LGPC Bulletin 282 – August 2026

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

- Pensions Awareness Week – new resources available
- TCLSDBs and McCloud top-up payments
- TPR emphasises action on pensions dashboard possible matches

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

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LGPS Scotland

GAD factor spreadsheet 2026-02: correction to table 612

On 25 August 2026, Annette Greenslade of the Scottish Public Pensions Agency (SPPA) emailed administering authorities with a corrected version of the GAD factor spreadsheet 2026-02.

The correction affects table 612 and follows a query raised by a software supplier.

The GAD guidance states that a scheme pays offset for an election made after 31 March 2015 must be adjusted if the member retires before normal pension age. Except in cases of ill health retirement, administering authorities should use the relevant early retirement factor.

For convenience, GAD provides the factors used to adjust these offsets separately in table 612. These factors should be the same as the early retirement factors in table 401.

However, the factors previously shown in table 612 for retirements 11, 12 and 13 years before normal pension age did not match the corresponding factors in table 401. The corrected version of spreadsheet 2026-02 resolves these discrepancies.

The corrected spreadsheet is available on the actuarial guidance page of www.scotlgpsregs.org.

Other news and updates

Pensions Awareness Week – new resources available

Pensions Awareness Week starts on 14 September 2026. We have updated the template member presentations we produced with the Communications Working Group for 2026.

We have published presentations on two topics – an LGPS overview and retirement planning. Separate versions are available for LGPS Scotland and LGPS England and Wales, including Welsh language versions.

The updates to the presentations include:

- examples in the presentations based on the new factors used to calculate early and late retirements
- annual changes to contribution bands and APC limits

- changes to reflect other recent regulation amendments, such as the removal of the upper age limit for death grants (England and Wales).

We would like to thank members of the Communications Working Group and Clywd Pension Fund for generously giving their time to develop these resources.

You can access the presentations on the administrator websites:

- Administrator Guides and Documents (England and Wales)
- Administrator Guides and Documents (Scotland).

Action for administering authorities
We encourage you to use these resources when planning and delivering events for Scheme members during Pensions Awareness Week 2026.

McCloud remedy

TCLSDBs and McCloud top-up payments

HMRC has confirmed how the £30,000 limit for a trivial commutation lump sum death benefit (TCLSDB) applies when a further payment is due following a review under the McCloud remedy.

The £30,000 limit applies to the combined value of:

- the original TCLSDB
- any subsequent McCloud top-up relating to that payment.

The limit does not apply separately to each payment. This is the case even if the survivor dies before receiving the top-up.

For example, an administering authority paid an original TCLSDB of £25,000 and later identifies that a McCloud top-up of £6,000 is due. Only £5,000 of the top-up can be treated as a TCLSDB because the combined payments would otherwise exceed the £30,000 limit. The remaining £1,000 cannot be treated as a TCLSDB.

In Bulletin 281, we explained that we had asked HMRC to clarify this point. We did so because the position in HMRC's 'Public service pensions remedy newsletter: July 2026' appeared to conflict with our understanding of advice previously provided by HMRC.

We will update the McCloud administrator guide in due course to reflect HMRC's clarification.

We expect very few LGPS cases to involve combined payments of more than £30,000. If an administering authority identifies such a case, it should email the relevant details to: query.lgps@local.gov.uk. We will liaise with MHCLG, or SPPA for Scottish cases, to establish how the authority should deal with the amount above the limit.

Action for administering authorities
Update your processes to reflect HMRC's clarification.

Pensions dashboards

MoneyHelper Pensions Dashboard (MHPD) passes beta assessment

In its August 2026 update, the Pensions Dashboards Programme (PDP) confirmed that the MHPD has successfully passed its beta service standard assessment.

A service standard assessment is an independent government review that examines a government digital service as a whole, including how well it meets user needs, its accessibility and security, and whether it can be operated reliably and sustainably.

PASA guidance on pensions dashboard member enquiries

On 10 August 2026, the Pensions Administration Standards Association (PASA) published interim guidance to help schemes, administrators and providers respond to member questions about pensions dashboards. The guidance includes suggested responses to common questions on topics such as dashboard availability, the information that will be displayed, data security and tracing lost pensions.

