

# Minutes of National Pension Officer Group (NPOG) meeting 11am 5 December 2025 LGA, 18 Smith Square, London

## Attendees – standing members

| NPOG member             | POG  |
|-------------------------|--|
| Martin Doyle (Chair)    | London Pension Officer Group   |
| Richard Smyth           | London Pension Officer Group   |
| Heather Chambers        | Northeast Pension Officer Forum                                      |
| Lisa Garton             | 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                                      |
| Helen Tomkins           | Shrewsbury Pension Officer Group                                     |
| Joel Ellner             | Southeastern Counties Superannuation Officer Group                   |
| Matt Mott               | Southeastern Counties Superannuation Officer Group                   |
| Sandy Armstrong         | Southern Area Pension Officer Group                                  |
| Dave Kellond            | Southern Area Pension Officer Group                                  |
| Emma Sanders            | Southwest Area Pension Officer Group                                 |
| Nicky Russell           | Southwest Area 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         |
| Clair Alcock     | LGA          |

## Attendees – software suppliers (part meeting only)

| Name          | Organisation |
|---------------|--------------|
| Claire Hey    | Heywood      |
| Tom Jones     | Heywood      |
| Mark Broxup   | Equiniti     |
| Antony Sykes  | Civica       |
| Arun Vasudeva | Civica       |

## Apologies

| NPOG member      | POG                                 |
|------------------|-------------------------------------|
| Joanne Griffiths | Welsh Pension Officers Group        |
| Vicky Jenks      | Shrewsbury Pension Officers Group   |
| Vinny Kinder     | East Midlands Pension Officer Group |

### 1. Minutes of previous meeting – 19 September 2025

1.1 Minutes from the previous meeting had been circulated prior to this meeting. Minutes were approved by the group.

### 2. Feedback from Regional POGs

2.1 The group provided feedback from discussions at Regional POGs on the following topics:

#### AVC working groups to resolve issues raised by funds

2.2 MD advised that officers from Torfaen, London Borough of Greenwich, Staffordshire, and Gwynedd had volunteered to engage with Scottish Widows.

2.3 The group noted that key issues experienced with Scottish Widows include a lack of member and employer portals and issues with the provision of annual benefit statements. MD advised that KG and SH had volunteered to engage with Prudential as well as a representative from Greater Manchester Pension Fund.

2.4 The group discussed current issues with Prudential. Although some members had noted an improvement with service, others noted that issues remain with delays in disinvestment and matching contributions to members accounts.

2.5 MM noted providers are now using different outsourced administrators and suggested that the working groups ask AVC providers for information about their

outsourced administrators and their service performance.

2.6 MD asked if funds were receiving information on KPI performance. The group noted this was not received on a consistent basis and funds often had to chase for the information.

2.7 Issues with authorisations for various processes (including transfers out) were also highlighted.

**ACTION** Group members to advise MD of any further issues to be raised with AVC providers.

**ACTION** MD to organise meetings for second half of January 2026.

**McCloud – consistent method of collecting hours/service break information where an interfund has been completed which includes service within the remedy period.**

2.8 SA asked how other funds were progressing such cases and noted the existence of LGA spreadsheet for checking details on NI database - are funds using this to issue bulk requests to other funds to obtain updated information? Various options and concerns were discussed.

2.9 LB suggested adapting the previous template (from 2020) which was used to collect information on working hours. As funds are at different stages, the group suggested that this could be point could be raised with POGs for discussion and agreement.

**ACTION:** SA agreed to issue a paper outlining the issue and setting out potential options.

**NILGOSC: Reassessment of pension calculations (paper previously circulated)**

2.10 SH outlined issues raised in the paper. NILGOSC have seen a sharp increase in the number of reassessment cases to be dealt with. Most cases are for trivial amounts; however, the existing calculation is manual and very time-consuming. Heywood has proposed a solution which will be implemented in 2026; however, this does not consider McCloud or cover crossing tax years.

2.11 SH asked the group if other funds had similar issues and asked for any comments on the proposal. Some of the group commented that the issue does not arise as pay awards are only paid to former staff on request. ESavage noted that some Scottish funds are seeing fewer cases as pay negotiations are being

completed more quickly, however it is disappointing the new solution is not compliant.

2.12 HT confirmed that she is also dealing with a large volume of such cases and agreed they are time-consuming. She also highlighted that these cases cause issues for i-Connect as new records are created when information is submitted. HT has fed back to CLASS group. KG suggested feeding back via JG as Chair of CLASS and this can be raised in each of the User Groups.

**ACTION** MD to raise with JG.

### **3. LGA update**

3.1 LB confirmed that the LGA team had attended most of the regional POG meetings recently and confirmed there were no major updates since those meetings or following the most recent bulletin.

3.2 LB provided an update on the access and fairness consultation. Some measures such as forfeiture and Gender Pensions Gap reporting will be introduced in phase two.

