

## LGPC Bulletin 280 – June 2026

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

- [Updated GAD factors](#)
- [LGPS promotion toolkit](#)
- [McCloud non-Club transfer calculator](#)
- [Pensions dashboards](#)
- [Abolition of the LTA – final set of amending regulations](#)

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

### ‘Fit for the Future’ statutory guidance

On 29 June 2026, MHCLG published statutory guidance to support the ‘Fit for the Future’ changes.

The guidance applies to the LGPS in England and Wales and covers:

- [preparing and maintaining an Investment Strategy Statement](#) (ISS): guidance for formulating, publishing and maintaining an ISS, as required by the LGPS (Pooling, Management and Investment of Funds) Regulations 2026
- [fund governance](#): guidance on the requirements of the LGPS (Amendment) (Governance) Regulations 2026, including:
  - knowledge and understanding
  - LGPS senior officer
  - independent person
  - independent governance reviews.
- [asset pooling](#): guidance on complying with the asset pooling requirements in LGPS (Pooling, Management and Investment of Funds) Regulations 2026.

The Scheme Advisory Board has also published a statement on the release of the statutory guidance. See [later article](#) for more information.

#### Action for administering authorities

Review the statutory guidance.

### The LGPS (Miscellaneous Amendments) (Member Benefits) Regulations 2026 – correction slip

In June 2026, the above [correction slip](#) was issued for the LGPS (Miscellaneous Amendments) (Member Benefits) Regulations 2026. The slip corrects several typographical errors and regulatory references.

We will update the [timeline regulations](#) shortly. See the [Access and Fairness bulletin 276](#) for more information about the 2026 Regulations.

## **Legislation passed in response to the Virgin Media Judgment**

Virgin Media Ltd vs NTL Pension Trustees II Limited (and others) [2024] EWCA Civ 843 is a legal case relating to actuarial certifications under section 37 of the Pension Schemes Act 1993. The Pension Schemes Act 2026 which received Royal Assent on 29 April 2026 allows for retrospective confirmation of certain scheme amendments following that judgment. The legislation is available to the relevant scheme managers who wish to check that a particular scheme amendment complied with the relevant statutory requirements where they have been unable to locate a contemporaneous actuarial confirmation. The legislation sets out that for the LGPS (England & Wales) the scheme manager role is carried out by the Ministry of Housing, Communities and Local Government (MHCLG) as the responsible authority for the scheme.

The Pensions Regulator and the Financial Reporting Council have also issued guidance for scheme managers and scheme actuaries responsible for giving retrospective confirmation, and the Government Actuary's Department is working with MHCLG to consider what, if any, action is required in respect of the LGPS (England & Wales). For pension schemes in the public sector (including LGPS (England & Wales)), it is noted that Public Service Pension Schemes were among the most valuable in the country during the period in scope of the Virgin Media judgments, and the Government is confident that schemes would not have failed the Reference Scheme Test at all relevant times during the period in question. No changes to the scheme are therefore ultimately expected to arise as a result of this legal case.

## **Updated retirement planning guide**

We have recently published version 1.8 of the retirement planning guide.

The new version, plus a tracked changes version, can be found on the [Administrator guides and documents](#) page of [www.lgpsregs.org](http://www.lgpsregs.org).

The guide is published in Word so administering authorities can add contact information and any other specific details.

Additional steps may be needed if the documents are converted to PDF for publication, to ensure they comply with [the Public Sector Bodies \(Websites and Mobile Applications\) \(No. 2\) Accessibility Regulations 2018](#) – for more information see [bulletin 190](#). For example, any tables will need tagging correctly.

You can find more information online about:

- how to [create accessible PDFs](#)

- [creating accessible PDFs in Adobe Acrobat](#).

### **Action for administering authorities**

Review and update any local version of the retirement planning guide.

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## **LGPS Scotland**

### **2026 fund valuations – SPPA letter**

On 26 May 2026, Craig Finlay, Policy Officer at the Scottish Public Pensions Agency (SPPA), issued an email to administering authorities attaching a [letter on the 2026 fund valuations](#). The letter is from Iain Coltman, Head of Pensions Policy at SPPA. The letter outlines SPPA's position on:

- funding strategy statements
  - gender pension statistics reporting
  - climate risk disclosures
  - surplus management
  - cost cap valuation process.
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## **Other news and updates**

### **Updated GAD factors – first batch released**

On 9 June 2026, Steven Moseley emailed administering authorities in England and Wales with a [letter from MHCLG](#) confirming that the first batch of new Government Actuary's Department (GAD) factors (2026-01) has now been released. This includes updated non-Club transfer out factors, pensioner cash equivalent value factors and pension credit factors. Annette Greenslade from SPPA emailed administering authorities in Scotland with the corresponding factors on 12 June 2026.

