

LGPC Bulletin 266 – July 2025

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

- [Access and Fairness consultation – LGPC/LGA response](#) (England and Wales)
- updates to guides, sample letters and factsheets ([England and Wales article](#)) ([Scotland article](#))
- [IHT consultation response](#)
- [sharing member contact information](#)
- [TTFAC application form](#)
- [dashboard registration codes](#)
- [AVC view data – Single Source File Layout](#)
- [support with receiving TPR dashboards communications](#).

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

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LGPS England & Wales

Access and Fairness consultation – LGPC/LGA response

We published the joint response from the LGA and LGPC to the Government's Access and Fairness consultation on 29 July 2025.

We summarised the consultation proposals in [bulletin 264](#).

To help administering authorities prepare their own responses, Lorraine Bennett shared a draft version of the joint response on 16 July 2025.

The response is broadly supportive of most of the proposals. However, it expresses concerns about the administrative workload required to implement some of the proposals—particularly those involving the backdating of survivor pensions.

The consultation also asks whether any changes could be phased in to reduce the administrative burden. The response recommends that the proposed requirements for reporting opt-out rates and gender pension gap data are introduced at a later stage.

The consultation closes at 11:59pm on 7 August 2025.

You can find the consultation documents and the LGPC/LGA response on the [Scheme consultations](#) page of www.lgpsregs.org.

SF3 form and guidance notes for 2024/25

On 11 July 2025, MHCLG published the [form and guidance notes for the LGPS fund account return \(SF3\) for 2024/25](#).

Administering authorities must complete the form by 12 September 2025.

MHCLG uses the information to provide a benchmark on administration and fund management. The information is also used in compiling the national accounts and to show the role of the LGPS in the economy.

Action for administering authorities

Complete the form by 12 September 2025.

Updates to guides and factsheets

On 30 July 2025, Will Girvan emailed administering authorities confirming we have published updated versions of the following guides:

- Annual Allowance Factsheet – version 1.12
- Councillor's Guide to the LGPS – version 2.6
- Introductory Leaflet - councillors in Wales – version 2.2
- LGPS Payroll Guide – version 4.6
- LGPS HR Guide – version 4.6.

The updates include:

- 2025/26 contribution tables
- new APC limits
- other minor changes.

The new versions, plus versions showing tracked changes, can be found on the [Administrator guides and documents](#) page of www.lgpsregs.org.

In addition, an updated version of the Automatic enrolment sample letters – version 2.1 has been published. The new version updates the formatting of the templates. There are no updates to the content of the letters.

The guides are published in Word so administering authorities can add contact information and any other specific details.

Additional steps may be needed if the documents are converted to PDF for publication, to ensure they comply with [the Public Sector Bodies \(Websites and Mobile Applications\) \(No. 2\) Accessibility Regulations 2018](#) – for more information see [bulletin 190](#). For example, any tables will need tagging correctly.

You can find more information online about:

- how to [create accessible PDFs](#)
- [creating accessible PDFs in Adobe Acrobat](#).

Action for administering authorities

Update any local versions of the guides, factsheets and leaflets.

LGPS Scotland

Updates to factsheet and sample letters

On 23 July 2025, Will Girvan emailed administering authorities confirming we have published an updated version of the Annual Allowance Factsheet – version 1.12.

The update includes only very minor changes.

In addition, an updated version of the Automatic enrolment sample letters – version 2.1 has been published. The new version updates the formatting of the templates. There are no updates to the content of the letters.

You can find the new version on the [Administrator guides and documents page](#) of www.scotlgpsregs.org. We have published the factsheet in Word so that administering authorities can easily add their contact details or other information relevant to their fund.

If you plan to publish a PDF version, 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](#).

Action for administering authorities

Update any local versions of the factsheets and letters.

Other news and updates

Hymans salary benchmarking survey

Hymans is undertaking a salary benchmarking survey of the LGPS to build up a detailed data set on LGPS salaries and benefits, covering a fund's governance, administration and investment functions.

