

National LGPS Technical Group Minutes

11 March 2022

The National Local Government Pension Scheme (LGPS) Technical Group is a member of the Local Government Pensions Committee (LGPC).

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1) Date and time of meeting

The meeting started at 10.30 and finished at 13.00 on the 11 March 2022.

2) Venue

The meeting was held at LGA, Room Smith Square 1 & 2, 18 Smith Square, Westminster, London, SW1P 3HZ and virtually by way of MS Teams.

3) Attendees and apologies for absence

Attendees in person

1. Jayne Wiberg - Local Government Association and Secretarial Support
2. Jeff Houston - Local Government Association
3. Joanne Donnelly – Local Government Association
4. Lorraine Bennett - Local Government Association
5. Kevin Gerard (Chairman) - Welsh Pension Officer Group
6. Ian Howe (Vice Chair) – East Midlands Pension Officer Group
7. Richard Smythe - London Pension Officer Group
8. Jeremy Hughes – Department for Levelling Up, Housing and Communities
9. Victoria Antcliff – Scottish Public Pension Agency
10. Catherine Pearce – Aon
11. Justine Davies - Price Waterhouse Coopers
12. Ian Colvin - Hymans Robertson
13. Jonathan Perera – Mercer
14. Melanie Durrant – Barnet Waddingham

Attendees virtual

15. Heather Chambers – Northeast Officer Pensions Forum
16. Joanne Griffiths - Welsh Pension Officer Group
17. Emma Sanders - Southwest Area Pension Officer Group
18. Phil Drury - East Midlands Pension Officer Group
19. Sandy Armstrong - Southern Area Pension Officer Group
20. Claire Lewis-Smith - Southern Area Pension Officer Group
21. Paul Hill - Shrewsbury Pension Officer Group
22. Debbie Sharp - Shrewsbury Pension Officer Group
23. Karen Gibson - Southwest Area Pension Officer Group
24. Louise Savage - Southeast Counties Superannuation Officer Group
25. Neil Mason - London Pension Officer Group
26. Joel Ellner - Southeast Counties Superannuation Officer Group

- 27. Richard Clark - Northern Ireland Local Government Officers' Superannuation Committee
- 28. William Dobbin - Department for Communities (Northern Ireland)
- 29. Paul Kateley – Heywoods
- 30. Roger Swift - Capita Employee Benefits
- 31. Heidi Twort – Equiniti
- 32. Kerrie Shields – Civica

Apologies for absence

- 33. Liz Vollans - Northeast Pension Officer Forum
- 34. Erin Savage - Scottish Pensions Liaison Group
- 35. Zena Kee - Northern Ireland Local Government Officers' Superannuation Committee
- 36. Steven Moseley- Local Government Association
- 37. Kimberly Linge – SPPA
- 38. Kelly Scotford – Royal Borough of Greenwich

4) Pensions Dashboards Programme

Pensions dashboards presentation

Joseph Stacey from DWP and Paul Noone from MaPS delivered a [presentation to the group on pensions dashboards](#).

DWP confirmed they plan to publish their response on the draft Pensions Dashboards Regulations in June 2022. The aim is to have the regulations approved in the Autumn of 2022.

MaPS confirmed they intend to publish a consultation on the standards in the summer of 2022.

There were a number of questions from the group:

1. Will frozen refunds be included within the value data? Joseph confirmed that he thought these were out of scope as the member is neither active nor deferred.
2. Will it be possible for an administering authority to put written context around the value data? Paul confirmed that the majority of the contextual data will be consistent across pensions dashboards but administering authorities will be able to tailor messaging to a limited degree.
3. Joseph asked a general question to the group for views on what they believe is achievable and what the barriers are to staging? The groups response resoundingly quoted McCloud. In so much that the pensions dashboards timeline

is too closely aligned with the timing of McCloud, which will hinder resourcing. Administering authorities are already struggling with resourcing for day to day administration without two major projects landing simultaneously.

