

## Paper A: Minutes of meeting held on 21 July 2025 - Hybrid

### PRESENT

Cllr Nathan Yeowell	Chair, LGA
Cllr John Fuller	LGA (partial attendance)
Cllr Keith House	LGA
Cllr Doug McMurdo	LGA
Cllr Martin Bailey	LGA
Cllr Mark Durham	LGA
Cllr Eddie Reeves	LGA
Cllr Jayne Dunn	LGA
Ben Lavelle	MHCLG
George Graham	SAB representative
Eva Sobek	SPPA
Martin Doyle	National POG representative

### Secretariat

Lorraine Bennett	LGPC
Lisa Clarkson	LGPC
Holly De-Buriette	LGPC
Clair Alcock	Scheme Advisory Board (SAB)

### Non attendees

Cllr Joyce Welsh	LGA (apologies)
David Murphy	NILGOSC (apologies)
Alan Wilkinson	SPPA (apologies)
Linda Welsh	SPLG (apologies)

### 1. INTRODUCTION FROM THE CHAIR

The Chair, Cllr Nathan Yeowell [NY], welcomed everybody to the hybrid meeting.

NY noted this was the final meeting of the current cycle and announced that the new cycle would start in autumn 2025 with guaranteed changes to membership due to Reform qualifying as a new political group at the LGA. This will entitle them to at least one member on the Committee. Nominations from group offices would be received in August 2025, with new membership to be agreed by September 2025.

NY expressed gratitude to all members for their contributions during the year, particularly acknowledging those for whom this might be their final meeting.

George Graham [GG] confirmed that this would be his penultimate committee meeting. NY indicated there would make special recognition of GG's service closer to Christmas.

NY welcomed Clair Alcock [CA] to the meeting as the new Head of Pensions at the LGA and Secretary of the Scheme Advisory Board (SAB). Whilst CA had attended the previous meeting, this was her first meeting in post.

NY thanked Cllr John Fuller [JF] for chairing the previous meeting.

NY requested that SAB pay reference to the Committee's availability when setting future meeting dates over the summer.

NY apologised for chairing the meeting online, explaining that he had other commitments preventing him from attending in person.

NY identified agenda item 3, the response to the LGPS Access and Fairness Consultation, as the main item for active discussion.

## **2. APOLOGIES**

Apologies for absence were received from Cllr Joyce Welsh [JW], David Murphy [DM], Alan Wilkinson [AW] and Linda Welsh [LW].

JF gave apologies for leaving the committee meeting at 12:25pm due to a prior commitment.

NY noted that as DM was unable to attend, the Northern Ireland report at agenda item 7 would be noted with any questions forwarded to DM for response between meetings. Committee members were advised to send any questions to Lorraine Bennett [LB].

NY enquired whether, as the sole Welsh member and a member of the LGPS, he was required to declare this as an interest. LB confirmed that such declaration was not required.

No other declarations of interest were made.

## **3. MINUTES**

JF noted that on page 14, paragraph 6, the primary focus of the four summarised bullet point recommendations was about not creating perverse incentives when the normal minimum pension age (NMPA) increases to 57 from 2028. If a member's employment is terminated on redundancy or efficiency grounds a pension strain payment is crystallised if they are above NMPA, and this outcome should be avoided. JF further noted that the financial implications of this risk could be substantial, making it an issue of significant materiality and therefore worthy of formal record.

Subject to this clarification, the minutes of the previous meeting held on 24 March 2025 were agreed as a true and correct record.

#### **4. MATTERS ARISING**

##### **Budget update**

LB provided a budget update, confirming that although a deficit had been forecast for 2024/25, the final reconciliation showed a positive outturn. This was primarily due to a delay in implementing the new administrator and employer website.

LB advised that the LGA finance team has requested a reduction in the total surplus and has asked that the Committee consider reducing subscriptions for the following year.

