

## LGPC Bulletin 265 – June 2025

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

- [legislation planned in response to the Virgin Media v NTL judgment](#)
- [the Pension Schemes Bill](#)
- [annual benefit statement and McCloud implementation](#)
- [sharing data for McCloud with other public service pension schemes](#)
- [updates to the abolition of the LTA guide and templates](#)
- [boosting engagement at online training events.](#)

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 Scotland

### May 2025 Scheme Advisory Board bulletin

The Scottish LGPS Scheme Advisory Board has published its [May 2025 bulletin](#), summarising decisions and discussions from the Board's recent meeting. It covers:

- local investment by Scottish LGPS funds
- collaboration with sector bodies (such as the SAB for LGPS England and Wales)
- climate risk reporting methodologies
- gender pension gap
- 2024 scheme valuation
- good governance
- pensions dashboards
- likely regulatory changes.

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## Other news and updates

### New websites for LGPS administrators and employers

The LGA Pensions team has started a project to develop new websites for LGPS administrators and employers in England and Wales and Scotland. These will replace the existing websites:

- [www.lgpsregs.org](http://www.lgpsregs.org)
- [www.scotlgpsregs.org](http://www.scotlgpsregs.org).

We are keen to work with stakeholders as the project progresses to hear how they use the current websites, any problems they have encountered with the existing websites and receive feedback on our proposed changes, improvements and new features.

### Action for administering authorities

If you regularly use [www.lgpsregs.org](http://www.lgpsregs.org) or [www.scotlgpsregs.org](http://www.scotlgpsregs.org) and would like to help us develop new and improved sites, please email [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk).

### Legislation planned in response to the Virgin Media judgment

The Government has confirmed that it will bring forward legislation to deal with issues arising from the [Virgin Media v NTL Pension Trustees](#) judgment.

The High Court ruled in 2023 that amendments of pension schemes rules in respect of Section 9(2B) rights were void unless the scheme actuary certified that the scheme still met the contracting-out adequacy test. The Court of Appeal considered one area of the ruling in 2024 and upheld the High Court decision.

The Government will introduce legislation to allow pension schemes to obtain actuarial certification retrospectively. You can read more about [Retrospective actuarial confirmation of benefit changes](#) on the GOV.uk website.

### **LGPS administration and technology solutions workshop**

Practitioners across the LGPS are invited to join and contribute to a meeting and workshop event, hosted by the West Midlands Pension Fund (WMPF).

The in-person event is suitable for senior leaders responsible for the delivery of the LGPS pensions administration function. It is designed to support collaboration and knowledge sharing on the development and use of technology in response to growing demands and expectations on LGPS services.

Sessions on the day will be supported by leaders from across the sector, including the National LGPS Frameworks. Participants should come prepared to share ideas and experiences, and support discussion on sector change and collaboration.

**Location** (in person only): WMPF offices, i9 Wolverhampton Interchange, Railway Drive, Wolverhampton, West Midlands, WV1 1LD.

**Date:** 17 July 2025, 10am to 3pm. Lunch will be provided.

Please save the date if you are interested in attending. We will be contacting pension managers by email later this week with details of how to register to attend.

### **Pension Schemes Bill 2024/25**

The [Pension Schemes Bill](#) was introduced in Parliament and given its first reading in the House of Commons on 5 June 2025. A date for its second reading has not yet been announced.

Chapter 1 of Part 1 of the Bill sets out proposed changes to the LGPS, following the Government's response to the '[Fit for the Future](#)' consultation (LGPS England and Wales). Certain clauses would give the Government new powers to make regulations affecting the LGPS:

- **Clause 1:** asset pool companies
- **Clause 2:** management of LGPS funds and other assets
- **Clause 4:** independent governance reviews

- **Section 5:** mergers, including compulsory mergers, of two or more LGPS funds.

Clause 3 of the Bill proposes an exemption from certain public procurement rules for investment management activities carried out by asset pool companies.

