

Communications Working Group

Thursday 23 April 2026 - minutes

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

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

Lisa Kelly (**LK**) Staffordshire Pension Fund

Lorraine Bennett (**LB**) LGPC Secretariat

Rachel Abbey (**RA**) LGPC Secretariat

Sinead Nicholson (**SN**) NILGOSC

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

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

Non-members

Clair Alcock – LGA

Claire Johnson – LGA

Tara Atkins – LGA

Sophia Chivandire – LGA

Jeremy Hughes – LGA

Callum Duckmanton – Burges Salmon

Michael Hayles – Burges Salmon

Apologies

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

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

Martin Griffiths (**MG**) Shropshire Pension Fund

Sharon Grimshaw (**SG**) Northamptonshire Pension Fund

The Chair sent his apologies and so AH chaired the meeting in his absence. AH welcomed the group to the meeting. Due to tube strikes, it was not possible for the whole group to meet in person, so most members joined online.

Sean Hunt from NE Scotland Pension Fund has left the group following his move to a job with Heywood. The LGA has contacted Scottish funds to ask for volunteers to take the place, but none had been received by the date of the meeting. The group agreed to keep the place for a Scottish fund to ensure their fair representation on the group.

Post-meeting update: One expression of interest has been received by the LGA team from a representative of a Scottish fund. There will be an update at the next meeting.

2. Subgroups

AH thanked the group for all the work that has been done by the subgroups so far this year. AH and the LGA appreciate members giving up their time during such a busy period for the Scheme. RA apologised to anyone who has not had a response to any communications they have sent about the work of the subgroups and asked them to remind her if anything is outstanding.

AH went through the current active subgroups:

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 and Sharon Grimshaw.

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

McCloud and ABS: Kev Gerard, Lindsey Davison, Lisa Kelly, Martin Griffiths, Stuart Duncombe.

Budget subgroup: Lisa Kelly, Martin Griffiths, Alison Robb. The group agreed to disband this subgroup with thanks for their input.

3. Actions and agreements from last meeting held 10 January 2026

Action 1: Thank you to those members of the group who shared annual benefit statement examples.

Action 2: LB shared statistics from the member website with the group and will share by email when the minutes are shared.

Action 3: LGA have added a Paying More element to the carousel to replace one of the McCloud elements. There were some issues with the appearance of the banner following the changes. LB has worked with Landscape to resolve these issues. We think the problems have now been solved and the updated banner will be moved to the live site very shortly.

Actions 4: LGA to check with Affinity Connect about what they currently offer to this member group (midlife MOT). This action will be carried forward until a quieter time as **Action 1**.

Action 5: LGA to meet with Affinity Connect to discuss attendance numbers and future plans for the webinars. This action will be carried forward until a quieter time as **Action 2**.

Action 6: The pension awareness week subgroup will provide an update later at this meeting.

Action 7: The Midlife MOT subgroup will provide an update later at this meeting.

Action 8: RA shared the results from the survey on responses to McCloud requests by other public service pension schemes with MHCLG. We await their response.

Action 9: The LGA has received a very small number of comments about problems in obtaining McCloud information from other public service pension schemes since the last meeting.

Action 10: AH and LK updated on project to share additional information about interfunds. There does not seem to be support for this at the regional communications group. Funds have decided not to take it forward, partly because some are further forward in the McCloud project and have found their own solution.

Action 11: RA shared examples of 2025 annual benefit statements including McCloud figures with the group at the beginning of February.

Action 12: The ABS subgroup will update later at this meeting.

Action 13: RA did not receive any examples of employer communications informing them of the need to respond quickly to queries in relation to dashboard timescales.

Action 14: Representatives of the regional communications group will feedback about working on a dashboard policy if they decide to take this forward.

Action 15: KG and the other Welsh representatives will feedback later on the member presentations project.

Action 16: RA has updated 2025/26 workplan and created 2026/27 workplan. You can find them on the [Communications Working Group page](http://www.lgpsregs.org) of www.lgpsregs.org.

