Communications Working Group
Thursday 25 June 2026 – minutes

1. Apologies and introductions

Present

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

Amanda Jupp (**AJu**) Kent 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

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

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

Lorraine Bennett (**LB**) LGPC Secretariat

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

Megan Barclay (**MB**) NE Scotland Pension Fund

Rachel Abbey (**RA**) LGPC Secretariat

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

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

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

Guy Hayton (**GH**) Merseyside Pension Fund

Kath Meacock (**KM**) Clwyd Pension Fund

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

MG welcomed everyone to the meeting with a special welcome for Megan Barclay who attended her first meeting.

2. Subgroups

MG ran through the current subgroups. The work of the groups will be covered later at the meeting.

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. RA will update the template wording for annual benefit statements later in the year. RA is likely to ask the subgroup to check the wording. The subgroup to be kept 'live' for now, although there are no current plans for further work for this group.

3. Actions and agreements from last meeting held 23 April 2026

Actions 1 & 2: LB and RA have met with Affinity Connect to discuss future plans for the webinars. Attendee number remain good for members in England and Wales. Numbers for LGPS Scotland are lower. Feedback remains consistently positive. RA to include an article in the June bulletin to remind funds about the webinars and encourage members to attend. They may consider promoting the webinars as part of the ABS project, particularly those funds who will be including McCloud information in statements this year for the first time.

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'. Promotion project and new administrator website have taken priority. Carry forward as **Action 1.**

Action 4: Website review 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.

Action 5 & 6: Updating the existing pension awareness week presentations to be done as soon as possible after the new factors for early and late retirement have been published – early July.

Action 7: Pension awareness week subgroup to be discussed later at this meeting.

Action 8: SN to feedback on NILGOSC experience of dashboard testing – to be covered when we discuss dashboards.

Action 9: LGA will share the template wording for beneficiaries and potential beneficiaries produced by the subgroup with the group. Members of the group can share the template wording with their POG. Members to feedback on whether they want the subgroup to work with the LGA to produce more detailed templates to be published.

Action 10: BC will feedback about her attendance at the regional communications group meeting when that group provides their update later.

Action 11: Thanks to BG for sharing Surrey Pension Fund's member communications about LGR with the group before the meeting.

4. Member website

General discussion

RA and LB confirmed that the project to launch new websites for administrators and employers was ongoing and taking up technical resource from the LGA pensions team. The administrator site has taken priority over the member website in recent weeks.

News section

No new articles have been added to the member website since the last meeting in April. The group agreed that it would be useful to add an article about councillors in England, pointing to the new resources available on the website.

Action 2: LGA to add a news article about access to the LGPS for councillors in England and pointing to the new resources on the website. The article also to refer to existing resources for councillors in Wales.

SG suggested an article about the SCAPE discount rate change. The group will discuss this later at the meeting.

Action 3: SN to share an article from the LGPS Northern Ireland website about the SCAPE rate change with the group.

Update from website review subgroup

The subgroup has not met since the last meeting, but will arrange to meet before October.

5. Engagement

General discussion

The group discussed councillors in England:

- there were differences across the country in the number of councillors opting in to the LGPS. Two funds reported opt in rates of around 30%, with other funds seeing much lower rates
- TO and BG delivered well-attended webinars for councillors and reported that the councillors were engaged and asked plenty of questions
- funds have communicated with councillors using newsletters, guides and dedicated areas of websites
- one fund sent representatives to the induction day for new councillors to answer their questions and tell them how to opt in
- there have been complaints from some councillors because they cannot access their pension account online. Software suppliers have not yet completed the updates necessary to allow online access for councillors.

JW is working on courses for mid-career financial planning for members (roughly age 35 to 55) of the Environment Agency Pension Fund. They are currently considering two suppliers with different funding models – one which charges per course, the other which will deliver the course for free but relies on attendees taking up the offer of regulated financial advice. They expect to invite a maximum of 50 people to each session to ensure they are interactive.

SG is looking to produce short punchy videos covering pension topics such as paying AVCs, or unpaid leave and QAPAs. SG asked if any funds can recommend AI video making software:

- some funds who currently offer webinars are looking into producing videos
- Enfield Pension Fund is looking into AI videos produced by their software supplier
- BG has used Notebook LM to produce presentations for Surrey Pension Fund. There is a free version, or a more advanced version for a fee.

LGPS promotion project

The LGA team has published the main batch of resources for employers and other stakeholders to use to promote the benefits of LGPS membership to new, prospective and existing Scheme members. There are dedicated pages on the administrator/employer websites:

- Promotion toolkit (England and Wales)
- Promotion toolkit (Scotland)

The feedback from the group was generally positive with funds reporting that their employers will be using the resources as part of the induction process of new employees. A question was raised about the accessibility of the flipbook. WMPF use a flipbook and no issues have been raised as part of their accessibility audit. The group recognised it was important to make the information available in more than one way.

The resources mention the HMRC tax top-up for low earners that will be paid for the 2024/25 year onwards. LB provided an update on this – HMRC plans to start contacting individuals in scope from August 2026 onwards. The LGA will include an article in the June bulletin giving more information about what low earners should expect.