PASA emphasises the importance of clear and consistent member communications ahead of the launch of pensions dashboards and encourages members to keep their personal details up to date to support successful matching.

PDP blog on importance of maintaining connection

On 19 August 2026, PDP published a blog covering the importance of maintaining connection to the ecosystem.

PDP reminds pension providers and schemes that connecting to the pensions dashboards ecosystem is only the first step. Once connected, there are ongoing responsibilities to maintain the connection. The blog explains what each organisation needs to do to remain connected, meet their obligations and ensure a reliable experience for dashboard users.

Providers and schemes connecting through a third party remain legally responsible for meeting their dashboards obligations, including maintaining high-quality member data to support successful matching and value display.

For organisations that connect directly, ongoing responsibilities include managing connection and user account details, reporting technical changes, maintaining security through annual IT health checks or penetration testing, and notifying PDP of planned or unplanned downtime.

The PDP emphasises that clear ownership of post-connection responsibilities is essential to ensuring compliance and delivering a reliable dashboards experience for members.

PDP publishes guidance on interim manual reporting

In its response to the reporting standards implementation consultation, PDP confirmed its intention to require manual reporting for any directly connected organisations (DCOs) that have not yet been able to implement daily reporting via application programming interface (API).

DCOs are organisations which connect directly to the central digital architecture, rather than using an intermediary third-party connection provider. This includes integrated service providers.

PDP has published guidance for these organisations. The guidance confirms that manual reporting will begin in October 2026, covering data from 1 September 2026 onwards. Reports must be submitted monthly and within five working days of the end of the month.

You can read the full guidance on the PDP's website.

TPR emphasises action on pensions dashboard possible matches

During its pensions dashboards webinar on 8 July 2026, the Pensions Regulator (TPR) highlighted that connection to the dashboards ecosystem is only the beginning of a scheme's dashboards obligations. Once connected, schemes must be able to find members, return pension information and comply with all requirements relating to the handling of possible matches.

TPR expressed concern that some schemes and administrators have not yet established processes to resolve possible matches during user testing. Where a dashboard user contacts a scheme after receiving a possible match notification, the scheme must act promptly to investigate and determine whether the match can be confirmed or rejected.

TPR expects trustees and scheme managers to take immediate action to implement effective procedures for resolving possible matches, test those procedures during the user testing phase, and use the results to refine their matching criteria. They also emphasised the importance of maintaining high-quality member data to support accurate matching and reduce the number of possible matches generated.

TPR's message is clear: schemes should not wait until dashboards are publicly available. Processes for resolving possible matches should be operating now and tested thoroughly to ensure compliance with dashboards legislation and regulatory expectations.

Action for administering authorities
Make sure you can find members, return pension information and comply with all requirements relating to the handling of possible matches.

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 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.

Aggregation – England and Wales

- Aggregation training – London 2 December 2026

Additional contributions – England and Wales

- Additional contributions – Online 10 September 2026 (1 place remaining)
- Additional contributions – Online 22 September 2026 (1 place remaining)

Insight – England and Wales

- Insight course – Online 2 - 6 November 2026 (1 place remaining)

Employer role – England and Wales

- Employer Role training – Online 24 September 2026 (1 place remaining)
- 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

Action for administering authorities
Please share details of the employer role training with your Scheme employers.

Fundamentals training open for booking

Fundamentals is our three-day training course aimed at councillors and others who attend pension committees and local pension boards. Past delegates include representatives of trade unions and employers, and officers who support committees and boards.

This training course provides an overview of the LGPS. It covers current issues relating to the administration, investments and governance of the scheme. All sessions are delivered by experts in their field.

Attending all three days of the training course will support delegates to gain the knowledge and skills required by legislation.

Course dates and locations
The course consists of one day of training each month for three months and participants can choose to attend a combination of options to complete days one, two and three of the training.