Clauses 1 to 4 do not apply to LGPS Scotland.

Clause 93 is also relevant for the LGPS. This clause addresses a legal issue raised in a 2023 Court of Appeal case - The Pensions Ombudsman v CMG Pension Trustees Limited & Anor. The Court ruled that the Pensions Ombudsman is not a 'competent court' for enforcing monetary obligations under section 91(6) of the Pensions Act 1995. See Bulletin 244 and Bulletin 245 for more information on the issue.

The Bill includes other measures that do not affect the LGPS. The main purposes of the changes are to improve value for money, improve member outcomes and mandate scale in certain defined contribution schemes and closed defined benefit occupational schemes. The provisions would:

- allow trustees of defined benefit schemes to share surplus funds with a sponsoring employer
- create multiple default consolidators to address the proliferation of small defined contribution pots
- require multi-employer defined contribution schemes to have a minimum amount of assets
- create a legislative framework for a regulated superfunds regime to replace the current interim arrangements.

For more information on the Bill, see the [explanatory memorandum](#).

The Government published a policy paper - [Workplace pensions: a roadmap](#) - to coincide with the Bill's first reading in the Commons. The roadmap sets out the Government's aims for reform and includes an indicative timetable for implementing the legislative changes.

## **LTA abolition guide and associated templates updated**

On 16 June 2025, Lorraine Bennett emailed administering authorities to let them know that we have updated the technical guide on the abolition of the Lifetime Allowance (LTA). Version 2.5 of the guide includes updates in these areas:

- **Section 13.** All lump sums should be included when valuing crystallised rights for the £30,000 trivial commutation limit. HMRC has confirmed that the

policy intent was for lump sums paid at benefit crystallisation events (BCEs) and relevant benefit crystallisation events (RBCEs) only to be included. A drafting error in the 2024 legislation means that all pension lump sums are included. There are no plans to update the legislation.

- **Section 17.** Clarify the calculation when more than one lump sum death benefit is payable.
- **Section 7.** There is no requirement to send a yearly RBCE statement in respect of benefits crystallised at a **deemed** BCE or RBCE. Although there is no specific requirement in the legislation, we do recommend that you send a one-off RBCE statement when a deemed RBCE occurs.

We have also published updated versions of the previous pension benefits declaration form and notes. We have updated the form to include wording about recycling lump sums in the declaration section. We have updated the notes to:

- include a section on taking another lump sum on the same day
- confirm that the time limit for applying for LTA protections has passed, unless the member is affected by the McCloud remedy
- include brief information about recycling lump sums.

We are currently working on a template transitional tax-free amount certificate (TTFAC) application form and notes. We hope to publish these in July 2025.

You can find the guide and templates on the:

- [Administrator guides and documents page \(England and Wales\) of www.lgpsregs.org](http://www.lgpsregs.org)
- [Administrator guides and documents page \(Scotland\) of www.scotlgpsregs.org](http://www.scotlgpsregs.org).

## **New process for Preston factors**

The Government Actuary's Department (GAD) has decided to change the way Preston factor spreadsheets are accessed by LGPS administering authorities. The spreadsheets are used in relation to part-time employees gaining retrospective access to an occupational pension scheme as a result of the European Court of Justice ruling in 2000/2001.

Given the length of time that has passed since the ruling, GAD expects very few new cases to arise. Instead of publishing monthly spreadsheets, GAD will provide individual assistance to any administering authority that is dealing with a new case.

If any administering authority does have a new case to process, please contact [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk) and use 'New Preston calculation' as the subject of your email. We will forward your request to GAD.

GAD has also noted that a refinement is required in the most recent Preston factor spreadsheets that they issued. These are the Model for Preston repayments calculator dated May 2025 and the Model for NIC rebate calculator dated April 2025. If any administering authority has used these calculators, please contact [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk) and we will forward your details to GAD.

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

If you have a new Preston part time reinstatement case to process, or if you used the factor spreadsheets published in May 2025, please email [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk).

