

**Action Points from LGA Bulletin 191 (published in December 2019)**

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>LGA publish new aggregation guide</b></p> <p>The new <a href="#">guide</a> has been re-designed to make it user friendly, though there isn't any significant change to the technical content.</p>	<ul style="list-style-type: none"> <li>• <b>Technical team</b> – compare with internal technical manuals, to see whether the information between both sets of guidance tallies</li> </ul>	<ul style="list-style-type: none"> <li>• 31 Dec 2019</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>		
<p><b>Good governance project – update</b></p> <p>The Scheme Advisory Board (SAB) have published <a href="#">Phase II of the Good Governance report</a>. The report makes recommendations (see appendix A of the report for a summary of these) for new standards of governance and administration and proposes how they can be measured and assessed independently. The recommendations cover the areas below:</p> <ul style="list-style-type: none"> <li>• general governance</li> <li>• conflicts of interest</li> <li>• representation</li> <li>• skills and training</li> <li>• service delivery for the LGPS function</li> <li>• compliance and improvement</li> </ul> <p>Comments on the phase II report should be sent to <a href="mailto:Robert.Holloway@local.gov.uk">Robert.Holloway@local.gov.uk</a></p>	<ul style="list-style-type: none"> <li>• <b>Operations team</b> – for information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• You may wish to review the report &amp; pass any comments to <a href="mailto:Robert.Holloway@ocal.gov.uk">Robert.Holloway@ocal.gov.uk</a></li> </ul>	<ul style="list-style-type: none"> <li>• As &amp; when</li> </ul>		
<p><b>McCloud (public service pension age discrimination) – latest position</b></p> <p>The Scheme Advisory Board (SAB) have updated the 'McCloud' page of their website; a summary of the SAB's <b>current understanding of the situation</b> is as follows;</p> <ul style="list-style-type: none"> <li>• Tax issues are expected to be decided by central</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Operations team</b> – for information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

**Action Points from LGA Bulletin 191 (published in December 2019)**

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p>Government &amp; <b>not</b> at Scheme level</p> <ul style="list-style-type: none"> <li>• 'Cost cap' calculations will be re-run once the McCloud remedy has been agreed (i.e. McCloud costs will be fed into the cost cap calculations)</li> <li>• Decisions relating to determining 'affected' members, the extent of any final salary service protection, the retrospective application of any remedy and the inclusion of ancillary benefits (e.g. transfers, survivors, etc.) are likely to be determined by central Government &amp; <b>not</b> at Scheme level</li> <li>• Any remedy is not expected to be implemented before 5 April 2021.</li> </ul>						
<p><b>Pensions Made Simple – member videos available</b></p> <p>The lgpsmember.org website now contains a number of <a href="#">member videos</a> (both in English &amp; Welsh); each video lasts around 1 – 3 minutes each, covering (and simplifying) a number of topics, such as:</p> <ul style="list-style-type: none"> <li>• What is a pension?</li> <li>• How your pension works &amp; looking after it</li> <li>• The annual &amp; lifetime allowances</li> </ul> <p><i>Technical team's comments – the videos are well produced (animated, with a round, orange, smiling ball as 'the member') &amp; well presented!</i></p>			<ul style="list-style-type: none"> <li>• You may wish to consider providing links to the videos on your website, or in the next newsletter.</li> </ul>	<ul style="list-style-type: none"> <li>• As &amp; When</li> </ul>	<ul style="list-style-type: none"> <li>• You may wish to consider providing links to the videos on your website/intranet, or in your next employee newsletter.</li> </ul>	<ul style="list-style-type: none"> <li>• As &amp; When</li> </ul>

