

LGPC Bulletin 267 – August 2025

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

- [SPPA Circular 03/2025 – Flexible retirement](#)
- [SPPA Circular 04/2025 – Increase to NMPA](#)
- [Pensions Awareness Week](#)
- [Prudential updates](#)
- [McCloud – New data spreadsheet](#)
- [TPR Pensions dashboards campaign](#)
- [Employer role training](#)
- [Understanding diversity of representation and peer support survey](#)

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

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LGPS Scotland

SPPA Circular 03/2025 – Flexible retirement

On 7 August 2025, the Scottish Public Pensions Agency (SPPA) issued Circular 03/2025, providing updated guidance on flexible retirement under the LGPS (Scotland) Regulations 2018.

The circular sets out key responsibilities for employers when considering flexible retirement requests. Decision-makers must:

- have a clear, published policy explaining how discretion will be applied consistently
- consider the individual circumstances of each case
- be open to making exceptions where appropriate.

This approach ensures fairness while allowing flexibility based on the member's situation.

You can access the circular on the [SPPA circulars and guidance](https://www.scotlgpsregs.org) page of www.scotlgpsregs.org.

Action for administering authorities

Please share this circular with your employers, especially those colleagues in HR, Payroll, Finance, Administration, and those involved in reviewing flexible retirement cases under the IDRP process.

SPPA Circular 04/2025 – Increase to normal minimum pension age

On 7 August 2025, SPPA published Circular 04/2025 to inform stakeholders about upcoming changes to the normal minimum pension age (NMPA).

You can find the circular on the [SPPA circulars and guidance](https://www.scotlgpsregs.org) page of www.scotlgpsregs.org. The circular:

- summarises the NMPA and protected pension ages
- confirms that Scottish Ministers will consult later in 2025 on consequential changes to the LGPS regulations. The changes will increase the earliest age from which benefits can be accessed (other than on ill health grounds) from 55 to 57 from 6 April 2028. The consultation will also consider whether members with a protected pension age for their LGPS benefits will continue to be able to access their benefits earlier than 57
- includes frequently asked questions.

For more information on what administering authorities should be doing now regarding the upcoming changes to the NMPA, see [bulletin 260](#).

Action for administering authorities

Share the circular with your employers.

Other news and updates

Team news

We are pleased to welcome Gareth Wookey to the LGA pensions team. Gareth has joined as a Training and Development Adviser. He previously worked at Kent Pension Fund as a Technical and Compliance Lead Manager.

LGPS Administration and Technology Workshop – update

On 17 July 2025, practitioners from across the LGPS came together for a workshop hosted by West Midlands Pension Fund. The session explored how the demands on LGPS administration are evolving and the growing role of technology in improving service efficiency and meeting member expectations.

There was strong support for greater collaboration across the sector. The LGA and Scheme Advisory Board (SAB) will continue to support this work through the National Pension Officer Group (NPOG) and other forums, recognising the need to raise awareness of emerging solutions and address implementation challenges.

Participants also expressed interest in wider benchmarking and reviewing LGPS investment in administration technology, drawing on international examples, as a key driver for service enhancement.

Pensions Awareness Week – new resources available

Pensions Awareness Week kicks off on 15 September 2025. To support administering authorities in engaging Scheme members, we have published a range of new resources.

In August 2025, Rachel Abbey announced the release of the following materials:

- **Updated scheme overview presentations for members (2025 versions)**
These refreshed presentations build on the versions first published in August 2024. Separate versions are available for LGPS Scotland and LGPS England and Wales, along with a Welsh language version.
- **New retirement planning presentation template**
A brand-new resource designed to help members plan for retirement.

Currently, only the English and Welsh versions are available. A Scottish version will follow soon.

We would like to thank members of the Communications Working Group and Clywd Pension Fund for generously giving their time to develop these new and updated resources.

You can access the presentations and templates via:

- [Administrator Guides and Documents \(England and Wales\)](#)
- [Administrator Guides and Documents \(Scotland\)](#).

Action for administering authorities

We encourage you to use these resources when planning and delivering events for Scheme members during Pensions Awareness Week.

