

# Minutes of National Pension Officer Group (NPOG) meeting

27 March 2026 LGA, 18 Smith Square, London

## Attendees – standing members

NPOG member	POG
Martin Doyle (Chair)	London
Richard Smyth	London
Vinny Kinder	East Midlands
Phil Drury	East Midlands
Lisa Garton	North East
Sinead Heath	Northern Ireland
Erin Savage (Secretary)	Scottish Pensions Liaison Group
Lisa Eglesfield	North West
Joel Ellner	South East
Matt Mott	South East
Sandy Armstrong	Southern Area
Dave Kellond	Southern Area
Emma Sanders	South West
Kevin Gerard	Wales
Joanne Griffiths	Wales

## Attendees – representative members

Name	Organisation
Ben Lavelle	MHCLG
Lorraine Bennett	LGA
Jan Scott	SPPA
William Dobbin	Department for Communities (NI)
Clair Alcock	LGA

## Attendees – software suppliers (part meeting only)

Name	Organisation
Claire Hey and Tom Jones	Heywood

Name	Organisation
Mark Broxup and Heidi Twort	Equiniti
Lissa Nicholls and Arun Vasudeva	Civica

## Apologies

NPOG member	POG
Heather Chambers	North East
Vicky Jenks	North West
Helen Tomkins	North West

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

1.1 Apologies were noted as listed.

### 2. Minutes of previous meeting – 5 December 2025

2.1 The minutes were circulated in advance of the meeting.

2.2 ESanders noted an error in paragraph 11.3, confirming that no action had been agreed.

2.3 Subject to this amendment, the minutes were approved.

### 3. Feedback from Regional POGs

3.1 The group provided feedback from discussions at Regional POGs.

#### a) Welsh Pensions Officer Group: LGA changes

Kevin Gerard (KG) advised that the Welsh POG had discussed the recent internal consultation on proposed changes to LGA team structure. The group expressed appreciation and strong support for continued LGA resources, training, and development.

KG asked whether NPOG could express its views to the LGA leadership team.

Response:

- Lorraine Bennett (LB) confirmed the consultation is internal and formal responses are limited, although stakeholder support has been noted.

- the LGA pensions team has responded to the internal consultation setting out how its resourcing is ringfenced from the main LGA account.
- Outcomes are expected in summer 2026
- Martin Doyle (MD) informed the meeting that he had, on behalf of NPOG, relayed the importance of the work of the Pensions Team at LGA to the LGPC in its latest meeting.

**b) London Pensions Officer Group: Payment of interest on pension**

Richard Smyth (RS) advised that, following a query raised at the most recent LPOG meeting, one fund asked how others calculate interest in cases of late pension payments (i.e. where payments have remained unpaid for a year or more).

In summary, where a pension (in whole or in part) is not paid within the relevant period after the due date, the administering authority is required to pay interest on the outstanding amount.

The LGA's view is that this rule applies to each individual monthly instalment of pension. Accordingly, if a monthly instalment remains unpaid one year after its due date, interest becomes payable from that due date and should be compounded with three-monthly rests.

It is understood that some funds may instead be applying interest to the total arrears balance, rather than only to those instalments that have remained unpaid for more than one year. Software systems may also follow this approach.

**ACTION:** MD to follow up with software providers.

**c) Northwest: Ledger Codes – accounting**

Lisa Eglesfield queried whether funds still need to provide all GAD data requirements for cost control calculations. LE highlighted difficulties in separating pre- and post-2014 data (particularly pensions in payment and interest), noting that much of this work is manual.

**ACTION:** LB to raise with GAD.

## **4. Update following meetings with AVC providers (Prudential and Scottish Widows)**

### **Prudential**

- 4.1 KG and Sinead Heath (SH) reported that discussions with Prudential were disappointing. Concerns were raised that the appropriate representatives were not in attendance. Reported KPIs did not align with funds' experience. Prudential advised that information on KPI performance had been issued to customers previously. The sub-group asked for these to be recirculated.
- 4.2 Prudential requested evidence of issues to enable resolution.

**ACTION:** MD to contact CRMs to ask for contact details for further escalation.

### **Clerical Medical/Scottish Widows**

- 4.3 Joanne Griffiths provided a summary of her meeting with Clerical Medical (Scottish Widows):
  - 4.3.1 Issues were attributed to system changes and call centre relocation.
  - 4.3.2 Improvements include new contact routes and an employer portal (no member portal is planned).
  - 4.3.3 Ongoing work remains on annual benefit statement date issues (e.g. latest statements had incorrect date).
  - 4.3.4 There was no representative on call to discuss disinvestment.
  - 4.3.5 Clerical Medical can supply a list of leavers if funds experience issues viewing records.
- 4.4 Clerical Medical does not have client relationship managers so no further point of escalation, but email addresses supplied to JG on the call can be used if further escalation is needed.