NY enquired whether this was a reasonable request from the LGA; LB responded that the LGPC secretariat operates as a ring-fenced budget within LGA and is funded by voluntary subscriptions and training/qualification income. Given the substantial changes occurring in the sector and the voluntary nature of subscriptions, there remains a small risk of the service no longer being required. If this were the case, redundancy costs would need to be covered from reserves. LB noted that several team members were approaching the normal minimum pension age of 55, soon to be 57, suggesting that whilst a small reduction might be possible, a substantial reserve should be maintained for these reasons.

#### **5. LGPS ACCESS AND FAIRNESS CONSULTATION**

LB introduced the Committee's LGPS Access and Fairness Consultation draft response asking that the LGPC approve the response during this meeting.

LB advised the consultation was issued by MHCLG on 15 May 2025, with a closing date of 7 August 2025. LB confirmed that the draft response had been circulated to the Committee by email and that the main proposals covered in the consultation

were summarised in Paper B for those who did not want to read the full consultation document.

## Survivor benefits

LB explained that the Government is proposing to equalise survivor benefits to address current inequities. LB noted that male survivors of female members currently receive lower survivor benefits than same-sex survivors of female members or female survivors of male members. The Government is seeking to remove this discrimination based on sexual orientation, which the draft consultation response supports.

LB advised that the proposal would require backdating some survivor pensions over a 20-year period, representing extensive work. The Government is also taking the opportunity to equalise all survivor benefits, addressing various anomalies that have developed due to regulatory complexities over the years, resulting in one uniform level of survivor benefit.

LB noted that the group most impacted would be male survivors of female members. Given that the LGPS is comprised of 74% female members, this change would have a larger impact than previous survivor benefit amendments.

LB reported that whilst the draft response is supportive of the proposals in the consultation response, it requests:

- Statutory guidance for implementation
- Government clarification on exactly what calculations will need to be revisited and its expectation on tracing potential beneficiaries.

LB emphasised that statutory guidance is needed to ensure all funds work to the same framework and understand the Government's expectations.

Cllr Martin Bailey [MB] raised a query regarding Lambeth's response to the consultation. MB noted that Lambeth has a high LGBT population and sought to understand whether there would be a disproportionate impact above the national average, particularly for those who may not have previously met the criteria for survivor benefits but would now qualify.

LB clarified that authorities with higher proportions of the LGBT community would likely have less work to undertake, as survivor benefits for this group had been equalised in 2018 following the Walker v Innospec case in the private sector. LB explained that this group already received the most generous survivor benefits, and

the current proposals aimed to bring other survivor benefits up to that level. However, LB noted that across the LGPS generally, more backdating work was expected than in previous cases where survivor benefits had been changed.

George Graham [GG] highlighted concerns about the degree of work required to trace members where events had occurred up to 20 years previously. GG emphasised that clear guidance was desperately needed to avoid a non-uniform approach to implementation and enquired whether there had been any indications from MHCLG regarding their view on this matter.

BL advised that the consultation document had not included specific details about guidance because MHCLG recognised a need for further clarity on how all proposals could be implemented across the LGPS. The consultation therefore sought views on broader implementation questions, including whether staggering proposals would be beneficial and what priorities different groups might have for implementation timing.

BL explained that the internal position aimed to reflect a pragmatic view across the landscape, considering various priorities. If the proposals were to proceed, it would not make sense to do so without clarity on achievability within the LGPS landscape. This would likely require comprehensive guidance detailing actions for different situations, including historic cases where data retrieval might be challenging.

BL noted that this needed to be balanced against the practical amount of work the consultation would require from funds and appropriate timing. BL confirmed that if the collective consultation response indicated guidance was needed, there was a good chance such guidance would be provided. However, the specific content of any guidance was not currently under consideration, as the consultation focused on the proposals themselves and policy direction. Implementation and workability would be considered as part of the Government's response through further stakeholder engagement with groups including pension officer groups and committees such as LGPC.

NY reiterated the need for 'muscular' guidance and queried whether it would be beneficial for all 86 LGPS administering authorities to collectively request guidance in their consultation responses, suggesting this might carry more weight.