Prudential updates

Simplifying AVC payroll submissions

To help streamline scheme administration and ensure timely investment of additional voluntary contributions (AVCs), it is essential that payroll data is submitted in the correct format. To support this, Prudential has created a [guide to administering the payroll](#), that includes:

- a step-by-step guide
- frequently asked questions
- a sample CSV file
- online submission guidance.

If errors occur, Prudential will let employers know how to correct them and ask for the file or payment to be resubmitted.

Training and support update

Prudential is currently delivering training for employers and payroll providers on payroll submissions, with sessions continuing until October 2025. Additional one-to-one support will be available between October and December 2025.

From January 2026, Prudential will implement a firmer approach to managing queries and outstanding information relating to payroll files. This may include involving the LGPS administering authority. Unresolved queries could result in delays to processing payments for future pay periods.

Action for administering authorities

Please share these updates with your Scheme employers if Prudential is your AVC provider.

If 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.

New PASA guidance: Securing Tomorrow – protecting member data

On 4 August 2025, the Pensions Administration Standards Association (PASA) released [new guidance – ‘Securing Tomorrow’](#) to help trustees and pension providers strengthen data protection and governance across schemes.

With schemes increasingly reliant on digital systems and sensitive member data, the guidance offers practical steps to improve cyber resilience and manage emerging risks, including artificial intelligence. PASA highlights that trustees and providers have a dual responsibility, not only to safeguard member benefits, but also to protect sensitive personal data. This guidance supports schemes in building robust, proportionate controls to manage data risks with confidence.

The guidance complements existing frameworks, including:

- The Pensions Regulator’s [Cyber Security Guidance](#)
- National Cyber Security Centre’s [10 Steps to Cyber Security](#).

HMRC

Newsletter 172

[HMRC’s newsletter 172](#), published on 21 August 2025, includes updates for scheme administrators on:

- **Public Service Pension Remedy:** The mandatory scheme pays deadline for affected members of Chapter 1 schemes (such as the NHS pension scheme) and judicial schemes has been extended to 6 July 2027 for tax years 2019–20 to 2022–23. This extension is not relevant for LGPS members.
- **Lifetime Allowance Protections:** HMRC invites administrators to test a new authenticated look-up service for viewing members’ lifetime allowance protections and enhancements. Testing will run from 16 September to 23 October 2025. Email mohammed.alom@digital.hmrc.gov.uk to participate, using ‘Private Beta Research’ in the subject line.

McCloud

New spreadsheet for gathering previous LGPS membership data

On 11 August 2025, Rachel Abbey informed administering authorities that a new Excel spreadsheet has been published to support the collection of previous LGPS membership data.

You can access the spreadsheet on the following pages:

- [Administrator Guides and Documents \(England and Wales\)](#)
- [Administrator Guides and Documents \(Scotland\)](#).

This development follows recent discussions by the National Pension Officer Group (NPOG), which highlighted the need for a consistent and standardised approach to gathering previous membership data as part of the McCloud project. Administering authorities may need to collect this data when:

- a member completes a form notifying them of previous LGPS membership, or
- they identify potential cases using the National Insurance database.

To support this, NPOG has agreed on a standard template that can be used. The template can be used by administering authorities across England, Wales, and Scotland, including requests from an English or Welsh fund to a Scottish fund and vice versa. The spreadsheet includes guidance notes for both the requesting and supplying authorities. Please ensure these are read carefully before using the template.

We would like to thank members of the NPOG for generously giving their time to develop this new resource.

Action for administering authorities

Please begin using the spreadsheet when requesting LGPS membership data from or supplying it to other administering authorities.

Pensions dashboards

PASA Dashboards Webinar – 17 September 2025

With the 31 October 2025 ‘connect by’ deadline fast approaching, administering authorities may find it helpful to attend the [upcoming webinar](#) hosted by the Pensions Administration Standards Association (PASA) on Wednesday 17 September 2025.

The webinar will include:

- an overview of the updated Data Matching Convention Guidance and Dashboards Toolkit
- a look ahead to PASA’s priorities for supporting dashboards over the next 12 months
- a panel question and answer session.

The webinar will be chaired by PASA President, Kim Gubler, and will feature contributions from industry experts, including a representative from The Pensions Regulator.

