

National LGPS Technical Group minutes

9 June 2023

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

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1. Meeting documents

The majority of the documents for this meeting [are contained in a single PDF](#). With the exception of the [Prudential process flow for dashboards – item 14](#)

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 14.00 pm on the 9 June 2023.

3. Venue

The meeting was held at as held at Mercer's offices at 1 Tower Place West, London EC3R5BU.

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. Karen Gibson - Southwest Area Pension Officer Group
6. Emma Sanders - Southwest Area Pension Officer Group
7. David Kellond - Southern Area Pension Officer Group
8. Sandy Armstrong - Southern Area Pension Officer Group
9. Louise Savage – Southeast Counties Superannuation Officer Group
10. Joel Ellner - Southeast Counties Superannuation Officer Group
11. Richard Smythe - London Pension Officer Group
12. Martin Doyle - London Pension Officer Group
13. Vicky Jenks - Shrewsbury Pension Officer Group
14. Debbie Sharp - Shrewsbury Pension Officer Group
15. Liz Vollans - Northeast Pension Officer Forum
16. Zena Kee - Northern Ireland Local Government Officers' Superannuation Committee
17. Kimberly Linge - Scottish Public Pension Agency
18. Jayne Wiberg - Local Government Association
19. Lorraine Bennett - Local Government Association
20. Joanne Donnelly – Scheme Advisory Board England & Wales
21. Becky Clough – Scheme Advisory Board England & Wales

22. Claire Hey – Heywood
23. Martyn Slaughter - Capita
24. Jacob Machin - Civica
25. Dave Friend – Equiniti
26. Ian Colvin - Hymans Robertson
27. Justine Davies - Price Waterhouse Coopers
28. Craig Payne - Aon
29. Jonathan Perera – Mercer
30. Kelly Scotford – Secretariat

Apologies for absence – with replacements

- Kerrie Shields – Civica replaced by Jacob Machin
- Jeremy Hughes – Scheme Advisory Board England & Wales replaced by Becky Clough
- Catherine Pearce – Aon replaced by Craig Payne

Apologies for absence – no replacements

- Erin Savage - Scottish Pensions Liaison Group (flight cancellation on the day)
- Heather Chambers - Northeast Pension Officer Forum
- William Dobbin - Department for Communities (Northern Ireland)
- Alan Wareham – Department for Levelling Up, Housing and Communities
- Steven Moseley (Scotland) – Local Government Association
- Melanie Durrant - Barnett Waddingham

5. Minutes of the last meeting

Item 1 in the meeting documents – highlighted in grey for ease of reading within the meeting documents.

To be agreed

The minutes were agreed in their entirety.

6. Matters arising from previous minutes

None.

7. Local Government Association (LGA)

Jayne Wiberg provided an update on what's happened since the May 2023 bulletin was published. This included:

- updates to actuarial factors following a change to the SCAPE discount rate in March 2023
- confirmation the reference to a named contact within each organisation within HMRC remedy newsletter is a contact within each administering authority
- updates covering changes to the dashboards deadline announced by government on 8 June 2023
- publication of PASA value data guidance for dashboards.

8. DLUHC update (standing agenda item)

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

9. DLUHC update on recommendations and queries raised by the group (standing agenda item)

Updates from DLUHC are required on the following recommendations and queries raised by the group – see item 3 in the meeting documents:

- removing the five year limit on the payment of 2014 refunds
 - we are currently looking into this matter from a policy perspective and are considering a timeline for any potential change, subject to the priority of other work and Ministerial approval.
- forfeiture policy change
 - we are currently developing a consultation document featuring proposed reforms to the rules on forfeiture within the LGPS, which we plan to launch later this year:
 - to extend the time limit from three to six months for a scheme employer to submit a forfeiture application, with the timer to begin at sentencing rather than conviction
 - to remove the requirement that to be eligible for forfeiture the convicted person must have left their employment because of the offence they committed
 - remove regulation 92 (interim payments directions) to due incorrect drafting.
- aggregation and concurrency
 - no update
- additional voluntary contributions (AVCs) used to purchase additional pension

- no update
- qualifying recognised overseas pension scheme (QROPS) transfer in
 - we are working with HMT and DWP on work related to Retained EU Law (Revocation and Reform) Bill to establish a full and current position on QROPS transfers in but have not committed to making any changes to regulations
 - following recent advice, we understand that the LGPS is not affected by the Retained EU Law (Revocation and Reform) Bill, however there are some changes that may be required in due course to correct references that no longer work now that we have left the EU. We are currently working with HMT and DWP on some of these potential changes, but we have not yet identified a timeframe for implementation.

