

LGPC Bulletin 264 – May 2025

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

- [LGPS England and Wales consultation launched](#)
- [the Government's response to the LGPS 'Fit for future' consultation](#)
- [new version of the discretions guide for Scotland](#)
- [McCloud template letters](#)
- [pensions dashboards updates](#)
- [call for volunteers to give feedback on SAB's new website](#)

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

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LGPS England & Wales

LGPS ‘Access and fairness’ consultation launched

On 15 May 2025, the Ministry of Housing, Communities and Local Government (MHCLG) launched a consultation on changes to the Local Government Pension Scheme (LGPS) in England and Wales. The proposed changes are intended to improve fairness in and access to the LGPS. The proposals include:

Survivor benefits and death grants

- equalising survivor benefits
- removing the age 75 limit for death grant eligibility
- removing the requirement for a death grant to be paid to the personal representatives where it is not paid within the two-year period
- removing the requirement to nominate a cohabiting partner in the 2008 Scheme.

Gender pensions gap benefits

- making authorised absences of less than 31 days automatically pensionable
- aligning the cost of buying back lost pension for authorised absences of over 30 days with the standard member contribution rates
- extending the time limit for electing to buy back lost pension from 30 days to 12 months
- removing the limit that provides employers must only share the cost of buying back lost pension for a maximum period of three years
- updating the definition of child-related leave to include all periods of additional maternity, adoption and shared parental leave without pay.

Gender pensions gap reporting

- making gender pensions gap reporting mandatory for administering authorities with effect from the 2025 valuation
- the actuarial report and the annual report of that year must include the required information
- employers with more than 100 employees will also be required to report

gender pensions gap (reported in the rates and adjustments certificate)

Opt outs

- making reporting the rate of opt outs mandatory for administering authorities
- reports must be included in the annual report each year
- collection of additional opt-out data by MHCLG eg ethnicity, religion, marital status, hours, salary etc
- there will be a mandated opt out form.

Forfeiture

- removing the requirement that a member must have left employment because of the offence for forfeiture to be possible
- abolishing the three-month time limit for an application to be made
- removing regulation 92 (interim payments directions)
- publishing guidance on making a forfeiture application.

McCloud remedy

Correcting regulations to provide the McCloud remedy works as expected in relation to:

- recalculating pension debits
- deaths on 30 September 2023
- transfers from other public service pension schemes where the member is over age 65
- interest on Club transfers
- interest on part 4 tax losses.

Abolition of LTA changes

- revoking regulation 50 (limit on total amount of benefits) and withdrawing LTA actuarial guidance
- amending the definition of a BCE
- updating actuarial guidance on cash commutation to include the payment of PCELS
- legislating for the maximum PCELS to be 25% of the capital value of the benefits being crystallised (subject to contracting out limits).

Other changes

- allowing small pot payments to be made to members who left the LGPS before 1 April 2008
- allowing deferred members who left before 1 April 2008 to buy additional pension with in-house AVC pots
- allowing for the payment of refunds beyond the 5-year limit
- other miscellaneous changes.

Some of the changes relating to the gender pensions gap will have an impact on payroll. Administering authorities should let their employers know about the consultation and encourage them to respond. The Government is seeking views on which proposals would benefit from a later implementation date because of complexity. Responses from administering authorities, employers, payroll providers and pension software providers would be welcome.

The consultation also includes questions on the potential administrator burden and the Government's duty under Public Sector Equality Duty.

MHCLG has published a draft statutory instrument, the Local Government Pension Scheme (Miscellaneous Amendments) Regulations 2025, alongside this consultation.

The consultation closes on 7 August 2025.

You can view the consultation documents on the [Scheme consultations page](http://www.lgpsregs.org) of www.lgpsregs.org. We will prepare a response to the consultation and share this with administering authorities by mid-July.

Action for administering authorities

Review the consultation documents and consider whether you wish to respond. Share information about the consultation with Scheme employers, payroll contacts and your pensions software provider.

Government's response to LGPS 'Fit for the future' consultation published

On 29 May 2025, the Government published its response to the 'Local Government Pension Scheme (England and Wales): Fit for the future' consultation.

