

National LGPS Technical Group minutes

9 December 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. Meeting documents

All documents for this meeting are contained 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 1.30 pm on the 9 December 2022.

3. Venue

The meeting was held at AON offices at The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN.

4. 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. Phil Drury - East Midlands Pension Officer Group
5. Claire Lewis-Smith - Southern Area Pension Officer Group
6. Sandy Armstrong - Southern Area Pension Officer Group
7. Louise Savage – South-eastern Counties Superannuation Officer Group
8. Matt Mott – South-eastern Counties Superannuation Officer Group
9. Richard Smythe - London Pension Officer Group
10. Martin Doyle - London Pension Officer Group
11. Vicky Jenks - Shrewsbury Pension Officer Group
12. Debbie Sharp - Shrewsbury Pension Officer Group
13. Heather Chambers - Northeast Pension Officer Forum
14. Liz Vollans - Northeast Pension Officer Forum
15. Erin Savage - Scottish Pensions Liaison Group
16. Zena Kee - Northern Ireland Local Government Officers' Superannuation Committee
17. Alan Wareham – Department for Levelling Up, Housing and Communities
18. Jayne Wiberg - Local Government Association and Secretariat
19. Lorraine Bennett - Local Government Association
20. Steven Moseley (Scotland) – Local Government Association
21. Jeremy Hughes – Scheme Advisory Board England & Wales
22. Paul Kateley - Aquila Heywood

23. Kerrie Shields - Civica
24. Dave Friend – Equiniti
25. Melanie Durrant - Barnett Waddingham
26. Ian Colvin - Hymans Robertson
27. Justine Davies - Price Waterhouse Coopers
28. Catherine Pearce - Aon
29. Nigel Thomas – Mercer
30. Kelly Scotford – Secretariat support

Apologies for absence received by when the agenda was published

31. Joanne Donnelly - Local Government Association
32. Emma Sanders - Southwest Area Pension Officer Group
33. Karen Gibson - Southwest Area Pension Officer Group
34. Jonathan Perera – Mercer (substituted by Nigel Thomas)
35. William Dobbin - Department for Communities (Northern Ireland)
36. Heidi Twort – Equiniti (substituted by Dave Friend)
37. Joel Ellner – South-eastern Counties Superannuation Officer Group (substituted by Matt Mott)
38. Roger Swift - Capita Employee Benefits
39. Kimberly Linge - Scottish Public Pension Agency

Action

- the Chair asked group members to confirm to future meeting hosts, copying in Jayne Wiberg, their in person attendance and dietary requirements. Direct attendance notification is required so that meeting hosts can arrange for security passes in advance of the meeting.

5. Minutes of the last meeting

Item 1 of the meeting documents.

To be agreed

The minutes of the meeting held on 2 September 2022 were agreed in full.

6. Matters arising from previous minutes

There were no matters arising.

7. LGPC

Jayne Wiberg offered to take questions on [bulletins 229, 230 and 231](#) published since the last National LGPS Technical Group meeting held on 2 September 2022.

There were no questions from the group.

8. DLUHC update

Alan Wareham provided an update (item 2 of the meeting documents), on behalf of the Department for Levelling Up, Housing and Communities (DLUHC).

Questions from the group

A question arose concerning exit payments. Alan confirmed there are no updates in this area.

The group discussed the possible changes to the date upon which in scheme revaluation is applied to CARE benefits in April 2023. This is due to the detrimental impact the in scheme revaluation has upon the closing value of the annual allowance. The group asked for an update from DLUHC as soon as possible.

Action

- Alan to provide an update on the latest position concerning a change to the in scheme revaluation date – update to be provided to Jayne Wiberg who will share with the group.

9. SPPA update

No update was received on behalf of the Scottish Public Pensions Agency (SPPA).

10. DfC update

William Dobbin provided an update (item 4 of the meeting documents), on behalf of the Department for Communities (DfC).

11. LGPS England & Wales Scheme Advisory Board update

Jeremy Hughes provided an update (item 5 of the meeting documents), on behalf of the LGPS England & Wales Scheme Advisory Board.

Questions from the group

The group discussed the SAB England & Wales update.

They requested that the LGA raise the recommendation regarding the removal of the five year limit on refunds again to DLUHC. This change was agreed with SAB several years ago, though the regulations have not been amended.

Action

- Lorraine Bennett to raise with DLUHC the removal of the five year limit for the payment of refunds.