Following the change to the SCAPE discount rate on 19 May 2026, all factors provided by GAD need to be reviewed. The updated factors will be issued in batches over a six-month period. We covered the SCAPE rate change in [bulletin 279](#).

An updated transitional table (v2.0) has been published alongside the first batch of factors. This sets out the implementation instructions and the transitional arrangements that apply to the new factors.

We expect the second batch of factors to be issued shortly. The implementation instructions and transitional arrangements relating to this second batch will be confirmed at the time of release. This batch is expected to include the following new factors for:

- non-Club transfer in
- early retirement
- late retirement
- trivial commutation
- inverse commutation
- added pension
- AVCs to added pension
- AVCs to transfer credits.

The first batch of factors and the latest version of the transitional table can be accessed on the:

- [Actuarial guidance](#) page of [www.lgpsregs.org](http://www.lgpsregs.org) (LGPS England and Wales)
- [Actuarial guidance](#) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org) (LGPS Scotland).

### **Action for administering authorities**

Ensure that your processes and calculations are in line with the first batch of factors and the new version of the transitional table.

Communicate the impending changes to the early and late retirement factors when providing quotations or estimates for future retirements where early or late retirement factors will apply.

### **LGPS promotion toolkit**

On 23 June 2026, Lorraine Bennett emailed administering authorities letting them know that we have developed a new set of resources designed to help employers promote the value of the LGPS to members and prospective members.

Increasingly, employers are placing greater focus on financial wellbeing and total reward. The LGPS remains one of the most valuable benefits available to employees, and these resources aim to support employers in communicating that value clearly and consistently.

There are approximately 18,000 employers participating in the LGPS. To ensure these resources reach as many employers as possible, **we need your help to promote and share them locally.**

The toolkit can also be used by administering authorities and other stakeholders who wish to help members and potential members understand the benefits offered by the LGPS.

Thank you to the Communications Working Group members for their input.

### **What's included in the toolkit?**

The toolkit includes a range of materials that employers can use directly with their workforce, including:

- **Promotional video** – ‘Your future, your tomorrow, your pension’.
- **Promotional leaflet** – available in Word and PDF, as well as a flipbook
- **Posters** – available in standard and print-ready formats
- **Email footer** – add a link to the member website to help reinforce the message in everyday communications
- **Social media posts** – a set of five images with suggested wording and links, provided in a range of sizes for different platforms.

The full toolkit can be accessed on the:

- [Promotion toolkit](http://www.lgpsregs.org) page of [www.lgpsregs.org](http://www.lgpsregs.org) (LGPS England and Wales)
- [Promotion toolkit](http://www.scotlgpsregs.org) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org) (LGPS Scotland)

### **Member website updates**

We have updated the videos and key features pages with the new promotional video and flipbook and updated the homepage carousel.

### **More to come**

We are currently developing an e-learning module for new LGPS members, which we aim to launch by the end of September.

If you have any questions or would like to discuss how best to use these materials locally, please get in touch by emailing [Query.lgps@local.gov.uk](mailto:Query.lgps@local.gov.uk).

### **Action for administering authorities**

Please share the toolkit with your scheme employers, signpost it in your employer newsletters or bulletins and highlight it during employer meetings or training sessions.

## National POG minutes

The National POG met on 19 June 2026. At the meeting the group discussed:

- Access and Fairness and elected member implementation progress
- The LGA's restructure
- Unclaimed benefits
- AVC provider performance
- Suggestions for regulation changes

Updates were provided by representative members and software suppliers. The meeting minutes include a list of agreed actions. You can view the minutes on the:

- [National POG page](#) of [www.lgpsregs.org](http://www.lgpsregs.org) (LGPS England and Wales)
- [National POG page](#) of [www.scotlgpsregs.org](http://www.scotlgpsregs.org) (LGPS Scotland).

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## McCloud remedy

### Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026

HM Treasury laid the [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2026](#) before Parliament on 23 June 2026. The regulations come into force on 14 July 2026, although some provisions have retrospective effect.

These are the fourth set of rectification regulations. The rectification regulations modify tax legislation so that, when public service pension schemes revisit cases under the McCloud remedy, members, beneficiaries and schemes do not face unintended tax consequences. The earlier three sets of rectification regulations were:

- [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2023](#),
- [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) \(No 2\) Regulations 2023](#), and
- [Public Service Pension Schemes \(Rectification of Unlawful Discrimination\) \(Tax\) Regulations 2025](#).

