

LGPC Bulletin 260 – February 2025

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

- [The LGPS \(Scotland\) \(Amendment\) Regulations 2025](#)
- [Neonatal care leave and pay](#)
- [NMPA 2028 increase – reminder of current actions](#)
- [McCloud webinars for members](#)
- [TPR nudge campaign](#)
- [Club transfer calculator version 1.1](#) (LGPS Scotland)
- [Confirmation of annual revaluation, earnings and pensions increase](#)
- [Pensions Increase multiplier tables.](#)

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

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LGPS England & Wales

New combined authorities

The Government has made the following statutory instruments establishing new combined authorities:

- [Devon and Torbay Combined County Authority Regulations 2025](#)
- [Hull and East Yorkshire Combined Authority Order 2025](#)
- [Lancashire Combined County Authority Regulations 2025](#)
- [Greater Lincolnshire Combined County Authority Regulations 2025](#).

The instruments also amend the LGPS Regulations 2013 to assign the appropriate administering authority for employees of these new authorities. We have updated the [timeline regulations](#) to reflect these changes.

LGPS Scotland

SPPA Circular 2025/01 – pensions increase review and revaluation orders

On 12 February 2025, the Scottish Public Pensions Agency (SPPA) published Circular 2025/01. The circular confirms the following:

- deferred pensions and pensions in payment will increase by 1.7 per cent from 7 April 2025
- the in-service revaluation for the CARE scheme for 2024/25 will be 1.7 per cent.

You can find this and past circulars on:

- the [SPPA circulars and guidance](#) page of www.scotlgpsregs.org, and
- the [LGPS Circulars](#) page of the [SPPA website](#).

LGPS (Scotland) (Amendment) Regulations 2025

On 21 February 2025, Scottish Ministers laid the [LGPS \(Scotland\) \(Amendment\) Regulations 2025](#). These regulations come into force on 2 April 2025, with most

provisions having backdated effect from 1 June 2018. We have updated the [timeline regulations](#).

In our view, the changes are not material changes to basic scheme information. Therefore, the disclosure requirement under regulation 8 of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulation 2013 does not apply.

The key points of the regulations:

- **Discretion on exit credits:** administering authorities will have discretion to determine the amount of exit credits payable to exiting employers. When exercising the discretion, authorities must take into account the factors specified in new regulation 61(2F) of the LGPS (Scotland) Regulations 2018. This applies to all exit credits, except those paid before 2 April 2025.
- **Time limit to pay exit credits:** authorities will be required to pay exit credits within six months of the exit date or such longer period as the authority and exiting employer may agree. This also applies to all credits, except those paid before 2 April 2025. For exit dates before 2 April 2025 where the six-month deadline has expired or is about to expire, we assume that the authority and exiting employer will need to agree a new deadline.
- **Minor technical amendments:** minor technical amendments are made regarding indicative valuations, which were introduced on 28 March 2024 under the [LGPS \(Scotland\) \(Amendment\) Regulations 2024](#). These amendments are backdated to 28 March 2024.

The SPPA consulted on the draft regulations between 9 May 2024 to 30 May 2024 and issued a response on 13 February 2025. To address concerns expressed from some employers about the use of the discretion, the SPPA proposes that administering authorities should amend their funding strategy statement to outline their approach to calculating exit credits, ensuring fair treatment for all employers. To assist with this, the SPPA intends that administering authorities should adopt the approach set out in the 'Guidance for Preparing and Maintaining a Funding Strategy Statement', recently published by the Scheme Advisory Board in England and Wales. The consultation documents are available on the [Scheme consultations](#) page of www.scotlgpsregs.org.

Action for administering authorities

Review the new regulations and SPPA's consultation response and update your processes and any communication materials regarding exit credits accordingly.

