

# Minutes of National Pension Officer Group (NPOG) meeting 11am 19 September 2025 LGA, 18 Smith Square, London

## Attendees – standing members

NPOG member	POG
Vinny Kinder	East Midlands Pension Officer Group
Martin Doyle (Chair)	London Pension Officer Group
Richard Smyth	London Pension Officer Group
Heather Chambers	Northeast Pension Officer Forum
Zena Kee	Northern Ireland Local Government Officers' Superannuation Committee
Sinead Heath	Northern Ireland Local Government Officers' Superannuation Committee
Erin Savage (Secretary)	Scottish Pensions Liaison Group
Lisa Eaglesfield	Shrewsbury Pension Officer Group
Helen Tomkins	Shrewsbury Pension Officer Group
Joel Ellner	Southeastern Counties Superannuation Officer Group
Sandy Armstrong	Southern Area Pension Officer Group
Jessica Cole	Southern Area Pension Officer Group
Emma Sanders	Southwest Area Pension Officer Group
Nicky Russell	Southwest Area Pension Officer Group
Joanne Griffiths	Welsh Pension Officer Group
Kevin Gerard	Welsh Pension Officer Group

## Attendees – representative members

Name	Organisation
Will King	MHCLG
Ben Lavelle	MHCLG
Lorraine Bennett	LGA
Jan Scott	SPPA
William Dobbin	Department for Communities

Name	Organisation
Clair Alcock	LGA
Florence Harvey	MHCLG

### Attendees – software suppliers (part meeting only)

Name	Organisation
Claire Hey	Heywood
Tom Jones	Heywood
Heidi Twort	Equiniti
Mark Broxup	Equiniti
Lissa Nicholls	Civica
Antony Sykes	Civica
Arun Vasudeva	Civica

### Apologies

NPOG member	POG
Dave Kellond	Southern Area Pension Officer Group
Lisa Garton	Northeast Pension Officer Forum
Phil Drury	East Midlands Pension Officer Group
Vicky Jenks	Shrewsbury Pension Officers Group
Matt Mott	Southeastern Counties Superannuation Officer Group

### 1. Apologies for absence and circulation of attendee list

1.1 Apologies were noted.

### 2. Minutes of previous meeting – 20 June 2025

2.1 Minutes from the previous meeting had been circulated prior to this meeting.

2.2 LB confirmed that due to changes being made to the website, minutes will require to be in HTML format and will need to be more concise going forward.

2.3 Minutes were approved by the group.

### 3. Feedback from Regional POGs

#### Feedback on regulation changes

- 3.1 The group provided feedback from discussions at Regional POGs on previously proposed regulation changes:
- a) Proposal to remove reference to National Insurance in Regulation 3(7)(e) due to the end of contracting out.
  - b) Remove the requirement for a written election in Regulation 32(2) (payment of deferred benefits)

### **EMPOG**

VK confirmed that there had been no overall agreement with EMPOG regarding removal of reference to National Insurance. With regards to removal of requirement for a written election some funds don't require a written election so guidance would be helpful on how to progress such cases as payment is not backdated if they are put into payment later on. LB reiterated original issue – funds are open to challenge if they don't backdate (original query went to IDRPs).

### **London POG**

RS advised there was no agreement on removal of National Insurance reference but the group noted this was included on the corrections list already. The query regarding requirement for a written election was raised by London POG originally, therefore group members were keen to hear other views.

### **NEPOF**

HC confirmed that NEPOF agreed with the removal of the reference to National Insurance, but the group felt this was not a priority change but did note that this was already on the corrections list. The group welcomed the removal of need for written election: some funds progress cases without this and therefore clarification would be welcome.

### **NILGOSC**

ZK advised there were no strong feelings regarding removal of National Insurance reference. With regard to removal of a written election, it would be helpful to have the default position covered in the regulations.

### **Shrewsbury POG**

LE advised that Shrewsbury POG did not feel the removal of the National Insurance reference was a high priority. There was lots of discussion

regarding the removal of requirement for a written election. This is of higher priority.

### **SAPOG**

SA confirmed that SAPOG was in agreement with the proposals.

### **Welsh POG**

KG confirmed that the Welsh POG was supportive of both proposals.

### **SWAPOG**

ESanders confirmed SWAPOG was supportive of both proposals.

All agreed happy to record agreement for both changes, with removal of written election for payment of deferred benefits as a priority.

