LGPC MEETING – 23 November 2026

Meeting agenda

Item		Timings
1	Welcome, introduction, apologies for absence and declarations of interest	11:30
2	Minutes of meeting held on 20 July 2026 – Paper A	11:35
3	Regulations update for England and Wales – Paper B	11:40
4	SAB update for England and Wales – Paper C	11:55
5	Regulations update for Scotland – Paper D	12:10
6	Regulations update for Northern Ireland – Paper E	12:20
7	National POG update – Paper F	12:30
8	Training, conference and qualification update – Paper G	12:40
9	Any other business	12:50
10	Dates of future meetings 23 November 2026	13:00

Paper A: Minutes of meeting held on 20 July 2026 - Hybrid

PRESENT

Cllr John Fuller	LGA
Cllr James Gamble	LGA
Cllr Keith House	LGA
Cllr Mark Jeffery	LGA
Cllr Jordan Meade	LGA
Cllr Jim Robbins	LGA
Cllr Amanda Sergeant	LGA
Cllr Georgia Taylor	LGA
David Murphy	NILGOSC
Will King	MHCLG
Ben Lavelle	MHCLG
Neil Mason	SAB representative
Martin Doyle	National POG representative

Secretariat

Clair Alcock	SAB
Lisa Clarkson	LGPC
Lorraine Bennett	LGPC
Rachel Abbey	LGPC

1. INTRODUCTION FROM THE CHAIR

Cllr John Fuller [JF] welcomed everybody to the meeting. JF explained that, following the recent change in leadership of the Labour Party, the Chair, Cllr Yeowell had been called to another meeting and was not able to attend. In the Chair's absence, JF chaired the meeting and noted that this would be his final meeting after 15 years as a member and former Chair.

For the benefit of those attending their first LGPC meeting, JF gave an introduction to the LGPS and the purpose of the LGPC. There are 6.9 million members of the LGPS in England and Wales, whose benefits are backed by £400 billion of assets.

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The Committee is an important part of the structure of LGPS, supporting the administration and development of the Scheme.

2. APOLOGIES

Apologies for absence were received from Cllr Nathan Yeowell, Linda Welsh and Annette Greenslade.

Cllr Keith House [KH] and Cllr Mark Jeffery [MJ] declared an interest as members of the LGA Board and Resources Committee respectively.

3. MINUTES

Cllr Jordan Meade [JM] pointed out that he was listed as both present and absent from the previous meeting. Other than that correction, the minutes of the previous meeting held on 23 March 2026 were agreed as a true and correct record.

4. MATTERS ARISING

JF noted that the breadth of topics covered in the comprehensive minutes indicate the importance of the work done by the LGA pensions team supported by the Committee. JF asked for an update on the LGA reorganisation and how it might affect the team.

Lorraine Bennett [LB] confirmed that the Chairs of the LGPC and the Scheme Advisory Board (SAB) had contacted the LGA Chair to express their concerns about the reorganisation and its impact on service delivery. The LGA Chair acknowledged the independent funding of the team, but was not able to provide any updates on how the team might be affected and when. The inability to recruit, particularly to administrative support roles, remains a significant risk. It has been necessary to cancel some training courses.

JF expressed concern about the current position and suggested exploring other structures if the LGA is not able to support the essential work of the pensions team.

5. REGULATIONS UPDATE ENGLAND AND WALES

LB presented the key points from Paper B:

- the impact of recent regulation changes on administering authorities and the resources produced by the LGPC Secretariat to support them
- the implementation of new factors following the SCAPE rate change

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- commissioning legal advice covering what process to follow to pay outstanding pension or lump sum payments to a member, their dependants or estate
- commissioning legal advice on cohabiting partner eligibility where one partner is in residential or hospital care
- employer resources produced to promote the benefits of LGPS membership to new, prospective and existing members
- Dashboard guides updated to reflect the latest position
- updates for employers and administering authorities on HMRC low earners top-up payments
- procuring a new provider to host the National Insurance database
- developing a new website for LGPS employers and administrators.

JF asked whether the promotional materials would promote the 50/50 section of the Scheme. This option allows members to pay reduced contributions and build up half the pension they would build up in the 'main' section of the LGPS, but take-up is very low at less than 1 per cent of members. LB confirmed that the resources cover the 50/50 option.

David Murphy [DM] welcomed HMRC's progress on making top-up payments to low earning pension scheme members. He anticipates that queries to pension funds will increase when HMRC starts to contact members in scope.

