

LGPC Bulletin 268 – September 2025

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

- [Access to the LGPS for councillors in England](#)
- [Consultation on changes to LGPS Scotland Regulations](#)
- [New amendments to the Pensions Schemes Bill](#)
- [Amendments to the Pensions Schemes Bill in response to the Virgin Media judgment](#)
- [Pensions Awareness Week](#)
- [Dashboards compliance for AVC arrangements](#)
- [Fundamentals training](#)
- [LGPS Governance Conference 2026](#)

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 to the LGPS for councillors in England

On 28 September 2025, Steve Reed MP, Secretary of State for Housing, Communities and Local Government, announced the Government's intention to allow councillors in England to join the LGPS. He made the announcement in a speech at the Labour Party conference.

Councillors in England who were LGPS members on 31 March 2014 lost access to the Scheme when that term of office ended. Councillors in Wales have retained access to the Scheme, if they are offered membership under the council's scheme of allowances.

We expect MHCLG to consult on changes to the LGPS regulations to implement this policy. We will provide an update as soon as we know more.

LGPS Scotland

Consultation on changes to the LGPS Regulations

On 2 September 2025, Craig Finlay, Policy Officer at the Scottish Public Pensions Agency (SPPA), emailed administering authorities to announce the launch of a consultation on proposed changes to the LGPS regulations.

The consultation includes proposals in relation to:

- death grants
- the gender pensions gap
- opt-outs
- forfeiture
- McCloud
- small pot payments
- lifetime allowance abolition
- refunds
- retained EU Law

- Neonatal Care Leave
- concurrent membership aggregation
- the right to use AVCs to buy added pension.

We will share our response before the closing date of 25 November 2025.

The consultation documents are available on the [Scheme consultations](http://www.scotlgpsregs.org) page of www.scotlgpsregs.org.

Action for administering authorities

Review the consultation and consider responding.

Payroll guide – version 2.0

On 1 September 2025, Steven Moseley emailed Scottish administering authorities to let them know that we have published version 2.0 of the payroll guide.

The previous version was released in 2017. This updated guide reflects changes to the Scheme since then and includes improvements to make it more accessible and easier to use.

Any feedback or comments are always welcome.

You can find the new version on both the Administrator and Employer guides and documents pages of www.scotlgpsregs.org.

Action for administering authorities

Please let your employers know about the new version.

GAD publishes Section 13 report

On 16 September 2025, the Government Actuary's Department (GAD) published [its review of the 2023 actuarial valuations in LGPS \(Scotland\)](#).

This review is a statutory requirement under section 13 of the Public Service Pensions Act 2023. Its purpose is to evaluate whether the Scheme satisfies the four statutory objectives: compliance with legal requirements, consistency across funds, solvency of the Scheme, and long-term cost efficiency.

The review found that the aggregate funding position has improved markedly, and the scheme now appears to be in a very strong position.

GAD's findings also include recommendations for Scottish Ministers, to be delivered through the Scottish Public Pensions Agency (SPPA). These are to:

- continue stakeholder engagement to assess whether further consistency would be beneficial
- consider guidance on surplus usage, balancing solvency and intergenerational fairness
- monitor emerging issues and review the climate analysis principles ahead of 2026 valuations.

Further information is available in [GAD's press release](#).

Scottish SAB Bulletin – August 2025

The Scottish LGPS Scheme Advisory Board has published its [August 2025 bulletin](#), providing an overview of the decisions and discussions from its recent meeting. The bulletin highlights several topics, including:

- the newly launched consultation (refer to [the earlier article](#))
- Section 13 Report for the 2023 valuations
- updates from working groups
- gender pensions gap
- good governance
- Scottish investments
- pension dashboards
- annual report for 2023/24.

Other news and updates

Pensions Schemes Bill 2024/25 – key amendments

The [Pension Schemes Bill](#) has been scrutinised by the House of Commons Public Bill Committee and amendments made. The Bill now moves to the report stage and third reading. If it passes that, it will then move to the House of Lords.

See [bulletin 265](#) for details of what is included in the Bill.