We are pleased to announce that bookings are now open and can be made using the LGA events website or the individual event links below:

Fundamentals Day 1 training - London 7 October 2026
Fundamentals Day 1 training - Online 21 and 28 October 2026

Fundamentals Day 2 training - London 5 November 2026
Fundamentals Day 2 training - Online 20 and 27 November 2026

Fundamentals Day 3 training - London 3 December 2026
Fundamentals Day 3 training - Online 9 and 16 December 2026

Please review the course programme for further details – note the timings apply to the in-person London sessions only.

We are running the training in-person in London and online.

Each online session will be run over two days. You only need to complete one booking per day – this will automatically book you on both half days. Please note, it is not possible to book for a half day. The online sessions will be delivered using Zoom.

Please be aware that places are limited and fill quickly every year, so we strongly encourage early booking to avoid disappointment.

LGPS England & Wales Scheme Advisory Board (SAB)

Board statement on the purpose and governance of the LGPS

The LGPS Scheme Advisory Board has published a new statement, Understanding the LGPS: statutory purpose, pension assets and governance. The statement explains the purpose of the LGPS, the role of administering authorities and asset pool companies under the new statutory framework, and the duties that apply when managing pension fund assets. It also highlights the scale of the scheme, the role of the Board, and why the LGPS should be understood as a funded occupational pension scheme established to pay pensions to members. The statement is intended to support informed discussion about the scheme and provide a clear overview of how LGPS governance and investment decision-making operates in practice.

Board Annual Assembly

Registration for the second Board Annual Assembly is now open.

Hosted by the Board’s Chair, Cllr Roger Phillips OBE, the event is exclusively for pension committee and local pension board chairs.

It will take place on Thursday 22 October 2026 from 10.30am to 4.00pm at Bevin Hall, Local Government Association, 18 Smith Square, Westminster, London. The event is free to attend and will be held in person only.

This year’s theme, **‘Leading Together: Shaping the Future of the LGPS’**, will provide an opportunity to:

- receive updates on key LGPS developments from the SAB Chair and the LGA pensions team
- discuss current issues facing the Scheme
- network with peers and share insights and experiences.

The Minister for Local Government, Devolution and Growth, Jim McMahon MP, has been invited to provide an update.

Invitations have been emailed directly to chairs. We encourage fund officers to draw the event to the attention of their committee and board chairs and ask them to complete this registration form if they would like to attend.

Action for administering authorities
Share the registration form with your pension board and committee chairs and encourage them to attend the SAB Annual Assembly taking place on 22 October 2026.

Board events and speaker expression of interest form

As part of its Communications Strategy, the Board is pleased to launch their autumn programme of engagement events. The programme is designed to support collaboration, knowledge sharing and discussion across the LGPS.

The programme includes events aimed at a range of audiences, providing opportunities to explore current issues, share experiences and hear about developments affecting the Scheme.

Details of our autumn programme can be found on the Events page of www.lgpsboard.org.

The Board is keen to ensure that speakers at their events reflect the diversity of all those who participate in, or are involved in managing, the Scheme. If you are interested in speaking at a future event, please complete this expression of interest form and the SAB Secretariat will contact you.

Action for administering authorities
Please visit the Events page of the Board website to find details of their autumn programme, including expressing an interest in speaking at future events.

Board statement on the latest correspondence over investment in conflict areas

On 18 August 2026, the Board published a statement from its Chair, Cllr Roger Phillips OBE, and vice-Chair, George Georgiou, on the latest correspondence received by funds from the Palestine Solidarity Campaign (PSC) over investment in conflict areas.

The statement also highlights a letter the Board Chair received from UK Lawyers for Israel in June 2026, which disputes the PSC's position.

The Board has written to the new Local Government Minister, Jim McMahon OBE MP, seeking an urgent meeting on this issue.

Local Pension Board Forum

The Board has arranged the **Inaugural Local Pension Board Forum**, which will be hosted by Board Chair, Cllr Roger Phillips OBE.

The forum will give local pension board chairs and vice-chairs an opportunity to share best practice, exchange learning, build networks and discuss current issues affecting local pension boards and the wider LGPS governance landscape.

