

Pensions
Administration
Performance
Update
Quarter 2 2025/26
6 November 2025

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Highlights and Recommendations

Highlights over the quarter to the end of September 2025 include:

- SLA of Priority casework slightly reduced this quarter to 62% meeting targets.
- 81% of backlog cases now cleared.
- 89% of members responding to surveys were satisfied.
- 103,898 (57%) members registered for online portal 23% logged on this year.
- 9 Appeals, 11 Breaches, 18 complaints
- 570 Active Employers (discrepancy on Dashboard being investigated)

Quarter 2, to 30 September 2025, saw further improvements to the Authority's pension administration service.

The service is working to an overall improvement plan with progress summarised in the table below:

Corporate Action 25/28	Update	On Target
PA1 - Clear the remaining Backlogs of casework and ensure arrangements in place to prevent further backlogs developing	1 st October reverted to overtime to help clear backlog – statistics showed more was getting done in overtime than having a team allocated to backlog each month. Investigating whether 3 rd party assistance is available. Completion date moved to 31.03.2026	At risk
PA2 - Plan and deliver the Valuation 2025, including increased engagement with employers.	Project running to timetable. Employer results communicated and out for consultation with the draft Funding Strategy Statement and Pensions Administration Strategy.	Yes
PA 3 - Implement the McCloud Remedy successfully.	Software development delays hampering progress. Determination to delay McCloud implementation reported to The Pension Regulator.	No
PA4 - Deliver the Data Quality Improvement	Data improvement prioritised for Valuation data submission to Actuary, annual Pensions Increase and Benefit Statement runs. Feedback from Actuary that data was vastly improved from 2022 submission. In house feedback from Benefit Statement runs data improved as far less records in error.	Yes
PA5 - Ensure Pensions Administration software system is developed, and its functionality used to optimal effect for achieving efficiencies, to the extent possible.	Latest McCloud development due to go live early November. Plans then in place to look at automation.	No

PA6 - Implement the Pensions Dashboards to required timescales	ISP, Civica, unable to connect the Authority to Pensions Dashboards eco structure for our 31 October connection deadline date.	No
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The Local Pension Board are recommended to:

- Note the contents of this report with or without comment.

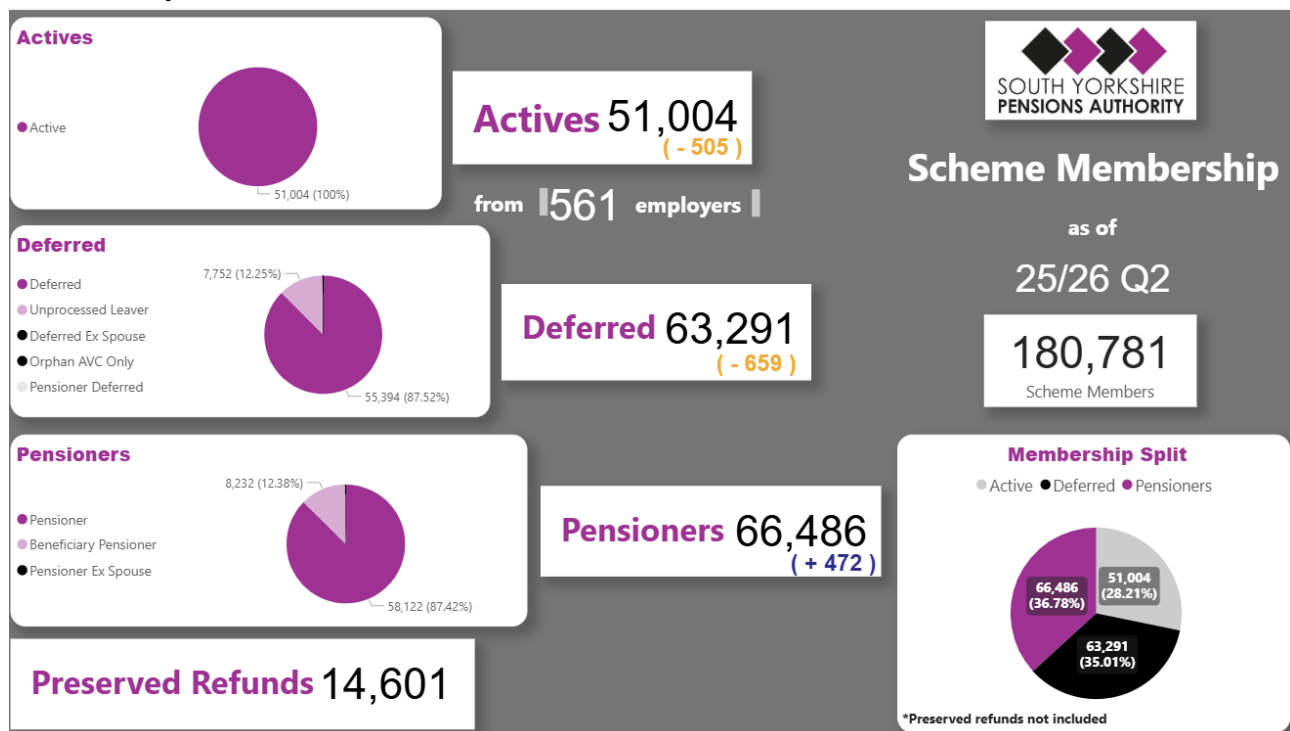
Background

The Pensions Administration Service is the Authority's largest outward facing service managing the organisation's relationship with just under 181,000 scheme members and 561 employers. The success of the Administration Service is crucial to the success of the organisation and this report aims to set out for the most recent quarter and the financial year to date:

- Levels of activity related to both scheme member and employer activity.
- Levels of performance against the agreed standards
- Progress on delivering key projects and major cyclical activity
- Emerging policy issues and their implications for the Authority.

This report, like other performance information, is published on the Authority's website as well as being considered at meetings of the Local Pension Board.

Membership Profile at 30/09//2025



There has been a lot of movement across membership and this together with the continued push to clear backlog aggregations requires a little further detail.

Actives:

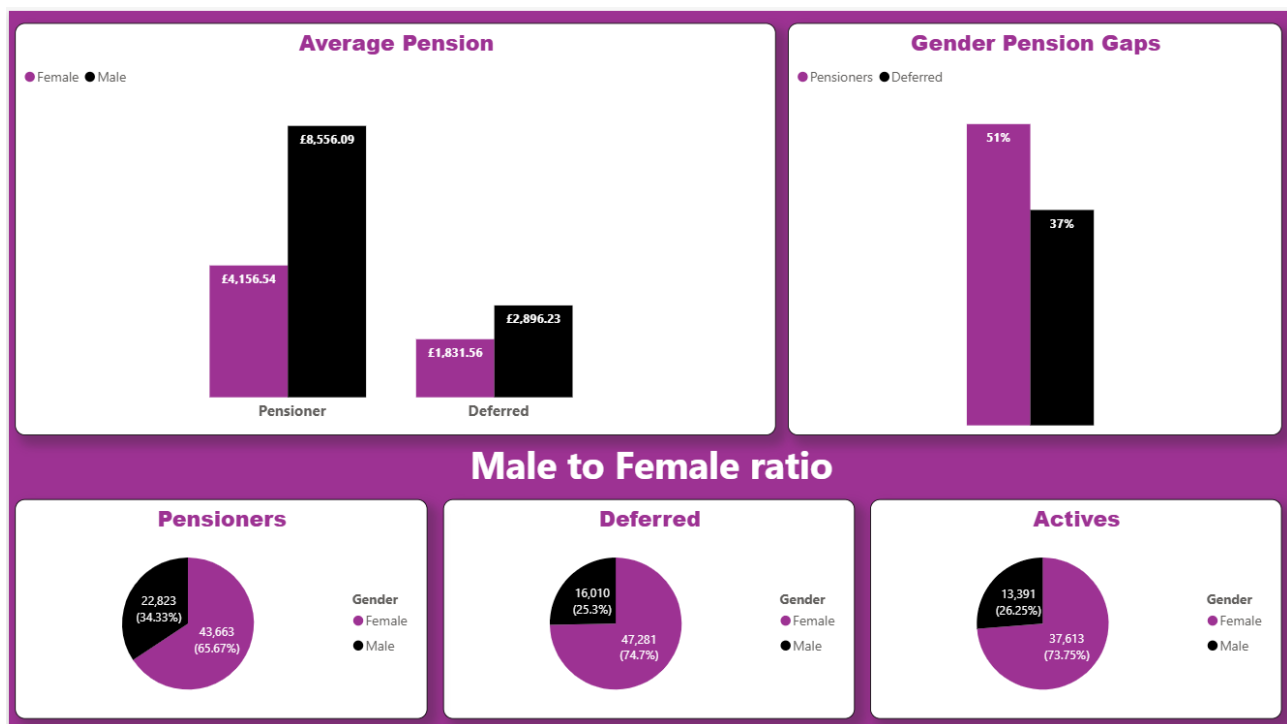
- 1,826 have become newly Active
- 2,331 have changed or are in the process of changing status.
- Reducing the active member by the 505

Deferred

- 1,837 Newly Deferred Members
- 2,496 Are no longer Deferred
- Reducing the deferred member by 659.