Update from DLUHC

In order to determine how many members are materially affected by the changes requested to refunds and QROPS transfers in, DLUHC request administering authorities, to provide the following information:

- number of 2014 refunds where the member left active membership of the scheme before 1 April 2019 – the reason for looking at cases that are more than four years old, as opposed to five years old, is to account for the time it might take to amend the regulations
- number of QROPS transfers in that have been declined / placed on hold until the regulations are amended.

Action

Group members to collate the following information from administering authorities and send to alan.wareham@levellingup.gov.uk:

- number of 2014 refunds where the member left active membership of the scheme before 1 April 2019
- number of QROPS transfers in that have been declined / placed on hold until the regulations are amended.

10. SPPA update (standing agenda item)

Kimberley Linge provided an update (item 4 in the meeting documents), on behalf of the Scottish Public Pensions Agency.

11. DfC update (standing agenda item)

William Dobbin did not provide an update on behalf of the Department for Communities.

12. LGPS England & Wales Scheme Advisory Board update (standing agenda item)

Joanne Donnelly provided an update (item 6 in the meeting documents), on behalf of the LGPS England & Wales Scheme Advisory Board (SAB).

13. Pensions Dashboards (standing agenda item)

Quarterly feedback from Pension Officer Groups

Jayne Wiberg emailed administering authorities with a revised Pensions Dashboards survey on 24 April 2023. The survey closed on 24 May 2023. Out of the 98 administering authorities responses were received from:

June 2023	Dec 2022	Sept 2022	June 2022	March 2022
50	56	63	61	77

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

Area	June 2023	Dec 2022	Sept 2022	June 2022
East Midlands	2	1	1	0
London	27	24	22	22
Northeast	3	3	3	2
Southern	2	2	2	1
Southeast	3	0	0	2
Scotland	4	6	3	3
Shrewsbury	3	1	1	0
Southwest	2	3	2	1

Wales	2	1	0	0
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The anonymised responses are summarised in the survey monkey feedback (item 7 in the meeting documents). Jayne Wiberg talked through the responses.

The next survey will be sent to pensions managers week commencing 23 October 2023 closing on 25 November 2023. The August 2023 survey is skipped due to school holidays resulting in low participation.

Group discussion

The group discussed the feedback. Concern arose around the difficulty in recruitment.

Quarterly feedback from software suppliers

Responses (item 8 in the meeting documents) were received from the following software providers detailing where they are in their development and support of the pensions dashboards. Each software provider talked through their update.

- Heywoods
- Civica
- Capita

An update was not received from Equiniti. The chair requested this is provided going forward to allow administering authorities to compare the position of each software provider.

Action

- each software provider to provide an update as to their latest position on dashboards.

14. Pensions Dashboards – AVCs

Jayne Wiberg and Lorraine Bennett met with Prudential on 26 April 2023 to discuss Prudential's implementation of dashboards.

Prudential kindly provided a flow chart, see addendum, of how they expected the value data to be exchanged, where Prudential provide the data directly to dashboards.

Group discussion

The group were pleased with the flowchart, though it prompted an alternative direction of thought. During the discussion it became apparent, Prudential providing AVC value data directly to dashboards, may not be the most suitable way forward. Especially if this approach is not consistent across all LGPS AVC providers. Jayne Wiberg confirmed Utmost, who took over Equitable Life policies, will not supply value data direct to dashboards, instead they will supply the data to administering authorities.

The group decided more work was needed in this area before they could consider whether to recommend Prudential:

- return value data directly to dashboards, or
- supply administering authorities with value data for them to return to dashboards.

Action

Jayne Wiberg to consider the matter further and put together a paper for the meeting on 29 September 2023. The paper should look at:

- identifying the LGPS AVC suppliers
- identifying how many AVC accounts each AVC supplier holds for the LGPS
- confirming how the AVC supplier intend to provide AVC value data to dashboards – either direct or by way of the administering authority
- how to approach queries from members about AVCs where value data is supplied by the administering authority
- engage with software suppliers to make sure AVC value data can be held on the pensions administration system
- the legislative requirements of providing money purchase value data to dashboards – there are different considerations to supplying defined benefit value data
- general pros and cons.