Scottish LGPS Scheme Advisory Board

January 2025 bulletin

The Scottish LGPS Scheme Advisory Board has published its [January 2025 bulletin](#), summarising decisions and discussions from the Board's November 2024 meeting. It covers:

- the new referral process for local boards and committees to seek advice on unresolved disputes
- exit credit guidance
- Scottish Ministers' request for the Board's views on investments in Scottish infrastructure and equities, and the UK Government's LGPS (England and Wales) reform agenda.

Other news and updates

Head of Pensions

We are pleased to announce that Clair Alcock has been appointed as the new Head of Pensions at the LGA. Clair is currently Head of Police Pensions at the National Police Chiefs' Council. She will join the LGA on 19 May 2025 and will replace Joanne Donnelly who left on 27 February 2025.

Clair will bring an understanding of the roles and responsibilities of those in charge of overseeing, managing and administering locally administered public service pension schemes, having previously established the Firefighters' Pension Scheme Advisory Board and national pension teams for police and fire.

Communications Working Group minutes published

We have published the minutes from the Communications Working Group meeting held on 9 January 2025. At the meeting, the group discussed:

- member engagement and promotion of the LGPS
- latest on McCloud
- pensions dashboards
- lifetime allowance abolition
- member websites
- 2024/25 workplan.

You can find the minutes for past meetings and the group's workplan on the:

- [Communications working group \(England and Wales\)](#) page of www.lgpsregs.org and
- [Communications working group \(Scotland\)](#) page of www.scotlgpsregs.org.

The Neonatal Care Leave and Pay (Consequential Amendments to Subordinate Legislation) Regulations 2025

On 24 February 2025, the Department for Business and Trade laid the [Neonatal Care Leave and Pay \(Consequential Amendments to Subordinate Legislation\) Regulations 2025](#).

The regulations come into force on 6 April 2025 and make changes related to neonatal care leave (NCL) and pay. This is a new statutory entitlement for employed parents whose child receives neonatal care starting within 28 days of birth and goes on to spend seven or more continuous days in care. Eligible parents will be entitled to up to 12 weeks of NCL in addition to existing entitlement such as maternity, adoption and paternity leave. The leave must be taken within 68 weeks of the baby's birth. The entitlement applies to children born after 5 April 2025.

The regulations amend regulations 15(4)(b), 16(17)(a) and the definition of 'child-related leave' in schedule 1 of the LGPS (England and Wales) Regulations 2013, treating neonatal care leave similarly to most other types of child-related leave. Members on paid neonatal care leave are treated as receiving assumed pensionable pay. Members on unpaid neonatal care leave can choose to buy back the lost pension through a shared-cost additional pension contract.

The Scottish Public Pensions Agency is considering the necessary changes to the Scottish LGPS regulations.

We will update our communication materials and the timeline regulations shortly.

Action for administering authorities (England and Wales)

Review and update your communications to include neonatal care leave. Also, notify your employers about how neonatal care leave should be treated for LGPS purposes.

NMPA 2028 increase – reminder of current actions

We have received several requests for confirmation on what administering authorities should be doing now for the increase to the normal minimum pension age (NMPA) in 2028.

Background

Registered pension schemes, such as the LGPS, must not normally pay any benefits to members until they reach the NMPA, except on ill health grounds. The NMPA, outlined in the Finance Act 2004, will increase from age 55 to 57 on 6 April 2028.

The Finance Act 2004 provides transitional protection to certain members through a protected pension age (PPA), allowing them to receive benefits after 5 April 2028 before age 57 without incurring unauthorised tax charges.

Generally, members qualify for a PPA for benefits in a scheme if they had an unqualified actual or prospective right to any benefits under the scheme before age 57 immediately before 4 November 2021.

Members retain their PPA on subsequent transfers out. Other than for bulk transfers, if a member transfers benefits with a PPA, it will only apply to the transferred-in benefits in the receiving scheme.

Having a PPA does not provide members an overriding right to take benefits from their PPA - it simply determines whether benefits paid under the pension scheme rules before the NMPA are authorised. A person that qualifies for a PPA of 55, will only be able to take payment of their benefits from 55 if the pension scheme rules allow it.

