

Local Government Pensions Committee  
Secretary, Jeff Houston

## **LGPC Bulletin 133 – July 2015**

This month's Bulletin contains a number of general items of information.

Please contact Con Hargrave with any comments on the contents of this Bulletin or with suggestions for other items that might be included in future Bulletins. LGPC contacts can be found at the end of this Bulletin.

### **Contents**

#### **LGPS England and Wales**

**Bulletin 132**

**2014/15 Annual Benefit Statements**

**Legal opinions obtained by the LGPC Secretariat**

**Possible new accounting requirements - request for software contacts**

#### **LGPS Scotland**

**Timeline LGPS (Scotland) Regulations 2014**

#### **Ending of contracting out**

**Government response to contracting-out regulations consultation**

**HMRC contracting out countdown bulletin 9**

**DWP factsheet on the New State Pension and Contracting-Out**

**Q&A for employers**

**List of SCONs**

#### **Freedom and Choice**

**Survey on pensions freedoms**

**Update to Q&A for pension funds**

#### **The Pensions Regulator (TPR)**

**TPR Scorpion Scam Awareness Campaign**

#### **Other News and Updates**

**Pensions Liberation**

**Summer Budget 2015**

**Tell Us Once**

**NI Database**

**HMRC Pension Schemes Newsletter no. 70**

**Revision to ALACE Pensions Update**

**ROPS List**

**LGPS websites**

**LGPC Secretariat**

#### **Training**

## Legislation

### LGPS England and Wales

#### Bulletin 132

Earlier this month, [bulletin 132](#) was published, providing administering authorities in England and Wales with an update on current issues relating to the actuarial guidance issued by the Secretary of State. Most of the issues were discussed at a meeting on 28th May 2015 between the LGPC Secretariat, DCLG, GAD and the pensions administration software providers. The bulletin details the outcomes from that meeting together with the outcome of some post meeting discussions.

#### 2014/15 Annual Benefit Statements

On 30<sup>th</sup> July, an email was sent to administering authorities in England and Wales stating the following in respect of the 2014/15 annual benefit statements:

“We have received a number of queries in recent months from administering authorities in England & Wales who have concerns about their ability to meet the regulatory requirements for issuing annual benefit statements this year.

As you will be aware, in order to comply with the timescale set out in section 14(5) of the Public Service Pensions Act 2013, regulation 89 of the LGPS Regulations 2013 requires that an administering authority ‘must issue an annual benefit statement to each of its active, deferred, deferred pensioner and pension credit members’ and that this must be issued ‘no later than five months after the end of the Scheme year to which it relates’. Under this regulation, annual benefit statements should therefore be issued to all members by the end of 31<sup>st</sup> August 2015 for the 2014/15 Scheme year.

We are aware that there are a number of factors that make the issue of active member annual benefit statements within this timescale challenging, not least that this is the first end of year process for the career average benefits structure and, despite full HR, payroll and end of year guidance being made available to employers, obtaining accurate information from employers to meet the requirements of the new Scheme has proved difficult.

Despite these difficulties the statutory obligation stands and therefore funds should be making best attempts to issue statements in line with that obligation. However if it is not possible to issue all statements by the required date there are a number of actions that funds could take in order to reduce (but not remove) their risk of censure by The Pensions Regulator or the Pensions Ombudsman.

1. Issue those statements you are able to by the required date - do not hold up those that are ready waiting for those that are not
2. If the fault lies with the employer make sure you have made that employer aware (in writing) that the delay is due to their action or inaction. If you have a Pensions Administration Strategy in place this notification will help in claiming the cost of any censure from that employer
3. If the problem is with your administration system make sure you have made that supplier aware (in writing) that the delay is due to their action or inaction. Check your contract with them to ensure you are able to pass on the cost of any censure to that supplier

4. If the delay is due to 2 or 3 above place a notice on your website, in a newsletter or some other form of mass communication explaining that statements will not be issued to everyone and give a timescale when they could be expected.
5. If the problem is internal you may wish to consider notifying all members (or just those who will not receive a statement) of the anticipated delay. This action should at least reduce queries from those without a statement and would testify to the fund making reasonable efforts to comply with requirements so far as it is able.