Pensioner

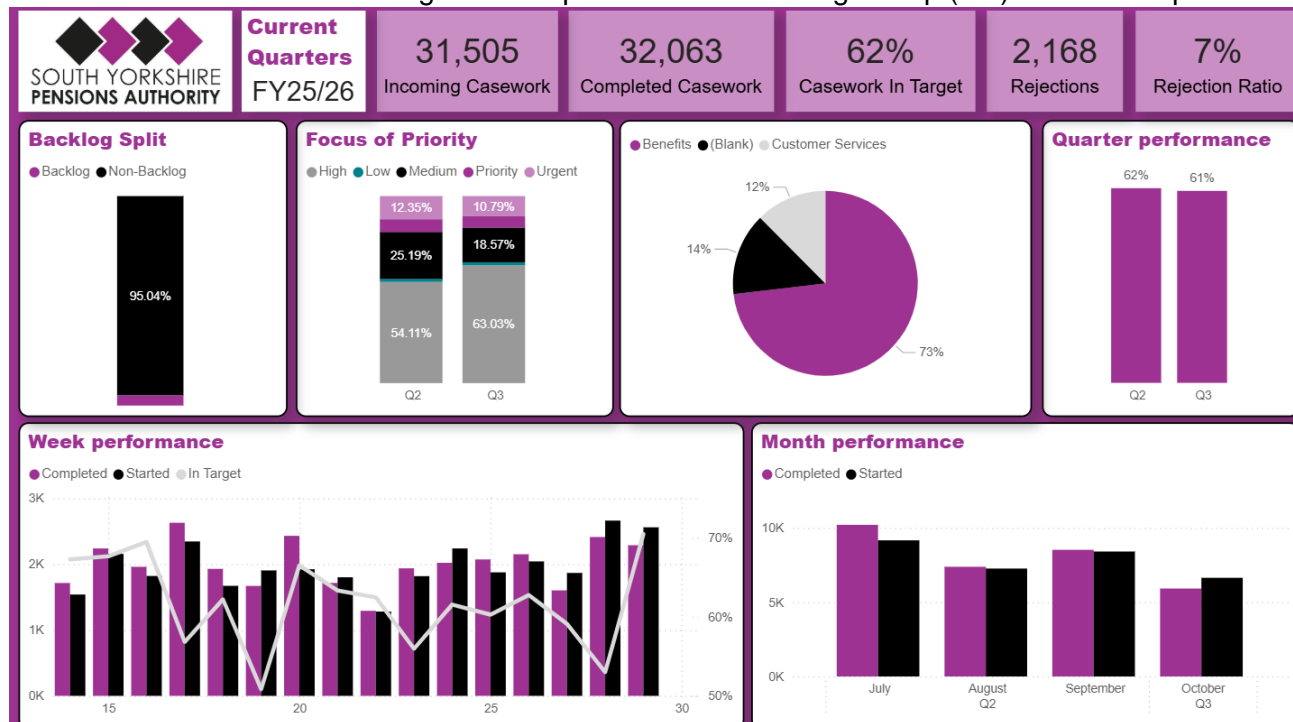
- 206 Active members became pensioners
- 643 Deferred members became pensioners
- 377 deaths



Casework Processing

This section of the report deals with the level of casework processing activity being undertaken and performance against agreed targets. The Team have now cleared 81% of the backlog, detail of which is included later in this report.

62% of casework was within target in this quarter. Which is a slight drop (2%) on the last quarter.



The chart below shows the number of leavers the team were notified of in this quarter together with KPI's for processing deaths, retirements, transfers, child reviews and divorce cases.

Process Name	Total Started	Total Complete	In Target	In Target (%)	Previous quarter
Death process	914	949	533	56.00%	48.50% ↑ 7.50%
Retirement	719	810	518	64.00%	54.17% ↑ 9.83%
Estimate	826	766	510	67.00%	47.75% ↑ 19.25%
Transfer In	547	519	268	52.00%	51.00% ↑ 1.00%
Transfer Out	263	208	117	56.00%	32.00% ↑ 24.00%
Divorce Quote/Settlements	92	77	53	69.00%	47.00% ↑ 22.00%
LG Recalculation of Retirement Benefits	82	227	5	2%	26.00% ↓ -24.00%
Leavers	3,040	3,035	1,555	51%	40.00% ↑ 11.00%
Aggregations	6,173	6,530	3,535	54.00%	59.55% ↓ -5.55%
Child review	38	54	6	11.00%	13.00% ↓ -2.00%

The Authorities target at present is 100% of casework to be processed within tight in house targets. This is being reassessed as it is unrealistic. The Authority reports on the SAB suggested target dates for the Annual report and is looking to adjust inhouse targets to be in line with these. When agreed the revised Targets will be reported to the Board. From the 1st of June the benefits team focused one of the teams on backlog work each month to see if this would help clear the back log more quickly. This along with staff sickness led to some build-up of normal day to day work. This was one of the

reasons that it has been agreed that overtime was to be reintroduced. Some of the percentages of work completed within target have trended up but this still isn't at the level it should be at. A contributing factor to this is that the days within each process are unrealistic compared to the way the regulations have changed compared to where SYPA was 10 years ago. The McCloud remedy has increased the processes required to complete a leaver. A lot of these are still manual at present. The number of days within each process is being looked at. Any changes agreed would affect reporting targets after any changes.

The team have made a change to the actual Retirement member journey. This process had continued in the same way as under the Final Salary scheme rules. As the CARE scheme requires actual pay received to date of retirement the retirement calculations will only be provided to the member once their employer has confirmed the pay to date of leaving and provided the leaver details. This will reduce the number of recalculations of retirement benefits due to pay corrections from Employers.

Processing a death usually requires a lot of back and forth with the next of kin to ensure all the correct documentation has been collected to ensure any ongoing benefit or death grant is paid correctly. The Administration system is using up a processing day each time a process is brought out of hold which is the main reason that less than 50% of cases are within target. This has been logged with the system provider.

In this second quarter performance was reduced due to 187.5 FTE days lost to sickness.

From the 1st of October 2025 overtime has been reintroduced to tackle backlog. More backlog work was cleared in overtime than using a focus team on a rolling monthly basis. Currently the staffing isn't at a level that they can keep on top of BAU and clear backlogs. The team also have a clearer focus on outstanding processes to try and stop some areas not being looked at and also staff have been reminded to ensure they always work in date order (oldest first).