Action 17: JW has shared useful information and examples of AI warning paragraphs. As a result of her introduction, Callum Duckmanton and Michael Hayles from Burges Salmon joined for part of the meeting to cover the benefits and risks for pension schemes associated with AI.

4. Member website

General discussion

Changes to the website for members in England and Wales to reflect the April and May 2026 Scheme changes will be discussed later. AH asked for any other comments about the member website.

The member websites for England and Wales, and Scotland have been updated with the usual annual updates.

SN shared a [news article from the NILGOSC website warning members about cybercrime](#). This was in response to an increase in phishing attacks which attempted to obtain member details by pretending to be from Engage or

NILGOSC. The article tells members what to look out for and how to protect themselves.

News section

RA and LB have added various news articles to the member website since the last meeting:

- January – 2026/27 contribution bands
- March – 2026 Pensions increase confirmed
- March – Access to the LGPS for Councillors and Mayors in England
- April – Access and Fairness changes (to be covered later).

Update from website review subgroup

The website review subgroup have met a few times since the January meeting to review the member website and recommend improvements. They have concentrated on the home page, The Essentials, Paying in and Planning so far.

The subgroup met with LB and RA earlier in April to discuss their observations and consider next steps.

Action 3: LGA to consider changes to the homepage to make news articles more prominent, and review the main headings with a view to aid navigation, particularly 'Planning'.

Action 4: Subgroup to consider further recommendations based on the member perspective, provide examples of places where a link to a different part of the site may be more useful than a link to the glossary and draft wording on the retirement process with a view to adding this to existing pages or creating a new page.

5. Engagement

General discussion

AH asked the group to share any new successes or innovations in member engagement activities:

- BG is planning webinars on the Access and Fairness changes and for councillors
- JW has worked on infographics for common processes - [transfer in](#), [retirement process](#) – to help members understand what to expect and the timescales. They will be doing the same for pension sharing next. SN is

also looking at producing new member resources to explain the retirement process.

- BA has launched an online booking system through MS Teams for members to book one-to-one sessions with a member of the pensions team. This has been popular and well-received.

RO is considering their employer training offer and asked what training other funds provide to employers. There was a wide range of responses:

- funds generally do not charge employers for training, one fund does charge employers who require a site visit because of poor performance
- some funds advertise the [Employer Role training](#) provided by the LGA
- topics for employer training mentioned by the group included an overview of employer responsibilities, general administration, completing forms, assumed pensionable pay, ill health retirement, pensionable pay, year end, employer discretions, Access and Fairness
- funds reported generally high take-up of the training offer, particularly with new employers and employers with high staff turnover
- some funds have an open invitation for employers to request training, including one-to-one sessions at the pensions team office or site visits. The resulting improvement in data quality was cited as a prime reason for employer training
- a few funds deliver specific training for underperforming employers. Technical teams can monitor employer performance against KPIs and operational teams can identify patterns in errors.

The group discussed the switch to Engage:

- most funds agreed that the switch has gone smoothly with a few teething problems
- pensioners are re-registering so they can see payslips monthly
- some funds are using employers to target active members who had registered for the old version of the portal and encourage them to re-register
- there were problems with the redundancy calculator which have now been solved, but not all funds have turned this feature on.

LGPS promotion project

Thanks to LB, we have made significant progress since the last meeting:

- the script for the videos has been agreed and Welsh translation for the England and Wales version has been done

- the voiceover has been recorded. We took the opportunity to record some wording for the NMPA changes that will be used in one of the other videos as 2028 approaches
- the animation is currently being worked on
- the leaflet has been approved and a flipbook version of it is on the [Key features](#) page of the member website and the [Key features \(Scotland\)](#) page
- there is still work to do on the posters, social media posts and email footers
- e-learning will be produced in-house by the LGA team and will follow a bit later once the team has had chance to finalise the work to do with the recent regulation changes. There are further decisions to make about how members will access the e-learning.

The licensing of the images has been resolved so that funds can use the images in locally produced resources.