- **date:** 7 September 2026
- **time:** 11.00am to 12.00pm
- **Location:** online (Microsoft Teams)
- **registration:** fill in the registration form.

Further information, including the agenda, will be shared with registered attendees before the event.

Action for administering authorities
Please flag this event with your pension board and encourage them to complete the registration form if interested.

SAB Independence Governance Review Workshop

The Board Secretariat will host a SAB Independence Governance Review Workshop in October.

This workshop is designed for senior LGPS officers and governance officers who are responsible for planning or supporting their fund's independent governance review. It will provide an opportunity to explore the statutory guidance, share approaches and discuss key considerations to help funds prepare for and respond to their independent governance reviews.

- **date:** 1 October 2026
- **time:** 1.00pm to 3.00pm
- **location:** In-person only, Local Government Association Offices, 18 Smith Square, Westminster, London, SW1P 3HZ
- **registration:** fill in the registration form

Further information, including the agenda, will be shared with registered attendees before the event. Places are limited and we ask that **one officer** per fund signs up.

Action for administering authorities
Please complete the registration form to attend the SAB Independent Governance Review workshop if interested.

Welcome event for councillors with LGPS responsibilities

The Board has arranged a welcome event for councillors with LGPS responsibilities, hosted by Scheme Advisory Board Chair, Cllr Roger Phillips OBE.

This event is designed for councillors who are new to the role and the session will introduce the LGPS, the role of the Scheme Advisory Board and the wider governance framework within which funds operate. It will also offer councillors the opportunity to gain an understanding of the key issues currently affecting the Scheme and hear from those working across the LGPS.

- **date:** 15 September 2026
- **time:** 5.00pm to 6.00pm
- **Location:** online (Microsoft Teams)
- **registration:** fill in the registration form

The Board is asking fund officers to flag this where relevant with their pension committees. Further information, including the agenda, will be shared with registered attendees before the event.

Action for administering authorities
Please flag this event with your pension committee and encourage them to complete the registration form if interested.

HMRC

Consultation on NMPA transitional provisions

On 6 August 2026, HMRC launched a technical consultation on draft legislation about the increase in normal minimum pension age (NMPA) from age 55 to 57 from 6 April 2028.

The consultation concerns the draft Taxation of Pension Schemes (Transitional Provisions) (Amendment) Order 2026. The draft regulations are intended to ensure that specified payments made on or after 6 April 2028 to members aged 55 or 56 on

5 April 2028 remain authorised payments for tax purposes, provided the member became entitled to those payments before 6 April 2028.

The provisions will be relevant where a member does not otherwise qualify for a protected pension age.

HMRC previously covered the policy intention in Pension schemes newsletter 180, which we reported on in Bulletin 278.

For LGPS members, the draft regulations provide protection where a member aged 55 or 56 on 5 April 2028:

- becomes entitled to a scheme pension before 6 April 2028, but the first instalment is paid on or after that date (article 43A)
- becomes entitled to a pension commencement lump sum before 6 April 2028, but the whole lump sum is paid on or after that date (article 43B)
- becomes entitled to a pension commencement excess lump sum before 6 April 2028, but the whole lump sum is paid on or after that date (article 43C)
- becomes entitled to a trivial commutation lump sum (TCLS) before 6 April 2028, but the whole lump sum is paid on or after that date (article 43D)
- became entitled to a TCLS before 6 April 2028 and then becomes entitled to a further TCLS on or after 6 April 2028, within the relevant 12-month TCLS window (article 43D).

The date a member becomes entitled to a payment is defined in the Finance Act 2004. This may be later than the payable date under the LGPS Regulations.

The protection will work by treating the member as having reached age 57 immediately before the relevant payment is made.

The consultation closes on 28 September 2026.

HMRC publishes second technical note on inheritance tax and pensions

On 27 August 2026, HMRC published Inheritance Tax on Pensions: Technical Note 2, providing further detail on the Government's proposed changes to the inheritance tax treatment of pension benefits. The publication builds on the information set out in Technical Note 1 and provides additional information ahead of the planned implementation of the new rules in April 2027.

