification and apprenticeship
- qualification survey and working group.

The next meeting is on 17 January 2024.



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## Useful links

[LGPS member website \(England and Wales\)](#)

[LGPS member website \(Scotland\)](#)

[LGPS Advisory Board website \(England and Wales\)](#)

[LGPS Advisory Board website \(Scotland\)](#)

[LGPS Regulations and Guidance website \(England and Wales\)](#)

[LGPS Regulations and Guidance website \(Scotland\)](#)

[Public Sector Transfer Club](#)

[Recognised Overseas Pension Schemes](#) that have told HMRC that they meet the conditions to be a ROPS and have asked to be included on the list.

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## LGPS pensions section

### Raising a query

If you have a technical query, please email [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk) and one of the team's LGPS pension advisers will get back to you. To avoid delays in receiving a response, please do not email advisers directly.

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