

LGPC Bulletin 237 – April 2023

This bulletin contains updates for all LGPS stakeholders. It includes important articles on the following which need action by certain stakeholders:

- [updated guides](#) (England and Wales) – inform your employers and update your local versions
- [new versions of employee guides published](#) (Scotland) - update your versions
- [update on death grant process](#) – update your process
- [TPR authorises first CDC scheme](#) - update your transfer out process
- [backdated pay award FAQs for employers](#) – inform your employers.

If you have any comments or articles for future bulletins, please contact query.lgps@local.gov.uk.

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LGPS England & Wales Scheme Advisory Board (SAB)

SAB website updated

[The SAB's website](#) has recently been updated. The content remains the same, though the look of the site has changed. The SAB encourages users to visit the site.

You can use the links below to find out about the work of the SAB and its committees:

- [SAB meeting and agenda papers](#)
- [committee meetings and agenda papers](#)
- [Responsible Investment Advisory Group meetings and agenda papers](#)
- [news items](#).

The SAB secretariat would like to highlight two key news stories this month:

Statement on FOI requests on climate advice and data

On 30 March 2023, the Board published [a statement on Freedom of Information \(FOI\) requests on climate advice and data](#).

The Board is aware of the increasing prevalence of information requests about responsible investment policies. These may come from interested scheme members or activist groups and can be “round robin” requests that are made to all administering authorities with a view to collating information across the scheme and making comparisons between authorities’ responses.

The statement provides advice on dealing with these requests.

Gender pensions gap report

On 29 March 2023, the Board published [a report on the gender pensions gap in the LGPS](#) from the Government Actuary’s department.

The report provides an initial overview of the gender pensions gap in the LGPS, based on data from the 2020 scheme valuation. It shows the difference (in men’s favour) is 34.7 per cent in the CARE scheme and 46.4 per cent in the final salary scheme. The Board notes that these findings need to be interpreted with caution.

The Board will do further work to understand the data and investigate causes, as well as considering possible next steps.

LGPS England & Wales

Government responds to McCloud consultation

On 6 April 2023, the Department for Levelling Up, Communities and Housing (DLUHC) published their response to the consultation on amendments to the underpin.

The consultation proposed changes to the underpin to address the discrimination found in the McCloud judgment and to ensure that it works effectively and consistently for all qualifying members. The consultation ended on 8 October 2020.

Alongside the response, in collaboration with the Scheme Advisory Board, DLUHC published a [factsheet summarising the remedy for members](#). We have added a link to the factsheet on [the McCloud FAQs](#) page of www.lgpsmember.org.

DLUHC expects to launch a further consultation this spring. The consultation will seek views on:

- issues that, because of the consultation responses, they have not yet made a final decision on (such as aggregation and flexible retirement),
- issues not included in the original consultation (such as compensation, interest and excess teacher service), and
- updated draft regulations.

DLUHC will finalise the regulations after considering the responses to the further consultation. These will come into force on 1 October 2023, with backdated effect to 1 April 2014.

You can access the consultation documents on the [Scheme consultations](#) page of www.lgpsregs.org.

Updated guides

On 21 April 2023, Lisa Clarkson emailed administering authorities letting them know we have published the following:

- version 4.4 of the payroll guide
- version 4.4 of the HR guide.

The new versions have been amended to reflect the annual updates for 2023/24.

You can find these on the [employer guides and sample documents](#) page of www.lgpsregs.org.

We have since also published clean and tracked versions of the following:

- version 2.4 of the employee brief guide
- version 1.4 of the retirement planning guide.

You can find these documents on the [administrator guides and documents page](https://www.lgpsregs.org) of www.lgpsregs.org.

We have published Word versions of the employee guides so that you can add contact information and any other details specific to your authority.

If you plan to publish a PDF version of the guide, you may need to take additional steps to ensure that it complies with [the Public Sector Bodies \(Websites and Mobile Applications\) \(No. 2\) Accessibility Regulations 2018](#) (which we covered in [Bulletin 190](#)). You can find more information online about:

- How to [Create accessible PDFs](#)
- [Creating accessible PDFs in Adobe Acrobat](#).