SN plans to contact Landscape about adapting the resources for LGPS Northern Ireland.

There is a Welsh language version of the video and transcript, and the leaflet has been provided in Word so it can easily be adapted. RA asked whether there was demand for Welsh language versions of the promotion resources.

Action 4: KG to liaise with all the Welsh funds and let RA know if they would like Welsh language versions of any of the resources to be produced.

MG thanked the subgroup for their work on this project. There will be an article in the June bulletin about the promotion resources. The subgroup will be kept active for now. The LGA team will be producing an e-learning module later in the year and the subgroup's assistance will be needed to develop and check the module.

6. Pension awareness week

Update from subgroup

Due to the exceptionally busy time, it has not been possible for the subgroup to produce a midlife presentation in time for Pension Awareness Week 2026. Responsibility for this may move to the Midlife MOT subgroup.

The group has concentrated instead on updating the existing presentations.

Action 5: RA to complete final updates to the presentations when the new early and late retirement factors are published. LGPS Scotland versions to AR for final checks and England and Wales version to KM for Welsh translation.

7. Midlife MOT

Having agreed on key messages for any future campaign, there are no further actions for this group yet. We plan to move forward from January 2027.

8. McCloud remedy

Update on latest position

McCloud calculators updated (England & Wales and Scotland versions):

- minor change to the Club calculators to include April 2026 revaluation
- non-Club calculators updated to include 2026 revaluation and pensions increase
- non-Club calculators updated in June (version 1.1) to include new non-Club transfer factors.

LGA plans to issue an updated version of the McCloud technical guide later in the summer.

MG thanked the LGA for their support with the McCloud project.

Due to software development delays, LD will be including McCloud information in annual benefit statements for the first time in 2026. She asked whether other funds had sent a separate letter to inform McCloud protected members that their deferred benefits had been re-calculated, or if they relied on the annual statement to notify them. No funds on the group had sent a separate communication and had relied solely on statements. LB confirmed that the disclosure requirements relate to communicating the change in Scheme rules, not notification of individual recalculations.

9. Pensions dashboards

Latest updates

- TPR guidance on pensions dashboards updated – before and after connection checklists added
- TPR breaches of law guidance updated – to include two dashboard specific examples
- PDP is still recruiting users to Help test pensions dashboards

- MaPS CEO expects MoneyHelper dashboard to be available to the public in the 2027/28 financial year. An update from PDP is expected around the time of the 31 October 2026 connection deadline
- PASA guidance on compliance monitoring – new guide published focusing on matching, providing pension information and connection performance
- PASA toolkit on use of survivor benefit flag
- LGA guides updated – Dashboards before and after connection guide (previously the dashboard connections guide) and AVCs and pension dashboards guide updated. More information in the June bulletin.

The group discussed dashboard activity since the last meeting:

- funds had seen low levels of activity but were aware of successful matches and small numbers of partial matches
- KT is re-visiting matching criteria because of high levels of partial matches
- MG has promoted dashboard testing through Scheme employers but has not seen much activity yet
- SN promoted PDP testing in their annual newsletter, but numbers remain low. NILGOSC is looking at directing members to a webform if their search results in a partial match.

10. Consultations

Access and Fairness – progress update

RA confirmed that recent bulletins include articles related to the regulation changes following the Access and Fairness consultation:

- setting out the differences and similarities between QAPAs and APC contracts
- confirming that qualifying additional pension transfers on Club terms where the main scheme benefits transfer on Club terms.

LB related problems that funds have encountered after they have identified a new death grant in respect of a member who died over age 75. The LGA is meeting with a legal firm after this meeting to discuss getting legal advice on the difficulties in re-opening estates etc.

RA explained the impact of the new rules on purchases of annual leave.

LB asked about funds' experiences of communicating the changes to employers. She has heard anecdotal evidence of employers who were not aware of the changes before 1 April 2026. The group was generally positive about the detailed information they had shared with employers, some through training sessions. RO has received a number of employer queries, but these demonstrated their awareness of the changes. No funds have received any incorrect forms from employers.

BC asked whether funds had received any queries from employers about the gender pensions gap now it is included in valuation reports. Actuaries have reported low levels of queries with some employers looking for more information. TO is looking to communicate with employers to promote interest, possibly through a webinar. But members of the group have not received any queries from employers about the gender pensions gap.

Access and Protection – councillors

The LGA team produced various resources for and in respect of elected members in England:

- Special bulletin 277
- introductory leaflet for elected members
- promotional leaflet
- template opt in form
- guide for elected members
- webpage specifically for elected members in England
- Timeline regulations updated

You can find the resources on the Administrator guides and documents page or the Employer guides and documents page of www.lgpsregs.org.

MG asked if the group thought there was anything missing from the suite of resources for councillors. SG reported some confusion among councillors about what process to follow. Councillors have been communicating with officers that they know rather than sending forms to the right department.