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 191 (published in December 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>Pension fund annual reports 2019</b></p> <p>Please provide <a href="mailto:liam.robson@local.gov.uk">liam.robson@local.gov.uk</a> with a copy of your fund's annual report for 2019 <b>as soon as possible</b>.</p>			<ul style="list-style-type: none"> <li>Please provide <a href="mailto:liam.robson@local.gov.uk">liam.robson@local.gov.uk</a> with a copy of your fund's annual report for 2019</li> </ul>	<ul style="list-style-type: none"> <li>ASAP</li> </ul>		
<p><b>Responsible Investment Guidance - consultation</b></p> <p>The consultation can be found <a href="#">here</a>; any comments on the draft Responsible Investment Guidance and details of case studies should be sent to <a href="mailto:Robert.holloway@local.gov.uk">Robert.holloway@local.gov.uk</a> by the 11 January 2020. <b>When responding, can consultees please restrict comments to the scope and content of the part 1 guidance, bearing in mind that other relevant issues will feature in part 2 of the guidance.</b></p> <p>In addition, a Responsible Investment workshop will be held on the 15 January 2020 at 18 Smith Square. This is arranged in conjunction with DG Publications, details of the event can be found <a href="#">here</a>.</p>			<ul style="list-style-type: none"> <li>You may wish to consider asking your investment managers to:                             <ul style="list-style-type: none"> <li>Respond to the consultation;</li> <li>Attend the workshop</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>11 Jan 2020</li> <li>15 Jan 2020</li> </ul>		
<p><b>SAB meeting of 6 November 2019</b></p> <p>A summary of the meeting, which discussed the McCloud judgement, the Good Governance project, Responsible Investment Guidance &amp; cost transparency, can be found <a href="#">here</a>.</p>	<ul style="list-style-type: none"> <li><b>Operations team</b> – for information</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>For information</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>For information</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

**Action Points from LGA Bulletin 191 (published in December 2019)**

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>Survivor membership guide – version 2 published</b></p> <p>The new guide, which incorporates mostly clarifying amendments &amp; a minor technical change, can be found <a href="#">here</a>.</p> <p><b>Please note that the updated survivor guide was published before the ‘Local Government Pension Scheme (Amendment) Regulations 2019 [SI 2019/1449]’ were published, so doesn’t include the opposite-sex civil partnership changes – please refer to the relevant bulletin point summary overleaf.</b></p>	<ul style="list-style-type: none"> <li>• <b>Operations team</b> – please take note, pending update of the relevant technical manuals</li> <li>• <b>Technical team</b> - compare with internal technical manuals, to see whether the information between both sets of guidance tallies up</li> </ul>	<ul style="list-style-type: none"> <li>• Immediately</li> <li>• 31 Dec 2019</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>		
<p><b>The Pensions Regulator (TPR) Scheme Return – standard conditional data extract report</b></p> <p>LGA have confirmed that the ‘draft’ conditional data extract report for 2018/19 that was circulated in July 2019 was the <b>final</b> version agreed by the working group.</p> <p>Please note that, although adoption of the standard extract is not mandatory, funds should be aware that TPR will be checking the 2018/19 returns early in the New Year for consistency and accuracy. LGA have advised that they can’t rule out the possibility that a mandatory data extract may be established, should there be shortcomings against TPR’s expectations.</p> <p>The stakeholders’ working group will be re-convened to discuss the next steps and, to assist their consideration, funds have been asked to email <a href="mailto:Robert.holloway@local.gov.uk">Robert.holloway@local.gov.uk</a> with details of how they’ve either scored their conditional data, or how they intend to do so.</p>	<ul style="list-style-type: none"> <li>• <b>Operations team</b> – please review the report &amp; liaise with the Data team to ensure the conditional data reports adhere to the 22 data set standard agreed by the LGPS’ SAB.</li> </ul>	<ul style="list-style-type: none"> <li>• ASAP</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>		

