Communications Working Group
Thursday 2 October 2025 – Actions and agreements

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund

Alison Robb (**AR**) Lothian Pension Fund

Andy Hemming (**AH**) West Midlands Pension Fund

Rebecca O'Shea (**RO**) Oxfordshire Pension Fund

Becky Clough (**BC**) SAB Secretariat

Ben Altoft (**BA**) Avon 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

Kevin Gerard (**KG**) Carmarthenshire Pension Fund

Lindsey Davison (**LD**) Tyne and Wear 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

Apologies

Amanda Jupp (**AJu**) Kent Pension Fund

Stuart Duncombe (**SD**) West Yorkshire Pension Fund

Tim O'Connor (**TO**) Enfield Pension Fund

Issues with trains meant that some members of the group, including the Chair, joined the meeting slightly late. AH welcomed everyone to the meeting, with special mentions for AR and SH who were attended their first meeting in person.

2. Subgroups

AH Talked through the existing subgroups and asked for the group to confirm the details were correct.

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

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.

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

Midlife MOT subgroup (new): Sharon Grimshaw, Sean Hunt, Alastair Johnson, Kath Meacock, Becky O'Shea, and Jacinta Wilmot.

Access and Fairness subgroup (new): Lindsey Davison, Bethany Goss, Andy Hemming, Guy Hayton, Sean Hunt, Lisa Kelly, Karen Thomas.

Budget subgroup (new): Martin Griffiths, Lisa Kelly, Alison Robb.

3. Actions and agreements from last meeting held 26 June 2025

Action 1: It will not be possible for KG to share a link to the e-learning produced by Carmarthenshire Pension Fund as it can only be accessed from fund employers' intranet sites.

Action 2: LGA have made changes to the McCloud webinar page to make it clear that the sessions are free to attend and to include quotes from members who have attended an event.

Action 3: RA has uploaded the 2025/26 workplan to the regulations websites.

Action 4**:** AH and SG shared the wording they have used in newsletters and websites about dashboards and the Access and Fairness consultation after the last meeting.

Action 5: RA added news articles about the Access and Fairness consultation and dashboards to the member websites in July and September.

Action 6: RA has added wording to the Transferring your LGPS pension page of the member websites to make it clear that only those with more than three months' membership can transfer their LGPS pension to a different scheme.

Action 7: 2025 versions of the Scheme overview presentation for Pension Awareness Week published in August.

Action 8: Retirement planning presentations for Pension Awareness Week published: E&W - August, Welsh language version – August, LGPS Scotland version - September.

Action 9: NPOG template for exchanging McCloud data between LGPS funds published in August.

Action 10: Due to technical issues, LGA did not raise the issue of how long a fund should take to provide the information requested in the McCloud template at the NPOG meeting in September.

Action 11: In early October, RA published the template letter for dependants/beneficiaries who are receiving extra payments because of McCloud protection.

Action 12: RO to share the revised McCloud wording used in 2025 annual benefit statements with the LGA. Carried forward to the next meeting as **Action 1.**

Action 13: Access and Fairness consultation has been added to the agenda of this meeting.

Action 14: Members of the group have looked into how they currently communicate with members about supplementary pensions increase. This will be discussed later.

Action 15: Supplementary pensions increase has been added to the agenda for this next meeting.

The group did not raise any issues with the minutes or actions of the last meeting.

4. Member website

General discussion

The group discussed the member websites and possible improvements. KM asked which pages get the most views and BA asked how people were navigating to the site.

Action 2: LB to share statistics from the member website with the group.

One area of discussion was whether the carousel on the homepage could be updated and what the purpose of the carousel is.

- the buying extra pension calculator is one of the most-visited pages, but a significant proportion of users will be administrators and employers
- is the purpose of the carousel to link to popular pages or to pages most useful to members that are not visited as frequently?
- updating the carousel would refresh the homepage for users.

Quick links and ‘What do you want to do today’ on the homepage link to popular topics. The group’s view was to link to the Paying more page on the carousel.