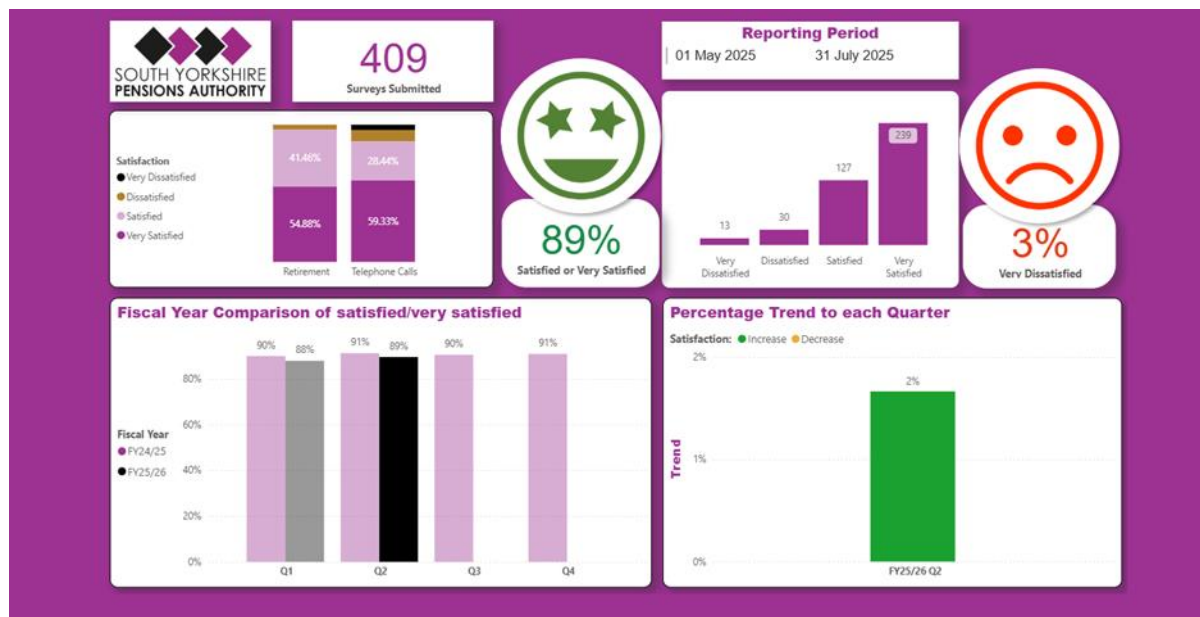
Customer Feedback

The Authority carries out rolling surveys of customer satisfaction. These can highlight areas for improvements across the teams.

Customer Satisfaction – Retirement Survey & Customer Centre Phone Calls – May – July 2025

Retirement Survey sent to 537 members with an email address. Of those 85 responded (16%).

Customer Centre Phone Survey sent to 4,017 members with an email address. Of those 342 responded (9%).



Most comments received were individual to those members. However, the comments below were noted from the retirement survey.

- It's not really good policy to stop paying someone's sole means of income just because of some lax postal worker can't find your address. Maybe phone or email to check before stopping payment, if this was even what happened, I have spoken to colleagues who all say nothing was sent by mail at the time.
- Very knowledgeable and helpful once call was answered the only thing that could have been better was call answered quicker, but it wasn't a major issue for me
- Provide more info for people with deferred payments regarding their options to take their pension etc, I always feel confused when I try to obtain info, so I've given up for now.

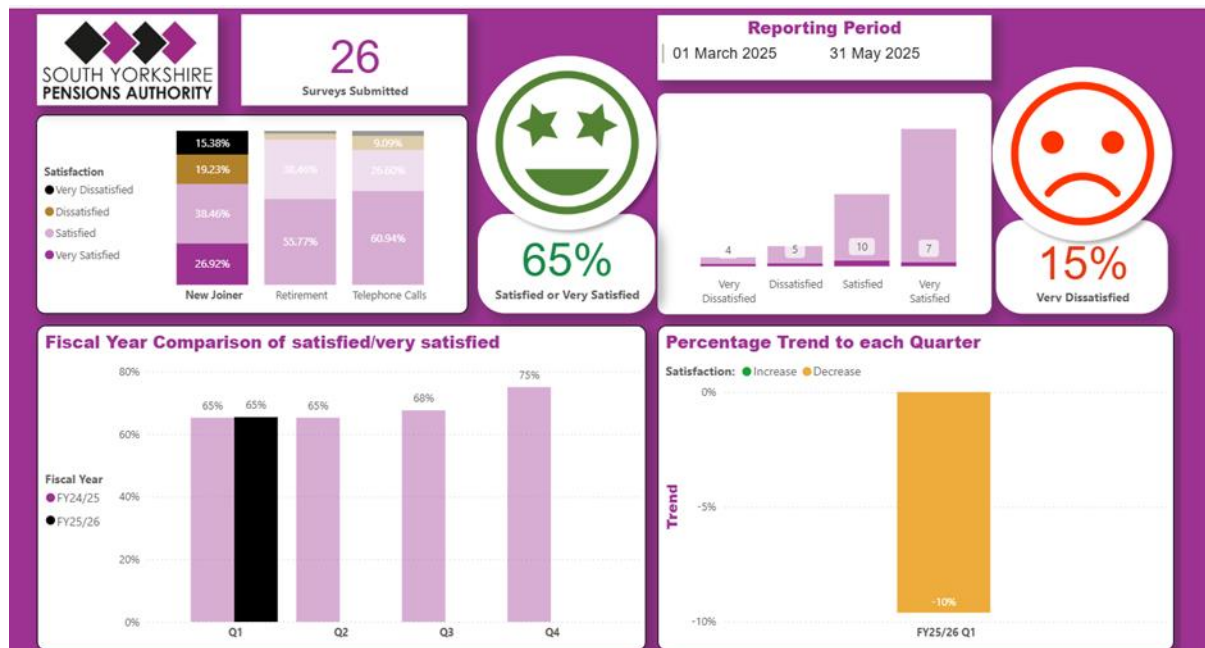
Team Actions

- We completely understand how important pension payments are as a source of income, and we take that responsibility very seriously. To clarify, it is our policy to suspend payments only as a last resort and only after multiple attempts to contact the member. If post is returned to us and we're unable to reach the member by phone or email (if those details are available), we may temporarily suspend payments to avoid the risk of overpayment, for example, in cases where a member may have moved or passed away and we haven't been notified.
- We understand how important it is for members to reach us quickly. Our current average wait time is 2.89 minutes, which is considered a good level of service for our sector and an improvement on the previous 6 months reporting. That said, we're always looking for ways to improve.
If members ever experience a longer wait or prefer not to hold, they are notified of their position in the queue, and we also offer call-back options or online contact methods to support.
- We offer online member sessions designed specifically to support deferred members. These sessions cover options for taking pension, how the process works, and gives a chance to ask questions directly. We also upload a recording to our website, and these can be viewed at

any time. We could look to include a link to the sessions in the deferment and deferred into payment letters to ensure more members are aware of these sessions.

Scheme Member Engagement – New Joiner Survey – March – May 2025

1,214 members were surveyed. The survey specifically asks about the welcome email/letter, including registration of the online portal. 26 completed surveys received. Just under 2% response rate.



Comments from the Survey:

- I feel it would be good to receive a phone call to explain the Website Portal.
- The website is quite difficult to navigate.

Team Actions

- We understand that navigating the online portal can be challenging at first, so we offer member support sessions to help with registration and using the system confidently - <https://www.sypensions.org.uk/Members/All-members/Events>
- We're aware that the current website could be more user-friendly, and we're actually planning a revamp soon. To help us make meaningful improvements, we currently have a website survey running to gather feedback from users. We will also look to involve the focus group in any changes.

Scheme Member Engagement – Customer Centre Emails

Customer Centre Emails – “click face” Survey May to July 2025.

Q. Overall, how satisfied are you with the service you receive from us?		Compared to last quarter
Excellent	60%	Up 1%
Good	15%	
Ok	9%	Down 1%
Poor	16%	
Total Number of Respondents	73 out of 9,716 emails sent	

Comments left from members who rated the service as poor:

- The information was not clearly explained
- The app will not download and I cannot open the email you have sent.
- I've had to send 2 emails clarifying my situation and both have been misunderstood.

Team Actions

All members who rate the service poor and leave their contact details, are contacted and offered help to resolve any issues.

