

National LGPS Technical Group Minutes

2 September 2022

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

1.	Meeting documents.....	2
2.	Date and time of meeting.....	2
3.	Venue	2
4.	Attendees and apologies for absence.....	2
5.	Minutes of the last meeting	3
6.	Matters arising from previous minutes	3
7.	LGPC.....	4
8.	DLUHC update.....	4
9.	SPPA update	4
10.	DfC update.....	5
11.	Pensions Dashboards Programme – progress update	5
12.	McCloud remedy – progress update	6
13.	History of pension transfers and liberation guidance	8
14.	Prudential AVCs.....	8
15.	Life Assurance AVCs	9
16.	Independent Financial Advisers(IFAs)	10
17.	Transfers out.....	10
18.	LGA technical queries.....	11
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.....	12
22.	Group membership	12
23.	Any other business	12
24.	Dates of next meetings	12

1. Meeting documents

[All documents for this meeting in a single PDF.](#)

No further hyperlinks to these documents are contained elsewhere in the minutes.

2. Date and time of meeting

The meeting started at 11.00 am and finished at 2.00 pm on the 2 September 2022.

3. Venue

The meeting was held at Barnet Waddingham offices at 2 London Wall Place, 123 London Wall, London, EC2Y 5AU and virtually by way of MS Teams.

4. Attendees and apologies for absence

Attendees – in person

1. Kevin Gerard (Chairman) - Welsh Pension Officer Group
2. Joanne Griffiths - Welsh Pension Officer Group
3. Sandy Armstrong - Southern Area Pension Officer Group
4. Joel Ellner - Southeast Counties Superannuation Officer Group
5. Richard Smythe - London Pension Officer Group
6. Heather Chambers - Northeast Pension Officer Forum
7. Liz Vollans - Northeast Pension Officer Forum
8. Zena Kee - Northern Ireland Local Government Officers' Superannuation Committee
9. Alan Wareham – Department for Levelling Up, Housing and Communities
10. Lorraine Bennett - Local Government Association
11. Joanne Donnelly – Local Government Association
12. Jeremy Hughes – Scheme Advisory Board England & Wales
13. Chris Berwick–Bryce - Aquila Heywood
14. Kerrie Shields - Civica
15. Melanie Durrant - Barnett Waddingham
16. Ian Colvin - Actuarial - Hymans Robertson
17. Justine Davies - Price Waterhouse Coopers
18. Jonathan Perera – Mercer

Attendees – online

19. Phil Drury - East Midlands Pension Officer Group
20. Emma Sanders - Southwest Area Pension Officer Group

21. Debbie Sharp - Shrewsbury Pension Officer Group
22. Louise Savage - Southeast Counties Superannuation Officer Group
23. Neil Mason - London Pension Officer Group (dial in from 12 noon)
24. Paul Duggan - Department for Levelling Up, Housing and Communities joined for DLUHC update
25. Victoria Antcliff – Scottish Public Pension Agency
26. William Dobbin - Department for Communities (Northern Ireland)
27. Jayne Wiberg - Local Government Association
28. Mark Broxup – Equiniti
29. Catherine Pearce – Aon
30. Kelly Scotford – Secretariat

Apologies for absence

31. Ian Howe (Deputy Chairman) - East Midlands Pension Officer Group
32. Claire Lewis-Smith - Southern Area Pension Officer Group
33. Karen Gibson - Southwest Area Pension Officer Group
34. Vicky Jenks - Shrewsbury Pension Officer Group
35. Erin Savage - Scottish Pensions Liaison Group
36. Steven Moseley (Scotland) – Local Government Association
37. Kimberly Linge - Scottish Public Pension Agency
38. Roger Swift - Capita Employee Benefits
39. Heidi Twort – Equiniti

5. Minutes of the last meeting

The minutes of the meeting held on 17 June 2022 were agreed by the group.

6. Matters arising from previous minutes

QROPS transfer in

The LGA raised the query with DLUHC and their response on the 23 June 2022 was:

“Thanks, that’s a good question – not been raised with us so far I think. From what you’ve found from TPS etc, it sounds like there’s not a consistent approach currently, but I will raise it with MOCOP to see if the same question has come up and if HMT have any views. My gut feeling is that we may need to change the regulations to either accept transfers from QROPS generally, or just to accepting transfers from within the UK. Post-Brexit it doesn’t feel appropriate that we would privilege transfers from European schemes only. Will get back to you once I hear back from MOCOP.”

Following their response on 23 June 2022, DLUHC have forwarded this query to HMT and we await an update.