Cllr Jordan Meade [JM] raised the backdated calculations required following the recent rules changes and asked whether there will be a standard approach across all administering authorities to revisiting and prioritising past cases. LB referenced MHCLG guidance that sets out a timetable for rectifying past calculations, but does not prioritise particular cases. She pointed out that administering authorities' progress has been affected by software development and that this may influence prioritisation. Neil Mason [NM] noted the significant resources that will be needed to process the retrospective cases.

Cllr Georgia Taylor [GT] asked about the definition of cohabiting partners in the LGPS regulations. LB confirmed that the definition covers couples 'living together as if they were married or as if they were civil partners'. It therefore covers all couples in the same way, irrespective of their genders.

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6. SAB UPDATE [E&W]

Clair Alcock [CA] introduced herself and summarised the role of the Scheme Advisory Board (SAB) and its three committees. The SAB is a statutory body which has responsibility for:

- advising the Secretary of State on desirability of changes to the LGPS rules
- providing advice to Scheme managers and local pension boards on the effectiveness and efficiency of the Scheme.

CA presented the key points from Paper C which covers the current SAB workstreams:

- supporting the implementation of the 'Fit for the Future' changes, focusing on local investment and the requirement to work with strategic authorities to identify investment opportunities
- fiduciary duty of LGPS funds, particularly related to responsible investment
- reviewing governance arrangements of the Board following the introduction of the LGPS Senior Officer and Independent person, and the change in pool responsibilities
- plans for further peer review pilots in 2027 in preparation for compulsory independent governance reviews
- valuations and cost control process
- gender pensions gap and pensions gap for other groups
- pensions administration and governance strategies
- annual report and reporting breaches guidance
- working groups covering oversight of pools, investment strategy and reporting.

JF raised a concern about the definition of 'local' investment if a project crosses fund or regional boundaries. CA agreed that certain investments would not be considered local based on the definition in the regulations.

Cllr Jim Robbins [JR] welcomed the working group set up by the Investment Committee to develop local investment guidance. He asked when the guidance was likely to be published. CA confirmed the working group will first meet in autumn and will work swiftly to produce a timeline.

GT noted that pension funds no longer make investment decisions, this is done by pools. She recognised further work to be done on investment strategies and how they are interpreted by pools.

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GT asked about timelines for SAB responsible investment (RI) guidance and a report on the review of funding strategy statements. CA confirmed that the Responsible Investment Advisory Group (RIAG) will progress the RI guidance over the summer, aiming for publication in autumn. SAB has produced a report on the funding strategy statement which she expects will be published after the afternoon SAB meeting.

JM asked about whether central government were consistently feeding into the RIAG project looking at investment in conflict zones. CA confirmed that the project covers how funds should develop a policy and how to take member views into account. It will not look at international law. The SAB has written to Ministers to ask for support and advice for funds on the international legal position.

JF pointed out the increase in the average funding level and the corresponding reduction in employer contribution rates in the LGPS following the 2025 valuation. The average funding level increased from 107 per cent in 2022 to 122 per cent. From April 2026, the average employer contribution rate dropped to 16.5 per cent of payroll from 21 per cent. JF welcomed the reduced costs for employers, which will mean councils have more money to spend on central services.

GT expressed concern that the discount rate used in valuations does not fully take into account the impact of climate change on future returns.

7. REGULATION UPDATE SCOTLAND

The Committee noted the key points from Paper D, which was provided in writing before the meeting by Annette Greenslade and Iain Coltman. The paper covered many of the same issues that affect the LGPS in England and Wales.

8. REGULATIONS UPDATE NORTHERN IRELAND

The Committee noted the key points from Paper E, which was presented by DM:

- the Department for Communities is introducing an exemption that means they do not have to include McCloud information in 2027 annual benefit statements for certain members. These are members for whom an accurate calculation cannot be performed because of missing actuarial guidance
- the Department is considering a Bill to deliver regulations on local investment, mirroring those that apply in England and Wales. This would have to be done quickly if it is to be in force before the Assembly dissolves in advance of elections in May 2027
- the Department has received a pre-action protocol letter for a judicial review. The challenge concerns investment in arms companies and the situation in

Gaza. DM will keep the Committee updated as the decision could have implications for the other LGPS schemes.

9. NATIONAL PENSION OFFICER GROUP UPDATE

Martin Doyle [MD] presented the key points from Paper F.

