

# National Pensions Officer Group (NPOG) Minutes – 19 June 2026

---

## 1. Attendance

### Standing members

<b>NPOG member</b>	<b>POG</b>
Martin Doyle (Chair)	London
Richard Smyth	London
Vinny Kinder	East Midlands
Phil Drury	East Midlands
Lisa Garton	North East
Heather Chambers	North East
Sinead Heath	Northern Ireland
Erin Savage (Secretary)	Scottish Pensions Liaison Group
Joel Ellner	South East
Kelly Armstrong	South East
Sandy Armstrong	Southern Area
Dave Kellond	Southern Area
Emma Sanders	South West
Nicky Russell	South West
Joanne Griffiths	Wales

### Representative members

<b>Name</b>	<b>Organisation</b>
Ben Lavelle	MHCLG
Lorraine Bennett	LGA
Craig Finlay	SPPA
William Dobbin	Department for Communities (NI)
Clair Alcock	Scheme Advisory Board

### Software suppliers (part meeting attendance)

<b>Name</b>	<b>Organisation</b>
-------------	---------------------

Claire Hey and Tom Jones	Heywood
Mark Broxup	Equiniti
Lissa Nicholls and Andy Hatch	Civica

### Apologies

NPOG member	POG
Kevin Gerard	Wales
Matt Mott	South East

### Non attendees

NPOG member	POG
Vicky Jenks	North West
Helen Tomkins	North West

## 2. Minutes of the last meeting and matters arising

The minutes of 27 March 2026 meeting were agreed.

Erin Savage has stepped down as secretary due to work commitments. The secretary role is now vacant; no formal replacement was agreed.

**AGREED:** to adopt AI-generated minutes focused on action points and decisions. The Group will assess how useful the AI generated minutes are and re-assess as necessary.

### LGA restructure

- No significant update due to Chief Exec's absence. Interim has recently been appointed.
- Concern raised regarding resourcing, capacity, and resilience of the LGPC team. Team is currently at capacity with limited resilience.
- Increasing demand from regulatory changes (dashboards, McCloud, Access and Fairness) means support is needed more than ever.
- Need for expansion of training and qualifications, including for Scotland.

**ACTION:** NPOG to send a formal letter to LGA leadership outlining expectations, funding, and support requirements.

### 3. Feedback from POGs

#### Access and Fairness and elected member implementation

Martin Doyle presented a slide show of the results from the survey sent to all POG chairs.

- 47 funds responded to survey; majority progressing work.
- Significant reliance on system suppliers and resourcing identified.
- Low confidence across funds in meeting statutory guidance deadlines (July/October 2026).
- Software limitations and data challenges noted as key risks.
- Complexities identified in relation to payments to estates and deceased beneficiaries. Request for legal clarification.

**ACTION:** LGA to obtain legal advice on these areas.

**ACTION:** to continue monitoring implementation progress

#### Unclaimed Benefits

- Some members are not claiming benefits despite contact being made
- Potential liability impact discussed
- Proposal for national approach

**ACTION:** LGA to obtain legal advice. Only cases where the pension must come into payment will be in scope for advice.

**ACTION:** LGA to talk to actuaries about how these pensions are accounted for.

- Separate issue of members not claiming benefits at NPA to avoid tax or reduction in state benefits then subsequently requesting backdated payment
- Already discussed at previous meetings
- Regulation change being requested to remove the requirement for members to make a written election to defer
- Some funds notify DWP but don't get any response

**ACTION:** LGA to source a central DWP reporting route.

## 4. AVC provider performance feedback

### Prudential

Sinead Heath presented a document summarising the feedback received from 29 funds. This was circulated to the Group before the meeting. Continued delays, data issues, and lack of KPI/CRM engagement were reported.

**ACTION:** Feedback will be shared with Prudential. The subgroup will request a meeting with the senior management at Prudential. Priority outcomes are set out in the summary document.

### Clerical Medical/Scottish Widows:

Joanne Griffiths presented the feedback that has been received from 13 funds. A document summarising the feedback was circulated before the meeting.

- Poor service, inaccurate ABSs, and processing issues reported.
- Some funds exiting provider.

**ACTION:** Further engagement to be arranged.

## 5. LGA update

- Promotion toolkit will be circulated next week
- Getting advice on process for assessing cohabiting partner eligibility where one partner moves into a care home or is in hospital
- Dashboards guides recently updated
- Updated retirement planning guide
- New administrator and employer website launching in July
- NIDB – councillor indicator will be added when software suppliers have functionality. Work to replace SYPA as hosts underway.

## 6. MHCLG update

- Government response on NMPA and academy consolidation expected before summer recess
- Draft legislation planned for autumn 2026, with implementation target date of April 2027
- Supporting guidance will be issued ahead of the legislative changes to help funds prepare

- MHCLG looking for suggestions on further regulation changes ie ways to improve the Scheme.
- The Department is now shifting focus to scheme administration. More details to follow.