The response was published alongside the [Pensions Investment Review Final Report Final report](#). The final report sets out the conclusions of the review launched in July 2024. The reforms will be legislated for in the forthcoming Pensions Schemes Bill and supporting legislation.

[The Fit for the future consultation response](#) confirms that the core proposals included in the consultation will be taken forward, including those on investment pooling. It confirms there are no plans to reduce the number of pools below six. The Government will take powers to direct administering authorities to participate in a specific pool if necessary. We understand this power will only be used as a last resort.

The Chair of the Scheme Advisory Board, Cllr Roger Phillips, released a statement following the publication of the response. You can view the response on the [SAB website](#).

The good governance reforms that will be taken forward include:

- appointing a senior LGPS officer with overall delegated responsibility for the management and administration of the Scheme
- a requirement to prepare strategies on governance, knowledge and training (replacing the governance compliance statement), and administration.
- the knowledge and training strategy will be required to include a conflicts of interest policy
- the requirement to take part in an independent governance review (IGR) every three years
- ensuring pension committee members meet new knowledge and understanding standards
- appointing an independent adviser (non-voting) to the pension committee.

IGR reports must be submitted to MHCLG. It is envisaged that any recommendations resulting from a review will be taken forward locally – although, it may be appropriate for some authorities to take up the LGA’s peer support offer, which is currently being developed. The response states that if the Government has concerns, it may bring them to the attention of the Pensions Regulator; however, for the most serious cases the Government may intervene by enforcing a compulsory merger. The Government plans to take a new power in the Pensions Schemes Bill to make regulations relating to the IGR.

LGPS Scotland

List of discretions – version 2.0

Steven Moseley emailed Scottish administering authorities on 13 May 2025 to inform them that version 2.0 of the guide listing LGPS discretions has been published.

We have split the guide into two separate documents: one for administering authority discretions and another for employer discretions.

We understand that authorities and employers often incorporate parts of the guide into individual policy statements. To make this as easy as possible, we have also published a Word version. We have not published a tracked changes version as the guide has been completely rewritten.

You can access the employer guide on the [Employer guides and documents](http://www.scotlgpsregs.org) page of www.scotlgpsregs.org and the administering authority guide on the [Administrator guides and documents](http://www.scotlgpsregs.org) page of www.scotlgpsregs.org.

Actions for administering authorities

Review your existing discretions policy and update accordingly.

Let your employers know about the new version and ask them to review their existing discretions policy.

Other news and updates

McCloud member webinars feedback

Affinity Connect has been delivering webinars on McCloud to LGPS members in England, Wales and Scotland since March. Feedback from members who have attended a session has been very positive. The list below provides a summary of the attendance and quantitative feedback from webinars in March and April:

- 39 webinars delivered
- 768 attendees
- 4.8/5 score for the presenter's general financial knowledge and presentation skills
- an increase in knowledge about the subject as a result of attending the webinar – from 2.7/5 before the webinar to 4.2/5 after
- 4.4/5 score for the content being easy to follow
- a significant majority of attendees would recommend the webinar to a colleague – this scored 4.7/5
- 61 per cent of attendees took up the offer of a follow up call.

Qualitative feedback was also very positive. Attendees said the webinar was:

- clear and concise
- easy to follow and understand
- useful and informative
- well presented, expertly delivered with enthusiasm
- engaging and entertaining.

Members can currently book a place on webinars in June and July 2025. Further dates will be added to the booking pages on a rolling basis.

We encourage administering authorities to let members know about these free informative sessions, including publicising them in this year's annual benefit statements. We can confirm that the webinars will continue into September and beyond; so any fund that chooses to publicise the events in their 2025 statements can be sure that sessions will be available to book.

There is more information about the webinars and a link to book a place on the member websites:

- [McCloud webinars \(England and Wales\)](#)
- [McCloud webinars \(Scotland\)](#).

Actions for administering authorities

Consider publicising the webinars to active and deferred members on your website or in direct member communications.

Share information about the webinars with your Scheme employers.

