

LGPC Bulletin 273 – February 2026

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

- [HMT confirms annual revaluation and pensions increase](#)
- [MHCLG response to Access and Fairness consultation](#) (England & Wales)
- [partial MHCLG response to Access and Protection consultation](#) (England & Wales)
- [LGPS Scotland – consultation update](#)
- [SAB Code of Transparency data system to close](#)

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

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LGPS England & Wales

MHCLG responds to Access and Fairness consultation

The Ministry of Housing, Communities and Local Government (MHCLG) has responded to the Access and Fairness consultation. You can find links to the

consultation, and links to the Government and LGA responses to it on the [Scheme consultations](#) page of www.lgpsregs.org.

The Government has confirmed that it will introduce the changes proposed in the consultation in two stages. The first phase of changes will come into force on 1 April 2026. These are:

Death grants and survivor benefits

- equalisation of survivor benefits
- removal of the upper age limit of 75 to qualify for a death grant
- removal of the requirement to pay a death grant to personal representatives if the administering authority has not paid it using their discretion within the 'two year period'. The 'two year period' is the two years after the member's death, or the two years after the date on which the administering authority could reasonably be expected to have become aware of the death
- removal of the requirement to have nominated a cohabiting partner for deaths between 1 April 2008 and 31 March 2014
- minor changes to the rules covering short term children's pensions.

Qualifying additional pension arrangements (QAPAs)

- the cost of buying back pension 'lost' during a period of authorised unpaid absence of more than 14 days to be based on the member and employer's normal contribution rates. These contracts will be known as QAPAs.
- the time limit to apply for a QAPA will be one year after returning to work. This is an increase from the current limit of 30 days, but will only be possible while the member is an active member in the same employment
- allowing employers to contribute to the cost of a QAPA for the whole of an unpaid absence that lasts more than three years
- the pension bought through a QAPA will mirror normal pension built up: it will count towards the calculation of survivor pensions, and will not be reduced if the member retires on redundancy or efficiency grounds
- these new rules will only apply to a continuous period of authorised unpaid absence that started **after** 31 March 2026
- The existing rules will apply to unpaid breaks that started before 1 April 2026:
 - cost to buy 'lost' pension is based on age-related factors
 - employer funds two thirds of the cost if the member elects to buy the lost pension within 30 days of returning to work (or such a longer period allowed by the employer)
 - added pension reduced on redundancy or efficiency retirement before Normal Pension Age
 - the added pension does not count towards survivor pensions.

Gender pensions gap – other provisions

- compulsory pension contributions during authorised unpaid absences of 14 days or less, with contributions based on ‘lost’ pay and the member and employer’s normal contribution rates. This applies to authorised absences that start after 31 March 2026. The current rules continue to apply to an unpaid break that started before 1 April 2026.
- assumed pensionable pay (APP) to apply during unpaid additional adoption leave, unpaid additional maternity leave and unpaid shared parental leave. APP will apply during these types of absences only if the unpaid period starts after 31 March 2026. The current rules will apply to any unpaid additional maternity or adoption leave, or unpaid shared parental leave that started before 1 April 2026.
- compulsory gender pension gap reporting from the 2025 valuation report. Simple reporting in 2025 will be replaced by more in-depth reporting from 2028 onwards.

Abolition of the lifetime allowance

- removal of references to the lifetime allowance
- withdrawing the GAD guidance on ‘Limit on total amount of benefits – Lifetime allowance’
- replacing ‘benefit crystallisation event’ with ‘relevant benefit crystallisation event’, where appropriate
- introducing the long-term approach to the maximum pension commencement excess lump sum (PCELS). The new maximum will be 25% of the capital value of the benefits being crystallised, subject to the contracting-out limits.
- the new PCELS limit will apply to all PCELS paid after 31 March 2026.

Amendments related to McCloud protection

- introducing an underpin date for members who joined the LGPS after age 65, and transferred in remediable service from a different public service pension scheme, and providing for the provisional amounts to be calculated using GAD guidance
- minor change to ensure deaths on 30 September 2023 are correctly treated in calculations related to McCloud protection
- changes related to how McCloud is reflected in past pension debit calculations
- further detail about how McCloud protection affects certain calculations in respect of a pension credit member
- correcting the rules on special interest on Club transfer top-up payments
- rules for paying interest on McCloud compensation payments.

Other changes

- minor wording changes related to the revaluation adjustment
- adding a combined county authority created under section 9 of the Levelling-up and Regeneration Act 2023 to the list of employers in Part 1 of Schedule 2
- minor change in the definition of paternity leave
- allowing a de-minimis payment, sometimes referred to as a 'small pot payment', to be paid under the Registered Pension Scheme (Authorised Payments) Regulations 2009 where membership ended before 1 April 2008, subject to meeting the remaining criteria.