No matter what the reason for the delay you should also ensure that your local pension board is fully apprised of the situation and the action you are taking.”

### **Legal opinions obtained by the LGPC Secretariat**

The LGPC Secretariat have recently obtained two legal opinions on the below matters. Both are now available on a new [Legal opinions](#) page on [www.lgpsregs.org](http://www.lgpsregs.org). Please note that these opinions have been provided to the Local Government Association directly and other parties may wish to take their own advice before taking any action or making any decision in respect of the questions covered by the opinions.

### **Further Education Corporations (FECs), Sixth Form College Corporations (SFCCs) and Higher Education Corporations (HECs)**

This advice, a previous version of which was obtained in July 2013, outlines Eversheds' views in respect of FECs, SFCCs and HECs and their position within the LGPS in England and Wales. Such bodies are 'Scheme employers' within the LGPS in England and Wales, but following the passage of the Education Act 2011, there has been some uncertainty as to whether FECs, SFCCs and HECs should be considered 'public' or 'private' bodies, and therefore, the extent to which their LGPS pensions liabilities could be considered guaranteed or not. It is Eversheds' view that the question of whether these bodies are 'public' or 'private' bodies is a complex one and the answer depends on the particular legal context. The advice provides further detail on the status, funding and termination of these bodies and how those points relate to the LGPS.

### **Powers of Councils to Pay Pensions to Elected Members**

This advice has been obtained to clarify whether a council in England can make contributions to alternative pension provision for its elected members following the changes brought about by the LGPS (Transitional Provisions, Savings and Amendment) Regulations 2014, which ended the power for councils in England to offer their elected members membership of the LGPS.

It is Eversheds' view that, whilst councils have a general power of competence under s1 of the Localism Act 2011, such a power does not permit a council to do anything which it has been specifically prohibited from doing. The changes brought about by the Transitional Regulations 2014, which were explicit in ending the option for councils in England to provide pension provision to elected members, would mean the general power of competence could not be used to make contributions to alternative pensions provision.

The advice from Eversheds also considers that auto-enrolment would not apply to councillors as they are office holders and would not meet the definition of workers under the Pensions Act 2008.

The advice notes particular provisions relating to the Greater London Authority and Mayoral Development Corporations which interested parties are advised to be aware of.

### **Possible new accounting requirements - request for software contacts**

The LGPC Secretariat have held conversations with DCLG, GAD and CIPFA on possible future changes to the Accounts and Audit Regulations 2015 which would require some pensions transactions to be recorded in a more detailed fashion within an English or Welsh LGPS pension fund's accounts than is currently required. This information would be required so that GAD may obtain a more detailed breakdown of pension fund cashflows for their 2019 cost control calculations in England and Wales. It is therefore intended that such information would need to be held for pensions transactions taking place from 1st April 2016 onwards, so that GAD would hold data for the full 2016 to 2019 valuation period. On this basis, the changes to the Accounts and Audit Regulations 2015 would first be effective for the 2017/18 fund accounts (meaning that prior year comparator data for 2016/17 would need to be included).

These changes may possibly require changes to an administering authority's payments software (through which transfers, refunds are paid, etc) and pensions payroll software in how pension fund transactions are recorded. For example, pensions paid through your pensions payroll software may need to be paid in three components under the new requirements – the proportion that relates to pre-April 2014 benefit accrual, the proportion that relates to post-March 2014 main section benefit accrual, and the proportion that relates to post-March 2014 50/50 section accrual.

Given the changes, the LGPC Secretariat plan to set up a meeting with representatives of pensions payroll software providers and payment software providers to discuss the potential new requirements and to ensure that pensions payroll will be able to split the information in the required manner. The administration software providers will also be invited to ensure that their software will be able to hold the data that would feed in to the payroll/ payments software in the first place.

An email was therefore sent to all administering authorities in England and Wales on 29<sup>th</sup> July 2015 asking for:

- a) The name of the pensions payroll software and the payments software used in each authority, and
- b) If held, a contact name and email address for both software providers.

Administering authorities are asked to send this information through to [cornelius.hargrave@local.gov.uk](mailto:cornelius.hargrave@local.gov.uk) by the end of Wednesday 12<sup>th</sup> August.