Most of the provisions in the new 2026 regulations are not relevant to the LGPS. The relevant provisions are:

**Regulation 12** - covers McCloud top-up payments to previously paid trivial commutation lump sum death benefits (TCLSDBs) where the survivor who originally received the TCLSDB has since died. A TCLSDB is paid in respect of a survivor pension.

This situation was missed from the earlier rectification regulations. Regulation 12 corrects that. It provides the top-up payment paid to the survivor's personal representative is an authorised payment and should be classified and taxed in the same way as a TCLSDB, provided it would have met the definition of a TCLSDB if it had been paid to the survivor while they were alive.

Regulation 12 has effect from the 2014 to 2015 tax year onwards.

In practice, this matches how administering authorities would generally have been expected to treat these payments, so it should have no practical effect.

**Regulation 14** - amends regulation 32 of the Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No 2) Regulations 2023.

As is relevant for LGPS members, regulation 32 applies to members whose annual allowance tax charge for tax years 2019/20 to 2022/23 has reduced as result of the requirement to exclude the underpin in annual allowance calculations. The member must give HMRC 'specified information' by a set deadline. For these years, HMRC will refund the overpaid tax, and the specified information assists them in doing so.

Regulation 14 changes the deadline in regulation 32 where the scheme issues the revised pension savings statement late, specifically after 31 October 2024. Under the previous rule, the member had to provide the specified information within three months of the delayed statement being issued. However, that rule did not extend the deadline for a member's personal representatives if the member died during that same three-month period. Regulation 14 corrects this. In those cases, the deadline becomes three months from the date of death. This amendment takes effect from 14 September 2023, which is when regulation 32 originally came into force.

Administering authorities should have completed revisiting past annual allowance calculations that included the underpin and issued any revised pension savings statements. If an authority later sends such a revised statement, it will need to ensure the above changes are reflected where appropriate.

Further detail about revisiting annual allowance calculations for McCloud is set out in the McCloud technical guide (page 156 onwards). The guide is available on the administrator guides and documents pages of [www.lgpsregs.org](http://www.lgpsregs.org) and [www.scotlgpsregs.org](http://www.scotlgpsregs.org).

**Regulation 15** - provides for LGPS members in England and Wales with excess teacher service, the underpin must be ignored in annual allowance calculations.

This regulation has effect from the 2014/15 tax year onwards.

The change aligns the annual allowance calculation for teachers with excess service that is rolled back into the LGPS, with those of members who contributed to the LGPS during the remedy period. The Teachers' Pension Scheme is not yet able to provide information about members in scope of this roll-back exercise. We will update funds when any progress is made.

### **McCloud non-Club transfer calculator**

We have published version 1.1 of the McCloud non-Club transfer calculator. This version includes the new CETV factors in force from 19 May 2026.

You can find version 1.1 on the:

- [Administrator guides and documents](#) page of [www.lgpsregs.org](http://www.lgpsregs.org) (LGPS England and Wales)
- [Administrator guides and documents](#) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org) (LGPS Scotland).

### **Action for administering authorities**

Use version 1.1 of the calculator for relevant cases.

### **McCloud webinars for members**

Affinity Connect is continuing to deliver McCloud webinars for members. Feedback has been very positive with members finding real value in attending. Over the last quarter, the sessions received an overall recommendation score of 4.7/5.

The free, interactive sessions provide members with a clear and accessible overview of the McCloud remedy, outlining how the changes may affect their LGPS pension. The sessions provide much more than this, helping members to understand how the LGPS works, their options as active members and the choices they will need to make at retirement.

Members can find out more about the sessions and make a booking through the member websites:

- [McCloud webinars for members \(England and Wales\)](#)
- [McCloud webinars for members \(Scotland\)](#).

### **Action for administering authorities**

Consider promoting the webinars on websites and member communications. This could include annual benefit statements or associated communications and notes, particularly if your fund is including McCloud information in statements for the first time in 2026.

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## **Pensions dashboards**

### **LGPS dashboards guidance updated**

On 17 June 2026, Jayne Wiberg emailed administering authorities letting them know we have published version 2.0 of our LGPS Dashboards 'Before and After' Connection Guide (formerly the Pensions Dashboards Connection Guide) and our LGPS AVCs and Pensions Dashboards Guide. The updates reflect the latest regulatory developments, industry guidance and user research, and improve clarity and consistency.

### **Dashboards 'Before and After' Connection Guide**

This guide has been refreshed and retitled to better reflect its focus on activities both before and after connection to the dashboards ecosystem. Key updates include:

- updated references and links to reflect material published since December 2024
- alignment with current regulatory terminology and the Pensions Regulator's (TPR) updated checklists
- revised matching terminology, incorporating MoneyHelper user research findings and an explanation of the [three pension status categories](#)
- reference to the AVC Memorandum of Understanding template
- clarification of the definition of a relevant member
- updated guidance on data breaches including links to TPR's examples of 'green breaches'
- updated illustration date guidance in line with DWP policy that alignment should occur at benefit level
- additional operational and reporting guidance.