The Secretary of State issued actuarial guidance on reporting the gender pensions gap (GPG) on 3 February 2026. The guidance sets out how the GPG should be reported for the 2025 actuarial valuations. You can find the guidance on the [Actuarial guidance](https://www.lgpsregs.org) page of www.lgpsregs.org.

Next steps

The Government has not yet published the statutory instrument (SI) that will amend the LGPS Regulations to deliver these changes. We expect this early in March.

We will publish a special bulletin setting out detailed information about the changes, including any transitional arrangements and the implications of backdating some of the regulation changes as soon as possible after the SI is published. We also expect MHCLG to issue statutory guidance and new actuarial guidance in response to the changes.

The Government plans to implement the remaining proposals from the Access and Fairness consultation, including removing the requirement to pay refunds automatically at the end of five years, later in 2026.

Actions for administering authorities

Consider what processes and communications need updating in response to these changes.

Share information with employers about changes that will affect their LGPS responsibilities. This will include the introduction of QAPAs and other changes related to the gender pensions gap.

MHCLG responds to Access for Elected Members consultation

MHCLG has published a partial response to the Access and Protections consultation. This response covers only one of the four policy areas in the consultation - pensions for elected members. The Government will issue a separate response later this year covering the remaining policy areas. You can find links to the consultation, and links to the Government and LGA responses to it on the [Scheme consultations](#) page of www.lgpsregs.org.

Following consultation, the Government has confirmed that it will proceed with plans to extend the LGPS to councillors and mayors in England. This change will give access to the LGPS to:

- all mayors and deputy mayors in England
- all councillors at principal authorities in England, and
- all London Assembly members.

The regulations are expected to come into force on 11 May 2026, the first Monday after the local elections.

The Government acknowledges that bringing elected members into the LGPS will place additional administrative demands on administering authorities and employers. However, the Government believes this will help talented people come into public service and ensure consistent treatment in terms of pension provision across the UK.

Elected members who wish to join will be required to opt in to the Scheme under regulation 3(6) of the Local Government Pension Scheme Regulations 2013.

Some respondents suggested aligning Welsh councillors with the new arrangements. Due to the tight implementation timeline, the Government has decided not to take this forward at present. Discussions with the Welsh Government about future alignment will continue.

We are continuing to work with MHCLG to consider and resolve any technical queries on the regulations. In addition, we are preparing a special bulletin, planned for April, that will set out the key differences between elected and non-elected member participation in the LGPS and outline the actions administering authorities will need to take. We will also update the member website and produce a brief guide for councillors and mayors in England.

Actions for administering authorities

Consider what processes and communications need updating in response to these changes.

Inform Scheme employers who will be affected by these changes about the Government response to the consultation.

Regional pension officer group – name change

The Shrewsbury Pension Officers Group has changed its name to the North West Pension Officers Group (NWPOG). Regional pension officer groups provide a forum for LGPS pension managers, officers and administrators to discuss technical issues, scheme developments, resourcing and points of practice with representatives from their neighbouring pension funds and the LGA pensions team.

New co-heads of MHCLG pensions team

From early April Rosanna Thomson (investments, pooling and strategy) and Will King (benefits and administration) will be taking over as co-heads in succession to Teresa Clay. Rachel Howcroft, Oliver Watson and Olivia Lavery continue as the key contacts on investments, pooling and strategy and Ben Lavelle on benefits and administration.

LGPS Scotland

Consultation update - draft LGPS (Scotland) (Amendment) Regulations 2026

On 4 February 2026, Kim Linge, Policy Manager at the Scottish Public Pensions Agency (SPPA), emailed Scottish administering authorities with an update on the consultation on the draft LGPS (Scotland) (Amendment) Regulations 2026. In the email, Kim confirmed that SPPA will pause the proposed amendments in light of the feedback received.

We covered the consultation, which ran from 2 September to 25 November 2025, in [Bulletin 268](#). The consultation documents are available on the [Scheme Consultations](#) page of www.scotlgpsregs.org.

After the Scottish Parliamentary elections in May 2026, SPPA plans to run a further consultation. This will include proposals in respect of the 2028 changes to the normal minimum pension age, and to update the Local Government (Discretionary Payments and Injury Benefits) (Scotland) Regulations 1998, which were last updated in 2011.

We understand that the paused amendments and the new proposals will be brought together in a single, comprehensive Scottish statutory instrument later in 2026.

Pensions dashboards

Pensions Dashboards Programme (PDP) – news in brief

PDP has:

- published a [blog on making the MoneyHelper Dashboard accessible](#)
 - published a recording of the [December 2025 Pensions dashboards progress webinar](#) and answers to questions asked at the event
 - made updates to its connection guidance. You can access the guidance through the [Connection hub](#). Each piece of guidance includes a change log which sets out a comprehensive list of the updates made.
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Training

2026 training programme

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

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 you 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.

