

National LGPS Technical Group meeting documents

For meeting held on 8 December 2023

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1) Meeting agenda item 5: Technical Group Minutes of 29 September 2023

1. Meeting documents

The majority of the [documents for this meeting](#) were contained in a single PDF. The following documents were also discussed but are not for publication:

- AVCs and dashboards report
- draft pensions dashboards connection guide
- draft administration key performance indicators.

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

2. Date and time of meeting

The meeting started at 11.00am and finished at 2.00pm on the 29 September 2023.

3. Venue

The meeting was held at Hymans - One London Wall London EC2Y 5EA.

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. Karen Gibson - Southwest Area Pension Officer Group
7. Emma Sanders - Southwest Area Pension Officer Group
8. David Kellond- Southern Area Pension Officer Group
9. Sandy Armstrong - Southern Area Pension Officer Group
10. Louise Savage - Southeast Counties Superannuation Officer Group
11. Joel Ellner - Southeast Counties Superannuation Officer Group
12. Richard Smythe - London Pension Officer Group
13. Martin Doyle - London Pension Officer Group
14. Vicky Jenks - Shrewsbury Pension Officer Group
15. Zena Kee - Northern Ireland Local Government Officers' Superannuation Committee
16. Alan Wareham – Department for Levelling Up, Housing and Communities

17. Craig Finlay - Scottish Public Pension Agency
18. William Dobbin - Department for Communities (Northern Ireland)
19. Jayne Wiberg - Local Government Association
20. Lorraine Bennett - Local Government Association
21. Steven Moseley (Scotland) – Local Government Association
22. Jeremy Hughes – Scheme Advisory Board England & Wales
23. Claire Hey – Heywood Pension Technologies
24. Martin Slaughter - Capita Experience Pension Solutions
25. Jacob Machin - Civica
26. Dave Friend – Equiniti
27. Gavin Paul - Barnett Waddingham
28. Ian Colvin Actuarial - Hymans Robertson
29. Justine Davies - Price Waterhouse Coopers
30. Catherine Pearce - Aon
31. Jonathan Perera – Mercer
32. Kelly Scotford - Secretariat

Additions

33. Becky Clough – Scheme Advisory Board (England & Wales)
34. Mike Harrison – Civica – Dashboards
35. John Dale – Heywoods - Dashboards

Apologies for absence – with replacements

- Kimberly Linge - Scottish Public Pension Agency replaced by Craig Finlay
- Melanie Durrant - Barnett Waddingham replaced by Gavin Paul
- Kerrie Shields – Civica replaced by Jacob Machin

Apologies for absence – no replacements

- Joanne Donnelly – Local Government Association
- Debbie Sharp - Shrewsbury Pension Officer Group
- Erin Savage - Scottish Pensions Liaison Group

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 group agreed the minutes in their entirety.

Matters arising from previous minutes

None.

6. Local Government Association (LGA)

Jayne Wiberg discussed bulletin 242 (published on 29 September 2023) took a variety of questions on bulletins 239, 240 and 241. All bulletins can be found in the Bulletin pages of www.lgpsregs.org and www.scotlgpsregs.org.

7. 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).

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

Updates from DLUHC were 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**

DLUHC to confirm number of 2014 deferred refunds where the member left active membership of the scheme before 1 June 2019 – as provided by administering authorities.

Update from DLUHC on 29 September 2023

Contained in meeting documents.

- **forfeiture policy change**

Update from DLUHC on 29 September 2023

Contained in meeting documents.

- **aggregation and concurrency**

Update from DLUHC on 29 September 2023

Contained in meeting documents.

- **additional voluntary contributions (AVCs) used to purchase additional pension**

Update from DLUHC on 29 September 2023

Contained in meeting documents.

- **qualifying recognised overseas pension scheme (QROPS) transfer in DLUHC** to confirm the number of QROPS transfers in that have been declined / placed on hold until the regulations are amended – as provided by administering authorities.

Update from DLUHC on 29 September 2023

Contained in meeting documents.

9. SPPA update (standing agenda item)

Update not provided by 15 September 2023.

10. DfC update (standing agenda item)

Update not provided by 15 September 2023.

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

Becky Clough provided a verbal update on behalf of the Scheme Advisory Board (SAB) in England & Wales.

Group discussion

The group raised a question concerning as to whether the SAB were still planning to look at undertaking a piece on workforce strategy. Becky confirmed that although this is not a key proposal, it's still in the planning and is likely to be included in non-statutory guidance.

12. Pensions Dashboards (standing agenda item)

Administering authority survey

No survey was sent to administering authorities during the summer of 2023 due to school holidays resulting in low participation. The next survey will be sent to pensions managers week commencing 23 October 2023 closing on 24 November 2023. When issued the survey will be revised to take account of the programme reset.

Quarterly feedback from software suppliers

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

- Heywoods – received on 21 August 2023
- Civica – not provided – Mike Harrison provided update on the day
- Equiniti – received on 14 September 2023
- Capita – received on 14 September 2023.

13. Pensions Dashboards – AVCs

Further to the discussion at the last meeting on 9 June 2023, Jayne Wiberg provided a report to the group on 23 August 2023 on AVCs and dashboards.

The report looks at the issues associated with providing AVC view data to dashboards and provides updates from six AVC providers. It should be read in conjunction with the draft Pensions Dashboards connection guide for LGPS administering authorities produced by the Local Government Association which accompanied this report.

The purpose of the report is to:

- decide how to go about looking at the matters to consider
- look at making recommendations to authorities to achieve a consistency of approach when providing AVC view data to dashboards across Local Government Pension Schemes.

The report recommends:

- setting up a National LGPS Technical Group sub-group to take this project forward
- group members to contact each administering authority within their POGs to obtain the necessary AVC numbers.

Group discussion

The software providers, largely John Dale from Heywoods, talked through the issues surrounding AVCs and dashboards. There were a variety of questions on this subject raised by the group.

Group agreement

The group agreed:

- to set up a National LGPS Technical Group sub-group to take this project forward, comprising of Ian Howe - Chair, Jayne Wiberg – LGA and secretariat support, Zena Kee – Northern Ireland, and West Yorkshire Pension Fund – Jayne to contact West Yorkshire to see if they would be willing to join the group
- that group members will contact each administering authority within their POGs to obtain the necessary AVC numbers – Jayne Wiberg to send email to the group setting out requirements.

