



Strategic Gameplan: Winning LGPS Administration & Consultancy Work (2025–2035)

Prepared for Aptia UK Limited

DRAFT 2 – with four additional service opportunities suggested by John Wilson of Aptia

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Executive Summary

Aptia, established in January 2024 through Bain Capital's acquisition of Mercer's UK and US businesses, is primed to lead this market. Serving over 7 million individuals and 1,100 clients, Aptia delivers comprehensive administration for defined benefit (DB), defined contribution (DC), and hybrid schemes, emphasising automation, data analytics, and member engagement. Competitors such as Equiniti, Hymans Robertson, and Barnett Waddingham hold significant shares, but Aptia's scalable tech and future plans offer superior differentiation.

This report builds upon the “Original plan of engagement for LGPS v4” which was shared with me (see Appendix A). It aims to consider how best to position Aptia as the default delivery partner for the Local Government Pension Scheme (LGPS) on ‘capacity and capability’ projects: backlog clearance, data remediation, dashboards, GMP/GMP-related rectification for the LGPS context, McCloud casework, member communications, and committee/board training and governance reviews.

Introduction to the LGPS Landscape

Across the UK, local government pension schemes collectively serve approximately 7.5 million members with combined assets exceeding £460 billion. There are 98 administering bodies within the LGPS, 86 in England and Wales, 11 in Scotland and 1 in Northern Ireland. Contact details for all 98 are provided in Appendix B. Administration encompasses payroll, communications, calculations, and compliance with reforms like Pensions Dashboards and TCFD. Outsourcing is rising, with 25-30% of funds utilising third-party providers for efficiency.

- **Fit for the Future sets a decisive direction:** mandatory pooling minimum standards, stronger governance and training, a senior LGPS officer role, independent biennial reviews and clearer expectations on administration strategies. These changes create repeatable, funded workstreams across the whole of the LGPS.
- **The long-stop connection deadline for Pensions Dashboards is 31 October 2026.** Funds must remediate data, integrate with their ISP, and evidence compliance—work that can be packaged into sub-threshold projects deliverable in 3–6 months.
- **SAB committees** are actively progressing peer-support, KPI reporting tools, audit separation of pension fund accounts, knowledge and skills guidance, and Code of Transparency enhancements. Each item translates into specific projects Aptia can deliver quickly, then scale via frameworks.

Selling into need – immediate opportunities:

No single AI model dominates in every area, but most are excellent at data mining. However, one can daisy-chain the models to improve and refine research (the output from one becomes the input to another).

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In terms of building a strategy on how best to sell to the LGPS, one significant benefit of the LGPS is the abundance of data. The LGPS is highly organised and structured via multiple layers of boards and committees, each committed to sharing and collaborative effort, i.e.,

<https://lgpsboard.org/index.php/committee-meetings>

Appendix C highlights 54 potential opportunities, many of which would come below the threshold for centralised procurement processes.

This is a sample of the initial data mining efforts of various AI models tasked with reading the last three years' worth of committee papers and board papers across the LGPS. ACT will monitor this site and others daily (with improved guidance on what clues to look for as ACT learns more about Aptia's capabilities and USPs) to surface early notification of developing opportunities.

Additional service areas that Aptia could offer (suggested by John Wilson)

1. Employer-Specific Discretion Tables
2. Own Risk Assessment (ORA)
3. McCloud Remedy
4. Planned Increase to Normal Minimum Pension Age (NMPA)

Based on a thorough review of LGPS materials, including committee meeting papers from <https://lgpsboard.org/index.php/committee-meetings> (e.g., IGE, CMBDA, CRC agendas and linked PDFs like LGPC Updates, Fit for the Future responses, and pooling guidance), specific linked resources, and targeted searches, I assess the potential of the four items as new areas of work for Aptia. The assessment considers mentions in materials (e.g., opportunities discussed in papers, updates, or consultations), relevance to LGPS changes (e.g., Fit for the Future, McCloud implementation, governance reforms), and alignment with Aptia's pensions administration expertise (e.g., data management, compliance, communications). Where applicable, I highlight low-hanging fruit: below-threshold projects (£10,000-£189,330) that funds can commission directly due to capacity gaps, with 3-6 month timelines.

Opportunities are evaluated on:

- Mention in Materials: Yes/No, with excerpts/context.
- Potential Impact: High/Medium/Low, based on scale, urgency, and outsourcing likelihood.
- Revenue Opportunity: Estimated £ per fund/project (based on similar LGPS admin services; e.g., data projects £50k-£100k, policy reviews £20k-£50k), scalable across 86 funds.
- Aptia Positioning: How to offer services, signals to search for (e.g., fund reports mentioning gaps), and low-hanging fruit.

1. Employer-Specific Discretion Tables

- **Mention in Materials:** No direct mentions in committee papers (e.g., no references in IGE pooling guidance, CMBDA LGPC Updates, or CRC governance proposals). However, the linked PDF details requirements extensively, noting employers must prepare/maintain/revise policies under LGPS Regulations 2013/2008/1997 and compensation regs. Broader governance papers (e.g., Fit for the Future response) discuss policy reviews indirectly via training/conflicts, but not specific to discretions.
- **Potential Impact:** Medium-High. This is an ongoing statutory requirement with complexity (e.g., actuarial costs, member groups like councillors/schools). Funds lack capacity for revisions amid reforms; outsourcing aligns with TPR good practice on governance.
- **Revenue Opportunity:** £20,000-£50,000 per fund for policy preparation/revision (e.g., initial setup £30k, annual maintenance £10k-£20k). Across 20-30 funds: £400k-£1.5m annually.
- **Aptia Positioning:** Offer as a service for drafting/maintaining tables, using Mercer legacy for compliance. Search signals: Fund annual reports/governance statements mentioning "discretion policy review" or gaps. Low-hanging fruit: 3-month policy audit pilots (£15k-£25k), below threshold, leading to full outsourcing.