### **AVCs and Pensions Dashboards Guide**

Updates to this guide ensure alignment with current policy and industry practice, including:

- clarification of ‘orphan AVCs’ and how the ‘relevant member’ definition applies
- inclusion of the AVC Memorandum of Understanding
- updated illustration date guidance in line with DWP policy that alignment should occur at benefit level
- revised matching terminology based on MoneyHelper research
- enhanced descriptions of data elements.

The guides also now reflect that the MaPS CEO has recently confirmed the MoneyHelper pensions dashboard is expected to be made available to the public in the 2027/28 financial year.

You can find clean and tracked versions of the guides on the:

- [Administrator guides and documents](http://www.lgpsregs.org) page of [www.lgpsregs.org](http://www.lgpsregs.org) (LGPS England and Wales)
- [Administrator guides and documents](http://www.scotlgpsregs.org) page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org) (LGPS Scotland).

### **Action for administering authorities**

Review version 2.0 of the guides and implement any changes into your documentation and processes.

### **Money Helper dashboard testing**

In [bulletin 275](#), we let administering authorities know that MaPS has begun recruiting volunteers for phase two of testing the MoneyHelper Pensions Dashboard (MHPD).

A toolkit containing images and messages can be used to invite LGPS members to take part. The toolkit and guidance can be accessed on [Help test pensions dashboards | UK Pensions Dashboards Programme](#). This webpage also contains information about industry expert testing.

Testing is a vital part of making sure dashboards work for as many people as possible. It will also give you the opportunity to test your dashboard data and processes and resolve any issues you identify.

Phase two began in March 2026 and is expected to last up to nine months. Volunteers could be invited to test at any stage during this period.

Although PDP would like to invite all volunteers to test the dashboard at some stage, it is possible that some may not be called upon. This will depend on PDP's research requirements as testing progresses.

Key findings will be shared with the industry by way of webinars, newsletters and social media. They will also be shared with DWP, Financial Conduct Authority and TPR for the purpose of monitoring the progress of delivery of the MoneyHelper pensions dashboard.

### **Consumer testing**

Volunteers who put themselves forward to be on a research panel may be asked to either take part in a session with a researcher or complete a survey after testing the dashboard on their own.

### **Industry testing**

Pensions experts can apply to join a separate testing group for pensions industry professionals. An expert may be invited to a testing session based on their questionnaire responses – the [questionnaire is the document the expert uses to volunteer](#).

### **Action for administering authorities**

Invite your members to take part in the consumer testing if you haven't already. Consider volunteering for industry testing.

### **PASA publishes dashboards data compliance guidance and toolkit**

On 18 June 2026, the Pensions Administration Standards Association (PASA) published:

[Guidance covering compliance monitoring](#) – the guidance aims to support pension schemes and administrators in monitoring ongoing compliance with the Pensions Dashboards Regulations 2022. It focuses on practical monitoring of compliance across three key areas of dashboards activity: matching, pension information provision and connection performance. It also considers the role of consumer queries, complaints and feedback in identifying potential compliance issues and supporting continuous improvement.

[Toolkit content on the use of the survivor benefit flag](#) – it looks at the application of survivor benefit flags within the PDP data standards and provides practical guidance to support consistent interpretation across schemes and providers.

The LGA has contributed to the development of these publications, which we hope will provide authorities with a clear overview of the requirements. If you have any

queries concerning the content of either publication, please email [Query.lgps@local.gov.uk](mailto:Query.lgps@local.gov.uk).

For more information, see [PASA's press release](#).

### **Action for administering authorities**

Review the new publications and agree with your ISP which reporting activities they will handle, and which will need to be set up and managed locally.

### **Connection is just the start**

#### **Dashboards webinar 8 July 2026**

TPR will be holding a [dashboards webinar on 8 July](#). This will be your last chance to hear from experts and ask them questions before the connection deadline of 31 October 2026.

### **Three things administering authorities should be doing now**

TPR recently ran a campaign highlighting three areas where it believes 'action now' will have the biggest impact:

- Value data readiness – you need to return accurate, reliable and up-to-date value data. Getting this right early will help prevent a spike in member queries after connection and supports members in making more informed retirement decisions.
- Post-connection duties - connection marks the beginning, not the end, of dashboards responsibilities. TPR's new pre and post connection checklists help authorities plan, maintain momentum, and embed dashboards activity into business-as-usual processes.
- Test and learn - once connected, authorities have a valuable opportunity to test processes with real users while volumes are low. Using this period to identify and resolve issues early will help ensure smoother operations once the dashboard is publicly launched.