#### **Prudential pensions update**

Prudential provided an update for its clients this month:

- they are providing training for employers and payroll providers on payroll submissions, which will continue until October
- they will provide further one to one support between October and December
- they will adopt a firmer policy on queries and outstanding information relating to payroll files from January 2026. They will involve the LGPS administering authority. Unresolved queries could also prevent them from processing payments for subsequent pay periods.

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

If Prudential is your AVC provider and you have any questions about these changes, or you would like to facilitate training for Scheme employers or payroll providers, contact your Prudential client manager.

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## **McCloud remedy**

### **Annual benefit statements and McCloud implementation**

We have received a number of queries from administering authorities about:

- exercising the discretion not to reflect McCloud protection in 2025 annual benefit statements (ABSs)
- retrospective McCloud calculations
- whether there has been a breach of the law

- whether to report a breach to the Pensions Regulator.

This topic has also been discussed at the recent round of pension officer group meetings.

This article sets out our views on what administering authorities' responsibilities are, what they should consider when making their decision about any breaches and provides links to useful information.

MHCLG's and SPPA's expectations about timings for implementing the McCloud remedy are set out in the:

- [Statutory guidance on McCloud implementation \(England and Wales\)](#)
- [Statutory guidance on McCloud implementation \(Scotland\)](#).

The statutory guidance states that for most members, the McCloud implementation period ends on 31 August 2025. At the end of the implementation period:

- all retrospective amendments to members' pensions and other rights as a consequence of the regulation amendments in force from 1 October 2023 ([LGPS \(Amendment\) \(No. 3\) Regulations 2023](#) or [LGPS \(Remediable Service\) \(Scotland\) Regulations 2023](#)) should have been concluded, and
- records for members who qualify for the McCloud remedy but have not yet taken their pensions should be accurate (so that figures in 2025 ABSs reflect members' McCloud protection).

In August 2024, MHCLG laid the [LGPS \(Information\) Regulations 2024](#) which covered ABSs for active, deferred, deferred pensioner and pension credit members and:

- removed the requirement to reflect McCloud protection in 2024 statements
- provided a discretion not to reflect McCloud protection in 2025 statements for individual members or groups of members.

Scottish Ministers laid the [LGPS \(Remediable Service\) \(Scotland\) \(Miscellaneous Amendment\) Regulations 2024](#) in December 2024. These delivered the same discretion for 2025 statements for active, deferred and pension credit members in Scotland.

A determination to exercise the discretion:

- must be made before 31 August 2025



- may only be made if the administering authority considers that it is reasonable in all the circumstances in the case of a particular member or class of members, and
- must be notified to any member to which it applies in the 2025 ABS.

The discretion essentially extends the implementation period to 31 August 2026. It can also be used to extend the implementation period for members who will not receive an ABS in 2025. This is set out in the statutory guidance on McCloud implementation. The extract below is from the guidance for the LGPS in England and Wales, but very similar wording with the same effect is also included in paragraph 9 of the statutory guidance for the LGPS in Scotland. For any member in respect of whom a determination is made:

“the McCloud implementation phase shall be regarded as extending to 31 August 2026. Where the McCloud remedy applies to a member, but they will not be due an annual benefit statement under the 2013 Regulations (eg because they are a pensioner), the work to apply the remedy to that person should ordinarily be concluded by 31 August 2025. However, that flexibility should also be considered as applying to members who will not receive an ABS – ie it would be possible for administrators to determine the McCloud implementation phase extends to 31 August 2026 in specific cases. Decisions regarding these cases should be approached in a similar way as to those whom the ABS legislation applies to.”

Section 6 of the McCloud implementation statutory guidance sets out the Government’s view on what order McCloud cases should be approached. Please see the guidance for full information. We have included a brief summary below.

**Group 1:** Retirements, transfers, deaths and trivial commutations that occur after 30 September 2023, uplifts from tier 3 to tier 2 (England and Wales only) after 30 September 2023.

