

Local Government Pensions Committee
Secretary, Jeff Houston

LGPC Bulletin 143 – March 2016

This month's Bulletin contains a number of general items of information.

Please contact [Con Hargrave](#) with any comments on the contents of this Bulletin or with suggestions for other items that might be included in future Bulletins. LGPC contacts can be found at the end of this Bulletin.

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LGPC Update

LGPA survey on LGPC service - outcome

As previously reported in [bulletin 141](#), the LGA surveyed administering authorities to ask “Whether or not in general principle they would be willing to pay a higher annual fee, in return for a more comprehensive service? (Please note that any enhancements to the subscription service would exclude the self-financing training service which will be subject to a separate discussion)”.

At the time of writing this bulletin the responses were as follows: -

MAYBE	1
NO	6
YES	57
Not responded	36
	100

Unless we receive a reply from the 36 administering authorities who have yet to respond, we will not proceed any further. If you would like to take part in the survey and have yet to do so, please respond to [Jayne Wiberg](#).

13th Annual Trustees' Conference

During March, [Circular 298](#) was published containing details of the 13th LGPC Trustee Conference being held this year on 23rd and 24th June at the MacDonald Manchester Hotel and Spa.

Themed ‘In at the Deep End’ this year, the Conference programme covers many of the key topics facing the LGPS at the moment and a number of high profile speakers are due to speak, including:

- Angela Rayner MP, Shadow Pensions Minister
- Andrew Cornelius, HM Treasury
- Chris Megainey, DCLG
- David Walker, Hymans Robertson
- Glyn Jenkins, Unison
- Graeme Muir, Barnett Waddingham
- James Walsh, Pensions & Lifetime Savings Association
- Martin Clarke, the Government Actuary

The Conference is primarily aimed at elected members but will also be of interest to other people who attend pension committees, panels or sub-committees. The conference also acts as an annual update for those persons who have been through the LGPC’s “Fundamentals” course, keeping them up-to-date with developments in the local government pension world.

Having run inaugural training for local pension boards in May/June 2015, and judging by attendance at “Fundamentals” later last year, the conference will also be of particular interest to local pension board members.

Further details are contained in the Conference [flyer](#). Due to the limited number of places available, those interested are advised to book their places soon on the [LGA Events](#) website.

LGPS England and Wales

New member website

The new LGPS member website for the LGPS in England and Wales will soon be made live. It is a ‘full’ member website containing information on all aspects of membership of the LGPS and will hold the current version of the APC calculator.

The new member website will replace the content on www.lgps.org.uk and www.lgps2014.org which will both be withdrawn after a period of notice and from a specified date. After the release of the new member website, funds should seek to ensure that their web pages and documents are, where necessary, updated to point at the appropriate pages on the new site.

ONS public sector classification guide

In bulletin 141, we included a link to the ONS public sector classification guide which, save for some exceptions, lists the bodies to which the exit payment cap will apply when it is introduced later this year.

Since that bulletin was published, the ONS list has been moved and the latest version can be found [here](#).

LGPS Scotland

Age 50 protections and implications of re-employment

As reported in bulletin 68 (attached as [appendix 3](#) for reference), certain members of LGPS Scotland who have a protected retirement age of 50, who leave the LGPS via redundancy before their 55th birthday and who subsequently re-join an LGPS employer within certain time frames may find that their protected pension age is lost and that their pension benefits will be treated by HMRC as unauthorised. Further detail on instances where this may apply are contained in the relevant article in bulletin 68 or within the HMRC [Pensions Tax Manual](#).

In a recent Pensions Ombudsman case (Cherry v. Police and Crime Commissioner for South Wales), the Ombudsman found in favour of an employee who served as a police officer for the Police and Crime Commissioner for South Wales. After leaving employment in 2011, the member took his retirement benefits below the age of 55 (the member had a protected retirement age of 50).

The member subsequently rejoined the same employer within a month of taking his benefits and was then informed that his pension payments were unauthorised and would be subject to tax.

The member complained to the Pensions Ombudsman who found that his employer had a duty of care to inform him of the tax implications for his retirement benefits of becoming re-employed. The Pensions Ombudsman ruled that the employer should compensate the member for the tax liability.

Given the case, LGPS funds are reminded that members who will potentially be effected by this should be informed at the point of their leaving of the potential tax implications if they were to become re-employed.

HMRC

GMP checker service

HMRC have issued a short note outlining details of a new GMP checker service that will be available for all pension scheme administrators via Gov.uk from 6 April 2016. This note is attached as [appendix 1](#).