Action 3: LGA to add a Paying More element to the carousel (this may be after a different banner is removed).

The group will consider further changes to the website homepage, and possibly the carousel, in 2026 to cover Scheme changes as a result of the Access and Fairness consultation and the launch of pensions dashboards.

News section

RA added two news articles to the member websites since the last meeting:

- article on the Access and fairness consultation added to the England and Wales website in July
- article on pensions dashboards added to both sites (England and Wales, and Scotland) in September.

Update from website review subgroup

MG gave an update on the work of the subgroup. They are considering how the member websites could be improved. They have started with the glossary and come up with ideas for new entries and links to the main content. They are considering including terms that do not appear in the website content. Different administering authorities use different terms for the same thing, and this approach could help members better understand communications they have received from their fund.

There were mixed views from the group on this approach:

- some members see the benefit of including terminology that does not appear on the website
- others saw the benefit in only including definitions of terms that are used on the website.

On balance, the group decided that the glossary should only include terms used on the website.

Action 4: Subgroup to review and update the proposed changes to the glossary to concentrate on terminology used on the website.

MG asked for feedback on the member websites from the whole group at the next meeting, concentrating on problems with navigation or finding information on the website. He asked that they also get the views of their teams on these issues.

Action 5: All group members to gather views on the member websites, with a view to the member experience before the next meeting.

5. Engagement

General discussion

AH invited news about any new or successful initiatives to encourage member engagement.

KM mentioned retirement roadmaps that Clwyd Pension Fund has produced:

- Retirement roadmap for active members
- Retirement roadmap for deferred members.

They are now working on a roadmap for new starters following a request from Scheme employers. The information has to be generic so that it matches the process generally followed by employers when an employee joins the LGPS. They hope to have the new starter roadmap finished and added to the relevant parts of their website by the end of the year.

AH reported a ‘passport to retirement’ initiative being used by WMPF. The ‘passport’ includes QR codes for member events and forms, and links to useful external websites such as the national LGPS website, retirement living standards and AVC providers.

GH noted that people digest information in different ways due to neurodiversity or preference. Producing illustrations as well as text to explain a process or concept will allow as many members as possible to understand the information, which is clearly the right approach.

The group discussed using AI to produce written materials and diagrams:

- AI can be used to make language easier to understand and produce visual representations of complex ideas and processes
- this can save a lot of time, particularly in producing presentations, but the output must be checked carefully
- members may have a negative impression of text that has clearly been written by AI

One fund has close links with employee network groups, such as groups representing neurodiverse employees and divorced employees. They can deliver events targeted specifically at that group – adjusting the content or delivery based on what the group's interests in or how they prefer to receive information.

JW asked how other funds engage with deferred and pensioner members. The group shared their views:

- Pensioner and deferred members are generally less likely to attend in-person or online events than active members.
- Some funds try different timeslots, such as lunchtime or early evening, to get more attendees from these groups.
- Offering free food or refreshments has a limited impact on encouraging pensioner members to attend events.
- Once a pension is in payment, most relevant information is included in the annual newsletter – pensions increase, death grant information, address and bank changes etc – making it less likely that pensioner members need to attend an event to get information about the LGPS.
- One fund includes information about Age UK computer training in the pensioner newsletter. They hope that increasing online confidence will encourage pensioner members to sign up for the member portal.
- Contacting deferred members can be difficult if addresses and email addresses are out of date. Collecting personal email addresses instead of work email addresses when a member is active can help to solve this problem.
- Funds can concentrate on issues that affect deferred members if they deliver events specifically for them such as scams, death benefits and ill health retirement.
- AH and JW ask pensioner members to reflect on the retirement process by surveying them some months after their retirement date. Many issues raised are caused by the employer and are out of the administering authority's control.

The group noted problems with online meetings:

- the group recommended using software designed for webinars rather than running member events as a Teams meeting. Specialist webinar software allows more people to attend and has the appropriate defaults such as attendees being on mute with their camera turned off. Some webinar software can also be used by members to sign-up for an event.
- The presenter is unlikely to be able to deal with questions. Some funds choose to turn off the chat, others have one or more colleagues replying to questions and moderating the chat to remove rude or political comments.

