

Communications Working Group

Thursday 3 April 2025 – Actions and agreements

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund
Amanda Jupp (**AJu**) Kent Pension Fund
Andy Hemming (**AH**) West Midlands Pension Fund
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund
Ben Altoft (**BA**) Avon Pension Fund
Bethany Goss (**BG**) Surrey Pension Fund
Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund
Kath Meacock (**KM**) Clwyd Pension Fund
Kevin Gerard (**KG**) Carmarthenshire Pension Fund
Lisa Kelly (**LK**) Staffordshire Pension Fund
Lorraine Bennett (**LB**) LGPC Secretariat
Martin Griffiths (**MG**) Royal County of Berkshire Pension Fund
Rachel Abbey (**RA**) LGPC Secretariat
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund
Sinead Nicholson (**SN**) NILGOSC
Stuart Duncombe (**SD**) West Yorkshire Pension Fund
Tim O'Connor (**TO**) Enfield Pension Fund

Apologies

Alison Robb (**AR**) Lothian Pension Fund
Becky Clough (**BC**) SAB Secretariat
Guy Hayton (**GH**) Merseyside Pension Fund
Jacinta Wilmot (**JW**) Environment Agency
Lindsey Davison (**LD**) Tyne and Wear Pension Fund

MG welcomed the group to the meeting.

Louise Campbell from North East Scotland Pension Fund left her job in March and has therefore left the group. Scottish funds have been given first refusal on

taking the place. If no Scottish fund registers their interest, we will offer the spot to a fund on the waiting list.

2. Subgroups

McCloud ABS: Guy Hayton, Jacinta Wilmot, Kevin Gerard, Sharon Grimshaw, Stuart Duncombe.

McCloud letter templates: Karen Thomas, Lindsey Davison, Martin Griffiths, Stuart Duncombe.

McCloud webinar project: Alastair Johnston, Amanda Jupp, Bethany Goss, Lindsey Davison, Stuart Duncombe.

LGPS promotion project: Mandy Jupp, Rebecca O'Shea, Ben Altoft, Guy Hayton, Jacinta Wilmot, Sinead Nicholson, Tim O'Connor, Becky Clough.

Pension awareness week: Alison Robb, Andy Hemming, Bethany Goss, Kath Meacock, Stuart Duncombe.

Lump sum limit documents: Andy Hemming, Guy Hayton, Karen Thomas, Martin Griffiths, Stuart Duncombe.

Member website review subgroup: Alison Robb, Andy Hemming, Martin Griffiths, Becky O'Shea, Sharon Grimshaw, Tim O'Connor.

RA asked the group to check the minutes to make sure that they are shown as a member of the correct subgroups.

3. Actions and agreements from last meeting held 9 January 2025

Actions agreed at the last meeting that are not covered in this meeting's agenda:

Action 1: LGA will issue information about administering authorities' responsibilities in connection with employer contributions in a future bulletin.

The group discussed AVCs generally:

- Most communications from AVC providers are about process and errors in submission of schedules rather than late payment.
- Some AVC providers do notify the fund when an employer pays contributions late.
- One of the largest AVC providers, Prudential, is running training webinars for employers.

- Funds will need to reconcile their AVC data in preparation for the launch of pensions dashboards. The reconciliation process is a good way to identify and correct errors and identify orphan AVCs which may not be correctly recorded in the pensions administration system.

Action 2: LGA to update template pension claim form/notes with recycling information – carried forward as **Action 1**.

Action 3: LGA to produce a draft TTFAC and application and pass to subgroup for review – carried forward as **Action 2**.

Action 10: It will not be possible for Louise Campbell to feedback on security features of Engage as she has left her post. Any representatives of funds that move to Engage can use this meeting raise any communications issues they encounter.

SN raised an issue about transfer and divorce quotes on Engage. Members can request these through the portal. Since they launched Engage a month ago, the number of requests has significantly increased. They are considering turning this feature off. One of its limitations is that you must switch it off for all requests. You can't allow members to request a divorce quote but not a transfer quote. Other funds who have moved to Engage have also turned this feature off because of the increase in the number of requests.

