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Conference highlights

LGPS Pensions Managers' Conference: 17-18 November 2026



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The annual LGPS migration to Torquay took place last week for the Pensions Managers' Conference, organised by South West Councils. The agenda focussed on the challenges of implementing regulatory changes and looking ahead to delivery during 2027. AI and increased cyber-risk, and the introduction of Pension Dashboards were also discussed.

Day 1 - MHCLG update

Will King & Rosanna Thomson, MHCLG

- MHCLG's emphasis is on delivery of legislation already announced, via a more regular annual cycle of smaller legislative changes, rather than legislative activity stopping altogether.

- Potential areas for 2027 include outsourced workers, forfeiture, the normal minimum pension age, opt-outs and academies. 2028 is at an earlier stage – this may include ill-health protections, retirement patterns and monthly data, with MHCLG keen to hear views directly from fund officers.

- Regulation 64A and contribution rate challenges remain on the agenda, with the Government looking at considering whether the regulations are operating effectively and where they could work better. A response on New Fair Deal is expected soon.

LGA update

Clair Alcock, LGA

- Guidance on the new knowledge and understanding requirements for pension committee and board members is expected in December. This will focus on what members need to know, rather than prescribing exactly how funds should deliver the training.

- Further guidance around conflicts of interest and training is expected in January 2027 and a pension administration strategy working group is also being convened.

- For funds, the practical message is not to wait for all of the guidance before acting. With new governance requirements approaching, now is a good time to review existing training arrangements, identify gaps in committee and board knowledge, and consider how evidence of ongoing development will be maintained.

PASA: why do administration standards matter and how can we help you?

Ian McQuade, Muse Advisory and PASA Board Director; Jo Darbyshire, LPPA and PASA Board Director

- Jo discussed LPPA's experience of becoming accredited, including PASA gathering evidence, speaking with employers and having the evidence considered by its accreditation panel. The organisation then self-certifies for two years, followed by re-certification involving PASA in the third year.

- The takeaway for funds isn't necessarily that everyone should pursue accreditation. It's that independent challenge, common standards and external benchmarking can provide a useful way of identifying where administration is working well and where further improvement is needed.

- PASA's public-sector working group has attracted considerable interest. There is a significant amount of free PASA guidance and resources, including materials relevant to dashboards and data.

The Pensions Regulator update

David Walmsley, The Pensions Regulator

- Good governance isn't about everything being perfect. It's about understanding where the weaknesses are, challenging them and showing continuous improvement.

- The message on Independent Governance Reviews (IGRs) is start now: establish accountabilities, build a timetable, and get the evidence and documentation in order.

- The key takeaway was early preparation – it gives funds the space to test, learn and improve, rather than simply trying to demonstrate compliance.

Fraud detection

Elizabeth Boardall, West Yorkshire Pension Fund

- Elizabeth explained how WYPF had worked with former criminal Tony Sales, who now helps organisations identify security vulnerabilities using his experience of organised cyber-crime. She explained that cyber security is as much about people, behaviour, physical environments and resilience as it is about technology.

- Security isn't simply about IT controls and firewalls. Physical access matters too. Examples included unlocked computers, passwords on Post-it Notes and people gaining access to office environments. WYPF strengthened its physical controls, including restricted-access areas, CCTV and locating external meeting rooms outside the more secure administration areas.

- Funds were encouraged to undertake a ransomware exercise or "ransomware day" annually. West Yorkshire's own exercise demonstrated how responding to one problem can immediately generate another challenge, reinforcing the importance of robust contingency planning.

Day 2 - Legal update

Kirsty McLean, Squire Patton Boggs (UK) LLP

- Kirsty provided an update on several recent and upcoming changes, arising from the Budget 2026 and planned legislation. Procedures, checklists, member communications, system processes and staff training may all need reviewed to accommodate the relevant provisions when they come into force.

- She covered 1) the removal of the two-year limit relating to payment of death grants; 2) assessment of serious ill-health lump sums; 3) changes to the 'conditions for transfers' regime; 4) Inheritance Tax changes from April 2027; 5) the increase from 55 to 57 of the normal minimum pension age in 2028.

- Kirsty concluded with data protection, noting that the ICO is now known as the Information Commission. Funds may need to review references within documents such as privacy notices and IDRP materials which refer to the ICO.

