

National LGPS Technical Group minutes

8 December 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 documents for this meeting are contained in [a single PDF](#) with the exception of:

- 'conga audit trail' – sent to standing members on 3 November 2023.

No further hyperlinks to any documents are contained elsewhere in the agenda.

2. Date and time of meeting

The meeting started at 11.00am and finished at 2.00pm on the 8 December 2023.

3. Venue

The meeting was held entirely in person at AON - 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. Heather Chambers – Northeast Pension Officer Forum
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. Matt Mott - 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. Helen Tomkins – Shrewsbury Pension Officer Group
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
19. Lorraine Bennett - Local Government Association
20. Joanne Donnelly – Local Government Association
21. Steven Moseley (Scotland) – Local Government Association

22. Claire Hey – Heywood Pension Technologies
23. Lissa Evans - Civica
24. Dave Friend – Equiniti
25. Gavin Paul - Barnett Waddingham
26. Ian Colvin Actuarial - Hymans Robertson
27. Justine Davies - Price Waterhouse Coopers
28. Catherine Pearce - Aon
29. Jonathan Perera – Mercer
30. Kelly Scotford – Secretariat.

Additions

31. Angela Bell – The Pensions Regulator
32. Joe Stacey – Money and Pensions Service

Apologies for absence – with replacements

- Louise Savage - Southeast Counties Superannuation Officer Group replaced by Matt Mott
- Melanie Durrant - Barnett Waddingham replaced by Gavin Paul.

Apologies for absence – no replacements

- Karen Gibson - Southwest Area Pension Officer Group
- Kimberly Linge - Scottish Public Pension Agency
- William Dobbin - Department for Communities (Northern Ireland)
- Martin Slaughter - Capita Experience Pension Solutions
- Jeremy Hughes – Scheme Advisory Board England & Wales.

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 without amendment.

6. Matters arising from previous minutes

To be determined

None were raised.

7. Local Government Association (LGA)

Jayne Wiberg took questions on bulletins 242, 243, 244, published since the last meeting. All bulletins can be found in the Bulletin pages of www.lgpsregs.org and www.scotlgpsregs.org.

The Chair thanked the LGA for the resources they had produced / provided to help administering authorities implement the McCloud remedy.

8. DLUHC update (standing agenda item)

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

In addition to the update Alan confirmed:

- DLUHC are closer to a decision on Oasis though there is no confirmed outcome as yet.
- The changes proposed to survivor benefits and forfeiture had been put to the previous Minister - Lee Rowley. These now need to be put to the new Minister – Simon Hoare. A consultation is expected in the middle of 2024.
- Fair deal is now on DLUHC radar following on from the consultation 2019 and the interruption caused by the McCloud judgement. This will be brought back into DLUHCs main workstreams.
- There will be a meeting week commencing 11 December 2023 to discuss the outstanding technical queries raised by the group – see agenda item 9. In the next couple of weeks DLUHC will be able to give us more of an idea of what they intend to take forward.

Questions from the group

The group raised the following questions:

- How will the future implementation of exit pay differ from the previous iteration?
Alan confirmed the considerations are the same and DLUHC committed to ending excessive payments on redundancies.
- The Chair requested a timescale of when the technical changes approved by DLUHC to proceed will be made to the Scheme – Alan agreed to provide an update for the March 2024 meeting.

Action

- Alan Wareham to provide a timescale of when the technical changes approved by DLUHC to proceed will be made to the Scheme by 12 noon on 21 February 2024 for inclusion in the meeting documents of the March 2024 meeting.

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 – item 3 in the meeting documents:

Removing the five year limit on the payment of 2014 refunds

Update from DLUHC on 8 December 2023

- DLUHC will meet week commencing 11 December 2023 to discuss the outstanding technical queries raised by the group. In the next couple of weeks DLUHC will be able to give us more of an idea of what they intend to take forward. Alan Wareham will provide a timescale of when the technical changes approved by DLUHC to proceed, will be made to the Scheme for inclusion in the meeting documents of the March 2024 meeting.

Forfeiture policy change

Update from DLUHC on 8 December 2023

Contained in meeting documents and on the day, Alan confirmed the changes proposed to survivor benefits and forfeiture had been put to the previous Minister - Lee Rowley. These now need to be put to the new Minister – Simon Hoare. A consultation is expected in the middle of 2024.

Aggregation and concurrency

Update from DLUHC on 8 December 2023

- DLUHC will meet week commencing 11 December 2023 to discuss the outstanding technical queries raised by the group. In the next couple of weeks DLUHC will be able to give us more of an idea of what they intend to take forward. Alan Wareham will provide a timescale of when the technical changes approved by DLUHC to proceed, will be made to the Scheme for inclusion in the meeting documents of the March 2024 meeting.