2. Own Risk Assessment (ORA)

- **Mention in Materials:** Indirectly via TPR General Code references in fund documents (e.g., web_search hits on gov.uk/local.gov.uk show LGPS funds like Durham, North Yorkshire, Brent, Warwickshire, Tower Hamlets, Wirral discussing ORA as good practice in governance reviews). No direct on lgpsboard.org committees (e.g., not in CRC Fit for the Future or IGE papers), but SAB highlights governance risks in pooling/valuation contexts. TPR code (extracted via search) recommends ORA for ESOG effectiveness.
- **Potential Impact:** High. ORA is TPR-recommended for public schemes to identify admin risks (e.g., data, governance); funds note it's not mandatory but plan to adopt (e.g., Warwickshire recommends undertaking ORA). Capacity strains from McCloud/Dashboards make external help likely.
- **Revenue Opportunity:** £40,000-£80,000 per fund for full ORA (assessment + risk mitigation plan). Signals in 10-20 funds: £400k-£1.6m initial wave.
- **Aptia Positioning:** Offer ORA as a service, integrating with data analytics. Search signals: Fund papers mentioning "ORA" or "governance risk assessment" (e.g., Warwickshire's review). Low-hanging fruit: 4-6 month risk gap analysis pilots (£25k-£50k), below threshold, positioning for biennial reviews.

3. McCloud Remedy

- **Mention in Materials:** Yes, extensively. Committee papers (e.g., CMBDA LGPC Update: "LGPS administrators continue to implement the McCloud remedy... extension to 31 August 2026"; discretion for underpin info in statements; webinars). SAB site: Dedicated McCloud page (consultation on remedies), highlights (2022 consultation closed, admin costs up due to McCloud), board updates (progress on regs/guidance), administration section (complexity increasing costs). Brodies: Challenges in calculations, underpin issues; consultation on amendments.
- **Potential Impact:** High. Ongoing to 2026, with data reconciliation, discretions, and notifications straining funds. Opportunities in calculations, webinars, and statements.
- **Revenue Opportunity:** £75,000-£150,000 per fund for remedy support (data cleanse £50k, system updates £50k, comms £25k). Across 30-50 funds: £2.25m-£7.5m.
- **Aptia Positioning:** Offer data/system/comms services; search signals: Funds mentioning "McCloud implementation gaps" in reports. Low-hanging fruit: 3-month data reconciliation pilots (£50k-£100k), below threshold, extending to full remedy.

4. Planned Increase to Normal Minimum Pension Age (NMPA)

- **Mention in Materials:** Yes. Committee agendas (e.g., CMBDA: Paper on NMPA). SAB updates: Board attitude to increase (55 to 57 in 2028). News archive: 2021 consultation. Tayside: 2025 consultation on regs, PPA protections, no ill-health impact.
- **Potential Impact:** Medium. Effective 2028, but 2025 consultation signals near-term needs for system changes/comms. Funds may lack expertise for transitions/PPA checks.
- **Revenue Opportunity:** £30,000-£60,000 per fund (system updates £20k, comms £10k-£20k, PPA reviews £10k). Pre-2028 prep across 20 funds: £600k-£1.2m.
- **Aptia Positioning:** Offer system/comms support; search signals: Consultation responses mentioning "NMPA implementation." Low-hanging fruit: 4-month comms planning pilots (£20k-£40k), below threshold, leading to 2028 rollout.

Overall, these areas align with LGPS pressures (e.g., Fit for the Future governance, admin overload), offering £3m-£12m+ revenue over 3-5 years. Prioritise McCloud/ORA for urgency.

Appendix D highlights 20 examples of these additional potential opportunities, many of which would come below the threshold for centralised procurement processes.

Building an unassailable lead

This report advocates a phased approach: cultivating thought leadership, targeting frameworks like the National LGPS Frameworks, and quantifying ROI via cost efficiencies and improved member outcomes. With execution, Aptia could claim 25-35% market share in 3-5 years, becoming the default choice.

1. Context and Direction of Travel

1.1 Introduction to the LGPS Landscape

Across the UK, local government pension schemes collectively serve approximately 7.5 million members with combined assets exceeding £460 billion. There are 98 administering bodies within the LGPS, 86 in England and Wales, 11 in Scotland and 1 in Northern Ireland.