LGPS promotion project

RA apologised for not being able to progress this project since the last meeting. This was because of volume of work with strict deadlines over the summer. She hopes to make significant progress before the next meeting.

6. Pension awareness week

Update from pension awareness week subgroup

AH provided an update from the pension awareness week subgroup. The group has been very busy since the last meeting and has issued various template presentations for administering authorities to use for member events:

- 2025 versions of Scheme overview presentation – for England and Wales, Scotland and a Welsh language version – published in August
- Retirement planning presentation – England and Wales and Welsh language version in August, Scotland version in early September.

MG and RA thanked the subgroup for all their hard work in getting the presentations ready with relatively short deadlines. Particular thanks to Kath and her colleagues at Clwyd Pension Fund for producing the Welsh language versions.

Thanks also to Kath for sharing the toolkit her fund was using to publicise events. There wasn't time for the group to review and produce a template version before pension awareness week 2025. The subgroup will look at the toolkit in advance of the 2026 event.

Update from funds on this year's events

MG asked the group to share details of what they had done for this year's pension awareness week:

- Oxfordshire, Clwyd and Shropshire Pension Funds successfully held joint events this year run by officers from all three authorities. They promoted the events through employers, newsletters, with annual benefit statement communications, using paper flyers and online interactive flyers that link directly to the booking page. More than 3,000 members attended across eight events. They used the presentation templates produced by this group as the basis for more, shorter webinars on specific topics, plus their own presentation on understanding annual benefit statements. They used polls at the beginning and end of the presentations to gauge the increase in understanding.
- 2,000 members registered for NILGOSC webinars. Lots of engagement from members meant that one person dealing with the chat was not

enough and it was not possible to answer all the questions posed by attendees.
- Other funds reported mixed results this year with some seeing a significant increase in the numbers of attendees and some seeing a reduction.

The group considered other issues to do with member events:

- The group noted that members who are between 45 and 55 are generally most likely to attend pension events. Numbers may reduce if the same presentation or a similar presentation is delivered each year as this group may have already seen it. In some cases, an engaged member may attend more than once. RO pointed out that the midlife MOT project could result in resources for this group.
- Q&A sessions were the events most appreciated by some members. Funds are considering changing the balance of events so that the presentation is shorter, allowing more time for questions.
- AH is considering how to get different feedback from presentations to find out whether members took action because of what they had learned.

Feedback on pension awareness week resources

Producing three versions of a new presentation template and keeping existing templates up to date each year takes a significant amount of time. RA was keen to find out whether the presentation templates were being used by funds to understand whether this is the best use of the group's time:

- a significant number of administering authorities represented on the group had used the templates to deliver member events this year, or had used them as the basis of their own presentation
- some funds had chosen to split them up to form shorter presentations with a more limited focus. The group was happy to keep the longer templates and make their own changes if a fund wants to deliver shorter sessions
- because the comments were so positive, MG and RA were happy to proceed with the rolling pension awareness week project without formally surveying funds to find out if the resources are used
- the group was keen to get comments at regional groups about the existing presentations and ideas for new templates in the future.

Action 6: Members of the group to raise the pension awareness week resources at POGs and feedback at the next meeting:

- is there anything missing from the existing templates?

- is there anything funds include in their own member presentations that is particularly successful or well-received and is missing from the templates?
- any ideas of topics for future presentation templates?

7. Midlife MOT

AH asked for volunteers to join a subgroup to start thinking about this project and what the group could deliver. SG, JW, RO, KM, SH and AJo agreed to join the group.

Action 7: LGA to check with Affinity Connect about what they currently offer to this member group.

Action 8: RA to share links to examples of existing resources with the subgroup.

Action 9: Subgroup to meet before the next meeting to decide on proposals for what the group could produce for these members.

