

# Communications Working Group

## Thursday 26 June 2025 – Actions and agreements

### 1. Apologies and introductions

#### Present

Alastair Johnston (**AJo**) Durham Pension Fund  
Alison Robb (**AR**) Lothian Pension Fund  
Amanda Jupp (**AJu**) Kent Pension Fund  
Andy Hemming (**AH**) West Midlands Pension Fund  
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund  
Bethany Goss (**BG**) Surrey Pension Fund  
Guy Hayton (**GH**) Merseyside Pension Fund  
Jacinta Wilmot (**JW**) Environment Agency  
Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund  
Kath Meacock (**KM**) Clwyd 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  
Sean Hunt (**SH**) NE Scotland Pension Fund  
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

Becky Clough (**BC**) SAB Secretariat  
Ben Altoft (**BA**) Avon Pension Fund  
Kevin Gerard (**KG**) Carmarthenshire Pension Fund  
Lindsey Davison (**LD**) Tyne and Wear Pension Fund

MG welcomed the group to the hybrid meeting. He welcomed Sean Hunt to his first meeting. Louise Campbell left her job at NE Scotland Pension Fund since the last meeting and Sean has joined the group from the same fund.

## 2. Subgroups

MG and RA ran through the current subgroups. The work of some of the groups has come to an end and so they will be disbanded. MG thanked members of the subgroups for their hard work.

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

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

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

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

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

There was some discussion about the 2025 dates for Pension Awareness Week. Pension Awareness Day is 15 September 2025. As this falls on a Monday, we have assumed that Pension Awareness Week will be the week commencing 15 September 2025. Any resources we have produced so far can easily be amended if the dates change.

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

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

## 3. Actions and agreements from last meeting held 3 April 2025

Action 1: LB has updated the template pension claim form declaration and notes. See the article on page 5 of [Bulletin 265](#).

Action 2: LB has shared a draft version of the TTFAC application form and notes with the subgroup. Some members of the subgroup have shared the draft form with other members of their operational teams for comment. LB plans to publish the form in July once the relevant people have had an opportunity to comment.

Action 3: RA added an article to the member websites about pensions increase in April.

Action 4: AH shared his fund's newsletter article about the increase in normal minimum pension age with the group shortly after the last meeting.

Action 5: KG to share a link to the e-learning produced by Carmarthenshire Pension Fund. Carried forward as new **Action 1**.

Action 6: LGPS promotions subgroup to continue to feedback on ideas and drafts from Landscape. To be covered later.

Action 7: LGA to start work on the e-learning module that will form part of the promotion toolkit. We are not at the stage of the project when we can start this just yet.

Action 8: Pension awareness week subgroup to provide feedback on the existing presentation. To be covered later.

Action 9: RA checked the draft letter for pensioner members and updated the McCloud templates document. See the article on page 10 of [Bulletin 264](#).

Action 10: RA checked McCloud wording for annual benefit statements and published it in the McCloud templates document – see above.

Action 11: LGA reminded funds about the McCloud webinars for members in [Bulletin 264](#).

Action 12: LGA to review and update webpage to make sure it is clear that the McCloud webinars are free to attend. Carried forward as new **Action 2**.

Action 13: AH to share Landscape slides with the group. Illness means this has not been possible yet, but AH will share these when he can.

Action 14: LGA included an article about online training and our expectations concerning cameras being switched on throughout, interaction and participation in [Bulletin 265](#).

Action 15: RA to create 2025/26 workplan and upload it to the regulations websites. Carried forward as new **Action 3**.

Action 16: Tell your colleagues who use [www.lgpsboard.org](http://www.lgpsboard.org) regularly about the website project and ask them to contact [ona.ehimuan@local.gov.uk](mailto: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](http://www.lgpsregs.org) or [www.scotlgpsregs.org](http://www.scotlgpsregs.org) regularly about the website project and ask them to

contact [rachel.abbey@local.gov.uk](mailto:rachel.abbey@local.gov.uk) if they are interested in helping develop the new sites.

#### **4. Member website**

##### **News section**

The most recent news article concerning pensions increase was added in April. The group discussed suggestions for future articles.

SG suggested an article on pensions dashboards. Although we do not yet know when dashboards will be available to members, the group thought it may be worth advising members to make sure they are ready for dashboards by checking and updating the personal data held for all their pensions.