The LGPC Secretariat are currently developing a briefing note which will explain the specifics of the information that would be required, subject to the necessary consultation on changes to the Accounts and Audit Regulations 2015. Once finalised this will be circulated to all LGPS funds in England & Wales.

## **LGPS Scotland**

### **Timeline LGPS (Scotland) Regulations 2014**

Timeline LGPS (Scotland) Regulations 2014 are now available on [www.lgpsregs.org](http://www.lgpsregs.org) within the [Scotland](#) section. The home for the timeline regulations is the [LGPS \(Scotland\) Regulations 2014 Resources](#) page, within which administering authorities will find:

- [Current timeline regulations](#) including changes made through SSI2015/87,
- [Tracked timeline regulations](#) including changes made through SSI2015/87,
- [Original timeline regulations](#), as originally issued,
- An [Amendments \(by regulation\)](#) page, and
- An [Amendments \(by SI\)](#) page.

Work continues on the development of timeline versions of the LGPS (Transitional Provisions and Savings) (Scotland) Regulations 2014 and the LGPS (Governance) (Scotland) Regulations 2014.

## Ending of contracting out

### Government response to contracting-out regulations consultation

Following a consultation undertaken in 2014, the Government has now [published its response](#) to the consultation on the draft version of The Occupational Pension Schemes (Schemes that were Contracted-out) Regulations 2015.

The resulting Occupational Pension Schemes (Schemes that were Contracted-out) Regulations 2015 have also [now been issued](#) along with [The Pensions Act 2014 \(Savings\) Order 2015](#).

### HMRC contracting out countdown bulletin 9

HMRC have published their latest contracting out countdown bulletin, available [here](#) on [www.gov.uk](http://www.gov.uk). This contains a lengthy Q&A providing answers to questions that were asked at the joint DWP/ HMRC conferences held during May, and which were not already answered in the previous [countdown bulletin 8](#).

### DWP factsheet on the New State Pension and Contracting-Out

DWP have released [a factsheet](#) which explains the effect on the new State Pension of someone having been contracted-out of the state earnings-related pension scheme (SERPS) and / or the state second pension (S2P). The factsheet details how contracted-out amounts will be treated in the New State Pension and provides examples for how the deductions to the New State Pension would be calculated where a member had contracted-out service.

We still await the release of a DWP factsheet for members of public service pension schemes, which we understand is being drafted. In the meantime, work is underway on developing a communications document specifically for LGPS members which would summarise the changes being brought about by the ending of contracting-out and the introduction of the New State Pension in April 2016, specifically covering the loss of the National Insurance rebate.

### Q&A for employers

The LGPS Secretariat have published a Q&A for Scheme employers on the ending of contracting out. The document is available on the [Communications](#) Resources section of [www.lgpsregs.org](http://www.lgpsregs.org) and focusses on the cost impact for employers of the loss of the 3.4% National Insurance rebate next April. The questions it answers are as follows:

1. Why is NI changing?
2. Who is affected by the change?
3. How much will my NI go up by?

4. What should I be doing to plan for this change?
5. Will my occupational pension scheme change because of this?

### List of SCONs

To assist with the GMP reconciliation exercise, appendices 1-3 attached contain the list of Scheme Contracted-out Numbers for the LGPS, Police and Fire Schemes in England, Wales and Scotland. The SCON for the Teachers' Pension Scheme is S2730011H.

## Freedom and Choice

### Survey on pensions freedoms

The Work and Pensions Select Committee have announced an inquiry on "the guidance and advice on offer to people navigating the "choice and flexibility" changes to pensions introduced in April 2015". The Committee is inviting evidence on:

- Take-up, suitability, affordability and independence of the advice, guidance and information available to those approaching retirement.
- Recommendations for improvement.

Further to this, the LGPC Secretariat circulated a survey to pension funds on Wednesday 22<sup>nd</sup> July in order that we can submit evidence of the LGPS's experiences to the Committee. Responses are requested by Friday August 7<sup>th</sup> and these should be submitted to [lorraine.bennett@local.gov.uk](mailto:lorraine.bennett@local.gov.uk). Further information and the full terms of reference for the inquiry is available [here](#).

