Communications Working Group
Thursday 15 October 2026 – minutes

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund

Andy Hemming (**AH**) West Midlands Pension Fund

Rebecca O'Shea (**RO**) Oxfordshire Pension Fund

Becky Clough (**BC**) SAB Secretariat

Ben Altoft (**BA**) Avon Pension Fund

Bethany Goss (**BG**) Surrey Pension Fund

Guy Hayton (**GH**) Merseyside Pension Fund

Jacinta Wilmot (**JW**) Environment Agency

Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund

Kath Meacock (**KM**) Clwyd Pension Fund

Kevin Gerard (**KG**) Carmarthenshire Pension Fund

Lindsey Davison (**LD**) Tyne and Wear Pension Fund

Lorraine Bennett (**LB**) LGPC Secretariat

Martin Griffiths (**MG**) Nottinghamshire Pension Fund

Megan Barclay (**MB**) NE Scotland Pension Fund

Rachel Abbey (**RA**) LGPC Secretariat

Sharon Grimshaw (SG) Northamptonshire Pension Fund

Sinead Nicholson (**SN**) NILGOSC

Stuart Duncombe (**SD**) West Yorkshire Pension Fund

Tim O'Connor (**TO**) Enfield Pension Fund

Apologies

Alison Robb (**AR**) Lothian Pension Fund

Amanda Jupp (**AJu**) Kent Pension Fund

Lisa Kelly (**LK**) Staffordshire Pension Fund

MG welcomed everyone to the meeting, with a special mention for Megan Barclay who was attending her first meeting of the group.

Subgroups

MG ran through the current subgroups. The work of the groups will be covered later at the meeting.

LGPS promotion project: Mandy Jupp, Rebecca O'Shea, Ben Altoft, Guy Hayton, Jacinta Wilmot, Sinead Nicholson, Tim O'Connor, Becky Clough.

Pension awareness week: Alastair Johnston, Alison Robb, Andy Hemming, Bethany Goss, Kath Meacock, Stuart Duncombe.

Member website review subgroup: Alison Robb, Andy Hemming, Martin Griffiths, Becky O'Shea, Sharon Grimshaw, Tim O'Connor.

Midlife MOT subgroup: Alastair Johnson, Becky O'Shea, Jacinta Wilmot, Kath Meacock and Sharon Grimshaw.

Access and Fairness subgroup: Andy Hemming, Bethany Goss, Guy Hayton, Karen Thomas, Lindsey Davison and Lisa Kelly.

McCloud and ABS: Kev Gerard, Lindsey Davison, Lisa Kelly, Martin Griffiths, Stuart Duncombe.

2. Actions and agreements from last meeting held 25 June 2026

Action 1: LGA to consider changes to the homepage to make news articles more prominent, and review the main headings with a view to aid navigation, particularly 'Planning'. Promotion project and new administrator website have taken priority in the period since the last meeting. Now the administrator website for England and Wales is live, the LGA pensions team should be able to devote more time to the member websites.

Action 2: News article for councillors (England and Wales) added to the member website in July.

Action 3: SN sent an email to the group on 27 July including a link to the NILGOSC article about the SCAPE rate change. The article has been updated since the final batch of factors was issued.

Action 4: Welsh language versions of the promotion project materials requested by Welsh funds have been produced. There are some final tweaks needed to make them available on the administrator website. The LGA team hopes this will be completed shortly after the meeting.

Action 5: 2026 versions of member presentations published in advance of pension awareness week.

Action 6: RA reviewed and updated the workplan before this meeting.

Action 7: all members to review the group's terms of reference – to be covered later.

Action 8: Members of the group (other than one) did not share the wording they use to communicate about protected pension ages in transfer correspondence.

Action 9: Inheritance tax added to the agenda for this meeting.

Action 11: SN shared links to recent articles with the group:

- Inheritance tax – active members (page 7)
- Inheritance tax – deferred members (page 8)
- Inheritance tax – pensioners (page 5).