SG also asked whether funds were communicating with members about the access and fairness consultation. The group felt that detailed information was not appropriate, particularly about a proposed change that is positive for members if that change is not carried through into the final regulations. Some parts of the consultation cover changes that are being made in response to legal decisions and so there is little doubt that these will be taken forwards. An article could concentrate on these areas, and include a link to the consultation for members who are interested in finding out more.

**Action 4:** The group to share any recent wording they have used in newsletters or websites about dashboards or the Access and Fairness consultation with RA. (AH and SD agreed to this, but any other contributions are welcome).

**Action 5:** RA to add news articles about the consultation and dashboards to the member website before the next meeting.

##### **Update from member website review subgroup**

MG provided an update from the member website review subgroup who met shortly before this meeting. The review has progressed well and they will share their recommendations with the LGA team in the next couple of weeks.

The group is considering changes that would help members find the information they need. They have concentrated on the Glossary and what could be added to help understanding. MG encouraged members of the group who are not on this subgroup to share their ideas for improving the member websites.

RO mentioned very positive feedback from a new member of staff about navigating the member website and understanding the information on it.

LK mentioned a complaint about the website from a member who was not able to transfer. The website does not mention that a transfer to a different scheme is only possible for those with membership of three months or more.

**Action 6:** Website review subgroup to consider what wording could be added to make it clear that only those with more than three months' membership can transfer out their LGPS pension to a different scheme.

## **5. Engagement**

### **General discussion**

The group discussed member events and whether anyone holds an annual member event in person. These used to be fairly common before the pandemic.

- In-person events with speakers and catering were replaced with online events during the pandemic. Fewer people attend the online events.
- 'Engagement forums' with small numbers of members are used to get views from members about future plans.
- Some funds are considering moving to a pre-recorded session so that more people could view the event at their convenience. Union interest in pooling means that some funds are considering such events to cover pooling.
- In-person events are used more to inform members about their pension, not to tell them about investment performance or strategy.
- There were concerns that in-person events could be targeted by lobbying groups.
- TO reported that Enfield's AGM was very successful. Members can attend online or in person. They plan to hold more investment sessions for members.

### **LGPS promotion project**

The promotion project subgroup has had lots to do since the last meeting. RA thanked the subgroup for feeding back on drafts from Landscape, often within short deadlines. Good progress has been made on the video and the leaflet. There is further work to do on the versions for LGPS Scotland and the Welsh translations. Once these are complete the project will move on to posters, email footers, social media and e-learning.

There is still work to do, but we hope to complete it by the end of the summer.

Although there may be some cross-over with work done by the Pension Awareness week subgroup, we want to keep the promotion resources separate to ensure the message is consistent and targeted at employers.

## **6. Pension awareness week**

### **Update from subgroup**

MG thanked this subgroup which has also been very busy since the last meeting. KM gave an update on their progress:

- last year's general presentation for funds in England and Wales has been updated for 2025
- KM is arranging a Welsh translation
- RA has done a draft for Scottish funds, which is currently with AR for checking
- SD and AH produced a first draft of a pre-retirement presentation and they are working on a final draft following feedback from the rest of the group. They are also considering a change in the name of the presentation to better reflect its contents
- KM has shared template communications to promote pension awareness week events.

**Action 7:** LGA to publish 2025 versions of the 'general' presentation by the end of July.

**Action 8:** Subgroup to finalise new retirement planning presentation and send to LGA for final check. That will be used as the template for the Welsh language and LGPS Scotland version.

The group discussed how to get feedback on the Pension Awareness Week resources to make sure that they are useful to funds. The consensus was:

- to run an online survey to find out whether and how the resources were used, reasons for not using them and ideas for other resources we could produce
- raise the issue at regional meetings to get ideas of topics for future presentation templates.

## **7. Midlife MOT**

The group decided to keep this on the agenda to return to when some of the current projects have wound up.

## **8. Accessibility**

### **New issues**

MG asked the group to share any new accessibility issues that have arisen since the last meeting. The group discussed the need to target communications at a reading age of nine. This quickly developed into a discussion of AI and how funds are using it to improve communications.

- funds are using AI tools to make communications shorter, less dry, less formal and more engaging
- funds found the AI summary of documents or meetings very useful
- users need to review anything produced by AI carefully. Changing a single word ('must' to 'may', for example) changes the meaning and could affect a complaint
- one fund is considering adding a disclaimer to their website to warn users that the output may be inaccurate if they use an AI tool to interpret information on their website
- some authorities do not allow employees to use AI tools
- others have decided not to use it, choosing instead to use wording provided by the LGA, where possible
- some funds expressed the view that educating members to improve their understanding of pensions was a better approach than 'dumbing down' communications.