The survey was launched on Thursday 17 July and closes on Friday 29 August 2025. Participation is free and recipients will receive a free high-level report or have the option of purchasing a more detailed one. Further information is contained in [Hymans' blog on recognising and retaining LGPS talent](#).

To sign up, email alan.johnson@hymans.co.uk or con.hargrave@hymans.co.uk.

Inheritance tax consultation response

On 21 July 2025, HM Treasury (HMT) published its [response to the consultation on inheritance tax \(IHT\) changes](#).

At the Autumn Budget 2024, the Government announced that for deaths after 5 April 2027:

- most unused pension funds and death benefits will be included in the value of a person's estate for IHT purposes
- pension scheme administrators (PSA) will be responsible for reporting and paying any IHT due on pensions to HMRC.

HMT consulted on the processes for these changes between 30 October 2024 and 22 January 2025.

Following significant concerns raised by the LGA and the pensions industry, HMT has amended its proposals. The key changes are:

- all death-in-service benefits from registered pension schemes will be excluded from the value of an individual's estate for IHT purposes, regardless of whether the scheme is discretionary or non-discretionary – currently non-discretionary death-in-service benefits are included in the value of an individual's estate for IHT purposes
- personal representatives (PRs), and not PSAs, will be responsible for reporting and paying any IHT due on pension benefits
- PSAs will have new duties to support PRs in paying IHT on pension benefits
- to support PRs and beneficiaries who may struggle to pay IHT on pensions, the Government will offer multiple payment options. These include allowing

pension beneficiaries to instruct PSAs to pay IHT in respect of pensions on their behalf – though the pension beneficiaries remain liable for the IHT.

Next steps

HMT has published [draft clauses for inclusion in the Finance Bill 2025-26](#). These are open for technical consultation until 15 September 2025. Comments should be sent to HMRC at ihonpensions@hmrc.gov.uk. These clauses will amend the Inheritance Tax Act 1984. These include draft clauses that will bring relevant pension benefits into the estate for IHT purposes and provide for the right for beneficiaries to direct PSAs to pay IHT on their behalf. A [draft explanatory memorandum](#) and [policy paper](#) have also been published.

Annex A of the consultation response outlines the proposed new process for reporting and paying IHT from April 2027. HMRC will continue to work with industry experts, representative bodies and advisers to refine the process.

To legislate for the new process, Government will consult further on amendments to the Registered Pension Schemes (Provision of Information) Regulations 2006. Annex B of the consultation response sets out the expected changes.

The Government intends to publish tools and guidance to support PRs, PSAs and beneficiaries ahead of implementation in April 2027.

Pensions Commission revived

On 21 July 2025, the Government revived the Pensions Commission to address a growing retirement crisis.

The original Commission was established in 2002 and made several recommendations, including individuals being automatically enrolled into workplace pension schemes.

The new Commission aims to build on the work done by the original Commission. It will take a broader view – reviewing the UK pension system as a whole, along with the outcomes it delivers and the barriers stopping people from saving enough for retirement. In particular, it will consider:

- outcomes and risks for future cohorts of pensioners on current trajectories through to 2050 and beyond
- how to improve retirement outcomes, especially for those on the lowest incomes and at the greatest risk of poverty or under saving

- the role of private pension provision and wider savings, building on the foundation of the State Pension, in delivering financial security in retirement and supporting those approaching retirement
- the long-term challenges of supporting an ageing population
- proposals for change beyond the current Parliament, that build on the measures in the Pension Schemes Bill and ensure Britain in the mid-21st Century delivers financial security in retirement through a pensions framework that is strong, fair and sustainable.

The Commission will be led by Baroness Jeannie Drake (a member of the original Commission), Sir Ian Cheshire and Professor Nick Pearce. They will work closely with stakeholders such as the Confederation of British Industry and the Trades Union Congress, drawing on the success of the original Commission in building a national consensus.

The Commission's final report is due in 2027.

For more details, see the [written ministerial statement](#), [DWP press release](#) and the [Commission's terms of reference](#).

Alongside relaunching the Pensions Commission, the Government also published a [policy paper entitled 'Finishing the job: Launching the Pensions Commission'](#). The paper assesses the state of Britain's pensions landscape, including the progress made in the two decades since the first Pensions Commission.