4. Paul asked the group if they anticipate there to be a huge difference in pension values as a result of the underpin? The group confirmed they felt it would be negligible for the majority of members.
5. Paul asked the group if it would be helpful if the regulations could be amended to only supply value data to the pensions dashboards after the McCloud annual benefit statements have been issued? The group felt this would be extremely helpful.
6. One member of the group felt it was worth noting that administering authorities are heavily reliant on their software providers.

Quarterly feedback from Pension Officer Groups

Responses were received from 77 of the 98 administering authorities in England & Wales, Scotland and Northern Ireland.

The responses can be summarised as follows:

1. Have you discussed pensions dashboards at your pensions committee and / or local Pensions Board? Equal mixture of yes and no – where yes, not in great detail.
2. Have you set up a pensions dashboards working / project group in your administering authority? Majority of responses state no, require a greater understanding of the requirements,
3. Have you considered or allocated a budget to comply with the pensions dashboards onboarding and business as usual? Majority of responses state no, though a number of responses indicate an awareness that additional costs are involved.
4. Have you considered or engaged an ISP to connect to the pensions dashboards eco system? Some responses indicate that the administering authority does not need to engage an ISP as their pensions administration software provider will be looking after this area. Others confirms that their pensions administration software provider will provide there ISP.
5. Have you undertaken work to clean your data in preparation for onboarding to pensions dashboards? Majority of responses indicate data cleansing has taken place but not specifically for pension dashboards.
6. Anything else you wish to add? Temporary national insurance numbers could be a problem, resourcing issues and smaller administering authorities could benefit from the experience of larger administering authorities onboarding first.

Proposal for using survey monkey to collate administering authority updates

Going forward LGA propose to use survey monkey to gather pensions dashboards updates from administering authorities. This should remove the need for group members to collate the information manually. The results can also be displayed in a more meaningful format.

Where an administering authority fails to complete the survey, communications will be sent to group members to encourage authorities to complete the survey.

The group agreed to this proposal.

Quarterly feedback from Software Suppliers

Responses were received from the following software providers as to where they are in their development and support of the pensions dashboards. Each software provider representative talked through their updates:

- [Heywood](#)
- [Civica](#)
- [Equiniti](#)
- [Capita](#)

5) Minutes of the last meeting

On 17 December 2021 [the minutes of the meeting held on 7 December 2021](#) were published.

The group agreed the contents of the minutes.

6) Matters arising from previous minutes (not included elsewhere on the agenda)

There were no matters arising.

7) LGPC update

Jayne Wiberg updated the group with the following:

- On 7 March 2022, Lisa Clarkson from South Yorkshire Pension Fund Authority joined the LGPS pensions team as 'Pensions Adviser – Employer'.
- On 4 March 2022, TPR published guidance for trustees regarding the conflict in Ukraine, which outlines TPRs expectations and areas for consideration. The

guidance states “We expect you to be vigilant and talk to your advisers about any action which you may need to take, depending on your scheme’s investment, risk management or employer covenant exposures You should also take steps to consider any action you may need to take – including in relation to investments – to align with sanctions announced by the UK government.”