### **AVCs**

- 3.2 KG advised that funds are again experiencing issues with Prudential. There are delays in contributions showing on member accounts online in disinvestment. Formal complaints have been raised but there has been no improvement. Other group members highlighted issues. It was noted that these issues could have implications for pensions Dashboard. KG asked that a formal meeting is arranged with Prudential to discuss. HTomkins noted she had been made aware that Prudential had experienced an increase in workload over the last 3 months.

HC has been informed that larger funds get priority. Volunteers are required to attend a meeting with Prudential. JG said that she hasn't made any progress raising similar performance issues with Scottish Widows because she could not find a suitable contact. LB advised that she is liaising with them pensions dashboards so will provide MD with contact details. LB suggested that administering authorities make a list of issues/complaint numbers. Volunteers to provide issues in advance of the next meeting

**ACTION:** MD to contact Prudential and ask for meeting and JG will progress with SWidows. Will then look for volunteers to attend a meeting.

### **Shrewsbury POG: request for feedback on operation of other Regional POGS**

- 3.3 HTomkins advised that Shrewsbury are considering changes to their group

and would welcome sight of agendas from other groups if these can be shared.

The group discussed how each group functions: most felt that groups functioned well. There is a mixture of formats, some wholly online, some wholly in person whilst others have both online and in-person. Agendas are fairly standard.

**ACTION:** Group to provide copy agenda to HTomkins for information where possible.

### **SECSOG: request for guide on disclosure requirements**

- 3.4 JE raised this on behalf of Matt Mott. A guide on disclosure requirements would be helpful – is this on the workplan? LB confirmed this is not on the plan due to current workload demands. ZK highlighted a previous guide produced by Terry Edwards. MD suggested that the KPI guidance produced by the SAB may be helpful.

## **4. LGA update**

- 4.1 LB advised that the LGA team has attended most POGs recently and there are no major updates since those meetings or following the most recent bulletin.
- 4.2 MD asked if volunteers have come forward to provide assistance/feedback on the new website. LB confirmed that some have, but LGA is still seeking volunteers and user groups will be set up shortly.
- 4.3 MD asked about the upcoming Pension Managers Conference in Torquay. LB advised that the LGA will be running a workshop on the Pensions Administration Strategy as this will be mandatory next year. Lisa Clarkson will run a workshop on apprenticeships and qualifications. Other planned workshops include New Fair Deal, backlogs and data.
- 4.4 SH asked for an update on the Memorandum of Understanding for AVC providers which was discussed at the last meeting. LB confirmed this should be available by end of this month.

## **5. MHCLG update**

- 5.1 WK, BL and FH in attendance. WK confirmed the new Secretary of State for Housing, Communities and Local Government is Steve Reed and Alison McGovern is Minister of State for Local Government and Homelessness. The

team are supporting them in their new roles.

- 5.2 WK also advised that analysis of the consultation responses has been completed. There has been feedback on some of the technical issues and on the proposed timelines eg work on Gender Pensions Gap. A written response has been drafted which will now go to the new Minister. The suggestion will be that changes are phased in due to other work. The team are also working on NMPA and New Fair Deal.
- 5.3 The Pension Schemes Bill passed committee stage and will go to report stage next month. There were not Not many amendments. Investment, Pooling and Governance regulations will follow, with the intention is to issue a consultation by the end of the year, with change effective from the start of the next scheme year.. JG asked about Gender Pension Gap reporting – does it still need to be included in 2025 actuarial valuation? This has been discussed with the actuarial firms. GAD has requested a form of guidance is provided to actuaries on requirements going forward. Requirements for the 2025 actuarial valuation will be included in response.

## **6. SPPA update**

- 6.1 An update had been provided previously by Eva Sobek. JS presented the key points including a consultation published earlier in September. This mirrors many of proposals in MHCLG consultation as well as technical amendments raised by funds.
- 6.2 NMPA consultation has been postponed – this will be issued in 2026 to ensure alignment across all four nations. A circular regarding flexible retirement was issued following in increase in appeals in this area. Some employers are fettering their discretion by basing their decision solely on cost. ESavage highlighted this will be raised at SPLG.

## **7. Department for Communities (NI) update**

- 7.1 WD confirmed that the department are continuing to review other consultations issued by MHCLG and SPPA and are considering other amendments relating to McCloud. Amendments are with lawyers and will be issued to NILGOSC shortly.