Pensions Dashboards Programme (PDP) updates

Blog: Testing the MoneyHelper Pensions Dashboard

[PDP has published a new blog](#) outlining its approach to testing the MoneyHelper Pensions Dashboard with real users and live data. Adam Gifford, Senior Policy and Propositions Manager, explains how consumer testing will provide valuable insights to help refine the dashboard ahead of its public launch.

Over 40 million pension records now connected

Since April 2025, hundreds of pension providers and schemes have joined the pensions dashboards ecosystem. This has connected over 40 million workplace and private pension records, more than half of all UK pension records.

A [short video update outlines progress](#) as we approach the final connection deadline of 31 October 2026.

Updated guidance now available

PDP has published updates to existing guidance on its website. Each document includes a changelog to help administering authorities track what’s new.

Recently updated:

- [Public Key Infrastructure \(PKI\)](#): overview of PDP's PKI service and how to use the cryptographic materials provided.
- [Data Management](#): guidance on viewing and updating pension provider or scheme details, including how to change a scheme name.

Video: Final step in connecting to dashboards

[PDP has released a short video](#) explaining the final step in connecting to the pensions dashboards ecosystem. The process varies depending on whether administering authorities are building a direct connection or using a third-party provider, which is the most common route.

TPR Pensions dashboards campaign

On 28 August 2025, the Pensions Regulator (TPR) launched its new pensions dashboards connection campaign.

This campaign targets those schemes due to connect over the coming months. The campaign aims to continue to drive improved awareness and understanding of what trustees and scheme managers need to do to ensure they are ready to meet their dashboards duties. It draws on recently published [research](#) which shows that while 80 per cent of schemes are on track to connect on or before their '[connect-by date](#)' set out in the Department for Work & Pensions guidance, many schemes still have a lot of work to do to get their data dashboards-ready.

The core messages of the campaign are:

- **Data is vital:** Quality data is the foundation of dashboards. Now is the time to clean up any issues.
- **Teamwork is key:** Everyone has a role to play in data preparation. Getting dashboards-ready is a team effort.
- **Every connection counts:** Connecting members to dashboards will fundamentally change retirement planning. Do not let members get left behind. Connect to the future.
- **Act now:** Make sure the scheme is dashboards ready. Read TPR's guidance and download their checklist to help track progress.

TPR has put together a [content toolkit](#) focusing on the key messages that administering authorities can use in their communications, including campaign imagery.

Action for administering authorities

Consider using the TPR content toolkit when communicating about dashboards to employers, local pension boards and pension committees.

Training

Award in Pensions Essentials

There are spaces available on cohort 6 of the Award in Pensions Essentials (APE). Cohort 6 is likely to begin studying in October 2025. There will also be subsequent start dates available if there is sufficient interest.

To register your interest, please complete the [APE expression of interest form](#).

The APE is a pensions qualification certified by the Pensions Management Institute (PMI). It is a level two qualification, broadly equivalent to a GCSE and introduces UK pension arrangements. It is suitable for England, Wales, Scotland and Northern Ireland. It does not contain any LGPS specific content.

This qualification is delivered by Barnett Waddingham. They provide online learning materials and examinations for each unit. This is a self-study qualification, and no tuition is provided.

You can find more information including course content and pricing on the [pensions qualifications](#) page of www.lgpsregs.org.

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: 30 September 2025 online](#)
- [Employer role: 28 October 2025 online](#)

Aggregation training

- [Aggregation training - Online 29 October 2025](#)

- [Aggregation training - Online 4 November 2025](#)
- [Aggregation training - London 4 December 2025](#)

Immediate retirements training

- [Intermediate Retirements course - Online 6 November 2025](#)

Understanding transfers out training

- [Understanding LGPS Transfers Out - Online 8 January 2026](#)
- [Understanding LGPS Transfers Out - Online 4 February 2026](#)
- [Understanding LGPS Transfers Out - Online 18 March 2026](#)

Understanding transfers in training

- [Understanding LGPS Transfers In - Online 21 January 2026](#)
- [Understanding LGPS Transfers In - Online 19 February 2026](#)
- [Understanding LGPS Transfers In - Online 25 March 2026](#)

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.