Action 12: Thank you to LK who shared matching criteria for pensions dashboards with the group shortly after the last meeting.

Action 15: No expressions of interest were received from group members wanting to take on the Chair or Vice Chair position. MG and AH are happy to continue in their current roles for the next two years.

4. Member website

General discussion

The LGA team has completed general updates to the member websites to reflect 2025/26 contribution rates, new APC limits and other minor changes.

Post meeting update: the tools on the member websites have also been updated for 2025/26. There is a problem with pence input on one of the tools which is still being investigated.

Accessibility audit

The accessibility accreditation for the member websites lapsed in Sept 2023. The LGA has now entered into a rolling contract with Shaw Trust to monitor the member websites for accessibility issues. We will continue to work with Landscape, who created the websites, to correct any problems that are identified. We have amended the accreditation on the website to reflect this.

News section

RA confirmed that news articles on the McCloud webinars and member contribution bands for 2025/26 were published on the member websites in February.

MH asked the group for ideas for future articles.

Action 3: LGA to add an article to the member websites about pensions increase in April.

The group discussed the increase to the normal minimum pension age (NMPA) and how they are communicating this to members. Most funds are referencing the change on websites and in scheme guides and factsheets. They are not covering the possibility of protection for members who joined the LGPS before 4 November 2021. The group decided not to publish a news article until there was clear information on protection in the LGPS.

Action 4: AH to share newsletter article about the increase in NMPA with the group.

Update from website review subgroup

MG thanked members of the group who have provided feedback on the member website and the subgroup for their work on this project. TO also agreed to join the group.

MG fed back on the work of the subgroup so far. They are concentrating on small changes to the member websites that will help users find information on certain topics. They are not looking to suggest major changes to the structure of the sites. The group will suggest a solution to any problems they identify. RA confirmed that changes to the wording of the website can be made relatively easily by the LGA team. It is more difficult and could involve a cost to change the structure of the sites.

The subgroup will provide more detailed feedback at the next two meetings.

5. Engagement

General discussion

MG asked the group for any examples of member engagement exercises that they have undertaken recently.

TO praised the [Avon Pension Fund public service pensions history](#) section on their website. BA confirmed that the form has been successful at getting members to respond. Unfortunately, not all responses are relevant. Clearly some members have not read the instructions fully. The online form is not linked to the member portal. Security is in place to make sure data is securely transferred to the back office.

Other funds have sent a pension history form to members by post or used the NI database to identify members with previous unaggregated LGPS membership. Funds are now contacting other administering authorities for more information about previous service. The National Pension Officer Group plans to discuss this issue at its next meeting (4 April 2025) and recommend what format funds should use to share pension history for members who may be in scope of McCloud protection.

LGPS administering authorities have been pushing for cross-scheme agreement to share data relevant to McCloud protection without the need for the member's written authority. The LGA understands that HM Treasury agrees that there is a legal basis for doing so. We are currently waiting for that view to be shared with other public service pension schemes.

SN confirmed that NILGOSC writes to deferred members who have not registered for the portal each year to encourage them to sign up. This year's exercise was more successful than previous years, with 2,000 new registrations shortly after 13,000 letters were sent out. The letters include a registration code to make the process simpler and quicker for members, but that was also done in earlier years.

The group discussed advanced data security features offered by the member portal. No funds represented on the group are using them yet. These features offer a solution for security, but may cause access problems, particularly for people with lower levels of digital skills.

Those funds that have adopted online annual benefit statements with video enhancement were positive about it. There is a cost to adopt this feature. Some group members expressed concern about what information about McCloud they will be able to include in an enhanced statement.

LGPS promotion project

The subgroup's preference was to use the illustrations from the website for this project. The LGA decided to work with Landscape on the project to ensure consistency in design across the website and promotion materials.