AVCs used to purchase additional pension

Update from DLUHC on 8 December 2023

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QROPS transfer in

Update from DLUHC on 8 December 2023

- DLUHC will meet week commencing 11 December 2023 to discuss the outstanding technical queries raised by the group. In the next couple of weeks DLUHC will be able to give us more of an idea of what they intend to take forward. Alan Wareham will provide a timescale of when the technical changes approved by DLUHC to proceed, will be made to the Scheme for inclusion in the meeting documents of the March 2024 meeting.

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 (SPPA).

Action

- Kim was not present at the meeting so the Chair asked if the group could email any queries they might have on the update to Jayne Wiberg, who will collate and forward onto Kim.

11. DfC update (standing agenda item)

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

12. LGPS England & Wales SAB update (standing agenda item)

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

Questions from the group

The group raised the following questions:

- What is the outcome of the independent Sharia review? Jo confirmed that a Muslim Scholar determined the Scheme is compliant with Islamic beliefs because pension contributions are treated as deferred pay. The SAB will publish the review together with a summary on their website before Christmas. This outcome should support employers if they do not wish to provide an alternative pension scheme to those employees who opted out because they believe the Scheme is non-complaint.
- Jo confirmed that the SAB are struggling to obtain data on opt outs. They have raised two freedom of information with TPR for this information and TPR have refused to supply it. The SAB are considering issuing a workforce survey to Scheme employers.
- Jo raised the Judicial review on cost control. This concerned the unions challenge of including the cost of the McCloud remedy in the 2015 Scheme costs. Initially the courts dismissed the challenge, but the unions were successful in obtaining right to appeal. The appeal date is February 2024.
- The group noted that GAD had confirmed the data supplied by administering authorities had improved. A question was raised asking if this was actually the case, or is it more the fact that GADs understanding of the data had improved? Jo confirmed the data supplied by administering authorities had improved.
- Following on from the November 2023 budget, are Scheme employers impacted by the new proposal of a 'Pot for life'? Jo confirmed as far as she is aware this proposal does not affect public sector schemes, though she would keep an eye on the legislation to make sure this remains the case.

13. Pensions Dashboards (standing agenda item)

Presentation by TPR and MaPS

Angela Bell from the Pensions Regulator (TPR) and Joe Stacey from the Money and Pensions Service (MaPS) will deliver a presentation on dashboards to the group.

Group discussion

- Joe confirmed the final version of the data standards will be published alongside the staging guidance, due to be published in the spring of 2024.
- A question was raised covering the legislative position on AVCs and the illustration date? Joe confirmed he does not expect any changes to the regulations regarding the illustration date and AVCs.

- Angela confirmed TPR will nudge administering authorities around 15 months before the proposed staging date of September 2025 – so around June 2023. The nudge will ask for two contacts from each administering authority who will be looking after dashboards.
- Angela reiterated that data is key and this is the main area of work.
- Angela confirmed that TPR will republish their enforcement policy once the staging guidance is published – spring 2024.

Administering authority survey results

A survey was sent to administering authorities on 20 October 2023 with a closing date of 12 noon on 23 November 2023. The survey was revised to take account of the programme reset – see item 7 in the meeting documents for the results and numbers of responders.

Group discussion

Jayne Wiberg talked through the survey results with the group and a general discussion followed.

Action

- Jayne Wiberg to issue next survey with results in time for the June 2024 meeting.

Quarterly feedback from software suppliers

Updates - item 8 in the meeting documents, are provided from the following software providers detailing where they are in their development and support of the pensions dashboards.

- Heywoods – received on 21 November 2023
- Civica – received on 29 November 2023 after submission deadline
- Equiniti – no update received
- Capita – no update received.

AVCs and dashboards sub-group

The sub-group held its first meeting on 5 December 2023. Ian Howe – chair, provided a verbal update from the meeting. A general discussion followed.

AVC membership numbers

At the last meeting it was agreed that group members would contact each administering authority in their POGs to obtain the necessary AVC numbers.

On 6 October 2023, Jayne Wiberg emailed group members with a spreadsheet for administering authorities to complete. The outcome can be found in item 9 of the meeting documents.

Responses were received from 74 of the 98 administering authorities (AA) indicating across the LGPS in England, Wales, Scotland and Northern Ireland authorities hold approximately 70,500 AVC accounts.

An initial comparison of the numbers supplied by AA when compared with the numbers supplied by Prudential and Clerical Medical (these were the only two AVC suppliers to provide membership numbers) indicate there are inconsistencies as set out in the tables below.

	Prudential	AA	Difference – but we are missing 24 AA returns
Active	45,302	45,381	AA hold 79 more cases
Deferred	24,551	11,548	AA hold 13,003 less cases

	Clerical Medical	AA	Difference – but we are missing 24 AA returns
Active	1,191	1,076	AA hold 115 less cases
Deferred	526	342	AA hold 184 less cases

Group discussion

It was observed that there was a significant disparity between the Prudential numbers and the administering authority numbers. Meaning that administering authorities will need to reconcile their AVC members with each AVC provider.