- On 4 March 2022, SAB published more information on Russian sanctions and divestment. This follows the coming into force of The Russia (Sanctions) (EU Exit) (Amendment) (No. 2) Regulations 2022 on 1 March 2022. The information can be found on the Boycotts divestment and sanctions page of www.lgpsboard.org.
- On 9 March 2022, DLUHC sent a letter to all LGPS Committee Chairs, copying in the Chair of the Scheme Advisory Board. It urges all parties to keep up to date with the list of Russian sanction which can be expected to grow. The Rt Hon Michael Gove MP states: “In the context of the Russian government’s reprehensible actions, administering authorities should be urgently considering what action it would be appropriate for them to take in the light of their fiduciary duties and ethical considerations. I applaud those who have already done so. I recognise that there will be concerns about the impacts, implications and barriers associated with divestment from Russian assets. I encourage you to continue to work closely with the Scheme Advisory Board and my officials.”
- On 8 March 2022, LGA published its response to DWPs consultation on the draft Pensions Dashboards Regulations 2022. This can be found in the non-scheme consultation pages of www.lgpsregs.org and www.scotlgpsregs.org.
- On 10 March 2022, Steven Moseley emailed Scottish administering authorities letting them know that we have moved the Scottish APC calculator. The link to the calculator is now <https://calc.lgpsmember.org/scotlgps2015/apc/>.
- On the 10 March 2022, the Public Service Pensions and Judicial Offices Bill moved into the final stages and is in the process of receiving Royal Assent. A last minute amendment on investment in line with UK foreign and defence policy was accepted in the House of Lords and will now form part of the Act. This in turn amend the Public Service Pensions Act 2013. There will be no immediate requirement to make any immediate decisions regarding their investments. If DLUHC were to issue guidance or directions, this would be subject to the usual 12-week consultation, following extensive engagement with the LGPS community. Further information can be found on the Boycotts divestment and sanctions page of www.lgpsboard.org. Next steps will be for publication of the Act and then for each sponsoring government department to make regulations for their public service pension schemes.
- The Finance Act 2022 and the draft Registered Pension Schemes (Miscellaneous Amendments) Regulations 2022 have both amended and extended the timescale

by which a member may make or amend, a mandatory scheme pays election when paying an annual allowance charge. With effect from 6 April 2022, the Registered Pension Schemes (Miscellaneous Amendments) Regulations 2022 ('the new regulations') place requirements on employers who become aware that information previously provided was insufficient. If an employer becomes aware of this within the six-year period beginning with the end of the 'relevant tax year', the employer must provide further information. Further information surrounding timescales and whether an individual can make / amend a mandatory scheme pays election, will be provided in bulletin 222. The LGA responded to the consultation on the draft regulations on 15 March 2022. This can be found on the non-scheme consultations page of www.lgpsregs.org and the non-scheme consultations page of www.scotlgpsregs.org.

- On 8 March 2022, Jayne Wiberg emailed administering authorities letting them know that the LGA have published their draft response to DWP's consultation on the Pensions Dashboards Regulations 2022. This can be found on the non-scheme consultations page of www.lgpsregs.org and the non-scheme consultations page of www.scotlgpsregs.org.
- The Pensions Regulator (TPR) has updated its guidance on communicating and reporting to include new information for the administrators of schemes who will be in scope of the 'stronger nudge' regulations from 1 June 2022. Under the new regulations, administering authorities will be required to offer to book their members an appointment with Pension Wise when they apply to access / transfer their LGPS AVCs. The guidance states that administering authorities should not go ahead with the member's application until they have confirmed they have received or have opted out of receiving guidance. We will be updating our AVC guidance in due course.

Group discussion

- The group posthumously thanked Tim Hazlewood the LGA's former Pensions Training and Development Manager, who passed away on 31 December 2021. Tim retired in July 2017 after a long and varied career in the LGPS, working for 28 years in total at the Leicestershire and Nottinghamshire funds before moving to the LGA in 2002. During his time at the LGA, Tim developed a highly valued LGPS training programme and trained many thousands of pensions administrators, employers and pensions committee members up and down the country. He was loved for his humour and his ability to explain the complex workings of the LGPS in a straightforward manner.
- A member of the group asked how the compliance in pensions dashboards would work. Jayne Wiberg confirmed that [Chapter 6 of the consultation](#) sets out the proposals for Compliance and Enforcement. New powers will be placed on TPR to

issue notices and penalties in the event of non-compliance with the requirements set out in the Regulations. It will remain the responsibility of the Information Commissioner's Office to investigate any breaches of data protection law and take the action it considers appropriate, in the usual way.

8) DLUHC update

Jeremy Hughes [provided an update](#), on behalf of the Department for Levelling Up, Housing and Communities (DLUHC).