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

Aggregation – England and Wales

- [Aggregation training – Online 29 October 2026](#) (1 place remaining)
- [Aggregation training – Online 19 November 2026](#)
- [Aggregation training – London 2 December 2026](#)

Additional contributions – England and Wales

- [Additional contributions – Online 10 September 2026](#) (1 place remaining)
- [Additional contributions – Online 5 November 2026](#)

Survivor benefits – England and Wales

- [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 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](#) (2 places remaining)
- [Insight course – Online 19 - 23 October 2026](#)

Employer role – England and Wales

- [Employer Role training – Online 21 April 2026](#) (1 place remaining)
- [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.

Action for administering authorities

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

Training Focus Group

The [minutes of the Training Focus Group](#) held on 22 January 2026 accompany this bulletin. Topics discussed include:

- training courses in 2026 and options for commissioning training
- updates on the Award in Pensions Essentials (APE) qualification and the Certificate in LGPS Administration
- upcoming survivor benefits course
- mentorship proposal.

The next meeting is provisionally scheduled for 14 July 2026.

LGPS Governance Conference 2026

The LGPS Governance Conference 2026 was a tremendous success, bringing together delegates from across the LGPS community for two days of insight, expertise and collaboration. Whether attending in person or online, participants engaged in thoughtful discussion and shared learning on some of the most important issues shaping the future of LGPS governance.

This year's conference delivered a rich and varied programme, with expert speakers offering practical guidance, regulatory updates and strategic perspectives.

Day one highlights

- pensions dashboards
- peer support: sharing LGPS good governance experience
- balancing the LGPS equation
- pooling LGPS relationships in transition
- an update from The Pensions Ombudsman.

Day one focused on the evolving pensions landscape, including the implementation of pensions dashboards, administration challenges and the importance of collaboration, good governance and effective pooling arrangements. Sessions encouraged open dialogue and the sharing of best practice across funds.

Day two highlights

- MHCLG update
- implications of local government reorganisation
- being an effective pension committee or board member

- legal update
- managing cyber risk
- investment outlook.

Day two explored the broader strategic and regulatory environment, equipping delegates with practical insights into governance responsibilities, legal developments, cyber resilience and the economic outlook affecting investment strategies.

We extend our sincere thanks to all our speakers, chair and panellists for their invaluable contributions. Their expertise and commitment helped make this year's conference both informative and inspiring.

Join us in 2027

We are already looking ahead to the next LGPS Governance Conference, which will take place in Harrogate on 28 and 29 January 2027. We look forward to welcoming you to another engaging and forward-thinking event.

Be sure to save the date and [register your interest](#) to be notified when bookings open.

Thank you once again to everyone who contributed to the success of the LGPS Governance Conference 2026. We look forward to seeing you next year!

LGPS England & Wales Scheme Advisory Board (SAB)

2025/26 Board Annual Review

The Board's [2025/26 Annual Review](#) has now been published. The review focuses on the Board's key workstreams in the past year and the expected workstreams for the year ahead. Amongst other topics, the future workstreams will include:

- assisting the Scheme with embedding the Fit for the Future investment, pooling and governance changes
- increased engagement with pension committees and boards
- reviewing guidance for local pension boards
- undertaking peer support pilot events
- closing down the central Code of Transparency data system and launching a new Code of Transparency framework.

Pension Committee Chairs' event

The Board's Secretariat is preparing for the Board Chair, Cllr Roger Phillips, to meet with all pension committee chairs to discuss topical issues in the LGPS. The Secretariat has also invited the Local Government Minister, Alison McGovern MP, to attend.

Once a date has been confirmed, invitations to register will be sent to Pension Committee Chairs.

Updated Board statement on the management of the LGPS

The Board is aware that Reform UK has recently made comments about the LGPS, including proposals for a new management model. This follows on from previous comments made by Reform UK in September 2025.

The Board issued a summary statement on 1 September 2025 explaining the management of the LGPS and the statutory role of the SAB. An [updated version of this statement](#) has now been published on the Board's website.

Board statement on Government's response to Access and Fairness

On 4 February 2026, the Board [published a statement](#) on the [Government response to the Access and Fairness consultation](#).

The Board welcomes the response and looks forward to working closely with the Government, administering authorities and other stakeholders to ensure these reforms are implemented, with necessary guidance in place to support administering authorities.

You can read the [Board's full response to the consultation](#) on the Board's website.