### **Action for administering authorities**

Consider registering for TPR's dashboards webinar on 8 July 2026. Review TPR's latest updates.

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## Training

### 2026 training programme

Our [2026 training programme](#) brings 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 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.

More information on all 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 – London 2 December 2026](#)

### Additional contributions – England and Wales

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

### Insight – England and Wales

- [Insight course – Bournemouth 7 - 10 September 2026](#) (1 place remaining)
- [Insight course – Online 19 - 23 October 2026](#)

### Employer role – England and Wales

- [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](#)

If you have 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)

### Board statement following release of statutory guidance supporting 'Fit for the Future'

On 29 June 2026, the Board published a [statement following the release of statutory guidance supporting the 'Fit for the Future' reforms](#). The statement is from the Board Chair, Cllr Roger Phillips OBE, and the LGA Head of Pensions and Board Secretary, Clair Alcock.

The statutory guidance is covered in an [earlier article](#).

#### Action for administering authorities

Please contact [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk) with any suggestions for events, guidance or support which may be helpful in navigating the implementation of the 'Fit for the Future' reforms.

### Second annual assembly

The Board's second annual assembly will take place on Thursday 22 October 2026 from 10.30am to 4pm, at the LGA offices. The free event will be held in person only and is exclusively for pension committee chairs and local pension board chairs.

This year's theme is: 'Leading together: shaping the future of the LGPS'. The event will include:

- updates on key LGPS developments
- discussions on current challenges and emerging issues
- opportunities to network and share insights with peers.

Further details, including the full agenda and registration information, will be shared in due course.

### New Local Pension Board Forum

The Board is launching a new forum for local pension board chairs.

The first session will take place virtually on 7 September 2026, from 11am to 12pm.

The forum will bring together chairs from across the LGPS to share experiences and discuss common challenges. It aims to support peer learning and networking and provide a space for open discussion on current issues affecting local pension boards and the wider LGPS governance landscape.

The inaugural session will include an update from the Board, alongside a discussion on current challenges and areas of focus for local pension boards. Further details, including the full agenda, will be shared in due course.

### **Welcome event for councillors with LGPS responsibilities**

The Board is hosting a virtual welcome event for councillors who have taken on responsibilities relating to the LGPS following the recent local elections.

The event will take place on 15 September 2026, from 5pm to 6pm.

The session will introduce the LGPS, the role of the Scheme Advisory Board and the wider governance framework within which LGPS funds operate. It will also offer councillors the opportunity to understand key issues currently affecting the Scheme and hear from those working across the LGPS.

Further details, including the agenda and registration information, will be shared in due course.

### **LGPS Peer Support Training**

On 18 May 2026, the Board Secretariat delivered the first LGPS peer support training.

The session was attended by 25 new peers from across the LGPS, including pension committee chairs, local pension board chairs and senior officers.

The training was considered effective in providing a clear understanding of the peer support role and building confidence in its application.

The case studies and scenario-based exercises were consistently highlighted as the most valuable elements, supporting understanding of how peer support operates in practice. Feedback also indicated that the sessions were well facilitated and supported by clear materials, with some suggestions for more extended case studies in future. The feedback will inform the ongoing development of the Peer Support Programme.

If you are interested in becoming a peer and supporting other LGPS funds, please contact [sabsecretariat@local.gov.uk](mailto:sabsecretariat@local.gov.uk).

### **Action for administering authorities**

Please contact the SAB secretariat team if you are interested in becoming a peer.

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## HMRC

### **Abolition of the LTA – final set of amending regulations**

The [Pensions \(Abolition of the Lifetime Allowance Charge etc\) Regulations 2026](#) [SI 2026/698] were made on 24 June 2026 and come into force on 25 June 2026. The regulations are the final set of technical amendments to pensions tax legislation following the abolition of the LTA. Most of the changes have backdated effect to 6 April 2024, though some take effect from 29 June 2026.

We will update our [Abolition of the LTA](#) technical guide in due course to reflect these changes. The key changes are:

#### **Trivial Commutation Lump Sum (TCLS)**

The method for valuing crystallised benefits for the £30,000 limit will change for TCLSs paid on or after 29 June 2026. The legislation effectively reverts to the pre-6 April 2024 approach, under which only lump sums paid to a member at a BCE were included in the valuation.

