

Cost Management, Benefit Design and Administration Committee (CMBDA)

HYBRID MEETING – 30 June 2025

ITEM 6 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 LGPC also provides an advisory and training service to LGPS administering authorities across the UK. The service is funded by a subscription on LGPS authorities and training income.

McCloud remedy

3. LGPS administrators continue to implement the McCloud remedy. The McCloud implementation period set out in the statutory guidance runs to 31 August 2025; however, there is provision to extend the period to 31 August 2026 in some cases.
4. The LGPS regulations provide a discretion for administering authorities not to include estimated underpin information in the 2024/25 statements for a particular member or class of members.
5. A determination to use this discretion may only be made if the administering authority considers that it is reasonable in all the circumstances in the case of that particular member or class of members.
6. It must notify those members in the annual benefit statement in respect of the Scheme year ending on 31 March 2025.

McCloud webinars

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. Our [May bulletin](#) provides a summary of the attendance and quantitative feedback from webinars in March and April.
8. We are encouraging administering authorities to let members know about these free informative sessions, including publicising them in this year's annual benefit statements. The webinars will continue into September and beyond; so any fund that chooses to publicise the events in their 2025 statements can be sure that sessions will be available to book.

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Pensions Dashboards

9. The connect by date for all public service pension schemes to connect to the dashboard ecosystem is 31 October 2025.
10. AVC data continues to be a problematic area for administering authorities. We are working with a small group of funds and a legal firm on a memorandum of understanding (MOU) for funds to use with their AVC providers. The purpose of the MOU is to set out responsibilities and duties in relation to complying with pensions dashboards requirements.
11. TPR has produced a [series of compelling industry-focused short films](#) illustrating the positive impacts that pensions dashboards will have on savers. In the short films savers talk about their current pension situation and then think about how dashboards will help with retirement planning. The films have been launched as part of TPR's campaign to get the pensions industry dashboards ready.

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 certain contracted out 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 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.

LGPS promotion project

15. We are working on a toolkit for employers to use to help promote the LGPS. The communications will be aimed at new starters and people who have opted out of the Scheme.

The toolkit will include a short video, and e-learning module, factsheet, posters, social media tools and email footers. We hope to launch the materials in July.
