

# National LGPS Technical Group Minutes

**17 June 2022**

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

1)	Date and time of meeting.....	3
2)	Venue .....	3
3)	Attendees and apologies for absence .....	3
4)	Minutes of the last meeting.....	4
5)	Matters arising from previous minutes.....	4
6)	LGPC update.....	4
7)	DLUHC update .....	4
8)	SPPA update .....	4
9)	DfC update .....	5
10)	Pensions Dashboards Programme – progress update.....	5
11)	McCloud remedy – progress update.....	6
12)	Data Subject Access Requests (DSARs) .....	7
13)	History of pension transfers and liberation guidance .....	8
14)	Prudential AVCs .....	8
15)	AVCs general .....	9
16)	Independent Financial Advisers(IFAs).....	9
17)	Transfers out .....	10
18)	LGA technical queries .....	10
19)	LGA GAD queries.....	11

20)	Historical list of decisions made by the group.....	11
21)	List of recommendations made to the SAB England and Wales.....	11
22)	Group membership.....	11
23)	Any other business.....	11
24)	Dates of next meetings.....	12

---

---

## 1) Date and time of meeting

The meeting will started at 10.30 and finished 12.45 on the 17 June 2022.

---

## 2) Venue

The meeting was held at Mercers, 1 Tower Place West Tower Place, London EC3R5BU.

---

## 3) Attendees and apologies for absence

### Attendees

1. Kevin Gerard (Chairman) - Welsh Pension Officer Group
2. Joanne Griffiths - Welsh Pension Officer Group
3. Ian Howe (Deputy Chairman) - East Midlands Pension Officer Group
4. Karen Gibson - Southwest Area Pension Officer Group
5. Emma Sanders - Southwest Area Pension Officer Group
6. Sandy Armstrong - Southern Area Pension Officer Group
7. Joel Ellner - Southeast Counties Superannuation Officer Group
8. Richard Smythe - London Pension Officer Group
9. Heather Chambers - Northeast Pension Officer Forum
10. Liz Vollans - Northeast Pension Officer Forum
11. Erin Savage - Scottish Pensions Liaison Group
12. Zena Kee - Northern Ireland Local Government Officers' Superannuation Committee
13. Victoria Antcliff – Scottish Public Pension Agency
14. Jayne Wiberg - Local Government Association
15. Lorraine Bennett - Local Government Association
16. Jeremy Hughes – Local Government Association
17. Steven Moseley – Local Government Association
18. Chris Berwick–Bryce - Aquila Heywood
19. Martyn Slaughter - Capita Employee Benefits
20. Kerrie Shields - Civica
21. Ben Dalton – Equiniti
22. David Crampton - Barnett Waddingham
23. Pete Riedel - Hymans Robertson
24. Justine Davies - Price Waterhouse Coopers
25. Catherine Pearce - Aon
26. Jonathan Perera – Mercer
27. Kelly Scotford – Royal Borough of Greenwich

## Apologies for absence

1. Phil Drury - East Midlands Pension Officer Group
2. Neil Mason – London Pension Officer Group
3. Debbie Sharp – Shrewsbury Pension Officer Group
4. Clair Lewis - Smith – Southern Area Pension Officer Group
5. Louise Savage - South Eastern Counties Superannuation Officer Group
6. Roger Swift - Capita Employee Benefits replaced by Martyn Slaughter
7. Melanie Durrant – Barnet Waddingham replaced by David Crampton
8. Ian Colvin – Hymans Robertson replaced by Pete Riedel
9. Kimberly Linge – Scottish Public Pensions Agency
10. William Dobbin – Department for Communities
11. Heidi Twort – Equiniti replaced by Ben Dalton
12. Alan Wareham – Department for Levelling Up, Housing and Communities
13. Jo Donnelly – Local Government Association replaced by Jeremy Hughes

---

## 4) Minutes of the last meeting

The [minutes of the meeting held on 11 March 2022](#) were agreed by the group.

---

## 5) Matters arising from previous minutes

None.

---

## 6) LGPC update

Jayne Wiberg updated the group on matters that have arisen since 1 June 2022 and there were no questions on bulletins [221](#), [222](#), [223](#), [224](#) and [225](#) that have been issued since the last meeting.

---

## 7) DLUHC update

In his absence, Alan Wareham [provided an update](#), on behalf of the Department for Levelling Up, Housing and Communities.

---

## 8) SPPA update

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

---

## 9) DfC update

In his absence, William Dobbin [provided an update](#) on behalf of the Department for Communities.

