

National Pensions Officer Group (NPOG) Minutes – 18 Sept 2026

1. Attendance

Standing members

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

Representative members

Name	Organisation
Ben Lavelle	MHCLG
Lorraine Bennett	LGA
Craig Finlay	SPPA
Vincent Perry	Department for Communities (NI)
Clair Alcock	Scheme Advisory Board

Software suppliers (part meeting attendance)

Name	Organisation
Claire Hey and Tom Jones	Heywood
Mark Broxup and Heidi Twort	Equiniti
Andrew Smith	Civica

Apologies

NPOG member	POG
Lisa Garton	North East
Heather Chambers	North East
Vicky Jenks	North West
Nicky Russell	South West
Dave Kellond	Southern Area

2. Minutes of the last meeting and matters arising

The minutes of the meeting held on 19 June 2026 were agreed.

LGA restructure and resourcing

- the pensions function will move into the LGA Deputy Chief Executive Directorate, helping to protect the ring-fenced nature of its funding.
- progress was welcomed, but recruitment and implementation remained slower than required. The need for additional capacity has now been outstanding for around nine months.

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

3. Software supplier updates

Heywood

- development of prospective Access and Fairness calculations is underway, with releases expected from version 26.4 through to 27.2.
- the electronic interfund transfer solution is in development and is targeted for release in version 26.4, subject to testing.
- development for elected members has been approved and scheduling will be communicated.

- an automated retrospective Access and Fairness calculation solution is unlikely because of historic data limitations. Heywood will seek further customer feedback and, if automation does not proceed, issue guidance to support manual calculations.
- SCAPE factor updates are substantially complete. Heywood highlighted the need for clearer transitional tables, greater lead-in time and, where possible, coordinated implementation dates across jurisdictions.
- inheritance tax changes are on the development radar.

ACTION: Lorraine Bennett and Claire Hey to discuss improvements to the transitional table and lessons learned from the SCAPE factor implementation.

Equiniti

- four Access and Fairness releases are planned. Core calculation development is around 90 per cent complete, with production delivery expected by the end of 2026 or early 2027.
- other developments include retirement online, voluntary deductions online, bulk leavers, an employer view, transfer online and an online benefit statement viewer.
- McCloud roadmap development is complete. Work is also underway on inheritance tax and normal minimum pension age changes.
- SCAPE – more lead-in time for late-retirement factor changes is needed. Would prefer Club factors to be included in the consolidated GAD workbook.

Civica

- prospective survivor benefit equalisation and monthly return changes are in development. Death grants for members aged over 75 are available in the latest release.
- Civica will consider retrospective automation after delivering prospective calculations, taking account of case volumes and priorities.
- elected member changes are due by the end of quarter three, with calculation functionality to follow.
- all clients were connected to the Civica ISP and pensions dashboards ecosystem. Work continues on automated reporting, calculation handling, partial matches and customer reporting dashboards.
- SCAPE – a request for a clearer LGPS factor-release timetable and amendments to terminology in the transitional table.

4. LGA update

Legal advice

- advice on complex backdated survivor benefit and death grant payments has been received and is being finalised for publication
- a first draft of advice on cohabiting partner eligibility where a partner is in hospital or residential care had been reviewed
- advice on unclaimed benefits remains outstanding and will also inform the work on DWP reporting and actuarial treatment.

Pensions dashboards – relevant member definition

TPR has provided an update following the recent clarification of a ‘relevant member’ in its [dashboards guidance](#). It has been made aware of industry concerns about updating systems to exclude active or deferred benefits, where a member has taken one benefit but continues to hold others under the scheme.

TPR has confirmed that administering authorities may be able to provide dashboard information for such members where they are satisfied that the processing is supported by a legitimate interests assessment (LIA) under data protection legislation. TPR has signposted the [Information Commissioner's Office \(ICO\) LIA template](#) as a possible framework for undertaking this assessment.

Given the potential implications across the LGPS, the LGA has commissioned legal advice on the data protection and dashboards aspects of this issue. Subject to the outcome of that advice, it intends to undertake a scheme-wide assessment of the position and provide further guidance to administering authorities.