The technical note provides further information about:

- notional pension property (unused pension funds and pension death benefits) and how it will be treated for Inheritance Tax purposes

- information sharing requirements
- withholding notices and operation of the process
- pensions direct payment scheme notices and operation of the process
- clearance

HMRC states that it will continue to publish secondary legislation, guidance and supporting materials before the new rules come into force in April 2027.

Pension schemes newsletter 184

On 27 August 2026, HMRC published pension schemes newsletter 184. Articles of interest include:

- normal minimum pension age – see earlier article
- lower earner's pension payment – the article emphasises that HMRC will contact eligible individuals directly, see bulletin 280 for more information
- pension saving statements (PSS) – reiterates the requirement to tell HMRC about PSSs via event reports.

DWP

Value for Money Framework consultation

On 13 July 2026, the Department for Work and Pensions (DWP) published its consultation on the proposed Value for Money (VFM) Framework, which will apply to pension schemes regulated by the Financial Conduct Authority (FCA) and The Pensions Regulator (TPR). The consultation closes on 15 September 2026.

The consultation seeks views on the detailed design of the VFM Framework. The main defined benefit element of the LGPS is outside the scope of the VFM Framework. However, its in-house Additional Voluntary Contribution (AVC) arrangements provide money purchase benefits and could potentially be caught by the requirements.

We have responded to the consultation expressing concerns about the drafting of the proposed exemption for in-house AVC arrangements. Although paragraph 59 of the consultation document indicates that in-house AVC arrangements are intended to be excluded from the VFM framework, the draft regulations appear to exempt only AVC arrangements established by an employer.

Under regulation 17(2) of the LGPS Regulations 2013 and regulation 17(2) of the LGPS (Scotland) Regulations 2018, in-house AVC arrangements are established by the administering authority, rather than by individual Scheme employers. As currently drafted, regulation 4(2) of the proposed Occupational Pension Schemes (Value for Money) Regulations 2027 may therefore not exempt LGPS in-house AVC arrangements as intended.

This creates a risk that LGPS in-house AVC arrangements could inadvertently fall within the scope of the VFM Framework. We do not believe this reflects the intended policy outcome and have asked for the regulations to be clarified accordingly.

The consultation and our response are available on the:

- Non-schemes consultation page of www.lgpsregs.org
- Non-schemes consultation page of www.scotlgpsregs.org.

Wider landscape

Digital resilience is a priority for pension schemes

A recent blog from the Government Actuary's Department (GAD) highlighted the growing importance of digital resilience for pension schemes.

As schemes become more reliant on interconnected technology and third-party providers, risks such as cyber-attacks, system outages, data breaches and human error can all pose significant risks to scheme operations and member data.

The blog emphasises that digital resilience is about more than cybersecurity. It also includes an organisation's ability to prepare for, respond to and recover from technology-related disruptions.

GAD encourages pension schemes to strengthen governance, understand their dependencies on third-party providers and regularly test their response and recovery arrangements to help protect members and maintain service continuity.

CDC schemes extended to multi-employer arrangements

On 31 July 2026, the Occupational Pension Schemes (Collective Money Purchase Schemes) (Extension to Unconnected Multiple Employer Schemes and Miscellaneous Provisions) Regulations 2025, officially came into force.

The regulations extend the collective money purchase framework to schemes used by multiple unconnected employers. The regulations establish the authorisation, supervision and governance requirements that such schemes must meet and make a number of consequential amendments to existing pensions legislation. While the changes do not directly affect the LGPS, they represent a significant step in the development of the UK's collective defined contribution (CDC) market.

GAD 2024-based population projections

On 21 August 2026, GAD published a technical bulletin on the Office for National Statistics (ONS) 2024-based population projections.

The projections suggest that the UK population will peak at 72.5 million by 2054, with growth mainly driven by net migration. They also show a continuing ageing trend, with the number of people aged 85 and over expected to double by 2049.

Compared with the previous projections, assumptions for fertility and migration have been reduced, while life expectancy assumptions remain broadly unchanged from the 2022-based projections.

GAD uses the projections to support pension valuations, National Insurance Fund reviews and wider long-term fiscal planning.

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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