

## LGPC Bulletin 272 – January 2026

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

- [new versions of the ill health statutory guidance and template certificates](#)
- [new version of National LGPS Framework launched](#)
- [National Insurance Database penetration testing](#)
- [new SAB website launched](#)

If you have any comments or articles for future bulletins, please contact [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk).

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## LGPS England & Wales

### **Closed consultation on fund governance guidance – LGPC response**

The Local Government Pensions Committee (LGPC) submitted comments to the Ministry of Housing, Communities and Local Government's (MHCLG) as part of its closed consultation on draft statutory guidance for fund governance. The guidance accompanies the draft LGPS (Amendment) Regulations 2026 that will deliver the policy proposals set out in the Fit for the Future consultation.

In addition to providing detailed comments on the guidance, the LGPC also endorsed the response submitted by the Scheme Advisory Board (SAB). The LGPC echoed SAB's concern that introducing significant changes simultaneously across member benefits, governance and investment could undermine effective implementation and pose risks to the reputation of the LGPS.

Whilst recognising the need for change after many years of policy drift in the LGPS, the LGPC stressed the importance of allowing adequate notice and sufficient time for administering authorities to implement and consolidate these changes before introducing further reforms. This is particularly critical given the significant pressures authorities are already facing in delivering the McCloud remedy and preparing for pensions dashboards.

## 2026/27 employee contribution bands

Table 1 sets out the employee contribution bands effective from 1 April 2026. These are calculated by increasing the 2025/26 employee contribution bands by the September 2025 CPI figure of 3.8 per cent and then rounding down the result to the nearest £100.

**Table 1: Employee contribution bands England and Wales 2026/27**

<b>Band</b>	<b>Actual pensionable pay for an employment</b>	<b>Main section contribution rate for that employment</b>	<b>50/50 section contribution rate for that employment</b>
1	Up to £18,400	5.50%	2.75%
2	£18,401 to £29,000	5.80%	2.90%
3	£29,001 to £47,300	6.50%	3.25%
4	£47,301 to £59,800	6.80%	3.40%
5	£59,801 to £84,000	8.50%	4.25%
6	£84,001 to £119,100	9.90%	4.95%
7	£119,101 to £140,400	10.50%	5.25%
8	£140,401 to £210,700	11.40%	5.70%
9	£210,701 or more	12.50%	6.25%

### Action for administering authorities

Share the table with your Scheme employers as soon as possible so they can make the changes needed to payroll systems.

Review and update your member communications before 1 April 2026.

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## LGPS Scotland

### New versions of the ill health statutory guidance and template certificates

On 29 January 2026, the Scottish Public Pensions Agency (SPPA) published Circular 2026/01. The circular confirms that a new version of the statutory ill health guidance is now available.

Following the publication of the revised guidance, we have issued version 1.2 of our template ill health certificates. This update adds a reference to the latest statutory guidance and includes a new item in the decision maker checklist.

You can access the circular, along with the updated statutory guidance and a tracked changes version, on the [SPPA circulars and guidance](https://www.scotlgpsregs.org) page of [www.scotlgpsregs.org](https://www.scotlgpsregs.org). The new version of the guidance is also available on [the SPPA website](#).

Version 1.2 of the template certificates, including a tracked changes version, is available on the [administrator guides and documents](https://www.scotlgpsregs.org) page of [www.scotlgpsregs.org](https://www.scotlgpsregs.org).

### **Action for administering authorities**

Review the new versions of the statutory guidance and template certificates and update your processes accordingly.

Also, ensure that your employers are aware of the new versions.

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## **Other news and updates**

### **CWG minutes published**

We have published the minutes of the Communications Working Group (CWG) meeting held on 8 January 2026. At the meeting the group discussed:

- subgroups and the workplan
- member websites
- member engagement
- Pension awareness week 2026
- the latest on McCloud data sharing, annual benefit statements, pensions dashboards and recent government consultations.

You can read the minutes from all past CWG meetings on:

- the [Communications working group page \(England and Wales\)](#) and
- the [Communications working group page \(Scotland\)](#).