12. Pensions Dashboards (standing agenda item)

Quarterly feedback from Pension Officer Groups

Jayne Wiberg emailed administering authorities with a Pensions Dashboards survey on 4 November 2022. Out of the 98 administering authorities responses were received from:

Dec 2022	Sept 2022	June 2022	March 2022
56	63	61	77

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

Area	Dec 2022	Sept 2022	June 2022
East Midlands	1	1	0
London	24	22	22
Northeast	3	3	2
Southern	2	2	1
Southeast	0	0	2
Scotland	6	3	3
Shrewsbury	1	1	0
Southwest	3	2	1
Wales	1	0	0

The group expressed disappointment that LPOG had a low participation rate in the survey. The group welcome returns from LPOG in order to provide a national picture.

The anonymised responses are summarised in the survey monkey feedback (item 6 of the meeting documents).

The group discussed the survey results and agreed that the next survey would be sent to pensions managers on 3 May 2023 closing on 24 May 2023. The survey will be refreshed to reflect the latest published information and guidance covering pensions dashboards.

Quarterly feedback from software suppliers

Responses (item 7 of the meeting documents) were received from the following software providers detailing where they are in their development and support of the pensions dashboards.

- Heywood
- Civica
- Equiniti
- Capita – no update received.

Group discussion

The group discussed the quarterly feedback from software suppliers. They requested the feedback for the March 2023 meeting be more substantial. It should include details about the experience of LGPS administering authorities that are involved in the testing, how value data will be displayed on dashboards (for example, how is a deferred benefit displayed that is past normal pension age or age 75 but should have been paid from normal pension age or age 75) and any other matter that covers the detailed implementation of pensions dashboards.

Action

- all software suppliers to provide a substantial quarterly feedback report for the March 2023 meeting and for each meeting thereafter.

13. McCloud remedy (standing agenda item)

Quarterly feedback

Jayne Wiberg emailed administering authorities with a McCloud survey on 4 November 2022. Out of the 98 administering authorities responses were received from:

Dec 2022	Sept 2022	June 2022	March 2022	Dec 2021
60	61	52	84	66

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

Area	Dec 2022	Sept 2022	June 2022
East Midlands	1	1	0
London	23	23	28
Northeast	3	3	4
Southern	1	3	0
Southeast	1	0	2
Scotland	6	4	3
Shrewsbury	1	2	3
Southwest	2	1	1
Wales	0	0	1

The group expressed disappointment that LPOG had a low participation rate in the survey. The group welcome returns from LPOG in order to provide a national picture.

The anonymised responses are summarised in the survey monkey feedback (item 8 of the meeting documents).

The next survey will be sent to pensions managers on 1 February 2023 closing on 22 February 2023.

Group discussion

The group discussed the survey results. They agreed that the survey should be amended to include an additional question. The additional question is:

- How much of your relevant membership is completely cleansed for the purposes of McCloud? – the outcome should be a choice of 0 per cent up to 100 per cent in 10 per cent bands

Action

- Jayne Wiberg to amend the McCloud survey as set out above to send to administering authorities in February 2023.

14. QROPS transfer in (standing agenda item)

See item 9 of meeting documents for background.

Update from DLUHC

There was no update from DLUHC The Chair asked that DLUHC provide an update at the next meeting.

Action

- Alan to provide an update regarding QROPS transfers in

15. Prudential AVCs (Standing agenda item)

The National LGPS Technical subgroup held a meeting with Prudential on 5 October 2022 to discuss the service.

Summary of meeting discussions

The group discussed:

- the underlying issues
- Prudential's long-term strategic plan, resourcing and commitment to the LGPS
- consistency of approach and comparison with other public service pension schemes
- timeline for improvements.

It is hoped that administering authorities will see a return to business as usual from December 2022. The sub-group will meet on 8 February 2023 to assess the improvements.

Action

- group members to ask POG members if they are still having issues with Prudential and feedback these issues to Ian Howe by 27 January 2023
- Ian to raise any issues that remain at the next sub-group meeting with Prudential on 8 February 2023.

16. AVC Wise

Many employers use AVC Wise to administer their Shared Cost AVC facility. AVC Wise would like to attend the March 2023 meeting of the National LGPS Technical group:

- to explain their role
- to explain how they feel they could benefit administering authorities in their communications with Prudential
- to take feedback about what they could do better/differently to assist administering authorities.

Group discussion

The group discussed the interaction between employers, AVC Wise and administering authorities. Several representatives felt AVC Wise caused issues for administering authorities due to the processes they put in place that sit between the employer and the administering authority. Another representative disliked their marketing campaign.