**ACTION:** JG to circulate email addresses to the group.

**ACTION:** MD will ask NPOG members to ask their POGs for details of any issues and feedback to NPOG relating to both AVC providers.

## **5. LGA update**

- 5.1 LB provided the LGA update. She confirmed a special bulletin will be issued

regarding the first phase of Access and Fairness amendments. The bulletin will provide an analysis of the legislation and outline actions to be taken by funds and employers.

- 5.2 A separate bulletin will cover councillors and mayors. Supporting material (leaflets, guide, election to join form) are being developed.
- 5.3 LGA is considering holding a webinar on gender pensions gap changes, potentially aimed at employers.
- 5.4 The amendments are material changes for disclosure. She will check with the Communications Working Group on whether any template notifications are planned.
- 5.5 The changes to survivor benefits will impact a wider group and messaging needs to be considered as funds may not be in regular contact with impacted individuals. Joanne Griffiths confirmed Heywood are working on reports to identify affected members/dependants and this will be rolled out following testing.
- 5.6 Bereaved partner's paternity leave is introduced from 6 April. The Access and Fairness SI amends the definition of paternity pay in the LGPS regulations to include it. This type of leave will be pensionable, meaning APP applies throughout whether the period is paid or unpaid.
- 5.7 Phil Drury (PD) asked about the amendment relating to compulsory payment of contributions for short periods of authorised unpaid leave. The majority of people that could be impacted are those purchasing additional annual leave. LB advised that if such leave is classed as authorised leave, then this will be pensionable and contributions must be deducted.
- 5.8 PD asked about progress of transfer pack: LB advised work on this is ongoing following a recent ombudsman case and other items on the workplan. The LGA is also working on an APC guide.

## **6. MHCLG update**

- 6.1 Ben Lavelle (BL) provided the update. He acknowledged the work carried out by LGA to provide more detail for administrators on the amendment regulations.
- 6.2 Statutory guidance on survivor benefits will be published on 1 April to provide more detail. He is keen to hear how funds find the process at a future meeting.

- 6.3 GAD guidance is also being updated (LTA etc) which will be released on 1 April.
- 6.4 The second phase of legislation will cover the remainder of the proposed changes. The target date for laying legislation will be after the summer.
- 6.5 The Investment team at MHCLG is working on the Fit For Future changes, however the Pension Schemes Bill has yet to be laid which will delay progress.
- 6.6 The department is also considering administration issues such as cyber-risk.
- 6.7 MD asked for timings for the Fit for Future guidance – this is not available at the moment.

## **7. SPPA update**

- 7.1 Jan Scott (JS) provided a summary of the update previously circulated.

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

- 8.1 William Dobbin (WD) provided the update which was circulated to the group following the meeting.
- 8.2 The Department is carrying out a consultation with the SAB and NILGOSC which would allow certain members to be exempt from the requirement to include McCloud remedy information in annual benefit statements. This would be relevant for the 2025/26 and 2026/27 years.
- 8.3 The Department is keeping a watching brief on the recent Fit for Future consultation.
- 8.4 The Department intends to bring draft legislation which is similar to the Access and Fairness provisions. In addition, it is monitoring developments on New Fair Deal and the increase to the NMPA.

## **9. Software Providers update**

Software suppliers were asked to cover:

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

- Progress on implementing system changes following introduction of 2026 Amendment Regulations
- Impact of Police revaluation changes on LGPS work (where relevant)
- Any other updates relevant to the group

## Heywood

- 9.1 Claire Hey (CH) and Tom Jones (TJ) joined the meeting to provide an update and shared a slide deck which was circulated to the group following the meeting.
- 9.2 **McCloud** - core functionality (transfers and divorce) is complete, with further calculation work ongoing. Changes for annual benefit statements will be delivered in time for 2026 statements to be produced. CH noted work will be required regarding recording APP and underpin information for members transferring in after age 65.
- 9.3 **Access and Fairness changes** - amendment regulation changes are being prioritised, including survivor benefit equalisation, and developing reports to identify impacted members. Some timelines remain unconfirmed pending testing.
- 9.4 LE highlighted that employers have asked about updates to i-Connect. CH confirmed an incident had been raised for this and guidance will be issued early April.
- 9.5 **Police Pension Scheme Revaluation Changes** - CH confirmed that Heywood has entirely separate resource for LGPS and Police schemes, therefore the proposals around revaluation in the Police scheme will not impact LGPS work.
- 9.6 **Pensions Dashboards** - TJ noted that some clients have received requests following the phase 2 consumer testing, Heywood are monitoring reporting requirements and have reviewed PASA's updated guidance on matching criteria.
- 9.7 **Electronic interface for interfunds** - CMT will consider an Altair to Altair solution.