MD highlighted the challenge administrators face in retrospectively amending benefits following recent regulation changes. Surveys suggest that most administering authorities do not expect to meet the timeline for completing retrospective changes set out in MHCLG guidance. Limited resources and delays in software development is affecting funds' progress.

MD was more positive about the progress that has been made in communicating with councillors in England about their new right to join the LGPS.

JF thanked MD for all the hard work done by administration teams to implement the recent complicated changes to the LGPS rules.

10. TRAINING AND CONFERENCE UPDATE

Lisa Clarkson [LC] presented the key points from Paper G:

- demand for online training remains high, with lower demand for in-person sessions
- all courses have been updated to reflect the recent regulation changes
- two new courses introduced – pension tax and buying extra pension
- resignation of a team member meant some courses had to be postponed
- prize draw scheme to encourage those attending courses to provide feedback
- the LGPC team and a team member have been nominated for PMI Pinnacle awards
- LGPS qualification is proving popular – there will be 180 students enrolled at once before the first cohort completes the course at the end of September
- administrative support may limit the amount of training that the team can deliver. Recruitment restrictions are in place and a current postholder is about to start maternity leave
- LGPC members were invited to attend Fundamentals training in London or online free of charge.

11. ANY OTHER BUSINESS

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The Committee recorded its thanks to JF for his longstanding contribution and for being such a passionate advocate for the Scheme. Members wished him well for the future.

12. DATES OF NEXT MEETINGS

The next meeting will be held on 23 November 2026.

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Paper B: England and Wales update

Decisions

The Committee is asked to note the content of this report.

Benefit changes

We expect the second phase of the Access and Fairness changes to be legislated for in April 2027. These include:

- changes to forfeiture provisions
- collection of opt-out data
- removing the requirement to pay refunds within five years of leaving
- other miscellaneous changes.

We also expect the remaining changes consulted on in the Access and Protections consultation to be legislated for in 2027, including:

- changes relating to the increase in the normal minimum pension age
- New Fair Deal - proposals to implement Fair Deal protections in the LGPS, ensuring continued access to the LGPS for outsourced workers
- academies and applications for a change in administering authority.

We are working with MHCLG on the implementation of these changes, including reviewing draft legislation and supporting the development of guidance. We will issue a special bulletin setting out the changes and the actions required once the legislation has been made.

Some changes will require significant preparation by administering authorities and employers. In particular, the collection of opt-out data will require new processes and system changes for employers and administering authorities.

New Fair Deal represents a significant change and will place new responsibilities on administering authorities and employers in relation to outsourced workers, requiring changes to existing processes and practices.

MHCLG has asked for recommendations for phase three changes, and we have submitted a paper setting out our proposals. We do not expect any phase three changes taken forward to be implemented before April 2028.

Inheritance tax

From 6 April 2027, most unused pension funds and pension death benefits will form part of a deceased member's estate for inheritance tax purposes.

The changes will create new responsibilities for LGPS administering authorities. These include calculating the value of a deceased member's notional pension property and providing information to personal representatives and beneficiaries. In some cases, administering authorities may also be required to withhold part of a death benefit or pay inheritance tax to HMRC.

We will publish guidance to support administering authorities with these new responsibilities.

Legal advice

We commissioned legal advice in four areas where administering authorities have identified uncertainty or inconsistent approaches.

We have now published advice on:

Backdated payments relating to survivor equalisation and death grants

The advice considers the legal issues involved in making backdated payments to an estate or beneficiary following the Access and Fairness changes that equalised survivor benefits from April 2026.

Cohabiting partner eligibility

The advice covers assessing entitlement to a cohabiting partner’s pension where the member or their partner spent an extended period in a care home or hospital during the two years before the member’s death.

Both published opinions are available on the legal opinions page of www.lgpsregs.org.

We are awaiting advice on:

Unclaimed benefits

Administering authorities are increasingly dealing with cases where benefits become payable but the member cannot be traced or refuses to engage. The advice will

consider appropriate tracing activity, processes and record keeping, with a view to establishing a consistent approach across the LGPS.

Beneficiaries in prison

The advice will consider whether, and in what circumstances, imprisonment may be relevant when determining the recipient of a death grant. It will also consider practical issues relating to the payment of benefits where a beneficiary is serving a prison sentence.

Pensions dashboards

The legal deadline for pension schemes to connect to the pensions dashboards ecosystem was 31 October 2026.

We are not aware of any LGPS administering authorities that have not connected to the ecosystem.

We expect the Government to announce the dashboards available point (DAP) in the coming months. This is the point at which pensions dashboards become available for members to use. Pension schemes will receive at least six months' notice before the DAP and we currently expect it to fall during the 2027/28 financial year.