---

## 10) Pensions Dashboards Programme – progress update

### Quarterly feedback from Pension Officer Groups

Jayne Wiberg emailed administering authorities with a Pensions Dashboards survey on 5 May 2022. Responses were received from 61<sup>1</sup> of the 98 administering authorities in England & Wales, Scotland and Northern Ireland (March 2022 quarter 77 out of the 98 received).

Listed below are the location of the administering authorities who did not respond:

- 22 - London
- 2 - Northeast
- 1 - Southern Area
- 2 - Southeast Counties
- 3 - Scotland
- 1 - Southwest.

The anonymised responses are summarised [in the survey monkey feedback](#).

The next survey will be sent to pensions managers on 1 August 2022 closing on 19 August 2022.

### Quarterly feedback from software suppliers

Responses are received from the following software providers detailing where they are in their development and support of the pensions dashboards.

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

---

<sup>1</sup> This is the number of completed entries recorded by survey monkey. However, a number of administering authorities experienced difficulties in completing the survey on behalf of multiple administering authorities. We will look to see if this can be adjusted for the September survey.

- [Capita](#)

### **Group discussion**

The group discussed the content of the pensions dashboards survey results. One area of particular interest concerned how to obtain an ISP. Members had not determined whether this could be done by an increase to their existing software agreement or by a separate procurement exercise.

### **Group agreement and action**

The group agreed the following action:

- members to make sure local pension committees and local pension boards are fully aware of the pensions dashboards programme by raising awareness at local pension officer groups
- members to provide Jayne Wiberg with any useful feedback to improve the focus of the survey questions by 1 July 2022
- software suppliers to confirm, in next quarters update, whether they expect the supply of an ISP to constitute an extension of an existing software contract or a new procurement exercise.

---

## **11) McCloud remedy – progress update**

### **Quarterly feedback**

Jayne Wiberg emailed administering authorities with a McCloud survey on 5 May 2022. Responses were received from 52<sup>2</sup> of the 98 administering authorities in England & Wales, Scotland and Northern Ireland (March 2022 quarter 84 out of 98 responses received, December 2021 quarter 66 out of 98 responses received).

Listed below are the location of the administering authorities who did not respond:

- 28 - London
- 4 - Northeast
- 2 - Southeast Counties

---

<sup>2</sup> This is the number of completed entries recorded by survey monkey. However, a number of administering authorities experienced difficulties in completing the survey on behalf of multiple administering authorities. We will look to see if this can be adjusted for the September survey.

- 3 - Scotland
- 3 - Shrewsbury
- 1 – Southwest
- 1 - Wales.

The anonymised responses are summarised [in the survey monkey feedback](#).

The next survey will be sent to pensions managers on 1 August 2022 closing on 19 August 2022.

### **Group discussion**

The group discussed the content of the McCloud survey results.

### **Group agreement and action**

The group agreed the following action:

- members to discuss the survey findings at local pension officer groups
- members to provide Jayne Wiberg with any useful feedback to improve the focus of the survey questions by 1 July 2022.

---

## **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 documentation on behalf of LGPS administering authorities in England & Wales and Scotland.

On 11 May 2022, the LGA published the guidance on:

- [Administrator guides and documents page](#) of [www.lgpsregs.org](http://www.lgpsregs.org)
- [Administrator guides and documents page](#) of [www.scotlgpsregs.org](http://www.scotlgpsregs.org)

Complete.

### **Group discussion**

The group thanked the LGA for undertaking this piece of work.

---

## 13) History of pension transfers and liberation guidance

A request was made 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 agreed that LGA should arrange for this to be collated.

The LGA received the first draft of the documentation on 8 April 2022. The guidance on the whole was substantive. Once a couple of queries have been resolved it will be issued.

### Group agreement

The group agreed that the final guidance should be sent to pensions managers only using the LGA contact list and will not be published online.

---

## 14) Prudential AVCs

At the meeting held on 1 October 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.

Prudential attended the SAB meeting on 13 December 2021. Representatives explained what had caused the issues and confirmed they felt that matters were improving. On 11 March 2022, LGA received a letter from Prudential which was sent to pensions managers towards the end of April 2022.

### Group discussion

The group discussed the current level of service provided by the Prudential and their commitment to the AVC marketplace.

### Group agreement and action

- subgroup of members to meet with Prudential in person
- Lorraine Bennett and Ian Howe to agree content, format and attendees
- Lorraine Bennett to arrange meeting with Prudential.



---

## 15) AVCs general

Please see [paper from Ian Howe](#) regarding the ongoing issues administering authorities incur with their AVC providers and the impact this is having on the ability to administer member benefits efficiently.

