

Scheme Advisory Board

HYBRID MEETING – 21 JULY 2025

ITEM 4 – PAPER B

LGPC UPDATE

Background

1. The Local Government Pension Committee (LGPC) is a committee of councillors constituted by the LGA. It represents local authority interests in dealing with Government and others on local government pension issues. Its work is carried out by the LGPC secretariat at the LGA.
2. The L G PC secretariat also provides an advisory and training service to L G P S administering authorities across the UK. The service is funded by a subscription on LGPS authorities and training income.

McCloud remedy

Annual benefit statements and McCloud implementation

3. We have received a number of queries from administering authorities about:
 - exercising the discretion not to reflect McCloud protection in 2025 annual benefit statements (ABSs)
 - retrospective McCloud calculations
 - whether there has been a breach of the law
 - whether to report a breach to the Pensions Regulator.
4. This topic has also been discussed at the recent round of pension officer group meetings. We provided detailed information for administering on this topic in our June 2025 bulletin.

TPR's statement on McCloud and ABS

5. The Pensions Regulator issued a [statement on McCloud and LGPS ABSs](#) on 19 June 2025. This sets out their expectations in relation to:
 - reflecting McCloud protection in LGPS ABSs this year and in the future
 - exercising the discretion for 2025 statements
 - decision-making and record-keeping
 - plans to ensure McCloud information is included for all members in future years if the discretion is exercised in 2025.

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6. The statement also suggests that, if an administering authority is exercising the discretion not to reflect McCloud in some 2025 statements, they must inform the members affected **before** the statements are issued. We have queried this with TPR:

- In our view, this is not required by the relevant legislation. That requires administering authorities to notify members affected **in** the 2025 statement
- Some administering authorities have already issued 2025 ABSs or are in the process of doing so. If TPR expects administering authorities to issue a separate communication to these groups of members, this will cause disruption and add cost to a process which is already well under way.

McCloud member webinars feedback

7. Affinity Connect has been delivering webinars on McCloud to LGPS members in England, Wales and Scotland since March. Feedback from members who have attended a session has been very positive.

8. Members can currently book a place on webinars in July and August 2025. Further dates will be added to the booking pages on a rolling basis.

Pensions Dashboards

9. The LGA attended the Pensions Dashboards Town Hall event on 9 July 2025. The event was hosted by the Money and Pensions Service (MaPS).

10. A strategic and progress update was provided, with opening remarks delivered by Torsten Bell MP, Minister for Pensions. He confirmed that the State Pension has now completed its technical connection to the dashboards ecosystem. The Minister also confirmed that the Government:

- will give the pensions industry six months' notice before making the MoneyHelper dashboard publicly available
- is still committed to private sector dashboards.

11. The [approach to consumer testing the MoneyHelper dashboard](#) was also set out at the town hall event. MaPS stated it will work closely with industry to invite customers to take part in testing and will keep industry updated with the progress.

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Legislation planned in response to the Virgin Media judgment

12. The Government has confirmed that it will bring forward legislation to deal with issues arising from the [Virgin Media v NTL Pension Trustees](#) judgment.
13. The High Court ruled in 2023 that amendments of pension schemes rules in respect of Section 9(2B) rights were void unless the scheme actuary certified that the scheme still met the contracting-out adequacy test. The Court of Appeal considered one area of the ruling in 2024 and upheld the High Court's decision.
14. The Government will introduce legislation to allow pension schemes to obtain actuarial certification retrospectively. You can read more about [Retrospective actuarial confirmation of benefit changes](#) on the GOV.uk website.

Training and Development

Qualifications

15. The Certificate in LGPS Administration is an LGPS specific level 3 pensions qualification which is run by the LGA. The pilot began in April 2025. The students attended their first tutorial in May 2025. Feedback from the tutorial was positive. The tutorial was recorded for students to rewatch as part of their revision.
16. The first exam took place in June 2025. 34 of 36 students passed the first exam at their first attempt. The resit took place one week later. One student passed at the resit.
17. The second cohort of students will begin studying in September 2025. The capacity for cohort two has increased to 54 students. The 54 students represent 19 different funds. We were able to fill this cohort without advertising more widely. We already have 12 funds registered for cohort three which will begin in April 2026. We have retained a cap of four students per fund per cohort in the interest of fairness. We will consider offering additional places to funds if a cohort is not Recommendation

Fundamentals training

18. Pension Fundamentals is a bespoke three-day training course predominantly aimed at councillors and others who attend pension committees/panels and local pension boards.

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19. The course provides a scheme overview and covers current issues in relation to administration, investments and governance of the Local Government Pension Scheme (LGPS). The course also provides valuable networking opportunities. All sessions are delivered by experts in their field.
20. We have confirmed the locations and dates for the 2025 training, and they will be available to book from the end of July:

Table 1: Fundamentals training 2025

Day	Date	Location or online
Day 1	8 October	London
Day 1	14 & 21 October	Online
Day 2	5 November	London
Day 2	13 & 20 November	Online
Day 3	3 December	London
Day 3	9 & 16 December	Online

New websites for LGPS administrators and employers

21. We have started a project to develop new websites for LGPS administrators and employers in England and Wales and Scotland. These will replace the existing websites:
- www.lgpsregs.org
 - www.scotlgpsregs.org.
22. We are keen to work with stakeholders as the project progresses to hear how they use the current websites, any problems they have encountered with the existing websites and receive feedback on our proposed changes, improvements and new features. We hope to launch the new websites early next year.

Recommendation

The Board is asked to note the contents of this report.