14. McCloud remedy (standing agenda item)

Administering authority survey

No survey was sent to administering authorities during the summer of 2023 due to school holidays resulting in low participation. The next survey will be sent to pensions managers week commencing 23 October 2023 closing on 25 November 2023.

15. McCloud – update from LGA

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

Group discussion

The software providers shared with the group as to where they are in implementing McCloud to their systems. Some providers are further on than others.

A question arose about communicating to members as to whether they qualify for McCloud – ‘no’ - if ‘no’ why?, ‘yes’ - if ‘yes’ why? Lorraine confirmed there is an expectation that administering authorities should confirm to the member (1) if they qualify for an underpin (2) if they do, is anything payable?

16. Prudential AVCs (Standing agenda item)

The next meeting between the National LGPS sub-group and Prudential will take place on 18 October 2023. An update will be provided at the National LGPS Technical group meeting of 8 December 2023.

17. 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

Since the last meeting on 9 June 2023, the new process has been inserted into the non-club transfer out guide (version 3.0). Questions raised by the responders have been answered and their comments taken into account. This will be published at the same time as the new deferred member transfer pack. This has also been adjusted to reflect multiple deferred benefits and is very close to publication. Delays are due to resources and McCloud.

18. Query: E-ticks for interfund adjustments

See item 11 in meeting documents.

At the meeting of the 9 June 2023, the group agreed to discuss IFA elections by way of online portals, with the addition of a generic statement (see below) to be added to the screen print with their regional POGs and confirm at this meeting their agreement or otherwise.

Generic statement supplied by Emma Sanders

“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”

19. Group agreement

The group agreed in their entirety that IFA elections by way of online portals, with the addition of a generic statement should be accepted.

20. Apprenticeships and qualifications

On 27 July 2023 Lisa Clarkson emailed administering authorities with the LGA proposal for assisting administering authorities access relevant pension administration apprenticeships. See item 12 of the meeting documents.

Administering authorities were asked to complete a survey on the proposal that closed on 25 August 2023.

Update from LGA

Lorraine Bennett provided a verbal update with regards to the latest position on regulations, guidance, resources and implementation. See [bulletin 242](#) for full update.

21. Annual Report Guidance

The Scheme Advisory Board's (SAB) Compliance and Reporting Committee has a workstream in place to update the 2019 statutory guidance entitled 'Preparing the Annual Report' that was produced by CIPFA. At the last meeting in June 2023, volunteers from the National LGPS Technical Group and Pension Officer Groups were invited to provide feedback on the tables listed in annex 2 of the current guidance.

In total, nine funds volunteered and have met with the SAB secretariat team to provide feedback on how the current guidance could be developed. Based on this feedback, the key performance indicator (KPI) tables proposed to replace annex 2 in the current guidance have been shared by email with the group – accompanies the agenda. The wider administration reporting, which covers membership, employers and commentary on in-year activities and value for money statement, are not proposed to change from the current guidance.

Some of the new KPI s might not be currently reportable by all funds so compliance will be discretionary, but feedback indicated that by including them in the guidance this would help funds develop these areas in the future. The KPI s have been expanded to report the number of queries dealt with by funds and spotlight the engagement work undertaken by funds in addition to actual casework. Work is still required in some areas to create further guidance notes to assist funds when reporting the KPI s and feedback is welcome on the content and any other general comments about the KPI s proposed. It should also be noted that the timescales of 'fund KPI s' have remained unaltered as there wasn't a consensus on required changes and the legal timeframe quoted in the current guidance is being checked.

Becky Clough gave an update on developments from the last meeting. Nine funds volunteered their time. Becky met individually with each fund and obtained some really good feedback. From that feedback a new table was developed and accompanied the agenda. This guidance will be discretionary but SAB encourage all

funds to be consistent and adopt the process. DLUHC & SAB would like it to apply to 2023 / 2024 data.

Group discussion

The group discussed the proposed changes and there were a number of concerns. Largely around whether all administering authorities had had the opportunity to voice their thoughts.

The chair suggested the matter should be discussed at regional POGS the following week and also at the Pensions Managers conference in Torquay.

Group agreement

The group agreed that the changes to the KPIs should be discussed at regional POGs and the outcome fed back to the group in December 2023. The chair would also contact Pat Luscombe regarding Torquay.

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.

- Liz Vollans will no longer be attending the group on behalf of NEPOF. NEPOF will confirm her replacement before the December 2023 meeting.

To note.

27. Any other business (standing agenda item)

None.

2) Meeting agenda item 8: DLUHC update

Provided by Alan Wareham on 27 November 2023.

OASIS / Academies

Discussions are ongoing related to OASIS and academy consolidation, but no decision on this just yet.

LGPS investments / Climate

The consultation on investments closed on 2 October and we have now published the government response (<https://www.gov.uk/government/consultations/local-government-pension-scheme-england-and-wales-next-steps-on-investments/outcome/local-government-pension-scheme-england-and-wales-next-steps-on-investments-government-response>).

We have been grateful for the feedback received across the sector on our climate consultation and will be continuing to engage with colleagues as this workstream develops.

Local Audit Delays / Account Separation

We have been working with a range of stakeholders to develop the policy on account separation, with a particular focus on the consequences of account separation, considering other changes being made in the local audit landscape. Engagement with the Financial Reporting Council on this matter and where it fits into the wider work being done on local audit delays has proved useful.

No update on legislation which could be used as a vehicle for change.

McCloud

The Local Government Pension Scheme (Amendment) (No. 3) Regulations 2023 No. 972 has been published to [legislation.gov.uk](https://www.legislation.gov.uk):
<http://www.legislation.gov.uk/id/uksi/2023/972>.

We have also published the consultation response, a further EQIA, and two updated member factsheets (English and Welsh) here:
<https://www.gov.uk/government/consultations/mccloud-remedy-in-the-lgps-supplementary-issues-and-scheme-regulations>

We are currently setting up a working group to help steer forthcoming statutory guidance to support the regulations.

Survivor Benefits and Forfeiture

We are currently developing a consultation for survivor benefit reforms (application of the Goodwin case and removal of nomination requirement), with the associated checks and processes to follow before publishing the consultation. This consultation will also feature proposed reforms to the rules on forfeiture within the LGPS.

Discussion with HMT and GAD on implementation.