To find the service from 6th April onwards, users should go to Gov.uk and search for 'GMP checker'.

In the note, HMRC also confirm that there will be no countdown bulletin this month due to purdah restrictions.

Annual allowance calculator – request for testers

On 22nd March 2016, the LGPC Secretariat circulated the below request from HMRC for testers of their new online annual allowance service. If you, or any of your members are interested in assisting with this, please contact Teresa directly using the contact details below:

“As you will be aware at the Summer Budget 2015, the government announced changes to reduce the Annual Allowance for individuals with income over a certain limit. This alongside changes to align pension input periods with tax years led to transitional rules for the tax year 2015-16.

Newsletter 77 is due to be published this week and includes the following message:

We are currently developing a new single calculator to incorporate all the recent changes to the annual allowance so that pension scheme members can use it for tax years 2015-2016 onwards. We hope this will be available for use by Summer 2016.

To help with the development of this calculator we'd like to talk to some scheme members, scheme administrators and financial advisors about their needs as users of the new online calculator.

I'm emailing to ask if you could contact your members to see if some of those who are likely to be affected by the annual allowance would be willing to talk to us about their needs as a user of the new calculator. The first part of this contact will involve testing a prototype of the new tool.

Please forward the following details of any of your members who would be happy for us to contact them

- name

- *email address*
- *telephone number*
- *preferred method of contact.*

Please note that depending on numbers we may not be able to contact all of the volunteers we get.

We're very grateful of your help with this and would appreciate details of any interested members by 1 April 2016. Additionally, if you as scheme administrator would be interested in conducting some testing, please let us know.

Kind regards

Teresa Bartram, Customer Liaison Manager, Pension Schemes Services, Fitzroy House, Castle Meadow Road, Nottingham NG2 1BD

Tel: 03000 564190 Email: teresa.bartram@hmrc.gsi.gov.uk

The Pensions Regulator

Annual benefit statement guidance

On 7th March, the Pensions Regulator published two documents to assist public service pension schemes in meeting their obligations to issue annual benefit statements to their members each year. The two documents consist of:

- an essential guide, outlining and describing the steps that should be considered in planning for the issue of annual benefit statements each year, and
- a checklist of those key steps.

The issue of annual benefit statements by public service pension schemes has come in to increased focus in recent years because of the more challenging deadline for sending these to active members under the Public Service Pensions Act 2013 and deferred, deferred pensioner and pension credit members under Local Government Pension Scheme regulations in England and Wales and Scotland. Under this legislation, ABSs must be sent to members no later than five months after the end of each Scheme year – in practical terms, by the end of August each year. The LGPS in England and Wales has already had a year of issuing ABSs under the new legislative framework and both Scotland and Northern Ireland will also have to meet the new requirements this year, meaning that 2015/16 annual benefit statements should be sent to members across the LGPS no later than 31st August 2016.

Both documents are available under [The Pensions Regulator](#) on www.lgpsregs.org.

Other News and Updates

Revaluation of pensions accounts

Following a draft of the Public Service Pensions Revaluation (Prices) Order 2016 being debated and passed in the House of Commons on 2nd March 2016, the final Order was laid before Parliament on 24th March confirming negative revaluation of -0.1%.

On 29th March, the following email was sent to LGPS funds regarding the implications of this, specifically confirming that pensions in payment that would otherwise be subject to the Order should not be reduced. The MOCOP note referred to below is attached as [appendix 2](#).

*“Statutory instrument [2016/438](#) titled *The Public Service Pensions Revaluation (Prices) Order 2016*, was made on the 24 March 2016 and comes into force on 1 April 2016. Article 2 states that “For the purposes of section 9(2) of the Public Service Pensions Act 2013 (revaluation), the change in prices specified in relation to the period beginning on 1st April 2015 and ending on 31st March 2016 is a decrease of 0.1 per cent.”*

If the above article were to be applied to those members who left active membership and took payment of their benefits all within scheme year 2015/16 (including any benefits payable to survivors under these circumstances) an unintended effect would be to trigger unauthorised payments within the LGPS, civil service and judges pension scheme (as only these schemes will see a negative revaluation). As such this issue was discussed by MOCOP on 24 March 2016 and subsequently the attached letter was issued by DCLG to the LGPC for distribution to LGPS Administering Authorities in England & Wales. The Scottish Government have also confirmed that it should be issued and applied by LGPS Administering Authorities in Scotland.