We are contributing to the national communications planned by the Money and Pensions Service (MaPS) and will also work with the LGPS National Communications Working Group on communications.

We are also procuring legal advice on the data protection implications for administering authorities related to the definition of relevant member for pensions dashboards. The dashboard legislation only permits data for relevant members to be sent to dashboards.

An active or deferred member who also has a pension in payment from the Scheme is not a relevant member. The Pensions Regulator has confirmed that pension schemes may still be able to provide data for these members where they are satisfied that the legitimate interests test has been met. We have asked Osborne Clarke to provide advice to assist administering authorities with this assessment.

Two-year time limit for lump sum death benefits

As announced at Budget 2026, the pensions tax two-year rule has been removed.

For death grants paid on or after 28 October 2026 in respect of a member who died under age 75, the tax treatment will no longer depend on whether the payment is made within two years of the scheme administrator first becoming aware of the member's death.

New administrator and employer website

We recently launched a new website for LGPS administrators and employers in England and Wales.

The URL of the website remains the same: www.lgpsregs.org, but we have made changes to the design and structure of the site.

There are significant changes to the training and qualifications, employer guidance and administrator guidance pages. We have also changed how technical queries are submitted and how administering authorities update their contact details and submit vacancies for advertising on the site.

To help users navigate the site, we have published a short guide.

Annual administrator conference

We are planning to run an annual conference for LGPS administrators. The first conference is provisionally planned for May 2028 in York. Further details will be provided over the coming months.

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Paper C: SAB Update for England and Wales

Key points to note

This paper provides an update on the work of the Scheme Advisory Board (SAB) for England and Wales since the LGPC meeting on 20 July 2026, alongside introductory background for new Committee members.

The SAB's work spans investment, governance, administration, benefit design and cost management, supported by a five-person LGA secretariat funded through a statutory levy.

Its Fit for the Future work has moved to implementation, with deadlines of 31 December 2026 for the new statutory appointments, 31 March 2027 for compliant Investment Strategy Statements and 31 March 2028 for first independent governance reviews, unless required earlier.

Current priorities include responsible investment guidance, local investment, governance reviews and peer support, alongside benefit reforms, cost management, member outcomes and administration guidance. The three committee updates summarise this wider programme, with links to the detailed agenda papers. This report is for noting.

Decisions

The Committee is asked to note the update provided in this report.

Introduction to the Scheme Advisory Board

The SAB is a statutory body established under section 7 of the Public Service Pensions Act 2013 and regulations 110–113 of the LGPS 2013 Regulations. Its statutory functions are to advise the Secretary of State on the desirability of changes to the Scheme, and to advise administering authorities and local pension boards on the effective and efficient administration and management of the LGPS and its pension funds.

The Boards terms of reference confirm that the Chair and Board members are appointed by the Secretary of State. The regulations require the Secretary of State to consider the desirability of equal representation of Scheme employers and scheme members when making appointments. The Board has twelve voting members, with

equal numbers representing employer and scheme member interests, alongside the Chair. The Vice-Chair is selected from the twelve voting members by unanimous agreement of the other voting members and the Chair.

In practice, the Board brings together employer and scheme member perspectives to inform policy, encourage best practice, improve transparency and support consistent standards across the LGPS. Its work covers investment, governance, administration, benefit design and cost management. It develops guidance, responds to consultations and works with government, regulators and stakeholders on issues affecting the Scheme as a whole.

The SAB uses a structure of three committees to examine issues in depth and inform the Board's advice and decisions: the Cost Management, Benefit Design and Administration Committee (CMBDA), the Compliance and Reporting Committee (CRC), and the Investment Committee (IC). This allows detailed work on benefits and administration, governance and reporting, and investment to be considered in the relevant specialist forum before recommendations are brought to the Board. Updates on each committee's current priorities are provided later in this paper.

The Local Government Association (LGA) provides the Board's secretariat through a team of five salaried staff employed by the LGA. This team supports the Board, its committees and working groups, providing the professional support needed to develop advice and guidance, coordinate projects and stakeholder engagement, and deliver the Board's work programme. The distinction is between the Board's statutory advisory role and the LGA's role in providing the staff who support that work. The Board's work, including the secretariat team, is funded through a statutory levy on LGPS administering authorities under regulation 113 of the LGPS 2013 Regulations. The levy is based on the Board's annual budget, approved by the Secretary of State, with each administering authority's contribution determined by its scheme membership. These costs are treated as administration costs of the Scheme.