3. Member website

General discussion

The LGA team has not been able to devote much time to the member website in recent weeks because the administrator website has taken priority.

AJo noted that the pension manager at his fund had received phone calls from members recently. The fund contact details on the member website were wrong for a brief period. This was to do with the launch of the administrator website and has now been corrected. Pension manager contacts do appear on the administrator website, as they did on the previous version of the site.

LD and KM had experienced a similar problem in the past, with members either contacting the pension manager directly or an individual team member instead of using the preferred team contact number. LD found the incorrect contact details somewhere on the gov.uk website. KM had to allocate a new phone number to the team member who had been receiving a large number of calls.

News section

A news article for elected members in England, including links for councillors in Wales was added to the member website in July.

Action 1: LGA team to consider adding an article about Inheritance tax, using the NILGOSC articles as the basis.

LB and RA confirmed that they are still expecting changes to the LGPS Regulations (England and Wales) to take effect from April 2027. These will be the changes that were consulted on as part of the Access and Fairness and Access and Protections consultations that have not yet been made.

The LGA team will add a news article or articles to the member website when the changes are confirmed. This may use wording that funds can use or adapt to satisfy the disclosure requirements in relation to the changes.

Update from website review subgroup

The subgroup met after the last meeting. They will be looking at content on the member websites and plan to feed back by the end of the year. They are considering queries they have received from members to see if any topics are missing or could be covered more comprehensively.

4. Engagement

General discussion

JW provided an update on the midlife financial planning sessions that EAPF are procuring that we discussed at the last meeting. They have decided to use Affinity Connect to deliver the sessions. They were very impressed with the course content that includes much more than just pensions information, it also covers financial wellbeing and provides useful financial tools for members.

They will be delivering a monthly webinar aimed at members aged 35 to 55. They promoted the sessions during Pension Awareness Week, and more than 400 people expressed an interest. The first session will be held shortly after the meeting.

Action 2: JW to feed back on the midlife financial planning sessions at the next meeting.

KG noted that three of the largest employers in Dyfed Pension Fund use Affinity Connect to provide financial education to members. This used to be delivered in person but is now done online. Officers from the fund demonstrate the member portal (how to register, paying extra, how to get a pension estimate etc) in advance of the webinar so that those attending can access the useful figures to refer to during the training.

Affinity events are free to attend. The trainers inform attendees about optional financial advice sessions, for which they would be charged. Group members stressed the importance of messaging to make it clear that funds are not offering financial advice. For anyone who takes up the offer, this would be provided by a separate, suitably authorised firm.

NILGOSC have used the Money and Pension Service (MaPS) to deliver member presentations recently. This was because they temporarily do not have the resources to deliver these sessions in-house. MaPS have also delivered a webinar for LGPS members in England and Wales. Some concerns were raised

about the presenters' LGPS knowledge. This seems to be variable depending on the speaker.

SG asked about how funds are using LinkedIn. Not all funds use LinkedIn. The consensus among those that do was that it was a useful means of communicating with Scheme employers and other pension funds, but they had not found it useful for communicating with members. Member engagement was generally very low. Some members had responded to posts to complain or spread misinformation about the Scheme. This meant the fund had to spend more time reading and responding to inaccurate and negative posts.

BC gave an update on SAB's LinkedIn activity. They try to post at least once a week and have 1,000 followers. They are mainly followed by councillors and employers, not many members. The content and tone of their posts are therefore not aimed at members.

TO has a small budget to produce some pension fund-branded merchandise. He asked about other funds' experience of producing branded items:

- pens were most common
- other funds have produced water bottles, stress balls and trolley tokens
- some funds provide branded items to staff rather than members, such as hoodies, t-shirts, lanyards and notebooks
- as in-person events are now less common, branded items are now more likely to be used by staff than members.

LGPS promotion project

RA updated on the promotion project:

- Welsh language versions of the promotion materials have been produced and there is a final update needed so that all Welsh language resources are available on the member website
- LGA still has to produce the e-learning module. We will keep the subgroup 'live' for now as they will be asked to check the e-learning module.