8. Accessibility

New issues

MG asked whether the group had come across any new issues to do with accessibility of websites or other resources:

- SN is looking for a provider to regularly check the website for accessibility issues. The company that did the 'full' check of the NILGOSC website may offer the best value for money
- BG uses Siteimprove to check for broken links and other accessibility issues as well as provide analytics on the Surrey Pension Fund website
- pdfs produced by third parties continue to cause problems. WCAG rules do not apply to private companies, but do apply to documents produced by a private company if the document is published on a public sector website. Funds have tried differing approaches to solve this problem, including educating the third party, correcting the documents themselves, storing them in a password protected area and providing an accessible Word version on request.

9. McCloud remedy

Update on latest position

RA and LB gave an update on the latest developments concerning McCloud.

HM Treasury lawyers' view on sharing data for McCloud was shared in Bulletin 265. The LGA team wants to know if funds are having difficulties getting McCloud data from other public service pension schemes so that this information can be shared with MHCLG.

The group reported that they are not getting responses from other schemes. In some cases they send no response, in other cases they send a holding response which includes no indication of when they may be in a position to send a full response. The members of this group may not part of the operational teams sending this type of request. The group agreed to go back and check the latest position with the teams working on this.

Action 10: RA to contact the group with questions about communications with other schemes about past McCloud transfers and service dates for McCloud.

The Excel spreadsheet for sharing McCloud data between LGPS administering authorities has now been agreed by the National Pension Officer Group and published. It includes detailed notes about when it should be used.

RA made it clear that the spreadsheet is to be used by a fund if a member:

- has benefits that could be protected by McCloud (built up 2014 or 2015 to 2022 when the member was under age 65)
- does not appear to be protected
- has other LGPS membership before they joined the current fund that could mean they are protected. This other service could have been identified when the current fund checked the NI database or when the member completed a form.

The spreadsheet should be used to request dates of membership from the other fund. This spreadsheet is not designed for exchanging detailed service information when an interfund of service protected by McCloud has already occurred.

The process will turn up administrative processes that were not completed at the appropriate time – deferred refunds that must be aggregated and deferred benefits that should have been aggregated automatically if the member did not elect for separate benefits. These should be dealt with through the usual interfund process. The new spreadsheet does not offer a solution for these cases. Regional groups plan to discuss local arrangements to facilitate these ‘late’ interfunds.

The group had generally received a small number of requests of this type so far.

KT reported that Torfaen Pension Fund had used the NI database to identify possible cases and reviewed the results to sift out cases not in scope. They have sent the spreadsheet to other funds and are waiting for responses.

The spreadsheet includes detailed notes for the funds requesting and supplying the data, including the requirement for the requesting fund to review the list of cases and remove any where data is not required. RA agreed that it was appropriate to return the spreadsheet to the requesting fund without filling it in if they have not completed this step.

Feedback on 2025 annual benefit statements project

MG asked the group to share their experiences of this year's annual benefit statement exercise:

- some funds were not able to include any McCloud figures in this year's statements. In some cases this was affected by software supplier
- most funds included McCloud figures but had to exercise their discretion not to include them for certain members, if the figures were not available or may not have been accurate
- some funds reported more members with an estimated final guarantee amount than expected, but numbers are still relatively low
- GH described the project to produce the statements as 'laborious' because of the need to split the members into different groups
- Some funds invited all 'unprotected' members to let them know about previous public service pension scheme membership, others were able to target this message at those who had membership in the remedy period
- only one fund reported getting a complaint from a member whose statement did not include McCloud figures.

The group discussed pensioner members. Most were not planning on contacting pensioner members directly if their pension was not going to increase because of McCloud protection. They had already set this out in earlier newsletters and other communications. Some funds may include an article in a future newsletter to confirm that the exercise is finished and that anyone who has not been contacted will not see an increase to their pension because of the McCloud remedy.

Letter templates

The group discussed the template letter for pensioners whose pension is increasing because of McCloud and how they had used it or planned to use it:

- KM used the letter, but has had to create a letter for conversion options in response to a number of requests from members
- KT is considering putting conversion options in the initial letter to save having to write to members twice, but she currently plans to use a short deadline for responses

- Some funds are considering not offering conversion options where the pension is increasing by a very small amount.