Good Governance

Work has continued over the summer on good governance, including ongoing engagement with the various workstreams of the Compliance and Reporting Committee to develop plans for changes to regulations and guidance.

We have been working closely with the SAB and to progress a draft of the annual report guidance on which we received feedback from the working group. We are aiming to have the updated governance, annual report and new admin guidance all published in 2024.

Transport for London (TfL)

Technical discussions between Government and Transport for London have started on the potential transfer of the TfL Pension Scheme into the Local Government Pension Scheme and TfL's consultation paper planned for next Summer.

Exit pay

The Government is still committed to ending excessive taxpayer funded redundancies in Local Government. Work is being undertaken to deliver this commitment in a way that strikes a fair balance between employees and the taxpaying public. The principle remains that Councils are responsible for their own finances, but the Government expects councils to always ensure taxpayers get good value for money.

Other Updates

- 5-year refund – we are currently looking into this item (as one of the items on the SAB technical query list), and thank everyone who provided data and comments as requested at the last technical group meeting

- Pension surplus and new fair deal are both on our radar, working with various groups and cross government colleagues on both.

3) Meeting agenda item 9: Recommendations and queries raised by the group with DLUHC

Full details of all the [recommendations](#) can be found on Technical Group page of www.lgpsregs.org.

Removing the five year limit on the payment of 2014 refunds

On 12 March 2019, the National LGPS Technical Group recommended to the Scheme Advisory Board (SAB) in England & Wales, that the five year limit on 2014 refunds be removed. On 27 September 2019 SAB wrote to the Parliamentary Under Secretary of State (Luke Hall MP) recommending the changes be considered by the Department. SAB confirmed on 18 November 2019 that MHCLG (now DLUHC) would be happy to take forward this recommendation for change.

Over three years since the initial recommendation, nothing has moved and at the meeting of 10 March 2023 the group request DLUHC provide a definitive timescale by when a change can be expected.

Update from DLUHC on 9 June 2023

On 9 June 2023 DLUHC confirmed they 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. In order to determine how many members are materially affected by the changes requested to refunds, DLUHC request administering authorities to provide the following information:

- number of 2014 refunds that where the member left active membership of the scheme before 1 June 2019 – the reason for look at cases that are more than 4 years old is to account for the time it might take to amend the regulations

Update from DLUHC on 29 September 2023

Alan confirmed DLUHC are deciding whether to take this request for change forward and thank everyone who provided data and comments as requested at the last technical group meeting. DLUHC received data from 35 administering authorities indicating in aggregate they hold around 60,000 deferred refunds. If this data is an indication of the average held across the scheme, this would mean that there are around 150,000 deferred refunds. If the change is approved it will be included in the amending statutory instrument covering survivor benefits.

Update from DLUHC on 8 December 2023

We are currently looking into this item (as one of the items on the SAB technical query list) and thank everyone who provided data and comments as requested at the last technical group meeting.

Forfeiture policy change

On 26 November 2018, the National LGPS Technical Group recommended to the Scheme Advisory Board (SAB) in England & Wales to change the policy behind the forfeiture regulations. Currently, the wording does not address historical events coming to light, which are now more frequent in today's society. On 27 September 2019 SAB wrote to the Parliamentary Under Secretary of State (Luke Hall MP) recommending the changes be considered by the Department. SAB confirmed on 18 November 2019 that MHCLG (now DLUHC) would be happy to take forward this recommendation for change.

Over three years since the initial recommendation, nothing has moved and the group request DLUHC to provide a definitive timescale by when a change can be expected.

On 9 September 2023 DLUHC confirmed they are currently developing a consultation document for survivor benefit reforms (application of the Goodwin case and removal of nomination requirement), with the associated checks and processes to follow before publishing the consultation. This consultation will also feature 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.

Update from DLUHC on 29 September 2023

We are currently developing a consultation for survivor benefit reforms (application of the Goodwin case and removal of nomination requirement), with the associated checks and processes to follow before publishing the consultation. This consultation will also feature proposed reforms to the rules on forfeiture within the LGPS.

Update from DLUHC on 8 December 2023

We are currently developing a consultation for survivor benefit reforms (application of the Goodwin case and removal of nomination requirement), with the associated checks and processes to follow before publishing the consultation. This consultation will also feature proposed reforms to the rules on forfeiture within the LGPS.

Discussion with HMT and GAD on implementation.

Aggregation and concurrency

On 12 March 2019, the National LGPS Technical Group recommended to the Scheme Advisory Board (SAB) in England & Wales, to change the regulations concerning aggregation and concurrency to reflect the position prior to 1 April 2014 (i.e. upon leaving active membership in a concurrent employment, and upon aggregation with the continuing employment, administrators are required to apply an adjustment to the pre 1-April 2014 final salary membership).

On 27 September 2019 SAB wrote to the Parliamentary Under Secretary of State (Luke Hall MP) recommending the changes be considered by the Department. SAB confirmed on 18 November 2019 that MHCLG (now DLUHC) would be happy to take forward this recommendation for change.

Over three years since the initial recommendation, nothing has moved and the group request DLUHC to provide a definitive timescale by when a change can be expected.

Update from DLUHC on 29 September 2023

Alan confirmed when DLUHC have available resources this matter will be looked at.

Update from DLUHC on 8 December 2023

None received before the meeting.

AVCs used to purchase additional pension

On 13 December 2019, the National LGPS Technical Group recommended to the Scheme Advisory Board (SAB) in England & Wales, to change the policy behind the regulations that restrict a deferred member who left the Scheme before 1 April 2014, from using their AVC pot to purchase additional pension in the Scheme. Currently, only members who left the Scheme after 31 March 2014 are able to make use of this provision. On 16 December 2019 the SAB Secretariat proposed the change to MHCLG (now DLUHC).

Prepared by Jayne Wiberg – National LGPS Technical Group Secretariat

Over three years since the initial recommendation, nothing has moved and the group request DLUHC to provide a definitive timescale by when a change can be expected.

Update from DLUHC on 29 September 2023

Alan confirmed when DLUHC have available resources this matter will be looked at.

Update from DLUHC on 8 December 2023

None received before the meeting.