**Group 2:** Retrospective cases in the following order:

- a) A member or survivor pension in payment.
- b) There is no ongoing liability eg a survivor pension is no longer payable, membership has been transferred out, a trivial commutation was paid before 1 October 2023, or a death grant was paid in relation to a death that occurred before 1 October 2023 and no survivor pension is payable.
- c) Cases where there has been an underpin date, but no final underpin date – deferred members and active members over their 2008 Scheme (2009 Scheme in Scotland) Normal Pension Age.

**Group 3:** all other cases – active members.

There are broadly three workstreams to consider:

### **1. 2025 ABS for active and deferred members**

You should make every effort to reflect members' underpin protection in 2025 ABSs for all active, deferred, pension credit and deferred pensioner (England and Wales only) members. You may exercise the discretion not to reflect McCloud protection in the figures in the 2025 ABS for individual members or groups of members. If you do so, you will need to consider whether:

- it is reasonable in all the circumstances
- you make a determination before 31 August 2025, and
- you inform the members affected in their 2025 statement.

### **2. New cases**

Retirements and deaths that occurred after 30 September 2023 are the highest priority in the implementation statutory guidance. Amendments to the LGPS regulations in respect of the new underpin calculation took effect from 1 October 2023. Not implementing remedy for retirements and deaths was a breach of the law from that date.

### **3. Retrospective cases**

The legislation states that these cases must be done without 'undue delay.' The expectation, set out in the statutory guidance, is that this work will be completed by the end of the implementation period – 31 August 2025. But flexibility to extend the implementation period to 31 August 2026 for certain members or groups of members is set out in the statutory guidance.

You must have regard to the statutory guidance, but it does not constitute a legal requirement. Paragraph 18 of the guidance says:

“Where an administering authority plans to deviate significantly from this statutory guidance, this should be discussed with both their pensions committee and pension board and agreement from the pensions committee should be obtained. The reasons for the decision should be recorded.”

See also the next article which covers a statement from the Pensions Regulator on McCloud, ABS and breaches for the LGPS.

### Action for administering authorities

The actions administering authorities may wish to consider are:

1. Ensure the reasons for any delays are discussed at your pensions committee and local pension board meetings.
2. Ensure you have a project plan in place to complete the remedy work. This should document the key stages and note the reasons for any delay, the expected impact and what you are doing to mitigate further delays.
3. Make sure you include information about any pension software issues and the impact of this in your risk register.
4. Consider whether you will use the discretion provided by the LGPS (Information) Regulations 2024 (or, for authorities in Scotland, the LGPS (Remediable Service) (Miscellaneous Amendment) Regulations 2024) to not include underpin information in the 2025 ABSs.

### TPR's statement on McCloud and ABS

TPR issued a statement on McCloud and LGPS ABSs on 19 June 2025. This sets out their expectations in relation to:

- reflecting McCloud protection in LGPS ABSs this year and in the future
- exercising the discretion for 2025 statements
- decision-making and record-keeping
- plans to ensure McCloud information is included for all members in future years if the discretion is exercised in 2025.

The statement also suggests that, if an administering authority is exercising the discretion not to reflect McCloud in some 2025 statements, they must inform the members affected **before** the statements are issued. We have queried this with TPR:

- In our view, this is not required by the relevant legislation. That requires administering authorities to notify members affected **in** the 2025 statement.
- Some administering authorities have already issued 2025 ABSs or are in the process of doing so. If TPR expects administering authorities to issue a separate communication to these groups of members, this will cause disruption and add cost to a process which is already well under way.

We will provide an update when we receive their response.

## Sharing data for McCloud with other schemes

It is necessary to exchange information about past service with other public service pension schemes because of the McCloud remedy. There are two groups that LGPS administering authorities will need to gather data for:

- members who completed a transfer of remediable service to the LGPS from a different public service pension scheme before 1 October 2023.  
Paragraphs 4.30 to 4.47 of the Club memorandum set out the information that is needed when remediable service transfers on Club terms. Not all of this would have been provided when the transfer took place.
- LGPS members who were previously members of a different public service pension scheme and that membership remains separate from their LGPS pension account. For some members, administering authorities will need to know the dates of the previous membership to establish whether the member is protected by the underpin.