BG is trying to find other ways to express common pension terms that people do not generally understand. The group agreed that the term 'deferred member' was problematic. However, it is used in different pension schemes and by other LGPS administering authorities. Choosing a different word to mean the same thing could cause more confusion rather than aid understanding. The group's recommended approach was:

- to continue to use the term 'deferred', to ensure consistency across the Scheme
- to define the term whenever it is used to improve understanding.

AJo asked for suggestions to communicate with a blind member who is claiming their LGPS pension. The group offered some helpful suggestions:

- providing communications in large text (for a member who is sight impaired) or Braille
- home visit to help the member fill in their pension claim forms if it is not too far away

- Citizens' Advice Bureau have been very helpful
- using the services of a solicitor or notary
- if the member is comfortable online, a Teams call to verify the member's identity and go through the options, complete the form on their behalf.

## 9. McCloud remedy

### Update on latest position

LB and RA gave an update on McCloud.

The Pensions Regulator (TPR) has issued guidance about [TPR expectations concerning McCloud, annual benefit statements and reporting breaches](#). The LGA has gone back to them about the timing of the statement and its content. TPR suggests that members should be contacted in advance if the administering authority is exercising its discretion not to reflect McCloud in their statements. There is no such requirement in the legislation, which only requires the member to be notified in the statement.

The group discussed the 2025 annual benefit statement exercise:

- the McCloud requirements mean that some funds will be issuing their statements later than usual this year, but before the 31 August deadline
- all funds will be exercising the discretion not to reflect McCloud in 2025 benefit statements for some members
- where this is a minority of members and the fund can include a specific message in their statements, funds do not plan to report this as a breach
- the importance of keeping the Board and Committee up to date and documenting the decisions made.

The National POG is working on a template for sharing data about members identified using the NI database who may be protected by McCloud because of earlier LGPS membership. The template was agreed at the last NPOG meeting. But that group did not discuss timescales for returning the information.

**Action 9:** LGA to chase NPOG chair for the McCloud data template and publish it.

**Action 10:** LGA to raise the issue of how long a fund should take to provide the information requested in the McCloud template at the next NPOG meeting.

The group discussed how they had approached the exercise of collecting information about previous public service pension scheme membership from members who may be protected by McCloud. Funds have sent letters and forms



directly to members who may be affected, added an online form to their website and will be using the annual benefit statement to communicate the message.

LK reported difficulties in getting information about previous membership of a different public service pension schemes when a member is retiring. The group agreed that:

- the administering authority must contact the other pension scheme for the required information in every case
- where the other scheme does not respond or does not respond fully, this should not cause a delay in paying the member's pension – pay based on the information available
- the administering authority must continue to chase for the information and re-visit the underpin calculation when it has been received.

No one at the meeting had received a request of this type from a different public service pension scheme.

[The additional information that must be supplied for a Club transfer of remediable service is set out in paragraphs 4.30 to 4.35 of the [Club memorandum](#). Paragraph 4.41 covers the requirement to re-visit Club transfers that took place before 1 October 2023.]

The LGA continues to engage with MHCLG about the exchange of McCloud information across schemes. We understand that Government lawyers agree with the LGA position that member consent is not required. LGA hopes to be able to include an article in this month's bulletin to confirm the Government's position. [Post meeting update – an article was included in [Bulletin 265](#), see page 12.]

### **Letter templates**

The template letters for pensioner members whose pension is increasing because of the underpin have been published. RA still has further checking to do on the letter concerning deceased members. Members of the group reported a very small number of these cases, but this will increase as more funds progress with the McCloud project.

**Action 11:** RA to publish the template McCloud letter for dependants before the next meeting.

### **McCloud webinars**

The McCloud webinars for members are continuing. They will continue beyond 31 August, so any funds that want to publicise them in their annual benefit

statements can do so. The feedback so far has been excellent and the subgroup will continue to review the feedback quarterly.

### **ABS wording subgroup**

The LGA checked the template annual benefit statement wording for McCloud produced by the subgroup and published it in early June. MG asked whether funds were planning to use it or adapt it to include in their statements this year.

RO has tweaked the wording to make it clear to members that any estimated final guarantee amount is not payable now.

**Action 12:** RO to share the revised McCloud wording used in 2025 annual benefit statements with the LGA.

## **10. Annual benefit statement template**

GH raised issues with the production of annual benefit statements. In his view, the process to produce a statement is more complicated than it should be. To include the recommended McCloud wording, they are segmenting members into five groups and running the statements separately for each group. The process is further complicated by the need to produce paper statements and send information to the member portal. It is easier for those funds that use an external printer to include conditional text.