England & Wales LGPS (single scheme):	Scotland LGPS (separate scheme):	Northern Ireland LGPS (separate scheme):
<ul style="list-style-type: none"> • Members: Approximately 6.7 million members 	<ul style="list-style-type: none"> • Members: Approximately 600,000 members 	<ul style="list-style-type: none"> • Members: Approximately 150,000 members
<ul style="list-style-type: none"> • Assets: £391.5 billion (as of March 2024) 	<ul style="list-style-type: none"> • Assets: Approximately £60 billion 	<ul style="list-style-type: none"> • Assets: Approximately £10 billion
<ul style="list-style-type: none"> • Employers: 15,000+ employers 	<ul style="list-style-type: none"> • Administering Authorities: 11 funds 	<ul style="list-style-type: none"> • Administering Authority: 1 fund (NILGOSC)
<ul style="list-style-type: none"> • Administering Authorities: 86 funds 	<ul style="list-style-type: none"> • Operates under different regulations (Scottish LGPS Regulations) 	<ul style="list-style-type: none"> • Completely separate governance and regulations

1.2 Current Challenges in LGPS Administration (August 2025)

Funds face:

- **Regulatory Pressures:** McCloud remedy rollout (effective from October 2023, with ongoing data reconciliation); Pensions Dashboards connection by 31 October 2025; governance reforms via "Fit for the Future" proposals.
- **Data and Tech Deficiencies:** Data quality impeding dashboards; urgent need for digitisation.
- **Fiscal Dynamics:** Surpluses juxtaposed with authority budgets; outsourcing for savings.
- **Investment/Governance:** Asset pooling acceleration; climate disclosures; potential "mega-funds" by 2025.
- **Operational Strains:** Staff churn from restructurings; member-centric demands.

These open doors for Aptia to provide tech-forward, compliant solutions.

Regulatory Timeline (2025 Onwards)

- **McCloud Remedy:** Ongoing data reconciliation; ABS inclusion by Aug 2025; correcting regs May 2025.
- **Pensions Dashboards:** Connection deadline 31 Oct 2025; full rollout 2026.
- **Fit for the Future/Governance:** Consultation response May 2025; pooling to mega-funds by March 2026; training policies.
- **Code of Transparency:** Consultation July 2025; updates for illiquids.
- **ABS Reforms:** Enhanced statements from 2025.

1.3 AI-driven insights

No single AI model dominates in every area, but most are excellent at data mining. However, one can daisy-chain the models to improve and refine research (the output from one becomes the input to another).

Warning: ACT is in the early days of working with Aptia, and its research accuracy will only improve. With the help and guidance of Aptia's LGPS experts, we will revisit and refine the tasking of the AI to zero in on the optimal sales opportunities for Aptia's business.

As an initial set of instructions, ACT tasked AI-agents to consider how to position Aptia as the default choice for the UK local government pension schemes' procurement frameworks AND how to win initial smaller project, aligned to the projects LGPS are undertaking, that can be commissioned by administering authorities (because they don't have the experience, capacity, time, speed) which are below the threshold for central procurement procedures.

- ACT fully researched the UK Government's [intention](#) regarding the LGPS Fit for the future for England and Wales to consider the direction of travel for likely changes to the way LGPS operates and how that will impact on your strategy to win extensive revenues from LGPS over the next 10+ years
- In terms of building a strategy on how best to sell to the LGPS, one significant benefit of the LGPS is the abundance of data. The LGPS is highly organised and structured via multiple layers of boards and committees, each committed to sharing and collaborative effort. The ACT-Agents were tasked with becoming the world's leading experts on LGPS - its size, membership, how it is run and the remit of each of the committees. They researched every page, subpage and associated pages linked to key LGPS websites:
 - <https://www.lgpsmember.org/>,
 - <https://www.local.gov.uk/our-support/workforce-and-hr-support/local-government-pensions/local-government-pension-scheme>,
 - <https://www.lgpsboard.org/index.php/schemedata/local-boards>
- The ACT-Agents were then tasked with highlighting the committees most relevant to Aptia's ability to sell work to LGPS and spotlight:
 - the key individuals, local authorities covered, the local pension boards, and their ability to purchase independently from Aptia.
 - Administering Authorities that provide pension administration services,
 - Decision-making paths and the associated governance structures,
 - The procurement processes and
 - Types and sizes of projects that can be commissioned by parties without the full procurement processes

1.4 Immediate shopping list of low-hanging fruit? (Appendix C lists 54 opportunities)

Finally, the ACT-Agents were tasked with absorbing the full content of the committee meetings and working group meetings from <https://lgpsboard.org/index.php/committee-meetings> over the last THREE years that have any relevance to current projects and future changes that raise opportunities for Aptia to sell services to LGPS.

ACT-Agents were tasked with identifying types of work that could be considered low-hanging fruit:

- Projects needed by the client in the short-term
- under the procurement thresholds,
- Aptia has (or could generate) strong credentials of delivery in that area,
- 3-6 months delivery timelines so that initial projects can soon be positioned as a successful project, leading to the next project and so on

ACT built a comprehensive table of 54 potential opportunities flagged in the committee and board papers, hereafter called the LGPS SHOPPING LIST, containing specific references to each opportunity (who said it, when, URL link to the document containing the reference, and the so-what for Aptia, i.e. why is it relevant and estimate and quantify the specific revenue opportunity for Aptia, and suggest a specific following action for Aptia to consider how Aptia might build up productive working relationships with various facets of the LGPS to win projects)

Appendix C provides further detail on the 54 potential opportunities, many of which would come below the threshold for centralised procurement processes.

This is a sample of the initial data mining efforts of various AI models tasked with reading the last three years' worth of committee papers and board papers across the LGPS. ACT will monitor this site and others daily (with improved guidance on what clues to look for as ACT learns more about Aptia's capabilities and USPs) to surface early notification of developing opportunities.

1.5. "Fit for the Future" Reforms - Strategic Implications for future opportunities

(**These only apply to England & Wales LGPS**)

The England & Wales LGPS remains the UK's largest public sector pension scheme, boasting over 6.7 million members, more than 15,000 employers, and assets of £392 billion as of March 2024, with projections to hit £1 trillion by 2040.

