

# Communications Working Group

## Thursday 8 January 2026 – Actions and agreements

### 1. Apologies and introductions

#### Present

Alastair Johnston (**AJo**) Durham Pension Fund  
Alison Robb (**AR**) Lothian Pension Fund  
Amanda Jupp (**AJu**) Kent Pension Fund  
Andy Hemming (**AH**) West Midlands Pension Fund  
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund  
Becky Clough (**BC**) SAB Secretariat  
Ben Altoft (**BA**) Avon Pension Fund  
Bethany Goss (**BG**) Surrey 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  
Martin Griffiths (**MG**) Shropshire Pension Fund  
Rachel Abbey (**RA**) LGPC Secretariat  
Sean Hunt (**SH**) NE Scotland Pension Fund  
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund  
Sinead Nicholson (**SN**) NILGOSC  
Stuart Duncombe (**SD**) West Yorkshire Pension Fund  
Tim O'Connor (**TO**) Enfield Pension Fund

#### Apologies

Guy Hayton (**GH**) Merseyside Pension Fund  
Lorraine Bennett (**LB**) LGPC Secretariat

MG welcomed everyone to the meeting and wished the group a happy new year. MG announced that he had changed employer since the last meeting and shared his new email address with the group.

## **2. Subgroups**

MG talked through the current subgroups and asked for the group to confirm the details were correct. A couple of corrections were made and have been included below.

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

**Pension awareness week:** Alastair Johnston, 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:** Alastair Johnson, Becky O'Shea, Jacinta Wilmot, Kath Meacock, Sean Hunt and Sharon Grimshaw.

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

**Budget subgroup:** Lisa Kelly, Martin Griffiths, Alison Robb.

## **3. Actions and agreements from last meeting held 2 October 2025**

Action 5: MG encouraged all group members to share any comments on the member website so the subgroup can consider them.

Action 6: Feedback from POGs about the Pension Awareness week resources was positive.

Action 8: RA shared links of examples of existing resources for Midlife MOT target group with the subgroup before the meeting.

Action 10: RA surveyed the group with questions about communications with other schemes about past McCloud transfers and service dates for McCloud. She is preparing the results to share with MHCLG. RA thanked those that had responded, but noted that the response rate had been low, making it more difficult to convince MHCLG of the impact of the problem.

Action 13: the 2026/27 workplan will be covered later.

Action 14: Budget subgroup met shortly after Budget day and discussed the relevant announcements. RA published articles on the member websites about the future changes to salary sacrifice arrangements. Tax changes for pensioners were announced in the Budget, but for people only receiving the state pension. The subgroup decided this is not relevant to LGPS members. RA will write a further article to cover pension credit in conjunction with freezing of tax thresholds, pulling more pensioners into paying tax or more tax.

### **Actions carried forward**

**Action 1:** RO to share the revised McCloud wording used in 2025 annual benefit statements with the group.

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

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

**Action 4:** LGA to check with Affinity Connect about what they currently offer to this member group (midlife MOT).

**Action 5:** LGA to meet with Affinity Connect to discuss attendance numbers and future plans for the webinars.

## **4. Member website**

### **General discussion**

MG thanked AJu for providing feedback from Kent Pension Fund on the member website. This has been shared with the subgroup and will be picked up at a future meeting.

### **News section**

As mentioned earlier, a news article covering the salary sacrifice changes announced in the Budget was published in December 2025 and an article on pension credit is planned for January 2026.

*Post meeting update – an article about the 2026 member contribution rates will be published in January, so the pension credit article will be pushed back to February.*

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

The Chair's change in post has meant a delay in the work of this group. The group will meet in the coming weeks and feedback at the next meeting.

## 5. Engagement

### General discussion

Funds that are Heywood customers and offer a member portal will all have moved to the Engage platform by the end of January 2026. Some funds have concerns about police and fire calculations, which could mean a slightly later date for the switch. Heywood customers shared their experiences and plans for the changeover:

- using targeted communications to encourage existing portal users to register – different messages for different groups based on age or status (active, deferred, pensioner)
- working with employers to target active members who have not registered
- certain member ‘events’ and communications exercises can be used to increase in sign up rates:
  - communications about expression of wish
  - retire online – which increases the number of pensioners registered
  - annual benefit statements published online
- including information about the portal in all member communications can encourage participation without causing a spike in demand and queries
- early adopters of Engage are now considering moving more processes online, such as claiming a refund
- some funds have turned off the divorce / transfer request function because of the increase in demand this causes
- funds should expect an increase in queries about the portal when annual benefits statements are published online
- some funds reported issues with the two-factor authentication process.

Civica users reported similar concerns about police and fire calculations on the portal. SD noted that West Yorkshire Pension Fund’s portal which was built in-house is about to launch. They are considering a soft launch.

SG has worked with an intern to produce videos ([Your pension journey videos - West Northants Pensions](#)) to encourage engagement with pensions and create interest. The project took longer than they expected and involved asking members about the LGPS:

- what do you wish you knew earlier?
- top tips
- what do you plan to do with your pension?