CWG minutes published

We have published the minutes of the Communications Working Group (CWG) meeting on 3 April 2025. At the meeting, the group discussed:

- member website updates, news articles, accessibility and tools
- exchanging member information for McCloud
- engagement, including ongoing subgroup projects on LGPS promotion and Pension Awareness Week
- the latest updates for administrators on McCloud, pensions dashboards and expected MHCLG proposals for Scheme amendments.

You can read the minutes from all past CWG meetings on:

- the [Communications working group page \(England and Wales\)](#) of www.lgpsregs.org and
- the [Communications working group page \(Scotland\)](#) of www.scotlgpsregs.org.

The CWG workplan for 2025/26 will be published in the coming weeks.

Team news

After seven years at the LGA, Karl White is retiring from his role as LGPS Training and Development Adviser on 31 May.

Karl has made a significant contribution to the careers of many practitioners in the LGPS through his training courses. He has also been instrumental in developing our LGPS-specific qualification.

We would like to extend our thanks to Karl for his hard work and wish him all the best in the next chapter of his life.

New National LGPS Framework for pensions administration software goes live

The National LGPS Framework has announced the second iteration of the Pensions Administration Software Framework is now available. You can read more about the launch in the [LGPS Frameworks press release](#).

The following providers have been appointed to the National LGPS Framework for Pensions Administration Software:

- Civica
- EQ Retirement Solutions
- Heywood

If you want further information about the Framework, please email nationalLGPSFrameworks@norfolk.gov.uk, call 01603 306 846 or visit the [National LGPS Frameworks website](#).

PASA publishes Guidance on Identity Management and Assurance

On 22 May 2025, the Pensions Administration Standards Association (PASA) Identity Management Working Group published its [Identity Management and Assurance guidance](#).

The guidance sets out PASA's recommended best practices for administrators to mitigate identity-related fraud, protect members and future-proof processes.

McCloud remedy

HMRC McCloud guidance for members – Welsh translations

In May 2025, HMRC updated its McCloud guidance for members, by adding links to Welsh translations.

The collection of HMRC McCloud guidance is available on [the relevant page of www.gov.uk](#).

The Public Service Pensions (Exercise of Powers, Compensation and Information) (Amendment) Directions 2025

HM Treasury has issued amendments to the Public Service Pensions (Exercise of Powers, Compensation and Information) Directions 2022 ('2022 Directions').

The Amendment Directions 2025, made on 28 April 2025, and coming into force on 30 April 2025, introduce minor technical changes.

The 2022 Directions provide information on applying the McCloud remedy powers under the Public Service Pensions and Judicial Offices Act 2022.

The latest amendments apply to 'chapter 1' schemes, such as the teachers and NHS pension schemes. The amendments do not amend the part of the 2022 Directions that applies to the LGPS.

Further details regarding the amendments are outlined in a letter exchange between the Government Actuary's Department and HM Treasury.

McCloud template letters version 2

We have updated the McCloud templates document. Two new sections have been added to this latest version:

- Part 3 – template letters to pensioner members whose pension is increasing due to McCloud protection
- Part 4 – template wording about McCloud for 2025 annual benefit statements. The wording is based on an approach recommended by the Communications Working Group.

You can view version 2 of the McCloud templates document on the Administrator guides and documents pages of www.lgpsregs.org and www.scotlgpsregs.org (filter on McCloud in the subject field). No tracked changes version will be provided due to the number of changes made.

Action for administering authorities

Update any local versions of the letters and consider using the template wording for your annual benefit statements.

Pensions dashboards

AVCs and Dashboards administrator guide updated

On 2 May 2025, we published version 1.1 of the AVCs and Dashboards Administrator Guide. This update includes a minor amendment to Section 5 – Pros and Cons of Multiple Source vs Single Source – clarifying that the matching criteria for the administering authority and the AVC provider do not need to be identical.

However, if an administering authority wants members to have a consistent matching experience between their main scheme benefits and their AVC benefits, it must apply the matching rules uniformly. Given that administering authorities may set different matching rules based on their confidence in data availability and accuracy, they should confirm whether their AVC provider can support bespoke matching criteria.