You may need to take extra steps to tag tables correctly.

We will update the councillor, AVC and annual allowance member guides in the next few weeks.

Action for administering authorities

Let your employers know about the new versions of the HR and payroll guides and update your local versions of the employee and retirement planning guides.

New LGPS employers in Wales

The Government recently made [The Local Government and Elections \(Wales\) Act 2021 \(Corporate Joint Committees\) \(Consequential Amendments\) Order 2023](#). The Order came into force on 1 April 2023.

The Order extends the LGPS to employees of:

- Mid Wales Corporate Joint Committee
- North Wales Corporate Joint Committee
- South East Wales Corporate Joint Committee
- South West Wales Corporate Joint Committee.

The Order also specifies the appropriate administering authority for each one.

We have updated [the timeline regulations](#).

LGPS Scotland

New versions of employee guides published

On 27 April 2023, Steven Moseley emailed administering authorities letting them know we have published version 2.3 of the employee brief guide, version 2.2 of the councillor brief guide and version 1.2 of the retirement planning guide.

We have published Word versions of the guides so that you can add contact information and any other details specific to your authority.

If you plan to publish a PDF version of the guide, you may need to take additional steps to ensure that it complies with [the Public Sector Bodies \(Websites and Mobile Applications\) \(No. 2\) Accessibility Regulations 2018](#) (which we covered in [Bulletin 190](#)). You can find more information online about:

- How to [Create accessible PDFs](#)
- [Creating accessible PDFs in Adobe Acrobat](#).

You may need to take extra steps to tag tables correctly.

You can access the new versions (including documents showing the changes) from [the Administrator guides and documents page](#) of www.scotlgpsregs.org.

Action for administering authorities

Please update your versions of the guides in line with the changes.

HMRC

Newsletter 149

On 26 April 2023, HMRC published [newsletter 149](#). The newsletter contains articles on:

- the annual allowance calculator – currently members cannot use it for tax year 2023/24
- Pension Scheme Returns
- reminding schemes to use the Managing Pension Schemes service to submit any new Accounting for Tax returns for any quarter beginning on or after 1 April 2020
- an update on submitting Event Reports.

Update on death grant process

On 6 April 2023, Lorraine Bennett forwarded an email from HMRC.

HMRC confirms that schemes can continue the current process when paying death grants that may exceed the lifetime allowance (LTA).

Under this process, the member's personal representative identifies if there is an excess amount after the administering authority has paid the death grant and, if so, reports this to HMRC, who then assesses the tax due. This process will continue until HMRC develop a longer-term position for the full abolition of the LTA from 6 April 2024.

The [LTA guidance newsletter](#) had set out a different process. Under this, administering authorities would liaise with the personal representative before paying a death grant to determine whether it was taxable and, if so, tax the excess as if it was pension income. Concerns were raised about this at the first LTA working group held on 4 April 2023, after which the new process was withdrawn.

HMRC repeated the information in the email in [newsletter 149](#).

Action for administering authorities

Ensure your process is in line with HMRC's email.

Pensions dashboards ('dashboards')

TPR dashboard webinar

The Pensions Regulator held a webinar on dashboards on 30 March 2023.

The webinar covered data preparation duties and the steps schemes need to take to ensure their data is accurate, complete, up-to-date and digitally accessible.

You can watch [a recording of the webinar on their website](#).

TPR

Corporate plan 2023/24

On 21 April 2023, TPR published [its Corporate Plan for 2023/24](#).

The plan outlines TPR's key priorities for the year. These include:

- working with the Financial Conduct Authority and DWP to develop a value for money framework

- launching the new defined benefit funding code
- laying foundations for a significant increase in addressing quality outcomes in defined contribution schemes
- increasing its attention on tackling scammers
- supporting schemes to prepare for dashboards.

The document also includes TPR's plans beyond March 2024.

See the [press release for more information](#).

LDI guidance published

On 24 April 2023, TPR published new guidance on liability driven investments (LDI). The guidance sets out further practical steps schemes should take to manage risks.

See the [press release for more information](#).