Third State Pension age (SPa) review

On 21 July 2025, the Government launched [the third review of the SPa](#). This review will consider whether the rules around SPa remain appropriate, using the latest life expectancy data and other evidence.

Under the Pensions Act 2014, the Government must regularly review the SPa. The first review concluded in 2017, and the second in 2023.

The report for the third review must be published before 30 March 2029.

As set out in the Act, the review will consider evidence from two reports:

- an independent report, led by Dr Suzy Morrissey, on specified factors relevant to the review of SPa
- a report from Government Actuary's Department (GAD) to examine the latest life expectancy projections data.

Pension Schemes Bill – second reading

The [Pension Schemes Bill](#) had its second reading in the House of Commons on 7 July 2025.

To mark the occasion, the Government published a [press release](#) outlining how the Bill aims to transform the pensions landscape and deliver better outcomes for savers.

The Bill has now been sent to the House of Commons Public Bill Committee, which will scrutinise the Bill line by line. The Committee will first meet on 2 September 2025 and is expected to report back to the Commons by 23 October 2025. To inform its work, the Committee has launched a [call for evidence](#).

Sharing member contact information

We understand there has been uncertainty about whether administering authorities can share member contact information with other authorities. Some authorities have declined to share data, such as current addresses, citing GDPR concerns.

All administering authorities have signed a data sharing agreement for the NI database. One of the purposes of this agreement is to allow authorities to trace lost members. Therefore, authorities can share member contact information when it is contacted by another authority using the NI database to trace a member.

When previously addressing this issue in [bulletin 204 \(December 2020\)](#), we said that Scottish authorities may only share information with other Scottish authorities – likewise for English and Welsh authorities. This restriction no longer applies. To assist with the implementation of the McCloud remedy, the data sharing agreement has been updated, and now allows cross-border sharing between English, Welsh and Scottish administering authorities.

Action for administering authorities

Review your processes for sharing member contact information with other authorities.

TTFAC application form

On 24 July 2025, Lorraine Bennett emailed administering authorities to let them know that we have published a template transitional tax-free amount certificate (TTFAC) application form along with accompanying notes and covering letter.

We would like to thank the Communications Working Group and Joel Ellner at the Essex Pension Fund for their input.

You can view the documents on the administrator guides and documents pages of www.lgpsregs.org and www.scotlgpsregs.org. Use the filters on the right-hand side of the administrator guides and documents page to filter on Subject and select 'Pensions Tax'.

If you have any comments or feedback, please email query.lgps@local.gov.uk.

Action for administering authorities

Review the documents and consider using them.

CWG minutes published

We have published the minutes of the Communications Working Group (CWG) meeting on 26 June 2025. At the meeting, the group discussed:

- progress of subgroups working on the member website review, pension awareness week, the LGPS promotion project and McCloud webinars for members
- the latest updates on McCloud, dashboards and the MHCLG Access and Fairness consultation
- improving member communications, including by using AI
- in-person events for members.

You can read the minutes from all past CWG meetings and see the group's workplan for 2025/26 on:

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

HMRC

Newsletter 171

HMRC published [newsletter 171](#) on 30 July 2025, which covers:

- **inheritance tax:** a summary of the government's response to the recent consultation (see [earlier article](#))
- **LTA protection look-up service:** guidance on how to access the service when it moves to the Managing pension schemes service later this year
- **Managing pension schemes service:** a reminder that all pension schemes must now use this service to update HMRC and meet their reporting duties.

Pensions dashboards

TPR's outreach exercise

The Pensions Regulator (TPR) has launched an outreach exercise targeting the largest occupational pension schemes in scope for dashboards.

For this exercise, TPR is targeting schemes that have over 100,000 active and deferred memberships. We understand this means it will be engaging with ten LGPS administering authorities. TPR wants to understand the progress these schemes are making with their dashboard data preparations. Meetings with schemes will be scheduled over the next few months, and TPR may issue questions ahead of the meetings.