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

Action for administering authorities

Discuss your matching criteria with your AVC providers.

PASA releases AVC toolkit

On 7 May 2025, the Pensions Administration Standards Association (PASA) Dashboards Working Group published its [Additional Voluntary Contribution \(AVC\) toolkit](#). The toolkit focusses on registration and connection to the Central Digital Architecture.

PDP progress update report May 2025

On 15 May 2025, the Pensions Dashboards Programme (PDP) published its latest progress update report. This half yearly report sets out PDP's ongoing work across a range of programme areas including updates on the standards and the latest information about the MoneyHelper pensions dashboard.

You can view the [progress update report on the PDP website](#).

PDP publishes data protection impact assessment

On 9 May 2025, the PDP published its data protection impact assessment (DPIA) on its central digital architecture and related services. The DPIA focuses on building and running the central digital architecture and related services that make pensions dashboards possible. A separate DPIA will be published by MaPS to cover its public service MoneyHelper pensions dashboard.

You can view the [DPIA on the PDP website](#).

Action for administering authorities

Update your data protection impact assessment on connecting to the dashboard ecosystem, as required.

PDP April 2025 newsletter

On 30 April 2025, the PDP published their April 2025 newsletter containing lots of information. To read more follow the links below:

- [first pension provider connected to the ecosystem](#)
- [personal pension providers readiness report and overview](#)
- [The Pensions Regulator's films](#) highlighting the potential impact of dashboards
- [blog on connecting via a third party](#)
- [guidance for requesting additional endpoints for direct connection](#)
- [standards for pension providers and schemes approved](#) by Secretary of State for Work and Pensions on 7 May 2025.

Training

2025 Training Programme

2025 training events are available to book via the [LGA events website](#). Each course page provides information on the programme, pricing and the booking link.

Bookings are processed on a first-come, first-served basis. To ensure fairness, each topic is limited to five delegates per organisation.

If you are unable to secure a place on a course or require more than five places, please email training.lgps@local.gov.uk with details of the course or courses you wish to attend, including the number of places required and your preferred format – online or in person. We will maintain a waiting list and consider running additional sessions if demand is sufficiently high.

In response to your feedback, we have split the following courses:

- **Transfers:** split into Transfers in and Transfers out
- **Retirements:** split into Intermediate Retirements and Advanced Retirements.

The following courses have places:

Employer Role training

- [Employer role: 16 July 2025 London](#)
- [Employer role: 14 August 2025 online](#)
- [Employer role: 19 August 2025 online](#)
- [Employer role: 30 September 2025 online](#)
- [Employer role: 28 October 2025 online](#)

Insight training

- [Insight: 22–25 September 2025 Eastbourne residential](#)

Advanced Retirements training

- [Advanced retirements: 30 July 2025 London](#)

For more information on all available training courses, please visit [LGPS Training and Development](#). For any further enquiries, please contact us at training.lgps@local.gov.uk.

Action for administering authorities

Please share details of the employer role training with your Scheme employers.

LGPS England & Wales Scheme Advisory Board (SAB)

Publication of the Scheme Annual Report

The SAB has published its [12th Scheme Annual Report](#). This report aggregates information supplied in the 86 fund annual reports, as of 31 March 2024 for the reporting year 2023/2024. The Board Chair, Cllr Roger Phillips commented:

'I continue to be honoured to showcase the work of the entire LGPS and share this important information. The report provides a single source of information collating data from the 86 administering authority fund annual reports. It shows the size, scale and work of the LGPS, for the LGPS. In its twelfth year, we are building upon key data to show the changing financial, membership, investment, and funding aspects of the LGPS over the years.'

You can find Cllr Phillips' full statement on the [Board's website homepage](#).

Board statement on 2025 Valuation

At its last meeting in March 2025, the Board agreed to issue a statement providing guidance to funds for the 2025 Valuation exercise.

You can read [the Board's statement](#) on the Board's website.