QROPS transfer in

The LGPS regulations prescribe that a transfer in can only be accepted from a registered pension scheme or a European pensions institution. When defining a European pensions institution we need to look at the Pensions Act (PA) 2004. The wording in section 293(8) of the PA 2004 that previously referred to an EU directive, have been removed post UK withdrawal from the EU on 31 December 2020. This means that until / if the LGPS regulations are updated, overseas transfers cannot be accepted. The matter was raised with DLUHC following the National LGPS Technical Group meeting on 17 June 2022.

At the last meeting on 10 March 2023 DLUHC confirmed this issue is included with the wider EU law issue. This covers areas of the scheme that have been impacted due to the UKs withdrawal from the EU. Alan confirmed he had a meeting on the afternoon of 10 March 2023 covering this matter and agreed to contact the group with an update before the next meeting on 9 June 2023.

On 9 June 2023 DLUHC confirmed they 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. In order to determine how many members are materially affected by the changes requested to QROPS transfers in, DLUHC request administering authorities to provide the following information:

- number of QROPS transfers in that have been declined / placed on hold until the regulations are amended

Update from DLUHC on 29 September 2023

Alan confirmed DLUHC are deciding whether to take this request for change forward and thank everyone who provided data and comments as requested at the last technical group meeting. DLUHC received data indicating one administering authority has one case outstanding.

Update from DLUHC on 8 December 2023

None received before the meeting.

4) Meeting agenda item 10: SPPA update

Provided by Kimberley Linge on 21 November 2023.

CPI Revaluation Regulations

After consulting stakeholders earlier this year, Scottish Ministers agreed to move the date that revaluation is applied to CARE pensions from 1 April to 6 April each year to align the rate of CPI used in both calculations.

Also, in response to representation from fund authorities and their actuaries, Scottish Ministers undertook to make amendments to regulations 60 and 61A to ensure they work as intended and to avoid unintended consequences. This resulted in a delay to the revaluation regulations.

The amended regulations will be made, as consulted on, and are now with the Scottish Government's legal department for checking and styling before being laid. We expect these regulations to be laid in December 2023.

The regulations will apply retrospectively from 31 March 2023.

McCloud Remedy Regulations

The Scottish Government laid The Local Government Pension Scheme (Remediable Service) (Scotland) Regulations 2023 on 30 August 2023. The regulations came into force on 1 October 2023.

The regulations implement the McCloud remedy and amend the underpin rules to ensure that they work as intended.

Part 2 of the regulations replaces the underpin rules in the LGPS (Transitional Provisions and Savings) (Scotland) Regulations 2014 and makes relevant changes to the LGPS (Scotland) Regulations 2018.

Prepared by Jayne Wiberg – National LGPS Technical Group Secretariat

Exit Credits

Exit credit payments were introduced for the Scottish LGPS in 2018. Based on the wording of the legislation, the exiting employer has an automatic entitlement to be paid the exit credit by the administering authority (AA).

Provisional results from the 2023 triennial valuations show that the funding position of LGPS funds has improved significantly and we have been made aware of admission bodies who previously had significant deficits in June 2021, but exited an LGPS fund in the first half of 2023 with surpluses that required an exit credit to be paid.

In England & Wales provisions allowing for certain factors to be taken into account when assessing whether there is an exit credit and the amount of any exit credit were later included in amending regulations and statutory guidance.

SPPA has agreed to introduce legislative amendments and statutory guidance to bring the Scottish LGPS Regs in line with the position in England & Wales.

We expect that these amendments will be made in Spring 2024.

McCloud Guidance

SPPA have joined colleagues from the Department for Levelling-up, Housing and Communities (DLUHC) in a working group to discuss areas where guidance may be needed to support the McCloud remedy regulations.

LGA circulated the initial prioritisation policy for remedy cases on 16 October. This policy will also be discussed further at the McCloud guidance working group and consulted on before a final version is issued early next year.

Following the working group's initial meeting, DLUHC intend to circulate a draft of statutory guidance for the LGPS in England & Wales for views and comment. Scottish Ministers intend that once this guidance is finalised, it will also apply in Scotland.

GAD Factor review

In March 2023, HM Treasury reduced the SCAPE discount rate from CPI + 2.4 per cent to CPI + 1.7 per cent to take into account long term GDP growth figures.

The combined effect of these changes had a material impact on the majority of actuarial factors in force for the Scottish LGPS. GAD therefore recommended that all factors be reviewed.

Prepared by Jayne Wiberg – National LGPS Technical Group Secretariat

That review has now been completed and the last batch of new factors were shared with administering authorities in Scotland on 3 October 2023. GAD are currently reviewing their guidance, as a result of these factor changes.

There are changes needed to the calculation and information to be exchanged when a member, protected by the McCloud remedy, transfers between Club Schemes. The Club memorandum has been updated to reflect these changes and we anticipate further guidance from GAD. In the meantime, in line with other schemes, these transfers are suspended until further notice.

Contact: Kimberly.linge@gov.scot or Craig.finlay@gov.scot

5) Meeting agenda item 11: DfC update

No update provided.

6) Meeting agenda item 12: SAB England & Wales update

Provided by Becky Clough on 24 November 2023.

Investment issues

SAB response to DLUHC's Investments Consultation

The Board submitted its full response to DLUHC's consultation on investment issues which opened on 11 July 2023. This consultation included proposals in a range of areas, including setting a target date for the migration of all listed assets to pools, a proposed move to fewer pools (with a target size of £50 billion), a requirement for funds to have a plan to invest up to 5 per cent of assets to support levelling up in the UK and a proposal for funds/pools to dedicate 10 per cent of assets to private equity investments.

The Board's response was shaped by a working group comprised of elected members, scheme representatives and practitioners from the Board's membership, led by Board Chair, Cllr Roger Phillips. The Secretariat would like to thank all who contributed to this response for their input.

Sharia report

The Board has progressed with the project to obtain an opinion from an expert in Islamic finance to provide evidence on a range of issues involving the LGPS from an Islamic perspective. The report is currently being prepared and will be available on the Board website in due course.

Prepared by Jayne Wiberg – National LGPS Technical Group Secretariat

Economic Activity of Public Bodies (Overseas Matters) Bill

The Government introduced the Boycotts, Divestment and Sanctions Bill into Parliament in June. The Bill had its report stage in the House of Commons in October and all proposed amendments were defeated, including those that the LGA were supportive of. The minister did commit to including some clarification in the Bill's explanatory notes to alleviate some concerns around a lack of clarity about the liability of individual councillors to be deemed to be in breach of the law. A "carry over motion" was passed that means while it wasn't referred to explicitly in the Kings Speech it has continued through into the new session of Parliament. A further Third Reading is being scheduled, with the date yet to be confirmed, after which the Bill will go to the House of Lords where we expect some of our suggested amendments to get more traction.