BL confirmed that responses were expected from all parties and that clear questions about staggering and implementation were included in the consultation. BL confirmed a collective view would be strongly heard. BL noted that post-consultation engagement through forums such as LGPC aimed to determine prioritisation and collective views on where complexity would lie, as administrators and employers

would better identify these issues than MHCLG. BL requested that as much detail as possible be included in consultation responses.

### **Cohabiting partner pensions**

LB explained that proposed change to cohabiting partner pensions, which involve formalising the removal of the nomination requirement. LB advised that previous regulations had required members to nominate a person to receive cohabiting partner pensions, but this had been found unlawful by various court cases and was subsequently removed. The associated backdating work should have already been completed in 2021 following the *Elmes v Essex* case.

LB noted that MHCLG was simply formalising this change by removing the requirement from regulations for consistency. The Committee supported this proposal as it was important that regulations reflected the correct legal position and no additional work was anticipated.

### **Death grants**

LB outlined the proposal to remove the age 75 limit on death grants. The draft response endorses this amendment, noting that the existing restriction is likely to be unlawful due to age discrimination concerns.

The Government is also proposing to remove the two-year time limit for an authority to use its discretion when paying death grants. Currently, if death grants are not paid within two years (from date of death or when the scheme could reasonably have known about the death), they have to be paid to personal representatives under LGPS regulations, resulting in 45 per cent taxation. However, overriding legislation changed in 2015 to allow payments to beneficiaries at their marginal tax rate, but LGPS regulations have not been updated accordingly.

LB explained the proposal to remove the age 75 cap is intended to be retrospective to 1 April 2014. However, the draft response suggests this should be backdated to 2011 when overriding tax legislation first allowed death grants above age 75. This is being suggested to avoid the risk of a legal challenge due to unlawful age discrimination. LB acknowledged this would create more work but noted that previous experience showed incomplete equalisation often resulted in legal challenges.

JF noted his agreement with the suggestion.

In response to NY asking whether anyone disagreed with the suggestion, MB raised that he did not disagree but raised concerns about delivery complexity, noting that 2011 was considerably historical and would involve reopening estates.

LB acknowledged the complexity and noted this had been outlined in the consultation response. LB explained that whilst there would be additional complexity with the extra three years (beyond the proposed 2014 date), these cases would be easier to identify than survivor benefits as the affected individuals would be recorded on pension systems. Pensions software would be able to run reports to identify those who died over age 75. LB maintained that whilst more complex than the Government's proposal, partial backdating could leave the scheme vulnerable to further legal challenge.

NY asked whether members were content with this approach; agreement was indicated and NY requested LB proceed to the next consultation item.

## **Gender pensions pay gap**

### **Measures**

LB advised that the gender pensions gap formed a considerable part of the consultation. Proposals include:

- Making unpaid leave under 30 days automatically pensionable (consultation response suggested reducing to 14 days)
- Aligning buyback costs with normal contribution rates for leave over 30 days
- Extending the buyback election period from 30 days to one year (with the draft response suggesting "earlier of one year or date person leaves employer")
- Making full 12 months of child-related leave automatically pensionable.

LB explained that upon return from authorised unpaid leave of less than 30 days, both employee and employer pension contributions would be automatically deducted from salary, removing the requirement for individuals to elect to buy back these periods. This will target short breaks commonly taken by school staff (1-3 days) and is designed to address the gender pensions gap, as such staff often did not buy back service due to the cumbersome process requiring them to approach employers for lost pay calculations, use the website calculator, and formally request buyback.

Making short breaks automatically pensionable would prevent pension build-up losses, particularly affecting female members with caring responsibilities.

LB reported that the draft response questions whether the period should be 14 days rather than 30 days. With 30-day periods, individuals taking a full month's leave might have insufficient pay in that month for pension contribution deductions, potentially facing double contributions upon return the following month. This could increase opt-out rates due to affordability concerns.

The fourth main recommendation involved making child-related leave automatically pensionable for the full 12 months, with costs covered where no pay was received, eliminating member contribution requirements; LB confirmed the draft response supports this proposal.