15. McCloud remedy (standing agenda item)

Quarterly feedback

Jayne Wiberg emailed administering authorities with a McCloud survey on 24 April 2023. The survey closed on 24 May 2023. Out of the 98 administering authorities responses were received from:

June 2023	Dec 2022	Sept 2022	June 2022	March 2022	Dec 2021
57	60	61	52	84	66

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

Area	June 2023	Dec 2022	Sept 2022	June 2022
East Midlands	1	1	1	0
London	23	23	23	28
Northeast	3	3	3	4
Southern	2	1	3	0
Southeast	3	1	0	2
Scotland	3	6	4	3
Shrewsbury	3	1	2	3
Southwest	2	2	1	1
Wales	2	0	0	1

The anonymised responses are summarised in the survey monkey feedback (item 10 in the meeting documents). The chair talked through the responses.

The next survey will be sent to pensions managers week commencing 23 October 2023 closing on 25 November 2023. The August 2023 survey is skipped due to school holidays resulting in low participation.

Group discussion

The group discussed the feedback. Concern arose around the difficulty in recruitment.

Action

- Lorraine Bennett to provide a position statement on the LGAs progress towards an LGPS qualification.

16. McCloud – Collection of final salary and CARE pay as at 2009 Scheme normal pension age

Raised by Zena Kee on 11 May 2023 on behalf of NILGOSC.

See item 11 in the meeting documents.

Group discussion

The group discussed the collection of final salary pay at the 2008 scheme / 2009 scheme, normal pension age. A number of group members confirmed they had only realised this data needed to be collected recently.

The LGA confirmed the requirement to collect final pay as at the 2008 scheme normal pension age is in the '[Guidance for administrators](#)' published in 2020 and the '[Data issues guidance](#)' published in March 2023. Additionally, '[the underpin guide](#)' published in 2014 also contains this requirement.

17. Prudential AVCs (Standing agenda item)

The National LGPS Technical subgroup held a meeting with Prudential on 7 June 2023 to discuss the service. This follows the two on-line administration meetings Prudential held with administering authorities on 18 May 2023.

Summary of meeting discussions

The chair of the subgroup, Ian Howe, outlined the discussions covering:

- a service update - Prudential believe the service is better than where it has been, although not perfect they are concentrating on the next level of improvements
- scheme revisions – issues of the provision of the snapshot of data by 31 May
- project advance – progressing well
- areas of concern raised by administering authorities – none have been raised so group members need to remind administering authorities of the process
- biannual administrator meetings – first meetings took place in May 2023
- dashboards – progressing.

The next meeting will be held in October 2023.

Group discussion

The groups consensus is that Prudential's performance overall is improving. A quick poll around the group indicated that, other than the provision of scheme revisions, no major issues were outstanding.

Action

- Group members to remind administering authorities at their regional POGs to email Prudential directly where there is an issue with a case. Full details of the case should be sent to the appropriate client management consultant. An email containing a brief description of the issue (no personal details) should also be sent to Ian Howe confirming a case has been raised, the date raised and with whom, so it can be picked up at the next subgroup meeting.

18. Transfer out process

At the meeting of 10 March 2023 the group agreed that Jayne Wiberg would draft the transfer out process where the member holds more than one deferred benefit. Jayne distributed the draft process to standing members of the group on 25 April 2023 – closing date for comments was 24 May 2023.

Thank you to the following standing members who supplied comments to Jayne:

- Karen Gibson on 26 April 2023
- Louise Savage on 19 May 2023
- Ian Howe on 22 May 2023
- Sandy Armstrong on 24 May 2023
- Richard Smythe on 24 May 2023

Action

- Jayne Wiberg will review all the comments and make any adjustments as necessary to the draft process. Jayne may contact members for clarification on comments. Once completed the process will be returned for approval at the September 2023 meeting. Anything queries left outstanding for discussion will be raised at that meeting.

19. Query: E-signatures for interfund adjustments

Raised by Emma Sanders on 6 April 2023 on behalf of SWAPOG.

See item 12 in meeting documents.

Group discussion

The group discussed the proposal. The group appeared to be in agreement with the proposal concerning elections by way of online portals, with the addition of a statement to be added to the screen print, confirming the following:

- date member agreed to the election
- name of administering authority to which the monies will be transferred

The group agreed this should be taken to regional POGs for agreement.

