

National LGPS Technical Group minutes

7 June 2024

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](#).

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

2. Date and time of meeting

The meeting started at 11.00am and finished at 2.00pm on the 7 June 2024.

3. Venue

The meeting was held entirely in person at Mercer, Tower Place West, 50 Lower Thames St, London EC3R 5BU.

4. Attendees and apologies for absence

Attendees

1. Joanne Griffiths - Welsh Pension Officer Group
2. Ian Howe (Deputy Chairman) - East Midlands Pension Officer Group
3. Phil Drury - East Midlands Pension Officer Group
4. Heather Chambers – Northeast Pension Officer Forum
5. Lisa Garton – Northeast Pension Officer Forum
6. Emma Sanders - Southwest Area Pension Officer Group
7. Sandy Armstrong - Southern Area Pension Officer Group
8. David Kellond- 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. Helen Tomkins – Shrewsbury Pension Officer Group
14. Vicky Jenks - Shrewsbury Pension Officer Group
15. Erin Savage - Scottish Pensions Liaison Group
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. Steven Moseley (Scotland) – Local Government Association
21. Paul Kateley – Heywood Pension Technologies

22. Lissa Evans - Civica
23. Dave Friend – Equiniti
24. Martin Slaughter - Capita Experience Pension Solutions
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

Additional attendees

30. Jan Scott - Scottish Public Pension Agency

Apologies for absence – with replacements

- Suzanne Firth – Northeast Pension Officer Forum replaced by Lisa Garton
- Claire Hey – Heywood Pension Technologies replaced by Paul Kateley
- Melanie Durant - Barnett Waddingham replaced by Gavin Paul

Apologies for absence – no replacements

- Kevin Gerard (Chairman) - Welsh Pension Officer Group
- Karen Gibson - Southwest Area Pension Officer Group
- Alan Wareham – Department for Levelling Up, Housing and Communities
- Joanne Donnelly – Local Government Association
- Kelly Scotford – Secretariat

Non attendance

- William Dobbin - Department for Communities (Northern Ireland)

5. Minutes of the last meeting

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

The minutes of the meeting held on 8 March 2024 were agreed in full.

6. Matters arising from previous minutes

To note

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. The new process and deferred member transfer pack has been created though it is still waiting for its final check. The delay has been caused due to a strain on resources because LGA team are working on the McCloud remedy and LTA guidance.

7. Local Government Association (LGA)

Jayne Wiberg took questions on bulletins 248, 249, 250 and 251 published since the last meeting. All bulletins can be found in the Bulletin pages of www.lgpsregs.org and www.scotlgpsregs.org.

A question arose from an article in [bulletin 251](#) regarding the payment of a pension commencement excess lump sum (PCELS) and additional voluntary contributions (AVCs). In line with the guidance in [HMRC pension scheme newsletter 159](#), Lorraine Bennett confirmed a PCELS cannot be paid from AVCs. The AVCs can be paid as a pension commencement lump sum (PCLS) up to the PCLS limit, with any remainder used to purchase additional pension.

Also from bulletin 251 a further question arose regarding McCloud protection and example one. Steven Mosely confirmed the member lost their McCloud protection upon aggregating employment period two with employment period three because the member had a disqualifying break.

8. DLUHC update (standing agenda item)

DLUHC were unable to attend the meeting nor provide an update due to the meeting taking place in the pre-election period.

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

At the March 2024 meeting group members were asked to consult their POGs to decide which [recommendations](#) they wish to keep and pursue a change to the regulations – item 3 in the meeting documents.

Standing members vote

Following a group discussion standing members unanimously voted to pursue the following [recommendations for change](#) to the LGPS Regulations:

- removing the five year limit on refunds
- forfeiture policy change

- AVCs used to purchase additional pension for pre 14 deferred members.

The group also agreed to drop the recommendation concerning aggregation and concurrency. There are certain situations where the concurrency formula is not applied when aggregating. The group agreed these cases are in decline and recommends administering authorities should simply apply the regulations as they stand.

10. SPPA update (standing agenda item)

Kimberley Linge provided an update and took questions from the group - item 4 in the meeting documents, on behalf of the Scottish Public Pensions Agency (SPPA).

Erin Savage mentioned that she is preparing some comments on the updated Ill Health Guidance regarding the requirement for administering authorities to become more involved on the decision making process of the ill health test.

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

Lorraine Bennett provided an update and took questions from the group – item 5 in the meeting documents, on behalf of the Scheme Advisory Board (SAB) in England & Wales.

Ian Howe mentioned his authority are struggling to extract all the data for the statistics from their pensions administration software system to enter into the Fund's Annual Report. Lorraine confirmed she would ask Becky Clough - SAB Secretariat, to contact Ian directly.

A member of the group asked how long it will take for the consultations that are in progress to be published? Lorraine confirmed following the general election, the new minister will need to approve the consultations before they can be published.