3.3 LB highlighted relevant issues from the recent budget. The changes to salary sacrifice will impact shared cost salary sacrifice AVCs. The group noted that many employers have implemented these recently as they provide a cost saving for employers; however, the savings will be limited when the changes are introduced in 2029. With regards to inheritance tax, the government reaffirmed the commitment that most unused pensions will be in scope, but personal representatives will be able to direct pension administrators to withhold up to 50 per cent of taxable benefits for up to 15 months from the date of death, where they expect inheritance tax to be due. Guidance will be issued on this and HMRC will be holding workshops and creating calculators for personal representatives.

3.4 LB noted that Fit for Future proposals were discussed at regional POGs and draft guidance will be published by the end of the week.

**ACTION:** MD to circulate guidance to group and all to respond for NPOG response.

### **4. MHCLG update**

4.1 WK advised that MHCLG had presented at all regional POGs and were keen to hear any further comments.

4.2 WK advised that in relation to Mayors and Councillors, no settled view but most comments on auto-enrolment. MD noted that the effective date of admission 1 April

2026 had been highlighted due to upcoming local elections which will take place shortly afterwards. HC advised that local committee and board members had asked about gap between last period of membership and this one. WK said that it should be emphasised that the proposed change does not represent a reinstatement to the scheme. MM also highlighted issues relating to expenses/allowances, acknowledging that although there are differences across the country, further guidance would be welcomed. WK agreed to consider.

4.3 WK asked for views regarding auto-enrolment versus requirement to opt-in. For context, LB advised confirmed the positions in Scotland and Northern Ireland. DK suggested that if councillors have to opt-in, that may resolve concerns with the 1 April implementation date as some councillors won't elect to join if they are standing down anyway. PD raised concerns as to whether software suppliers will have systems available in time for 1 April and asked if this date is likely to happen. WK advised that the April 2026 implementation date only applies to this proposal, with the remainder of the proposals in the access and protections consultation being implemented later. The majority of the group would prefer opt-in rather than auto-enrolment.

4.4 WK also discussed the change to NMPA. Feedback received suggests that there are no real issues relating to the policy intent, however clarification is needed on technical details and draft regulations will assist with this once these are published.

4.5 WK discussed direction applications. This refers mainly to academy trusts. WK noted concerns that this could lead to 'contribution rate shopping'. WK advised that guidance will be published and that this will be clear that the value for money assessment will need to consider actuarial costs and other costs of moving funds.

4.6 BL covered proposals relating to Fair Deal. He noted that there had been lots of feedback on these proposals both at regional POGs and the Pensions Managers' conference in Torquay.

## **5. SPPA update**

5.1 JS highlighted the key points from the paper previously circulated. The recent consultation on regulation amendments including neo-natal care, Gender Pensions Gap, McCloud technical corrections has now closed. SPPA is reviewing the responses received. JS advised that the planned consultation regarding the change in NMPA has been postponed to ensure alignment across all four nations. The consultation will take place after Scottish Government elections in May 2026. SPPA has sought legal advice on protections.

5.2 JS confirmed that SPPA has also been dealing with lots of Stage 2 appeals relating to flexible retirement and in many of these cases employers are fettering their discretion as they are basing decisions solely on cost.

5.3 JS asked the group if anyone has dealt with cases where a member has been entered into the wrong pension scheme. MD and HC have confirmed that they have both dealt with cases in the past.

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

No update provided.

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

Not covered due to time constraints.

## **8. Software Provider Update**

8.1 Providers were asked to cover:

- McCloud developments
- Pensions Dashboard updates
- Progress on providing electronic template for provision of interfund data
- Any other updates relevant to the group

### **Heywood**

8.2 CH and TJ attended and presented a slide deck which was circulated to the group following the meeting. CH provided an update on calculations. Updates for Club transfer-in and transfer out and non-club transfers following McCloud are ongoing. Heywood are now looking at second order calculations. CH confirmed that some updates are planned for annual benefit statements and these will be discussed with CLASS management team. Heywood have responded to the access and fairness consultation and required changes and timescales will be circulated to CLASS management team for discussion. The first phase of work will be focussed on reporting to allow clients to identify cases requiring rectification. CH asked if similar changes are expected for Northern Ireland. ZK confirmed that changes are expected but highlighted that some of the provisions proposed for England and Wales are already in place.

8.3 CH also confirmed that a response to the access and protections consultation is

in progress and acknowledged that timescales for making updates in respect of Councillors would be a challenge, however Heywood are prioritising basic functionality. The earliest time for implementing further updates would be release 26.2 but this could impact other scheduled developments down the list. This will be discussed with CMT. MM noted that Councillor annual benefit statements would be required for 31/03/27 so would need to be factored into planning. TJ confirmed that future developments relating to Councillors will be discussed with CMT.

8.4 TJ provided an update on pension dashboards. All LGPS clients successfully connected by the deadline of 31 October. Heywood have started rolling out a single source AVC solution with Prudential but are still awaiting more information from some of the other AVC providers. TJ confirmed that this work is not dependent on software releases. Development has also commenced on a solution for dealing with possible matches.