SAB Code of Transparency data system to close: 6-month notice

In 2024, the Board engaged in a project of research and engagement to determine the long-term future of the central data system supporting the LGPS Code of Transparency. The Board agreed at its November 2024 meeting to replace the central system with a framework approach. Since then, it has been working with the [National LGPS Frameworks](#) team and a group of founders on a project to establish this.

The new framework is expected to launch in April 2026. It will offer two lots:

- basic collecting and reporting of cost templates
- data validation and benchmarking.

The centralised data system run by Byhiras is now in its final year. **It will be taken down on Friday 28 August 2026 at 5pm.** After this time, users will not be able to access any data. All data held in the system will be securely deleted and will not be recoverable by users or Byhiras.

Action for administering authorities

We advise all users of the Byhiras system to download all of their data from the system over the next few months.

Contact Byhiras directly at info@byhiras.com to help resolve any problems when you do this.

As part of the contractual arrangement setting up the system, the Board agreed with Code signatories that it would not have access to any underlying data stored in the system. Therefore, the Board cannot hold any back-up of this data after the contract ends. When the service is decommissioned, users and the Board will no longer be able to access template data, and the website will not be available.

The Board remains committed to maintaining and improving current standards of investment cost transparency. To support this, the Board published a [revised Code of Transparency](#) in November 2025 ahead of the launch of the new Cost Transparency and Benchmarking Services framework. The Board is also continuing to explore further avenues for maintaining oversight of compliance.

The Board thanks Byhiras for their pivotal work in supporting the implementation of the LGPS Code of Transparency over the last seven years.

HMT

Confirmation of annual revaluation, earnings and pensions increase

On 26 February 2026, HM Treasury (HMT) published a [written ministerial statement](#) confirming the rates of annual revaluation, earnings and pensions increase due to apply from April 2026. The statement confirms:

- public service pensions will increase on 6 April 2026 by 3.8%, in line with the Consumer Prices Index for the year up to September 2025
- revaluation of 3.8% plus any local addition will be used in April 2026 to revalue CARE accounts in public service pension schemes that use prices as the measure of revaluation

- revaluation of 4.8% will be used in April 2026 to revalue 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 5.05%
- Firefighters 4.8%
- Civil service 3.8%
- National Health Service (NHS) 5.3%
- Teachers 5.4%
- Armed forces 4.8%
- Judicial 3.8%.

When they become available, we will publish the relevant Statutory Instruments on the:

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

2026 Pensions Increase multiplier tables

On 26 February 2026, HMT published the 2026 Pensions Increase multiplier tables and a covering note. You can find the [2026 public service pensions increase](#) note and tables on the gov.uk website. They will shortly be available on the Related legislation pages of the LGPS administrator websites.

TPO

The Pensions Ombudsman (TPO) Technical Forum

TPO is holding its annual Technical Forum online on Tuesday 10 March from 10am to 12.30pm. The session is for technical specialists in the pensions industry. The aims of the event are to:

- share information and guidance
- achieve a better understanding of the needs and challenges of the industry
- enhance the service that the public and industry receive from TPO.

Those who attend the forum will be able to ask the Pensions Ombudsman questions.

You can [register to attend the TPO Technical Forum](#) online.

TPR

TPR survey on communication preferences

The Pensions Regulator (TPR) is carrying out a survey to find out how its audiences consume different types of information it supplies.

The [TPR communications survey](#) should take three minutes to complete. It closes on **6 March 2026**. If you have any questions about the survey, please contact TPRSurveys@tpr.gov.uk.

TPR pension fraud webinar

TPR will host a free Pension Scams Action Group (PSAG) webinar on fighting pension fraud on Wednesday 18 March 2026 from 2.30pm to 3.30pm. The event is aimed at pension professionals, administrators and advisors. It will showcase how PSAG partners and industry pledgers are combating pension scams. You can [register for the TPR fighting pension fraud webinar](#) online.

Action Fraud replaced by Report Fraud service

TPR has updated its [guidance on Avoiding and reporting pension scams](#) to reflect the replacement of Action Fraud by Report Fraud from January 2026.

Your vigilance can help safeguard pensions. Reporting something that doesn't look right helps authorities build a bigger picture and helps block and disrupt crime in real time. Every report strengthens the pension industry's collective defences and helps prevent future scams.

You can [read more about the launch of Report Fraud](#) on the City of London Police website.

Wider landscape

PASA publishes part 3 of its guidance on digital transformation

On 26 February 2026, the Pensions Administration Standards Association (PASA) released the third part of its digital transformation guidance.

Part 3 of the guidance focuses on:

- how schemes can translate digital transformation strategy into delivery
- embedding saver engagement, change management and iterative improvements into daily operations

- the importance of designing digital administration around saver needs and expectations.

See [PASA's press release](#) for more information about Part 3 and for a link to the full guidance.

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.

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Further information

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