The group continued their discussion of investment surveys that began at the last meeting. RO reported that Oxfordshire has surveyed its members since the last meeting. They have received 1,500 responses so far.

BA provided an update on the Avon Pension Fund consultation on investments and the [Pension Committee's decision on certain investments](#). Protesters did turn up at the committee meeting at which the decision was made.

BC provided an update from the LGPS Advisory Board. The Board is scoping out a research proposal to look more deeply at the gender pensions gap. The research will also cover the ethnicity and disability pension gap. One fund that has done a lot of work on the gender pay gap is interested in participating in the research.

[The Responsible Investment Advisory Group \(RIAG\)](#) meets every quarter. The group is currently considering what guidance it could publish to help funds prepare their investment strategy and responsible investment policy.

### **LGPS promotion project**

This project aims to produce resources for employers and administering authorities to use to promote the benefits of the scheme to new members and members who have opted out, and to encourage members affected by automatic enrolment not to opt out. Progress paused during the recent consultations, but the LGA team is now engaging with Landscape again. RA and LB have fed back on the latest drafts and are now waiting for Landscape to make the changes and respond to some questions we have raised.

## **6. Pension awareness week**

### **Feedback on PAW resources**

Feedback from this group and regional groups has been positive, with many funds using the templates as they are, adapting them or taking parts of them to enhance existing presentations and other member resources. There was a call for the materials to be produced in advance of pension awareness week.

### **Plans for 2026**

The subgroup will update the existing presentation templates (scheme overview and retirement planning) for 2026. This is six in total – a version of each template for LGPS Scotland, plus English and Welsh language versions.

The group discussed what new topic could be added for 2026. One suggestion was mythbusting – a presentation to correct commonly held ideas about the scheme that are not correct.

The group decided to proceed with a presentation template which ties in with the next agenda item – the midlife MOT.

**Action 7:** Subgroup to meet in early March to discuss the next steps for the pension awareness week subgroup.

## 7. Midlife MOT

RA shared resources and links with the subgroup in the week of the meeting with a view to scheduling a subgroup meeting in a few weeks' time. The group discussed what they could produce for this group:

- presentation template to tie in with pension awareness week project
- Affinity connect (or other supplier) webinars targeted at this group
- new section of the website covering points of interest to this group. We do not intend to replicate information that the website already includes, rather point to existing sections and add further information and links that are relevant to this group.

More information and ideas will come from the subgroup meetings. The subgroup will also discuss whether 'Midlife MOT' is the correct name for the project.

**Action 8:** Midlife MOT Subgroup to meet early in March.

## 8. McCloud remedy

### Update on latest position

RA confirmed the latest position on the teachers excess service cases. The Teachers' Pension Scheme transfer to a new administrator means that progress has slowed. We do not expect further development until the summer.

The group discussed their progress with the McCloud project:

- most funds are aiming to complete the rectification process in the first quarter of 2026
- there was some variation based on which pension administration supplier is used by funds
- cases with a pension sharing order or transfer in are still causing problems and cannot be finalised yet. LK reported continued problems in getting

information from other public service pension schemes about past transfers.

RA thanked those members of the group whose fund had completed the survey on McCloud data and other public service pension schemes. She is preparing the results to share with MHCLG.

**Action 8:** RA to share results from the survey with MHCLG this month.

**Action 9:** Group to continue to share examples of problems in obtaining information from other public service pension schemes.

### **Exchange of McCloud information in the LGPS**

AH and LK gave an update on a project the regional communications group is working on. They are looking for a better way to share information between administering authorities when the McCloud project turns up an automatic interfund that has not been processed. They will be sending a questionnaire to gauge the views of members of the regional communications group.

The National POG has already approved a spreadsheet to use to share information about previous LGPS membership. This is primarily to be used where the requesting fund needs service dates only. The regional group is looking to capture more information such as working hours and contact details for queries. The LGA view is that this may be better taken forward by the National POG as part of their remit is to consider administration issues and find solutions.

**Action 10:** AH and LK to keep the group updated and potentially involve KG to take the topic to the National POG if it has regional support.

### **Annual benefit statements**

MG introduced the topic of including McCloud information in annual benefit statements. Heywood recently arranged a meeting with their clients and RA to discuss future development of statements.

It was not possible for all software suppliers to enable funds to include the recommended McCloud wording for the five member groups identified in the Annual Benefit Statement Technical Guide in 2025 statements. This was in part due to the late publication of the updated guide. Some funds managed to find local solutions. These solutions included:

- a time-consuming process to segregate members into multiple groups
- simplifying the process by amalgamating some of the recommended groups

- including the appropriate McCloud wording in a separate communication sent when the statements were issued.

What options were available depended on how a fund chose to produce statements. Those who produced the statement outside of the system and uploaded them to member records had more flexibility.

The migration of many more Heywood clients to Engage in 2026 could mean different challenges for this year's statements.

The group discussed whether they had included McCloud figures in 2025 statements, and if they had, where they had included them.