Other 2026 changes

We still expect the Government to address regulation changes later this year to bring in other proposals they consulted on last year:

- five year refunds
- forfeiture
- pre 2014 leavers allowed to use AVC to buy an LGPS annuity
- academy consolidation
- Normal minimum pension age
- Opt out data collection
- New Fair deal.

LGPC Secretariat July 2026

Consultation update for LGPS Scotland

No update yet due to elections in May 2026.

11. SCAPE rate change

MG asked how have funds dealt with member communications related to the SCAPE rate change, recognising that early retirement is probably the most challenging.

- MG's team is working through a backlog of transfer and divorce cases now the first batch of new factors has been published.
- JW added an article to the fund's website which will now be updated to confirm that CETVs are now being processed.
- JW also noted that APCs factors will change and the need to check that any communications about paying regular APCs confirm that the cost will change if the factors change, including the fund's website
- RO and SN highlighted the need to include notes about the early and late retirement factor changes on Engage retirement calculators.

TO asked whether it would be possible to have a longer lead-in time for factors. Any delays would mean that divorce and CETV calculations would be on hold for longer, meaning bigger backlogs. When factors change, some are positive for members and some are negative. For example, early retirement reduction are likely to get worse this time, but APC costs will reduce. Any delay would also delay the benefit to members.

Not all software suppliers had loaded the new CETV factors before the meeting.

12. Regional communication groups

Regional communications group

The Regional group met shortly after the last CWG meeting and discussed:

- AI: The Chair is approaching a legal firm to see if they would present to the next regional meeting which will be held in Westminster.
- Annual benefit statements and newsletters
- BC attended and provided an update from SAB:
    - Investment committee – responsible investment and stakeholder engagement, including member engagement
    - Compliance and Reporting committee – updated annual report guidance on the way, supplementary guidance for Fit for the Future changes (regulations in force from 30 June) to support statutory guidance that is imminent
    - de-coupling pension fund accounts from local authority accounts

- Cost management committee – post valuation work, work with GAD, employer engagement, gender pensions gap
- Pensions administration strategy – compulsory from 30 June.

KG asked if there was any indication when funds would see statutory guidance on the pensions administration strategy statutory guidance. Carmarthenshire Pension Fund plans to review their current strategy, but it makes sense to wait until they see the guidance.

LB will update when the position is clearer. There has been no change other than to make the strategy compulsory. But MHCLG could take this opportunity to ask funds to cover other areas in their administration strategy such as cyber risk, AI policy etc. LB expects working groups to be set up to help develop the guidance.

Welsh communications group

The Welsh group's last meeting concentrated on developing presentations covering the advantages of LGPS membership, topping up your benefits and pre-retirement. They have finalised the presentation templates which each fund will use to deliver its own member events. The presentations may be used for cross-fund webinars in the future.

13. Communications workplan

The group reviewed the Communications workplan for 2026/27:

- the group agreed to add 12 months to the website review group's timing
- MG asked the group to review the terms of reference of the group
- MG asked about the brief scheme guide. LB confirmed this would be updated but it is taking longer than usual because of the recent Scheme changes.

Action 6: RA to review and update the Communications workplan before the next meeting

Action 7: All members of the group to review the group's terms of reference in preparation for a discussion at the October meeting.

14. AOB

LK asked whether there was demand for the LGA to run webinars or provide some short videos to support employers through the changes to how absences should be handled. The group did not support this request. Funds have already communicated with employers. Any central training would not cover how the employer should share information with the fund. This would have to be done locally. The LGA does provide employer role training and has updated the Employer bitesize training in response to the changes.

LK asked if there was demand for template wording for funds to use when communicating about protected pension ages with members transferring a pension (in and out). As this has been a requirement since November 2021, the group did not think it would be helpful to publish anything centrally.

Action 7: Funds to share the wording they use about protected pension ages in transfer communications before the end of July, which RA will collate and send to the group.

LK asked if there was demand for wording to use to explain the SCAPE rate change to members. JW shared a link to an article on the SCAPE rate change on the Environment Agency Pension Fund website. (Note that the article will be updated as new factors are released).

TO asked if anyone has wording they have used to communicate with members about the Civil Service Pension Scheme transfer delays.

Action 8: JW to share any wording the EAPF has used to communicate about this issue with members.

BG asked what software different funds use for intranets? Five organisations use Sharepoint, no alternatives were suggested.

AJu asked whether funds allow someone with lasting power of attorney to access the portal on behalf of a member. Two funds do allow access to those who hold a lasting power of attorney. A concern was raised about their ability to change the death grant expression of wish to benefit themselves.

KT asked about the inheritance tax rules changes from April 2027. LB confirmed that the LGA pension team will be working on this. More detail in the process is required before we can decide what information members will need.

Action 9: Add inheritance tax to the agenda of the next meeting. LB and RA to contact the group if action is needed before then.

Action 10: SN to share recent NILGOSC article on inheritance tax with the group.

15. Future meetings

15 October 2026 in person at Smith Square
14 January 2027 hybrid

LGPC Secretariat July 2026