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

Bookings 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. Timings apply to the in-person London sessions only.

Each online session will be run over two half 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.

In person places are filling up quickly, so we strongly encourage early booking to avoid disappointment.

LGPS England & Wales Scheme Advisory Board (SAB)

Board response to Access and Fairness consultation

The Board [submitted its response](#) to the Government's [Access and Fairness consultation](#). It chose to adopt the [Local Government Pensions Committee \(LGPC\) response](#) submitted on 29 July 2025, but also added a few extra points on its own submission.

LGPS Code of Transparency – consultation update

The Board launched a [consultation on changes to the LGPS Code of Transparency](#), as reported in [bulletin 266](#). It closed on 15 August 2025, and the Board thanks everyone who responded. The Board's Secretariat is reviewing feedback and will finalise the updated Code for Board approval. It will be published later in the calendar year.

Board Annual Assembly registration now open – reminder

As mentioned in [bulletin 266](#), registration is now open for the Board's Annual Assembly on 22 October 2025. Spaces are filling quickly, so early booking is encouraged.

The event is a chance for pension committee and board chairs to network and hear directly from the Board, including Chair Cllr Roger Phillips and the Board Secretary. Local Government Minister, Jim McMahon, has been invited, following his attendance at previous online events.

The in-person event is free and will run from 11am to 4pm at the LGA offices in Smith Square, Westminster.

More information and a link to book is available on the [relevant page of the LGA website](#).

Understanding diversity of representation and peer support insight – survey

On 18 August 2025, the Board launched a short survey to seek information from LGPS administering authorities on:

- the diversity of representation within pension committees and boards
- views on peer support within the Scheme.

Diversity and representation are recognised as important factors in ensuring governing bodies reflect the communities they serve and benefit from a wide range of skills and experience. The survey also aligns with good practice expectations set out by The Pensions Regulator's General Code.

Responses will help inform the Board's ongoing work to promote best practice and develop guidance for funds. Information provided will be held securely and only reported in aggregate at Scheme level.

The [survey](#) has been issued directly to all pension managers and should be completed once per fund by Monday 8 September 2025. If you have any queries about the survey, contact the Board's Secretariat team.

Action for administering authorities

Complete the [survey](#) by Monday 8 September.

Compliance and Reporting Committee (CRC) – nomination for practitioner representative

As advertised in [bulletin 265](#), the Board sought nominations for a vacancy on the Board's CRC to represent practitioners. The Board Chair and CRC Chair have now agreed the nomination for this role as Gillian Taberner from South Yorkshire Pensions Authority.

CIPFA Consultation on the 2026/27 Code of Practice on Local Authority Financial Reporting

The Chartered Institute of Public Finance and Accountancy (CIPFA) has issued a [consultation on the Code of Practice on Local Authority Financial Reporting in the UK](#).

Some of the proposals aim to identify and address current challenges in local authority financial reporting, including the separate publication of pension fund and host authority accounts, something the Board has consistently called for.

The consultation seeks views on the implications of no longer including pension fund accounts within those of administering authorities – for example, how this might affect publication timelines and who should be responsible for signing off pension fund accounts.

The consultation closes on 12 October 2025. The new code will apply for the financial year 2026/27 onwards.

Although the Board already engages with CIPFA on these matters through the CRC, it is also considering whether to submit a formal response to the consultation. If you have any views on the consultation, please email them to SABSecretariat@local.gov.uk.

SAB website

[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 July 2025
- [latest news](#)
- recent [committee meetings and agenda papers](#)
- [Responsible Investment Advisory Group \(RIAG\) agenda and reports](#) which took place in June 2025.

TPO

TPO launches new Corporate Strategy 2025–2028

The Pensions Ombudsman (TPO) has published its new [three-year Corporate Strategy](#), setting out how it intends to develop its service to meet the evolving needs of pension schemes and their members. The strategy will inform TPO's yearly corporate plans. It will update on its progress through annual reports.

The strategy focuses on two key goals:

- delivering a high-quality, accessible service – by streamlining processes, improving user experience, and ensuring value for money
- driving sector-wide improvement – by using TPO's insight and data to influence better complaint handling and administration across the pensions landscape.

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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