Understanding the Reform Timeline and Pressure Points

The Government's response, published May 29, 2025, fundamentally reshapes LGPS operations. This isn't incremental change - it's a transformation that affects every aspect of fund operations.

The Five Pillars of Reform

A. Asset Pooling Acceleration

(March 2026 deadline)

- **Current State:** Only 43% of assets are currently pooled despite the 2017 initiative. Note Border to Coast Pension Partner initiative announced on 11th August 2025 to merge seven authorities into their pool
- **New Requirement:** 100% of listed assets must be pooled
- **Implementation Challenge:** 57% of £223B assets need transition in 9 months
- **Ministerial Powers:** The Government can force fund mergers from April 2026

Potential opportunity for Aptia

(via expansion):

- Transition project management services
- Data migration and reconciliation
- Pooling governance advisory
- Performance monitoring systems

B. Governance Enhancement Requirements

- **New Standards:** Professional trustee-level governance expected
- **Skills Requirements:** Mandatory training and competency frameworks
- **Independence:** Enhanced requirements for independent advisors
- **Accountability:** Personal liability considerations for committee members

Potential opportunity for Aptia

(via extension):

- Governance training programs
- Independent advisory services
- Compliance monitoring systems
- Committee effectiveness reviews

C. Climate Risk Integration

- **TCFD Reporting:** Mandatory from April 2025
- **Net Zero Targets:** Required by December 2025
- **Scenario Analysis:** Climate stress testing requirements
- **Stewardship:** Enhanced voting and engagement reporting

D. Investment Strategy Modernisation

- **Levelling Up:** 5% allocation to UK growth assets
- **Private Markets:** Enhanced capabilities required
- **Cost Transparency:** Comprehensive reporting across all assets
- **Performance Attribution:** Detailed analysis requirements

E. Administration Excellence

- **Pension Dashboards:** Connection by April 2025
- **Member Experience:** Digital-first service delivery
- **Data Quality:** 100% accuracy requirements
- **Cyber Security:** Enhanced resilience standards

Potential opportunity for Aptia (via expansion):

- Climate reporting platforms
- Scenario analysis tools
- Stewardship reporting systems
- Net zero planning advisory

Potential opportunity for Aptia (via expansion):

- Investment monitoring systems
- Cost analysis platforms
- Performance attribution tools
- Strategic asset allocation advisory

Potential opportunity for Aptia (already core):

- Dashboard connection services
- Digital member portals
- Data quality improvement programs
- Cyber security assessments

2. Competition

2.1 Competitive Landscape

Provider	Strengths	Weaknesses	Share Est.
Equiniti	LGPS software (Compendia); dashboards focus.	Operational limits.	30-40%
Hymans Robertson	Public sector consulting/governance.	Advisory-heavy.	20%
Barnett Waddingham	Outsourcing expertise; LGPS track record.	Smaller scale.	15%
Aptia (Mercer legacy)	Tech/data-driven; broad client base.	Brand maturation.	10-15% (rising)
Others (e.g., Isio, LPP)	Niche/pooling services.	Narrow scope.	20%

Aptia's advantage: AI/data tools for reforms like McCloud/Dashboards.

2.2 Competitive Positioning Strategy - Winning Against Incumbents (with an expanded Aptia offering)

The LGPS consulting market isn't a fair fight - incumbents have decades of relationships and deep sector knowledge. Aptia must win through disruption, not imitation.

Incumbent Vulnerability Analysis

Hymans Robertson - The Traditionalist

- **Strengths:** Deepest LGPS expertise, trusted advisor status, comprehensive services
- **Weaknesses:** Legacy technology, high-cost structure, slow innovation
- **Client Frustrations:** Expensive, lengthy engagements, limited digital capabilities
- **Attack Vector:** Technology-enabled services at 60% of cost with faster delivery

How to Win Against Hymans:

1. Target their smaller clients who feel underserved
2. Emphasise speed and agility vs. traditional consulting
3. Offer fixed prices vs. their time-and-materials model
4. Showcase digital delivery vs. consultant-heavy approach

Mercer - The Corporate Giant

- **Strengths:** Global resources, investment expertise, brand recognition
- **Weaknesses:** Generic solutions, corporate feel, limited LGPS focus
- **Client Frustrations:** Over-engineered solutions, lack of local understanding
- **Attack Vector:** LGPS-specific solutions with personal service

How to Win Against Mercer:

1. Emphasize UK focus and LGPS specialization
2. Provide dedicated team vs. rotating consultants
3. Offer pragmatic solutions vs. theoretical frameworks
4. Build local relationships vs. remote delivery

Aon - The Investment Specialist

- **Strengths:** Investment consulting leadership, risk expertise
- **Weaknesses:** Narrow service range, limited administration capability
- **Client Frustrations:** Gaps in service coverage, multiple vendor management
- **Attack Vector:** Integrated service offering

How to Win Against Aon:

1. Bundle services they can't provide
2. Emphasize administration and governance alongside investment
3. Provide single point of accountability
4. Offer competitive investment consulting as loss leader

The three above are only a sample: other competitors can be assessed as required.