### Update to Q&A for pension funds

An update has been made to the Q&A for pension funds that was published earlier this year in respect of the Freedom and Choice reforms, primarily to add a further element to the Advice Confirmation Form. The new version has been published as version 1.1 and is available on the England and Wales section of [www.lgpsregs.org](http://www.lgpsregs.org) [here](#), and on the Scotland section [here](#).

## The Pensions Regulator (TPR)

### TPR Scorpion Scam Awareness Campaign

TPR have added some additional content to the [Pension scams](#) section of their website to assist in the prevention of member scams. Further detail is contained in a [TPR press release](#) issued to accompany the release of the content, but in summary, the TPR have issued:

- For members, an [infographic poster](#), a [leaflet](#), a [booklet](#) and a [video](#), all giving examples of things to look out for and describing how members can protect themselves, and
- For scheme administrators, an [action pack](#) containing a checklist of things to look out for.

## Other News and Updates

### Pensions Liberation

Following an investigation by the Insolvency Service, the trustee companies of the Henley Retirement Benefit Scheme (HRBS) and the Capita Oak Pension Scheme (COPS) have been wound up.

Omni Trustees Ltd and Imperial Trustee Services Ltd, which were, respectively, the trustees of the two pension schemes were wound up by the High Court on 22 July.

According to a [Government press release](#) issued at the time:

*“The investigation found that the companies and others were involved in a scheme by which members of the public were cold-called and persuaded to transfer their existing occupational pensions into either HRBS or COPS on the basis of misrepresentations made as to an initial guaranteed rate of return and also on the promise of an entitlement to receive 25% of the fund value at age 55 and, in the case of COPS, of a 5% non repayable ‘loan’.”*

*“Any members of HRBS or COPS who have not yet provided their details to the Official Receiver should contact his office by email: [piu.north@insolvency.gsi.gov.uk](mailto:piu.north@insolvency.gsi.gov.uk) or, in the alternative, by post to: The Official Receiver, Public Interest Unit, 2nd Floor, 3 Piccadilly Place, London Road, Manchester, M1 3BN. Members should ensure that they quote the name of one of the companies in liquidation and should provide their full name, address (including email) and details of the pension transferred to either HRBS or COPS.”*

Earlier in July, the FCA [expressed concerns](#) over a company calling itself the Pension House, which is a clone of an FCA authorised company called the Pension House Company. The clone firm contacts members of the public via SMS which the authorised company doesn't do, and members of the public are advised to ignore texts received from the fraudulent company.

### **Summer Budget 2015**

The 2015 Summer Budget announced a number of policies with impacts on the LGPS and its members. A [GAD Technical Bulletin](#) and [HMRC Pension Schemes Newsletter no. 70](#) (covered further below) both contain further detail on the changes to pensions taxation that were announced. The main policies with potential impacts for the LGPS are as follows:

#### **LGPS and pooled investments**

Following previous Government consultations on possible reforms to the LGPS's investment structures in England and Wales, the [2015 Summer Budget document](#) stated the following:

*“The government will work with Local Government Pension Scheme administering authorities to ensure that they pool investments to significantly reduce costs, while maintaining overall investment performance. The government will invite local authorities to come forward with their own proposals to meet common criteria for delivering savings. A consultation to be published later this year will set out those detailed criteria as well as backstop legislation which will ensure that those administering authorities that do not come forward with sufficiently ambitious proposals are required to pool investments.”*

We await release of the Government's consultation and the 'detailed criteria' that administering authorities in England and Wales will need to ensure that they meet.

### **Tax relief green paper**

In the Budget, the Government announced that they were commencing a consultation on how pensions are taxed with the stated aim of encouraging more people to save. Whilst the chancellor stated that the Government were taking care not to pre-judge the answer, one of the options being considered is that pensions could be taxed like ISAs (payments in from taxed income, investment income exempt from tax and payments out exempt from tax). This would be a significant shift in the UK's pensions tax relief system. The [consultation paper](#) is available on the Government's website and the deadline for submitting responses is 30th September 2015.