The areas TPR intends to look at include:

- the processes schemes have in place to maintain data quality on an ongoing basis
- an assessment of the quality of the data schemes intend to use for matching
- how schemes intend to deal with possible matches
- the readiness of value data, specifically whether the data is recent and calculated in line with scheme rules
- for public service schemes, how McCloud information will be displayed
- the processes in place to ensure that benefits are correctly calculated.

While TPR expects trustees or scheme managers to take the lead in these engagements, they recognise that schemes may involve their advisers or administrators in providing the necessary information. As such, TPR says it will ensure that all key stakeholders involved in dashboards are aware of this outreach activity.

Town Hall Event – strategic and progress updates

The LGA attended the Pensions Dashboards Town Hall event on 9 July 2025. The event was hosted by the Money and Pensions Service (MaPS). The event provided strategic and progress updates.

Opening remarks were delivered by Torsten Bell MP, Minister for Pensions, who confirmed that:

- the State Pension has now completed its technical connection to the dashboards ecosystem

- DWP will give the pensions industry six months' notice before making the MoneyHelper dashboard publicly available
- the Government is still committed to private sector dashboards.

The [approach to consumer testing the MoneyHelper dashboard](#) was also set out at the town hall event. MaPS stated it will work closely with industry to invite customers to take part in testing and will keep industry updated with the progress.

Pensions Dashboards Programme published [a press release](#) on the same day confirming these updates.

Registration codes

Following a meeting with the LGA on 26 July 2025, The Pensions Regulator (TPR) has confirmed that Public Service Pension Schemes cannot nominate a 'Pensions Dashboards Primary Contact'. Instead, registration codes are issued to the Scheme Manager listed in [TPR's Exchange system](#).

This clarification means the guidance previously published in bulletins 263 and 265 is incorrect.

TPR has stated:

"There have been some mixed messages about where registration codes are sent for pensions dashboards connection. We confirm that registration codes are sent to the Scheme Manager, as recorded in Exchange. The Scheme Manager is responsible for passing these codes to their Integrated Service Provider (ISP) to enable connection to the dashboards ecosystem. Further information is available in [TPR's dashboards guidance](#)."

Action for administering authorities

Check that you have received your registration codes and ensure the codes have been shared with your ISP.

If you cannot locate your registration codes, the Scheme Manager (as listed in Exchange) should contact TPR by emailing: customersupport@tpr.gov.uk to request replacements.

Memorandum of Understanding – AVCs

We are working with a small group of funds to develop a template Memorandum of Understanding (MoU) for use between administering authorities and AVC providers. The MoU aims to clearly define the respective responsibilities and obligations

related to meeting pensions dashboards requirements for AVC data. We hope to publish the MoU in September.

As scheme managers, administering authorities are ultimately accountable for ensuring that AVC data is included on pensions dashboards and that it complies with legal requirements. However, many legacy AVC arrangements lack formal contractual agreements, making it difficult to establish clear responsibilities. The MoU is intended to bridge this gap by outlining roles and duties, and to support the development of formal contractual arrangements that may occur in the future.

The MoU will cover key areas including:

- provision and format of AVC data
- data matching and reporting obligations
- data protection requirements
- service level expectations and escalation procedures.

AVC data can be submitted using either a multiple-source approach (where the AVC provider sends data directly to the dashboards) or a single-source approach (where data is sent by the administering authority). Some AVC providers only support one method, while others give authorities the option to choose. More information is available in our [AVCs and Dashboards Administrator Guide](#).

AVC view data – Single Source File Layout

As we approach the LGPS ‘connect by’ deadline of 31 October 2025, it is important that administering authorities decide how their AVC view data will be sent to the dashboards ecosystem. Our [AVCs and Dashboards Administrator Guide](#) outlines the available options. As mentioned in the article above, data can be submitted using either the multiple or single source approach.

There are currently ten AVC providers supporting LGPS arrangements across England and Wales, Scotland, and Northern Ireland. If you opt for a single source approach, it may be beneficial to request AVC view data from providers using a consistent file format.