14. McCloud remedy (standing agenda item)

Administering authority survey results

A survey was sent to administering authorities on 20 October 2023 with a closing date of 12 noon on 23 November 2023. The survey is revised to take account of the publications issued by DLUHC and the LGA – see item 10 in the meeting documents for the results and numbers of responders.

Group discussion

Jayne Wiberg talked through the survey results with the group and a general discussion followed.

Action

- Jayne Wiberg to issue next survey with results in time for the June 2024 meeting.

Update from the LGA

Lorraine Bennett to provided an update with regards to the latest position on regulations, guidance, resources and implementation.

Group discussion

- Kelly Scotford confirmed Greenwich administering authority had received communication from teachers pensions regarding teachers excess service. The communication indicated they are going to write to employers to ask them to find out which employees are in scope and for the employers to information administering authorities.
- Following on from the previous point a member asked if such employers will be informed enough to make the correct judgement – Lorraine confirmed that hopefully this will be the case.
- A member asked who is responsible for communicating with the affected teachers – Lorraine confirmed this will be a joint responsibility between the Local Government Pension Scheme and the Teachers Pension Scheme.
- A member asked about what will happen to the overpaid contributions because teachers pay more employee contributions than members of the LGPS – Lorraine confirmed this will be taken into account at some point down the line.
- A member asked why this situation had arose – Lorraine confirmed this was because of the teachers regulations that did not allow more than a whole time employment in the teachers pension scheme.

15. Prudential AVCs (Standing agenda item)

The National LGPS sub-group met with Prudential on 18 October 2023. The next meeting will take place in May 2024. Ian Howe – chair, provided an update from that meeting. A general discussion took place.

16. 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 who provided comments.

Update from Jayne Wiberg

The new process and deferred member transfer pack is still waiting for its final check. The delay has been caused because the team are working on the McCloud remedy resources.

17. Transfer out - Conga audit trail

On 3 November 2023, Jayne Wiberg emailed standing members with an example 'Conga audit trail' for use in the completion of transfer out declaration forms by a private sector transfer company. Member were asked to supply comments agreeing or disagreeing with its use for discussion at this meeting. Comments can be found in item 11 of the meeting documents.

Group discussion

A general discussion took place.

Group agreement

- The group agreed to go back to their POGs and request each administering authority raise specific queries that can be put to Pensions Bee addressing any concerns that, in their view, prevents the use of the conga audit trail.

Action

- Each POG representatives to go back to their POGs and request each administering authority raise specific queries that can be put to Pensions Bee addressing any concerns that, in their view, prevents the use of the conga audit trail. Questions are to be sent to Jayne Wiberg by 31 January 2024.

18. 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.

19. 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.

20. 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.

21. 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.

22. 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.

- Debbie Sharp - Shrewsbury Pension Officer Group, has left the group due to a change in employment. Debbie will be replaced by Helen Tomkins
- Kerrie Shields – Civica, has left the group and is replaced by Lissa Evans

The Chair thanked Debbie Sharp for her contribution to the group over the years.

23. Any other business (standing agenda item)

None were raised.

24. Dates of 2024 meetings (standing agenda item)

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

8 March 2024 – Hybrid

- 11.00 till 14.00 (coffee from 10.30)
- Hymans, 1 London Wall, Barbican, London EC2Y 5EA

Please email ian.colvin@hymans.co.uk copying in jayne.wiberg@local.gov.uk if you are attending the meeting in person together with your dietary requirements, by 12 noon on 21 February 2024. This allows the host to pre-prepare the meeting tags and order the lunch.

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 14.00 (coffee from 10.30)
- Mercer, Tower Place West, 50 Lower Thames St, London EC3R 5BU

Please email Jonathan.Perera@mercer.com copying in jayne.wiberg@local.gov.uk if you are attending the meeting in person together with your dietary requirements, by 12 noon on 22 May 2024. This allows the host to pre-prepare the meeting tags and order the lunch.

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 14.00 (coffee from 10.30)
- PWC, 1 Embankment Pl, London WC2N 6RH

Please email justine.l.davies@pwc.com copying in jayne.wiberg@local.gov.uk if you are attending the meeting in person together with your dietary requirements, by 12 noon on 30 September 2024. This allows the host to pre-prepare the meeting tags and order the lunch.

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 14.00 (coffee from 10.30)
- Aon - The Leadenhall Building, 122 Leadenhall Street, London, EC3V 4AN

Please email Catherine.pearce@aon.com copying in jayne.wiberg@local.gov.uk if you are attending the meeting in person together with your dietary requirements, by 12 noon on 20 November 2024. This allows the host to pre-prepare the meeting tags and order the lunch.

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.