- **Clause 1 and Clause 2** – now apply to Scotland, extending proposed powers previously limited to England and Wales. This change will give Scottish ministers new regulation-making powers on asset pool companies and the management of funds and other assets.
- **Clause 1** – has been amended to confirm that scheme regulations can allow the responsible authority (Secretary of State or Scottish Ministers) to give directions to asset pool companies or any of their participating scheme managers to take steps to comply with directions regarding participation in, or leaving, a particular asset pool company. If the regulations give the

responsible authority power to issue directions requiring scheme managers to join or leave an asset pool company, the responsible authority must consult relevant stakeholders before issuing such directions.

- **Clause 1** – the power for the Government to direct an asset pool company ‘to take, or not to take, a specified decision in carrying out any specified management activities’ has been removed on the grounds that it was never the Government’s intention to intervene on specific management decisions.
- **New Clause 3** – which applies only to England and Wales, grants additional powers to certain scheme managers that are not local authorities (such as the Environment Agency) to allow them to provide services (administrative, professional or technical) to other public service pension schemes.
- **Clause 5** – (previously Clause 4) now applies to Scotland, allowing Scottish Ministers to make regulations requiring independent governance reviews of LGPS administering authorities.
- **Clauses 100 to 107** – aim to remedy the problems highlighted by the recent Virgin Media judgment. You can read [more below](#).
- **Clause 112** – amends the Pensions Act 2008, giving the Secretary of State regulation-making powers to require employers to provide information to the relevant pension scheme about jobholders and workers who are active members. This clause also establishes mechanisms for enforcing compliance and extends to Scotland.

You can view the most recent draft of the [Pension Schemes Bill](#) on Parliament’s website.

Amendments to the Pensions Schemes Bill in response to the Virgin Media judgment

The Government has introduced new amendments to the Pensions Schemes Bill which aim to fix problems highlighted by the recent [Virgin Media v NTL Pension Trustees](#) judgment. The judgment questioned whether some past changes to workplace pension schemes that were previously contracted-out were legally valid.

To resolve this, the new amendments will provide for retrospective actuarial validation of past changes where certain conditions are met.

You can find the new clauses in the ‘Pensions Schemes Bill (as amended in the Public Bill Committee)’ published 18 September:

- clauses 100 to 103 for England, Scotland and Wales
- clauses 104 to 107 for Northern Ireland

You can view the most recent draft of the [Pension Schemes Bill](#) on Parliament’s website.

Ministerial appointments

Following the recent UK Government reshuffle:

- Steve Reed MP is now Secretary of State for the Ministry of Housing, Communities and Local Government, replacing Angela Rayner MP
- Alison McGovern MP has taken over responsibility for the LGPS in England and Wales from Jim McMahon MP
- Pat McFadden MP is the new Secretary of State for the Department for Work and Pensions, replacing Liz Kendall MP.

Pensions Awareness Week

Pensions Awareness Week is a national campaign that aims to help people better understand pensions and plan for retirement. This year's campaign ran from 15 to 19 September 2025, with organisations across the UK hosting webinars, drop-in sessions and online resources to support their members.

Running alongside it was the fourth [Pension Attention campaign](#), which launched on 5 September and continues until 27 October. Coordinated by the Association of British Insurers and Pensions UK, this year's theme: 'Strengthen Your Pension', takes inspiration from fitness. Savers were encouraged to 'stretch back' to find lost pots, 'check their form' by reviewing savings and 'work out' what they'll need for retirement. TV personality Ross Kemp and financial educator Bola Sol helped bring pensions into everyday conversation and encouraged people to pay their pension some attention.

Many LGPS funds across the UK ran campaigns to boost member engagement and understanding as part of pensions awareness week. Examples include:

- Shropshire, Clwyd and Oxfordshire Pension Funds collaborated to deliver [eight free live online presentations](#) across the week.
- Wiltshire Pension Fund ran a retro video game themed '[Power up your pension!](#)' campaign which included daily factsheets, hosting drop-in sessions and online webinars.
- West Yorkshire Pension Fund ran daily '[Engage with your LGPS pension](#)' [webinars](#) at lunchtime throughout the week.
- Merseyside Pension Fund hosted online live events giving an overview of the LGPS.
- Swansea Pension Fund ran three targeted webinars on various LGPS related topics.
- Many other funds promoted the '6-Step Pension Challenge', encouraging members to take simple actions to improve their pension outcomes.