NY asked Committee members if they were broadly sympathetic to these suggestions, inviting any specific points or negative concerns, or whether the Committee was broadly content.

Cllr Doug McMurdo [DcM] enquired whether cost analysis had been undertaken for all these proposals, particularly given the long retrospective periods involved.

LB advised that GAD had undertaken some costings for the gender pensions gap proposals, suggesting costs of £1 million for survivor benefits, but deferred to BL for fuller details.

BL confirmed that internal costings had been completed but had not been published alongside the consultation. The intention was to consult on policy rationale first, with costings and impact proposals to be included in the subsequent government response.

## **Reporting**

LB outlined the draft response's position on proposals for gender pensions gap reporting. The key recommendations the response suggests are:

- The reporting threshold should be based on pension scheme membership, set at 250 members, rather than the proposed 100 employees
- Reporting should be included in triennial valuation reports
- Mandatory reporting is supported but will a staggered implementation
- Reporting on the difference in pension savings built up over a one year period is supported; however, reporting on the difference over a typical working life is considered impractical.



No objections were raised to this section and NY announced the Committee's agreement.

### Opt-out data collection

LB reported the draft response is supportive of opt out data collection whilst noting various challenges in obtaining meaningful data. Key positions:

- Support for reporting opt-out data via annual reports or SF3 data
- Regulatory changes needed to require employer data submission
- Complex definitional issues around genuine opt-outs
- Timeline concerns for implementation.

The response states that on balance using annual reports is an appropriate method of reporting data; however, it would be useful to have a national picture using SF3 data (collected by MHCLG). This is likely to provide a quicker route to capturing the national picture than the SAB's current process of analysing individual fund annual reports for the scheme annual report.

The draft response questions whether the consultation timeline allows sufficient implementation time, noting that payroll software providers required time to add markers to payroll records for reporting purposes.

GG supported LB's comments on complexity, describing this as practically much more difficult than other consultation proposals. Whilst applauding the Government's desire for understanding opt out rates, GG considered this an enormous piece of work requiring significantly more time and thought to produce meaningful results.

NY queried if MHCLG had registered GG's and LB's concerns, BL confirmed he had heard the comments.

LB provided additional clarification, distinguishing between:

- Collection of opt-out rates (employers reporting to administering authorities)
- Collection of characteristics data about those opting out (proposed second part of opt-out form capturing demographic information including sex, earnings, religion, etc.).

The draft response supports the characteristics data being collected anonymously and sent directly to MHCLG, rather than to LGPS administering authorities who would have no lawful basis for collecting and processing such data.

## Forfeiture

LB outlined proposals to remove the requirement for someone to have left employment because of an offence for an employer to be able apply for pension forfeiture. The draft response supports this recommendation.

Key positions:

- Support for removing employment termination requirement
- Support for removing three-month application limit
- Support for waiting until sentencing before application
- Need for clear guidance and consistent application
- Concerns about interim period protections.

LB emphasised the need for clear guidance to ensure consistent application across the scheme. LB noted that the Government proposed removing Regulation 92, which currently allows interim payments to members where employers had applied for forfeiture certificates that had not yet been issued, or where certificates had been issued but employer directions to forfeit had not yet been made.

The draft response identifies a potential gap where members might seek to take pensions or transfer out during the interim period between employer application and decision. The draft response suggested that regulatory provisions or statutory guidance should clarify the approach administering authorities should take in such circumstances.

DcM asked whether similar provisions existed in police pensions. LB confirmed that forfeiture provisions did exist and were used in police pensions.

NY confirmed the Committee's satisfaction with the section.

## McCloud remedy

LB reported that this section contains mostly technical recommendations addressing matters missed in the first regulation changes for McCloud.

Key position:

- pension debit recalculations should be limited to cases where the pension is not yet in payment.

The consultation proposes recalculating pension debits (arising from pension sharing orders in divorce proceedings) and backdating increases to debits retrospectively.