**ACTION:** NPOG to collate and submit a list of proposed LGPS regulatory and administrative changes to MHCLG.

## **7. SPPA update**

Plans to include all relevant changes covered in the recent England and Wales consultations in a single Scottish Statutory Instrument (SSI). There are no timescales for this work.

Work is ongoing on actuarial factor updates following SCAPE changes; initial factor releases have been issued.

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

Northern Ireland is broadly aligned with developments in England & Wales but:

- has provided temporary relief on McCloud ABS requirements
- is still assessing on Access and Fairness implementation

Key reforms are progressing but not yet finalised, with continued policy development underway.

## **9. Software suppliers updates**

Heywood, Equiniti and Civica all provided updates on where they are with legislative changes.

Updates highlighted ongoing dependency on suppliers for delivery of Access and Fairness and elected member requirements.

## **10. Scheme Advisory Board – England and Wales**

- The Board has a significant programme of work underway – details are available on [LGPS Board](#).
- Statutory guidance on the Fit for the Future changes is expected this month.
- Pension administration strategy guidance will follow later this year.

## 11. Any other business

- **Mutually agreed resignation schemes (MARS)** - concerns raised regarding employers adopting these and not paying benefits on redundancy / efficiency.  
**ACTION:** Lorraine Bennett to share LGA advice previously provided to queries on this topic.
- **Gender pension gap changes** – how do funds know they are being implemented by employers eg automatic contributions of less than 15 days.  
**AGREED:** Important to ensure effective employer education and member communications are in place.
- **McCloud data issue for interfunds** – report of a fund paying interfunds without accounting for McCloud. The requirement for the sending scheme to have collected and validated all underpin information applied to interfunds from 25 March 2024 (30 April 2024 for Scotland). When queried the fund responded that they would send relevant information and recalculations in the future but would not provide any timescales. The Group agreed this was not satisfactory and would cause additional work for the receiving fund.  
**ACTION:** The Group agreed that LGA should speak to the fund in question to gather more information before any formal escalation takes place.
- **Academies working group project** – is ongoing. Volunteer funds to feedback on their pain points concerning data collection.  
**ACTION:** Martin Doyle to co-ordinate.
- **Application to combine pension committee and LPB** – submitted to MHCLG by East Sussex.  
**ACTION:** Ben Lavelle to report back on progress with application.
- **Data for cost control calculations** – at the March 2026 meeting, funds reported difficulty splitting out pre and post 2014 figures, particularly for interest on pensions. Lorraine Bennett raised with GAD following the meeting. GAD has confirmed split data is still needed for SAB cost control process, but it is comfortable with not receiving split data where it would place a burden on funds.  
**ACTION:** Lorraine to forward email from GAD to the Group.
- **Increasing £5,000 limit in the Administration of Estates (Small Payments) Act 1965** – this is referred to in regulation 82 of the 2013 Regulations and allows fund to pay benefits below the limit with letters of administration / grant of probate. Request was sent to MHCLG. It will be included again in the list of suggested changes to the regulations.

- **Councillor training** - need for improved support. Increasing turnover of councillors is creating challenges for pension boards and committees. Planned SAB support: developing a basic introductory webinar (approximately one hour) for new councillors, planned for September. The session will focus on role of the Scheme Advisory Board, where to find resources and basic LGPS understanding. Funds are encouraged to:
  - promote the [SAB annual assembly](#)
  - support councillors locally.

## 12. Actions

Action	Owner
Draft and issue formal letter to LGA leadership outlining expectations, funding, and support requirements	Martin Doyle on behalf of NPOG
Obtain legal advice on making payments to estates where the survivor / beneficiary has died	LGA
Continue monitoring Access and Fairness and elected member implementation progress	NPOG (via POGs)
Obtain legal advice on unclaimed benefits (for cases where pensions must come into payment)	LGA
Consult actuaries on accounting treatment of unclaimed pensions	Lorraine Bennett (LGA)
Identify a central DWP reporting route for unclaimed benefits	Lorraine Bennett (LGA)
Arrange meeting with Prudential senior management and share feedback	Sinead Heath and Kevin Gerard
Arrange further engagement with Clerical Medical / Scottish Widows	Joanne Griffiths
NPOG to collate and submit a list of proposed regulatory changes to MHCLG by 31 July	POG chairs to email funds asking for suggestions. Martin Doyle to request volunteers to join subgroup.
Share LGA advice on Mutually Agreed Resignation Schemes (MARS)	Lorraine Bennett (LGA)
Contact fund regarding McCloud interfund issue and gather further information before escalation	LGA
Circulate GAD email regarding cost control data requirements	Lorraine Bennett (LGA)
Report back on East Sussex's application to combine Pension Committee and LPB	Ben Lavelle
Academies working group project	Martin Doyle to progress

DRAFT