## **National LGPS Framework for Actuarial, Benefits and Governance Consultancy Services**

The National LGPS Framework, a collaboration of LGPS funds and pools, has announced the launch of the Actuarial, Benefits and Governance Consultancy Services framework. You can read more about the launch in the [LGPS Frameworks press release](#).

The new framework includes twelve providers split across the five areas:

- Actuarial Services
- Benefits Consultancy
- Governance Consultancy
- Funding Risk Advisory Services
- Consultancy Services to Support Specialist Projects.

If you want further information about the framework, visit the [National LGPS Frameworks website](#).

## **National Insurance Database penetration testing**

Penetration testing was completed on the National Insurance Database in October, and a small number of vulnerabilities were identified. These vulnerabilities have now been resolved, and further testing, completed on 23 January, confirms that no significant vulnerabilities remain.

If you experience any problems with the National Insurance Database, please email [query.lgps@local.gov.uk](mailto:query.lgps@local.gov.uk).

## **LGPC minutes published**

The draft minutes from the LGPC meeting held on 24 November 2025 are available on the LGPC minutes page of [www.lgpsregs.org](http://www.lgpsregs.org) and [www.scotlgpsregs.org](http://www.scotlgpsregs.org). The minutes will be agreed at the next meeting on 23 March 2026.

Topics discussed include:

- LGPS 'Access and Protection' consultation
- regulatory updates
- SAB updates
- Nation Pension Officer Group update
- training update.

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## McCloud remedy

### Reconsidered Club transfers after McCloud remedy

Paragraph 4.42 of the Club Memorandum states that additional guidance will be issued in relation to members who wish to cancel a previous Club transfer including remediable service or who would like to take a Club transfer including remediable service but the twelve-month period available to take the transfer has passed.

The matter was raised with the Cabinet Office. There is currently no guidance for this scenario. If administering authorities have any potential cases, they should contact us and we will raise the issue with MHCLG (or, for Scotland, the Scottish Public Pensions Agency) and HM Treasury.

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## Pensions dashboards

### PDP consulting on industry involvement to deliver private sector dashboards

The Pensions Dashboards Programme (PDP) is consulting on how to work with industry to deliver Private Sector Dashboards (PSDs). The aim of these dashboards is to operate alongside the MoneyHelper dashboard, giving savers more choice and flexibility in accessing their pension information.

PDP aims to replicate the success of the previous working group that helped develop the dashboard ecosystem and set up a similar working group for delivering PSDs. This group would be made up of members who are actively planning to operate a dashboard. A separate group is planned for strategic input and information sharing.

The consultation closes on 10 February 2026. You can read [the full proposal and respond to the consultation](#) on the PDP website.

### PDP publishes blog on preparing data

PDP has published a blog post, 'Preparing data for dashboards: what you need to do', reinforcing the critical role data quality will play in the successful delivery of pensions dashboards.

The post highlights the need for accurate, complete and well-structured data, discusses why high-quality data and a robust data matching approach are important and directs pension providers to various resources to assist them.

You can read the ['Preparing data for dashboards' article](#) on the PDP website.

## PDP opens consultation on updated reporting standards

The PDP has released an updated draft of its reporting standards (version 2.1). This update sets out the technical requirements pension providers and schemes will need to follow when sending daily reporting data to the Money and Pensions Service (MaPS) through application programming interfaces (APIs).

While the update changes how the data is reported to MaPS, it does not change what data must be generated, recorded or reported. The PDP is proposing an implementation deadline of 30 November 2026.

The PDP has now opened a consultation on the changes and is inviting views from pension providers, schemes and other interested stakeholders. The consultation closes on 25 March 2026.

You can [view both the consultation and the updated draft reporting standards](#) on the PDP website.

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## Training

### 2026 training programme

Our [2026 Training Programme](#) is now live, bringing you a full calendar of engaging, practical and tutor led courses.

The programme includes a blend of refreshed core sessions, popular returning topics and new additions shaped directly by your feedback.