8.5 TJ also confirmed that the electronic interfund interface solution was discussed at regional user groups and Heywood aim to have a potential template for review at the January JPG meeting. MD asked when this could be shared with other providers. TJ said that work is still at early stages and an update will be provided following discussions with Heywoods clients.

## **Equiniti**

8.6 MB attended on behalf of Equiniti. MB confirmed that Equiniti LGPS clients have all been able to connect to the dashboard ecosystem by 31 October and that dashboard work is now switching to supporting work including workflows to review missing data.

8.7 MB also advised that core calculations are now McCloud compliant apart from valuation processes which will be complete by the end of this year. Time has been allocated in the first quarter of 2026 have allocated time to manage any further issues.

8.8 MB confirmed that Equiniti have a format in place for an interface for interfund information, however but this has been designed based on the Compendia system. Equiniti will review this in 2026 and would be happy to share their template/proposal for wider discussion.

## **Civica**

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

8.10 AV provided an update on work relating to McCloud and Pensions Dashboard. In relation to McCloud, a number of updates have been released already. Further updates will follow in the next release. In relation to Pensions Dashboard, AV confirmed that Civica are in the process of connecting customers to the ecosystem. Other planned developments include workflows for partial matches.

8.11 AV confirmed Civica are making changes to improve engagement with customers, including workshops and visits. In addition, Civica are working on their process for software releases as well as reviewing the UPM platform and employer and member portals. AS confirmed the electronic template for interfund transfers is on the development roadmap.

8.12 MD asked about preparations for Councillors having access to scheme on 1 April. AS confirmed this is on Civica's radar. MM noted concerns over recent software releases and asked for an update on the next release. AS advised that Civica have developed the testing process. HC welcomed the update provided but asked for information on the impact: will clients have to migrate to a new platform? AS confirmed there is no end of life for current version and developments will work with the existing platform wherever possible. PD noted that the electronic interfund template is part of the longer-term plan, is there any update on this? AS advised that data standardisation is a pre-requisite for this work, but Civica are looking at this now.

## **9. LGPS England Wales SAB**

9.1 CA provided an update on recent activity from the SAB. Work has been focussed on responding to consultations and on the provision of guidance relating to these changes.

9.2 CA noted that the SAB are following valuation results and also considering upcoming work on the cost cap mechanism and GAD Section 13 review.

9.3 CA confirmed that SAB has now received the majority of fund annual reports and the SAB annual report will include an interactive dashboard which will allow funds to run reports and compare data.

9.4 Work of the various committees continues including work on the Gender Pensions Gap and opt outs. In addition, work is ongoing to prepare for changes to the investment regulations. The investment committee will look at the opportunities for local investment.

9.5 CA confirmed a refreshed SAB website is expected to launch early in 2026. This will strengthen communication and make it easier for all stakeholders to view current

work.

9.6 CA confirmed the recent annual assembly which was attended by chairs of local pension boards and committees was very successful. This will be repeated next year. Next year's workplan will include peer support for Councils and funds. A pilot session has been approved and will commence next year.

9.7 MD asked about the new website - is there a need for feedback/comments? CA said this would be helpful following implementation.

## **10. Dashboard and AVCs update**

10.1 MM asked for clarification on how to progress if requests are received but data is not held: what should be done to enable response in 10 working days? This could cover instances of ongoing work such as new members or those who have just left employment. SH suggested a workflow could be built to deal with these cases and noted Heywoods are looking at this in for a future software release. It was suggested that annual benefit statement could be provided, however, LB said this would mean providing projected data that may not be correct. All agreed that dashboard work is generally going smoothly.

10.2 No issues were raised regarding AVCs.

## **11. AOB**

11.1 LB noted training booking goes live next week. Includes two new courses on understanding tax allowances and additional contributions.

11.2 HT confirmed that Shrewsbury POG are intending to change the name to North-West POG and asked if anything specific needs to be done to notify of the change? LB asked for an email to confirm the change and noted that she will add this to the next bulletin.

11.3 JE asked for details of feedback from regional POGs regarding a potential amendment to regulation 30, ie potentially requirement to have left local government employment before benefits can be paid. MD advised that there had been a mixed response. Group members commented on the increased administration burden and also concerns on how this would impact members with more than one post. It was agreed that this change would not be pursued due to lack of majority appetite for change. ESanders highlighted that there is an inconsistency between voluntary and flexible retirement and will issue circulate a question for consideration by POGs.

11.4 SA raised an issue where a fund is experiencing issues around a Scheduled

Body exiting the fund. SA asked if others have had experience of this?

**ACTION** SA agreed to circulate more information to the group.

11.5 RS asked for clarification on the position relating to potential change to Regulation 32(2) which was discussed at the September meeting. MD confirmed that the group agreed with the proposal to remove the requirement for a written notice. MD confirmed this proposal had been agreed by the group and will be taken forward.

**ACTION** MD will send an email to the SAB Secretariat to request that the change is made.

11.6 MD noted that this was ZK's last meeting and thanked her on behalf of the group for her contributions to NPOG and previously at Technical Group.

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

27 March 2026, LGA, 18 Smith Square