LGPS administering authorities will also need to supply this information to other public service pension schemes when they request it.

Pension schemes have a legal obligation to pay the correct pension to scheme members. In our view, member consent is not required to share this data between schemes as it is being shared to meet that legal obligation. MHCLG and HM Treasury lawyers have considered this issue and agree with our conclusion. You can read the full text of the legal opinion below.

1. You have queried whether an administrator can obtain information from their members on their pensions history and, where necessary, to verify that with the previous schemes without the consent of the members.
2. Article 6 of the GDPR provides that the processing of personal data is lawful only if and to the extent that at least one of the following applies:
  - (a) the data subject has given consent to the processing of his or her personal data for one or more specific purposes;
  - (b) processing is necessary for the performance of a contract to which the data subject is party or in order to take steps at the request of the data subject prior to entering into a contract;
  - (c) **processing is necessary for compliance with a legal obligation to which the controller is subject;**
  - (d) processing is necessary in order to protect the vital interests of the data subject or of another natural person;
  - (e) **processing is necessary for the performance of a task carried out in the public interest or in the exercise of official authority vested in the**

**controller;**

(f) processing is necessary for the purposes of the legitimate interests pursued by the controller or by a third party, except where such interests are overridden by the interests or fundamental rights and freedoms of the data subject which require protection of personal data, in particular where the data subject is a child.

Point (f) of the first subparagraph shall not apply to processing carried out by public authorities in the performance of their tasks.

3. The ICO has issued [guidance about article 6 of the GDPR here](#). From reviewing that guidance and the advice shared by the LGA, I agree that LGPS administrators can rely on GDPR UK Article 6(1)(c) and Article 6(1)(e) to obtain information of the members' pensions history and, where necessary, to verify that with the previous schemes without the consent of the scheme members.
4. I, therefore, do not consider that consent is necessary for the data processing by the LGPS for this particular purpose as it requires compliance with a legal obligation, ie with the LGPS Regulations 2013 (SI 2013/2356), to allow remedial actions in relation to McCloud.

**Action for administering authorities**

Review your processes to make sure that you do not require a member's written consent before you respond this type of request.

Monitor responses to requests that you send to other schemes. If you are not receiving responses, or if the other scheme requires the member's written consent, please email [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk) and let us know what scheme or schemes is causing the issue.

**HMRC remedy newsletter**

HMRC published their latest [Public service pensions remedy newsletter](#) on 20 June 2025. The newsletter covers:

- the process to follow when reporting to HMRC that you have issued a revised pension savings statement because the McCloud remedy has changed the annual allowance position
- The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2025 which we covered in [Bulletin 263](#) in April 2025.

Any increase to a member's pension as a result of the addition of a final guarantee amount is ignored for annual allowance purposes. Administering authorities should have re-visited annual allowance calculations processed before October 2023 if an increase to the member's pension under the 'old' underpin rules was included in working out their pension input amount in the year they retired.

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## Pensions dashboards

### Registration codes

In [Bulletin 263](#), we let administering authorities know the Pensions Regulator (TPR) would send their registration codes to them by the middle of May 2025. These should have been sent to the designated 'Pensions Dashboards Primary Contact' listed in TPR's records on [Exchange](#). Authorities should pass the codes on to their ISP provider.

If an authority has not received their codes, they should email [customersupport@tpr.gov.uk](mailto:customersupport@tpr.gov.uk) to request that they re-send the codes.

You can find further information in [TPR's hot topics article on registration codes](#). See also the next article on updates to TPR guidance.

### Action for administering authorities

Check if you have received your registration codes. If you have not, email [customersupport@tpr.gov.uk](mailto:customersupport@tpr.gov.uk) and request that they be re-send them.