Group discussion

- There was an in depth discussion around the general resourcing issues for administering authorities. Difficulties in recruitment and retention features heavily across the board. Jeremy Hughes confirmed that DLUHC are open to all ideas that may help support administering authorities.
- One administering authority has already approached the LGA to issue a survey to administering authorities regarding staffing structures and pay grades. The LGA are currently considering issuing this survey on behalf of the LGA as opposed to a single administering authority.
- There is also the matter that the contribution bands in the regulations only increase by pensions increase and don't take into account pay increases over and above inflation. This results in individuals been placed into higher pay bands. Consideration needs to be given to remove the contribution bands from the regulations and for them to be placed in guidance. This would make it easier to change the contribution bands as they would not need legislation for this to happen.

9) SPPA update

Victoria Antcliff [provided an update](#), on behalf of the Scottish Public Pensions Agency.

10) DfC update

William Dobbin provided a verbal update on behalf of the Department for Communities:

- Work continues on the McCloud remedy with a government response to the consultation expected later this year alongside draft regulations.
- Following a consultation on draft regulations covering survivor benefits and other technical matters, there are plans to lay these shortly.

11) LGPS McCloud remedy

Quarterly feedback

Responses were received from 84 of the 98 administering authorities in England & Wales, Scotland and Northern Ireland. This is an improvement of 18 responses received in December 2021 (these are updated figures from those provided in the agenda).

The responses can be summarised as follows:

1. At what stage are you in collecting the hours / breaks data? Where appropriate the majority of administering authorities have requested the data and are in the process of cleansing the results, some concerns are raised about how to treat aggregation and where employers refuse to provide data or employers are no longer in existence.
2. If you already hold the hours and breaks data, are you checking for accuracy? Mixture of responses from yes, sample checking, no if on pension as assumed the data would already be checked to no, with some employers asked to sign an indemnity.
3. Have any of your employers refused or are unable to provide the missing hours / breaks data? Where there are difficulties the majority of responses are yes due to a change in payroll providers, doesn't appear to be any outright refusals though some employers have not returned the spreadsheet data.
4. Have you communicated with scheme members and scheme employers about McCloud? Majority state yes through newsletters for members, though direct contact with employers seems to be the practised approach.
5. Have you retained extra resource to cover the McCloud project? Equal mixture of yes and no.
6. Are you in discussion with your software provider to load the missing data / recalculate benefits etc? Majority state yes, with testing having already taken place.
7. Anything else you wish to add? Difficulties in obtaining hours and breaks information, challenges due to valuation year coming up, concern about loading data in bulk in case it overwrites existing correct data, require guidance on how to treat employers that no longer exist and consistent approach desired

Proposal for using survey monkey to collate administering authority updates

Going forward LGA propose to use survey monkey to gather McCloud updates from administering authorities. This should remove the need for group members to collate

the information manually. The results can also be displayed in a more meaningful format.

Where an administering authority fails to complete the survey, communications will be sent to group members to encourage authorities to complete the survey.

The group agreed to this proposal.

12) Data Subject Access Requests (DSARs)

At the meeting of 18 June 2021, the group agreed that the LGA should seek guidance / legal view on what administering authorities should be providing in their response to CMCs following a DSAR request. The LGA contacted Squire Patton Bogs to produce the following on behalf of LGPS administering authorities in England & Wales and Scotland:

- background information - information tailored specifically for LGPS administering authorities that sets out the legal basis and any other considerations LGPS administering authorities should be aware of
- step by step procedure - standardised step by step procedure based on the background information that LGPS administering authorities can easily follow upon receipt of a DSAR
- template documents - standard communications covering all aspects of responding to a DSAR. It is intended that the correspondence should be used consistently by LGPS administering authorities
- all documents be fully accessible.

Once the LGA are happy with the initial drafts, as agreed at the meeting on 7 December 2021, the LGA will share these Ian Howe (EMPOG), Heather Chambers (NEPOF) and Paul Hill (SPOG) for comment before final completion and distribution nationally.

Lorraine Bennett confirmed that we have received the final versions of the DSAR documentation. On 16 March 2022, these were shared with Ian, Heather and Paul Hill for comment before final completion and distribution nationally.