Fit for the future

The Board's work on Fit for the Future has moved from consultation and policy development to supporting implementation of the reforms.

Legislative framework

The Pension Schemes Act 2026, associated regulations and statutory guidance have now been published, establishing the new statutory framework for administering authorities and pools.

The remaining statutory implementation deadlines are 31 December 2026 for the appointment of an LGPS Senior Officer and Independent Person, and 31 March 2027 for compliant Investment Strategy Statements. Administering authorities must complete their first Independent Governance Review by 31 March 2028, unless directed to undertake one earlier.

The LGPS Senior Officer has senior responsibility across the administering authority's pension functions, bringing together administration, investment and governance and ensuring that the fund is appropriately managed and resourced. For local authority administering authorities, the role must be separate from the section 151 officer, head of paid service and monitoring officer, and does not replace the finance officer's statutory responsibilities.

The Independent Person brings independent scrutiny, expertise and constructive challenge across investment strategy, governance and administration, supporting those exercising delegated pension functions to assess advice and make well-informed decisions. This is not a day-to-day management role, and the person must be independent of the administering authority and the Secretary of State.

Local investment

The new legislation and guidance require administering authorities to set out their approach to local investment within their Investment Strategy Statements and work with strategic authorities to identify suitable investment opportunities. The SAB's local investment working group held its first meeting on 28 September 2026. It will draw on existing LGPS approaches and explore how funds, pools and strategic authorities can work together to identify and assess viable opportunities, including those crossing geographical boundaries.

The evidence gathered will inform whether practical guidance or common principles would be helpful, while preserving flexibility for local circumstances and innovation and maintaining appropriate due diligence, diversification and risk and return requirements. This work is expected to continue through 2027.

Responsible investment and fiduciary duty

The Board remains active in discussions regarding fiduciary duty and responsible investment.

The Department for Work and Pensions (DWP) has opened a consultation on draft guidance on pension trustees' investment and fiduciary duties. The SAB will consider

the draft and respond to the consultation. The guidance is intended primarily for trustees of trust-based occupational pension schemes and the professionals supporting their decisions; it is not directed at the LGPS. As paragraphs 41 and 42 of the consultation explain, it may nevertheless be of interest to other pension arrangements and those involved in pension fund investment decision-making more generally.

The SAB is developing practical guidance to support administering authorities in setting their responsible investment policies and reviewing their Investment Strategy Statements. Following consideration by the working group and the Responsible Investment Advisory Group (RIAG) in September and October, the draft is being refined to clarify responsibilities under the new framework, engagement with scheme members and the evidence and rationale supporting policy decisions. A near-final draft is due to be submitted to the Board for consideration and approval on 23 November 2026, with publication to follow subject to approval.

In September 2026, the SAB published an Investment in conflict zones webpage, bringing together its statements, correspondence with Ministers and commissioned legal advice. This provides a central resource for administering authorities responding to lobbying and considering their responsibilities in this area.

SAB projects

Independent governance reviews

Independent Governance Reviews will provide independent scrutiny of administering authorities' governance arrangements and compliance, leading to recommendations and a published action plan. The SAB held an event for Senior LGPS Officers and governance officers on 1 October 2026 to consider the operational challenges of procuring and conducting the reviews.

Participants called for clearer, consistent standards and greater clarity on assessor independence, evidence requirements, procurement, costs and provider capacity. The SAB secretariat will develop a core specification and discuss collective market engagement with the National LGPS Frameworks Team.

Peer support programme

The peer support programme continues to progress, although the first pilot with the London Borough of Camden was postponed due to local by-elections. A peer team had been recruited and preparatory work completed, and a second fund has

expressed interest in piloting the programme. Preparations include developing peer recruitment arrangements, programme documentation and a central database of peers. The immediate priority is to deliver and evaluate the pilots to inform wider rollout and sustainability, while longer-term funding and the relationship with Independent Governance Reviews remain under development.

SAB Annual Assembly

The SAB held its second Annual Assembly on 22 October 2026, bringing together Pension Committee and Local Pension Board chairs to discuss ongoing challenges and successes for the LGPS. The Assembly continues to strengthen opportunities for elected members with LGPS responsibilities to come together.