### **Tapered annual allowance**

The Government also announced that they would bring in measures to limit the annual allowance of high earners. This will be done by the introduction of a tapered annual allowance for 2016/17 onwards whereby the annual allowance for an individual will be reduced by £1 for every £2 of 'adjusted income' they have over £150,000. The adjusted income for defined benefit schemes like the LGPS will be broadly calculated as:

- the individual's threshold income plus:
  - the individual's pension contributions, and
  - the individual's pension input amount (as currently calculated, minus the value of the individual's contributions).

The annual allowance will be tapered to a maximum reduction of £30,000 (therefore meaning that those with an adjusted income of more than £210,000 would not lose any further annual allowance) and the taper will not apply where the individual has 'threshold income' income of lower than £110,000. Threshold income is basically taxable income plus the amount of any employment income given up for pension provision via a salary sacrifice arrangement made on or after 9 July 2015 (but note that the LGPS does not allow such a salary sacrifice arrangement). Members with unused annual allowance can carry this forward to future years, but in future it will be the unused tapered annual allowance that will be carried forward.

A more detailed description of the annual allowance taper is available in an [HMRC note](#) that has been published on this topic.

### **Alignment of pension input periods**

The Government has announced transitional arrangements for the 2015/16 tax year that will mean that all future pension input periods will end in line with the tax year, on 5<sup>th</sup> April of any given year. The transitional arrangements mean that in the LGPS, in the period from 1<sup>st</sup> April 2015 to 5<sup>th</sup> April 2016, there will be two pension input periods:

- One for the period from 1<sup>st</sup> April 2015 to 8<sup>th</sup> July 2015, and
- Another for the period from 9<sup>th</sup> July 2015 to 5<sup>th</sup> April 2016.

Going forward, the pension input period in the LGPS will be 6<sup>th</sup> April to 5<sup>th</sup> April in a given year.



The transitional arrangements for managing this change are outlined in a [guidance document](#) that the Government published earlier in July. Further guidance on this change and the annual allowance taper will be published by the LGPC Secretariat in due course.

### **Tell Us Once**

All LGPS pension funds in England, Wales and Scotland have now confirmed that they will participate in the Tell Us Once Service when this is extended to public service pension schemes (including the LGPS) later this year.

In late June, an email was sent to funds requesting that certain information for each pension fund participating in Tell Us Once was sent through to us in order that this could be passed on to DWP's system developers. However, DWP have since had a re-think and said that this information will now be requested via a weblink that will be circulated in early August.

If your fund has already sent this information through to the LGPC Secretariat, you should not need to do anything further, as we will complete the required information on your behalf when the weblink is circulated. However, if your fund hasn't responded yet, there is now no need to send this information through via email, as when the weblink is confirmed, we will circulate this to the relevant funds and ask that this information be input directly into the system.

One of the bits of information that is required for each pension fund is an external facing IP address range that your pension fund (or, where appropriate, your outsourced provider) will be accessing death notifications from. We have received a number of queries from pension funds regarding this request, and the below information may help IT sections to confirm which information needs to be provided.

#### **What is the information needed?**

An external facing IP address range for your organisation (or outsourced provider), which the users logging onto the TUO platform (CSMS, as above) to access death notifications will be displaying from their machines.

#### **Why is it needed?**

As part of the on-boarding of Tell Us Once to public service pension schemes, a secure connection will be put in place between CSMS and each pension fund. The IP address range supplied will be used in order to check that a log-in attempt from an administering authority user is coming from the verified IP address for that organisation.

#### **How is the TUO platform (CSMS, as above) set up and accessed?**

CSMS is accessed through your web browser. It is set up so that it can be accessed through the [Public Services Network \(PSN\)](#) if your authority uses this, or otherwise it is accessible through the internet. The external facing IP address you display may vary depending on whether you access CSMS through PSN or the internet.

Please also see the attached appendix 4, which gives further detail of why the IP address is needed and provides an overview of the Tell Us Once on-boarding process.

Tell Us Once will shortly be commencing the systems testing phase for the public service pension scheme extension and our thanks go to the funds that have volunteered to help us with this.

## NI Database

The LGA will shortly be circulating a data sharing agreement to all funds as part of the next phase of the setup of the NI Database. The data sharing agreement has been drafted based on the best practice guide outlined in the [Information Commissioner's code of practice](#) on data sharing and covers:

- The data to be shared,
- The purposes for which the data sharing will be taking place,
- The process via which funds will make use of the Database,
- The security measures in place to secure the data's integrity, and
- How future developments to the Database will be handled.