13) History of pension transfers and liberation guidance

Following on from the previous agenda item covering CMCs, Ian Howe has asked for an 'historical timeline' of pension scam information. This would cover what information and when that information, should have been provided during the transfer out process (from around the outset of pensions liberation). The historical

timeline is intended to help administering authorities should they become embroiled in a legal challenge. At the meeting of 7 December 2021, the group discussed [the regional POG feedback](#) and agreed that an 'historical timeline' of pension scam information would be useful and that LGA should arrange for this to be collated.

On 21 December 2021, Jayne Wiberg emailed Evershed's requesting costs and timings to provide the following:

- timeline and effective dates of the legislation that covered transfers out since the outset of pensions liberation
- timeline and copies of the guidance and leaflets that should have accompanied statement of entitlements / statement of cash equivalent – including effective lead in times following on from legal cases
- timeline of guidance that should have been followed, such as TPR guidance etc
- significant legal / case law / TPO cases that impacted on transfers out and the subsequent changes to legislation and guidance as a result
- all of the documents should meet the public sector accessibility requirements so that we are able to publish them on our website.

Jayne Wiberg confirmed that the LGA expects to receive the first draft of the documentation by 11 March 2022.

14) Prudential AVCs

At the last meeting held on 1 October 2021, Lorraine Bennett confirmed that at the LGPC meeting on 27 September 2021 it had been agreed that the chair of LGPC would liaise with the chair of SAB (England & Wales) to write a letter to Prudential setting out the concerns with the service on behalf of the Scheme. Lorraine confirmed that representatives from Prudential had agreed to attend the Scheme Advisory Board (SAB) in England & Wales on 13 December 2021. Additionally, the LGA will be having a pre meeting with the Prudential to discuss specific issues prior to the SAB meeting.

Prudential attended the SAB meeting on 13 December 2021. Representatives attempted to explain what had caused the issues and they felt that matters were improving. On 11 March 2022, LGA received a letter from Prudential which has yet to be digested.

A member of the group mentioned that they had yet to receive their annual benefit statements whilst another member confirmed they had received theirs last week.

Generally it was felt that the service was not improving.

15) Independent Financial Advisers(IFAs)

Please [see paper from Ian Howe](#). At the meeting of 10 December 2020, it was agreed that each member would discuss the paper's content at their respective pension officer group. Members discussed the comments fed back from the regional pension officer groups at the meeting of 5 March 2021. Jayne Wiberg sent [a collation of the feedback](#) to the Scheme Advisory Board in England and Wales on 10 March 2021 (requested update on 2 June 2021). SAB England and Wales have met with TPR and the matter is ongoing.

To note.

16) Compliance and Reporting committee

In March 2020 the group agreed to set up a sub-group to work with CIPFA on the key performance indicators. However, since that date CIPFA has disbanded their pensions panel.

To replace the CIPFA pensions panel, the Scheme Advisory Board (SAB England & Wales) have set a new sub-group called the 'Compliance and Reporting Committee' with accompanying [terms of reference](#). The terms of reference indicate that there will be seven practitioner representatives. These have already been agreed for:

- Welsh councils
- Scotland
- Northern Ireland
- what was formerly the English metropolitan administering authorities
- nonlocal government bodies (such as though not limited to Environment Agency and South Yorkshire Pension Fund Authority).

However, there are two areas not covered these are London boroughs, and all other administering authorities that do not fall into the above bullet points. To ensure national representation SAB are looking for a representative from each of these outstanding areas.

Jayne Wiberg emailed group members on 27 January 2022 requesting nominees representing either a London borough or an administering authority that does not fall into the above bullet points.

Prior to the meeting a nomination was received from Karen Gibson - Southwest Area Pension Officer Group.

The group agreed that Karen Gibson from Southwest Area Pension Officer Group would be the representative on behalf of county councils.

There were no representatives put forward on behalf of the London Boroughs.