LB highlighted the complexity this would create including significant complications around reducing pensions in payment and tax implications. The Committee agreed that pension debit recalculation should be limited to cases where no pension was in payment.

### **Lifetime allowance and other technical changes**

LB reported on lifetime allowance changes, explaining that these involved updating LGPS regulations following the removal of the lifetime allowance and establishing procedures where someone exceeded the new lump sum allowances.

The draft response supports the proposed procedures but recommends clear transitional rules to avoid confusion and a staggered six-month implementation period.

### **Additional changes**

- Removing five-year limits on refunds (requested by previous technical group)
- Allowing equal treatment of AVCs for pre- and post-2014 members.

The Committee expressed support for all the additional amendments.

NY asked whether everyone was content to endorse the consultation response on behalf of the Committee. The Committee endorsed the response. NY thanked those involved for the comprehensive piece of work.

## **6. REGULATIONS UPDATE ENGLAND AND WALES**

LB presented the key points from Paper B.

### **Fit for future consultation response**

LB reported that on 29 May 2025, the Government published its response to the Fit for the Future consultation alongside the Pensions Investment Review Final report.

Many of the changes would be legislated for in the Pension Schemes Bill currently progressing through Parliament.

Key developments:

- LGPS proposals would mostly be taken forward, including on investment pooling
- No plans to reduce pools below six (currently eight pools exist)
- Government is taking strong powers including to direct authorities to participate in specific pools as last resort
- Good governance reforms being implemented as originally proposed.

LB highlighted that the Government was granting itself power to enforce compulsory pension fund mergers. Under good governance proposals, funds would undertake internal governance reviews every three years, with the Government able to request independent reviews at any point. Whilst local implementation of resulting recommendations is expected, serious cases could result in referral to the Pensions Regulator or, in the most serious cases, government intervention through compulsory merger.

### **Pension schemes bill progress**

LB reported that the Pension Schemes Bill was introduced to Parliament on 5 June 2025, had its second reading on 7 July 2025, and was now with a public bill committee, expected to report back on 23 October 2025.

Chapter 1 of Part 1 set out proposed LGPS changes regarding asset pool companies, fund management, independent governance reviews and mergers. Another clause addressed a 2023 court ruling that the Pensions Ombudsman was not a competent court for enforcing monetary obligations, which the government planned to correct to ease LGPS administration.

JF provided detailed commentary on the Bill, noting that it is expected to reach the House of Lords in November 2025. He also raised concerns about the potential for unintended consequences. He pointed out a contradiction in recent ministerial messaging, noting that whilst ministers had commended international pension schemes, such as the OMERS (Ontario Municipal Employees Retirement System), this praise came immediately following a reported near £1 billion loss on the scheme's investment in Thames Water.

JF highlighted the structural challenge faced by large pension schemes; the difficulty of allocating relatively small-scale investments – typically between £10 and £50 million - to small and medium-sized enterprises (SMEs). This limitation may hinder growth investment in UK businesses, despite such funding often being crucial for enabling SMEs to scale into ‘unicorns’ – companies valued at over £1 billion.

JF expressed a willingness to engage constructively with the legislative process and indicated that he may propose targeted amendments to the Bill, representing the interests of the pension sector and seeking to mitigate the risks he had identified.

NY acknowledged JF’s comments and suggested picking up this discussion in September.

## **7. SAB UPDATE [E&W]**

CA presented that paper C reported the Scheme Advisory Board’s focus on fit for the future outcomes, their implementation through the Pensions Bill and correlations with Local Government Reorganisation (LGR) and devolution.

### **Fit for future implementation**

CA outlined three main consultation directions:

#### **Pooling arrangements**

The reduction from eight to six pools has left 21 funds requiring new pool arrangements by April 2026 (with a decision in principle required by September 2025). This affects not only orphaned funds but all existing pools, as new fund admissions will impact future pool structures. Increased powers for pools under the Bill around investments would introduce significant change for pension committees.