Landscape came up with three design ideas, two based around the existing theme and one with a very different approach. The subgroup chose their favourite and RA shared some of the design ideas with the group. The subgroup also shared their views on other design concepts and wording produced by Landscape. RA shared this feedback with Landscape before the end of March and supplied a long version of the key messages we want to feature in the campaign. This was based on discussions at earlier subgroup meetings.

RA and LB summarised the purpose of this project:

- to produce resources to educate new LGPS members about the benefits of Scheme membership
- tailor the wording so that the resources can also be used to encourage members who have opted out to opt back in, to encourage members who are being automatically enrolled to remain in the Scheme and to educate existing members about what the LGPS offers
- we expect the resources to be used mainly by employers, but pension funds may also publish them on or link to them from their websites
- we plan to produce: a video, promotional leaflet, posters, social media posts, email footers and a e-learning module
- the LGA will produce the e-learning module in-house, mirroring the design and core messages of the other resources.

Action 5: KG to share a link to the e-learning produced by Carmarthenshire Pension Fund.

Action 6: Subgroup to continue to provide feedback on ideas and drafts of promotional materials produced by Landscape

Action 7: LGA to start work on the e-learning module once enough progress has been made on the other resources.

6. Pension awareness week

MG thanked AR for agreeing to join this group after the departure of Louise Campbell from the group.

AH provided an update on the work of the subgroup since the last meeting. The subgroup met in February and March to develop a plan for Pension Awareness Week 2025. They plan to:

- update the existing general presentations for 2025
- create a new pre-retirement presentation and
- produce supporting promotional materials for funds to use to promote events to members.

The subgroup has divided the work across its members. They plan to have first drafts ready for the next meeting. We aim to publish the resources in June or July to make sure funds have plenty of time to plan how they will use them before Pension Awareness Week in September 2025. There will be separate versions for Scotland and England & Wales, plus a Welsh language version.

Action 8: Members of the group to let AH know if they have any feedback about the existing presentation – anything missing, particularly anything they include in member presentations that is useful to or popular with members.

7. Midlife MOT

We agreed at the last meeting to keep this topic on the agenda with a view to setting up a subgroup.

The group is keen to proceed with this, but there is lots of work to do on the existing subgroups. We will keep this topic on the agenda until some of the current subgroups' work has come to an end.

8. Accessibility

MG asked whether anyone in the group had encountered any new issues related to accessibility.

A new version of the Web Content Accessibility Guidelines was published in December 2024 – [WCAG 2.2](#). BG noted that their web team has started to check the Surrey Pension Fund website against these updated guidelines. The web team fixes any coding issues, and the pensions team is responsible for ensuring documents are fully accessible.

SG reported that they have recently launched a new website and are using [Silktide](#) to monitor and improve accessibility.

9. McCloud remedy

Update on latest position

RA and LB provided a McCloud update:

- The LGA has published basic calculators to help funds in England & Wales and Scotland provide the information needed when they complete a Club transfer out for a member with McCloud protection.
- Further regulations changes are expected to cover amendments to pension debits and introduce an underpin date for members who join the LGPS after age 65 and transfer in remediable service from a different scheme. We expect an MHCLG consultation soon covering a range of policy areas – this will be covered later at this meeting.
- Funds are progressing with identifying members in scope of McCloud protection and are considering how they will use the NIDB. It would be preferable if all funds took the same approach. The National POG will consider this issue at their meeting on 4 April 2025 and make a recommendation.

TPS excess service

The number of members in scope of this part of Remedy is down to 463 from an original estimate of 18,000. A change in process is needed to make sure that administering authorities only receive data for members who are in scope based on the newly agreed parameters. DfE and Capita are working on the process now. There are no immediate actions for administering authorities.

Letter templates

RA needs to consider carefully the tax implications of making payments in respect of members who have died. The template letter relating to McCloud and deceased members will take some more time. We do not expect there to be many cases in of this type.