All funds will need to sign up to the data sharing agreement with the LGA and with South Yorkshire Pensions Authority in order to be able to use the system.

All funds will also be asked to sign up to a participation agreement with the LGA. This participation agreement will outline how funds should use the system in order that the Database will function effectively.

## HMRC Pension Schemes Newsletter no. 70

The July 2015 Pensions Schemes Newsletter [has been published](#) by HMRC. This month's newsletter include articles on:

- Summer Budget 2015 – outlining the changes that were announced in the Budget of 8<sup>th</sup> July ,
- Changes to contracting out records – confirming the information that needs to be included when informing HMRC of a change to a contracting out record,
- Certificates of residence – confirming that these may only be issued where the UK has a tax treaty with that country,
- Contacting Pensions Scheme Services – confirming the availability of the [Pensions Tax Manual](#) and the [pension scheme administration guidance](#) to pension schemes and that these should be consulted prior to queries being raised, and
- Routine changes to Pension Schemes Online – informing schemes of changes to the service due to have been made by the end of July 2015.

## Revision to ALACE Pensions Update

The Association of Local Authority Chief Executives (ALACE) has issued an [amended version](#) of a June 2015 Pensions Update to clarify the position for their members of the LGPS with Fixed protection.

The original update stated that a member with Fixed protection who opts out on or after 11 April 2015 and re-joins the LGPS would lose their Fixed protection. That is not the LGPC Secretariat's understanding, however it is our view that such members need to consider the pros and cons of opting out and re-joining. Such members may still opt out and opt in as needed to retain Fixed protection but need to be aware that they will not be able to aggregate their benefits (which could have implications if they are made redundant or retired on health grounds). Alternatively, they can stay in the Scheme in order to protect themselves on the redundancy / ill health front but would then lose Fixed protection if benefit accrual is too great.

## **ROPS List**

Following the article in [Bulletin 131](#) informing administering authorities that the Registered Overseas Pensions Schemes list had been suspended, the list has now been re-instated and this is available in [the usual place](#).

The re-issued list contains significantly fewer pension schemes, with three quarters of the schemes previously deemed to be compliant now removed from the list. There are now only 683 schemes on the list.

## **LGPS websites**

The LGPC Secretariat have been asked to provide a list of the LGPS websites currently in use and a short summary of what each is used for.

### **Member websites**

[www.lgps.org.uk](http://www.lgps.org.uk)

The 'old' member website covering the final salary benefits structure for members of the LGPS in England, Wales and Scotland. Contains contact details for each of the LGPS funds in England, Wales and Scotland.

[www.lgps2014.org](http://www.lgps2014.org)

A website summarising the main aspects of the career average Scheme for LGPS members in England and Wales. This is not a full member website for the new benefits structure, but was prepared in order to communicate the main aspects of the revised Scheme structure. It is the home for the APC calculator, pension account modeller and contributions calculator.

[www.scotlgps2015.org](http://www.scotlgps2015.org)

A website summarising the main aspects of the career average Scheme for LGPS members in Scotland. This is not a full member website for the new benefits structure, but was prepared in order to communicate the main aspects of the revised Scheme structure. It is the home for the APC calculator, pension account modeller and links to Strathclyde Pension Fund's contributions calculator.

### **Other websites**

[www.lgpsregs.org](http://www.lgpsregs.org)

The site for LGPS administrators and Scheme employers in England, Wales and Scotland. Contains timeline regulations, links to other relevant legislation, consultation documents and LGPC responses, statutory guidance including actuarial guidance, LGPC guides for administrators, LGPC guides for employers, LGPC guides for employees and other employee resources, sample forms, LGPC bulletins, etc.

<http://www.lgpsregs.org/timelineregs/Default.html>

The 'old' timeline regulations for the final salary Schemes. Now not updated to include new information, except where it directly reflects provisions relating to the final salary Schemes. Note, however, that the 'old' timeline regulations can be accessed from the 'Old Timeline' tab at [www.lgpsregs.org](http://www.lgpsregs.org).