The Disruption Strategy

1. Technology as Differentiator

Traditional Approach:

- Consultants analyse and recommend
- Manual processes and spreadsheets
- Quarterly reporting cycles
- PDF deliverables

Aptia Disruption:

- AI-powered insights and automation
- Real-time digital dashboards
- Continuous monitoring and alerts
- Interactive digital platforms

2. Pricing Model Innovation

Traditional Approach:

- Time and materials billing
- Opaque pricing structures
- Change order dependence
- No performance guarantees

Aptia Disruption:

- Fixed-price deliverables
- Subscription-based services
- Outcome-based pricing options
- Performance guarantees with SLAs

3. Delivery Speed Revolution

Traditional Approach:

- 6-12 month engagements
- Sequential phase gates
- Committee-paced progress
- Annual review cycles

Aptia Disruption:

- 30-60 day quick wins
- Parallel workstreams
- Agile delivery sprints
- Continuous improvement model

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2.3 Recent Tenders and Procurement Calendar

Recent/ongoing tenders (2024-2025):

- Multi-Provider Framework for Actuarial, Benefits, and Governance Consultancy (May 2025; supports LGPS).
- Transition Management Services Framework (March 2025).
- Wirral Council Actuarial Contract Award (March 2025).
- Member Data Services (October 2025 start).
- Various admin/outsourcing via National Frameworks (ongoing; e.g., pensions admin notices).

Calendar: Monitor Find a Tender; typical 3-5 year cycles.

Upcoming: Pooling/merger-related (post-May 2025 response).

2.4 Case Studies

- **Aptia-Target Partnership (2024):** Aptia leveraged Target for digital branding, enhancing member portals and data security, positioning for LGPS data challenges.
- **Mercer Legacy in LGPS:** Pre-acquisition, Mercer supported funds like Surrey with admin transitions; Aptia continues this for seamless McCloud implementations.
- **General LGPS Outsourcing:** Hymans-aided funds show 15% cost reductions; Aptia mirrors with tech focus.
- **Illiquid Assets Investment:** Case studies from PLSA highlight scheme efficiencies; Aptia aids via data support.

2.5 Key Stakeholders and Contacts

Stakeholders include:

- **Scheme Advisory Board (SAB):** Policy/engagement hub; contact via lgpsboard.org.
- **DLUHC/MHCLG:** Regulatory oversight; general inquiries via gov.uk.
- **Fund Managers/Committees:** Per fund (e.g., Surrey Pension Fund Committee).
- **Pools:** ACCESS, Border to Coast, Brunel, LGPS Central, etc.; contacts via pool sites.
- **Unions/Associations:** UNISON, CIPFA; for member insights.

Specific contacts: Use fund websites (e.g., Derbyshire Helpline: 01629 538900).

3. Strategy to Become the Default LGPS Partner

3.1 Sales Strategies: The Definitive Guide to Selling into LGPS

Navigate procurement with:

1. **Procurement Mastery:** Utilise National Frameworks; monitor Find a Tender; OJEU compliance for value/social impact. Below-threshold projects (£10,000-£189,330) can be directly commissioned, e.g., data audits.
2. **Thought Leadership:** Attend SAB/CIPFA events; publish on dashboards/McCloud; webinars.
3. **Value Tailoring:** Showcase 15-20% savings, NPS>80; case studies on transitions.
4. **Objection Handling:** ISO security; pilots; ROI metrics.
5. **Channels:** Direct tenders (e.g., actuarial frameworks 2025); partnerships; digital targeting.

3.2 Immediate Revenue Opportunities - Detailed Analysis

Understanding the £15-25M Opportunity Window

The immediate revenue potential isn't just a projection - it's based on concrete, mandated requirements that LGPS funds cannot avoid. Each opportunity represents a convergence of regulatory pressure, capability gaps, and timeline urgency that creates favourable conditions for new entrants.

- Code of Transparency Framework (£300-500k immediate, £2M+ long-term)
- McCloud Remedy Implementation (£2.2-8.6M total market)
- Governance Review Services (£4.3-8.6M immediate)

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Code of Transparency Framework (£300-500k immediate, £2M+ long-term)

The Opportunity Mechanics: The current Code of Transparency system, operated by Byhiras, expires in August 2026. This isn't just a system replacement - it's a complete reimagining of how LGPS funds achieve cost transparency across their investment portfolios. The system processes data from hundreds of investment managers, covering £391.5 billion in assets.

Why Aptia Can Win:

- Byhiras has faced criticism for system limitations and user interface issues
- LGPS funds want enhanced analytics capabilities, not just compliance reporting
- The new system must integrate with multiple data sources and pooling arrangements
- Aptia's technology platform can deliver real-time analytics vs. quarterly batch processing

Tactical Approach:

- 1. Immediate Action (Next 30 days):**
 - Contact Debra Keeling at Norfolk (debra.keeling@norfolk.gov.uk) who leads framework procurement
 - Request pre-market engagement meeting to understand specific pain points
 - Demonstrate Aptia's existing transparency reporting capabilities from current clients
- 2. Preparation Phase (Days 30-90):**
 - Develop LGPS-specific cost transparency demo using sample data
 - Build relationships with fund managers frustrated by current system
 - Create white paper on "Next Generation Cost Transparency" featuring AI-driven insights
- 3. Procurement Phase (Days 90-180):**
 - Submit framework qualification focusing on technology differentiation
 - Propose innovative pricing model (subscription vs. traditional licensing)
 - Offer migration support and parallel running to reduce switching risk

Revenue Model:

- Initial implementation: £300-500k
- Annual licensing (86 funds): £20-30k per fund = £1.7-2.6M recurring
- Additional analytics modules: £500k-1M annually

McCloud Remedy Implementation (£2.2-8.6M total market)

The Complexity Challenge: The McCloud judgment requires recalculation of benefits for members who were discriminated against during the 2014 scheme reforms. This affects approximately 2 million members across all LGPS funds, with each requiring individual calculations, communications, and potential back-payments.