SAB issues guidance on Academy Conversions

In response to a recommendation in the section 13 Report on the 2019 fund valuations, produced by the Government Actuary's Department (GAD), the Scheme Advisory Board has prepared guidance on common actuarial approaches adopted by LGPS funds on a local authority school's conversion to academy status (including an explanation of some of the common nomenclature used to describe these approaches). This guidance was developed in a collaborative way by a working group that included GAD, DLUHC, DfE, fund practitioners, fund actuaries, academy school representatives and trade unions. The Board wishes to thank all of those who contributed to its production.

New Fair Deal consultation response

Cllr Phillips, the Chair of the Board, has written to the Department for an update on progress with the implementation of New Fair Deal in the LGPS. This is in response to increasing representations from both employee representatives and employers that the current arrangements, which require negotiation of a new admission agreement for each contract, could be improved.

Data on Optants out

The SAB secretariat team are continuing its research in how to obtain the most up to date and accurate information on the number employees who opt out of the LGPS. Following a survey issued to funds in 2022, it was found that the data on optants out of the scheme may not be a true reflection of the actual number of optants out, and the data may not be held in a consistent format. The team are considering other approaches to obtaining more data from LG employers and has contacted the

Pensions Regulator (TPR) about data it collects via the annual scheme return. To date, TPR have not been willing to share aggregated information from the scheme return, which is completed by employers subject to auto-enrolment duties.

Cost Management Process

HMT Cost Control Mechanism

GAD are finalising work on the quadrennial HM Treasury process for valuing the scheme. Centrally set assumptions were set out in Treasury Directions in late August, and scheme specific assumptions have been shared with the Board. Priority is being given to completing the valuations in the unfunded public schemes, as the valuations set employer contributions from 1 April 2024. It is expected that there would be draft results for LGPS England & Wales before the end of the calendar year.

GAD has reported that fund data quality has improved since the 2016 valuation, with only one fund's data missing, and 99.3 per cent of the data received passing GAD's reasonability test.

SAB Scheme Cost Assessment

Assumptions for the SAB process are set by the Board. The Cost Management, Benefit Design and Administration Committee considered draft advice on these from GAD at its meeting on 30 October. The key assumption is around the discount rate, and whether this should be based on GDP growth (SCAPE) or the average discount rate used by funds (largely based on predicted investment returns). Final advice will be put to the SAB meeting on 4 December and the results should be available broadly alongside those of the HMT mechanism.

Gender Pensions Gap

The Gender Pensions Gap (GPG) working group met for the first time on 9 October to discuss ways to address the disadvantage identified in the reports produced for the Board by the Government Actuary's Department. The group included actuaries, fund, employer and member representatives. The main issues discussed were how scheme rules potentially contributed to the gap, improvements to employer practice and some work the LGA workforce team are doing to improve access to flexible working opportunities for higher graded posts. A full note of the first meeting is available on the SAB website.

Annual Report Guidance

A Working Group formed by the Board, under the Compliance and Reporting Committee, have reviewed the 2019 Chartered Institute of Public Finance and Accountancy (CIPFA) guidance on the production of Scheme Annual Reports. They have identified numerous changes required to improve the current guidance and bring it up to date. The Board are also liaising with DLUHC to standardise the asset classes used for reporting on investments and progress with pooling. It is hoped that the guidance will be finalised early in 2024 and apply on a voluntary basis from the reporting year 2023/24.

LGPS Fund Audit

The Board has proposed to DLUHC the separation of pension fund accounts from host authority accounts, which would therefore separate the audits. That was accepted in principle but DLUHC legal advice suggested that this would require primary legislation. We had hoped that provision for that would be made in the proposed Audit, Reporting and Governance Authority Bill, but this wasn't included in the King's Speech and so is unlikely to happen this side of a General Election. In the meantime, the Board are working with the Institute of Chartered Accountants (England & Wales) to procure a short, factual guide that would describe the flow of information between LGPS stakeholders throughout the triennial valuation cycle and the annual IAS19 valuation cycles. This would enable the various parties (funds, employers, actuaries and auditors) to understand who held what information, how it was being relied on, for what purpose and what assurance could be placed upon it. It is hoped that this will be available in time for the preparation of 2023/24 accounts.

7) Meeting agenda item 13: Dashboards survey responses

Out of the 98 administering authorities responses were received from 57.

Dec 2023	June 2023	Dec 2022	Sept 2022	June 2022	March 2022
57	50	56	63	61	77

Industry awareness

3. Do you understand the roles MaPS, PDP, TPR and PASA perform in delivering dashboards?

Of the 57 authorities who responded:

- 96.49 per cent – yes
- 3.51 per cent - no

Keeping your stakeholders up to date

4. You are responsible for making sure your relevant stakeholders are up to date with the latest developments on dashboards. Do you regularly discuss dashboards with your relevant stakeholders?

Of the 57 authorities who responded:

- 82.46 per cent – yes
- 17.54 per cent - no

If no please explain why?

- we engage with our administrator and they are engaged with the pension software provider but to date with changing deadlines and limited specific information further engagement with other parties would not be advisable when we have to engage on other pressing matters like McCloud
- have discussed ISP with software provider & legal team so far
- we have engaged with software providers but more limited with other parties - will begin communications with employers nearer the time
- in regular contact with software provider but awaiting details of PDP ecosystem connection dates before scheduling contact
- limited resource / no time.

Governance

5. You are responsible for keeping your Pensions Committee and Local Pensions Board up to date with the latest developments on dashboards, including your plans to implement dashboards. Are dashboards a standing item on the agendas of your Pensions Committee and Local Pensions Board meetings?

Of the 57 authorities who responded:

- 71.93 per cent – yes
- 28.07 per cent - no

If no please explain why?

- prioritising McCloud
- due to the delay in the connection date it is not a standing agenda item - it will be added when there is more information to share
- limited resources
- no standing agenda item but given as part of administration update
- we provide updates every six months rather than monthly purely because there is not much to report on a monthly basis.