**Action 11:** Members of the group to share examples of 2025 annual benefit statements including McCloud figures with RA which she will then share with the group.

It was decided to form a subgroup to consider the recommendations included in the Annual Benefit Statement Technical Guide. KG, LD, LK, MG, SD agreed to join the group.

**Action 12:** Subgroup to meet in early February to discuss ABS recommendations for McCloud.

## 9. Pensions dashboards

### Latest updates

The group discussed their recent experiences of dashboards:

- the 10 day turnaround for providing figures will be problematic for certain members, for example where an interfund transfer is incomplete or employer information is missing
- Oxfordshire Pension Fund is letting employers know that there will be occasions where they will need to supply information very quickly in order to comply with dashboard timescales
- the regional communications group is considering whether funds need a dashboards policy.

**Action 12:** Any funds that have communicated with employers about the need to respond quickly to requests to share those communications with the group.

**Action 13:** Representatives of the regional communications group to feedback on their decision concerning a dashboard policy.

## 10. Consultations

**Access and Fairness** (England and Wales) – LGA expects the Government to respond to the consultation later this month. RA will arrange a meeting of the subgroup to discuss communication and disclosure after the response is published.

**SPPA consultation** (Scotland) – The SPPA consulted on introducing some of the changes covered by the MHCLG Access and Fairness consultation at the end of 2025. It is looking unlikely that they will be able to introduce amendment regulations before the Scottish elections in May 2026.

**Access and Protection** (England and Wales) – MHCLG consulted on further changes in a consultation that closed in January. The changes cover normal minimum pension age, access to the LGPS for councillors (England only), Fair Deal and academy consolidation.

The LGA team is already thinking about what resources will be required for councillors. This will be particularly important if the Government proceeds with the 1 April 2026 start date that they consulted on. GH (by email before the meeting) recommended a councillor area of the member website or a brief scheme guide. SN invited the group to look at the NILGOSC website. Councillors already have access to the LGPS in Northern Ireland and NILGOSC has incorporated the rules for councillors into the main site rather than having a separate section.

**Fit for the future technical consultation** – the group acknowledged these changes but did not identify any communications needs at this time.

## 11. Regional communication groups

### Welsh communications group

KG gave an update on the work of the Welsh communications group. They want to do more than a week of activity for Pension Awareness Week after which engagement goes a bit flat. Welsh funds are working together to raise awareness throughout the year. They have created webinars covering LGPS benefits, topping up your pension and pre-retirement. The webinars are presented live by a representative from one fund, but members of all Welsh funds are invited.

**Action 14:** KG and the other Welsh representatives to feedback at the next meeting.

The Welsh funds want to encourage interaction at these events and are considering how to deal with questions from those attending. Other funds that deliver live events recognised this issue. One solution is to have one or two people monitoring and responding to the chat. JW recommended leaving plenty of time for questions as these are often the most useful part of a pension presentation. Allowing questions during the prepared presentation can be very distracting for the presenter.

### **Regional communications group**

AH provided an update from the regional communications groups. The group is currently looking for a new vice chair.

The group has formed a website benchmarking subgroup. They are looking for consistency in reporting metrics related to member websites. They are planning to survey funds that participate in the regional group.

The regional group was very positive about the Pension Awareness Week resources produced by this group. Many funds have added their own branding and used them for local member events.

The regional group will next meet in February 2026 when they will discuss their plans for the annual benefit statement and newsletter projects.

### **12. Communications work plan**

The group was satisfied that there was enough on the workplan for 2026/27 already and decided not to add any new topics.

**Action 15:** RA to update 2025/26 workplan and create 2026/27 workplan before the next meeting.

### **13. AOB**

JW confirmed that the Environment Agency Pension Fund is getting legal advice related to AI. They plan to include a paragraph in annual benefit statements recommending that members do not use 'open' AI to read their statements. 'Closed' AI is more protected, whereas there are risks associated with sharing personal information through 'open' AI.

AH reminded the group about a similar conversation at an earlier meeting when the group discussed that members might get incorrect information by using an AI tool to read pension information. *After the meeting JW shared a link to a [report by Quietroom](#) supporting this point.*

**Action 16:** JW will share the AI paragraph when they have a finalised version.  
AH to share the AI disclaimer WMPF has added to their website.

SD asked if there was an opportunity to broaden the scope of this type of message to cover broader online safety, rather than just the problems associated with certain AI tools.

Staffordshire Pension Fund is moving to a new telephony system and LK asked the group to share what hours their phone lines are open for.

- there was some variation with phone lines open for between 5 and 9.5 hours a day
- funds opened their phonelines between 8.30 and 10am
- the average was (very roughly) seven hours per day
- some funds close for a half day once a week
- some close entirely over the Christmas period.

LK asked whether other funds had used a total for the lump sum allowance if a member has more than one pension in payment. Those funds who were able to confirm had used a total.

#### **14. Future meetings**

23 April 2026 in person (changed from 16 April because of a clash with half-term in certain parts of the country).

25 June 2026 hybrid