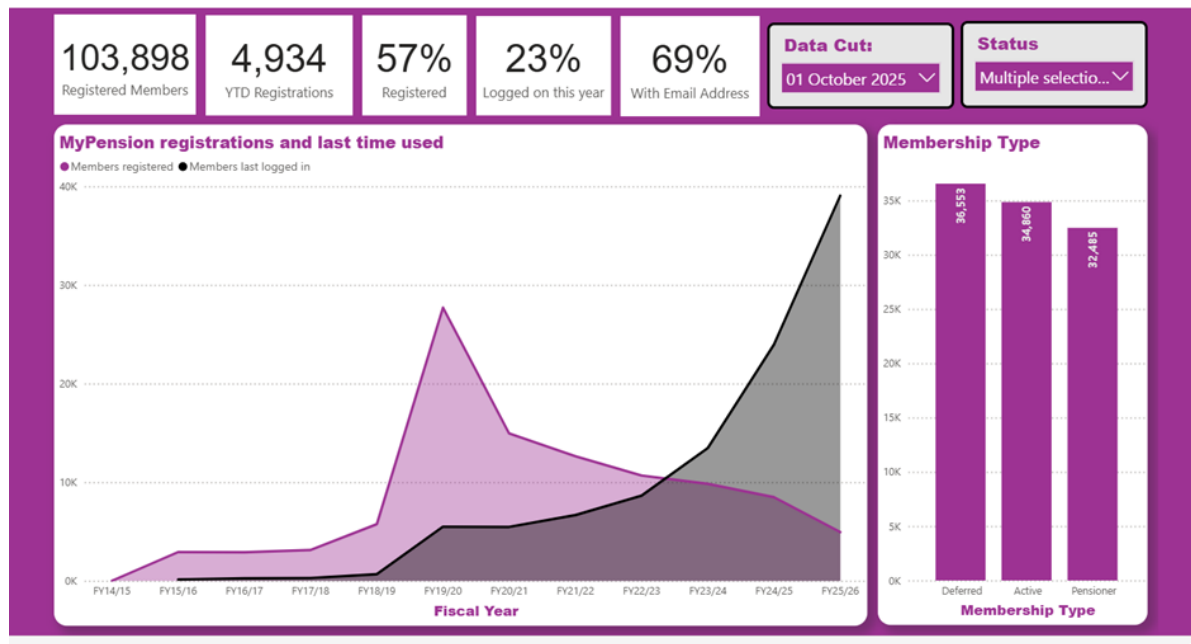
Processes Completed by the Customer Centre

Completed	In Time		Out of Time		Total	
	May to July 25	Feb to April 25	May to July 25	Feb to April 25	May to July 25	Feb to April 25
Total Processes	5,624	6,926	1,116	1,059	6,740	7,985

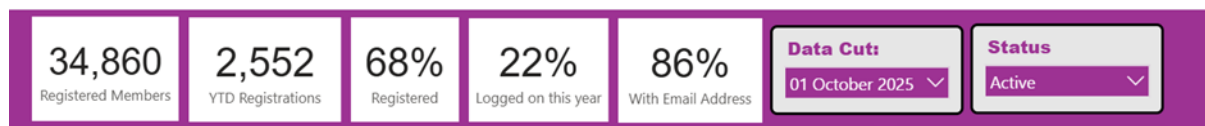
83.44% processes completed in time for the period May to July 2025, down by **3.3%** from last quarter.

Member Engagement – online portal

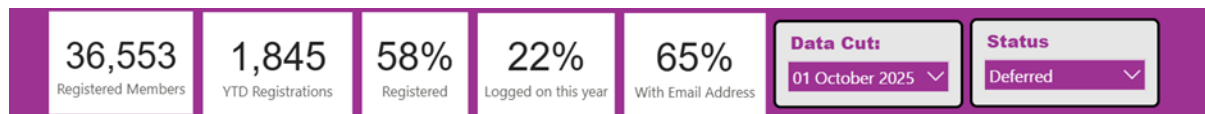
All scheme members (regardless of status) are encouraged to sign up to the online portal. There was a total of 2,524 new registrations in the quarter to the end of March 2025.



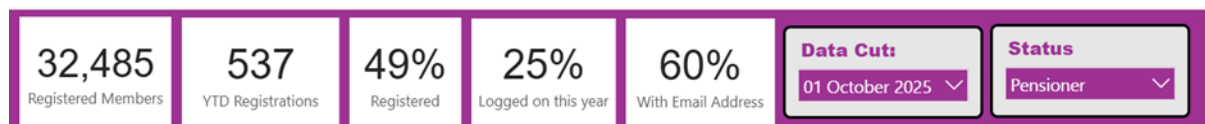
Active Members



Deferred Members



Pensioners



Appeals Breaches and Complaints

The Authority deals with a number of appeals, breaches & complaints each quarter. Below is a summary of the cases that have been dealt with or that are currently outstanding. The on-going column includes any appeals that are still been investigated from previous quarters.

Appeals

1 stage 1 3 received in quarter. 1 disagreement with Death grant decision. 2 dissatisfied with service given .

1 Stage 2 None received in quarter

Stage	B/F	Received	Rejected	Upheld	Not Upheld	On-going
1	0	3	0	2	1	0
2	0	0	0	0	0	0
Total	0	3	0	2	1	0

III-Health Stage 2 Appeals: 6 New III-Health appeals were raised. These are generally in relation to the level of ill health pension awarded by the employer. With the amount of stage 2 decisions being returned to the Employers training is being undertaken with employers in this area.

Stage	B/F	Received	Rejected	Upheld	Not Upheld	On-going
1	0	0	0	0	0	0
2	2	6	0	3	0	5
Total	2	6	0	3	0	5

Breaches:

Type	Contributions	Breaches of Law
Late Payment of Refund	10	0
AVC not paid at the same time as main scheme	0	1
Total	11	11

What is a breach?

A breach of the law is when a legal duty which is relevant to the administration of the scheme has not been, or is not being, complied with. It can encompass many aspects of the management and administration of the scheme, including failure to do anything required under overriding legislation, applicable statutory guidance or codes of practice. Examples include but are not restricted to;

- Failure to maintain accurate records.
- Failure to act on any fraudulent act or omission that is identified.
- Failure of an employer to pay over member and employer contributions on time.
- Failure to pay member benefits either accurately or in a timely manner.
- Failure to issue annual benefit statements on time or non-compliance with the Regulator's General Code of Practice.

Non-compliance with the Local Government Pension Scheme (LGPS) regulations can encompass many aspects of the management and administration of the scheme, including failure:

- To abide with the LGPS Regulations.
- To comply with the Funds policies and procedures (e.g. the Funds Statement of Investment Principles, Funding Strategy Statement, Administration Strategy or Communications Policy).

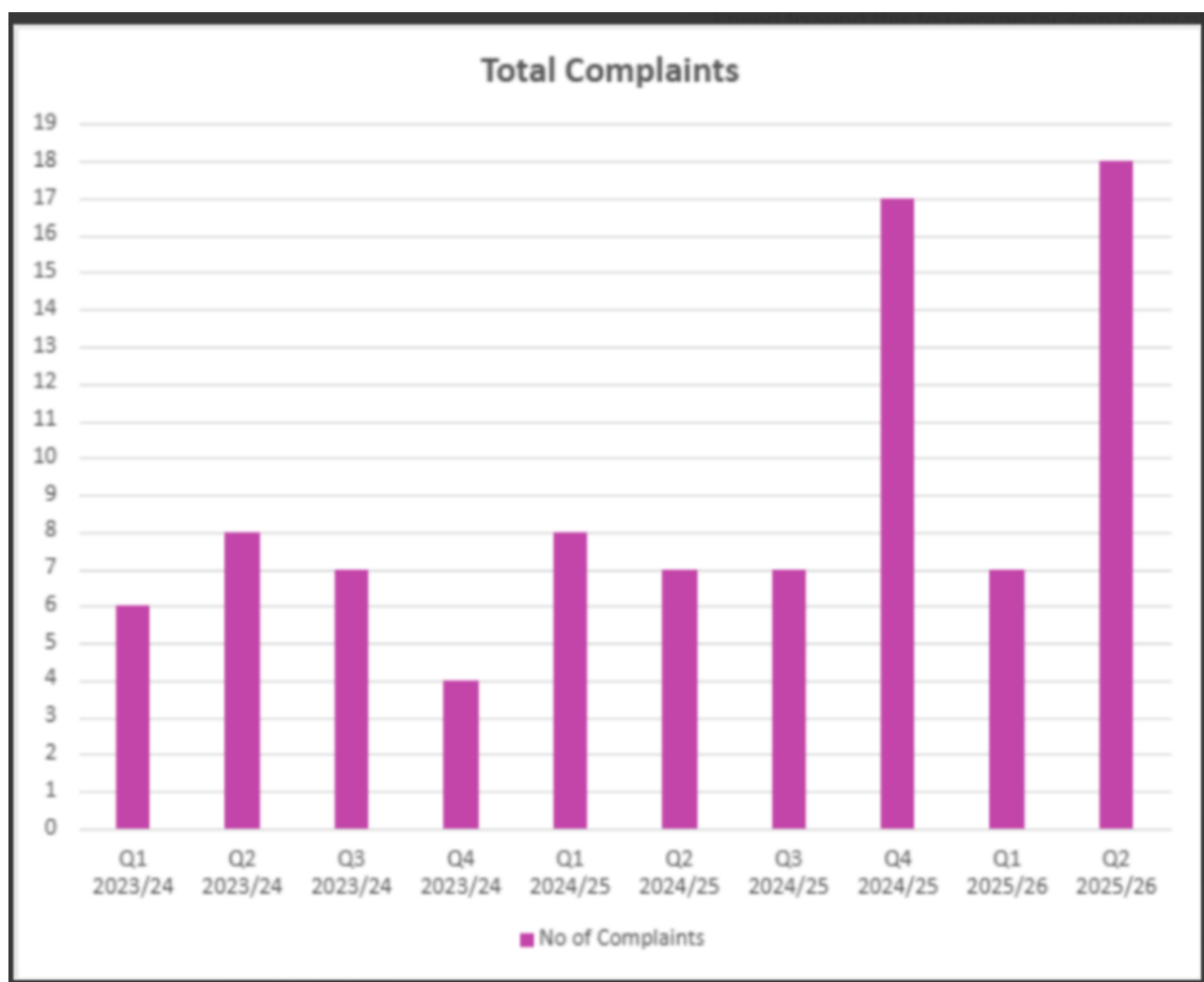
Who is responsible for reporting breaches?