We're pleased to introduce two new courses for 2026:

- **Additional Contributions** – a half-day online course covering additional pension contributions (APCs) and additional voluntary contributions (AVCs).
- **Understanding Tax Allowances in the LGPS** – a full-day course available online and in person, covering annual allowance, lump sum allowances and inheritance tax. A Scotland-specific version of this course is also available.

For colleagues booking from Scottish funds, we warmly welcome your participation. However, please note that the training materials and examples used relate to England and Wales. The only exception to this is a dedicated [Scottish-focused date for our Understanding Tax Allowances in the LGPS course](#). This session will take place online on 19 August 2026 and is reserved exclusively for Scottish LGPS attendees.



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](mailto: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.

We look forward to supporting your learning and development throughout 2026.

More information on all of our courses and their content is available on the Training and Development pages of [www.lgpsregs.org](http://www.lgpsregs.org).

### **Aggregation – England and Wales**

- [Aggregation training – Online 19 November 2026](#)
- [Aggregation training – London 2 December 2026](#)

### **Additional contributions – England and Wales**

- [Additional contributions – Online 13 October 2026](#)
- [Additional contributions – Online 5 November 2026](#)

### **Understanding tax allowances in the LGPS**

- [Understanding tax allowances in the LGPS course – Online 19 August 2026 \(Scottish LGPS only\)](#)

### **Survivor benefits – England and Wales**

- [Survivor benefits course – Online 27 August 2026](#)
- [Survivor benefits course – London 9 October 2026](#)
- [Survivor benefits course – Online 10 and 11 November 2026](#)
- [Survivor benefits course – Online 7 December 2026](#)

### **Intermediate retirements – England and Wales**

- [Intermediate Retirements course – Online 5 May 2026](#)
- [Intermediate Retirements course – Online 2 June 2026](#)
- [Intermediate Retirements course – London 10 June 2026](#)

### **Advanced retirements – England and Wales**

- [Advanced Retirements course – Online 29 April 2026](#)
- [Advanced Retirements course – Online 13 May 2026](#)
- [Advanced Retirements course – Online 24 June 2026](#)
- [Advanced Retirements course – London 1 July 2026](#)

### **Insight – England and Wales**

- [Insight course – Online 6 - 10 July 2026](#)
- [Insight course – Bournemouth residential 7 - 10 September 2026](#)
- [Insight course – Online 19 - 23 October 2026](#)

### **Employer role – England and Wales**

- [Employer Role training – Online 21 April 2026](#)
- [Employer Role training – London 7 May 2026](#)
- [Employer Role training – Online 21 July 2026](#)
- [Employer Role training – Online 19 August 2026](#)
- [Employer Role training – Online 24 September 2026](#)
- [Employer Role training – Online 27 October 2026](#)
- [Employer Role training – Online 26 November 2026](#)

For any further enquiries, please contact us at [training.lgps@local.gov.uk](mailto:training.lgps@local.gov.uk)

### **Action for administering authorities**

Please share details of the employer role training with your Scheme employers.

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## **LGPS England & Wales Scheme Advisory Board (SAB)**

### **MHCLG consultation on Investment, pooling and governance guidance**

MHCLG ran a closed consultation on its draft statutory guidance accompanying the revised [LGPS \(Pooling, Management and Investment of Funds\)](#) and [LGPS \(Amendment\) regulations](#).

The Board published [its response](#) on 9 January 2026. Although MHCLG decided it should be a closed consultation, the Board's response was shared publicly for transparency with LGPS stakeholders. The Board also submitted detailed comments directly to MHCLG on the full draft guidance.

The response includes technical feedback on each of the draft guidance documents. It also sets out the Board's wider concerns on the practical challenges of implementing several overlapping reforms at the same time.

### **Board vacancy for pensions policy advisor**

The Board is inviting expressions of interest for the position of pensions policy advisor. Joe Dabrowski previously held this position and stepped down after leaving Pensions UK.