<http://www.local.gov.uk/web/lgaworkforcepensions/home>

The local government pensions section of the Local Government Association website. This primarily links to other websites but it also contains historic information, such as old LGPC Bulletins and minutes of meetings that took place prior to April 2014. Occasionally, it will be updated to provide information on a topic that the LGA has become involved

with at a corporate level. Eventually, all relevant extant LGPS information will be moved to the [www.lgpsregs.org](http://www.lgpsregs.org) website (except for, possibly, the Preston part-time buy-back Circulars and spreadsheets) with the remainder being archived. The site will, however, still contain pensions information on the Teachers' Pension Scheme and the Firefighters' Pension Scheme.

<http://www.local.gov.uk/events>

The events section of the LGA website. Attendance at LGPC training courses and the annual trustees' conference can be booked on this section of the website.

<http://www.lgpsboard.org/>

The website of the Scheme Advisory Board in England and Wales, containing documents published by the Board and papers for future and previous meetings of the Board and its sub-committees. Maintained with the assistance of the LGPC Secretariat.

### **Website developments**

Work is continuing on the development of new **member** websites, to eventually replace all of the **member** websites listed above. There will be one member website for the LGPS in England & Wales located at [www.lgpsmember.org](http://www.lgpsmember.org) and one member website for the LGPS in Scotland located at [www.scotlgpsmember.org](http://www.scotlgpsmember.org). Both will be 'full' member websites catering for members with final salary benefit accrual and/ or career average benefit accrual. They will also be the future homes of the APC calculators.

Work will also shortly be beginning on re-structuring [www.lgpsregs.org](http://www.lgpsregs.org) to make the site easier to navigate and documents easier to find. As part of this process, the content will be split so that the English and Welsh content and the Scottish content reside on different websites. The domain name [www.scotlgpsregs.org](http://www.scotlgpsregs.org) has been bought for the Scottish content.

### **LGPC Secretariat**

Lorraine Bennett has now joined the team in the vacant Pensions Adviser role. Lorraine has over 15 years' experience working at a number of LGPS pension funds and prior to joining the LGPC Secretariat, Lorraine worked at City of London where she was Deputy Pensions Manager.

### **Training**

The Understanding CARE, Pay and Final Pay training courses in August and September are now fully booked in London, Leeds, Exeter, Birmingham and Cardiff. However, spaces remain for Liverpool and Peterborough and you may book on to attend these courses via the links below:

[Liverpool – 27<sup>th</sup> August – Liverpool Marriott Hotel](#)

[Peterborough – 15<sup>th</sup> September – Peterborough Marriott Hotel](#)

### **Legislation**

#### **United Kingdom**

SI

2015/1529

Reference Title

The State Pension Credit (Amendment) Regulations 2015

2015/1518	The Registered Pension Schemes (Audited Accounts) (Specified Persons) (Amendment) Regulations 2015
2015/1502	The Pensions Act 2014 (Savings) Order 2015
2015/1483	The Public Service Pensions Act 2013 (Judicial Offices) (Amendment) Order 2015
2014/1475	Pensions Act 2014 (Commencement No 5) Order 2015
2015/1455	The Registered Pension Schemes (Provision of Information) (Amendment No 2) Regulations 2015
2015/1454	The Registered Pension Schemes (Transfer of Sums and Assets) Amendment No 2) Regulations 2015
2015/1452	The Occupational Pension Schemes (Schemes that were Contracted-out) Regulations 2015

## Useful Links

[LGA Pensions page](#)

[LGPS members' website](#)

[LGPS 2014 members' website](#)

[LGPS 2015 members' website](#)

[LGPS Advisory Board website](#)

[LGPS Regulations and Guidance website](#)

[LGPS Discretions](#) lists all the potential discretions available within the LGPS in England and Wales.

[LGPS Discretions](#) lists all the potential discretions available within the LGPS in Scotland.

[Recognised Overseas Pension Schemes](#) approved by HMRC and who agreed to have their details published.

[The Timeline Regulations](#) for Final Salary Scheme

[The Timeline Regulations](#) for Career Average in England and Wales

## Pensions Section Contact Details

### Jeff Houston (Head of Pensions)

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