Action 9: RA to check the draft letter for pensioner members, make any updates and update the template letters and disclosure wording document.

MG asked if there are any other communication needs related to McCloud. The group discussed cases where the employer had not been able to supply accurate service data for the remedy period and the administering authority had estimated the service in accordance with the [SAB data issues guidance](#). LB confirmed that this was covered in the [Legal advice on McCloud data issues](#). The advice includes a recommended process to follow where the administering authority has

estimated service. The group agreed that any communication on this subject should be separate from the annual benefit statement or other communications exercise.

ABS wording subgroup

The subgroup has met regularly since the last meeting. There are still some 'unknowns' in terms of what software suppliers will be able to deliver for 2025 annual statements.

The subgroup decided to recommend an approach based on what we understand suppliers intend to deliver. What will be possible this year may depend on which software supplier an administering authority uses and what method is used to produce the statement (a csv/Excel extract to populate a locally designed template, a system template, an AI enhanced statement through Engage). We hope that recommending an approach will influence the direction of development for all formats in future years.

Thank you to the subgroup for their work on this project which is now complete. We will re-visit ABSs in January 2026 to consider whether any further work is needed in this area, or other template communications related to annual benefit statements are needed.

Action 10: RA to add a benefit statement section to the McCloud templates document and publish as soon as possible.

McCloud webinars

The McCloud webinars are now underway and booking well in England and Wales. All sessions up to the first week in May are fully booked. Demand is lower in Scotland due to the difference in scheme size, and some sessions have been cancelled. Affinity will take this into account in scheduling events going forwards. The subgroup will be meeting with Landscape and Affinity Connect at the end of April to discuss the events and feedback from attendees.

Ad hoc feedback has been generally positive, praising the level of interaction between attendees and the trainer. Some administrators who attended expected to see more about McCloud and less background information about the scheme. This balance was intentional as we know the level of understanding about pensions is generally quite low.

Action 11: LGA to remind funds about the sessions in a future bulletin.

Action 12: LGA to review and update webpage to make sure it is clear that the sessions are free to attend.

Other McCloud communication needed

The group discussed other communications issues related to McCloud:

- Some funds were deciding what information to include in member newsletters. This decision is more complicated this year because funds cannot yet be certain about including McCloud figures in statements and how they will appear.
- Most funds will use the newsletters to remind members to complete a McCloud previous service form.
- Funds can be more certain about the next steps for pensioners and can therefore be more specific about rectification timescales in pensioner newsletters
- Funds will be taking different approaches to communicating with pensioners. Some funds will contact all protected pensioners when their pension has been reviewed, others will just contact those members whose pension is increasing.

10. Pensions dashboards

LB provided an update on pensions dashboards:

- [Dashboards standards](#) are now finalised, having previously been published in draft form.
- TPR continues to issue nudge messages and surveys to their named dashboards contact at each fund
- Heywood was one of the first three organisations to connect to the dashboards ecosystem.
- Funds should be discussing dashboards with their AVC provider. A decision is needed on whether they will use single or multiple source for AVC data. Not all providers will support multiple source. It will not be possible to establish a unified approach across all providers, but the LGA is hoping to assist in developing consistency across the sector.

RA shared a preview of a TPR advertising campaign aimed at pension providers to highlight the importance of dashboards to scheme members. TPR have since launched their [Pension dashboards: short films](#).

11. Expected regulation changes

RA and LB provided an update on expected changes to the LGPS regulations for England and Wales. MHCLG plans to launch a consultation in May covering many areas. Some topics may be moved to a shorter, separate consultation that launches later.