To facilitate this, the National Pension Officer Group (NPOG) has agreed to recommend a standard CSV file format for AVC providers to use when submitting AVC view data to authorities. This recommendation was confirmed at the NPOG meeting held on 20 June 2025.

On 30 July 2025, Jayne Wiberg circulated an email to pensions managers and software providers, which included:

- the recommended CSV file format
- a detailed file specification
- a sample CSV file demonstrating how the data might be populated.

These documents are based on Prudential's single file format and specification. They will not be updated to reflect any future changes to dashboard standards. If such changes arise, it will be the responsibility of each authority to work with their Integrated Service Provider (ISP) to implement any necessary updates.

As a result, these documents will not be published on the 'Administrator Guides and Documents' sections of either www.lgpsregs.org or www.scotlgpsregs.org.

If you are a pensions manager and have not received the documents, please email query.lgps@local.gov.uk.

Action for administering authorities

Consider whether to use the recommended csv single source file layout.

PASA publishes updated Matching Guidance

On 9 July 2025, the Pensions Administration Standards Association (PASA) released an updated version of its [guidance on data matching for pensions dashboards](#).

The new version reflects lessons learned since the original 2021 guidance and includes changes in regulations and technology. It is meant to help organisations meet their legal responsibilities while keeping people's data safe.

The guidance now includes a clearer, more detailed plan for setting up strong and secure data matching rules. It takes into account that national insurance numbers (NINOs) are now optional for users and includes advice on how to match data when a NINO isn't provided. It also explains how to handle cases where the match is not certain — called a 'possible match'.

With consumer testing about to start, it is crucial that you are able to match people to their pensions accurately. The guidance has been updated to help you do this in a way that is reliable and protects users' information.

PDP guidance on changing route to connection

We understand that TPR has received questions around the process to follow once a scheme is connected to the dashboard but is changing their administrator and/or ISP.

TPR wishes to remind the industry that PDP has published [guidance on changing administrator or ISP](#), which details the process to follow.

Support with receiving TPR dashboards communications

We are aware that some administering authorities may not have received their registration codes or nudge emails from TPR. This may be due to local firewalls blocking the messages or diverting them to spam folders.

As TPR uses a variety of sending domains, it is keen to work with authorities to identify which sources are most effective for their systems — to help ensure they receive all future dashboards communications without issue.

Action for administering authorities

If you have missed any expected communications from TPR and would be happy to work with them to identify the best sending source, please email query.lgps@local.gov.uk.

TPR blog on ‘data debt’

On 24 July 2025, TPR published a [blog titled ‘Don’t miss your dashboards deadline over a data debt’](#) alongside [new research](#) which shows that while 80 per cent of schemes are on track to connect by their ‘connect-by date’, there is still a lot to do to ensure that data is dashboards-ready.

The blog confirms that over the coming months, TPR will meet with the largest schemes in the country and scrutinise their preparations for dashboards.

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.

The following courses have places:

Employer Role training

- [Employer role: 14 August 2025 online](#) (1 place remaining)
- [Employer role: 30 September 2025 online](#)
- [Employer role: 28 October 2025 online](#)

Advanced Retirements training

- [Advanced retirements: 12 August 2025 online](#)

Insight training

- [Insight: 24–28 November 2025 online](#)

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.

Training focus group

The [minutes of the training focus group](#) held on 10 July 2025 accompany this bulletin. Topics discussed include:

- updates on the Award in Pensions Essentials (APE) qualification and the Certificate in LGPS Administration
- engagement during online training
- training courses in 2026
- upcoming tax course.

The next meeting is provisionally scheduled for 22 January 2026.

Fundamentals training open for booking

Fundamentals is our three-day training course aimed at councillors and others who attend pension committees and local pension boards. Past delegates include representatives of trade unions and employers, and officers who support committees and boards.

This training course provides an overview of the LGPS. It covers current issues relating to the administration, investments and governance of the scheme. All sessions are delivered by experts in their field.

Attending all three days of the training course will support delegates to gain the knowledge and skills either required in statute or encouraged in relevant guidance.

Course dates and locations

The course consists of one day of training each month for three months and participants can choose to attend a combination of options to complete days one, two and three of the training course.