Action

- Emma Sanders to prepare a generic statement for administering authorities to use with their on-line elections including the date the member agreed to the election, dates of service to be transferred, member reference number and the name of the administering authority to which the monies are to be transferred – send to Jayne Wiberg for distribution

Postscript: on 15 June 2023 Emma Sanders supplied the following:

“I wish to elect to transfer my previous Local Government Pension Scheme membership with XXXXX pension fund relating to my employment with XXXX as a XXXX for the period XX/XX/XXXX to XX/XX/XXXX (if you have more than one period, please provide details for all the membership you wish to transfer)’ by ticking the box on this on-line form you are consenting to the transfer. Date : XX/XX/XXXX”

- Group members to discuss with their regional POGs and confirm at the meeting of the 29 September 2023 their agreement or otherwise.

20. Query: Pension on Divorce

Raised by Karen Gibson on 5 May 2023 on behalf of SWAPOG.

See paper, item 13 in the meeting documents.

Group discussion

The group discussed the query. Certain members of the group confirmed the following:

- where the pension credit member retains a pension credit in the scheme the calculation date would be the transfer day as set out in the order
- where the pension credit member elected for a CETV the calculation date would be the guarantee day in the CETV.

21. Annual Report Guidance

Raised by Becky Clough on 24 May 2023 on behalf of the Scheme Advisory Board England & Wales.

See paper, item 14 in the meeting documents.

Group discussion

Becky Clough discussed her paper with the group.

Group action

- contact becky.clough@local.gov.uk cc'ing sabsecretariat@local.gov.uk if you or members of your POG wish to volunteer or provide feedback into this workstream by 14 July 2023.

22. 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 21 March 2023.

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.

23. 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.

24. 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.

25. 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.

See update from DLUHC [agenda item 9](#) for further information.

To note.

26. 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.

- Claire Hey has replaced Paul Kateley as the representative from Heywood Pension Technologies
- following on from the last meeting where group members were asked to consider whether they are the most appropriate person to be the nominated individual to attend the National LGPS Technical Group – there were no further changes of membership bar those already communicated to the secretariat.

27. Any other business (standing agenda item)

- The group congratulated Melanie Durrant from Barnet Waddingham on the birth of her baby girl on 29 April 2023.
- A member of the group raised a question concerning the [McCloud remedy consultation published by DLUHC on 30 May 2023](#). The question concerned the new proposal of not having to aggregate to determine whether members qualify for underpin protection. Lorraine Bennett confirmed this was to avoid the potential for unintended differences in treatment and also to be in line with the approach to protection adopted by other public service pension schemes.
- Lorraine Bennett confirmed that GAD intend to publish all the revised factors by the end of summer 2023. The revised factors will be published in tranches, we expect early retirement, late retirement and non-club transfer in, to be next.

28. Dates of next meetings (standing agenda item)

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

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](#).

If you wish to use acronyms in an agenda item, make sure to explain what they mean within the document before using throughout.

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](#).

If you wish to use acronyms in an agenda item, make sure to explain what they mean within the document before using throughout.

2024 meetings

8 March 2024 – Hybrid

- 11.00 till 15.00 (coffee from 10.30)
- TBC

New agenda items, updates for existing agenda items and updates from Government Departments to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 21 February 2024 using the blank agenda template.

If you wish to use acronyms in an agenda item, make sure to explain what they mean within the document before using throughout.

7 June 2024 – Entirely in person

- 11.00 till 15.00 (coffee from 10.30)
- TBC

New agenda items, updates for existing agenda items and updates from Government Departments to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 22 May 2024 using the blank agenda template.

If you wish to use acronyms in an agenda item, make sure to explain what they mean within the document before using throughout.

4 October 2024 – Hybrid

- 11.00 till 15.00 (coffee from 10.30)
- TBC

New agenda items, updates for existing agenda items and updates from Government Departments to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 20 September 2024 using the blank agenda template.

If you wish to use acronyms in an agenda item, make sure to explain what they mean within the document before using throughout.

6 December 2024 – Entirely in person

- 11.00 till 15.00 (coffee from 10.30)
- TBC

New agenda items, updates for existing agenda items and updates from Government Departments to be supplied to jayne.wiberg@local.gov.uk LGA by no later than 12 noon on 20 November 2024 using the blank agenda template.

If you wish to use acronyms in an agenda item, make sure to explain what they mean within the document before using throughout.