We expect the consultations to cover:

- **Equalising survivor pensions.** We expect this change to be backdated to December 2005 when same sex civil partnerships were introduced.
- **Removing the requirement for a cohabiting partner nomination.** This would affect deaths between 2008 and 2014. In practice, administering authorities have paid a cohabiting partner's pension where there was no nomination (and the partner satisfies the other eligibility requirements) because of earlier legal decisions.
- **Removing the upper age limit of 75 for death grants.** We expect this to be backdated to deaths that occurred after 1 April 2014, the introduction of the CARE scheme.
- **Death grant recipients.** Removing the requirement to pay a death grant to personal representatives when it is made more than two years after the member's death.
- **Compulsory pension contributions for unpaid breaks of less than 31 days.** Returning to the pre-2014 position to assist in narrowing the gender pensions gap.
- **Extending definition of child-related leave.** This would include unpaid additional adoption leave, unpaid additional maternity leave and unpaid shared parental leave. A member's pension would continue to accrue for a full year of maternity/adoption leave, irrespective of whether the period is paid or unpaid.
- **Reduce the cost of buying pension 'lost' in an unpaid period.** By basing this on the member's normal contributions instead of age-related APC factors. This will apply to a member who elects within the deadline for their employer to contribute to the cost. We also expect the deadline to be increased from 30 days to a year. Employer contributions would be based on the employer's contribution rate.
- **Align the 'lost' pension bought back with normal pension build-up.** The additional pension purchased would be unreduced on redundancy or efficiency retirement and would have survivor benefits 'attached'.
- **Gender pension gap reporting.** To be compulsory from 2025.

- **Gathering personal data on members who opt out of the LGPS.** This will allow MHCLG to identify any opt out trends related to age, gender, religion etc.
- **Amending the rules on forfeiture.** Removing the three-month time limit for employers to make a forfeiture application and the requirement for the member to have left the LGPS because of the offence. This would only apply to convictions that occur three months before the date the amendment comes into force or later. MHCLG is also considering introducing an application form and guidance.
- **McCloud and divorces.** Providing for a pension debit to be adjusted to reflect a member's McCloud protection.
- **No interest on Club transfer payments.** The LGPS regulations are not currently in line with the Club memorandum.
- **Members who are over 65 when they join the LGPS and transfer remediable service from a different scheme.** The current rules do not provide for protected members in this group to have an underpin date. The changes will introduce an underpin date for this group, supported by guidance on how to calculate the relevant figures.
- **Allow small pot payments to be made to pre 2008 leavers**
- **No requirement to transfer an AVC when main scheme benefits transfer**
- **Remove references to the EU**
- **Introducing New Fair Deal to the LGPS.** Removing the option to offer a broadly comparable scheme to staff who are compulsorily transferred. Removing pensions costs from contract negotiations by having the 'deemed employer' route as the default.
Post meeting update: we expect this to be covered in a separate consultation later in 2025.
- **Removing references to the lifetime allowance.** Transitional rules allow members to take a taxable pension commencement excess lump sum (PCELS), based on the rules that governed lifetime allowance excess lump sums, if they exceed the lump sum or lump sum death benefit allowance. These transitional arrangements allow members to take more than 25% of the value of the benefits crystallising as a lump sum. We expect the new rules to limit the lump sum to 25% of the value of the benefits crystallising. For most members, this will be a tax-free pension commencement lump sum. If the lump sum is more than the member's available lump sum or lump sum death benefit allowance, some or all of the lump sum will be a taxable PCELS.
- **Removing the requirement to pay a refund within 5 years**
- **Allowing pre 2014 leavers to buy an LGPS annuity with an AVC**

- **Change the rules relating to mid-valuation cycle revisions of employer contribution rates.** This was set out in an [MHCLG letter to all administering authorities](#) sent in March 2025. Michelle Warbis, Deputy Director for the LGPS at MHCLG, confirmed the Government's view about when the provisions of regulation 64A should be exercised. A review is appropriate in response to changes in an employer's liabilities, or its ability to meet its obligations. Amending the employer contribution rate was not intended to be used to manage surpluses or deficits. The Government will tighten up the rules on when an employer's contribution rate can be reviewed and the fund actuary's role in that process.