Action

- Meanwhile, NILGOSC have confirmed to the member that they cannot accept the transfer unless the regulations are updated. The group agreed with this approach and that this should remain a standing item on the agenda until answered in full.

7. LGPC

Two questions were raised:

1. On 8 August 2022, [HM Treasury launched a consultation on public sector exit payments](#). The guidance is intended to apply to all bodies that are classified as 'Central Government'. This does not include local authorities or bodies under devolved administrations. The guidance will apply to academies. DLUHC were asked whether they intend for this guidance in the future to apply to local authorities or bodies under devolved administrations. Jo Donnelly (Head of Pensions at LGA) confirmed that as far as the LGA were aware, there were no such plans. DLUHC could not confirm either way. If such guidance were issued, the LGA will notify administering authorities by way of their monthly LGPC bulletin.
2. In [bulletin 228](#) the LGPC highlighted a Supreme Court decision concerning term time workers. A question arose as to how involved administering authorities should become? Lorraine Bennett advised that it is for employers to apply the implications of the decision going forward. Concerning historical cases, it would probably be best to adopt 'a wait and see approach' to determine the scale of any rectifications.

8. DLUHC update

Alan Wareham and Paul Duggan provided an update, on behalf of the Department for Levelling Up, Housing and Communities.

The group discussed the update and raised various questions. An in depth discussion took place covering the [Good Governance project](#).

9. SPPA update

Victoria Antcliff provided an update, on behalf of the Scottish Public Pensions Agency.

10. DfC update

William Dobbin provided an update on behalf of the Department for Communities.

11. Pensions Dashboards Programme – progress update

Quarterly feedback from Pension Officer Groups

Jayne Wiberg emailed administering authorities with a Pensions Dashboards survey on 1 August 2022. Out of the 98 administering authorities responses were received from:

September 2022 responders	June 2022 responders	March 2022 responders
63	61	77

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

Area	September 2022 non-responders	June 2022 non-responders
East Midlands	1	0
London	22	22
Northeast	3	2
Southern	2	1
Southeast	0	2
Scotland	3	3
Shrewsbury	1	0
Southwest	2	1
Wales	0	0

The anonymised responses are summarised in the survey monkey feedback.

The next survey will be sent to pensions managers on 7 November 2022 closing on 25 November 2022.

Quarterly feedback from software suppliers

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

- Heywood
- Civica
- Equiniti
- Capita did not provide an update

Group discussion

The group discussed the feedback.

12. McCloud remedy – progress update

Quarterly feedback

Jayne Wiberg emailed administering authorities with a McCloud survey on 1 August 2022. Out of the 98 administering authorities responses were received from:

September 2022 responders	June 2022 responders	March 2022 responders	December 2021 responders
61	52	84	66

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

Area	September 2022 non-responders	June 2022 non-responders
East Midlands	1	0
London	23	28
Northeast	3	4
Southern	3	0

Southeast	0	2
Scotland	4	3
Shrewsbury	2	3
Southwest	1	1
Wales	0	1

The anonymised responses are summarised in the survey monkey feedback.

The next survey will be sent to pensions managers on 7 November 2022 closing on 25 November 2022.

Group discussion

The group discussed the feedback.

Action

The chair requested that Jayne Wiberg contact administering authorities directly to find out more information regarding their answers to the following questions. The information will remain confidential and not be published:

- question 3: do you hold the working hours for the period from 1 April 2014 to 31 March 2022 for your scheme membership? five administering authorities indicated they had not collected any hours for their relevant scheme membership
- question 4: do you hold the service break data for the period from 1 April 2014 to 31 March 2022 for your scheme membership? three administering authorities indicated they had not collected any service break data for their relevant scheme membership
- question 6: have you loaded the service breaks data to your pensions administration system for the period from 1 April 2014 to 31 March 2022 for your scheme membership? 13 administering authorities indicated they had not loaded any service breaks data for their relevant scheme membership
- question 13: have you or your third-party administrators recruited, or does either party intend to recruit, extra resource to help implement the McCloud remedy? 15 administering authorities indicated that neither they nor their third party administrator have recruited nor do they intend to recruit additional resource to help implement the McCloud remedy.

The chair requested that administering authorities are requested to insert their responses to each question and not to simply state 'same as previous'. This is because the responses are posted anonymously and it is not possible to link to previous responses.

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.

On 1 August 2022, the guidance (produced by Evershed's on behalf of the LGA) was sent to pensions managers in England, Wales and Scotland.

Complete.

Action

- Group members to remind POG members to review their LGPC pension contacts and make sure these are up to date and referenced correctly (ie if a contact is a pensions manager – make sure to record as such).
- Jayne Wiberg to put an article in the LGPC September bulletin also reminding administering authorities to review their LGPC pension contacts and make sure these are up to date and referenced correctly (ie if a contact is a pensions manager – make sure to record as such).