At this stage, individual administering authorities may wish to hold off on commissioning their own legal advice or carrying out separate legitimate interests assessments. The LGA will share further information once the legal advice has been received and a sector-wide approach has been considered.

ACTION: LGA to report back when legal advice is received. The unclaimed-benefits advice should also address the dashboards position for members whose benefits should already be in payment.

National Insurance database

Procurement of a replacement host and front end is progressing. South Yorkshire will cease hosting the database from April 2027. The tender specification

includes the requirement for the new provider to continue to provide API access for software suppliers.

Inheritance tax

LGA will issue LGPS-specific guidance on the inheritance tax changes. The changes apply to death grants relating to deferred and pensioner members for deaths from 6 April 2027; active death grants are generally outside scope.

5. Proposed regulatory changes

The subgroup's recommendations to MHCLG were noted:

- reduce the aggregation election period from 12 months to three months, running from the date the member is notified
- remove the requirement for a written election to defer benefits beyond normal pension age
- remove the automatic five-year refund requirement
- mandate electronic interfund transfers
- review the ill-health retirement framework, including tier 3 and the 18-month review.
- reintroduce serious ill-health lump sums for post-2008 benefits and consider alignment with the Finance Act definition.
- allow members to take benefits from normal minimum pension age without leaving employment.
- remove the 85-year rule employer cost barrier for flexible retirement.

Suggestions not advanced in this round include mandatory monthly data submissions through approved electronic interfaces and a regulatory or accreditation framework for third-party payroll providers. These could be revisited in a future annual cycle.

AGREED: The recommendations would be considered as part of MHCLG's proposed annual cycle of regulatory updates.

6. Academies working group

Eight funds had volunteered to provide evidence on academy data quality and third-party payroll provider performance. Three responses covered around 700 academies.

Recurring issues included limited LGPS knowledge, high payroll staff turnover, unclear allocation of responsibilities, ineffective service-level agreements, late notice of provider changes and difficulty securing engagement with training.

Approaches reported as helpful included early monitoring and intervention, formal escalation, regular data cleansing, targeted employer support and charging for persistent failures.

ACTION: Martin Doyle to follow up outstanding fund responses, circulate the presentation and report the consolidated findings to the national Academies Working Group.

ACTION: The Pension Administration Strategy (PAS) working group to consider how third-party payroll provider expectations could be reflected in future guidance.

7. Government updates

MHCLG

- phase two will cover the outstanding proposals from the two member-benefit consultations, including normal minimum pension age, academies, opt-outs, forfeiture and refunds.
- the intention remains to lay the relevant statutory instruments by Christmas 2026, subject to cross-government agreement and technical consultation, for implementation from April 2027
- supporting guidance will, where possible, be published alongside the legislation.
- phase three will form part of an annual updates model, with changes expected from 1 April 2028. NPOG's recommendations will feed into that process.

Ben Lavelle confirmed that he was moving to a new team. A successor had not yet been appointed, but urgent matters could continue to be routed through him and the wider pensions team.

SPPA

- the response to the 2025 consultation was expected by the end of September.

- work continues on the increase to the normal minimum pension age with HMT and other public service schemes.
- the SCAPE factor review was complete and factors had been published
- a new LGPS policy manager was due to join on 12 October.

Department for Communities (Northern Ireland)

- regulations made in June provided limited discretion on McCloud information in 2025/26 and 2026/27 annual benefit statements
- the Department continues to consider the relevance of Fit for the Future reforms to the single Northern Ireland scheme.
- equivalent Access and Fairness regulations had been drafted but were delayed while other legislative changes were considered.

8. Scheme Advisory Board update

- the Pension Administration Strategy (PAS) working group will meet on 28 September, initially with practitioners and employers, to support MHCLG in developing statutory guidance.
- further working groups are being established on investments, pooling oversight, local investment and responsible investment
- the Board is developing material on investment in conflict zones and practical responsible-investment guidance
- a sector workshop on independent governance reviews is scheduled for 1 October
- draft conflict-of-interest and training strategies are expected to progress through autumn working groups and committees.
- MHCLG is expected to issue revised communications on Fit for the Future timetables, recognising wider delays.