The letter confirms that the benefits of those individuals who both left active membership and took payment in 2015/16 (including appropriate survivor benefits) should not be reduced on 1 April 2016 and that scheme regulations will be retrospectively amended as necessary with effect from 1 April 2016. The letter does not address members who became deferred during 2015/16, though it does confirm that further advice will follow.

Please apply the instruction accordingly, in respect of those members who both left active membership and took payment of their benefits all within scheme year 2015/16, including appropriate survivor benefits.”

Transfers in and out of the LGPS

Indexation of GMPs

In [bulletin 141](#), we reported the interim solution announced by HM Treasury in respect of indexation of GMPs - namely that LGPS funds will, for members reaching State Pension Age between 6th April 2016 and 5th December 2018, be responsible for paying the full pensions increase (PI) on their GMPs.

As a result of this, we understand that GAD are reviewing the approach to be adopted for inward and outward non-Club transfers, as well as in divorce calculations, for each of the local government pension schemes in the UK. We anticipate a letter from GAD confirming the approach that should be adopted.

Change to discount rate

The 2016 Budget took place on 16th March 2016. In the Budget, the Government announced that the discount rate used for valuing public service pension schemes had been reviewed and had reduced from 3.0% to 2.8%.

The change will cause employer contributions in the unfunded public service pension schemes to increase from 2019/20 onwards. However, the reduction in the discount rate also has immediate impacts – on the day of the Budget, the Government [published a technical note](#) confirming that the factors used for transfers paid from public service

pension schemes, including the LGPS, would need to be reissued. We understand that it is not the Government's intention that this would affect Club transfers and the factors for Club transfers would remain the same. The guidance from the Government in respect of this matter confirmed that the new discount rate had immediate effect.

We understand that as a result of this change a number of other items of actuarial guidance may also need to be reissued – we await confirmation from GAD and DCLG/Scottish Ministers of which pieces of actuarial guidance will need to be re-issued.

Impact on transfers

Given the above, and the fact that in England and Wales we still await updated actuarial guidance confirming the transfer factors to be used for the CARE elements of inward Club transfers, the LGPC Secretariat has suggested to LGPS funds that they may wish to suspend all transfers pending further guidance from DCLG/Scottish Ministers/GAD. The LGPC Secretariat will advise administering authorities how to proceed as soon as details are known, including on the extent to which interfund transfers will also need to be suspended until we get updated factors.

Meanwhile the Secretariat, on 30th March 2016, provided draft text for use by those funds who have chosen to suspend transfer calculations pending clarification from DCLG/Scottish Ministers/GAD. The text may be inserted into correspondence when communicating with members concerning the suspension of transfer calculations. Funds may also wish to adapt this text when communicating with providers over the same matter

2016 Budget

Other items of interest in the 2016 Budget were as follows. The references are to the appropriate paragraphs in [the Budget document](#):

Para 1.108 - the Chancellor announced the introduction of a 'lifetime ISA' available to under 40s to use to save towards a lump sum or their retirement. People will be able to put in a max of £4,000 per year and for every £4 they put in the Government will give them £1 (the Government bonus will only be accessible if they don't withdraw their funds before they are 60)

Para 1.58 – the Government has reviewed the discount rate for valuing public service pension schemes (see the above article for the immediate impact on the LGPS of this). There has been a reduction in the rate so employer contributions in the unfunded schemes will be going up from 2019/20 onwards.

The change in the discount rate has immediate effect (i.e. from 16th March 2016).

Para 1.83 – an individual's Personal Allowance will be going up to £11,500 from April 2017.

Para 1.85 – the Higher Rate of income tax will be going up to £45,000 from April 2017.

Para 1.114 – to help people understand their pensions savings, the Government will ensure that 'the industry designs, funds and launches a pensions dashboard by 2019. This will mean an individual can view all their retirement savings in one place.'

Para 1.115 – the Government will

- increase the existing £150 Income Tax and National Insurance relief for employer arranged pension advice to £500
- consult on introducing a Pensions Advice Allowance. This will allow people before the age of 55 to withdraw up to £500 tax free from their defined contribution pension to redeem against the cost of financial advice.

Para 1.116 - the government will restructure the delivery of public financial guidance (from the Money Advice Service, the Pensions Advisory Service and Pensions Wise) to make it more effective.