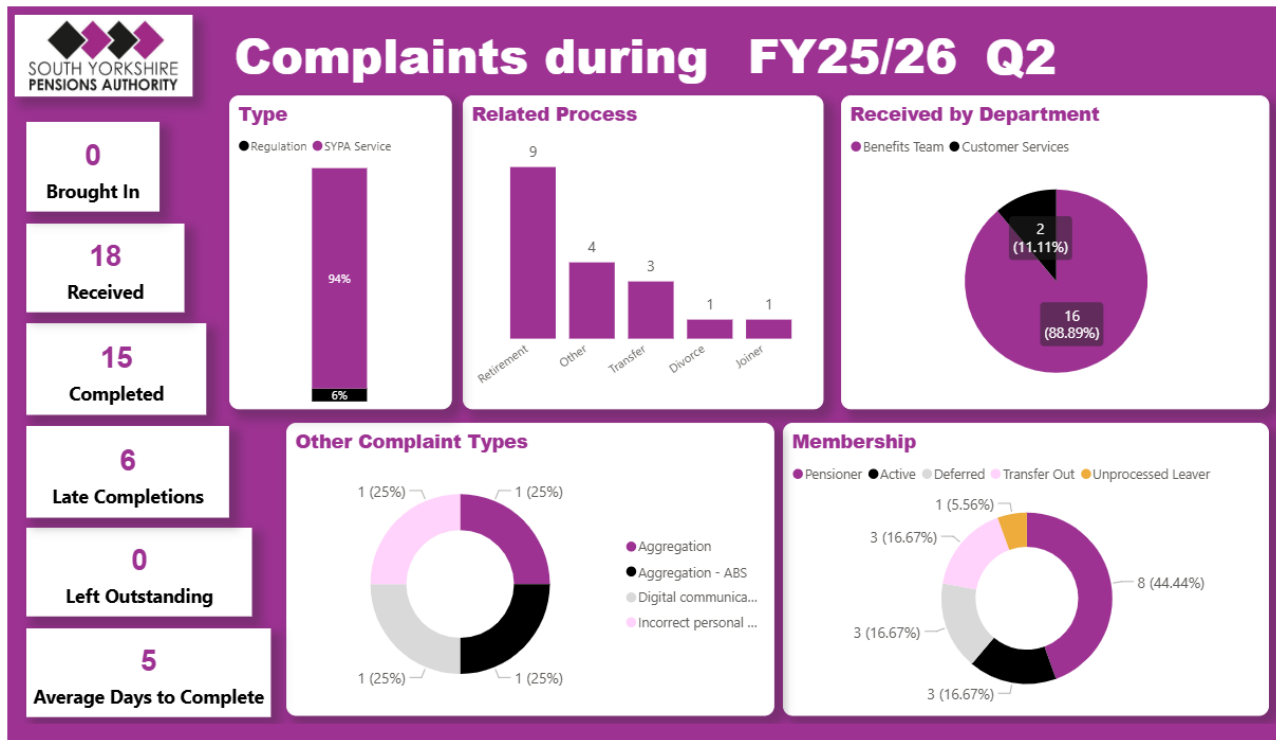
The following are responsible to report breaches (known as Reporters):

- Members of the Authority.
- Members of the Local Pension Board.
- Any person who is otherwise involved in the administration of the scheme: including all officers of the Authority.
- All participating employers in the scheme.
- Professional advisers: including auditors, actuaries, legal advisers and fund managers
- Any other person otherwise involved in advising the managers of the scheme.

Reporters are required to take a pro-active approach to the identification, management and reporting of all breaches that have occurred, or are likely to occur.

Complaints





Pension Ombudsman Cases

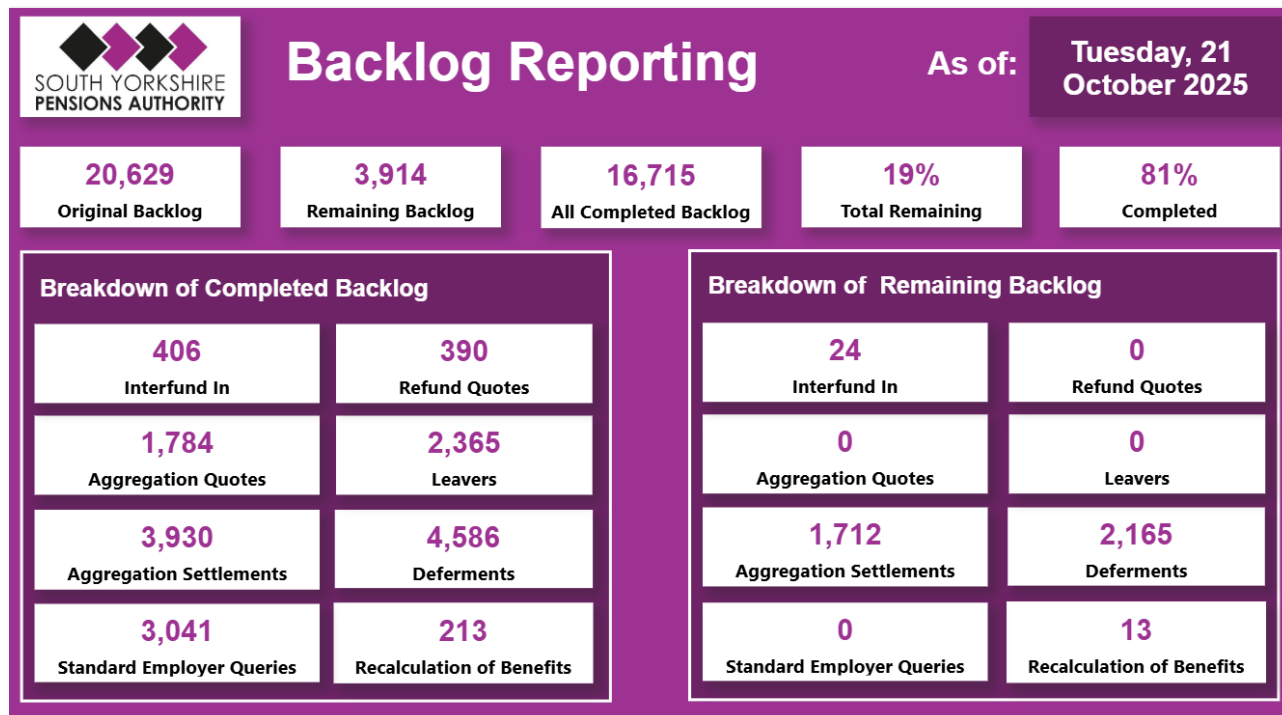
During this quarter the Ombudsman let us know that 1 member had taken their appeals to them. We are currently aware of 7 cases being with the Ombudsman and we are awaiting their decision.