6. Pension awareness week (PAW)

Update from subgroup

BG provided an update from the PAW subgroup. The group met in March to discuss plans for PAW 2026. They agreed to:

- review and update England and Wales versions of 2025 presentations – scheme overview and retirement planning - by mid-April.
- keep the presentations for employees only, not elected members. We can revisit the demand for an elected member presentation in the future, but recognise the complication of different rules for councillors in England, Wales and Scotland.

Action 5: RA and AR to use the revised England and Wales presentations as the basis for updating the Scottish versions of the exiting PAW presentations.

Action 6: KM to arrange for an updated version of the Welsh language presentations once RA has checked the English language versions.

Action 7: Subgroup to meet shortly after this meeting to discuss the feasibility of developing a new presentation for mid-career members based on decisions made by the Midlife MOT subgroup – the next item on today's agenda.

7. Midlife MOT

Update from subgroup

KM provided an update from the subgroup. The subgroup met with LB and RA in early March. The group worked on an agreed list of topics that are of interest to the target group of members and shared this with RA before the meeting. The main topics are:

- have I got enough to retire on?
- how can I top up my pension?
- life events and bumps in the road.

The subgroup discussed which members the campaign is targeted at, and the importance of the group being distinct from the 'pre-retirement' demographic. The name of the project will probably change to reflect the target group – no final decision has been made yet.

Due to the pressures of the current workload, the main work of this subgroup will start later in 2026 – to be discussed at the next meeting.

8. McCloud remedy

Update on latest position

RA and LB provided an update:

- there is currently no guidance in respect of members who wish to re-visit a Club transfer decision in the light of the McCloud remedy. Contact the LGA if you identify any potential cases
- some technical changes related to McCloud were addressed in the changes to the LGPS (England and Wales) Regulations that took effect on 1 April 2026:
 - no interest is payable on most Club transfer top-up payments
 - minor change to ensure deaths on 30 September 2023 are correctly treated
 - changes related to past divorce calculations, but we are still waiting for the GAD guidance to cover calculations of this type
 - the introduction of an underpin date for those who joined the LGPS after age 65, and transferred in remediable service from a different scheme – again, GAD guidance to come
 - special interest rules when paying direct compensation.

The LGA will publish a revised version of the McCloud administrator guide later in the year to reflect these changes.

Annual benefit statements

RA updated on the work of the McCloud ABS subgroup. The group met to discuss possible changes to the template wording produced last year and decided on some minor changes:

- To retain 'group 3' but change the wording to remove references to the discretion that applied in 2024 and 2025. There will still be members for whom it is not possible to include McCloud figures in 2026 statements, for example members with a divorce debit, members who joined after age 65 and transferred in remediable service and members with a Club transfer in or aggregation where the previous scheme or fund has not yet provided final salary information for the remediable service.
- Make it clear that it is not essential to give 'potentially protected' members the opportunity to share information about previous public service pension scheme membership every year.
- Leave it up to individual funds whether to include different messages for protected members with zero or non-zero final guarantee amounts.

We do not expect any of the software suppliers to make changes in time for the 2026 statement exercise and so the minor changes to the template wording have been moved down the priority list. The revised wording will be published well before the 2027 ABS projects will start.

The group discussed their approach to reporting breaches in respect of members for whom they cannot provide McCloud figures in 2026 statements.

9. AI presentation from Burges Salmon

Callum Duckmanton and Michael Hayles from Burges Salmon joined the meeting to deliver a presentation on AI and pensions. AH thanked Jacinta for helping to arrange this session. The presentation covered:

- What is AI and how is it regulated?
- Impact of AI on members and communication considerations
- AI, data protection and cyber security
- Using AI in pensions administration
- Risks posed by AI.

The group extended their thanks to Callum and Michael for the useful and informative presentation.

10. Pensions dashboards

LB and RA gave a brief update on the latest position. There has been a lot of activity including updates to standards, blogs and consultations which have been covered in the [LGPC bulletins](#).