17) Transfers out

[Agenda item raised on behalf SECSOG by Louise Savage.](#)

An administering authority has come across a scenario where a pensions company is completing member discharge forms for the member, including the copying of digital signatures of the member to the member discharge forms.

The group agreed that:

- group members should ensure their POG members are aware of the paper raised by Louise Savage.
- administering authorities should send, by email, to Jayne Wiberg evidence of any action taken by a pensions company that they consider not to be in accordance with the law.

18) NI Database and TUO

Lorraine Bennett confirmed that every administering authority in England, Wales and Scotland is now signed up to and uploading data to the National Insurance Database. They are all also signed up to Tell Us Once.

To note.

19) LGPS member website for England & Wales

On the 7 March 2022 Lorraine Bennett emailed administering authorities letting them know that the new member website and new LGPS brand is live.

The address of the website has not changed – it is still www.lgpsmember.org.

The LGA would be grateful if administering authorities would help publicise the new site to employers and members. We have produced some material to help them do this. All of the materials are available to download from the [LGPS brand and website resources page](#) of www.lgpsregs.org.

LGPS brand

The LGA have supplied different versions of the new logo. The logo should be used correctly and consistently in line with the [brand guidelines](#).

See the [LGPS brand and website resources page](#) of www.lgpsregs.org for a file containing all the different versions of the logo.

Redirects

The LGA have placed redirections on pages of the old site where the address is different on the new site. These will remain in place for at least 12 months. If administering authorities include links to the member website on their own website or in their guides and documents, they will need to review and update those links in the longer term.

To note.

20) LGA technical queries

All [LGA technical queries](#) with DLUHC can be found on the ‘technical group minutes’ page of www.lgpsregs.org. The latest version is dated 31 December 2021.

All [LGA technical queries](#) with SPPA can be found on the ‘technical group minutes’ page of www.scotlgpsregs.org. The latest version is dated 24 March 2021.

To note.

21) LGA GAD queries

All [LGA GAD queries](#) with DLUHC can be found on the Actuarial guidance page of www.lgpsregs.org. The latest version is dated 31 December 2021.

To note.

22) Historical list of decisions made by the group

All [recommendations / agreements / outcome of decisions](#) made by the National LGPS Technical Group from 1 April 2014 to date can be found on the ‘technical group minutes’ page of www.lgpsregs.org and www.scotlgps.org.

To note.

23) List of recommendations made to the SAB England and Wales

[Recommendations](#) made to the SAB England and Wales from November 2018 to date can be found on the 'technical group minutes' page of www.lgpsregs.org and www.scotlgps.org.

To note.

24) Group membership

The current list of [group membership](#) can be found on the 'technical group minutes' page of www.lgpsregs.org and www.scotlgps.org.

- Annemarie van Bochove Allen from Barnet Waddingham is retiring and will be replaced by her colleague Melanie Durrant.
- Julie Potter from Civica is replaced by her colleague Kerrie Shields.
- At the last meeting Catherine Carruthers confirmed that she is moving from Capita to Falkirk Pension Fund and will be replaced by Roger Swift.

To note.

25) Any other business

To be sent by email to the chairperson before the start of the meeting.

- The chair thanked Jeff Houston (Head of Pensions at the LGA) on behalf of the National LGPS Technical Group for everything he has done for the scheme. Jeff is retiring on 31 March 2022 and the group wishes him well for the future.

26) Dates of next meetings

17 June 2022

Location: In person (no hybrid) – Mercer - 1 Tower Place West Tower Place, London EC3R 5BU.

Time: start 10.30 (tea & coffee from 10.00), lunch around 12.00, finish around 14.00

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 17 June 2022 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 3 June 2022 using [the blank template for 2022 agenda items](#).

2 September 2022

MS Teams – 9.30am till 1.00pm

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 2 September 2022 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 16 August 2022 using [the blank template for 2022 agenda items](#).

9 December 2022

MS Teams – 9.30am till 1.00pm

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 9 December 2022 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 25 November 2022 using [the blank template for 2022 agenda items](#).