RA reminded the group that where a member did elect to convert part of the final guarantee amount to an additional lump sum, before paying the lump sum the administering authority would have to:

- check for any BCEs or RBCEs since the member originally retired from the LGPS to make sure they have sufficient LSA available
- tell the member about applying for a TTFAC.

McCloud webinars

The number of members attending the McCloud webinars has dropped off. People are still finding out about the webinars by:

- word of mouth
- visiting the member websites
- links from pension fund websites and newsletters.

None of the group publicised the webinars as part of the 2025 annual benefit statement project and they have no plans for future McCloud communications that would involve promoting the webinars.

It is possible that there will be demand next autumn after McCloud information is included for the first time in some member statements.

Action 11: LGA to meet with Affinity Connect to discuss attendance numbers and future plans for the webinars.

10. Pensions dashboards

Communications needs

MG asked the group to share what they have done or are planning in preparation for the launch of pensions dashboards:

- some funds have already shared basic information in member newsletters or on the fund website. These tend to inform members that dashboards are coming and encourage them to check their personal details using the member portal
- GH has concerns that scammers will target dashboards users and is planning member communications to help protect members against scams
- funds are also thinking about what impact dashboards might have on administration teams, with the possibility of transfer requests and queries about refunds increasing

- funds are also concentrating on employer communications – asking them to provide personal email addresses instead of work email addresses as this will help with matching, and making dashboards a prominent part of employer events
- one fund has identified an issue with the member portal and how mobile numbers are stored and formatted which may affect matching for dashboards
- funds remain committed to improving data quality. Address tracing for deferred members will help with matching
- two funds represented on the group will be part of dashboard testing from the end of October. LB reminded funds that once they have connected to the dashboards ecosystem their dashboard responsibilities start, irrespective of whether they are part of early testing.

This group has decided to wait until the six-month notice for the launch of the MoneyHelper dashboard before looking at communication needs for dashboards.

Dashboards - latest updates

RA and LB provides updates on the latest dashboard developments. We are in a very busy period as the 31 October 2025 deadline for connection approaches.

- There have been problems with registration codes. Let LGA know if you want to help TPR understand the issues
- TPR pensions dashboards guidance updated – to reflect changes in other guidance, feedback from stakeholders and the development of the project
- PDP connection hub – for all the latest versions of PDP guidance
- TPR outreach exercise – to understand dashboard preparation progress, focusing on data quality, dealing with possible matches, readiness and accuracy of value data, how McCloud information will be displayed. The largest occupational schemes will be in scope, including 10 LGPS funds.
- There will be six months notice before the MoneyHelper dashboard is made available to the public
- Consumer testing is underway and will ramp up over the coming months. See the MoneyHelper consumer testing approach
- LGA team working on a memorandum of understanding between administering authorities and AVC providers to define responsibilities related to dashboard requirements for AVCs. Has been drafted, currently in the process of review.

11. Consultations

Access and Fairness consultation (E&W) and communication needs

Ministerial changes mean that the Government response to the Access and Fairness consultation has been delayed. We do not know when it will be published, but we still expect some changes to be in force from April 2026.

There will be communication resources needed to publicise the changes to Scheme members. MG asked for volunteers to join a subgroup to work on those communications, including a representative from LGPS Scotland because similar changes to that scheme are currently being consulted on. GH, LK, AH, KT, LD, BG and SH volunteered.

Action 12: LGA to set up a meeting of the subgroup once the Government responds to the consultation.

One proposal from the consultation was that opt out forms must be approved by the Scheme Advisory Board. LB does not plan on asking the group to produce a opt out form template, but we are likely to ask the group to review a draft form produced by the LGA / Scheme Advisory Board.