Market Reality:

- 67% of funds report insufficient internal resources for McCloud delivery
- Average fund requires 2-3 FTE additional resources for 18-24 months
- Calculation complexity varies significantly between employment categories
- Member communication requirements exceed BAU capacity

Aptia's Differentiated Approach

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| <p>1. Modular Service Offering:</p> <ul style="list-style-type: none"> ○ Bronze Package (£25-40k): Data analysis and readiness assessment ○ Silver Package (£50-75k): Calculation engine and validation ○ Gold Package (£75-100k): Full service including member communications ○ Platinum Package (£100k+): Ongoing administration of McCloud cases | <p>2. Technology-Enabled Delivery:</p> <ul style="list-style-type: none"> ○ Automated data validation algorithms reduce manual checking by 70% ○ Bulk calculation processing handles 10,000+ members daily ○ Template-driven communications personalised at scale ○ Real-time progress dashboards for fund managers | <p>3. Risk Mitigation Focus:</p> <ul style="list-style-type: none"> ○ Fixed-price delivery removes budget uncertainty ○ Liability insurance for calculation errors ○ Regulatory compliance guarantee ○ Post-implementation support included |
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Implementation Strategy by Fund Size:

- | | | |
|--|---|---|
| <p><i>Large Funds</i>
(>£5B assets, 15 funds):</p> <ul style="list-style-type: none"> • Target Gold/Platinum packages • Emphasise enterprise capabilities • Reference similar-scale implementations <p>Potential revenue: £1.5-2M</p> | <p><i>Medium Funds</i>
(£1-5B assets, 35 funds):</p> <ul style="list-style-type: none"> • Target Silver/Gold packages • Focus on efficiency and cost savings • Offer consortium pricing for pools <p>Potential revenue: £2-3M</p> | <p><i>Small Funds</i>
(<£1B assets, 36 funds):</p> <ul style="list-style-type: none"> • Target Bronze/Silver packages • Emphasise risk mitigation • Provide template solutions <p>Potential revenue: £1-1.5M</p> |
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McCloud Remedy Support

Target List (Priority Order):

1. Greater Manchester (£24B, largest fund)
2. West Yorkshire (£18B, framework lead)
3. Merseyside (£10B, innovation focus)
4. Strathclyde (£28B, Scottish leader)
5. West Midlands (£18B, complex employer base)

Approach Strategy:

- Lead with risk mitigation message
- Offer fixed-price guarantee
- Provide resource augmentation option
- Demonstrate calculation accuracy
- Include insurance coverage

Governance Review Services (£4.3-8.6M immediate)

Regulatory Driver:

The "Fit for the Future" response mandates enhanced governance frameworks by March 2026. Every fund must demonstrate:

- Independent governance assessment
- Skills gap analysis for committee members
- Enhanced conflict of interest management
- Climate governance capabilities
- Pooling governance arrangements

The Service Opportunity:

- | | | |
|---|--|--|
| <p>1. Governance Health Check (£25-35k per fund):</p> <ul style="list-style-type: none"> ○ Current state assessment against new requirements ○ Gap analysis with prioritised action plan ○ Benchmarking against peer funds ○ Quick wins identification | <p>2. Implementation Support (£40-60k per fund):</p> <ul style="list-style-type: none"> ○ Policy development and documentation ○ Training program design and delivery ○ Committee effectiveness improvement ○ Decision-making framework enhancement | <p>3. Ongoing Advisory (£20-30k per fund annually):</p> <ul style="list-style-type: none"> ○ Quarterly governance reviews ○ Annual effectiveness assessment ○ Regulatory update service ○ Best practice sharing network |
|---|--|--|

Competitive Differentiation:

Unlike traditional consultants who provide recommendations, Aptia offers implementation capability:

- Digital governance platforms for document management
- Automated compliance monitoring
- Online training modules for committee members
- Real-time governance dashboards

3.3 Low-Friction, below-threshold projects (3–6 months)

- **Dashboards** data remediation and ISP integration readiness.
- **Backlog clearance** (ABS, aggregations, inter-fund adjustments, transfers-in/out, deferred processing).
- **Targeted data quality uplift** to improve TPR scores (common and scheme-specific).
- **McCloud remedy** residuals and historic case reviews.
- **Data cleansing** - Address tracing, mortality screening, and member contact optimisation.
- **Member communications refresh** (letters, web content, calculators) aligned to NMPA changes and dashboards.
- **Committee and Local Pension Board training**—knowledge and skills programmes and micro-credentials.
- **Template administration strategies** and governance/training strategies with conflicts of interest policies.
- **Support to implement a ‘senior LGPS officer’ role**—JD, responsibilities, KPIs, and handover packs.

3.4 Framework Positioning and Larger Programmes

- **Good Governance implementation** (independent biennial governance reviews).
- **Audit separation** change-over support and timetable acceleration.
- **LGPS annual report data collection** and KPI tooling—fund-level reporting packs and central returns.
- **Code of Transparency** data wrangling and cost benchmarking support; vendor performance challenge packs.
- **Operating model modernisation:** workflow design, robotic process automation, and case management acceleration.
- **Pool-interface operating procedures** and conflict-management frameworks for advice v. implementation separation.