Regulation 4 amends paragraph 8 of Schedule 29 to the Finance Act 2004 by inserting:

- 8(1)(d) – which includes the amount transferred to a qualifying recognised overseas pension scheme after 5 April 2006 in the valuation of crystallised pension rights on the nominated date.
- 8(3) - which makes clear that a short service refund lump sum, a refund of excess contributions lump sum, a trivial commutation lump sum, a small pot payment, and a winding up lump sum should not be included in the valuation of the crystallised rights.

#### **Transitional Tax-Free Amount Certificate (TTFAC)**

Introduces a requirement where a person who has been issued a TTFAC subsequently joins a new pension scheme. The person must send a copy of the TTFAC to the administrator of the new pension scheme within 90 days of joining, and before their first relevant benefit crystallisation event takes place after joining.

Currently, the legislation only requires members to send a copy to all pension schemes when a TTFAC is issued.

Regulation 9 amends paragraph 127B of schedule 9 to the Finance Act 2024 to make this change. It has effect from 6 April 2024.

## **Relevant Benefit Crystallisation Event (RBCE)**

This is a technical amendment to ensure that the rules about how RBCEs that occur on the same day are treated also apply to the lump sum allowance (LSA). The equivalent provision already exists in respect of the lump sum death benefits allowance (LSDBA); it was incorrectly missed for RBCEs in respect of the LSA.

Regulation 2 amends the Income Tax (Earnings and Pensions) Act 2003 (ITEPA 2003). Although the following changes have backdated effect to 6 April 2024, in practice, administering authorities should already be applying these rules because they are already reflected in our [Abolition of the LTA](#) technical guide.

Regulation 2(3) inserts new section 637Q(6A) – availability of individual's lump sum allowance (LSA), to confirm where more than one RBCE for a lump sum in respect of the LSA occurs on the same day it is for the individual to decide the order in which they are treated as occurring.

### **Action for administering authorities**

Adjust the calculation to value relevant crystallised pension rights when calculating if a member's aggregate pension rights are £30,000 or less, for all TCLS payments made from 29 June 2026. You may also need to amend the declaration forms you ask the member to complete to assess the £30,000 TCLS limit.

## **Lower earner's pension payment**

[HMRC's employer bulletin for June 2026](#) confirms that from August 2026, HMRC will be contacting around 1 million eligible individuals directly about the low earner's pension payment, previously referred to as the low earner's anomaly. This payment makes sure low earners achieve similar outcomes regardless of the type of workplace pension scheme they are in.

### **What this means for employers**

Employers do not need to take any action. There is no requirement for employers or payroll teams to apply, assess eligibility, amend payroll records, or contact HMRC on behalf of employees.

HMRC will identify eligible individuals and contact them directly.

### **Who may be eligible**

An employee may be eligible if they did not obtain income tax relief on their pension contributions in any tax year from 2024 to 2025 onwards. This would be if they meet both these conditions:

- earned close to the personal allowance in a tax year, typically £12,570

- contributed to a workplace pension through a net pay arrangement pension scheme

The LGPS is a net pay arrangement pension scheme.

HMRC will assess eligibility separately for each tax year, and individuals may qualify for one or more years, from 2024 to 2025 onwards.

Employers do not need to assess eligibility or confirm pension arrangements for employees as part of this process.

### **What employees should do**

Individuals do not need to contact HMRC to receive a payment.

If employees approach their employer with questions, the employer can reassure them that:

- eligible individuals should wait to be contacted by HMRC, either by post or through their personal tax account
- once they have received contact, eligible individuals should follow the instructions provided by HMRC to accept their payment

### **Fraud and scam awareness**

As HMRC will be contacting individuals about money they are owed, employers may receive questions about whether messages are genuine. Employees can be reassured that:

- HMRC correspondence can be checked on GOV.UK by searching [check if an email you've received from HMRC is genuine](#) — low earner's pension payment can be found from August 2026
- HMRC will never ask for money transfers, PIN codes, or passwords.

### **Action for administering authorities**

Please share this information with employers and consider making your members aware of the change in your communications.

### **Pension schemes newsletter 182**

On 25 June 2026, HMRC published [Pension schemes newsletter 182](#). The newsletter includes articles about:

- **ID verification for individuals when enrolling on the Managing Pension Schemes service:** on 8 May 2026, the ID verification process for administrators and practitioners was updated. Individuals must now verify

their identity using the GOV.UK ID Check app and an accepted form of photo ID. They can no longer manually enter passport or driving licence details.