This ‘action point summary’ of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita’s LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 191 (published in December 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>The Local Government Pension Scheme (Amendment) Regulations 2019 [SI 2019/1449] – survivor's pensions now payable to the opposite-sex civil partner</b></p> <p>The above regulations are effective from 31 December 2019. The new regulations introduce survivor benefits that are payable for opposite-sex civil partnerships. <b>A person who is the surviving opposite-sex civil partner of a deceased member will now be provided with a survivor pension, calculated on the basis that the survivor is a widow or widower, depending on their gender.</b> This means that the survivor's pension, payable to the survivor of a civil partner, where:</p> <ul style="list-style-type: none"> <li>• <b>The survivor is the same gender as the member</b> – survivor's pension is based on post 5 April 1978 service</li> <li>• <b>The survivor is female, but the deceased member was male</b> – survivor's pension is based on post 5 April 1978 service</li> <li>• <b>The survivor is male, but the deceased member was female</b> – survivor's pension is based on post 5 April 1988 service</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Operations team</b> – please take note, pending update of the relevant technical manuals</li> <li>• <b>Technical team</b> – Update internal technical manuals</li> </ul>	<ul style="list-style-type: none"> <li>• Immediately</li> <li>• 31 Dec 2019</li> </ul>	<ul style="list-style-type: none"> <li>• You may wish to consider including an article on this subject in the next newsletter</li> </ul>	<ul style="list-style-type: none"> <li>• Before the next newsletter is published</li> </ul>		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 191 (published in December 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>CEPS – all payments must cease</b></p> <p>This is a reminder from HMRC that:</p> <ul style="list-style-type: none"> <li>It's <b>no longer possible</b> to pay or reclaim a Contributions Equivalent Premium (CEP; the cost of buying back into the pre 6 April 2016 additional state pension); and</li> <li>HMRC will <b>not</b> respond to queries about past CEP payments</li> </ul>	<ul style="list-style-type: none"> <li><b>Operations team</b> – please take note</li> </ul>	<ul style="list-style-type: none"> <li>Immediately</li> </ul>	<ul style="list-style-type: none"> <li>For information</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>		
<p><b>Pension Schemes newsletters <a href="#">114</a> &amp; <a href="#">115</a></b></p> <p>Of particular interest in both newsletters are the articles on annual allowance (AA) scheme pays.</p> <p>HMRC have published a new guide about paying the AA tax charge for pension scheme members. The guide titled '<a href="#">who must pay the pensions annual allowance tax charge</a>' has information about 'mandatory' and 'voluntary' scheme pays and provides links for members on declaring their AA charge on their self-assessment return. <b>The LGA asks funds to remind those members who have exceeded their annual allowance for 2018/19 and who do not have sufficient unused annual allowance to carry forward to cover the excess, that they must declare this on their Self-Assessment tax return, even if the fund is paying the tax charge on the member's behalf (via Scheme Pays).</b></p>	<ul style="list-style-type: none"> <li><b>Operations team</b> – for information</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>	<ul style="list-style-type: none"> <li>You may wish to consider including an article on this subject in the next newsletter</li> </ul>	<ul style="list-style-type: none"> <li>Before the next newsletter is published</li> </ul>		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 191 (published in December 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>PO 17634 – Pensions Ombudsman (PO) finds in applicant's favour over LGPS ill health case</b></p> <p>This <a href="#">complaint</a> is about an ill health application from deferred status. It covers:</p> <ul style="list-style-type: none"> <li>Administrative delays between 2011 and 2016;</li> <li>A request for the member to pay the cost of a specialist report (which is incorrect – the member's former employer <b>should</b> meet the cost); and</li> <li>The fact that once the pension was awarded in 2016, it was only backdated to 2015 and not 2011 (member left the LGPS between 1998 &amp; 2008 and, under those Regulations, benefits paid on ill health grounds should be paid from the date of the member's original request for payment – 2011).</li> </ul> <p><b>The Ombudsman upheld the member's complaint and, to put matters right, instructed the Council to consider backdating the ill health pension to May 2011.</b> The Council was also instructed to pay £1,000 to the member for causing serious distress and inconvenience.</p>	<ul style="list-style-type: none"> <li><b>Operations team</b> – please take note</li> </ul>	<ul style="list-style-type: none"> <li>Immediately</li> </ul>	<ul style="list-style-type: none"> <li>Where the member's former employer no longer exists (&amp; where that former employer's deferred pension liabilities have not been taken on by a new/newly-created employer), you're responsible for, &amp; meeting the cost of, referring the member to an IRMP</li> </ul>	<ul style="list-style-type: none"> <li>Immediately</li> </ul>	<ul style="list-style-type: none"> <li>Please take note; even the member may be a former employee, you're still responsible for, &amp; meeting the cost of, referring the member to an IRMP</li> </ul>	<ul style="list-style-type: none"> <li>Immediately</li> </ul>
<p><b>Guidance on transfers updated</b></p> <p>TPR has updated its <a href="#">guidance</a> on DB to DC transfers and conversions; this includes the fact that, from 9 December 2019, the Financial Conduct Authority (FCA) will replace its 'Approved Persons Regime' with the 'Senior Managers &amp; Certification Regime' (SM&amp;CR). Other individuals, for example those carrying out customer-facing roles, will be subject to a certification regime carried out by their firm and most won't appear on the FCA register going</p>	<ul style="list-style-type: none"> <li><b>Operations team</b> – continue to check the FCA register to ensure that the adviser involved in the transfer is still on the register or confirm the individual works for a regulated firm</li> </ul>	<ul style="list-style-type: none"> <li>Immediately</li> </ul>	<ul style="list-style-type: none"> <li>For information</li> </ul>	<ul style="list-style-type: none"> <li>N/A</li> </ul>		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.