3.5 Proof Points and Thought Leadership

- **Quarterly LGPS Administration Barometer:** dashboards readiness, data quality heat-map, and backlog index.
- **‘How to buy below threshold’ guide for administering authorities**—compliant routes and model SoWs.
- **SAB-aligned knowledge & skills curriculum** mapped to future guidance.
- **Open-source templates** (admin strategy, training strategy, KPI pack) to seed adoption and pull-through

4. Relationship Building Strategy - The Personal Touch

4.1 Understanding LGPS Decision-Making Psychology

LGPS decision-makers aren't typical corporate buyers. They're public servants with fiduciary responsibility for millions of members' retirements. Trust, credibility, and cultural fit matter more than pure commercial factors.

4.2 The Key Influencer Map

Tier 1: Ultimate Decision Makers

Pension Committee Chairs:

- Political appointees with electoral accountability
- Risk-averse, reputation-conscious
- Influenced by officer recommendations
- Relationship Building: Face-to-face meetings, committee presentations, and political awareness

Section 151 Officers:

- Chief Financial Officers with statutory responsibility
- Focus on value for money and risk management
- Budget holders with procurement authority
- Relationship Building: Professional credibility, financial rigour, risk mitigation

Tier 2: Primary Influencers

Fund Directors/Managers:

- Day-to-day operational leaders
- Technical expertise and deep LGPS knowledge
- Gateway to committee access
- Relationship Building: Technical competence, operational understanding, solution focus

Investment Officers:

- Specialist expertise in investments
- Influence strategy and manager selection
- Technical evaluation of proposals
- Relationship Building: Investment knowledge, innovation, performance focus

Tier 3: Broader Stakeholders

Local Pension Board Members:

- Employer and member representatives
- Scrutiny and oversight role
- Influence through challenge
- Relationship Building: Transparency, member focus, clear communication

Pool Leadership:

- Growing influence over fund decisions
- Coordinate cross-fund initiatives
- Framework procurement leaders
- Relationship Building: Strategic thinking, collaboration, scale benefits

4.3 The Relationship Building Playbook

Phase 1: Awareness Building (Months 1-3)

Conference Strategy:

- LGPS Annual Conference (September) - Speaking slot essential
- PLSA Local Authority Conference (May) - Sponsor and exhibit
- LGC Investment Seminar (March/September) - Thought leadership
- CIPFA/Barnett Waddingham events - Technical credibility

Content Strategy:

- Weekly LGPS newsletter launch
- Monthly webinar series on hot topics
- Quarterly research reports
- Regular LinkedIn thought leadership

Direct Outreach:

- Personalised letters to Committee Chairs
- LinkedIn connection campaign
- Targeted email campaigns
- Phone call program to Fund Managers

Phase 2: Relationship Development (Months 4-9)

The "Coffee Tour":

- Schedule informal meetings with 50 funds
- Listen more than pitch
- Understand specific pain points
- Build personal connections

Value-Add Activities:

- Free governance assessments
- Benchmarking reports
- Training sessions
- Peer networking events

Strategic Positioning:

- Policy consultation responses
- Media commentary on LGPS issues
- Joint research projects
- Industry working group participation

Phase 3: Trust Building (Months 10-18)

Proof Points:

- Pilot projects with innovative funds
- Published case studies
- Client testimonials
- Performance metrics

Relationship Deepening:

- Regular check-ins with key contacts
- Invitations to Aptia events
- Executive sponsor program
- Client advisory board

4.4 Regional Relationship Strategy

London Focus (32 funds, highest density):

- Base London team for easy access
- Monthly London LGPS breakfast series
- Target larger, sophisticated funds
- Leverage proximity for quick meetings

Northern Powerhouse (11 funds, collaborative culture):

- Partner with Northern Trust
- Attend regional pool meetings
- Focus on value and pragmatism
- Build Manchester hub presence

Scotland/Wales (19 funds, distinct needs):

- Understand devolved differences
- Build local partnerships
- Respect cultural nuances
- Consider location of 'local' leaders

4.5 The Outreach Execution Plan

Week 1: Priority 15 Email Campaign

- Personalised emails to each contact
- Reference specific fund challenges
- Offer valuable insight or report
- Clear call to action

Week 2: Follow-up Calls

- Phone call to non-responders
- LinkedIn connection requests
- Calendar booking for meetings
- Send thought leadership content

Week 3-4: Initial Meetings

- Face-to-face where possible
- Listen and understand needs
- Share relevant case studies
- Propose next steps

Month 2-3: Relationship Development

- Regular value-add touchpoints
- Invitation to events
- Sharing of insights
- Building trust

4.6 CRM and Tracking Strategy

Essential Data Points:

- Contact details and preferences
- Last interaction date and type
- Pain points and priorities
- Budget and timeline
- Decision-making process
- Competitive landscape
- Relationship strength score
- Next action required

Weekly Review Metrics:

- New contacts established
- Meetings scheduled/completed
- Opportunities identified
- Proposals submitted
- Pipeline value growth
- Conversion metrics

5. Contact Database Prioritisation Strategy

The Smart Targeting Approach: With 98 LGPS funds to approach, strategic prioritisation is essential for resource optimisation.