[Bulletin 275](#) included an article about the terminology that will be used on the MoneyHelper dashboard:

- Confirmed pensions: successful match and view data supplied immediately
- Pending pensions: successful match but view data not supplied – the scheme must provide it within 10 days
- Pensions that need action: possible matches or the user should contact the pension scheme for some other reason.

As dashboards testing has entered a new phase, the group discussed their experiences so far:

- funds are getting reports of successful matches – numbers are fairly small so far as testing is limited
- two funds have had 'pensions that need action' cases – where either the value data was missing or a coding issue meant a match was wrongly confirmed for a deferred refund member
- some funds are re-considering their matching criteria due to the number of partial matches. A large number of partial matches could result where this is based on date of birth and surname, and the surname is a common one
- pension software suppliers may offer tools to resolve partial matches. Funds were not convinced about how useful these tools might be.
- NILGOSC will be inviting members to sign up for dashboard testing in a member newsletter

Action 8: SN to feedback at the next meeting on NILGOSC experience of dashboard testing.

11. Consultations

Access and Fairness

The LGA team has been very busy updating existing resources and creating new ones in response to the changes to the LGPS (England and Wales) regulations from 1 April 2026, plus the usual annual updates. The following updates and new resources have been completed:

- member website wording
- member website tools
- Timeline regulations
- [Special Bulletin 276](#) summarising the changes
- news article on the member website
- QAPA calculator

Thanks to the subgroup for the first draft of communications for members about the Access and Fairness changes. This was used as the basis of the member news article, which was also published in Word so funds could use the wording in their own newsletters or other member communications. Some funds may choose to send targeted communications to different groups. For example, pensioner members don't need to be told about the Scheme changes related to the gender pension gap.

The LGA team still has updates to make to existing technical guides. Changes to the HR and Payroll guides may be done as part of the project to launch a new website for employers and administrators later in the spring.

The group discussed:

- **Disclosure:** the requirement to contact members by email if the information is made available on a website and to send the information by post to those members who have opted out of digital communications. 'Black hole' members pose a problem – those who have not supplied an email address but have not opted out of digital communications. Some funds have decided to contact all members who have not signed up to the member portal in writing.
- **Timelines:** LB set out her expectations that pension committees and boards will be kept updated about the project to re-calculate survivor benefits and pay death grants in respect of certain deaths over age 75. New cases from 1 April 2026 must be calculated in line with the amended regulations. Administering authorities must have regard to the timelines for revisiting past calculations set out in the statutory guidance. As the timelines are not included in the regulations, there is no requirement to report a breach if the deadlines are not met.
- **Communications about survivor benefits:** The Access and Fairness subgroup has produced template wording for survivor benefit and death grant cases.

Action 9: LGA to review the template wording for beneficiaries and potential beneficiaries and feedback to the subgroup.

Access and Protection – councillors

The Government:

- [partially responded to the access and protection consultation](#) in February 2026 – their response just covers elected members
- laid [Amendment Regulations](#) in March that will come into force on 11 May 2026

The changes mean that councillors and mayors of county councils, district councils, London boroughs, combined authorities, combined county authorities and the Greater London Authority will be allowed to join the LGPS. (Unitary authorities are also covered as these are either district or county councils). Elected members will join the LGPS if they opt in.

The LGA is working on resources for funds to support them:

- special bulletin
- promotional leaflet for elected members
- introductory leaflet for elected members
- template opt in form.

Post meeting update: these were published on 24 April 2026.

The LGA is still working on:

- Timeline regulations
- a brief guide for elected members in England
- changes to the member website.

Other 2026 changes

The Government still plans to take forward the remaining changes from both of the recent consultations on changes to the LGPS (England and Wales) later in 2026:

- five year refunds
- opt outs – data collection and approved opt out form
- option for pre 2014 leavers to use an AVC to buy additional LGPS pension
- Fair deal – MHCLG has been meeting with respondents to the consultation to discuss the points they raised
- academy consolidation
- forfeiture
- normal minimum pension age (NMPA).