The Scheme Advisory Board took legal advice on fiduciary duty implications, with ongoing conversations about required guidance. Clarity on pool arrangements, their look and shape, was expected by end of August/beginning of September 2025.

#### **Local investment focus**

The Pensions Bill grants powers to LGPS funds to work with strategic authorities on identifying local growth, with reciprocal powers in the devolution bill. However, practical mechanisms and implementation required further discussion.

## **Governance requirements**

Significant new requirements include independent governance reviews every three years and appointing an LGPS senior officers at each pension fund. Smaller funds will face challenges regarding budgetary resources and available knowledgeable personnel.

The Scheme Advisory Board is working with MHCLG on developing guidance between now and the financial year end.

## **Local government reorganisation (LGR) impact**

CA noted the significance of LGR for councils subject to it, noting that it applies to several of the 21 funds looking for a new investment pool. Where county council administering authorities would cease to exist, new host organisations will be required. Single unitary outcomes would involve power transfers, whilst multiple unitary structures raised questions about host authority selection or shared service arrangements.

The Board supports opportunities for establishing single purpose authorities, with the devolution bill supporting separation of LGPS operating accounts from host authorities.

Cllr Mark Durham [MD] noted that Essex County Council is impacted by all the changes mentioned, including transitioning to a strategic authority from May 2026. He asked when the realignment of the administering authority would take place, highlighting uncertainty around whether there will be three, four, or five shadow unitary authorities following the 2027 elections, and when a decision on the administering authority would be required.

CA acknowledged that timelines remained unclear, and she would need to provide accurate information subsequently. CA noted her understanding was that there were different timelines for different affected funds, noting that Essex would be among the relatively few impacted authorities.

NY commented on the challenging timelines for these reforms, asking BL to note that flexibility and clarity on these issues would be helpful, given that some authorities faced substantial work and multiple reforms over the following nine months. He noted that recent election results in some authorities had created additional complications.

BL acknowledged the comment.

NY made several points:

- regarding discretionary powers, NY emphasised the need for clarity from MHCLG about the discretionary nature of powers Government is granting itself
- NY stressed the importance of defending rights as sovereign bodies for investment strategy and ensuring pools retained decision-making responsibility for investments
- NY highlighted concerns about mechanisms for dealing with strategic authorities or corporate joint committees (CJCs), emphasising that metro mayors or Welsh CJCs should not have dominance over pension fund decisions; any mechanisms should create joint decision-making processes.

NY raised a technical question about Clause 5 in the Bill concerning variations to public sector procurement policy, noting this had arisen in Wales Pension Partnership discussions due to additional Welsh Government procurement policies. NY asked BL whether there was clarity about Clause 5's nature or whether input could still be provided to the Bill.

BL apologised, explaining he did not work closely with the investment side and could not provide detailed information about Clause 5. BL offered to take the question away and provide a written response if NY could send the query via email to them.

CA stated that the Scheme Advisory Board had not yet seen clarity regarding what the regulations would look like following the taking of those powers and assured that information would be shared as soon as it became available.

## **LGPS valuations**

CA reported this was a valuation year for LGPS, with the Scheme Advisory Board working with the four fund actuaries and GAD on guidance. Despite discussions about LGPS surplus positions, the Board urged caution, noting that some funds and employers would be in different positions. Outcomes remain unknown, with usual additional work for GAD including section 13 reports and cost control mechanisms following valuations.

## **Scheme advisory board work programme**

CA outlined ongoing work including website development for improved communication and the first annual assembly for pension committees and pension board chairs in October 2025.

CA noted collaboration with the LGA Public Affairs team on seeking clarifications regarding wide powers in the Bill, particularly concerning government powers to direct specific investments and associated guardrails for long-term sustainability.

Cllr Jayne Dunn [JD] enquired whether there was anything available regarding strengthening and helping pension committees with responsible investment, noting that matters frequently get bounced back and forward and querying whether there was anything to assist local authorities.