### TPR pensions dashboards guidance updated

TPR has updated its [pensions dashboards guidance](#) in response to changes in the Pensions Dashboards Programme's (PDP) guidance, stakeholder feedback and project development. The updates include:

- **MaPS guidance:** TPR has incorporated the latest [Money and Pensions Service dashboards guidance](#) covering the connection process, transferring pension providers and the risks of changing the 'connect-by' date.
- **Relevant complaints:** What is a relevant complaint and TPR's expectations about recording and reporting them.
- **Registration codes:** What they are, how TPR issue them and how they should be used. The guidance also includes a section on common scenarios related to registration codes, such as lost codes, connecting early or late and registration codes for AVC arrangements.

## **PDP guidance updates**

The Pensions Dashboards Programme (PDP) has published new and updated guidance:

- PDP guidance on special characters: this new guidance covers how the identity service (GOV.UK One Login) will treat special characters in names and addresses. This should help administering authorities and their ISPs in planning their matching criteria.
  - PDP guidance on transfer of pension providers (ceding scheme)  
PDP guidance on transfer of pension providers (acquiring provider): new guidance setting out the process to follow when pension assets are moved between providers or schemes, or when a scheme changes ISP.
  - visit the PDP Connection Hub to see all the latest versions of their guides and find useful links.
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## **Training**

### **Boosting engagement in online training**

The LGPS Training and Development team has noticed that some delegates don't fully engage in online training, which can hinder their learning. We are asking for your help in encouraging staff to be visible and participate during our online training courses.

Keeping cameras on helps create a more interactive and focused environment. It builds connection, reduces distractions, and allows trainers to respond to non-verbal cues. Participating in discussions and exercises also deepens understanding and makes learning more effective. Fully engaging not only enhances their skills and confidence but also adds value to your team's overall performance.

We believe supporting active participation is a small effort that leads to big rewards in learning and development. We are also taking steps to improve engagement by:

- setting out expectations such as the requirement for cameras to be on and for participation throughout the session in invite emails
- re-iterating expectations at the start of every training course and throughout the course
- allowing delegates to use the chat function or ask questions verbally throughout the course
- using polls, quizzes, breakout rooms, calculation exercises and discussion points.

### **Action for administering authorities**

Managers to ensure delegates attending training courses are aware that they are expected to actively participate.

## **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](mailto: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.

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](#)

### **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](mailto:training.lgps@local.gov.uk).

### **Action for administering authorities**

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



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

### **SAB statement following Government response to Fit for Future consultation**

After the Government released its response to the Fit for the Future consultation, the Board Chair, Cllr Roger Phillips, made this statement on behalf of the Board:

“The Government’s response to the fit for the future consultation provides welcome clarity on the direction of reform and the commitment to implementing the Good Governance recommendations made by the Board in 2021. However, as the Board highlighted in its earlier letter to the Minister, the scale and pace of the proposed changes carry significant risks if not managed with care. The current timetable places considerable pressure on funds to balance these reforms with other critical responsibilities, including the development and approval of key policies that require thoughtful planning and robust governance.

This concern was echoed strongly during the recent session between the Local Government Minister and pension committee chairs from across the political spectrum. Many funds are already contending with substantial challenges, such as election-related turnover, local government reorganisation (LGR), staffing constraints, and administrative pressures. These are further compounded by the ongoing 2025 triennial valuation, the implementation of the McCloud remedy, and preparations for the Pensions Dashboard.

In this context, the Board remains committed to supporting funds and the Scheme through this transition. It will continue to engage with government to ensure that funds are given the time necessary to establish the governance structures required, both at fund and pool level, to deliver on these expectations effectively.

The Board Secretariat will also work closely with MHCLG officials to develop the practical guidance needed to support implementation and to clarify the details not yet addressed in the Government’s broader policy statements on this consultation.”