Action

- Lorraine Bennett to ask Becky Clough - SAB Secretariat, to contact Ian Howe to discuss the extraction of the statistics for the Fund Annual Report.

12. Pensions Dashboards (standing agenda item)

Connection guides

The LGA published their LGPS connection guide in November 2023. This will now be updated following the publication of version 1.2 of the data standards and DWPs

guidance on connection. A further guide covering AVCs and Dashboards will also be published.

Jayne Wiberg confirmed both guides are expected to be published June / July 2024.

Quarterly feedback from software suppliers

The group discussed the updates - item 6 in the meeting documents, from the software providers detailing where they are in their development and support of pensions dashboards.

AVCs and dashboards sub-group

Ian Howe provided a verbal update as to the progress of the AVCs and Dashboards group. The AVCs and Dashboards group is coming to a close as it has achieved its aim of producing an administering authority guide – due to be published June / July 2024. A further meeting is planned for December 2024 as a 'catch up' to discuss any issues that may have arisen.

The AVCs and Dashboards administrator guide is expected to be published by the LGA in June / July 2024. The LGA will maintain the guide with future updates as and when published by MaPS, PDP etc.

Ian thanked the working group for all their hard work and input.

13. McCloud remedy (standing agenda item)

Survey

At the March 2024 meeting the group agreed if members wanted a new survey for them to get together and devise a new survey – taking into account what the results are used for and what should be its content.

Group update

See item 7 in the meeting documents supplied by Vicky Jenks, Jo Griffiths and Karen Gibson on 13 May 2024.

Standing members vote

Following a group discussion, standing member's voted and six out of the nine pension officer groups agreed a new national survey should not be published – see below. Accordingly, a new national McCloud survey will not be published:

- LPOG – NO

- NEPOF – NO
- SAPOG – NO
- EMPOG – NO
- SPLG – NO
- SECSOG – NO
- WPOG – YES
- SWAPOG – YES
- SPOG – YES

Although the majority of standing members agreed not to proceed with a new national survey, the group acknowledged the dissemination of information from regional POGs, could be looked at as part of the review of the group's Terms of Reference.

Club transfers calculations

At the March 2024 meeting the group agreed for Lorraine Bennett to contact DLUHC to ask them to contact the other public sector pension scheme departments to ask if they would relax the 12 month club transfer rule.

Update from the LGA

Lorraine Bennett confirmed HMT has agreed for DLUHC officials to approach other PSPS to obtain their agreement to extend the 12 month deadline where there are unavoidable delays due to the implementation of the McCloud remedy.

14. Scottish Widows

At the March 2024 meeting, the group agreed to establish a subgroup to look at the administrative issues surrounding Scottish Widows and AVCs, with Heather Chambers chairing the Scottish Widows group. Other group members will be made up of representatives from administering authorities affected by the issue.

Update from Heather Chambers

Heather confirmed she is struggling to obtain a contact for Scottish Widows. As a last resort Heather will contact an individual on 'linked in' who has recently promoted Scottish Widows, in the hope that person can provide a suitable contact.

15. 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. 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. Following the December 2023 meeting the LGA received communication from a POG thanking them for their engagement in this area. Though acknowledging there appears to be no easy solution that will satisfy all administering authorities. The group confirmed they would not support the use of the Conga trail as a means to replace existing procedures. The LGA had an initial conversation with Pensions Bee and informed them of this feedback. They expressed their view that it is possible there may not be a way forward, though they would confirm if there was any feedback contrary to this after this Technical Group meeting.

At the March 2024 meeting the group agreed to discuss the matter at their regional POGs and report back at the next meeting in June 2024.

Standing members vote

Following a group discussion, standing members unanimously voted not to pursue the use of the 'conga audit trail'.

16. 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.

17. 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.

18. 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.

19. 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.

These recommendations have been updated following a vote by standing members on 7 June 2024. See [agenda item 9](#) for more information.

To note.

20. 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.

- Matt Mott replaces Louise Savage as the representative for SECSOG

The Chair thanked Louise for her contribution to the group.

21. Any other business (standing agenda item)

To be supplied to the Chair before the meeting.

- a. Zena Kee raised a question on the consultation published by HMRC on 6 March 2024 titled '[Raising standards in the tax advice market – strengthening the regulatory framework and improving registration](#)'. The question concerned whether administering authorities might be impacted by the proposals?

Action

- LGA to have a look at the consultation titled '[Raising standards in the tax advice market – strengthening the regulatory framework and improving registration](#)' and confirm, if in their view, administering authorities might be affected by the proposals.

22. Terms of reference discussion – Standing members only

The Terms of Reference (ToR) were last approved in March 2019.

A closed session took place with standing members discussing amendments to the ToR.

23. Dates of 2024 meetings (standing agenda item)

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 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 close of play 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 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](#).

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