2025 consultation in Scotland

Some of the proposals in the Access and Fairness consultation have been replicated in an SPPA consultation. Some proposals have already been introduced in Scotland. The LGA will respond to the consultation before it closes on 25 November 2025. Proposals in the consultation include:

- removing the age 75 upper limit for death grants
- amending the definition of child related leave to include unpaid additional maternity and adoption leave, unpaid shared parental leave and neonatal care leave
- mandatory gender pensions gap reporting
- mandatory collection and publication of opt out data
- removing the three month time limit for forfeiture applications
- technical changes related to McCloud – interest, Club transfers for members over 65
- 'small pot payments' permitted for pre 2015 leavers
- removal of LTA and approach to PCELSs
- removal of the requirement to pay a refund within five years of leaving
- scrapping EU references
- requiring a concurrent adjustment in all cases where the terminating job includes final salary benefits
- extending the right to use AVCs to buy added pension.

Other consultations

We are expecting a further consultation very shortly in England and Wales. At the Labour Party Conference, Steve Reed MP announced that councillors in England will be able to join the LGPS. We expect the Government to consult on this change, plus the extension of Fair Deal to the LGPS, rules changes for academies who apply to substitute a different administering authority and the increase to the normal minimum pension age.

In response to a question from KG, RA confirmed that we were not expecting any changes for councillors in Wales, who currently participate in the 1997 Scheme in Wales. It would be up to Welsh Ministers to decide whether to propose any change to the current arrangements.

Fit for the Future Consultation – some changes will be implemented through the Pension Schemes Bill (PSB):

- pooling, including the power to direct and administering authority to participate in a specific pool
- standards for pooling
- clarify the existing provisions to allow for compulsory merger of pension funds.

The PSB will also introduce powers to enable LGPS regulation changes. The Government intends to lay regulations and guidance to come into force at the same time as the powers in the PSB.

12. Supplementary pensions increase

How do funds currently communicate with members about supplementary pensions increase?

There were different approaches across the group from including a note on a payslip to sending a letter, or one of three different letters to pensioners who receive supplementary pensions increase. The group was happy with their current process and communications and did support producing a national template.

LB noted that paying supplementary pensions increase on certain lump sums is an RBCE, and therefore funds should check the member had sufficient lump sum allowance remaining before making the payment.

13. Regional communication groups

Regional communications group

The Regional communications group met in July 2025 and discussed:

- how they are using or plan to use the McCloud templates
- the Landscape presentation and the McCloud webinars
- pensions dashboards
- LGA pension tax documents
- the member website review
- member and employer engagement, and the effect of political and environmental campaigners
- member communications – newsletter, presentations, pension awareness week
- McCloud and 2025 annual benefit statements
- normal minimum pension age and employer engagement.

Welsh communications group

At their most recent meeting the Welsh communications group covered:

- training – they have commissioned training from the LGA on retirements
- joint working to share resources to provide more to employers and members.

14. Communications work plan

MG asked the group to consider what we should include in the 2026/27 workplan.

Action 13: Group to think about communications projects for 2026/27 and suggest them at the next meeting in January 2026.

15. AOB

RO asked whether any other funds had surveyed members on investment choices.

BG recalled that Surrey Pension Fund surveyed members in 2022. They published the results from the responsible investment survey on their website.

Avon Pension Fund has recently conducted a member survey on investments and will publish the results later this month.

RA asked if there has been any movement from software suppliers on the annual benefit statement template. One of the suppliers is planning to set up a working group which LGA are happy to contribute to. There are therefore no plans for this group to start an annual benefit statement project.

There is speculation that the Chancellor will announce changes to pension tax rules in the Budget on 26 November 2025. The group agreed to set up a subgroup to discuss the implications of any announcements and any communication needs. LK, MG and AR volunteered to join the subgroup.

Action 14: Budget subgroup to meet shortly after Budget day to discuss any relevant announcements.

16. Future Meetings

The group was happy to continue with the current arrangement of two in-person meetings per year plus two hybrid meetings with the option to attend in person at Smith Square. The next meetings will be:

8 January 2026 hybrid
16 April 2026 in person
25 June 2026 hybrid.