12. Regional communication groups

Welsh communications group

The Welsh communications group has not had an official meeting since this group last met. The Welsh funds continue to work well together. They have jointly commissioned training from the LGA recently.

They are starting a project to combine their expertise to produce high quality and up to date training manuals. The high turnover of staff makes training a high priority.

Regional communications group

The group last met in January and discussed:

- how the member website could be improved
- McCloud
- possibly commissioning LGA training
- other communications needs that affect all funds.

The group also invited Landscape to talk about pension communications and AI.

Action 13: AH to share Landscape slides with the group.

LB recommended that any funds or groups of funds considering commissioning training from the LGA should send their requests as soon as possible. The training team has received a lot of requests already and it may not be easy to meet the demand.

Those attending online training are required to switch in their cameras. Some delegates do not do so and there has been a reduction in engagement and interaction at online training events. The LGA team will be communicating with all funds about what we expect from those attending training events.

The Welsh funds believe that staff get far more out of in-person training and only commission in-person training.

There is much more engagement at LGA online training events for employers. Some administering authorities struggle to get employers to attend and engage in events they organise. Some employers regularly attend and interact. It is those that do not attend that are more likely to be in need of training about their responsibilities as a Scheme employer.

Action 14: LGA to include an article in a future bulletin about online training and our expectations concerning cameras being switched on throughout, interaction and participation.

13. Communications work plan

RA has reviewed and updated the 2024/25 workplan.

The group discussed the 2025/26 workplan and decided to add:

- member website review
- communications related to regulation changes.

The workplan is a 'live' document and the group can add new projects to it throughout the year.

Action 15: RA to create 2025/26 workplan and upload it to the regulations websites.

14. AOB

The group discussed a number of additional topics:

- **Increase to the normal minimum pension age (NMPA) – updates.** The LGA included an article in [Bulletin 260](#) about the current position. The LGPC considered the NMPA increase at their last meeting and recommended that no protections should be introduced to the LGPS. This would mean all members would have access to their LGPS pension from age 57 at the earliest from 2028.
- **Affinity Connect retirement planning seminars.** These are mostly arranged through employers, but Affinity Connect has contacted administering authorities about arranging events. Avon Pension Fund does work with them and has a webpage for Affinity [Pre-retirement courses \(Avon Pension Fund\)](#). This is popular with smaller employers who do not have the resources or staff numbers to arrange a pensions event.

Affinity will work with the pension fund to include their priorities in the presentation, such as encouraging members to sign up to the portal.

- **Virgin Media v NTL case.** There have been no updates since the article included in [Bulletin 257](#), but the issues raised have not been resolved. Lawyers and auditors are most concerned about the implications of the ruling, with less concern among representatives of public service pension schemes (PSPSs). There is an expectation that DWP will legislate to avoid backdated changes to PSPSs, if this becomes necessary.
- **Development of new websites – SAB and administrator.** The SAB is at the early stages of a project to develop a new website (to replace www.lgpsboard.org) and is looking for volunteers to help. The LGA team will be procuring to re-design the administrator/employer websites later in 2025 (www.lgpsregs.org and www.scotlgpsregs.org). These will not be CWG projects, but input from communications specialists would be very welcome.

Action 16: Tell your colleagues who use www.lgpsboard.org regularly about the website project and ask them to contact ona.ehimuan@local.gov.uk if they are interested in helping develop the new site.

Action 17: Tell your colleagues who use www.lgpsregs.org or www.scotlgpsregs.org regularly about the website project and ask them to contact rachel.abbey@local.gov.uk if they are interested in helping develop the new sites.

15. Future Meetings

The group is happy to continue with the current format of meetings: four meetings a year on a Thursday, two in London and two online with the option of attending in person.

RA plans to switch between June or July for the summer meeting so that it doesn't always clash if someone regularly takes a holiday in the same week each year.

Next meetings:

- 26 June 2025 - hybrid
- 2 October 2025 – Smith Square
- 8 January 2026 – hybrid.