All the group agreed that the National LGPS Technical Group was not the appropriate route for AVC Wise to talk to administering authorities, rather it should be by invite at POG meetings. Before any discussions take place at the POGs, the group were keen to obtain in writing the following information. This will be passed onto the POGs by group members following the March 2023 meeting. Thereafter, it will be for the POGs to decide if they wish AVC Wise to attend their regional meetings.

AVC Wise to confirm in writing:

- what they believe their role to be

- what benefits they can bring to administering authorities to help them liaise with their employers concerning shared cost AVCs
- what areas AVC Wise think they could do better to help administering authorities.

Group agreement

- the group agreed that it was not appropriate for AVC Wise to attend the National LGPS Technical Group
- the group agreed that it was more appropriate for AVC Wise to attend regional POG meetings, by invite from the POGs following receipt of the information set out above.

Action

- Jayne Wiberg to contact AVC Wise and request the information set out above and share this with group members upon receipt.

17. Transfers out (Standing agenda item)

Update from the LGA regarding use of electronic signatures

This agenda item concerns the use of electronic signatures on transfer declaration forms. Group members are concerned that members might not be aware of what they are agreeing to when a third party company uses their electronic signature. The group seeks assurances from such companies that the member is fully aware of the impact of agreeing to a transfer from the LGPS.

The LGA has met with one such company to discuss these matters. The company understands and is looking at how it can improve its procedures to provide such assurances. The LGA will continue to meet with this company until an outcome is agreed.

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

Transfer out process

As part of discussions with the company referred to in item 17 of this agenda, an administrative issue arose. The company confirmed that where a member:

- holds more than one deferred benefit in the LGPS, or
- might be active in another Fund, or
- in receipt of pension benefits.

quite often this information is not discovered until the member has progressed part way through the transfer out process. This causes problems for both the member and the company to whom the member is looking to transfer.

The paper in item 10 of the meeting documents sets out this out in more detail.

It would be helpful if the group could recommend a consistent approach for administering authorities to follow.

Group discussion

The group discussed this area in great detail.

Group agreement

The group agreed they needed more information from the POGs before they could agree a process.

Action

- Ian Howe to create a list of questions for POGs to feedback on and distribute these to group members.
- group members to discuss the questions with their POGs and feedback responses to Ian by no later than 17 February 2023
- Ian to summarise responses for group discussion at the March 2023 meeting.

18. National AVC framework

Ian Howe provided a paper (item 11 of the meeting documents) for consideration, regarding creating an AVC framework.

Group discussion

The group had a detailed discussion about whether there is enough appetite to warrant a national framework for AVC providers.

Group agreement

The group agreed that members should seek support from POGs agreeing to develop a national framework for AVC providers. If this is the case, find out if any administering authority would like to volunteer as a founder member.

Action

- group members to ask POGs (1) do they want a national framework for AVC providers? (2) if yes, would any administering authority like to be a founder member (3) when are administering authorities likely to review their AVC contracts? - group members to send feedback to Ian Howe by 17 February 2023
- Ian Howe to collate feedback for discussion at the March 2023 meeting.

19. Trust accounts for children

Richard Smyth provided a paper (item 12 of the meeting documents) for consideration, regarding the setting up of a trust account for children eligible for death grants.

Group discussion

The group discussed the paper. The discussion confirmed that none of the administering authorities represented on the group opened trust accounts for children. This is because of difficulties in opening such an account.

The majority of administering authorities open a bank account for the child with restricted signatures.

20. LGA technical queries (standing agenda item)

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.

21. LGA GAD queries (standing agenda item)

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.

22. Historical decisions (standing agenda item)

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. Recommendations - SAB England and Wales (standing agenda item)

[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.

24. Group membership (standing agenda item)

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

- Victoria Antcliff from SPPA will no longer be attending the group due to a change in work priorities. SPPA have appointed another individual to work alongside Kimberly Linge. Kim or the new individual will attend the group going forward.
- Paul Kateley has replaced Chris Berwick–Bryce at Heywood
- Martin Doyle has replaced Neil Mason as the representative for LPOG

Action

- Kimberly Linge to confirm the name and contact details of the new individual representing SPPA
- Jayne Wiberg to provide a 2022 attendance report for the group to review at the March 2023 meeting.

25. Any other business

There was not any other business.

26. Dates of next meetings

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

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 22 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 24 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 23 November 2023 using the [blank template for 2023 agenda items](#).