Consultation update for LGPS Scotland

It was not possible for SPPA to make changes in advance of the Scottish Parliamentary election in May. We expect a further consultation after the election covering:

- NMPA and
- updates to the Discretionary Payments and Injury Benefits Regulations.

That will be followed by a single Scottish SI covering these changes and the ones consulted on in 2025: death grants, gender pension gap, opt outs, forfeiture, McCloud, small pot payments, LTA abolition, 5 year refunds, neonatal care leave, concurrent aggregation, AVC options.

12. Regional communication groups

Welsh communications group

KT and KM gave an update on the work of the Welsh Communications Group. Welsh funds are working together on member presentations, with subgroups developing slides for different topics. The plan is to use produce consistent presentations to use across Wales, not to deliver presentations across fund 'boundaries'.

Regional communications group

AH gave an update from the regional communications group, which had an in-person meeting in February in Manchester. At the meeting the group discussed:

- McCloud progress and communications
- 2026 regulation changes
- annual benefit statements
- engagement, including using social media.

The group discussed social media use and the possibility of the LGA team using social media to promote the LGPS. The Scheme Advisory Board (SAB) has a Linked In account that could be used to communicate with pension professionals and LGPS members. Funds represented at the meeting tend to use Linked In for recruitment and employer communications. The group was not sure about using that platform for member communications.

Action 10: BC to attend a regional communications group meeting and use that forum to find out what it would be most useful for SAB to post from an administering authority perspective. BC to feedback at a future meeting.

13. Communications work plan

Review

RA has published the group's workplan for 2026/27 on the [Communications Working group](#) page of www.lgpsregs.org. The workplan will be kept under review and updated in response to any Scheme developments or other communications needs agreed on by the group.

14.AOB

RO asked whether any funds are planning to communicate with members about local government reorganisation (LGR).

- LGR will mean a move to two unitary authorities in Surrey. Surrey Pension Fund has started communicating with members. They have the added complication of explaining what a single purpose pensions authority is.
- Staffordshire is at the consultation stage, but does have a challenge due to inaccurate information about pensions being shared by senior leaders.
- BC confirmed that MHCLG is putting together LGR guidance, we don't have definite timescales yet. Guidance is expected to be high level, covering considerations for new administering authorities.

Action 11: BG to share Surrey member communications about LGR with the group.

LK asked whether any other funds were having problems with NEST refusing to accept transfers of deferred benefits from the LGPS. LB's understanding is that NEST do not accept transfers in of defined benefits.

Post meeting update: the [NEST guide to transfers in](#) confirms:

A defined benefit scheme

This is a pension scheme that provides a defined level of retirement income, based on the member's service and salary. We don't accept transfers from defined benefits unless they're early leaver cash transfers or pension credit transfers.

SD asked what communications funds were planning about pensions dashboards.

- funds were mainly sending very basic information at the moment – dashboards are coming, check your personal details are correct to make the most of them, use the pension tracing service to find any lost pensions

- NILGOSC will be including a call for dashboard testers in their spring newsletter
- TO confirmed that Enfield plans to communicate with members about dashboards during pension awareness week.

SD asked whether funds are planning to send communications about pooling. This is an important issue for West Yorkshire because of the Northern pool structure. BG set out Surrey's position – they generally communicate with employers about pooling rather than members. They provide general but not detailed information about how the fund is invested.

BC updated on the SAB project to produce guidance to support funds in setting their responsible investment strategy. The Board is looking for volunteers to attend a meeting on this topic.

SN asked about the group's experience in using AI and asked for any tips. The group shared their views:

- SN used AI to produce a generic article about staying safe online
- BG has used it to make short videos on certain topics. These have not been released to members yet. The common tools such as Copilot are not great for producing animation or illustrations, but other tools are available
- KM uses copilot to simplify member communications and make articles more readable
- LK has used AI to produce an employer presentation including the fund's branding
- one fund has uploaded stock responses to common email queries which will be used to reply to future queries
- it is possible to upload previous communications so that the AI tool mimics the style your fund uses in its communications
- it is very important to check the output carefully.

15. Future meetings

25 June 2026 - hybrid