Fit for the Future progress – panel session

Chair: Clair Alcock, LGA. Panel: Alison Murray, Howden; Andy Cunningham, Gloucestershire Pension Fund; Guy Opperman, Aptia Group; Simon Taylor, West Midlands Pension Fund

- The panel focused on the 31 March 2028 deadline for completion of Independent Governance Reviews (IGRs). Alison and Guy made the case for funds undertaking some form of external interim, or pre-IGR, review before their formal IGR.

- The practical message was to start early. Undertaking a review during 2027 would give funds time to identify weaknesses and make improvements before the statutory IGR deadline.

- A fund won't immediately be expected to move from poor performance to best practice. A key part of effective governance is to demonstrate continuing improvement where shortcomings have previously been identified.

Pensions Dashboards

Adam Gifford, Money and Pensions Service

- Adam provided an update on the roll out of Dashboards, including a demonstration video showing the interface members will encounter when accessing the MaPS dashboard. Dashboards will be more widely publicised in summer 2027, and the wider public will then be encouraged to engage with the system.

- The discussion highlighted that connecting to the Dashboards is only part of the challenge. Funds also need to consider whether their wider administration service is ready for members actually using them.

AI through the member lens: regulation, risk and recommended actions

Callum Duckmanton, Burges Salmon; Chris Dawson, LPPA

- LPPA and Burges Salmon have worked together to survey LPPA members. Results showed that members are increasingly using AI tools in their personal life and would consider using them to assist with understanding their pension options.

- However, the feedback also highlighted a persistent lack of trust in results produced using AI, even when subject to human peer review afterwards. The environmental impact was also mentioned.

- The AI question for funds isn't simply "should we use AI?" Members are already using it. Funds should think about human oversight, member education, data security and how their existing communications will be interpreted by AI tools.

Workshop Sessions

1. Under attack: a cyber security incident simulation

Catherine Pearce, Aon

- Aon's session prompted officers to think about a hypothetical cyber incident and the impacts or actions at each stage.

- This included considering whether a fund would be able to physically access their office if there was disruption to remote systems, how they would communicate to members in the event of a cyber incident causing system disruption, and the use of back-up communications channels.

2. Working with academies

Sarah Graham, Oasis Community Learning; Vickie Burtoft, South Yorkshire Pensions Fund; Paul Wheeler, East Midlands Academy Trust

- Vickie reflected on working with multi-academy trusts. She shared her experience of working with a growing number of MAT's, and some innovative ideas on how SYPF has approached challenges and their own unique solutions.

- Paul spoke about the importance of delivering inclusive education, the impact of contribution rates for MATs and ideas on a more consistent approach. A further breakout session allowed the opportunity to consider and discuss how this could be implemented.

3. Consumers' reactions to seeing their LGPS (and other) pension(s) on the MoneyHelper Pensions Dashboard (MHPD)

Richard Smith, Independent Pensions Professional; Maurice Titley, Lumera

- This session offered an insight into the member experience of using Pensions Dashboards. Pensions UK's Retirement Living Standards featured heavily.

- Dashboards may lead to a surge in member queries. There was also a wider point about what members actually want from Dashboards. Ultimately people are interested in questions such as "Will I have enough to live on in retirement?", rather than simply seeing individual pension figures.

- However, the initial pressure may come from records that don't match properly. Funds may still see more contact from people whose pension isn't appearing e.g. due to changing surname, or other personal details not matching.

4. AI: separating the hype from reality

Philip Dickinson, Intellica Group

- Widespread use of AI across LGPS processes and administration is expected to increase. The pace may depend on individual funds' appetites for change and the extent to which AI can demonstrate improved performance and cost savings.

- Potential AI uses include data cleansing and the creation of benefit specifications. Clear and specific prompts are important, with appropriate human oversight and data remaining protected.

5. Delivering better outcomes through shared standards

Rachel Lamb, Gareth Shackler & Alexander Thompson, Peninsula Pensions

- This session focused on the interfunds' transfer process in particular and how it could be improved. Common issues that lead to delays include poor employer data (that requires correction before an interfund can proceed) and other casework taking priority.

- Improvements included standardised data-sharing templates between LGPS funds and the introduction of standard turnaround times for communications between funds, potentially supported by LGA guidance. A defined expectation might encourage funds to prioritise interfund transfer work more consistently.

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