The Ministry of Housing, Communities and Local Government (MHCLG) and the Scottish Public Pensions Agency (SPPA) need to amend the LGPS regulations for the NMPA increase. It is unclear whether they will allow members who qualify for a PPA on their LGPS benefits to take payment after 5 April 2028 before age 57.

For more information on PPAs, see [PTM062200](#).

Which LGPS members qualify for a PPA

A member's eligibility for a PPA is relevant only if they reach age 57 after 5 April 2028.

LGPS members who, immediately before 4 November 2021, were active, deferred, deferred pensioner (not relevant in LGPS Scotland) or pension credit members (though see the second and third bullet below) qualify for a PPA of 55.

We are seeking clarification on the following points:

- whether being a pensioner member immediately before 4 November 2021 qualifies the member for a PPA if they later rejoin. This is relevant for pensioner members who reach age 57 after 5 April 2028
- whether an LGPS pension credit member qualifies for a PPA where the pension sharing order effective date was before 4 November 2021, but was implemented on or after that date
- whether an LGPS (Scotland) pension credit awarded under the 1998 or 2009 schemes can qualify the member for a PPA
- whether a member who joined the LGPS before 4 November 2021 and subsequently receives a refund, transfers out or trivially commutes can again qualify for a PPA if they later re-join.

We will update administering authorities once these points are clarified.

If the member qualifies for a PPA in the LGPS, it applies to all their LGPS benefits, including transferred-in benefits, pension credit benefits, benefits built up after 3 November 2021 and unaggregated benefits.

For example, if a member has two periods of LGPS membership where the first period started before 4 November 2021, and the second period started after that date – they will qualify for a PPA of 55 on both periods, regardless of whether the two periods are aggregated.

The LGPS (England and Wales) and LGPS (Scotland) are separate schemes for determining PPA eligibility. Therefore, if a person first joined the LGPS (Scotland) after 3 November 2021, they do not qualify for a PPA for LGPS (Scotland), regardless of any earlier membership in LGPS (England and Wales).

Transfers-in

If a member does not qualify for a PPA in the LGPS, they may still qualify due to a transfer-in.

If the transfer-in was a bulk transfer, the PPA will be based on the PPA in the transferring scheme and will apply to all LGPS benefits, not just those benefits credited as a result of the bulk transfer.

For individual transfers, where the member qualifies for a PPA:

- **on all their benefits in the transferring scheme:** the PPA will be based on the PPA in the transferring scheme but will only apply in the LGPS to those transferred benefits

- **on some of their benefits in the transferring scheme (ie due to a transfer from an earlier scheme to the transferring scheme):** their PPA will be based on the PPA in the earlier scheme but will only apply in the LGPS to the transferred benefits in respect of the transfer from the earlier scheme.

See [PTM062250](#) for more information on retaining PPAs on transfers.

What should administering authorities be doing now?

Communication materials

All relevant communications should alert members and employers to the changes. This includes information provided to:

- deferred members,
- ex-spouses or civil partners when deciding whether to use their share to give LGPS pension credit benefits or to transfer it out to a qualifying arrangement, and
- members considering whether to transfer benefits to or from the LGPS.

The member brief guide includes the following wording that could be used for member communications:

The UK Government has announced that the earliest age you can take your pension will increase from age 55 to 57 with effect from 6 April 2028. This does not apply if you have to take your pension early due to ill health.

You could be protected from this increase if you joined the LGPS in England and Wales [Scotland] before 4 November 2021. You could also be protected if you transferred a previous pension into the LGPS if certain conditions are met. However, you will only be able to use this protection when you take your LGPS pension if the LGPS rules allow you to take your pension before age 57.

The UK Government [Scottish Government] makes the LGPS rules. It has not yet confirmed if it will allow members who qualify for protection to take their LGPS pension before age 57, from 6 April 2028.