Action 3: RA to update the member website with Welsh language resources by the end of October 2026.

Action 4: LGA to produce the first draft of the e-learning module before the next meeting.

5. Pension Awareness Week

Subgroup update

The LGA published updated versions of the two presentations before Pension Awareness Week in September. There are six presentations in all, including versions for LGPS Scotland and Welsh language versions.

Feedback on this year's events

The group looked back on what they delivered for Pension Awareness Week (PAW) 2026:

- Surrey Pension Fund used LinkedIn to publicise a series of videos called 'A retirement conversation for any generation' that is available on the Surrey Pension Team YouTube channel.
- SD used PAW to publicise existing pre-retirement and midlife presentations and attracted over a thousand attendees.
- NILGOSC produced five member videos, one adapted from the video produced as part of the promotion project, plus four more they procured from a local supplier. They also produced a member portal demo in-house. They promoted the videos with website news articles, daily LinkedIn posts, an email direct to members and through employers. Each video has had 500 to 700 views so far. They plan to adapt the messaging and use the same resources during Talk Money Week in November.
- Enfield Pension Fund delivered events in person this year, but they plan to film them in future so they can reach more members.
- SG tried to improve engagement this year by doing something different. They used Menti to increase interaction and include quizzes. The free version of the software has limitations, but for a modest fee functionality is much better. They are currently waiting for feedback from the first event.
- Merseyside events attracted fewer attendees this year, as those most engaged attended similar events last year.

AH noted that it would be better for the organisations behind Pension Awareness Day and Pension Awareness Week to work more closely together as the messaging can be confusing for members.

AJo noted that some funds had not been able to use the LGA template presentations this year because they were published too late.

Independent Governance Reviews

The group discussed how an Independent Governance Review (IGR) will assess a fund's communications policy:

- the absence of statutory guidance means the position is not clear and different reviewers may take different approaches
- at a recent IGR workshop, funds were considering what information to make available to the assessor to demonstrate how the fund has delivered what it 'promised' in the communication policy
- satisfaction surveys do not provide an accurate picture because response rates are low and results can be skewed by dissatisfied members
- the group considered the differences between a communications strategy, policy and plan
- JW noted particular issues where member communications are delivered by a third party administrator.

Action 5: Add IGR to the agenda of a future meeting.

6. Midlife MOT

We plan to move forward with this project from January 2027. The LGA team will be meeting with Affinity later in 2026 to discuss what training they could offer members in this group. The sessions could be publicised through the national member websites.

GH noted the useful financial tools published on the MoneyHelper website. Merseyside Pension Fund promotes these in member presentations and has received positive feedback.

7. McCloud remedy

Update on latest position

RA and LB provided an update on McCloud:

- the LGA team plans to issue an updated version of the McCloud technical guide later in 2026.
- HM Treasury laid the Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026 on 23 June 2026. The regulations come into force on 14 July 2026, although some provisions have retrospective effect. The regulations mainly cover technical changes that will affect a very small number of cases.
- The LGA has updated the McCloud non-Club transfer out calculators to include the new transfer factors.
- GAD made changes to the McCloud interest calculator to reflect recent legislative changes and to allow more flexibility in printing the output.
- Member demand for McCloud webinars has reduced significantly. The LGA team will meet with Affinity Connect to consider how the focus of the

webinars could be changed as McCloud is no longer as much of a ‘live’ issue as it had previously been.

Annual benefit statements

The group discussed 2026 annual benefit statements, particularly whether members’ McCloud protection had been fully reflected in this year’s statements:

- Most funds managed to include McCloud figures and wording for protected members and have received very little member feedback.
- Some funds are considering the wording they used in the statement because any ‘guarantee amount’ quoted is not guaranteed. The group recommended using ‘estimated final guarantee amount’.
- It was not possible to include McCloud figures for all protected members. Many funds did not include McCloud figures in statements for members who had transferred in protected membership from a different pension scheme or LGPS fund.
- A fund’s ability to include accurate McCloud figures was dependent on their software supplier.
- The McCloud figures sent to some members were incorrect because the wrong revaluation rate had been applied.
- Some funds reported the non-inclusion of McCloud figures as a breach to the Pensions Regulator (TPR). TPR response has been mixed, with some funds receiving an immediate request for further information and others not receiving a response at all so far.