Para 1.145 and 1.146 - Tax and NICs rules for pay-offs - certain forms of termination payments are exempt from employee and employer National Insurance contributions and the first £30,000 is income tax free. The rules are complex and the exemptions incentivise employers to manipulate the rules, structuring arrangements to include payments that are ordinarily taxable such as notice and bonuses to minimise the tax and National Insurance due. From April 2018, the government will tighten the scope of the exemption to prevent manipulation and align the rules so employer National Insurance contributions are due on those payments above £30,000 that are already subject to income tax. The government will continue to support those individuals who lose their job. The first £30,000 of a termination payment will remain exempt from income tax and the full payment will be outside the scope of employee NICs.

Para 1.147 – salary sacrifice - the Government are considering limiting the range of benefits that attract income tax and NIC advantages benefits. However, the government's intention is that pension saving, childcare and health-related benefits such as Cycle to Work should continue to benefit from income tax and NICs relief when provided through salary sacrifice arrangements.

Para 1.284 – LGPS pooling – the Government will continue to work with the sector on pooling proposals to achieve savings of £200-300mn per year.

Para 2.53 – this paragraph lists some technical changes the Government is proposing on Freedom and Choice.

Para 2.246 - the government expects all schools to become academies by 2020, or to have an academy order in place in order to convert by 2022.

After the Budget, GAD issued [a technical bulletin](#) (no. 18) on some of the measures announced.

Government response to tax relief consultation

Following last year's consultation on possible changes to the pensions tax relief structure, the Government has [published a summary](#) of the responses it received.

Clarification on calculations for Club transfers

In recent weeks, the LGPC Secretariat have received a number of queries from LGPS funds regarding letters they have received from MyCSP querying how they have undertaken their Club transfer calculations.

Following investigations and correspondence with GAD and the Cabinet Office, the queried calculations are for LGPS inner Club CARE benefits in respect of group 3 members (NPA = SPA or age 65 if later) and the LGPS CARE fund calculations use the age 65 factors against an already actuarially reduced pension.

However, the factors at NPA should have been used against a non-actuarially reduced pension. This is in accordance with the Club memorandum, which states:

- 4.28 The appropriate factors should be taken from the tables in force at the guarantee date, using the individual's age and either marital or partnership status at the guarantee date.
- 4.29 Some members will have NPAs that are not exact ages (e.g. have an SPA of 67 years and 2 months). The agreed approach is to interpolate between the factors, including the post-88 GMP adjustment factor (Fpost88gmp).

LGPS funds are asked to ensure they are undertaking their inner Club CARE transfer calculations in the above manner (albeit noting that transfers are currently suspended, as per the above article).

GAD have also asked that for Club transfers, LGPS funds ensure they send the receiving scheme the inner Club CARE "spouse/partner's pension proportion, expressed as a proportion of the member's inner Club CARE pension". This is in accordance with section 4.7a(c) of the Club memorandum.

AA and LTA factsheets

During March, the LGPC Secretariat issued two factsheets for members, covering the annual allowance and lifetime allowance respectively. These factsheets provide a basic overview of the topics for interested members and also cover the following:

- the reduction in the lifetime allowance from £1.25mn to £1mn, fixed protection 2016 and individual protection 2016, and
- the alignment of the annual allowance period with the tax year, the transitional arrangements for 2015/16 and the introduction of the annual allowance taper.

The factsheets can be found on www.lgpsregs.org on the E&W [Employees' Guides](#) page and on the Scotland [Employees' Guides](#) page. Please note that the Scottish version had a minor update made on 24th March.

The Registered Pension Schemes (Provision of Information) (Amendment) Regulations 2016

In March, the Government issued the above named SI [\[2016/308\]](#) prescribing certain information that LGPS administering authorities must provide to scheme members in respect of the annual allowance, specifically:

- For 2015/16, scheme administrators will need to provide pensions saving statements to scheme members either:
 - Where their pension input amount for the whole of 2015/16 exceeded £80,000, or
 - Where their pension input amount for the post-alignment tax year (08/07/2015 to 05/04/2016) exceeded £40,000.
- However, scheme administrators must also provide pensions saving statements if they believe that the member has flexibly accessed their pension benefits for the

first time and they have a pension input amount of £10,000 or more for money purchase or hybrid arrangements.

The impacts of this SI will be reflected in the annual allowance guide which we hope to issue during April.

Annual update – bulletin 142

The LGPC [annual update bulletin](#) (no. 142) was issued on 30th March 2016. The accompanying annual update statutory instruments can be found under [Related and General Legislation](#) on www.lgpsregs.org.