Progress on Delivering the Administration Improvement Plan

This section of the report deals with the progress being made on addressing the historical challenges facing the administration service. Some improvements are reported on under major projects.

PA1 - Backlog

As of the 21 October there was 19% of the Backlog remaining. Down from 26% at the last report.



Back log cases remaining are getting more complex and some require more processes to be created and completed to bring the record up to date and ensure the data is clean. This was reported on previously.

Overtime was reintroduced 1st October. This is being monitored but has already been seen to be affective over the 3 weeks up to 21 October. This has increased the likely hood of this backlog being cleared by 31 March 2026.

PA4 - Improve Data quality.

The cyclical activity is embedded within the team and feedback from the Actuary on the improvement over the last valuation period was reported directly to the Board by the Actuary. During this quarter data quality checks were run for The inhouse data reporting tool DART is used to help monitor the presence, quality and format of data and this helps determine further steps needed as part of specific data improvement activities. Improvement to the quality of the data was monitored over this time.

TPR Annual return is due to be made by Early December. This includes the Annual Data quality scores. These will therefore be reported at the next meeting

PA5 - Making Best Use of Technology

The steering group is meeting quarterly to decide on the Pension Administration system developments and improvements to be taken forward for the following quarter. Release dates and guides are being discussed within the group which is ensuring all teams are more aware of developments being introduced and able to update teams on the changes to the system that may affect their day-to-day work.

A working group is looking at automation within the software at present. Costing for Software Add-ons to facilitate automation have been obtained and a Business case put forward to introduce this.

There are still concerns about the capacity within Civica, the administration software provider, to deliver developments required. Please see the update on the McCloud project for further detail.

Major Projects

This section of the report deals with the progress being made on the various major projects with the service is undertaking in particular:

PA3 - McCloud

Breach of the Law

MHCLG issued statutory guidance for the implementation of the McCloud remedy in June 2024. The guidance states that by 31 August 2025 the new underpin should have been applied to all leavers, all retrospective changes to benefits for most members (who left since 1 April 2014) should have been made, and Annual Benefit Statements (ABS) for 2025 should reflect the McCloud remedy.

The guidance did allow for the implementation phase to be extended to 31 August 2026 for specific members or classes of members. Such classes are not defined in the guidance.

At the last meeting in August the Board were advised that, due to considerable delays with implementing the changes to functionality required to the administration software, the Authority would not be able to meet the 31 August 2025 deadlines for any class of member. This is in line with the position of many Pension Funds within the sector. Whilst this is technically not a breach, as the Authority could make their own determination to extend the deadline to 31 August 2026 for any members or class of members they haven't been able to process, the Authority was not in a position to meet any of the requirements by 31 August 2025 this was reported as a breach to The Pensions Regulator (TPR) in September.

ABSs were issued and they confirmed that it was not possible for the Authority to include the McCloud underpin position in their 2025 statement and advised members that we will aim to report their McCloud underpin position in the 2026 statement. It should be noted that the proportion of active members expected to be impacted by the McCloud remedy is low.

Implementation and Rectification Plan

AS previously reported in order to comply with the McCloud remedy the Authority needs to develop a detailed implementation and rectification plan. Workshops are undergoing along with testing of the latest software development release between teams at the Authority and the plan is in development. The testing is in its final stages and the plan should be developed by the end of November.

The Authority at present hopes to go live with the latest software developments by the middle of November.

AS the Board are aware the availability of the software is a key component in the design of the implementation and rectification plan. It will allow the teams to determine what work can be completed in bulk and what will require manual intervention.

The Board will continue to receive update reports setting out progress on this matter at future meetings and Civica will be attending the Training and Development day on 20 November.

Dashboards

Integrated Service Provider – Volunteer Phase

The Board will recall that the Authority previously appointed its administration software provider, Civica UK Limited, as our Integrated Service Provider (ISP). Before becoming an approved ISP, all such providers are required to go through a sign off process known as the “volunteer” phase.

Civica commenced their volunteer phase back in December 2024. However we had a recent update on their ISP connection to the Pensions Dashboard Programme (PDP), following them being required to repeat part of the process.

During the onboarding phase, an external IT Health Check (penetration test) was conducted, as required by PDP. While the test passed with no vulnerabilities found, PDP later identified that the scope of the testing did not meet all required criteria. This was due to an oversight in the original brief provided by Civica, to the test provider. As a result, a new penetration test was commissioned with the correct scope, which introduced a delay of several weeks to their connection timeline.

To address this, internal teams across Civica were immediately mobilised, with executive oversight, to ensure the issue was resolved with priority. They have assured us that they have also kept both the Pensions Regulator (TPR) and PDP fully informed throughout.

In parallel, Civica has implemented new governance processes to centralise ownership across operations, platforms, and information security. These changes are to ensure tighter quality control going forward.

They have communicated well over this issue. Introducing weekly webinars on the Dashboard connection progress. In w/c 20 October they confirmed that they are in receipt now of a successful penetration test and IT health check.

Because of this Civica are late connecting to dashboards. Once Civica are connected the Authority can then progress the onboarding process and agree a timeline for the Fund's own connection to dashboards.

The deadline for all LGPS Funds to connect to the national dashboards service was 31 October 2025 (however, dashboards will be made available to the public at a later date). The Authority will not meet the October 2025 deadline. The PDP recognise delays in the ISP sign-off are beyond Funds' control and have stated that provided an ISP is in the 'volunteer' phase, Funds working with the ISP will not need to find an alternative way to connect to the dashboards by the October 2025 deadline.

The Authority has received their dashboards registration codes from The Pensions Regulator. The codes are required for the onboarding process and have been securely passed to Civica in preparation for the commencement of the connection process.

In September TPR discussed the Authority's Dashboard readiness with Authority Officers. There has been no follow up actions requested by the Regulator of the Authority.

Actions completed (completed since last report) and still outstanding are;

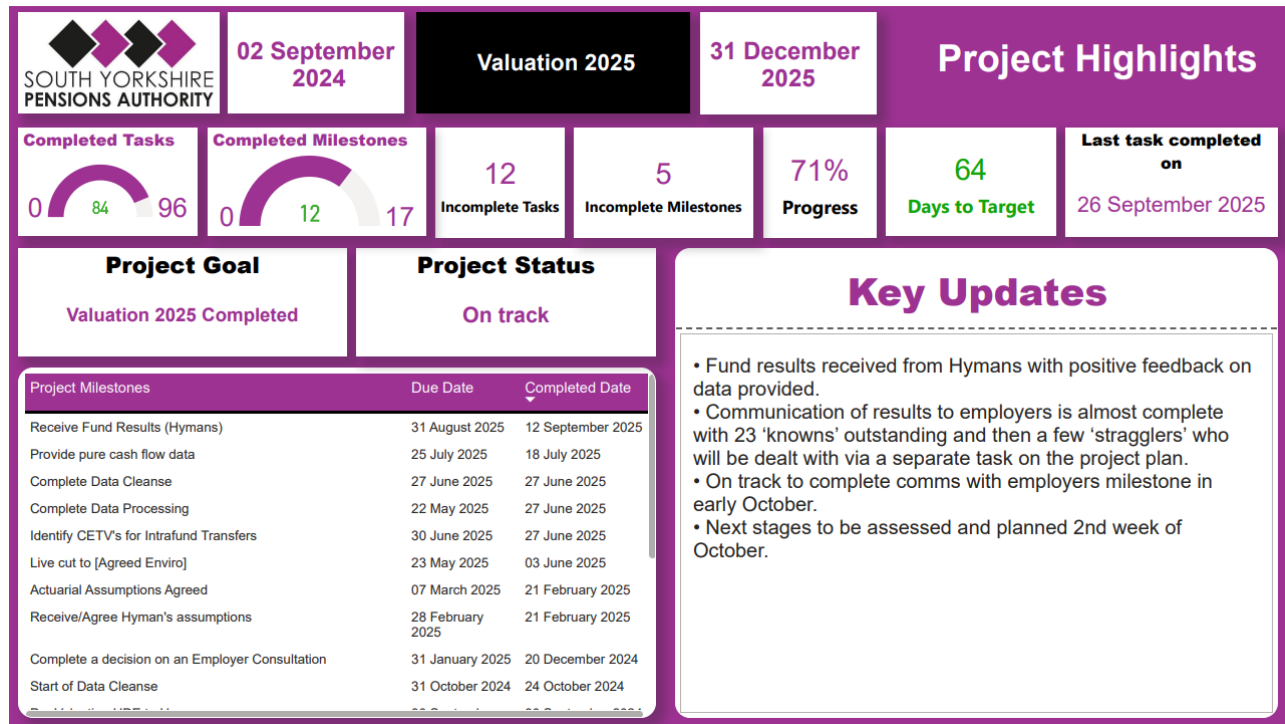
Governance	<ul style="list-style-type: none"> Dashboards a standing item on Board Agenda Board adequately trained on Dashboards requirements DPIA updated to take account of matching criteria 	√ √ √
Policy	<ul style="list-style-type: none"> Matching criteria agreed Data Improvement in place Backlog clearance plan in place for unprocessed benefits 	√ √ √
Connection	<ul style="list-style-type: none"> ISP selected and formally appointed Connection timeline agreed with ISP AVC – all decision agreed with providers 	√ √
Record-Keeping Decisions	<ul style="list-style-type: none"> ISP selection process and rationale documented, and parties communicated with The main scheme and AVC matching criteria Policies in place All data cleansed 	√ √ √
Communications	<ul style="list-style-type: none"> Early communication to members to raise awareness of Dashboards Update communication strategy to reflect Dashboards All relevant stakeholders aware of their responsibilities 	√ √ √
Data	<ul style="list-style-type: none"> Assessment of quality and digital accessibility of the data undertaken Regular data cleansing scheduled; prioritising data most likely to be used for matching criteria Main scheme view data requirements that must be returned understood together with timescales 	√ √