- **Tax relief on employee contributions to registered pension schemes:** guidance on the reporting requirements for employers for net pay arrangements to help ensure contributions are reported to HMRC correctly.
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## DWP

### **Proposals to amend the Conditions for Transfers Regulations 2021**

The Department for Work and Pensions (DWP) published a [consultation on 9 June 2026 proposing targeted amendments to the Occupational and Personal Pension Schemes \(Conditions for Transfers\) Regulations 2021](#). The consultation closes on 21 July 2026 and applies to England, Scotland and Wales.

The core aims of the proposals are to:

- maintain anti-scam protections
- reduce unnecessary friction/delays in legitimate transfers
- tighten controls where fraud risk is emerging - notably relating to Small Self-Administered Schemes (SSAS).

The key proposals are:

#### **Removal of the overseas investments amber flag**

The current regulations trigger an amber flag where the receiving scheme does not satisfy the first condition and has overseas investments. This has caused delays because many legitimate schemes invest overseas as part of normal investment activity.

The consultation proposes removing this amber flag. This should reduce delays for legitimate transfers and reduce the need for members to attend MoneyHelper guidance appointments where the only issue is overseas investment.

#### **Introduction of a new red flag**

Introduction of a new red flag where no clear employment link exists with a receiving occupational pension scheme (OPS). Meaning in this circumstance the transfer must be refused. It proposed that this new flag will operate alongside the existing red flag which applies where the member fails to give a substantive response to a request for evidence or information about the employment link.

This proposal is aimed particularly at transfers to some SSAS arrangements, where the Government has identified an emerging fraud risk. Members transferring to

these schemes are likely to need to provide stronger evidence of a genuine employment link. It is hoped that this will address a high-risk fraud route where losses can be especially large.

### **Greater scheme discretion - reputable scheme approach**

Administering authorities would be able to proceed with transfers where they judge on the balance of probabilities that the receiving scheme is 'reputable', even if some flags would otherwise arise. It is proposed that the first condition be expanded to account for this change. The regulations will also include a non-exhaustive list of factors which sending schemes may have regard to when deciding if the receiving scheme is reputable as part of their due diligence.

It is intended that more transfers will proceed without enhanced due diligence, fewer cases will be stuck due to technical or low-risk amber flags and there will be smoother transfers to mainstream providers. The process will become more principle-based and flexible, rather than rigidly rules driven. However, this does mean there will be a greater reliance on the sending scheme's judgement which might lead to inconsistencies between LGPS administering authorities and between different pension schemes.

### **MoneyHelper guidance only needed once in a 12 month window**

The consultation proposes that where:

- an amber flag is present, and
- a member has taken MoneyHelper guidance in the 12 months before the administering authority receives a transfer request

the member will be exempt from needing to take any further MoneyHelper guidance.

This proposal intends to remove unnecessary duplication and improve the member experience, where the member is consolidating multiple pots.

### **Incentives flag remains**

The Government recognises incentives can sometimes be legitimate but believes they are still a strong indicator of scams. Therefore, this protection will stay.

However, under the proposal to expand the first condition, sending schemes will have more flexibility to proceed with transfers if they are confident the receiving scheme is reputable.

## Continued focus on scam prevention not deregulation

The core framework of red and amber flags remains, with sending schemes duty to assess risk remaining central. High-risk transfers will still be stopped or heavily scrutinised.

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## TPO

### Updated factsheets

On 24 June 2026, The Pensions Ombudsman (TPO) published updated versions of the following factsheets:

- [Death benefit lump sums](#) – explains what happens when a dispute arises over a death benefit lump sum payable from a pension scheme. It covers common issues that can arise and how TPO can help if a dispute is not resolved.
  - [How to complain about your pension](#) – explains how members can complain about their pension. It covers how to raise a concern informally, how to make a formal complaint and when TPO may be able to help.
  - [Ill health pensions](#) – explains what happens when a dispute arises over an ill health pension. It covers common issues that can arise and how the TPO can help if a dispute cannot be resolved.
  - [Incorrect information about your pension](#) – what happens if the recipient thinks they have been given incorrect information. It covers what incorrect information is, what to expect should it occur, common issues that can arise and how the TPO can help if a dispute cannot be resolved.
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## TPR

### New Pension Schemes Act 2026 page launched

On 18 June 2026, the Pensions Regulator (TPR) launched a [new Pension Schemes Act 2026 page](#).

The page is for trustees, managers and advisers of defined contribution and defined benefit schemes. It summarises new requirements and changes introduced in the Pension Schemes Act 2026 and links to further information. TPR has provided this information to support stakeholders and increase their awareness of the changes being brought in under the Act.

The page will be updated regularly as secondary legislation develops and TPR publishes detailed guidance. TPR expects further clarification on implementation timings shortly, which will be added to this page.