9. AVC provider updates

Prudential

- Prudential acknowledged weaknesses in disinvestment handling, including requests for unnecessary information, and is undertaking a deep-dive review before proposing process improvements
- improvements to forms are included in the October marketing brief, and internal work is underway to strengthen audit trails and correspondence.

- a complaints slide will be added to client KPI packs. Prudential stated that every fund should now have a CRM contact and receive KPI information.
- the internal target for uploading member contributions was confirmed as ten days. Straight-through processing remains under development, with a prototype expected in December and testing during 2027.

ACTION: POG chairs to confirm whether all Prudential clients are receiving regular CRM contact and KPI packs, and report gaps to the subgroup.

ACTION: The Prudential subgroup to meet again before the December NPOG meeting and continue to press for measurable improvements.

Clerical Medical / Scottish Widows

Annual benefit statement date errors continue, with some funds still awaiting corrected statements. Further formal engagement is required.

ACTION: A volunteer from a Clerical Medical / Scottish Widows client fund to lead engagement with the provider and report back.

10. Any other business

Death grants for minors

The Group discussed the practical difficulty of paying death grants for minors where trust-account options are limited or there are concerns about the suitability of a parent or guardian. Possible safeguards included written undertakings, dual-signatory arrangements and solicitor-administered trusts, recognising that professional costs may arise.

Terms of reference and administration

The Group will review its terms of reference for 2027, including whether in-person attendance should be the default. Members were asked to notify apologies and substitutions promptly and respond to administrative requests on time.

ACTION: Review the NPOG terms of reference before the first meeting of 2027.

Administrator website and query volumes

- the LGA's new administrator website is planned for launch on 30 September 2026, with online forms for queries and job adverts, a revised contact system and a dedicated training and development area.
- bulletins and guides will increasingly move from PDF to accessible web pages.
- the LGA team is receiving unusually high query volumes and responses may exceed the usual ten-working-day timescale.

11. Feedback from POGs

- funds continued to report concerns about retrospective Access and Fairness calculations, including missing historic data, very small arrears, payment through payroll and the lack of supplier automation.
- there was support for sharing locally developed calculators and spreadsheets rather than duplicating work across funds.
- some funds had reported breaches to TPR where McCloud information had not been included in annual benefit statements or retrospective work remained outstanding.
- questions were raised about how AVC normal pension ages and member-selected retirement ages should appear on pensions dashboards.
- funds asked for greater notice of actuarial factor changes and more coordinated implementation dates.
- the proposed changes to the Conditions for Transfers Regulations 2021 (reported in bulletin 281) prompted interest in a common LGPS safe-scheme list once the regulations are final.
- regional groups discussed AI governance, cyber risk and the appropriate use of Copilot and other tools.
- Scotland highlighted work on pensionable pay compliance and the need for employers to check that contributions were being deducted from all relevant elements.

ACTION: POG chairs to ask funds whether they have retrospective Access and Fairness calculators or spreadsheets they are willing to share and send responses to Martin Doyle for circulation.

ACTION: LGA to confirm the dashboards treatment of AVC retirement ages and consider a future discussion on a common LGPS safe-scheme list after regulations are finalised.

12. Actions

Action	Owner
Write to Clair Alcock requesting an update on LGA resourcing and reiterating concern about the pace of progress.	Martin Doyle
Discuss improvements to the SCAPE transitional table and implementation process.	Lorraine Bennett and Claire Hey
Feed supplier comments on factor presentation, lead-in times and release timetables into the factor review.	LGA
Circulate the TPR dashboards communication and report back on the legitimate-interests legal advice.	LGA
Ask funds to identify retrospective Access and Fairness calculators or spreadsheets they are willing to share.	POG chairs / Martin Doyle
Confirm the dashboards treatment of AVC retirement ages.	LGA
Follow up outstanding academy evidence, circulate the presentation and report consolidated findings.	Martin Doyle
Consider third-party payroll provider expectations in Pension Administration Strategy guidance.	PAS working group
Confirm whether Prudential clients receive regular CRM contact and KPI packs.	POG chairs
Meet Prudential before the December NPOG meeting and continue to press for improvements.	Prudential subgroup
Identify a volunteer to lead engagement with Clerical Medical / Scottish Widows.	NPOG members
Review the NPOG terms of reference before the first meeting of 2027.	Chair / NPOG