Accuracy and accessibility of your data

6. Dashboards require you to digitally hold your pension records so they can be digitally matched and returned for display on whichever dashboard your members choose to use. Have you incorporated dashboards data requirements into your wider data management plan?

Of the 57 authorities who responded:

- 91.23 per cent – yes
- 8.77 per cent - no

If no please explain why?

- we are working on improving address tracing functionality - increased data improvement forms part of our plans for next year
- not yet had time to do so.

Internal controls and record keeping

7. You will be expected to operate internal controls in line with TPRs General Code when implementing dashboards. These records will help provide TPR with a rounded and transparent view of your efforts to comply with legislation. Have you set up your internal controls register to implement dashboards?

Of the 57 authorities who responded:

- 35.09 per cent – yes
- 64.91 per cent - no

If no please explain why?

- prioritising McCloud

- lack of resource
- delayed as onboarding was pushed back
- awaiting guidance
- code has not been published yet and our current focus is McCloud
- this is part of our next phase of work - we do however have a Pensions Dashboard Project Board which currently undertakes this function.

Budget

8. There are two aspects to your budget you need to consider. A connection budget and an ongoing business as usual budget. Have you allocated a connection budget or put a business case in place, to implement dashboards?

Of the 57 authorities who responded:

- 47.37 per cent – yes
- 52.63 per cent - no

If no, please explain why?

- prioritising McCloud
- still developing the requirements which will inform the budget
- we have an initial connection fee and have allocated for that, ongoing costs are not certain at the moment but we will cover the costs and updates budgets when we have that information
- too early in the process to establish how much it will cost and we are still waiting for the statutory guidance to set the expectations for LGPS connection
- due to consider in 2024/25
- too early, will be looking at this in the 2025/26 budget plan
- lack of clarity remains as to connection times and next steps

Connection

9. You must connect to the ecosystem within your connection window to be set out in staging guidance published by MaPS. You need to decide how you are going to do this. You can connect directly or via a third party - an integrated service provider (ISP). The ISP will create their own connections with the ecosystem and plug you in alongside other clients. Have you appointed an ISP?

Of the 57 authorities who responded:

- 28.07 per cent – yes

Prepared by Jayne Wiberg – National LGPS Technical Group Secretariat

- 71.93 per cent - no

If no please indicate when you plan to do so:

- by April 2024
- in the next 12 months
- in the next 18 months
- in the 2025 budget year
- in the process
- looking to use the National Framework when available in spring 2024
- once more details are known about the timetable.

Matching criteria

10. You need to understand what personal data and contact information you will receive from the pensions finder service to help you match members to their pension records – this is called ‘find data’. From the data and information you receive, it’s your decision what you use to find members on your pensions administration software system. Have you considered what 'find data' you will use to match members with their pension records?

Of the 57 authorities who responded:

- 78.95 per cent – yes
- 21.05 per cent - no

AVCs

11. There are 3 approaches how your scheme members AVC value data can be sent to dashboards. Please can you indicate out of the 3 approaches listed below your preference:

Of the 57 authorities who responded:

- 73.68 per cent indicated approach 1 – AVC value data is sent directly to dashboards by the AVC provider with a pension link identifier (a pension link identifier links the AVC value data with the main scheme benefits)
- 17.54 per cent indicated approach 1A - AVC value data is sent directly to dashboards by the AVC provider
- 8.77 per cent indicated approach 2 - AVC value data is sent to each administering authority by the AVC provider, thereafter, the administering authority send the AVC value data to dashboards.

Project management

12. Have you or your third party administrator set up, or does either party intend to set up, a working / project group to implement dashboards?

Of the 57 authorities who responded:

- 77.19 per cent – yes
- 22.81 per cent - no

If no please indicate why?

- limited resources
- waiting on confirmation of timelines
- not decided yet.

8) Meeting agenda item 13: Dashboards updates software suppliers

Heywood Pension Technologies update

Provided by John Dale on 21 November 2023

Sales/Implementation Update

- we've won a major contract which has pushed our current total of ISP (Integrated Service Provider) member records to 3.6 million
- Pensions Dashboards Programme (PDP) industry engagement is increasing and we're expecting the programme to gather further momentum throughout the new year. Don't forget to sign up to the PDP's Newsletter and join the PDP Connection Forum to keep pace with the latest news and developments:
<https://www.pensionsdashboardsprogramme.org.uk/>

Customer/Industry Engagement Update

- a total of 40 pensions dashboards overviews have been performed to existing customers
- Heywood have joined the National LGPS Technical Sub-group on Additional Voluntary Contributions and Dashboards
- we shared the Local Government Association's draft Pensions Dashboards Connection Guide for LGPS Administering Authorities via a linked in post on 15 November 2023
- our PASA (Pensions Administration Standards Association) Dashboard Working Group members are contributing to PASA's Connection Readiness Guidance

Data Readiness Update

- a third of customers who received a free data accuracy report have signed up (or are in the process of signing), for our full data readiness service

Development Update:

- possible match and missing view data development continuing
- various Application Programming Interface developments in progress
- matching user interface prototype developed
- customer ISP workshop programme continuing

Civica update

Provided by Lissa Evans on 29 November 2023.

Prepared by Jayne Wiberg – National LGPS Technical Group Secretariat

Civica have been working closely with MaPS and tPR to make sure they are on track with on-boarding to the dashboard ecosystem.

- we will begin our dashboard program again in the new year, when we will re-launch the product and re-engage with our clients
- Civica will hold monthly sessions with clients to show progress and answer any queries
- Civica are in the early adopter program and are taking part in all MaPS online sessions
- Civica hold monthly catch ups with MaPS outside of the industry sessions.

Equiniti update

No update received.

Capita update

No update received.