We're pleased to announce that bookings are now open and can be made using the [LGA events website](#) or the individual event links below:

[Fundamentals Day 1 training – London 8 October 2025](#)

[Fundamentals Day 1 training – Online 14 and 21 October 2025](#)

[Fundamentals Day 2 training – London 5 November 2025](#)

[Fundamentals Day 2 training – Online 13 and 20 November 2025](#)

[Fundamentals Day 3 training – London 3 December 2025](#)

[Fundamentals Day 3 training – Online 9 and 16 December 2025](#)

Please review the [course programme](#) for further details – note the timings apply to the in-person London sessions only.

We are running the training in-person in London and online.

Each online session will be run over two days. You only need to complete one booking per day – this will automatically book you on both half days. Please note, it is not possible to book for a half day. The online sessions will be delivered using Zoom.

Please be aware that places are limited and fill quickly every year, so we strongly encourage early booking to avoid disappointment.

LGPS England & Wales Scheme Advisory Board (SAB)

Annual Assembly – registration open

Registration is now open for the Scheme Advisory Board's first Annual Assembly, taking place on Wednesday 22 October 2025, from 11am to 4pm. You can [book your free place at the SAB Annual Assembly](#) online.

The event is for pension committee and pension board chairs only.

Councillor Roger Phillips, Chair of the Scheme Advisory Board, is inviting chairs from both groups to come together for a unique opportunity to network with peers

and engage directly with the Board. The Assembly will focus on the issues and challenges facing funds.

Attendees will hear from both the Board Chair and Board Secretary about the Board's work on behalf of the Scheme. Local Government Minister, Jim McMahon MP, has also been invited.

Board launches consultation on the LGPS Code of Transparency

On 14 July 2025, the Board launched a [consultation on proposed changes to the LGPS Code of Transparency](#). The consultation closes on 15 August 2025 at 5pm.

The Code was first launched in May 2017. It sets out the obligations on Code signatories to provide consistent data to LGPS funds and pools on investment management fees and costs. In 2018, the Board developed the cost transparency initiative (CTI), followed by the launch of a centralised data system in 2020 to collect CTI templates. These arrangements allowed the Board to have oversight of compliance with the Code.

The Board is now considering replacing the centralised data system with a framework approach. As part of this process, it is also reviewing the Code. The Board believes that some changes are needed to ensure the Code continues to meet its intended aims under the revised arrangements.

If you have any questions about the consultation, please email sabsecretariat@local.gov.uk.

Board working groups

As reported in [bulletin 265](#), a new administration working group is in the process of being established. Thank you to everyone who has already expressed interest. The Board is now looking for more volunteers to join this group.

The group will look at developing new administration strategy guidance, as outlined in the Government's Fit for the Future proposals.

The Board has also been asked to contribute to the development of pooling governance guidance. It would like to hear from funds and pools about what this guidance should include.

The Board believes this guidance should reflect best practice across a range of governance issues, including:

- how conflicts of interest should be identified and managed

- the process by which individual pool company board members, the pool board as a whole and the pool chief executive can be held to account
- whether it is necessary to design 'exit strategies' in the event of pool failure or a breakdown in relationships between funds
- how the interests of members and other employers are factored into the governance structure
- the role for oversight services which would be contracted by partner funds (either individually or collectively) to provide assurance that the pool is effectively delivering the fund's investment strategy
- the changing role, and associated knowledge and skills required, for local pension committee members and advisers.

If you would like to join the working group, which might include commenting on drafts as they are worked on with officials at MHCLG, please email sabsecretariat@local.gov.uk.

Funding strategy statement (FSS) consultation with the Department for Education (DfE)

The [FSS Guidance](#) published in January 2025 by the SAB advises that funds 'consider consulting with the Department for Education on any significant proposed changes to the FSS affecting academies and further education bodies in England'.

To support this, the DfE has asked that all FSS consultations be sent to: LGPS.WORKINGGROUP4@education.gov.uk. This will allow DfE to stay informed about any proposed relevant changes to FSSs and to review and respond to the live consultations, where appropriate.