Committees work

Cost Management, Benefit Design and Administration Committee (CMBDA)

The CMBDA's current work covers benefit reforms, Scheme cost control and local fund valuations; research on pension inequalities, the gender pensions gap and opt-outs; and practical support for effective administration. Priorities include supporting Ministry of Housing, Communities and Local Government (MHCLG's) development of statutory pensions administration strategy guidance and addressing employer exits and exit credits. The committee will also consider MHCLG's regulation 64A consultation when published, examine cost management processes and work with the Government Actuary's Department (GAD) on section 13 outcomes.
The 9 November agenda and papers provide further detail on these work areas.

Compliance and Reporting Committee (CRC)

The CRC's current work focuses on supporting effective governance and reporting across the LGPS. Priorities include implementation of the new governance requirements, independent governance reviews, peer support and refreshed local pension board guidance. Through its audit working group, the committee is contributing to MHCLG's developing proposals to separate pension fund accounts from administering authority accounts, including publication arrangements and fund-specific governance reporting. Its workplan also proposes reviewing working group arrangements and committee representation to support these priorities. Further detail is available in the 2 November agenda and papers.

Investment Committee (IC)

The IC's current work covers implementation of the investment reforms, responsible investment, fiduciary duty and cost transparency. Working groups on pool oversight, local investment and reporting are exploring practical support for funds and pools, with coordination across related workstreams to avoid duplication. Priorities also include developing practical responsible investment policy guidance through RIAG, considering DWP's draft fiduciary duty guidance to inform the SAB's consultation response and considering knowledge and understanding guidance. The DWP guidance is directed at trust-based occupational pension schemes rather than the LGPS, although it may be of wider interest. Work on the Code of Transparency includes supporting the transition to the new cost transparency and benchmarking framework and reviewing cost reporting templates. Further detail is available in the 19 October agenda and papers.

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Paper E: Northern Ireland update

Background

Public service pension regulations are a devolved matter for the Northern Ireland Assembly. Regulations for the Local Government Pension Scheme in Northern Ireland (LGPS (NI)) are made by the Department for Communities (the Department).

Key points to note

The Scheme Advisory Board for the LGPS (NI) met once in the last quarter.

The Department for Communities has decided not to replicate the 'Fit for the Future' regulations regarding local investment in the Northern Ireland equivalent of the Pension Schemes Act 2026.

Decisions

The Committee is asked to note the contents of this report.

Governance

Scheme Advisory Board

The Scheme Advisory Board last met on 24 August 2026. Topics of discussion included:

- Inheritance Tax changes and impact on Co-habiting partners
- Cost Cap Valuation of LGPS (NI)
- Section 13 report
- LGPS (NI) Access and Fairness amendments
- NI equivalent of Pension Schemes Act and local investment.

Regulations

Access and Fairness/ New Minimum Pension Age

The Department is currently drafting the LGPS (NI) regulations to introduce those changes included in the England and Wales Access and Fairness regulations that are relevant to Northern Ireland. Other regulations that are pending include those to deal with the new normal minimum pension age.

Executive Pension Schemes Bill

In October 2025, the Northern Ireland Assembly approved a Legislative Consent Motion (LCM) covering a number of key clauses in the Pension Schemes Bill. The Bill received Royal Assent on 29 April 2026, and the clauses covered by the LCM also apply to Northern Ireland. These include provisions addressing the Virgin Media case, but no other provisions relevant to the LGPS (NI).

To bring Northern Ireland into line with the remaining provisions of the new Act, the Department for Communities intends to introduce primary legislation through the Executive Pension Schemes Bill.

At the last meeting, it was reported that the Department was considering including provisions in the Bill giving it powers to issue guidance and directions on local investment for the LGPS (NI). The Department has since indicated that it no longer intends to include these provisions.

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Paper F: National POG update

Background

The National Pension Officer Group (NPOG) is made up of representatives from LGPS administering authorities in England, Wales, Scotland and Northern Ireland.

It is a collaborative forum for LGPS administering authorities to work together on common operational and regulatory issues. It supports the development of consistent national solutions, provides a collective voice when engaging with key stakeholders, and offers a route to escalate concerns to the LGA and government departments to help shape guidance, policy and regulatory developments.

Decisions

The Committee is asked to note the content of this report.

Update from NPOG meeting of 18 September 2026

Minutes from the previous meeting

LGA Resourcing: NPOG welcomed the proposed move of the LGA pensions function into the Deputy Chief Executive Directorate, helping safeguard ring-fenced funding. However, concerns remain over delays in securing additional capacity, which NPOG agreed to escalate formally with LGA leadership.