### **Gender Pensions Gap roundtable event**

On Wednesday 18 June 2025, the Board hosted a roundtable event at the Local Government Association (LGA) offices in Smith Square. The event brought together industry figures and a cross-section of the public sector pensions to discuss the

proposals in the Access and Fairness consultation covering the Gender Pensions Gap and wider pensions adequacy issues. Over 40 attendees were present on the day representing scheme members, LGPS employers, public and private sector schemes, Government, LGA's workforce team and the wider pensions industry. The group received presentations on how to ensure communication with scheme members could be improved, how scheme design can affect different groups and discussed how to respond to the ongoing MHCLG Access and Fairness consultation. That consultation builds on the work done by the Board in this area and includes proposals for some changes in scheme design as well as making it mandatory to report gender pension gaps for LGPS funds.

### **Accounts decoupling**

In April 2025, the Government response to the Local audit reform: a strategy for overhauling the local audit system in England consultation committed the Government to the decoupling of pension fund accounts from administering authority main accounts. The Compliance and Reporting Committee and its Audit working group discussed the response at meetings in June. It is expected that the English Devolution Bill will be the legislative vehicle for this change and decoupling will take effect from the 2026/27 accounts onwards.

### **Board working groups**

The Board has a number of active working groups looking at a range of issues across the scheme. These groups rely on the knowledge and expertise of practitioners and are open to join. The active working groups are the Gender Pensions Gap working group, the Audit working group, the Governance working group, the Knowledge and Skills working group and the Peer Support Officer working group.

A new Administration working group is in the process of being established and we are looking for volunteers to join this working group which will look at developing new Administration Strategy Guidance in light of the governance proposals set out in the Fit for the Future consultation. If you are interested in joining or would like to find out more about the work of any of these groups, please email [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk).

### **Compliance and Reporting Committee - Practitioner representative vacancy**

The Board's Compliance and Reporting Committee (CRC) is seeking a representative to represent practitioners following the resignation of Rachel Brothwood. The Board wishes to thank Rachel for her significant input and expertise

on the Committee, in particular by chairing the Funding Strategy Statement guidance revision working group.

For more information, you can review the [CRC Terms of Reference](#).

To express an interest in the vacancy, please email [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk).

### **Save the date – Scheme Advisory Board Annual Assembly**

The Board Chair, Cllr Roger Phillips, is holding an in-person Board Annual Assembly on Wednesday 22 October 2025 for all Pension Committee and Pension Board Chairs.

The event will be in-person only, held in Bevin Hall at the Local Government Association's offices in 18 Smith Square. Further details of the event and how to book your place will follow in due course.

[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 June 2025](#)
- [Responsible Investment Advisory Group \(RIAG\) agenda AND reports which took place in June 2025](#)

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## **TPO**

### **Stakeholder forum**

The Pensions Ombudsman (TPO) has arranged a Stakeholder Forum that will take place on the morning of 16 July 2025. The free in-person event in London will include talks and presentations from industry experts. It will also provide excellent opportunities to ask your questions in person, and network with peers from across the industry.

You can [register to attend the TPO stakeholder forum online](#).

### **Distribution of death grants**

Recent determinations by TPO have highlighted key lessons for administering authorities when distributing death grants. Areas of interest include:

- the importance of distinguishing between questions of fact and the exercise of a discretion, and how TPO's role may differ depending on the nature of the complaint
- the need to identify individuals who are potential beneficiaries and who should be considered when the discretion to pay the lump sum is exercised
- the need for appropriate but proportionate investigation when identifying potential beneficiaries
- weighing up the value of evidence when deciding who to make payment to.

You can read more in these recent determinations:

- [Mrs R \(CAS-130671-J8K3\)](#) the need for proper consideration of information available
- [Mrs E and Mr R \(CAS-72134-V5K7 & CAS-72135-Q7V1\)](#) the need to consider all the potential beneficiaries
- [Mr T \(CAS-34304-R5R1\)](#) following a reasonable procedure in exercising the discretion.