Action Points from LGA Bulletin 191 (published in December 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
forward.						
<p><b>FCA publish video to help consumers understand pension transfer advice</b></p> <p>The Financial Conduct Authority have published a <a href="#">17-minute video</a> explaining the transfer process for those members transferring out from a defined benefit scheme (like the LGPS) to a defined contribution scheme. The video will be helpful to those who:</p> <ul style="list-style-type: none"> <li>• Have transferred out their defined benefit pension and are unclear whether they received good quality advice; and</li> <li>• Are considering transferring out their defined benefit pension, and want to understand what the process should look like before they start.</li> </ul> <p>A link to this video will also be available on the member website at <a href="http://www.lgpsmember.org">www.lgpsmember.org</a> – for reference, you must accept 'cookies' to be able to watch the video</p> <p><i>Technical team's comments – please note that the video doesn't replace the guidance requirement; it simply provides an additional 'check' for the member, to help them consider whether transferring out is the right thing for them.</i></p>	<ul style="list-style-type: none"> <li>• <b>Technical team –</b> Provide a new paragraph for the 'transfer out' letters, referencing the transfer video, and that members are highly recommended to watch the video before making a decision to transfer</li> </ul>	<ul style="list-style-type: none"> <li>• ASAP</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>		

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.



Action Points from LGA Bulletin 191 (published in December 2019)

Bulletin points	Action to be taken by Capita	Timescale to complete action	Action to be taken by the London Borough of Barnet Council (LBBC)	Timescale to complete action	Action to be taken by Barnet pension fund's Scheme employers	Timescale to complete action
<p><b>Independent Schools Phased Withdrawal Proposal - LGA response</b></p> <p>In bulletin 189, the LGA reported that the Department for Education (DfE) had opened a consultation to gather views on a proposal to change the Teachers' Pension Scheme (England and Wales) rules to allow independent schools to opt out of the scheme more flexibly. The LGA <a href="#">responded</a> on 1 November 2019.</p>			<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>
<p><b>NHS pension scheme – temporary solution to avoid pension tax bills for senior clinicians</b></p> <p>NHS England have signed off on plans to pay the annual allowance charges of senior clinicians for the 2019/20 tax year; this is an interim solution, to avoid those members affected, who otherwise would consider reducing their hours or retiring early. It's hoped that this will ensure crucial services are maintained, as demands on the NHS continue to increase.</p>			<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>	<ul style="list-style-type: none"> <li>• For information</li> </ul>	<ul style="list-style-type: none"> <li>• N/A</li> </ul>

This 'action point summary' of an LGA bulletin has been produced & distributed (in both Word & PDF format) by Capita's LGPS Technical Consultancy team, for the benefit of their clients & other interested stakeholders. Please note that, whilst you are free to copy/paste and update the Word document, Capita would **not** recommend doing so, as it could lead to the bulletin & action points being misinterpreted, for which Capita will **not** be held liable.