Board letter to Pensions Minister and Local Government Minister on pooling decisions

On 11 April 2025, the Board issued an initial statement in response to receiving the Government letters to the eight investment pools in LGPS. These letters outlined Ministerial decisions regarding proposals submitted as part of the [Fit for the Future consultation](#). Subsequently, the Board held a special meeting on Friday 9 May 2025, where it was agreed to send a [letter to Jim McMahon MP and Torsten Bell MP](#).

Pension Committee Chairs meeting

On 13 May 2025, Board Chair, Cllr Roger Phillips chaired a webinar with Pension Committee Chairs to discuss the Government's recent decisions on pooling. The meeting was well attended, with 71 attendees from funds across England and Wales. Attendees were invited to provide feedback to Local Government Minister, Jim McMahon MP and officials from MHCLG on the proposals. The Board proposes to organise a similar event for Pension Board Chairs later in the year.

Gender Pensions Gap roundtable event

Following the launch of the Government's consultation which includes proposals on Gender Pensions Gap reporting for the LGPS, the Board is organising an event to bring together industry figures and representatives from across public sector pensions to discuss the consultation proposals and broader adequacy issues.

The event will be free to attend and will take place on 18 June 2025, from 11am to 3pm, at the LGA offices in Smith Square, Westminster. To register, please complete [the LGPS roundtable - Gender Pension Gap event registration form](#). Places will be allocated on a first come, first served basis.

Your LGPS contacts

Following the May 2025 local elections in some areas, please remember to update your fund contacts on the [Your LGPS Contacts database](#). Funds are responsible for maintaining their contacts details and should review them regularly to ensure they remain accurate and up to date.

Action for administering authorities

Review and update the information on 'Your LGPS contacts'.

New Board website - stakeholder research

The Board is currently developing a new website, which is expected to be completed by the end of the year. As part of the project, the appointed provider will be doing stakeholder research to inform the design and user experience.

We are looking for volunteers to help shape the Board's new website. If you are interested in taking part, please email sabsecretariat@local.gov.uk.

The Board's website provides information about its work. Use the links below to find out more about:

- [a summary of the last SAB meeting in March 2025](#)
- [latest news](#)
- [committee meetings and agenda papers which took place in February 2025](#)
- [Responsible Investment Advisory Group \(RIAG\) agenda and reports from February 2025](#)

HMRC

Newsletter 170

On 29 May 2025, HMRC published [Pension schemes newsletter 170](#). This includes articles on:

- using the Managing Pension Schemes service to create, compile and submit your 2024 to 2025 pension scheme return
- migrating your pension scheme to the Managing Pension Schemes service
- updated guidance on correcting payroll errors if you have incorrectly reported lump sum payments
- the integration of the lifetime allowance protection look-up service into the Managing Pension Schemes service.

TPO

TPO determination CAS-92761-H7Q6

Recently, the Pensions Ombudsman (TPO) did not uphold a complaint concerning a council's decision to award a lump sum death benefit to a nominated beneficiary instead of the late member's spouse. You can read the [Ombudsman's determination](#) on the TPO website. The Ombudsman:

- recognised that regulation 46 gives the administering authority absolute discretion to decide how the member's lump sum death benefit should be distributed.
 - agreed with the council's decision not to further investigate any allegations made by the member's spouse as it was a matter for the police.
-

Wider Landscape

Pensions Investment Review: Final Report

On 29 May 2025, the Government published its [final report on the Pensions Investment Review](#) that was launched in July 2024. In addition to the reforms mentioned in the [Fit for the Future consultation response article](#), the Government will also legislate to deliver major consolidation in the defined contribution (DC) workplace pensions market. The aim of these reforms is to enable more investment in productive assets and increase potential returns for members of DC workplace schemes.

The reforms will be legislated for in the forthcoming Pensions Schemes Bill and supporting legislation.

The report also confirms that the Government will shortly be launching phase two of the Pensions Review, which is expected to focus on pensions adequacy.

Legislation

HM Treasury directions

[The Public Service Pensions \(Exercise of Powers, Compensation and Information\) \(Amendment\) Directions 2025](#)

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 \(Scotland\)](#)

[Current LGPS job vacancies](#)

[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 section

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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