Feedback from Regional Pension Officer Groups (POGs)

Regional Pension Officer Groups reported a number of common operational and regulatory concerns:

- Access and Fairness: funds continue to face difficulties with retrospective calculations, particularly where historic data is incomplete, arrears are small, payments need to be made through payroll, and software suppliers have not provided automated solutions.
- McCloud: some funds have reported breaches to The Pensions Regulator where McCloud information was not included in Annual Benefit Statements or retrospective work remains outstanding.
- Pensions Dashboards: further clarification is required on how AVC Normal Pension Ages and member-selected retirement ages should be presented on dashboards.

- Actuarial factors: funds would welcome greater advance notice of changes to actuarial factors and better coordination of implementation dates.
- Transfers: proposed amendments to the Conditions for Transfers Regulations 2021 prompted interest in developing a common LGPS list of schemes considered safe for transfer purposes once the regulatory position is finalised.
- AI and cyber risk: regional groups continue to consider governance arrangements for AI, cyber security and the appropriate use of tools such as Copilot.
- Pensionable pay: Scottish funds highlighted work on compliance, including the need for employers to ensure pension contributions are deducted from all relevant elements of pensionable pay.

Agreed action: to support the sector's implementation of retrospective Access and Fairness changes, POG Chairs will identify locally developed calculators and spreadsheets that funds are willing to share. These will be collated and circulated through NPOG, helping to reduce duplication and promote greater consistency across administering authorities.

LGA update

Legal advice: guidance is being finalised on backdated survivor benefits and death grants, with further advice progressing on cohabiting partner eligibility and unclaimed benefits.

Pensions dashboards: following clarification from TPR on the definition of a ‘relevant member’, the LGA has commissioned legal advice on the data protection implications for members who have one LGPS benefit in payment but retain other active or deferred benefits. A scheme-wide approach and further guidance are expected, and funds may wish to await this before undertaking their own assessments.

National Insurance database: procurement of a replacement host and front end is underway ahead of South Yorkshire ceasing to host the database from April 2027. The new service is expected to retain API access for software suppliers.

Inheritance tax: the LGA will issue LGPS-specific guidance on changes applying from 6 April 2027, principally affecting death grants for deferred and pensioner members.

Agreed action: the LGA will report back once the dashboards legal advice has been received, with the unclaimed benefits advice also expected to address cases where benefits should already be in payment.

MHCLG update

MHCLG confirmed that phase two of LGPS regulatory reform will address outstanding member-benefit proposals, including Normal Minimum Pension Age, academies, opt-outs, forfeiture and refunds. Legislation is intended to be laid by Christmas 2026, with implementation from April 2027, supported where possible by accompanying guidance.

A phase three programme will form part of a new annual regulatory update cycle, with further changes expected from April 2028. NPOG recommendations will feed into this process.

Scottish Public Pensions Agency (SPPA)

The 2025 consultation response was expected by the end of September. Work continues with HMT and other public service schemes on the increase to Normal Minimum Pension Age, while the SCAPE factor review has been completed and revised factors published.

Department for Communities (NI) update

Legislation introduced in June gave limited discretion over McCloud information in Annual Benefit Statements for 2025/26 and 2026/27. The Department continues to consider the relevance of Fit for the Future reforms for NI, while equivalent Access and Fairness regulations have been drafted but delayed pending other legislative changes.

Software provider update

Representatives from software suppliers Heywood, Civica and Equiniti gave updates focussed on their implementation of the recent legislative changes “Access and Fairness” and Councillor/Mayor access to LGPS.

Retrospective cases remain more challenging because of historic data limitations and limited automation. Funds are being encouraged to share locally developed calculation tools to reduce duplication across the sector.

LGPS England & Wales SAB update

The Scheme Advisory Board is progressing work on the Pension Administration Strategy, investment and pooling oversight, responsible investment, and independent governance reviews. Further work is also underway on conflict-of-interest and training strategies, while MHCLG is expected to revise Fit for the Future implementation timetables to reflect wider delays.

Proposed regulatory changes

The Group considered a package of potential amendments to the LGPS Regulations recently recommended to MHCLG by the NPOG working group, including:

- reducing the aggregation election period from 12 months to three months;
- mandating electronic interfund transfers;
- reviewing the ill-health retirement framework;
- reinstating serious ill-health lump sums for post-2008 benefits;
- allowing benefits to be taken from Normal Pension Age without leaving employment; and
- removing the 85-year rule employer cost barrier for flexible retirement.