Some funds produce a Word or pdf statement outside of the system which is then uploaded to the member's record. Using this method gives funds freedom on design and what data to include.

The group recognised that it is too late to make changes that would affect 2025 statements. GH will raise the issue with his supplier at an upcoming event and on their online platform for requesting developments.

The group to consider this again if suppliers indicate that they will not be making the developments needed by funds for future annual benefit statements. We could then run a survey to find out more about how funds produce statements and the demand for a template.

## **11. Pensions dashboards**

### **Latest updates**

LB gave an update on dashboards:

- administering authorities should already have their registration codes – chase TPR if you do not

- share the registration code(s) with your ISP
- the LGPS Mets group is working on issues concerning AVCs and dashboards
- LGA has commissioned a legal firm to work on a Memorandum of understanding between administering authorities and AVC providers covering data for dashboards
- there are oversight issues, AVCs don't fit within the usual structure
- LGA recommends not signing a data processing agreement yet. This may not be appropriate.

GH updated on the data template for administering authorities who are using single source. Prudential has produced a template for this purpose. We expect this will form the basis of the LGPS template.

The group is looking forward to seeing what dashboard users will actually see. A representative of WYPA has seen a live demo of the MaPS dashboard, which in their view looks like the GOV.UK website.

## **12. Access and fairness consultation**

At the last meeting, we went through what we expected to see in this consultation and that has proved to be the case, so we did not go through the proposals in detail.

We expect the legislation to be laid in autumn 2025. Some provisions will come into force immediately, but a later commencement date will apply to other amendments.

**Action 13:** Add the Access and Fairness consultation to the agenda of the next meeting when we will discuss member communications needed as a result of the changes. (We may not have seen the Government's response to the consultation before the next meeting, but we will know to expect it).

We also expect to see a further consultations this year. SPPA is likely to consult on changes similar to those in the Access and Fairness consultation for LGPS Scotland. MHCLG plans to consult on further changes that will introduce Fair Deal to the LGPS and reflect the increase in NMPA from 2028.

## **13. Regional communication groups**

### **Regional communications group**

AH gave an update from the group which last met in April. They discussed:

- working better with this group, including recommending items to add to the workplan
- no communications issues related to McCloud
- the SAB workstreams.

The group's next meeting will be in July.

### **Welsh communications group**

The Welsh group met to discuss annual benefit statements – all Welsh funds will be using similar templates to ensure consistency. They also covered breaches and their approaches to reporting.

KT asked whether funds can have feedback on the level of engagement from staff attending online training. LB reiterated the duty of the employer to let staff know what is expected of them before attending training courses. The LGA will consider feeding back to the employer after training events.

LB updated on training:

- the LGPS specific Level 3 qualification is underway, with the first cohort starting in April 2025
- the next intake will be in September and is full, the following cohort will start in April 2026
- the LGA is not working on a degree level qualification yet. Further work is needed to ensure the Level 3 qualification runs smoothly and to assess the amount of work involved in delivering this qualification to a high and consistent standard.

### **14.AOB**

We have received a request for this group to consider putting out information for employers and administering authorities on salary sacrifice arrangements and how they affect LGPS membership. The group's view was that there is a significant amount of information already out there on this topic and they did not share the same demand for more.

LB asked the group for feedback on the previous pension benefits form. This is because members who had a previous BCE will now be receiving annual updates from their previous pension scheme which include a lump sum amount instead of a lifetime allowance (LTA) percentage. The group was generally positive about the template form. The replacement of the LTA with the new lump sum limits was a significant change and some members have needed to talk through the form, but funds are not asking for changes.

LB asked members of the group to raise it at a future meeting if changes are needed to the form.

The group discussed protected pension ages and transfers in and out of the LGPS. Funds have changed their transfer communications to refer to protected pension ages. At least one pension software supplier has added a field to include protected pension age when recording a transfer in.

The group has received a request to produce template letters to members about supplementary pensions increase. Not all funds send a letter, some include information about supplementary pensions increase in a payslip.

**Action 14:** Members of the group to find out how they currently communicate with members about supplementary pensions increase, and find out if there is demand for template letters before the next meeting.

**Action 15:** Add supplementary pensions increase to the agenda for the next meeting.

## **15. Future Meetings**

2 October 2025 Smith Square

8 January 2026 hybrid