For members who will not have protection on all their LGPS benefits who are considering whether to transfer in benefits with a protected pension age, you should also inform them that:

- the protection will only apply to the transferred-in benefits

- the member will only be able to take the transferred-in benefits before age 57 and separately from their other LGPS benefits if the LGPS rules allow it
- it is unclear whether the UK Government [Scottish Government] will amend the LGPS rules to allow it.

Transfers in

For bulk transfers after 3 November 2021, ensure any PPA protection is correctly recorded.

For individual transfers, where the member joined the LGPS after 3 November 2021, ask the sending scheme:

- whether the member has a PPA, and if so,
- what age it is and whether it applies to all the benefits in the sending scheme or only some (ie due to a previous transfer to that scheme).

If a PPA applies to some of the benefits in the sending scheme, that scheme should provide split transfer values. Use these to calculate a separate transfer credit for the part with a PPA.

If the member later aggregates the benefits to a different LGPS fund, pass the PPA information about the transferred-in benefits to the new administering authority.

Transfers out of the LGPS

Advise the receiving scheme:

- whether the member qualifies for a PPA, and if so,
- what age it is and whether it applies to all the LGPS benefits or only some (ie due to a previous transfer in).

If a PPA applies to some of the LGPS benefits, provide split transfer values. This will enable the receiving scheme to ring-fence the part with a PPA.

Estimates

Consider how to deal with estimate requests (including estimates done through member portals) for retirements between ages 55 and 57 after 5 April 2028. At the very least, the member must be alerted to the changes.

Action for administering authorities

Review your communications and processes accordingly.

McCloud remedy

McCloud webinars for members

The LGPC team and the Communications Working Group have worked with Affinity Connect to develop McCloud webinars for LGPS members. Many administering authorities will already be familiar with Affinity Connect as they deliver pre-retirement courses to employees of many LGPS employers across the country.

The webinars are aimed at active and deferred LGPS members who are protected by the McCloud remedy and would like to learn more about how they might be affected. We are particularly keen for deferred members to be informed about the webinars, as they will not generally have access to any pension events or resources offered by their former employer. Much of the content will also be relevant to pensioner members. The webinars will also provide an opportunity for members to gain a better understanding of how the LGPS works and the options open to them as a Scheme member.

The first webinars will be delivered by Affinity Connect in March 2025. Separate sessions are being held for members of LGPS Scotland.

You can find out more about the webinars and a link to the booking page on the:

- [McCloud webinars page](#) of the [national website for LGPS members in England and Wales](#), and
- [McCloud webinars page](#) of the [national website for LGPS members in Scotland](#).

Action for administering authorities

Publicise the webinars to active and deferred Scheme members on websites, member portals and in any correspondence or other communications to members about the McCloud remedy.

Ask Scheme employers to promote the events to active members.

You may find the wording in our news article about the webinars useful in promoting them:

- [McCloud webinars news article \(England and Wales\)](#)
- [McCloud webinars news article \(Scotland\)](#).

Club transfer calculator version 1.1 – Scotland

On 5 February 2025, we published a new version of the Club transfer out calculator (version 1.1) for members protected by the McCloud remedy. Rachel Abbey emailed Scottish administering authorities on the same day to let them know.

The new version corrects an error that meant the partner's entitlement was not correctly calculated when using the 'Standard inputs' tab for a member who had paid additional pension contributions to buy lost pension. We would like to thank Falkirk Pension Fund for identifying the error.

You can find version 1.1 of the calculator on the [Administrator guides and documents](#) page of www.scotlgpsregs.org. Use the 'Subject' filter to find all the resources we have produced for McCloud.

Action for administering authorities

Ensure you are using the new version of the calculator.

Pensions Dashboards

TPR nudge campaign

Key dashboards contact

Further to the article in [bulletin 252](#), we would like to remind administering authorities to register their 'key dashboards contact'. This contact should be an individual person as opposed to a generic email address. Sub-contacts can be nominated which can include the generic email address.

The 'key dashboards contact' will receive TPR's nudge emails and surveys in the lead up to the 'connect by' date of 31 October 2025, including the authority's registration codes – due to be issued by TPR in May 2025.