TPR authorises first CDC scheme

On 13 April 2023, TPR authorised the UK's first collective defined contribution (CDC) scheme: the Royal Mail Collective Pension Plan. See [TPR's press release](#) for more information.

Transfers to CDC schemes listed as authorised by TPR satisfy 'the First condition' for the purposes of The Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021. You can find [the list of authorised CDC schemes](#) on TPR's website.

Action for administering authorities

Update your transfer out process to account for the new list of CDC schemes.

Other news and updates

Backdated pay award FAQs for employers

Lisa Clarkson has recently emailed administering authorities letting them know that we have published frequently asked questions (FAQs) on backdated pay awards for employers.

You can find the FAQs on the:

- [employer guides and documents](#) page of www.lgpsregs.org
- [employer guides and documents](#) page of www.scotlgpsregs.org.

Action for administering authorities

Let your employers know about the FAQs.

Non club transfers out technical guide

On 14 April 2023, Jayne Wiberg emailed administering authorities letting them know we published version 2.4 of the Non-Club Transfers Out Technical Guide.

Changes are made to refer to the:

- publication of [version 3.0 of Pension Scams Industry Group \(PSIG\) interim code of good practice](#)
- new requirement to report transfer requests of concern to the Financial Conduct Authority.

Minor changes to the text have also been made. These are not shown in track changes because they do not change the meaning.

You can find clean and tracked versions of the guide on the administrator guides and documents pages of www.lgpsregs.org and www.scotlgpsregs.org.

Prudential online event – 18 May 2023

Prudential recently sent a ‘save the date’ email to its LGPS AVC clients in England, Scotland and Wales to let them know about an online event it will be holding on 18 May 2023. The email was sent to their primary contact(s) at each client.

The event will run from 10.30am to 12pm and will be repeated at 2.30pm to 4pm. A variety of subjects will be covered, including service performance and regulatory changes.

Prudential has since sent a further email with the formal registration link. A link to the MS Teams meeting will be issued before the event.

Anyone who didn't receive the emails and would like to be added to the event can email their interest to corporate.pension.enquiries@prudential.co.uk.

Training

Training programme 2023

All available training courses can be booked on the [LGA events website](#). The link for each course contains course details and how to book.

Bookings are on a first come, first served basis. For fairness, each course is capped at five delegates per organisation.

If you are unable to book a place on a course, email training.lgps@local.gov.uk with details of the course you would like to attend. Include how many places you require and the format - online or in person. If you require in person training, state the location you prefer. We will keep a waiting list and will consider running additional training if the demand is high enough.

Survivor benefits training (England and Wales)

- [10 May 2023 - Liverpool](#) (7 places available at the time of writing)

Employer role training (England and Wales)

- [20 June 2023 - London](#)
- [26 September 2023 - Online](#)
- [24 October 2023 - Online](#)
- [7 November 2023 - Online](#)

Wider landscape

McCloud remedy consultation – Welsh firefighters

The Welsh Government has published [a consultation setting out the proposed McCloud remedy](#) for the Welsh Firefighters' Pension Scheme. The consultation closes on 23 June 2023.

Retained firefighters' consultation

On 31 March 2023, the Home Office launched a [consultation on retained firefighters' pensions](#) in England. The consultation closes on 9 June 2023.

The proposals will allow retained firefighters employed between 7 April 2000 and 5 April 2006 to buy their pre-July 2000 service for pension purposes.

Voluntary NI contributions deadline extended

In [a written ministerial statement](#) published on 7 March 2023, the Government announced it was extending the deadline to pay voluntary National Insurance (NI) contributions from 5 April 2023 to 31 July 2023. This applies for tax years 2006/07 to 2016/17.

Paying voluntary NI contributions enables individuals to fill gaps in their NI record to boost their State Pension.

For more information, see [the policy paper](#) the Government published on 24 March 2023.

Legislation

- The Local Government and Elections (Wales) Act 2021 (Corporate Joint Committees) (Consequential Amendments) Order 2023 [[SI 2023/402](#)].
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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.

LGPS pensions team

Raising a query

If you have a technical query, please email 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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Further information

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