Suggestions not advanced in this round include mandatory monthly data submissions through approved electronic interfaces and a regulatory or accreditation framework for third-party payroll providers. These could be revisited in a future annual cycle.

Academies working group

Evidence from funds highlighted recurring academy payroll data-quality issues, including limited LGPS knowledge among third-party payroll providers, staff turnover, unclear responsibilities, weak service standards and poor engagement with training.

Effective approaches included early intervention, formal escalation, regular data cleansing, targeted employer support and charging for persistent failures.

Agreed actions: Findings will be consolidated and reported to the national Academies Working Group, while the Pension Administration Strategy working group will consider incorporating third-party payroll provider expectations into future guidance.

Contact officer

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Paper G: Training, Conference and Qualification update

Background

The LGPC pensions team provides training and qualifications for pension administrators, scheme employers, officers with governance responsibilities, and pension committee and local pension board members.

We aim to help administering authorities and employers develop the knowledge and practical skills needed for effective LGPS administration and governance, while supporting professional development and helping the sector address recruitment and retention challenges.

Decisions

The Committee is asked to note the contents of this report.

Employer and administrator training

During October we released eleven additional training dates for a range of courses between January and March 2027. Eight of the new dates are already fully booked.

The programme for 2027 has been agreed and will be published in December. This covers the period from April to December 2027. There are 67 days of training currently planned. Course booking will open in December.

There will be the opportunity for funds to commission training, and we will also consider putting on additional courses if there is strong demand. The costs for provision have been reviewed and changed for both advertised and commissioned courses.

The previous understanding tax allowances training course has been split into two half-day online courses for 2027:

- Annual allowance, and
- Lump sum allowances and inheritance tax

We have also launched a new Welsh date for our popular Insight Residential course, taking place in March 2027.

The survivor benefit training course will return in 2027, and priority will be given to those who were booked on the cancelled courses in 2026.

PMI Pinnacle Awards

The team received two nominations for the PMI Pinnacle Awards.

- the team was nominated in the Impact on Learning and Professional Development category
- Toni Durrant, a Training and Development adviser, was been nominated in the Pensions Tutor of the Year category.

Fundamentals training

Fundamentals is a three-day training course aimed at elected members and others who attend pension committees and local pension boards.

The course provides a scheme overview and covers current issues in relation to administration, investments and governance of the LGPS. The course also provides valuable networking opportunities. All sessions are delivered by experts in their field.

Day one and day two of the 2026 course have now taken place. Over 140 attendees took part in both day one and day two, with a further 130 booked to attend day three. Feedback so far has been positive and those who attended have found the training engaging and insightful. Bookings have increased when compared to 2025.

Day three of Fundamentals takes place in London on 3 December and online on 9 and 16 December. Topics include fiduciary duty, administration matters, managing risk, being an effective committee or board member, plus updates from MHCLG and The Pensions Regulator.

If you are an LGPC councillor and would like to attend day three of Fundamentals, please email training.lgps@local.gov.uk.

Annual LGPS governance conference

The 2027 conference will take place at the Cedar Court Hotel, Harrogate on 28 and 29 January 2027. The agenda has been set and the majority of speakers are confirmed. The conference bookings are open and to date there are 133 people booked to attend in person and 46 virtually. All in-person places with accommodation are sold out. There are six places remaining for in-person attendance without

accommodation. Space scientist Dame Dr Maggie Aderin MBE has been booked as the after-dinner speaker.

The team has already secured the venue for the 2028 conference. This will take place at the Bournemouth Marriott Hotel on 27 and 28 January 2028.

The Certificate in LGPS Administration

The Certificate in LGPS Administration is an LGPS-specific Level 3 pensions qualification which is run by the LGA and accredited by PMI. It is suitable for LGPS administrators in England and Wales.

In September 30 students from cohort one completed the qualification after 18 months of study.

There are currently 147 students actively studying, over three cohorts.

Cohort five, consisting of another 50 students, is due to begin studying in April 2027. This cohort is already oversubscribed, despite not being advertised. New cohorts begin studying in April and October each year.

We have retained a cap of four students per fund per cohort in the interest of fairness.

Staff changes

Claire McDines joined the team in August as a Training and Development Adviser. Claire previously worked as an Associate Consultant in Hymans Robertson's LGPS governance, administration and projects team.

The LGPC team currently has no administrative support due to maternity leave and an unsuccessful appointment earlier in the year. We are in discussions with the Senior Leadership Team at the LGA about the impact on our service, due to the continued recruitment freeze as part of the organisation's wider restructure.

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