Action for administering authorities

Make sure you have registered your 'key dashboards contact'.

Dashboards readiness survey

TPR will be sending their second dashboards readiness survey in March 2025.

We strongly recommend you complete the surveys to enable TPR to obtain a picture of the dashboards implementation progress across the public sector. All responses will be kept anonymous.

Action for administering authorities

Once received, complete TPR's dashboards readiness survey.

Training

LGPS Governance Conference 2025

The LGA's LGPS Governance Conference 2025 took place in Bournemouth on 30 and 31 January 2025. It brought together LGPS professionals for two days of insightful discussions, expert analysis and valuable networking.

The event covered key topics shaping the future of the LGPS, including administration challenges, governance, funding and investment policy reform.

Highlights included:

- **Ministerial update:** Jim McMahon MP, Minister for Local Government, highlighted his support for the LGPS, including backing governance reforms and fairness initiatives such as New Fair Deal, equalising survivor benefits and tackling the gender pensions gap
- **the future of the LGPS:** discussions on the Fit for the Future consultation and proposed government reforms highlighted potential impacts on funds, governance and investment strategies
- **pension adequacy and fairness:** there was a strong focus on the key issues for financial security in retirement, particularly in relation to addressing the gender pension gap and the challenges posed by the rising cost of living
- **governance and decision-making:** how pension committees and boards can improve their effectiveness by understanding behavioural biases, enhancing oversight and strengthening transparency
- **fund valuations 2025:** insights were shared on preparing for the upcoming 2025 valuation cycle, managing economic pressures and ensuring long-term funding resilience
- **administration challenges and skill shortages:** discussions highlighted the increasing pressures on LGPS administration teams, the growing demand for skilled professionals and the importance of modernising and embracing digital transformation for improved efficiency
- **Pensions Ombudsman Update:** Camilla Barry, Deputy Pensions Ombudsman, provided insights into the Ombudsman's role in resolving pension complaints, noting the continued increase in workload and the importance of early resolution

- **Investment outlook:** understanding the impact of global markets, macroeconomic trends and responsible investment on LGPS portfolios.

The conference received excellent feedback, reinforcing its reputation as a must-attend event for those involved in LGPS governance, administration and policy.

We would like to thank all our speakers, chairs and panellists for their invaluable contributions. We look forward to seeing you at the next LGPS Governance Conference.

An email was sent to delegates on 4 February 2025 at 12:42pm which contained slides from the event and a request for feedback.

2026 LGPS Governance Conference – save the date

The LGPS Governance Conference 2026 will take place on 29 and 30 January 2026 in Cardiff.

The conference is aimed at councillors and others who attend pension committees/panels and local pension boards. Past delegates include trade union and employer representatives as well as officers who attend and support committees. It will be of particular interest to those working in governance roles in administering authorities.

If you would like to register your interest in attending either online or in person, please complete this [LGPS Governance Conference 2026 - expression of interest form](#).

Training focus group

The [minutes of the Training focus group](#) held on 22 January 2025 accompany this bulletin. Topics discussed include:

- administrator and employer training,
- updates on the Award in Pensions Essentials qualification and LGPS specific qualification,
- course capacity changes,
- Fundamentals and committee member training, and
- membership of the group.

The next meeting is provisionally scheduled for 10 July 2025.

2025 Training Programme

2025 training events are available for booking via the [LGA events website](#). Each course page provides information on the programme, pricing and the booking link.

Bookings are processed on a first-come, first-served basis. To ensure fairness, each topic is limited to five delegates per organisation.

If you are unable to secure a place on a course or require more than five places, please email training.lgps@local.gov.uk with details of the course(s) you wish to attend, including the number of places required and preferred format (online or in person). We will maintain a waiting list and may consider running additional sessions if demand is sufficiently high.

In response to your feedback, we have split the following courses:

- **Transfers:** now split into Transfers In and Transfers Out
- **Retirements:** now split into Intermediate Retirements and Advanced Retirements.