TO reported that Enfield Pension Fund provided statements online. He was impressed by the AI video statement developed by their software supplier. There had been an increase in member engagement, but he recognises the need for ongoing communications to maintain interest.

Action 6: RA to update the ABS template wording before the end of October and share it with the ABS subgroup for comments.

8. Access & Fairness

MG had received a request for a draft letter to send to beneficiaries whose pension will be changing. RA had already shared with the group a draft letter for this purpose written by the subgroup. The decision was made at a previous meeting not to publish the draft but for group members to share the text with anyone who requested it, likely through regional pension officer group meetings.

Action 7: RA to share the email including the template letters with the group again after the meeting.

Action 8: MG to report back exactly what the other fund wants if this is not delivered by the templates that have already been produced.

KG expressed concerns about funds' ability to meet the timescales set out in the Statutory guidance. RA pointed out that the timescales are only set out in the statutory guidance, not the regulations. Not meeting the deadlines is therefore not a breach of the Scheme rules. It is recommended that any fund that does not or will not meet the deadlines should have a written plan that sets out how they will approach the project and when they expect to complete the various stages.

New resources are available:

- the LGA has published a legal opinion on the process to follow to find beneficiaries
- Aquila Heywood offers a tracing service.

9. Pensions dashboards

Latest updates

- LGA technical guides updated
- PASA guidance: compliance monitoring
- PASA guidance: member enquiries
- PASA toolkit: post-use member behaviour
- Toolkit content on the use of the survivor benefit flag
- TPR campaign to encourage progress on value data readiness, post connection duties and testing processes
- MoneyHelper dashboard still expected to launch in 2027/28
- PDP guidance on manual reporting for any organisations that have not yet been able to implement daily reporting via API
- TPR expectations about partial matches
- Definition of 'relevant members' – LGA seeking legal advice.

Update on testing

Some members of the group who have taken part in testing have returned partial matches to schemes they have not been a member of. Once the scheme confirms no match, takes a while for the partial match to disappear from the individual's results. It was not clear whether the same partial match would turn up again if the scheme does not amend its matching criteria.

Some members of pensions teams were having issues signing up, but this could be because MaPS was looking for typical users, not those with pensions knowledge.

Subgroup

The Dashboard Available Point (DAP) is still expected to be in the 2027/28 financial year. An actual date has not yet been announced, although there is some speculation that more information may be released around 31 October 2026, the connection deadline.

The group decided that any LGPS communications should use the national campaign as their basis. There was therefore no need for a subgroup to start work until after the national campaign was launched.

Post-meeting update: The LGA has been contacted by MaPS about promoting the dashboard. They will ask for volunteers to be part of a dashboards subgroup before the next meeting.

10. Consultations

RA and LB provided a brief update on consultations and regulation changes:

- Amendment regulations are expected to implement changes consulted on in the Access and Fairness and Access and Protections consultations that were not introduced in the first phase in April 2026
- outstanding issues include normal minimum pension age (NMPA), Fair Deal, academy consolidation, forfeiture, opt out reporting and five year refunds
- there is likely to be a further consultation on draft regulations where draft regulations were not included in the original consultation. This includes NMPA and academy consolidation.

11. New administrator website

LB and RA were happy to announce that the new website for LGPS administrators and employers in England and Wales was live:

- a similar website for LGPS Scotland will be launched early in 2027
- the longer term plan is to replace technical guides currently published as pdfs with HTML pages
- re-directs are in place from the previous website, but there were issues with the employer bitesize training links
- the LGA team is still working on the website, and users will see improvements to the regulations and jobs pages, amongst others
- there is still work to do on the email notifications
- the LGA will email funds about the contact system towards the end of this month. There will be changes to how you access the system and what information you need to provide.