CA responded that the Scheme Advisory Board, through its investment committee, is examining guidance around investment and fiduciary duty matters and is also seeking guidance regarding conflicts of interest. CA stated they are working with pools concerning responsible investment policies and high-level strategies and confirmed that whilst nothing was available yet, this was included in the work plan to provide such guidance for funds.

JD raised a follow-up question regarding local investment, referencing recent national news coverage about the possibility of forced pooling. JD asked how fairness could be ensured when some authorities lack devolution powers whilst others possess them, noting only some authorities have a mayor, and how the playing field could be levelled to ensure equal treatment for all.

CA confirmed it formed part of the Investment Committee's work regarding guidance. CA explained that such questions were informing their consultations on conflicts of interest guidance and referenced that the Bill defines local investment as "in relation to a scheme manager, means investments in or for the benefit of persons living or working in either the scheme manager's area or the areas of the other scheme managers participating in the same asset pool company as a scheme manager." CA confirmed the Scheme Advisory Board is working through the practical implications of this definition as part of the investment strategies at a high level guidance.

DcM asked what takes precedence - fiduciary duty or what CA had just read from the Bill.

CA responded that arguably legislation will always take priority, but this must be done in line with legal advice. CA stated they are continuing to explore this using Nigel Giffin KC's legal advice and that it forms part of the ongoing work that the Scheme Advisory Board is undertaking to understand fiduciary duty in line with the powers of the Bill.

CA explained that in seeking clarity regarding the Bill as it is taken through the House, questions will be asked regarding the Bill's wide powers and seeing what the



regulations say will help determine what guidance is provided and assist the Scheme Advisory board, with the help of KC's legal advice, to provide guidance.

DcM stated there is other legislation that exists that does not seem to align with LGPS regulations. DcM cited company law as an example and stated that there is a strong need to get it right, as getting it wrong could result in spending time in the law courts.

NY agreed it was a fair point.

## **8. REGULATION UPDATE SCOTLAND**

Eva Sobek [ES] presented the key points from Paper D.

ES reported that they had received consent from their Minister to proceed with a consultation which aligns with MHCLG's Access and Fairness consultation, though it would not be quite as vast as they had already implemented some changes regarding survivor benefits and forfeiture.

ES stated they would also be consulting, with approval from the Scottish Scheme Advisory Board, regarding some primary legislation changes: adding neo-natal care leave to the definition of parental and consulting on normal minimum pension age and the protected pension ages therein.

ES explained that whilst they thought they were ready to proceed, they now needed to pause and consider the LGPC consultation response, as they believed there was relevant information requiring them to update their consultation accordingly.

ES reported they were also reviewing the Section 13 valuation from GAD, with Scottish funds all in a very positive position, and noted there would be particular focus in the report on surpluses and consistency across the funds

## **9. REGULATIONS UPDATE NORTHERN IRELAND**

NY noted that as DM had given his apologies any questions regarding Paper E are to be emailed directly to LB, who would pass them onto DM as necessary.

## **10. NATIONAL POG (NPOG) UPDATE**

Martin Doyle [MD] presented the key points from Paper F.

MD stated that the main item discussed at NPOG was the LGPS Access and Fairness Consultation, with MHCLG joining to present. MD reported all of NPOG's

funds have been invited to send copies of their responses so a joint response could be collated and expressed confidence that the LGPC response would be very useful and supportive.

MD highlighted several key points from the view of administrators, including the workload from back-dating and the importance of getting statutory guidance done in a pragmatic way, noting that many funds were still onboarding the McCloud remedy into the next year, as well as dashboards, which would generate significant administrative time.

MD emphasised the need for pragmatism from government in their statutory guidance and mentioned the responsibility on employers to provide opt out information for annual reports, expressing hope that the legislation would set out what information employers must provide.

MD concluded that the Government was introducing many of the changes that the technical group and NPOG had been requesting and NPOG have requested funds to produce any other recommendations for change to feed back to MHCLG.

## **11. TRAINING, CONFERENCE AND QUALIFICATION UPDATE**

Lisa Clarkson [LC] presented the key points from Paper G.