The following courses have remaining places:

Employer Role training

- [Employer role: 29 May 2025 online](#) (1 place remaining)
- [Employer role: 20 June 2025 online](#)
- [Employer role: 16 July 2025 London](#)
- [Employer role: 29 July 2025 online](#)
- [Employer role: 14 August 2025 online](#)
- [Employer role: 19 August 2025 online](#)
- [Employer role: 30 September 2025 online](#)
- [Employer role: 28 October 2025 online](#)

Understanding LGPS Transfers Out training course

- [Transfers out: 26 March 2025 London](#)
- [Transfers out: 9 April 2025 online](#)
- [Transfers out: 1 May 2025 online](#)

Understanding LGPS Transfers In training course

- [Transfers in: 22 April 2025 online](#)
- [Transfers in: 7 May 2025 online](#)

Aggregation training

- [Aggregation: 23 April 2025 London](#)
- [Aggregation: 30 April 2025 online](#)

Insight training course

- [Insight: 22-25 September 2025 Eastbourne residential](#)

Intermediate Retirements training course

- [Intermediate retirements: 9 July 2025 London](#)
- [Intermediate retirements: 7 August 2025 online](#) (1 place remaining)
- [Intermediate retirements: 3 September 2025 online](#)

Advanced Retirements training course

- [Advanced retirements: 30 July 2025 London](#)
- [Advanced retirements: 12 August 2025 online](#)

For more information on all available training courses, please visit [LGPS Training and Development](#).

For any further enquiries, please contact us at training.lgps@local.gov.uk.

Action for administering authorities

Please share details of the employer role training with your Scheme employers to ensure they are aware of the opportunities available.

LGPS England & Wales Scheme Advisory Board (SAB)

Peer support project

In [bulletin 259](#), we reported that the Board's Secretariat team is seeking volunteers to participate in a working group to help the Board scope out what is needed to implement the SAB's good governance proposals from the LGPS 'Fit for the Future' consultation.

The Board Secretariat would like to thank the people who have already volunteered. Arrangements are being made for the first meeting of the working group. The Board's Secretariat would like scheme-wide representation, so there is still time for more volunteers to come forward.

The project's terms of reference were agreed at the recent Compliance and Reporting Committee on 17 February 2025.

Further advice on fiduciary duty in the context of the LGPS

In [bulletin 259](#), we reported that the Board had received Nigel Giffin KC's updated opinion on the fiduciary duty in the context of the LGPS. The Board is considering whether further advice on specific points would be helpful.

The Board's Secretariat is reviewing additional questions related to conflicts of interest and fiduciary duty. This review aims to determine the need for further legal advice for the Board and administering authorities.

New Board website

The Board's Secretariat has started a project to develop a new website for the Board. More information on timelines will be released in the coming months.

In the meantime, please send any feedback or comments on content or features for the new website to the [Board's Secretariat Team](#) for consideration.

SAB website

[The SAB website](#) provides information about its work. Use the links below to find out more about:

- [a summary of the last SAB meeting](#)
- [latest news](#)
- [SAB meeting and agenda papers](#)
- [committee meetings and agenda papers](#)
- [Responsible Investment Advisory Group meetings and agenda papers.](#)

HMT

Confirmation of annual revaluation, earnings and pensions increase

On 11 February 2025, [HM Treasury \(HMT\) published a written ministerial statement](#) confirming the rates of annual revaluation, earnings and pensions increase due to apply from April 2025. The statement confirms:

- public service pensions will increase on 7 April 2025 by 1.7%, in line with the Consumer Prices Index for the year up to September 2024
- revaluation of 1.7% plus any local addition will be used in April 2025 to revalue CARE accounts in public service pension schemes that use prices as the measure of revaluation
- revaluation of 4.5% will be used in April 2025 to revalue the CARE accounts in public service pension schemes that use earnings as the measure of revaluation.