Cyclical Activity

This section focuses on progress with significant cyclical projects including:

PA2 - Valuation 2025

Project is running to timetable. Please see separate report on Valuation 2025.



Employer Activity

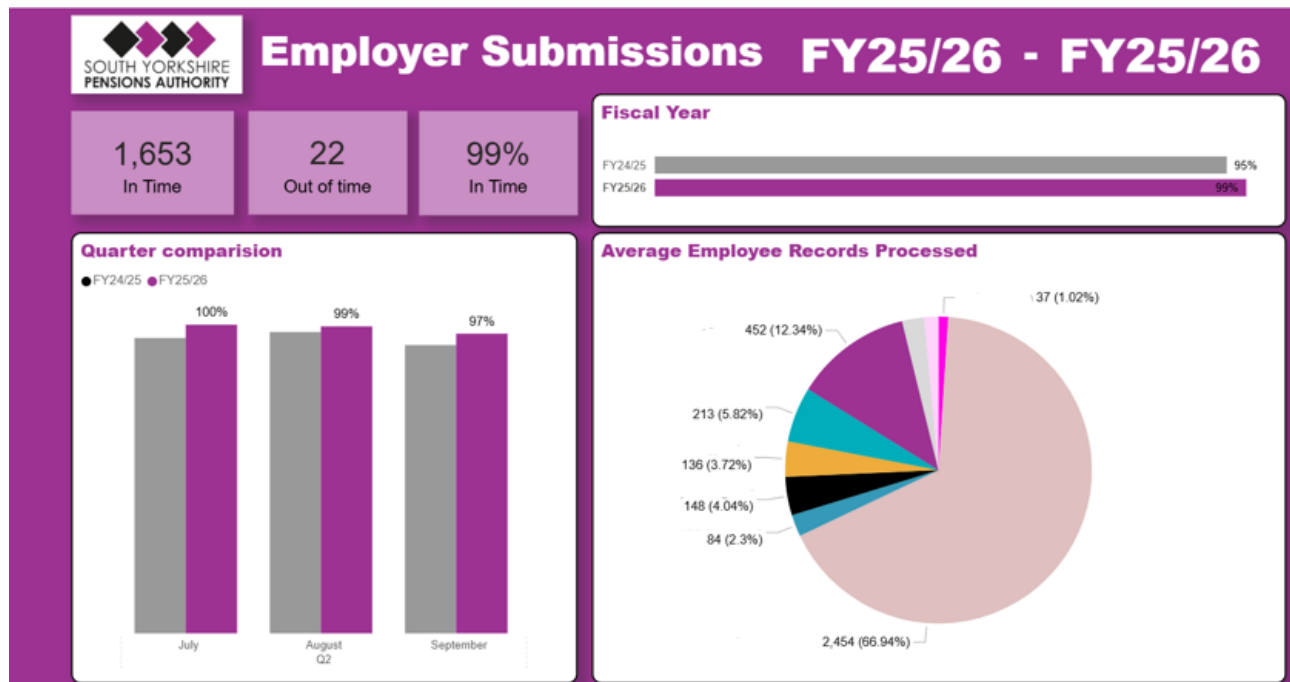
Fund Employers

Employers as at 30 June 2025	574
Admissions:	
Schedule Body*	6
Contractor (TAB)	3
Cessations:	
Schedule Body*	4
Contractor (TAB)	9
Employers as at 30 September 2025	570

*Includes 3 Academies becoming 1 MAT and the merge of two Academies becoming 1

Timeliness of Employer data submissions

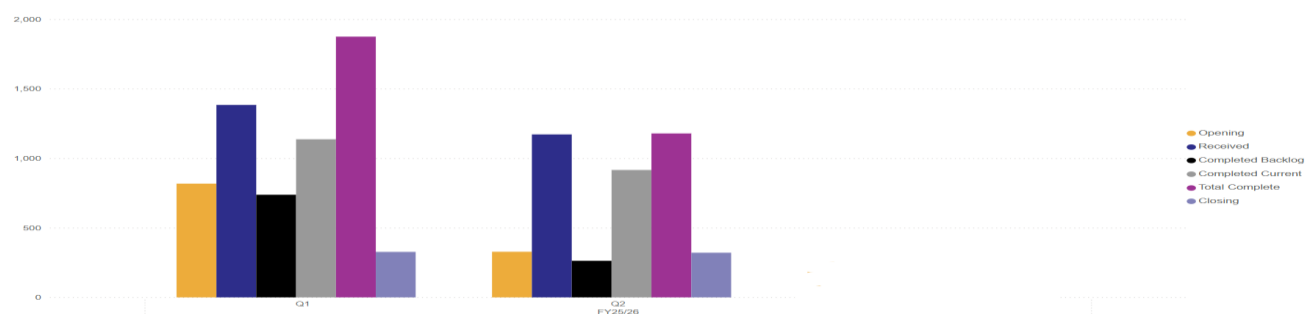
Month	% of Monthly data submissions by deadline date
July	100%
August	99%
September	97%



We are now starting to compare the progression of the Employer Services Team with Q2 in 24/25 alongside Q2 in 25/26, you can see 99% submitted on time compared to 95%. September is always a difficult month with a lot of movement in Schools, but adding the back-dated pay award arrears also meant a few struggled to submit on time. As you can see in September 24/25 there was a similar dip, but no pay award arrears were paid in September 24, so we see 25/26 as a marked improvement.

Employer performance - in dealing with queries

It is good to see the Employers are keeping on top of the queries and they remain low. Both the larger outsourced Payroll Providers, Capita and EPM, continue to engage on a monthly basis to help supply clean data and respond to queries. All the four Councils have regular monthly meetings and are responsible for a quarter of the queries raised, which are answered promptly.