## **8. Software suppliers: questions/issues**

- 8.1 JG noted an issue following the recent Heywood 25.3 release. A non-club transfer-out actual calculation reverts to a quote. She has asked for guidance on

how to update the record.

## **9. Software Provider Update**

Providers were asked to cover:

- McCloud developments
- Pensions Dashboard updates
- Progress on providing electronic template for provision of interfund data

### **Heywood**

9.1 CH and TJ attended and presented a slide deck which was circulated to the group following the meeting. CH confirmed Heywood is continuing to work through transfer calculations and aim to conclude this work by the end of the year. Second order calculations will then be progressed following discussions with the Class Management Group, Updates for 2026 annual benefit statements will also be discussed. Heywood is considering ideas on further McCloud enhancements and feedback has been received already.

9.2 TJ provided update on dashboards ISP work – covered both all clients and LGPS Scheme. Some issues had experienced issues getting registration codes from TPR. 32 LGPS customers were connected to date. Recent ISP developments included developing interfaces for single source AVCs. Heywood are awaiting information from some AVC providers but do not anticipate too much further work.

9.3 Information on overall industry/consumer testing was supplied on deck. Heywood are aware that PASA have updated matching criteria and attended webinar this week. Heywood will run their own webinar in coming weeks on this subject. TJ flagged TPR's dashboards campaign.

9.4 TJ advised there has been no progress on producing an electronic interface for interfund data yet. This has been discussed with the Class Management Team and proposals will be shared with them shortly.

### **Equiniti**

9.5 HT had previously circulated a progress update. Equiniti is supporting clients with dashboards, working with clients based on priority of connection date. Further releases are planned for later in 2025 and Q1 next year.

9.6 HT confirmed that in relation to McCloud, work is progressing on calculations.

Higher volume calculations and bulk calculations for active and deferred members have been completed. Low volume calculations will be complete by the end of the year.

9.7 HT reiterated that Equiniti is very keen to work with other suppliers regarding an electronic interface for interfunds. A template is in place already which could be adapted to other systems. Although this might be complex, there will be benefits. MD suggested getting all software suppliers together.

### **Civica**

9.8 LN, AS and AV attended to provide an update and presented a slide deck which was circulated to the group following the meeting.

9.9 In relation to McCloud, a software release at the end of May provided increased functionality. The next release will include deaths, divorce and aggregation. Release dates will be advised to clients next month.

9.10 AV provided an update on dashboard functionality. Civica has been working to resolve some technical issues and has been in contact with the Pension Dashboard Programme, TPR and clients to advise on progress. Work on AVCs is also in progress. Work on matching criteria is ongoing as the guidance continues to evolve.

9.11 AS confirmed Civica is working to improve communications and engagement with clients and also on the speed of delivery of releases.

9.12 LN asked if it would be possible to arrange a roundtable meeting of all software suppliers to discuss the interfund interface. Civica has completed some background work on this for similar transactions for the Police Pension Scheme.

**ACTION:** NPOG to contact suppliers to arrange a meeting so that a specification can be developed and shared.

## **10. LGPS England Wales SAB**

10.1 CA provided an update. The SAB has various items currently on their workplan including Fit for Future and the Pensions Bill.

10.2 CA noted that it's now close to the end of September and some funds have yet to confirm their pool. CA highlighted some key amendments to the Pensions Bill. These include the requirement for the responsible authority to consult relevant stakeholders before issuing directions to Scheme Managers to join or leave a pool. In addition, an amendment has been made with regard to the

implementation of investment decisions. However, there are still questions on the wording used and clarity has been requested. Discussions on the definition of local investment continue.

10.3 The SAB is also looking at other factors eg Local Government reorganisation and potential impact of new service delivery models. SAB is also conscious of other comments on LGPS, fiduciary duty, investment and is aware of the letter funds have received from Palestine Solidarity Campaign. SAB is also monitoring progress of the 2025 valuation.

## **11. Dashboard and AVCs update**

11.1 All agreed that work is generally going smoothly.

11.2 SH asked about orphan AVCs, no way to connect as not stored on system. NILGOSC will raise with TPR. LB will ask JW to raise.

## **12. AOB**

12.1 None.

## **13. Date and time of next meeting**

13.1 5 December 2025, LGA, 18 Smith Square