### **Qualifications update**

LC provided an update on the LGPC secretariat's work in the qualification space.

#### **Award in pensions essentials**

LC reported the team support the award in pensions essentials (APE), offering it across the LGPS, and it is run by Barnett Waddingham.

LC stated this had been very successful with over 89 students either enrolled or having completed the course over five separate cohorts at various stages of their training, with quite a few students having finished the qualification completely.

LC explained they were collecting feedback from these students to share with Barnett Waddingham to help make changes to make the qualification more suitable for the students' needs in the future.

## **LGPS certificate in LGPS administration**

LC outlined the LGPS specific qualification which is run entirely in-house by the LGPC secretariat team.

LC reported the pilot started in April 2025 with 36 students having their first exams in June 2025. The first run of the exams had gone well.

LC reported the second cohort is due to start studying in September 2025 with increased capacity for 54 students representing 19 different administering authorities, all different from those in the pilot.

LC stated the team has already started taking interest for cohort 3 which kicks off in April 2026 with another 54 students. This means there will be around 150 students on the qualification at one time across three cohorts. LC noted 12 funds had already registered for the third cohort and it was filling fast with minimal advertising. There is a limit of four students per administering authority to ensure all administering authorities can participate if they wish.

## **Training programme updates and webinar**

A webinar was held in June to publicise the team's work, attracting 170 attendees. The session covered qualifications and day-to-day training for administrators, employers, pension committee and board members.

There was a strong demand from attendees for further development of the training offer, with requests for more qualifications and expanded training. It was explained the main limitation was resource as the training team is a very small team of three, soon to be four.

LC stated the day-to-day training for administrators and employers had sold well with most dates selling out completely, leading to an extra 12 dates being put on before the financial year-end to clear waiting lists.

## **Fundamentals training for committee and board members**

Fundamentals training is a three-day course for pension committee and board members. It runs in October, November, December annually, covering various topics with expert speakers.

LC stated most speakers were now confirmed and it would be available to book by the end of the month, with LGPC councillors receiving free places.

## Staffing update

LC reported that Karl White, a long-standing member of staff, had retired at the end of May. He will be replaced by Gareth Wookey who joins the team on 18 August 2025.

MB asked whether the fundamentals training was only for councillor members of the committee or whether member representatives could attend.

LC confirmed that member representatives could attend but would have to pay, as it was only complimentary for LGPC councillors, and stated it would be publicised in the bulletin when available to book.

NY congratulated LC on the uptake numbers and asked whether they would be capping the internal qualification at 54 students per cohort for the foreseeable future. LC confirmed this to be the case.

NY asked whether the APE run by Barnett Waddingham with 89 people had exceeded expectations or was roughly where they thought it would be.

LC responded that it had exceeded expectations because it was not LGPS specific but a generic pensions qualification covering all UK pension legislation. LC explained they were unsure how popular it would be and stated they would wait to see whether demand continued after the first year. LC noted that Barnett Waddingham could take on new cohorts whenever they had sufficient numbers, with new cohorts beginning every time they had 18 people ready to start on a rolling basis.

## 12. ANY OTHER BUSINESS

LB mentioned that the Government had launched a pensions commission that day, which was believed to be phase two of the pensions review.

LB stated this was restarting the Turner Commission and explained that the Turner review had introduced automatic enrolment. The restarted commission will look at barriers to pension saving and review automatic enrolment. LB noted the final report was not expected until 2027 with recommendations following thereafter.

MB confirmed the Turner Commission was from 2006.

NY asked BL whether this was the second part of the review looking at adequacy questions, with the first part looking at investment. BL apologised and stated he could not comment as he had not been involved in the pension review, noting there would be more information online but he could not add anything further.

### **13. DATES OF NEXT MEETINGS**

NY announced the next meeting would be on 24 November 2025.

NY explained that meetings after that had yet to be arranged as they fell within the purview of the SAB and stated he would discuss the future dates with CA to ensure they worked for the Chair of the committee as well as for the SAB.

NY thanked everyone for their contributions during the year.

DRAFT