With the help of the Communications Working Group and Clywd Pension Fund, we updated the scheme overview presentations for members and released a new retirement planning presentation template. We will be updating both resources before next year's pensions awareness week.

You can access the presentations and templates via:

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

Together, these initiatives showcased the sector's commitment to helping members take control of their retirement planning, making pensions more engaging, accessible and relevant.

National LGPS Frameworks – Summer 2025 News Bulletin

The National LGPS Frameworks has published its Summer 2025 News Bulletin.

The edition includes articles on:

- the new Pensions Administration Software Framework
- a call for founders for the potential re-letting of the Pensions Administration Operational Support Services Framework
- the extension and re-let of the Actuarial, Benefits and Governance Consultancy Services Framework, and
- getting your fund ready to connect to the Pensions Dashboard ecosystem.

You can read the [National LGPS Frameworks News Bulletin on their website](#).

LGPC minutes published

The draft minutes from the LGPC meeting held on 21 July 2025 are available on the LGPC minutes pages of www.lgpsregs.org and www.scotlgpsregs.org. The minutes will be agreed at the next meeting on 24 November 2025.

Topics discussed included:

- LGPS 'Access and Fairness' consultation
- regulatory updates
- SAB updates
- National Pension Officer Group update
- training update.

Pensions dashboards

Dashboards compliance for AVC arrangements

We sought clarification from the Pensions Regulator (TPR) regarding compliance responsibilities in relation to Additional Voluntary Contribution (AVC) arrangements under LGPS regulations.

LGPS administering authorities, in their role as scheme managers, are responsible for ensuring that all data submitted to the dashboard's ecosystem, covering both main scheme and AVCs, is accurate and legally compliant.

Although AVC arrangements are established under LGPS Regulations and form part of LGPS benefits, AVC providers are regulated by the Financial Conduct Authority (FCA), rather than TPR.

However, regulation 30 of [the Pensions Dashboards Regulations 2022](#) provides that TPR can issue compliance notices to third parties, including AVC providers, if it believes they have contributed to a breach of dashboard regulations. This means:

- if a material breach occurs due to third-party actions, both the LGPS administering authority and the third party (ie the AVC provider) must report it to TPR.
- the duty to report breaches is not limited by role. Anyone who identifies a material breach should report it, in line with [TPR's Code of Practice: Who must report breaches](#).
- whether an AVC provider must also report the breach to the FCA depends on the FCA's reporting requirements. AVC providers should ensure they understand their obligations under FCA rules.

Action for administering authorities

Consider this information and make sure it is reflected in your dashboard's governance arrangements.

PASA publishes Dashboards Toolkit on Warnings and Unavailable Codes.

The Pensions Administration Standards Association (PASA) has released a new dashboards toolkit to help schemes prepare for connection and compliance.

This latest guidance focuses on warnings and unavailable data. It provides practical advice on how schemes should respond when estimated retirement income or accrued value data is missing. It outlines best practice for using error codes and returning appropriate warnings to dashboards.

These warnings help inform dashboard users about specific circumstances affecting their benefits, such as the presence of a scheme pays debit.

The toolkit builds on PASA's previous resources and reflects input from across the industry. You can read the full [guidance on PASA's website](#).

Chris Curry shares experience testing the MoneyHelper Dashboard

Chris Curry, Principal of the Pensions Dashboards Programme (PDP), recently tested the MoneyHelper pensions dashboard and shared his reflections in a new blog post. He describes the experience as 'simple and intuitive', highlighting how the dashboard helps users view their pension information clearly and securely.

Chris emphasises the role dashboards can play in helping people understand their retirement savings and make informed decisions. He also explains how the testing process builds confidence in the technology and its potential to support savers.

You can read the [full blog post on the PDP website](#).

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

Aggregation training

- [Aggregation training - London 4 December 2025](#)
- [Aggregation training - Online 11 December 2025](#)

Intermediate retirements training

- [Intermediate Retirements course - Online 6 November 2025](#) (1 place remaining)

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 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

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 (bookings now closed for this date)

[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 Governance Conference 2026

The LGPS Governance Conference is the leading event for everyone involved in LGPS governance. Whether you're an officer, pension committee member, local pension board representative, trade union or employer representative, this conference brings together LGPS professionals for two days of insightful discussions, expert analysis and valuable networking.