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.

At the last meeting members decided to establish a subgroup to meet with Prudential as they felt the service had not sufficiently improved.

Update from subgroup

The sub-group is made up of Ian Howe, Kevin Gerard, Heather Chambers, Karen Gibson, Zena Kee and Debbie Sharpe. Together with the following representatives Jayne Wiberg, Lorraine Bennett and Jeremy Hughes.

The sub-group (excluding Zena Kee) will hold a pre-meeting on 6 September 2022 and meet with Alastair Hogg and Tracy Harris from the Prudential on 12 September 2022.

An update from that meeting will be provided at the National LGPS Technical group meeting on 9 December 2022.

To note.

Action

- The chair reminded group members to send any ongoing issues they might be having with Prudential to Jayne Wiberg

15. Life Assurance AVCs

DLUHC confirmed there is no requirement to provide life assurance AVCs under the LGPS Regulations 2013.

This question was asked of DLUHC because the group was made aware that administering authorities are finding it increasingly difficult to undertake a meaningful review of the market. This is in part due to the limited providers in the market and not all providers offering life assurance AVCs.

DLUHC's confirmation says:

“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.”

Group agreement

- It was agreed that these minutes and [bulletin 226](#) could be used by administering authorities as reassurance that life assurance AVCs are not a requirement under the LGPS regulations.

This matter is now closed.

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 of 17 June 2022 Lorraine Bennett 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.

Update from Lorraine Bennett

Lorraine informally met with a pensions company with whom administering authorities were having administrative difficulties.

The meeting was successful. The administrative difficulties were discussed and centered around:

- a lack of consistency across administering authorities transfers out processes
- administering authorities refusal to accept electronic signatures due to the lack of assurance that members are aware of what they are signing.

Addressing the lack of consistency across administering authorities transfers out processes first. This will be largely overcome by the publication of the transfer out packs currently being created by the LGA.

Turning our attention to administering authorities refusal to accept electronic signatures due to the lack of assurance that members are aware of what they are signing. This can be overcome by the pensions company emailing administering authorities evidence of the electronic assurance.

The pensions company is also willing to speak to POG representatives to explain the process in greater detail.

Ultimately, it was acknowledged that electronic signatures are the way forward and administering authorities need to find a way to work with pensions companies to facilitate this process. Thus making the member experience easier.

18. 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 14 June 2022.

All [LGA technical queries](#) with SPPA can be found on the 'technical group minutes' page of 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. 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. 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 and 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 and 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 and www.scotlgps.org.

- Paul Hill (SPOG) stepped down before the June 2022 meeting his replacement is Vicky Jenks

To note.

23. Any other business

Meeting updates

- It was agreed that any updates issued after the closing date listed in the minutes will not be discussed at the meeting.

Cost of living crisis

Jeremy Hughes raised a question regarding the cost of living crisis. Is there any evidence that the crisis is impacting on the numbers of members who are opting out of the scheme or joining the 50/50 section of the scheme.

Neil Mason confirmed that PLSA had recently asked similar questions of their membership and offered to obtain the results.

- It was agreed that Jeremy would decide what questions needed to be taken to POGs (taking into account those questions already asked by PLSA) and come back to chair and Jayne Wiberg if POGs are to be contacted.

24. Dates of next meetings

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

9 December 2022 – entirely in person

- 11.00 till 15.00 (coffee from 10.30)
- AON - The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN

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](#).

10 March 2023 – Hybrid

- 11.00 till 15.00 (coffee from 10.30)
- PWC - 1 Embankment PI, London WC2N 6RH

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 10 March 2023 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 24 February 2022 using the [blank template for 2023 agenda items](#).

9 June 2023 – Entirely in person

- 11.00 till 15.00 (coffee from 10.30)
- Mercer - 1 Tower Place West Tower Place, London EC3R5BU

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 9 June 2023 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 26 May 2023 using the [blank template for 2023 agenda items](#).

29 September 2023 – Hybrid

- 11.00 till 15.00 (coffee from 10.30)
- Hymans - One London Wall London EC2Y 5EA

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 29 September 2023 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 15 September 2023 using the [blank template for 2023 agenda items](#).

8 December 2023 – Entirely in person

- 11.00 till 15.00 (coffee from 10.30)
- AON - The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN

New agenda items, updates for existing agenda items and updates from Government Departments for meeting of 8 December 2023 to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 24 November 2023 using the [blank template for 2023 agenda items](#).