The following rates will apply when revaluing earned pension credited from a Club transfer:

- Police 2.95%

- Firefighters 4.5%
- Civil service 1.7%
- National Health Service 3.2%
- Teachers 3.3%
- Armed forces 4.5%
- Judicial 1.7%.

The Government will legislate for these changes in the coming weeks. We will publish the relevant Statutory Instruments when they become available on the:

- [Related legislation \(England and Wales\)](#) page of www.lgpsregs.org
- [Related legislation \(Scotland\)](#) page of www.scotlgpsregs.org.

Pensions Increase multiplier tables

On 11 February 2025, HMT published the 2025 Pensions Increase multiplier tables and a covering letter. There are available on the:

- [Related legislation \(England and Wales\)](#) page of www.lgpsregs.org
- [Related legislation \(Scotland\)](#) page of www.scotlgpsregs.org.

TPR

Pension scam blog

TPR published [a blog entitled 'Working together to strengthen our defences against pension scams'](#). It highlights TPR's efforts to enhance intelligence to combat this type of scam.

The blog includes information on a webinar on 25 March 2025, where pension schemes can learn how to support TPR's efforts and hear updates from the Pension Scams Action Group.

Blog on 2025 plans

On 17 February 2025, TPR published [a blog titled 'Implementing our vision – what you can expect from us this year'](#) by Nausicaa Delfas, Chief Executive at TPR.

The blog encourages pension schemes to engage early with TPR to prevent problems arising later. It also outlines their 2025 plans, which include:

- **data:** emphasising the importance of better data and supporting schemes in raising standards, seizing new opportunities, and reducing regulatory burdens and frictions in information sharing with TPR

- **supervision:** continuing to change how they supervise the most strategically significant schemes, starting with master trusts
 - **innovation hub:** launching an innovation hub to encourage industry to support market innovation and facilitate early-stage discussions on new models and ideas
 - **enforcement:** setting out their future approach to enforcement and tackling serious crimes
 - **value for money:** continuing to progress the value for money framework
 - **climate change:** continuing to protect savers' outcomes from climate-related risks.
-

Wider landscape

Inquiry on AI in banking, pensions and other financial services

The Treasury Committee has launched [an inquiry into the use of artificial intelligence \(AI\) in banking, pensions and other financial services](#). This inquiry aims to understand the potential benefits and risks, including its impact on employment, financial stability and consumer protection.

The Committee is seeking input from various stakeholders, with a deadline of 17 March 2025.

Legislation

Statutory Instruments

[The Hull and East Yorkshire Combined Authority Order 2025](#) [SI 2025/113]

[The Devon and Torbay Combined County Authority Regulations 2025](#) [SI 2025/115]

[Greater Lincolnshire Combined County Authority Regulations 2025](#) [SI 2025/117]

[Lancashire Combined County Authority Regulations 2025](#) [SI 2025/118]

[The Neonatal Care Leave and Pay \(Consequential Amendments to Subordinate Legislation\) Regulations 2025](#) [2025/201]

Scottish Statutory Instruments

[LGPS \(Scotland\) \(Amendment\) Regulations 2025](#) [SSI 2025/48]

Useful links

[LGPS member website \(England and Wales\)](#)

[LGPS member website \(Scotland\)](#)

[LGPS Advisory Board website \(England and Wales\)](#)

[LGPS Advisory Board website \(Scotland\)](#)

[LGPS Regulations and Guidance website \(England and Wales\)](#)

[LGPS Regulations and Guidance website \(Scotland\)](#)

[Current LGPS job vacancies](#)

[Public Sector Transfer Club](#)

[Recognised Overseas Pension Schemes](#) that have told HMRC that they meet the conditions to be a ROPS and have asked to be included on the list.

LGPS pensions section

Raising a query

If you have a technical query, please email query.lgps@local.gov.uk and one of the team's LGPS pension advisers will get back to you. To avoid delays in receiving a response, please do not email advisers directly.

Team contacts

Lorraine Bennett (Principal Pensions Adviser – LGPC Secretariat)

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