This year's conference is being held in Cardiff on Thursday 29 January and Friday 30 January 2026 and can be attended in person or online.

The conference promises an insightful and comprehensive programme, including:

- **LGPS: fit for the future:** kick off the conference with a strategic discussion on where the LGPS is heading and what it needs to thrive.
- **Balancing the LGPS equation: legislation, administration and leadership:** explore the interplay between regulation and real-world delivery.
- **Pensions Dashboards:** get up to speed on the dashboard.
- **Pooling: LGPS relationships in transition:** with some pools welcoming new funds, this session examines how investment governance is evolving.
- **MHCLG update:** receive a direct update from MHCLG — covering regulatory changes, consultations and national strategy.
- **Implications of Local Government Reorganisation:** understand the impact of structural changes in local government on pension governance and administration.
- **Peer support: sharing LGPS good governance experience:** learn from real-world examples of strong governance, including tools, frameworks and shared experiences.
- **Being an effective Pension Committee or Board member:** this practical session explores the role of a committee or board member—what good looks like, how to add value and how to navigate responsibilities with confidence.
- **Investment Outlook:** finish with an expert view on economic and market trends.

Please note that spaces are limited and sell out quickly each year. To secure your place, [book now to attend the LGPS Governance Conference 2026](#).

Don't miss out on this opportunity to enhance your knowledge, network with peers and stay ahead in LGPS governance.

LGPS England & Wales Scheme Advisory Board (SAB)

Board statement's following Palestine Solidarity Campaign's letter and position paper

On 29 August 2025, the Board published an initial response on its website to a letter and position paper sent by the Palestine Solidarity Campaign to many funds. A [follow up statement](#) was released on 18 September 2025 to help funds decide their next steps and clarify the Board's position.

Funds are encouraged to contact the Board Secretariat to discuss the specific issues raised and share any planned actions in response to the letter. This helps the Board stay informed of the issues being faced.

Board publishes legal advice on pooling governance and conflict of interests

To support responses to the Government's 'Fit for the Future' proposals, the Board commissioned legal advice from Burges Salmon. This advice offers practical guidance for administering authorities on how to align with the proposals on pooling while effectively managing conflicts of interest.

The advice reviews current governance models used by LGPS pools and compares them with practices in similar schemes. It will also contribute to the development of wider pooling governance guidance expected from MHCLG. You can access the full [advice on conflicts of interest](#) on the Board's website.

Board summary statement on the management of the LGPS and the statutory role of the SAB

On 1 September 2025, the Board released a [short factual summary](#) in response to claims made by Reform UK. The statement outlines how the LGPS is managed and clarifies the statutory role of the Scheme Advisory Board (SAB). The Board does not recognise the claims made by Reform UK about the management of the LGPS.

Board Annual Assembly registration – final chance to register

As announced in [bulletin 266](#), registration is open for the Board's Annual Assembly in London on 22 October 2025. The event is a unique opportunity for pension committee and local pension board chairs to network with peers and engage directly with the Board.

Over 75 per cent of spaces have already been booked, so the Board encourages attendees to register as soon as possible. The event is free, and pension committee and board chairs (or officers on their behalf) can [book a place on the LGA events website](#).

Board and Responsible Investment Advisory Group (RIAG) vacancies

George Graham, Director at South Yorkshire Pension Authority (SYPA), will step down from the SAB in November 2025 ahead of his retirement at the end of the year. The Board thanks George for his valuable contributions during his tenure.

In preparation for his departure, the Board Secretariat invites expressions of interests for a new non-voting practitioner member on the Board. Additionally, there is an open vacancy for a Metropolitan Authority representative on the Responsible Investment Advisory Group (RIAG), also to replace George.

If you are interested in either role or would like more information, please email SABSecretariat@local.gov.uk.

Reminder – submit your fund annual report for 2024/25

The SAB publishes fund annual reports on its website and uses the data to compile the [Scheme Annual Report](#), which provides a single source of information about the status of the LGPS for its members, employers, and other stakeholders.

Once your fund's 2024/25 annual report is available (draft or final), please send it to SABSecretariat@local.gov.uk.