	POG	ADMINISTERING AUTHORITY	PRUDENTIAL		UTMOST		STANDARD LIFE		SCOTTISH WIDOWS		PHOENIX LIFE		LEGAL & GENERAL		CLERICAL MEDICAL		AVIVA		AEGON		ZURICH	
			A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D	A	D
78	NEPOF	West Yorkshire	3358	312	145	102			344	217												
79	WPOG	Cardiff Pension Fund	529	116	2	0																
80	WPOG	Clwyd Pension Fund	793	320	18	20																
81	WPOG	Dyfed Pension Fund	928	10	30	17	222	92														
82	WPOG	Greater Gwent Pension Fund			28	29	289	85							166	56						
83	WPOG	Gwynedd Pension Fund	0	0	3	40	0	1	0	0	0	0	0	0	643	90	0	0	0	0		
84	WPOG	Powys Pension Fund	174	39	2	3	55	29														
85	WPOG	Rhondda Cynon Taff Pension Fund	822	26	8	10																
86	WPOG	Swansea Pension Fund	1049	152	33	19													55	33		
87	SPLG	Orkney Islands Pension Fund																				
88	SPLG	Shetland Islands Pension Fund	225	53	3	0																
89	SPLG	Highland Council Pension Fund																				
90	SPLG	North-East Scotland Pension Fund																				
91	SPLG	Tayside Pension Fund																				
92	SPLG	Fife Council Pension Fund	362	34			92	23							11							
93	SPLG	Falkirk Pension Fund	618	2			206	64														
94	SPLG	Strathclyde Pension Fund	4145	317				205														
95	SPLG	Lothian Pension Fund	957	79			56	56														
96	SPLG	Dumfries & Galloway Pension Fund					23	9											2	2		
97	SPLG	Scottish Borders Pension Fund																				
98	SPLG	NILGOSC	1534	490	0	41																
		70487	45381	11548	1111	1783	3440	1390	887	712	2	3	1408	721	1076	342	49	37	75	73	212	237

10) Meeting agenda item 14: McCloud survey responses

Out of the 98 administering authorities responses were received from 59.

Dec 2023	June 2023	Dec 2022	Sept 2022	June 2022	March 2022	Dec 2021
59	57	60	61	52	84	66

Survey questions

3. Do you hold the working hours for the period from 1 April 2014 to 31 March 2022 for your scheme membership?

Out of the 59 authorities who responded:

- 27.12 per cent have collected or already hold, 100 per cent of the hours data for their relevant scheme membership
- 62.71 per cent have collected between 51 per cent and 99 per cent of the hours data for their relevant scheme membership
- 8.47 per cent have collected between 1 per cent and 50 per cent of the hours data for their relevant scheme membership
- 1.69 per cent have not collected any hours for their relevant scheme membership.

If you have not collected any hours for the relevant scheme membership, please indicate when / if you plan to do so?

- we believe there will always be gaps in the data (particularly around aggregated service) so will only request data for the small element of members with missing hours in the unlikely event they are impacted by McCloud
- currently being collected
- there is only one employer in our fund that cannot provide the data.

4. Do you hold the service break data for the period from 1 April 2014 to 31 March 2022 for your scheme membership?

Out of the 59 authorities who responded:

- 28.81 per cent have collected or already hold, 100 per cent of the service breaks data for their relevant scheme membership

- 57.63 per cent have collected between 51 per cent and 99 per cent of the service breaks data for their relevant scheme membership
- 11.86 per cent have collected between 1 per cent and 50 per cent of the service breaks data for their relevant scheme membership
- 1.69 per cent have not collected any service breaks data for their relevant scheme membership.

If you have not collected any service break data for the relevant scheme membership, please indicate when / if you plan to do so?

- we believe there will always be gaps in the data (particularly around aggregated service) so will only request data for the small element of members with missing service breaks in the unlikely event they are impacted by McCloud
- we have made a decision that we will not collect any absence data, we will treat everyone the same and as this is in the members interest we don't see an issue
- currently being collected.

5. Have you loaded the hours data to your pensions administration system for the period from 1 April 2014 to 31 March 2022 for your scheme membership?

Out of the 59 authorities who responded:

- 25.42 per cent have loaded or already hold, 100 per cent of the hours data for their relevant scheme membership
- 35.59 per cent have loaded between 51 per cent and 99 per cent of the hours data for their relevant scheme membership
- 16.95 per cent have loaded between 1 per cent and 50 per cent of the hours data for their relevant scheme membership
- 22.03 per cent have not loaded any hours data for their relevant scheme membership.

If you have not loaded any hours data for the relevant scheme membership, please indicate when / if you plan to do so?

- next couple of months
- by 31 March 2024
- once all data received and validated
- just started loading data into test environment.

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?

Out of the 59 authorities who responded:

- 28.81 per cent have loaded or already hold, 100 per cent of the service breaks data for their relevant scheme membership
- 33.90 per cent have loaded between 51 per cent and 99 per cent of the service breaks data for their relevant scheme membership
- 16.95 per cent have loaded between 1 per cent and 50 per cent of the service breaks data for their relevant scheme membership
- 20.34 per cent have not loaded any service breaks data for their relevant scheme membership.

If you have not loaded any service breaks data for the relevant scheme membership, please indicate when / if you plan to do so?

- next couple of months
- imminently
- by 31 March 2024
- as soon as possible resolving formatting errors
- once all data received and validated.

7. Have you cleansed and verified the hours data loaded to your pensions administration system for the period from 1 April 2014 to 31 March 2022 for your scheme membership?

Out of the 59 authorities who responded:

- 25.42 per cent have cleansed and verified, 100 per cent of the hours data loaded to their pensions administration system for their relevant scheme membership
- 47.46 per cent have cleansed and verified between 51 per cent and 99 per cent of their hours data loaded to our pensions administration system for their relevant scheme membership
- 16.95 per cent have cleansed and verified between 1 per cent and 50 per cent of the hours data loaded to their pensions administration system for their relevant scheme membership
- 10.17 per cent have not cleansed and verified any hours data loaded to their pensions administration system for their relevant scheme membership.

If you have not cleansed and verified the hours data loaded to your pensions administration system for the relevant scheme membership, please indicate when / if you plan to do so?

- we continued collecting hours data from 2014 and from 2018 have verified hours via monthly data collection. Done checks for presence of hours changes by employer & checked all 30+ hours. Just need to load hours for casuals. We will run further checks against the initial underpin results to ensure employers hour submissions are stable
 - in the process of cleansing before loading
 - December 2023
 - we have around 100 members with data issues that we are still cleansing, but this is less than 1 per cent of our population.
8. Have you cleansed and verified the service breaks data loaded to your pensions administration system for the period from 1 April 2014 to 31 March 2022 for your scheme membership?