## **TPO Chair**

The Department of Work and Pensions has [appointed Deborah Evans as Chair of TPO](#). She will start a five-year term from 1 July 2025. She currently serves as non-executive director and chair of the Property Ombudsman compliance committee.

Deborah Evans will replace Anthony Arter. During his ten years at TPO, Antony Arter has held the roles of pensions ombudsman, deputy pensions ombudsman and interim chair.

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## **Wider landscape**

### **PASA webinar on identity verification**

As we reported in [Bulletin 264](#), the Pensions Administration Standards Association (PASA) has recently published guidance on identity management and assurance. PASA has announced a free webinar to introduce the guidance. It will take place on 15 July 2025 at 10am. Book your place on the [PASA: Identity verification in pensions webinar](#).

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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 \(Scotland\)](#)

[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.

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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.

### **Team contacts**

#### **Clair Alcock (Head of Pensions)**

Telephone: 07464 532613

Email: [clair.alcock@local.gov.uk](mailto:clair.alcock@local.gov.uk)

#### **Lorraine Bennett (Principal Pensions Adviser – LGPC Secretariat)**

Telephone: 07766 252847

Email: [lorraine.bennett@local.gov.uk](mailto:lorraine.bennett@local.gov.uk)

#### **Jayne Wiberg (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07979 715825

Email: [jayne.wiberg@local.gov.uk](mailto:jayne.wiberg@local.gov.uk)

#### **Rachel Abbey (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07827 307003

Email: [rachel.abbey@local.gov.uk](mailto:rachel.abbey@local.gov.uk)

#### **Steven Moseley (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07780 227059

Email: [steven.moseley@local.gov.uk](mailto:steven.moseley@local.gov.uk)

**William Girvan (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07860 686146

Email: [william.girvan@local.gov.uk](mailto:william.girvan@local.gov.uk)

**Lisa Clarkson (Senior Training and Development Adviser – LGPC Secretariat)**

Telephone: 07464 532596

Email: [lisa.clarkson@local.gov.uk](mailto:lisa.clarkson@local.gov.uk)

**Toni Durrant (Training and Development Adviser – LGPC Secretariat)**

Telephone: 07385 224553

Email: [toni.durrant@local.gov.uk](mailto:toni.durrant@local.gov.uk)

**Jennifer Rice (Training and Development Adviser – LGPC Secretariat)**

Telephone: 07884 312232

Email: [jennifer.rice@local.gov.uk](mailto:jennifer.rice@local.gov.uk)

**Holly De-Buriette (Programme Support Officer – LGPC Secretariat)**

Telephone: 0207 664 3056

Email: [holly.de-buriette@local.gov.uk](mailto:holly.de-buriette@local.gov.uk)

**Jeremy Hughes (Senior Pensions Secretary - LGPS Scheme Advisory Board England & Wales)**

Telephone: 07960 513946

Email: [jeremy.hughes@local.gov.uk](mailto:jeremy.hughes@local.gov.uk)

**Ona Ehimuan (Pensions Secretary (Governance and Digital) – LGPS Scheme Advisory Board England & Wales)**

Telephone: 07501 088144

Email: [ona.ehimuan@local.gov.uk](mailto:ona.ehimuan@local.gov.uk)

**Becky Clough (Board Support and Policy Officer – LGPS Scheme Advisory Board England & Wales)**

Telephone: 07795 410793

Email: [becky.clough@local.gov.uk](mailto:becky.clough@local.gov.uk)

**Sarah Tingey (Research and Data Analyst – LGPS Scheme Advisory Board England & Wales)**

Telephone: 07548 952802

Email: [sarah.tingey@local.gov.uk](mailto:sarah.tingey@local.gov.uk)

**Sophia Chivandire (Pensions Policy and Support Officer – LGPS Scheme  
Advisory Board England & Wales)**

Telephone: 0207 664 3085

Email: [Sophia.chivandire@local.gov.uk](mailto:Sophia.chivandire@local.gov.uk)

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