Your LGPS contacts

Please remember to regularly update your fund contacts on the Your LGPS Contacts database. Each fund is responsible for maintaining its own contacts details and ensuring 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 the last SAB meeting in July 2025](#)
- [latest news](#)
- [committee meetings and agenda papers which took place in June and June 2025](#)
- [Responsible Investment Advisory Group \(RIAG\) agenda and reports which took place in June 2025.](#)

HMRC

HMRC Newsletter 173 – September 2025

[HMRC's newsletter 173](#), published 25 September 2025, includes updates for scheme administrators on:

- **HMRC / FCA statement on returning tax-free lump sums:** HMRC and the Financial Conduct Authority (FCA) have clarified that tax consequences from taking tax-free lump sums generally cannot be reversed, even if payments are returned or contracts cancelled.
- **Qualifying recognised overseas pension schemes** – HMRC is replacing the APSS262 form with a new online feature for reporting transfers to overseas pension schemes (QROPS). This will be available through the Managing Pension Schemes service. Schemes with a Pension Scheme Tax

Reference starting with '0' must migrate to use it. HMRC is also inviting scheme administrators to take part in user research to help improve the service. Please email laura.klonowska@digital.hmrc.gov.uk if you are interested in taking part.

- **Technical updates for the abolition of the lifetime allowance** – HMRC is preparing further changes to tidy up the legislation, fix inconsistencies and make sure everything works smoothly following the abolition of the lifetime allowance. These will include changes to the valuation of crystallised pension rights for trivial commutation lump sums, ensuring consistency with the pre-April 2024 rules. The changes will apply retrospectively from 6 April 2024. HMRC plans to consult with the industry later this year and will share more details in future newsletters.
- **Deadline reminder for the pension scheme return** – From the 2024/25 tax year, all pension scheme returns must be submitted using the Managing Pension Schemes service. Only schemes that receive a notice to file need to submit a return. The deadline is 31 January after the tax year ends. If a scheme is migrated after 31 October 2025, the deadline is three months from the notice date. HMRC has published a video guide to help administrators understand the process.

TPO

The Pensions Ombudsman's determination CAS-81940-Z2S8

The Pensions Ombudsman made a determination regarding a member of the British Steel Pension Scheme transferring his pension to a Small Self-Administered Scheme (SSAS) in 2014.

The member argued that British Steel Pension Fund's trustees did not carry out sufficient due diligence and did not warn him of scam indicators, which led to significant financial loss after investing in an unregulated overseas property scheme. TPO did not uphold the member's complaint.

This case looks at the statutory transfer requirements under the Pension Schemes Act 1993 at the time of the transfer. It also considers whether the scheme had to follow the due diligence checklist in the Action Pack or the Scorpion leaflet. In reaching the decision, TPO considered:

- the scheme's obligations to meet the express transfer provisions of the Pension Schemes Act 93.
- statutory due diligence requirements
- regulatory due diligence obligations

- the Common Law duty of care in negligence – ie whether there was a duty of care to go beyond the legislative requirements and nonetheless carry out the due diligence suggested by the Action Pack
- equitable duties of care.

This is an important case and will be of interest to administering authorities dealing with similar appeals for transfers between February 2013 and 30 November 2021 (the date the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021 came into force).

You can read the [full determination on The Pensions Ombudsman's website](#). The Ombudsman has also published [a news article](#) to alert the pensions industry.

TPR

TPR launches consultation on new enforcement strategy

The Pensions Regulator (TPR) has launched a consultation on its proposed enforcement strategy, aiming to modernise how it protects savers and regulates workplace pensions.

Published on 16 September 2025, the strategy sets out a more focused, agile and outcomes-driven approach. TPR wants to act earlier, intervene smarter, and deliver better outcomes for savers. The new model focuses on transparency, proportionality and collaboration, aligning with TPR's statutory objectives and its shift towards a more prudential style of regulation.

To support the launch, Gaucho Rasmussen, Executive Director of Compliance and Enforcement Group at TPR, has published a [blog on TPR's new enforcement strategy](#).

TPR is inviting feedback from across the industry to assess whether the strategy is clear, effective and free from regulatory gaps.

The consultation closes on 11 November 2025. You can read the [consultation on TPR's website](#).

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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