
Scottish Local Government Pension Scheme Advisory Board - SPPA Update

1. Proposed Amendments to the Local Government Pension Scheme (Scotland) Regulations 2018.

1.1 SPPA are considering amending the Local Government Pension Scheme (Scotland) Regulations 2018 during the latter half of 2025. Changes being considered include:

- [Neonatal Care Leave and Pay \(Consequential Amendments to Subordinate Legislation\) Regulations 2025](#). This change entitles employed parents the right to paid leave where their child is admitted to neonatal care starting within 28 days of birth and goes on to spend seven or more continuous days in care. This new entitlement applies to children born on or after 6th April 2025.
- [‘Normal Minimum Pension Age’ \(NMPA\)](#) from age 55 to age 57 from 6 April 2028 to align with the Finance Act 2022. There are some protections in place for transition members, which will allow some individuals to retain the right to take their benefits at age 55. The protected pension age in the LGPS, which is the right to take benefits before NMPA, needs to be considered. We will keep the SAB informed regarding protected pension ages.
- Inheritance Tax. [The Chancellor announced in the 2024 Budget](#) that unused pension funds and death benefits will be included in a member’s estate for inheritance tax purposes from 6 April 2027. Currently unused pension funds and death benefits from discretionary schemes do not form part of an individual’s estate and are not chargeable to Inheritance Tax.

1.2 There are also some minor technical amendments highlighted by pension fund administrators and in relation to the McCloud Remedy. SAB will be consulted on any proposals.

2. Regulations changes pending in England & Wales

2.1 SPPA are also tracking proposed amendments by MHCLG which are due to be published in the next few weeks. Once published we will consider which amendments are applicable to Scotland with a view to consulting later in the year.

3. The Pensions Regulator – Pension Dashboard update

3.1 TPR has produced a series of compelling [industry-focused short films](#) illustrating the positive impacts that pensions dashboards will have on savers. In the short films

savers talk about their current pension situation and then think about how dashboards will help with retirement planning.

3.2, TPR has reminded schemes about the five actions they should be taking to prepare for their upcoming dashboards connection date:

- start preparing data now – make sure it is accurate, accessible and digital.
- download TPR's checklist to keep on track of dashboards preparations.
- nominate a dashboards' contact through TPR's Exchange portal to receive communications and guidance to help prepare.
- work with your administrator, AVC providers, and others supporting your scheme throughout the process.
- keep a record of decisions and preparations and maintain oversight at board meetings.

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