Out of the 59 authorities who responded:

- 27.12 per cent we have cleansed and verified, 100 per cent of the service breaks data loaded to their pensions administration system for their relevant scheme membership
- 44.07 per cent have cleansed and verified between 51 per cent and 99 per cent of the service breaks data loaded to their pensions administration system for their relevant scheme membership
- 16.95 per cent have cleansed and verified between 1 per cent and 50 per cent of the service breaks data loaded to their pensions administration system for their relevant scheme membership
- 11.86 per cent have not cleansed and verified any service breaks data loaded to their pensions administration system for their relevant scheme membership.

If you have not cleansed and verified the service data loaded to your pensions administration system for the relevant scheme membership, please indicate when / if you plan to do so?

- in the process of doing so
 - December 2023
 - intention is to cleanse prior to loading.
9. How much of your relevant scheme membership is completely cleansed for the purpose of McCloud?

Out of the 59 authorities who responded:

- 28.81 per cent have completely cleansed between 90 per cent and 100 per cent of their relevant scheme membership
- 15.25 per cent have completely cleansed between 80 per cent and 90 per cent of their relevant scheme membership.
- 1.69 per cent have completely cleansed between 70 per cent and 80 per cent of their relevant scheme membership.
- 5.08 per cent have completely cleansed between 60 per cent and 70 per cent of their relevant scheme membership.
- 10.17 per cent have completely cleansed between 50 per cent and 60 per cent of their relevant scheme membership.
- 8.47 per cent have completely cleansed between 40 per cent and 50 per cent of their relevant scheme membership
- 1.69 per cent have completely cleansed between 30 per cent and 40 per cent of their relevant scheme membership
- 5.08 per cent have completely cleansed between 20 per cent and 30 per cent of their relevant scheme membership
- 5.08 per cent have completely cleansed between 10 per cent and 20 per cent of their relevant scheme membership
- 18.64 per cent have completely cleansed between 0 per cent and 10 per cent of their relevant scheme membership.

10. Have you, or your third party administrator, taken into account the McCloud initial prioritisation guidance issued by DLUHC and SPPA, in planning your approach to implementing the McCloud remedy?

Out of the 59 authorities who responded:

- 76.27 per cent indicated they have taken into account the McCloud prioritisation guidance in planning their approach to implementing the McCloud remedy
- 23.73 per cent indicated they have not taken into account the McCloud prioritisation guidance in planning their approach to implementing the McCloud remedy though they plan to do so
- 0.00 per cent indicated they have not taken into account the McCloud prioritisation guidance in planning their approach to implementing the McCloud remedy nor do they plan to do so

If you are not and you do not intend to use the McCloud prioritisation guidance in planning your approach to implement the McCloud remedy, please can you explain why?

There were no responses.

11. The national member website contains new pages on the McCloud remedy. The pages contain a video, an interactive tool, FAQs and more detailed information about what the McCloud remedy will mean for different scheme members. Have you, or your third party administrator, let your scheme members know these pages are present?

Out of the 59 authorities who responded:

- 40.68 per cent indicated they have let their scheme members know these pages are present
- 57.63 per cent indicated they have not let their scheme members know these pages are present though they intend to do so
- 1.69 per cent indicated they have not let their scheme members know these pages are present nor do they intend to do so

If you have not let your scheme members know these pages are present and you intend to do so, can you indicate the date you expect to do so?

- by 31 December 2023
- early 2024
- within three months of the remedy date

12. We have published template text for you, or your third party administrator, to use in communications with your scheme members about the McCloud remedy. Are you using these templates?

Out of the 59 authorities who responded:

- 35.59 per cent indicated they are using the template text in their communications with scheme members
- 61.02 per cent indicated they are not using the template text in their communications with scheme members though they intend to do so
- 3.39 per cent indicated they are not using the template text in their communications with scheme members nor do they intend to do so

If you are not using the template text in your communications with scheme members about the McCloud remedy though you intend to do so, can you indicate by when you expect to do so?

- not known at the moment
- we have written our own version of a McCloud article
- December 2023
- ASAP but lacking resource
- within three months of the remedy date

13. Please enter any other comments you wish to make about implementing the McCloud remedy?

- timeline is aligned to that of our Pension Administration System provider - this appears to be early 2024
- we have had huge issues with data gathering which has resulted in a lot of manual reviewing and updating of records by the pension team - I feel we are behind where we should be but it is difficult to fit in with BAU and training - there is so much to do and read!
- it is a nightmare, the amount of software errors is causing huge issues
- the delay in providing information on the processing of Club transfers for members in scope could become an issue with the backlogging of cases
- we have some concern following DLUHCs guidance on the order to prioritise cases. Some of our final decision will be governed by the system build for McCloud
- we have continued to request hours and service break data throughout the post 31 March 2014 period, so are not anticipating huge changes as a result of the data collection exercise - the McCloud legislation does not contain deadlines for the retrospective work required - it would be helpful if it did, or if this was included in guidance.

11) Transfer out – conga audit trail summarised views

Detailed responses were received from four members of the group on behalf of their POGs, these are summarised below:

Positives

Several responses agreed the 'conga audit trail' is sufficient provided it can be amended to make clear the member is signing an 'LGPS transfer out declaration

form'. Currently the audit trail references 'document' which respondents felt does not provide sufficient clarity.

One response delved further into identifying the member's signature, commenting that signatures written on devices rarely resemble the signature written in pen, making verification far more difficult. That said, this particular authority does accept electronic signatures providing they have an original copy of the member's signature and the electronic document is provided from a validated email address, portal or confirmed pension scheme / provider / administrator etc. The response did not confirm how they go about securing a validated email address.

Negatives

Several responders felt the 'conga audit trail' didn't really prove anything. Rather it is a workflow list showing each stage of the process. Also, it was unclear what the 'check' element within the trail represented – do Pensions Bee input the electronic signature and send a copy to the member to view?

The majority of negative views surrounded one particular area - how can authorities have confidence the member is truly engaged in the transfer out process. Although the trail shows a physical timeline in how long it has taken the member to download the form and then electronically sign the form – what happens if this occurs in a matter of minutes – what reassurance / evidence does the authority have the form has been truly read and the impact of transferring understood? Because of this several responders felt they were not ready to accept a change in approach. They have concerns around completing their own due diligence, potential complaints and most importantly lack of member engagement.

One authority indicated they do accept electronic signatures for transfers but only where the member has logged into their secure online portal, so they can be confident it is the member who is signing the document. They commented that even if the 'conga audit trail' was supplied the requirement for the member to login into the authority's online secure portal would remain.