The group was positive about the website, particularly the search function. SG noted some issues with the email notifications.

Action 9: SG to provide an example of the problematic email notification so the LGA team can investigate and make improvements.

12. Inheritance tax

LB gave an update on the LGA team's plan to produce a guide for administrators before the inheritance tax changes take effect from April 2027. This will be published as HTML pages on the new administrator websites. It may be released in stages as sections are finished and checked.

LB plans to address some of the member communications needs in a future bulletin. This will include:

- the need to update expression of wish forms
- notifying members about the change
- encouraging members to review their expression of wish nominees in the light of the new rules.

Funds on the group had not received any member queries so far. The group will consider any additional communications needs and whether a subgroup is needed once the LGA has published the resources it has planned.

13. Regional communication groups

Regional communications group

AH gave an update from the regional communications group which met in London in July. They discussed:

- member newsletter
- ABS plan
- website benchmarking – this project is in its early stages and has been delayed slightly.

A representative from Burges Salmon will join the next meeting to talk about AI and pensions.

Welsh communications group

KG provided an update from the Welsh communications group. Welsh funds have not met since the last meeting, but continue to work together on:

- member presentations
- Pension Awareness Week

- promoting use of the member portal
- communicating with members through employers.

They will be meeting later this month and will analyse annual benefit statements and video ABSs to see whether different members use different formats. This will help them decide whether to invest in the video ABS or improving the standard ABS and notes.

14. Communications workplan

RA ran through the updated Communications Workplan which can be found on the CWG minutes page of the new administrator website.

The group discussed the terms of reference. They were happy with frequency of meetings, and that the four meetings would be split between in person and virtual meetings. RA noted that the two-year terms of the Chair and Vice Chair would end in March 2027.

Action 10: Add nominations for Chair and Vice Chair to the agenda of the next meeting.

15. AOB

Member satisfaction surveys

SD asked about funds' use of member satisfaction surveys. WYPF currently issues a high level survey to all members. It is not specific to recent retirees or those who have completed a transfer in etc. The group shared their practices:

- response rates are generally quite low
- some funds and the LGA offer prizes (up to £100) but this has not greatly increased the number of responses. A prize may be more effective in encouraging pensioners to respond
- funds use Survey Monkey or MS Forms. There is a fee to use Survey Monkey and there are concerns about data being sent abroad. MS Forms is free and is easier to integrate with other systems
- some funds target specific members instead of surveying all members. They have different surveys for people who have contacted the fund in a month, new joiners, recent retirements etc
- members appreciate direct contact if they raise a legitimate issue in their survey responses
- funds try to take forward good ideas that could form a newsletter article, or an update to the fund's website to improve understanding, for example

- surveys are a useful way to find out about specific issues, such as member perception about third party administrator performance and members' use of AI
- Flintshire Pension Fund includes a link at the bottom of all emails sent to members that allows them to provide compliments, complaints or suggestions
- recent governance changes such as the introduction of the Independent Person and Independent Governance Reviews may increase the interest in member feedback.

Responsible investment and communication policies

BC asked whether funds specifically mention Responsible Investment (RI) in their communications policies and how funds gather member views on their RI position. The Scheme Advisory Board is interested as it will be producing guidance on RI policies.

Action 11: Group members to contact BC about:

- whether / how funds cover RI in their communications policy
- how do funds gather member views on their RI policy?
- how do funds manage messaging now that responsibility for investment decisions has moved to the pools?

Prudential fund changes

JW asked whether other funds whose AVC provider is Prudential have been contacted about the replacement of the 'with profits' fund. Not all funds were aware of the change. Those that were expected their Pension Board and Committee to make the decision about what AVC investment options to offer.

Signing off emails

BG asked how other funds sign off emails, whether they include an individual team member's name and role or a team name. Most funds continue to include an individual name and role in email signatures. Bulk communications are sent from the team. One fund has moved to team name and contact information for all emails that they send.

16. Future meetings

14 January 2027 hybrid