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## Wider landscape

### **PASA – Building career pathways in pensions administration**

On 3 June 2026, the Pensions Administration Standards Association (PASA) [published new guidance aimed at strengthening understanding of career pathways across pensions administration](#). It sets out an initial industry framework based around job families commonly found across pensions administration including:

- member operations and casework
- technical and subject matter expertise
- quality assurance and operational risk.

The next phase of the work will include further exploration of capability levels across job families, the technical and behavioural skills required at different career stages and how PASA Standards can align with existing professional qualifications and industry development initiatives.

### **Salary sacrifice legislation given Royal Assent**

On 29 April 2026, [the National Insurance Contributions \(Employer Pensions Contributions\) Bill received Royal Assent](#). This gives the Government the power to make regulations to limit the amount of employer pension contributions made through salary sacrifice that are free from National Insurance to £2,000 a year with effect from 6 April 2029.

Read more about the changes to pension contributions deducted by way of salary sacrifice in [guidance published by HM Treasury](#).

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## Legislation

### **Acts**

National Insurance Contributions (Employer Pensions Contributions) Act 2026 [\[2026/15\]](#)

### **Statutory Instruments**

The Pensions (Abolition of the Lifetime Allowance Charge etc) Regulations 2026 [\[SI 2026/698\]](#)

Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) Regulations 2026 [[SI 2026/673](#)]

The Registered Pension Schemes (Net Pay Arrangements) Regulations 2026 [[SI2026/671](#)]

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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.

### Team contacts

#### Clair Alcock (Head of Pensions)

Telephone: 07464 532613

Email: [clair.alcock@local.gov.uk](mailto:clair.alcock@local.gov.uk)

#### Lorraine Bennett (Principal Pensions Adviser – LGPC Secretariat)

Telephone: 07766 252847

Email: [lorraine.bennett@local.gov.uk](mailto:lorraine.bennett@local.gov.uk)

**Jayne Wiberg (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07979 715825

Email: [jayne.wiberg@local.gov.uk](mailto:jayne.wiberg@local.gov.uk)

**Rachel Abbey (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07827 307003

Email: [rachel.abbey@local.gov.uk](mailto:rachel.abbey@local.gov.uk)

**Steven Moseley (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07780 227059

Email: [steven.moseley@local.gov.uk](mailto:steven.moseley@local.gov.uk)

**William Girvan (Lead Pensions Adviser – LGPC Secretariat)**

Telephone: 07860 686146

Email: [william.girvan@local.gov.uk](mailto:william.girvan@local.gov.uk)

**Lisa Clarkson (Senior Training and Development Adviser – LGPC Secretariat)**

Telephone: 07464 532596

Email: [lisa.clarkson@local.gov.uk](mailto:lisa.clarkson@local.gov.uk)

**Toni Durrant (Training and Development Adviser – LGPC Secretariat)**

Telephone: 07385 224553

Email: [toni.durrant@local.gov.uk](mailto:toni.durrant@local.gov.uk)

**Jennifer Rice (Training and Development Adviser – LGPC Secretariat)**

Telephone: 07884 312232

Email: [jennifer.rice@local.gov.uk](mailto:jennifer.rice@local.gov.uk)

**Holly De-Buriette (Programme Support Officer – LGPC Secretariat)**

Telephone: 0207 664 3056

Email: [holly.de-buriette@local.gov.uk](mailto:holly.de-buriette@local.gov.uk)

**Faiza Israth (Programme Support Officer – LGPC Secretariat)**

Email: [Faiza.Israth@local.gov.uk](mailto:Faiza.Israth@local.gov.uk)

**Jeremy Hughes (Senior Pensions Secretary – LGPS Scheme Advisory Board  
England & Wales (SAB))**

Telephone: 07960 513946

Email: [jeremy.hughes@local.gov.uk](mailto:jeremy.hughes@local.gov.uk)

**Ona Ehimuan (Pensions Secretary (Governance and Digital) – LGPS SAB)**

Telephone: 07501 088144

Email: [ona.ehimuan@local.gov.uk](mailto:ona.ehimuan@local.gov.uk)

**Becky Clough (Board Support and Policy Officer – LGPS SAB)**

Telephone: 07795 410793

Email: [becky.clough@local.gov.uk](mailto:becky.clough@local.gov.uk)

**Sarah Tingey (Research and Data Analyst – LGPS SAB)**

Telephone: 07548 952802

Email: [sarah.tingey@local.gov.uk](mailto:sarah.tingey@local.gov.uk)

**Sophia Chivandire (Pensions Policy and Support Officer – LGPS SAB)**

Telephone: 0207 664 3085

Email: [Sophia.chivandire@local.gov.uk](mailto:Sophia.chivandire@local.gov.uk)

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