## Equiniti

- 9.8 Pensions Dashboard: Mark Broxup (MB) and Heidi Twort (HT) joined the meeting.

- 9.9 MB confirmed clients are now connected to the pensions dashboard.
- 9.10 **Access and fairness**, Equiniti has reviewed the legislation including that related to elected members. A programme of works will be agreed with clients by 16 April.
- 9.11 Equiniti has developed a bulk leaver process and are now looking at other processes including an automated aggregation process to follow later this year.
- 9.12 **Electronic interface for interfunds** - Equiniti expressed a preference for a nationally agreed electronic interface template rather than system-specific solutions. **McCloud** calculations are now complete and updates relating to annual benefit statements will be available in time for the 2026 exercise. Additional time has been set aside for any further work required resulting from current consultations.
- 9.13 **Police Pension Scheme Revaluation Changes**: HT confirmed no Equiniti clients administer the Police Scheme, so this proposal has no impact on Equiniti's development timetable.

## **Civica**

- 9.14 Arun Vasudeva (AV) and Lissa Nicholls (LN) from Civica joined the meeting.
- 9.15 **McCloud** work is progressing to plan, with delivery expected in Q3 and Q4. LN asked that developments should move quickly.
- 9.16 **Access and Protections** – Councillor functionality is in development, prioritising key benefit processes, with member record creation targeted for May and further timelines to follow once guidance is confirmed.
- 9.17 **Pension Dashboards**- all customers onboarded, with current efforts focused on resolving issues, refining workflows, and aligning with updated PASA guidance.
- 9.18 **Access and Fairness** – changes will depend on the timing of guidance, though implementation is expected to be relatively quick.
- 9.19 **Police Pension Scheme Revaluation Changes** – Civica does not anticipate any impact from future Police scheme changes on LGPS work.
- 9.20 **Electronic interface for interfunds** – Civica supports a collaborative cross-supplier approach and has suggested a joint meeting to agree a consistent

solution.

**ACTION:** MD to contact suppliers to arrange a meeting to discuss.

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

- 10.1 Clair Alcock (CA) provided the SAB update. The SAB secretariat is working with MHCLG on Fit for the Future next stages and will work with funds on implementation of the changes.
- 10.2 It is looking at changes to annual report guidance to incorporate local investment.
- 10.3 SAB plan to produce a report on valuation outcomes in conjunction with Barnett Waddingham. It also plans to select a sample of Funding Strategy Statements to review.
- 10.4 A survey regarding employer exits has been produced. This will allow SAB to assess if any changes to guidance are required.
- 10.5 CA noted that the Compliance and Reporting Committee is looking at the impact of regulation changes and whether any further practical guidance is required. The investment Committee is looking at a number of initiatives including developing a revised transparency code including FAQs and guidance.

## **11. Academies LGPS Working Group – request for engagement with funds regarding data**

MD advised the academies working group has contacted LGA to ask for assistance with improving the accuracy of data reported to funds. MD confirmed that a number of funds have now volunteered to engage with this working group.

## **12. Pension Dashboards**

LB referred to Jayne Wiberg's recent email relating to the second phase of consumer testing of the MoneyHelper Pensions Dashboard and asked if any of the group were looking to support this. SH confirmed NILGOSC are looking to get involved. ESavage noted that feedback from SPLG was that funds were supportive but unable to facilitate due to McCloud and other projects.

## **13. AOB**

- 14.1 Matt Mott (MM) raised how to handle cases where members do not elect to take their pension, noting temporary bank accounts are no longer commonly

used. One fund has introduced an “unclaimed” status, and it was suggested this be explored further with POGs. It was also noted some members delay elections due to perceived impacts on state benefits, prompting consideration of potential data-sharing with DWP.

**ACTION:** Group to feed back to POGs and ask how these cases are treated. LB to contact DWP to ascertain if contact can be made.

14.2 LB advised that the NI Database is currently hosted by SYPA, however they have given 12 months’ notice to end this agreement. LB noted there are a number of potential alternative options, but security is a key concern. JG asked if additional data could be included when considering any new provider – for instance date of leaving.

#### **14. Next meeting:**

15.1 19 June 2026, LGA Offices, Smith Square.