Your LGPS contacts

Please don't forget to update your fund contacts on the Your LGPS Contacts database. Administering authorities are responsible for maintaining their contact details and should regularly review their details, so they remain accurate and up to date.

Action for administering authorities

Review and update the information on '[Your LGPS contacts](#)'.

SAB website

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

- [a summary of SAB meetings](#)
 - [latest news](#)
 - [committee meetings and agenda papers](#)
 - [Responsible Investment Advisory Group \(RIAG\) meetings and agenda papers](#).
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DWP

Statistics published

On 21 July 2025, DWP published the following statistics:

- [Automatic enrolment savings levels](#): estimates average workplace pension contributions and the share of employees saving at minimum automatic enrolment levels, highlighting differences across groups.
 - [Analysis of future pension incomes 2025](#): estimates how many working age people are under saving for retirement and future average pension incomes.
 - [Gender pensions gap in private pensions](#): defines, measures, and contextualises the gender pensions gap in private pensions during 2020 to 2022.
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TPO

Annual report and accounts for 2024/25

On 17 July 2025, the Pensions Ombudsman (TPO) and the Pension Protection Fund Ombudsman (PPFO) jointly published their [annual report and accounts for 2024/25](#). The report outlines:

- the activities and performance of both TPO and PPFO over the year
- key service improvements and casework volumes
- the financial position for the reporting period.

TPO also published a [press release to accompany the publication of the 2024/25 report](#).

TPR

Annual report and accounts for 2024/25 and corporate plan

On 17 July 2025, the Pensions Regulator (TPR) published its [annual report and accounts for 2024/25](#). The report outlines TPR's performance, financial position and priorities over the year.

On the same day, TPR also published [the year two update to its three-year corporate plan \(2024 to 2027\)](#).

A [TPR press release](#) was issued to accompany both publications.

Digital, data and technology blog

Paul Neville, Executive Director of Digital, Data and Technology at TPR, has published [a new blog: 'How collaboration will help pensions thrive in the digital, data and technology age'](#).

In the blog, published on 1 July 2025, Paul outlined plans to launch a new Pensions Data and Digital Working Group this autumn. The group will bring together industry voices to support innovation and improve outcomes across the pensions sector.

The blog includes more details about the group and a link to an online form for those interested in joining.

Wider landscape

Targeted support consultations

The Government and the Financial Conduct Authority (FCA) are jointly reviewing the regulatory boundary between financial advice and guidance.

As part of this work, they are proposing a new targeted support regime. This would allow authorised firms to offer more support to consumers with their pensions and investments, by making suggestions appropriate to consumers with similar circumstances and characteristics. This support would not be personalised financial advice but aims to improve outcomes by guiding people towards suitable products.

The FCA has launched a [consultation on draft rules for this new regime](#). HM Treasury has also published [a draft statutory instrument](#) setting out proposed changes to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001 with an [accompanying policy note](#).

Stakeholders can respond to either consultation by 29 August 2025.

Government statement on delays to NHS McCloud remedy

On 1 July 2025, Karin Smyth, Minister of State for Health, laid a [written ministerial statement](#) in the House of Commons about delays to the McCloud remedy in the NHS Pension Scheme. Baroness Merron laid a [similar statement](#) in the House of Lords.

This follows a [previous written statement made on 31 March 2025](#), in which the Government announced an extension to the deadlines for issuing McCloud remediable service statements to NHS members.

The latest statement confirms that the NHS Business Services Authority, which administers the NHS Pension Scheme, will miss several of the extended deadlines. A revised delivery plan will be developed, and new deadlines will be set.

United Learning Trust's TPS proposal update

United Learning Trust, the country's largest multi-academy trust, has confirmed it will not go ahead with its proposals for their teachers.

The Trust had planned to offer teachers the option to opt out of the Teachers' Pension Scheme (TPS) and join a defined contribution pension scheme. This alternative would have involved lower pension contributions in return for a higher salary.

Following opposition from the National Association of Head Teachers and other education unions, the Trust has decided not to implement the changes.

For further details, see the [article published by PensionsAge](#).

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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