The LGPC Secretariat have been asked to clarify the increase that will apply for pension provided by pre- 1st April 2012 additional regular contribution (ARC) contracts. Under the GAD guidance that was in force at the time these contracts were set up, pension provided for by pre- 1st April 2012 ARC contracts is revalued in line with the Retail Prices Index (RPI), not the Consumer Prices Index (CPI). The rate of increase for such pension elements is therefore 0.8% which was the September 2015 rate of RPI.

Automatic enrolment guide

Updates to the LGPC automatic enrolment guide are being worked on to take account of the changes being introduced by The Occupational and Personal Pension Schemes (Automatic Enrolment) (Miscellaneous Amendments) Regulations 2016 [SI 2016/311] and the annual update.

The changes introduced by The Occupational and Personal Pension Schemes (Miscellaneous Amendments) Regulations 2016 are operative from 6th April 2016 and include the following.

Where the employer has no eligible jobholder to enrol, the employer: -

- Does not have to seek the agreement of the managers of the pension scheme to bring forward the automatic enrolment date, before notifying the Regulator, and
- May choose any date prior to the employer's staging date as the early automatic enrolment date (i.e. the three month restriction is removed).

The amending regulations also introduce a new test for assessing the quality of defined benefit pension schemes for automatic-enrolment purposes following the cessation of contracted-out status. The new quality test will replace the reference scheme test.

Tell Us Once

For those funds who have completed their Tell Us Once on-boarding and uploaded their membership data to the Database, Tell Us Once went live on Monday 7th March (with funds that are part of the service beginning to receive death notifications from Tuesday 8th March onwards). More funds went live towards the end of March and a quarter of all LGPS funds are now part of Tell Us Once

On 23rd March, the following email was sent for the attention of funds not yet fully onboarded to Tell Us Once regarding a charge that may become payable:

“Tell Us Once launched for public service pension schemes including the LGPS earlier this month. There are now roughly a quarter of LGPS pension funds onboarded to Tell Us Once and able to receive death notifications via the service.

Now that the service has launched, over the coming month the public service pensions part of Tell Us Once within DWP will move from their new business section into ‘business as usual’. On a day-to-day level, that won’t impact on LGPS funds who are still in the process of setting Tell Us Once up – funds at any stage of onboarding will still be able to set up Tell Us Once and there will still be a high level of support and assistance available from DWP and their supplier Atos beyond April 2016.

However, when DWP first costed the setup of Tell Us Once for the LGPS, it negotiated a lower than usual on-boarding cost per LGPS fund of £100 with its suppliers, reduced from the usual £1,000 per on-boarding. (Please note that this is only part of the total cost of Tell Us Once for each LGPS fund.) Following the move into business as usual, this agreement will cease and funds who are not fully onboarded by 30th April may have to pay an additional fee in order to subsequently become set up for Tell Us Once. The additional fee will however only apply to funds who are not ‘actively engaged’ with the process by the end of April.

We are establishing with DWP the detail of what this means in practice and will be in touch with further detail of this by the end of next week. In the meantime, funds are encouraged to prioritise their Tell Us Once onboarding in the coming weeks in order to avoid this fee potentially becoming payable.”

Further details regarding this will be circulated shortly.

Personal Finance Society list of IFAs

The Personal Finance Society (PFS) is the professional body for financial planners in the UK. On their website, the PFS have a [Find an Adviser](#) section, at which members of the public can search for qualified independent financial advisers by specialisms. The register includes a filter for IFAs which specialize in retirement planning.

The register may be of use to LGPS members looking to get financial advice, in particular if they are looking to transfer their benefits out to a defined contribution scheme that offers flexible benefits.

Update to Club memorandum

In December 2015, updates were made to the Public Sector Transfer Club memorandum and the list of schemes participating in the Club. The updated versions of each can be found on the [Civil Service Pensions](#) website and under [Other Guidance](#) on www.lgpsregs.org.

Update to New State Pension Q&A

During March, the New State Pension Q&A for employees was updated to confirm that members may now request estimates of their State Pension from age 50. Previously the earliest you could make such a request was age 55. The Q&A can be found on both the England and Wales [Employees’ Guides](#) page and the Scotland [Employees’ Guides](#) page.