### Group discussion

The group discussed the paper and shared Ian's concerns regarding the availability of AVC providers who offer life assurance.

### Group agreement and action

- Lorraine Bennett to speak to DLUHC regarding the feasibility of changing the offer of life assurance from a 'must' to a 'may' and to reinsert the legislation that provided for the transfer of AVCs within the same employment – complete see postscript
- members to contact their POG members to obtain clarity on how many scheme members are paying AVC life cover and send this information to Jayne Wiberg by 30 June 2022.

### Postscript

Following the meeting DLUHC confirmed the following which we will include with bulletin 226 (June 2022):

“With the usual caveat that interpretation of law is ultimately for the courts, our lawyer does not think that the provisions in regulation 17 would require life assurance benefits to be offered by administering authorities. He considers it more likely that the regulation would be phrased to explicitly require this if that was the case, and that paragraph (3)(b) is a more general provision *if* a member wants to buy life assurance benefits (and that is available to them).

When SAB are considering AVCs generally (as per the below emails), the SAB might want to consider if the provisions on life assurance benefits should be amended to clarify/ update the position.”

---

## 16) 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.

---

## 17) Transfers out

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. At the meeting held in March 2022 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.

Responses have been received from:

- Ian Howe – Leicestershire – 31 May 2022
- Matt Mott – West Yorkshire Pension Fund – 10 May 2022
- Lisa Garton – East Riding – 21 April 2022
- Neil Lewins – Local Pensions Partnership – 11 April 2022
- Claire Bennett – Bedfordshire – 29 March 2022
- Louise Savage – Kent - 21 March 2022.

### Update to be provided by Lorraine Bennett

Lorraine confirmed that she will contact the relevant company for an informal chat.

Meanwhile, Lorraine recommended that administering authorities should only accept electronic signatures that have been verified by an electronic program such as Adobe Acrobat sign.

---

## 18) LGA technical queries

All [LGA technical queries](#) with DLUHC can be found on the 'technical group minutes' page of [www.lgpsregs.org](http://www.lgpsregs.org). The latest version is dated 14 June 2022 (amendment made to query 162).

All [LGA technical queries](#) with SPPA can be found on the 'technical group minutes' page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org). The latest version is dated 4 May 2022.

To note.

---

## 19) LGA GAD queries

All LGA GAD queries for England & Wales can be found on the Actuarial guidance page of [www.lgpsregs.org](http://www.lgpsregs.org). The latest version is dated 6 April 2022.

All LGA GAD queries for Scotland can be found on the Actuarial guidance page of [www.scotlgpsregs.org](http://www.scotlgpsregs.org). The latest version is dated 6 April 2022.

To note.

---

## 20) 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](http://www.lgpsregs.org) and [www.scotlgps.org](http://www.scotlgps.org).

To note.

---

## 21) List of recommendations made to the SAB England and Wales

[Recommendations](#) made to the SAB England and Wales from April 2014 to date can be found on the 'technical group minutes' page of [www.lgpsregs.org](http://www.lgpsregs.org) and [www.scotlgps.org](http://www.scotlgps.org).

To note.

---

## 22) Group membership

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

- Paul Hill (SPOG) has stepped down, replacement to be notified in due course
- Paul Kateley is replaced by Chris Berwick-Bryce at Heywoods
- Jeremy Hughes has left the employment of DLUHC and will be replaced by Alan Wareham.

To note.

---

## 23) Any other business

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

- Jeff Houston (former Head of Pensions at the LGA) thanked the group for their generosity in his retirement present. Jeff has put the money towards an iPad.
- The group agreed that Jeremy Hughes (Senior Pensions Secretary for SAB England and Wales) could become a permanent member of the group.
- The group agreed that the LGA would take the [Transfer in query](#) from Zena Kee of NILGOSC to review after the meeting.
- Jeremy Hughes confirmed on behalf of SAB that the Compliance and Reporting subgroup would look at the [Accounting query](#) from Justine Davies of PWC.

---

## 24) Dates of next meetings

Where the meeting is hybrid, the chair strongly encourages all members to attend in person.

### 2 September 2022 – Hybrid

- 11.00 till 15.00 (coffee from 10.30)
- Electronic hybrid method to be confirmed
- Location to be confirmed

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](mailto: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 – entirely in person

- 11.00 till 15.00 (coffee from 10.30)
- Location to be confirmed

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](mailto:jayne.wiberg@local.gov.uk) LGA by no later than 12 noon on 25 November 2022 using [the blank template for 2022 agenda items](#).