Fiscal Year, Fiscal Quarter	Opening	Received	Completed Backlog	Completed Current	Total Complete	Closing
FY25/26, Q1	818	1,384	738	1,137	1,875	327
FY25/26, Q2	328	1,172	263	916	1,179	321
FY25/26, Q3	321	167	71	68	139	349

FY & Q	FY24/25 Q3				FY24/25 Q4				FY25/26 Q1				FY25/26 Q2			
Employer	Opening	Raised	Completed	Closing	Opening	Raised	Completed	Closing	Opening	Raised	Completed	Closing	Opening	Raised	Completed	Closing
Capita	123	73	32	164	164	69	141	92	92	82	153	21	21	72	40	53
[00600] Sheffield City Council	62	231	182	111	111	243	303	51	51	197	219	29	29	98	109	18
[00295] The Chief Constable	57	37	64	30	30	44	55	19	19	49	58	10	10	56	46	20
	3	3	0	2	4	-2	1	6	4	3	4	23	5	22		
EPM	66	14	19	61	61	13	22	52	52	12	52	12	12	31	32	11
[00500] Rotherham MBC	56	210	205	61	61	156	189	28	28	114	117	25	25	111	123	13
[00442] Ridgewood School	1	4	5	5	5	5	8	2	2	3	2	3	3	6		9
[00224] Sheffield Hallam University	7	44	50	1	1	34	35	0		22	21	1	1	23	24	0
[00246] University Technology College (Sheffield)		4		4	4	2	4	2	2	1	2	1	1	8	4	5
[00400] City of Doncaster Council (CDC)	54	160	145	69	69	146	188	27	27	106	122	11	11	82	85	8
[00222] The Sheffield College	22	26	10	38	38	30	58	10	10	28	35	3	3	25	24	4
[00300] Barnsley MBC	13	112	120	5	5	102	104	3	3	86	88	1	1	78	79	0

Current Improvements

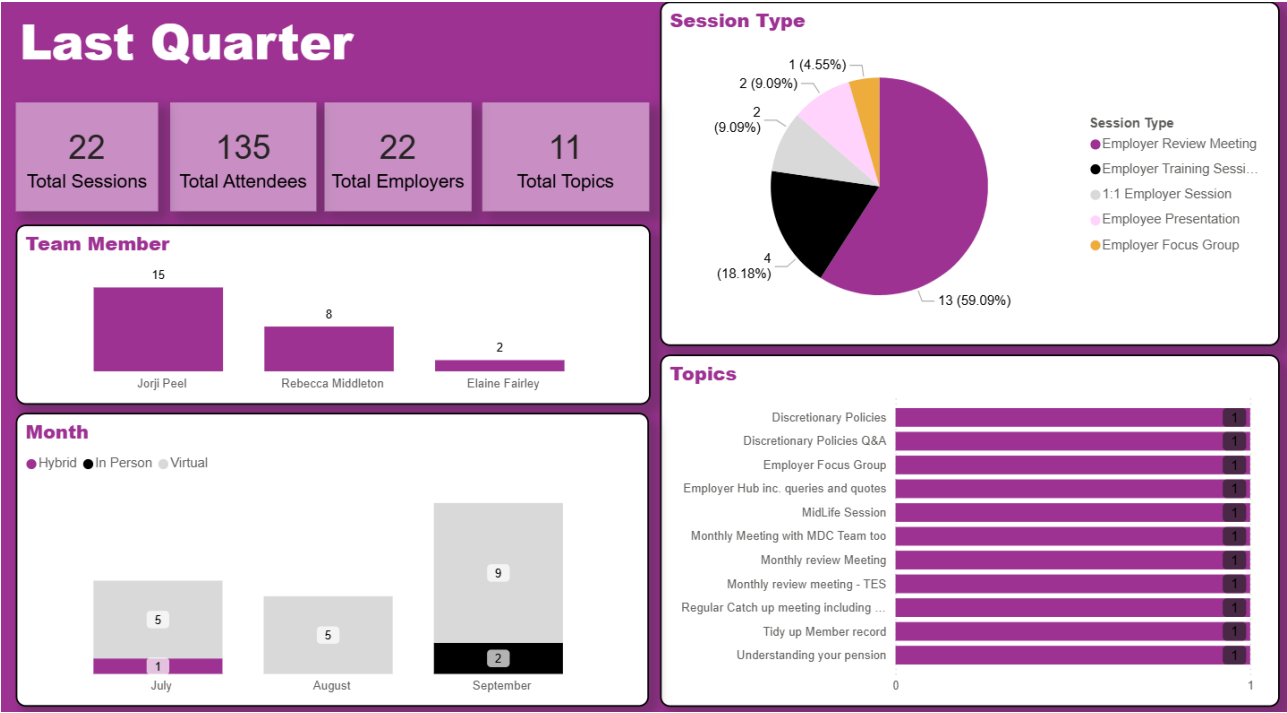
- Employer Support Officers and Engagement Officers continue to collaborate with Employers resulting in improvements to accuracy of data in Monthly Submissions and uploading target improvements.
- Continuous meetings with large Employers/Payroll Providers to build rapport and ensure compliance.
- Employer Focus Group continues to prove useful with the September session well attended.
- Employer Forum preparations for 14 November have commenced.
- Compulsory Discretionary Policy drive was started at the beginning of Q2 with webinars and information sessions held in August. The aim is to have all Policies in place by the end of 25/26. Currently have 45% returned and the Engagement Officers are chasing the Employers.
- Employer Hub (Phase 2) nearing completion with improved Employer Quote facility, Reporting Improvements and saveable forms.
- With the improved Employer Quote facility, we have now handed over the responsibility to Employers to run their own quotes, similar to members running their own quotes. Training is an ongoing process and will also be on the Employer Forum Agenda.

Improvement Plan

- Improve the EPICi system – more workflows are planned.
- Creating a Bulk Redundancy request template for Employers which will automatically create figures for all members over age 55, using the MDC information on UPM.
- Preparations to update the Employer page of the SYPA website are underway.
- Looking at the possibility of Employer League Tables.

Training / Presentations delivered

- 20 Training Sessions
- 2 Employee Sessions



Policy Developments

This section of the report summarises recent policy developments and areas of interest.

Scheme Improvements (Access and Protections) Consultation

More change on the horizon as MHCLG has launched the LGPS: Scheme improvements (access and protections) consultation [Local Government Pension Scheme in England and Wales: Scheme improvements \(access and protections\) - GOV.UK](#)

This consultation covers the following areas:

- Normal Minimum Pension Age – proposals to amend the Normal Minimum Pension Age to age 57, following the Finance Act 2022, and to ensure that members with a Protected Pension Age can still take pension benefits at that age except for members that have transferred benefits into the LGPS
- Mayors and councillors – proposals to extend access to the scheme for councillors and mayors in England
- Academies and applications for directions – proposals to put criteria for applications for directions into legislation, and to remove SoS consent where all criteria are met
- New Fair Deal – proposals to implement Fair Deal protections in the LGPS, aligning across government in ensuring continued access to the LGPS for outsourced workers.

A draft set of regulations for the proposals on pension access for councillors and mayors, as well as new Fair Deal, were also published for comment. The consultation is open for ten weeks, closing on 22 December 2025. Officers will be drafting a response.

This consultation followed an announcement on 28 September 2025 by Steve Reed MP, Secretary of State for Housing, Communities and Local Government, of the Government's intention to allow councillors in England to join the LGPS. He made the announcement in a speech at the Labour Party conference. Councillors in England who were LGPS members on 31 March 2014 lost access to the Scheme when that term of office ended.

Appendix A – Pension Acronyms

Pension Acronyms	
Acronym	Meaning
APCs	Additional Pension Contributions
AVC	Additional Voluntary Contribution
CARE	Career Average Revalued Earnings
CIPFA	Chartered Institute of Public Finance and Accountancy
CPI	Consumer Prices Index
FE	Further Education
FSS	Funding Strategy Statement
FY	Financial Year

GAD	Government Actuary Department
GMP	Guaranteed Minimum Pension
HMT	His Majesty's Treasury
IDRP	Internal Dispute Resolution Procedure
IFA	Independent Financial Advisor
IRMP	Independent Registered Medical Practitioner
ISP	Integrated Service Provider - to support connection to Pensions
LGPS	Local Government Pension Scheme
MaPs	Money and Pension Service
McCloud Remedy	Service since 01.04.2014 - 31.03.2022 must be recalculated under the new Scheme.
MDC	Monthly Data Collection
MHCLG	Ministry of Housing, Communities and Local Government
mypension	The member online portal where they can see their own pension
PI	Pensions Increase
PDP	Pensions Dashboard Programme
RPI	Retail Price Index
SAB	Scheme Advisory Board
SEQ	Standard Employer Query
SLA	Service Level Agreements
TPO	The Pension Ombudsman
TPR	The Pension Regulator
Triennial Valuation	Every 3 years the Pension Fund undergoes a valuation
UPM	Universal Pension Management system