Legislation

United Kingdom

SI	Reference Title
2016/438	The Public Service Pensions Revaluation (Prices) Order 2016
2016/435	The Automatic Enrolment (Earnings Trigger and Qualifying Earnings Band) Order 2016
2016/427	The Occupational Pension Schemes (Scheme Administration) (Amendment) Regulations 2016
2016/408	The Pensions Act 2014 (Transitional and Transitory Provisions) Order 2016
2016/343	The Social Security (Contributions) (Limits and Thresholds Amendments and National Insurance Funds Payments) Regulations 2016
2016/311	The Occupational and Personal Pension Schemes (Automatic Enrolment) (Miscellaneous Amendments) Regulations 2016
2016/308	The Registered Pension Schemes (Provision of Information) (Amendment) Regulations 2016
2016/304	The Occupational Pension Schemes (Charges and Governance) (Amendment) Regulations 2016
2016/294	The Pension Protection Fund and Occupational and Personal Pension Schemes (Miscellaneous Amendments) Regulations 2016
2016/289	The Pension Sharing (Miscellaneous Amendments) Regulations 2016
2016/252	The Pensions Act 2014 (Contributions Equivalent Premium) (Consequential Provision) and (Savings) (Amendment) Order 2016
2016/240	The State Pension (Amendment) (No 2) Regulations 2016
2016/231	The Occupational and Personal Pension Schemes (Modification of Schemes - Miscellaneous Amendments) Regulations 2016
2016/229	The Occupational Pension Schemes (Requirement to obtain Audited Accounts and a Statement from the Auditor) (Amendment) Regulations 2016
2016/227	The State Pension (Amendment) Regulations 2016
2016/205	The Social Security Revaluation of Earnings Factors Order 2016
2016/200	The Pensions Act 2014 (Abolition of Contracting-out for Salary Related Pension Schemes) (Consequential Amendments and Savings) Order 2016
2016/199	The State Pension and Occupational Pension Schemes (Miscellaneous Amendments) Regulations 2016

Northern Ireland

SR	Reference Title
2016/192	The Occupational Pension Schemes (Scheme Administration) (Amendment) Regulations (Northern Ireland) 2016
2016/184	The Public Service Pensions Revaluation (Prices) Order (Northern Ireland) 2016

2016/177	The Public Service Pensions (Certification Officer for Northern Ireland) (No.2) Regulations (Northern Ireland) 2016
2016/172	The Pension Sharing (Miscellaneous Amendments) Regulations (Northern Ireland) 2016
2016/171	The Pension Sharing (Miscellaneous Amendments) Regulations (Northern Ireland) 2016
2016/165	The Pension Protection Fund and Occupational and Personal Pension Schemes (Miscellaneous Amendments) Regulations (Northern Ireland) 2016
2016/162	The Pensions (2015 Act) (Contributions Equivalent Premium) (Consequential Provision) and (Savings) (Amendment) Order (Northern Ireland) 2016
2016/158	The Pensions (2015 Act) (Abolition of Contracting-out for Salary Related Pension Schemes) (Consequential Amendments and Savings) Order (Northern Ireland) 2016
2016/144	The Occupational and Personal Pension Schemes (Modification of Schemes and Miscellaneous Amendments) Regulations (Northern Ireland) 2016
2016/142	The Occupational and Personal Pension Schemes (Automatic Enrolment) (Miscellaneous Amendments) Regulations (Northern Ireland) 2016
2016/141	The Occupational Pension Schemes (Requirement to obtain Audited Accounts and a Statement from the Auditor) (Amendment) Regulations (Northern Ireland) 2016
2016/99	The Pensions (2015 Act) (Pension Sharing on Divorce etc.) (Transitional Provision) Order (Northern Ireland) 2016

Useful Links

[LGA Pensions page](#)

[LGPS members' website](#)

[LGPS 2014 members' website](#)

[LGPS 2015 members' website](#)

[LGPS Advisory Board website](#)

[LGPS Regulations and Guidance website](#)

[LGPS Discretions](#) lists all the potential discretions available within the LGPS in England and Wales.

[LGPS Discretions](#) lists all the potential discretions available within the LGPS in Scotland.

[Recognised Overseas Pension Schemes](#) approved by HMRC and who agreed to have their details published.

[The Timeline Regulations](#) for Final Salary Scheme

[The Timeline Regulations](#) for Career Average in England and Wales

Pensions Section Contact Details

If you have a technical query, please email query.lgps@local.gov.uk and one of the team's LGPS pensions advisers will get back to you as soon as possible.

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Distribution sheet

Pension managers (internal) of administering authorities
Pension managers (outsourced) and administering authority client managers
Local Government Pensions Committee
Trade unions
CLG
COSLA
SPPA
Regional Directors
Private clients

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