The Board is now seeking a pensions policy practitioner with strong LGPS knowledge to attend Board meetings in an advisory role. The successful candidate will be expected to attend and contribute to the Board's three meetings each year, sharing their insight and perspective to its discussions based on their experience of the LGPS and the wider pensions industry.

This is a voluntary role, and the Board will appoint the advisor in a personal capacity, not as a representative of an organisation. Other expert advisors, such as the Board's actuarial and legal advisers, attend meetings in a similar way.

### **How to apply**

If you are interested in this role, please submit no more than 500 words to the Board secretariat by 5pm on 11 February 2025, covering the following points:

- how your experience demonstrates an up-to-date understanding of the LGPS
- your understanding of how the SAB's work contributes to the governance and development of the LGPS
- which areas of LGPS-related work particularly interest you and why
- your current engagement with the LGPS, including any boards, committees or groups you are part of or support.

The secretariat may contact applicants with further questions after reviewing expressions of interest. The chair of the Board will make a recommendation based on the expression of interest, and the Board will collectively approve the appointment. The Board aims to complete the appointment before its next meeting on 23 March 2026.

Once appointed, the secretariat will invite the successful person to a short introductory meeting ahead of their first meeting.

If you have any questions, please contact the secretariat by emailing [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk)

## **Compliance and Reporting Committee (CRC) vacancy for practitioner representative**

In [bulletin 271](#), the Board invited expressions of interest to join the Compliance and Reporting Committee (CRC) as a practitioner representative. This opportunity remains open until 20 February 2026.

The Board is seeking a candidate who can represent scheme administration on the committee. For more information on the committee, you can review the [CRC Terms of Reference](#). If you are interested in applying, please email [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk).

## **New SAB website launched**

Over the last nine months, the Board has redesigned its website and refreshed its branding to improve user experience and accessibility, and to better reflect its expanding work and future direction.

The new website went live on Monday 26 January 2026. The website address remains unchanged, <https://lqpsboard.org/>, so you should not need to update any saved favourites or bookmarks.

The new website and branding are designed to make content easier to find and use, supported by an improved search function to help users locate both new and existing content. The Board welcomes early feedback as stakeholders begin using the site over the coming weeks.

All key content, including past news, guidance and consultation responses remains available. The secretariat will continue to update the website over the coming weeks and months, including adding relevant archived content. If you cannot find any pages you wish to access on the new site, please contact [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk).

The Board would also like to thank Landscape (Wealth at Work) for their work in delivering this project.

## **Scheme Advisory Board survey – employer exits**

The Board has issued a new survey collecting data on employers exiting the LGPS. The survey explores the scale of exits, reasons behind them, and the application of exit credit regulations.

Administering authorities are invited to complete a short 15-minute survey to support this important evidence-gathering work. The survey should be completed once per Administering Authority. If you would like to take part, please [complete the survey](#) before 13 February 2026.

If you have any questions or wish to provide further comments, please feel free to contact [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk) or [sarah.tingey@local.gov.uk](mailto:sarah.tingey@local.gov.uk).

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## **HMRC**

### **Pension schemes newsletter 177**

On 29 January 2026, HM Revenue and Customs (HMRC) published Pension schemes newsletter 177. Articles of particular interest to administering authorities include:

- removing non-UK pension scheme administrators before 6 April 2026, and
  - an invitation to participate in user feedback sessions on the new inheritance tax digital service.
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## **Wider landscape**

### **PASA publishes part two of its guidance on digital transformation**

On 20 January 2026, the Pensions Administration Standards Association (PASA) released part two of its digital transformation guidance following the release of part one in November 2025.

Part two provides practical planning strategies for schemes of all sizes and levels of digital maturity. It introduces a framework which supports schemes in developing clarity and alignment across key areas including baseline assessment, risk appetite and governance, intention and vision, desired outcomes, gains and essential capabilities. It is designed to help schemes avoid common pitfalls such as premature procurement or misaligned priorities, and to ensure transformation plans are grounded in organisational readiness and measurable outcomes.

For more details and to access the full guidance, see [PASA's press release](#).

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## 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.

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## LGPS pensions section

### Raising a query

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

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