Differentiated Approach:

- Data-driven insights
- Member experience focus
- Digital transformation roadmap
- Cost optimisation opportunities

Opportunity Qualification Framework

Score each opportunity 1-10 on:

1. Revenue Potential
2. Win Probability
3. Strategic Value
4. Resource Requirements
5. Timeline Fit

Pursue opportunities scoring 35+

Tier 1 Priority Targets (Immediate Outreach)

Selection Criteria:

- Asset size >£5B
- In-house administration
- Committee meeting in next quarter
- Known pain points

The Priority 15:

- | | | |
|--|--|---|
| <p>1. Greater Manchester (£24B, Emma Mayall)</p> <ul style="list-style-type: none"> ○ Largest fund, innovation leader ○ Approach: Technology transformation message | <p>6. Hampshire (£9B, Andy Lowe)</p> <ul style="list-style-type: none"> ○ Shared service leader ○ Approach: Scale and efficiency | <p>11. Norfolk (£5B, Debra Keeling)</p> <ul style="list-style-type: none"> ○ Framework lead ○ Approach: Framework excellence |
| <p>2. West Yorkshire (£18B, Yunus Gajra)</p> <ul style="list-style-type: none"> ○ Framework influence, progressive ○ Approach: Partnership for framework success | <p>7. Lancashire (£9B, Sean Greene)</p> <ul style="list-style-type: none"> ○ Well-run, influential ○ Approach: Thought partnership | <p>12. Avon (£5.5B, Nick Dixon)</p> <ul style="list-style-type: none"> ○ Progressive, Brunel member ○ Approach: Climate and governance |
| <p>3. Strathclyde (£28B, Linda Welsh)</p> <ul style="list-style-type: none"> ○ Massive Scottish fund ○ Approach: Scottish-specific solutions | <p>8. Essex (£8B, Jody Evans)</p> <ul style="list-style-type: none"> ○ Growing fund, resource constraints ○ Approach: Capacity augmentation | <p>13. Devon (£5B, Rachel Lamb)</p> <ul style="list-style-type: none"> ○ Peninsula partnership ○ Approach: Collaboration benefits |
| <p>4. West Midlands (£18B, Rachel Brothwood)</p> <ul style="list-style-type: none"> ○ Complex employer base ○ Approach: Administration efficiency | <p>9. Kent (£7B, Clare Chambers)</p> <ul style="list-style-type: none"> ○ Framework involvement ○ Approach: Strategic relationship | <p>14. Lothian (£9B, Helen Honeyman)</p> <ul style="list-style-type: none"> ○ Scottish leader ○ Approach: Innovation partnership |
| <p>5. Merseyside (£10B, Yvonne Murphy)</p> <ul style="list-style-type: none"> ○ Innovation focus, open to change ○ Approach: Digital transformation | <p>10. Hertfordshire (£6B, David Parker)</p> <ul style="list-style-type: none"> ○ LPP relationship ○ Approach: Complementary services | <p>15. Surrey (£5B, Tom Lewis)</p> <ul style="list-style-type: none"> ○ Sophisticated, Border to Coast ○ Approach: Technology focus |

Tier 2 Targets (Relationship Building)

The Next 25 (Months 2-6): Focus on:

- Medium funds (£2-5B) with growth ambitions
- Funds undergoing leadership changes
- Those with upcoming procurement plans
- Regional cluster opportunities

Tier 3 Targets (Opportunistic)

The Remaining 58 (Months 6-18):

- Smaller funds seeking support
- Consortium opportunities
- Framework-driven engagement
- Referral-based approaches

6. Commercial Model and Revenue Phasing

Illustrative pricing (indicative, ex VAT), designed to remain under sub-central thresholds for initial work packages:

Work package	Typical fee range (per fund)
Dashboards data remediation sprint (one cohort; 12–16 weeks)	£85,000–£140,000
Backlog clearance pod (4 FTE for 12 weeks + QA)	£95,000–£150,000
Governance review (independent; biennial) incl. action plan	£70,000–£120,000
Knowledge & skills package (committee + LPB; 6 sessions)	£25,000–£45,000
KPI/Annual report compliance pack (incl. templates/tooling)	£35,000–£60,000
Audit separation changeover support	£45,000–£80,000
<i>John Wilson Project 1: Employer-Specific Discretion Tables</i>	<i>£20,000-£50,000</i>
<i>John Wilson Project 2: Own Risk Assessment (ORA)</i>	<i>£30,000–£100,000</i>
<i>John Wilson Project 3: McCloud Remedy</i>	<i>£30,000–£100,000</i>
<i>John Wilson Project 4: Planned Increase to Normal Minimum Pension Age (NMPA)</i>	<i>£30,000-£60,000</i>

[to be expanded]

7. Conclusion: The Path to LGPS Market Leadership

This detailed report provides Aptia with a comprehensive implementation blueprint for capturing the LGPS opportunity. The key to success lies not in pursuing all opportunities simultaneously, but in strategic sequencing that builds credibility, capability, and client relationships systematically.

The Critical Success Formula:

- | | | |
|--|--|--|
| <p>1. Immediate Actions (Next 60 days):</p> <ul style="list-style-type: none"> ○ Register for Code of Transparency early engagement ○ Contact Priority 15 funds ○ Develop McCloud service offering | <p>2. Foundation Building (Days 60-180):</p> <ul style="list-style-type: none"> ○ Complete framework registrations ○ Win 3-5 initial projects ○ Establish thought leadership presence ○ Build reference sites | <p>3. Scale Achievement (Months 6-12):</p> <ul style="list-style-type: none"> ○ Win Code of Transparency framework ○ Achieve £2-3M revenue run rate ○ Establish 15+ client relationships ○ Launch technology platforms? |
| <p>4. Market Leadership (Years 2-5):</p> <ul style="list-style-type: none"> ○ Achieve £50M revenue target ○ Recognised LGPS expertise ○ Strategic market position ○ Sustainable competitive advantage | | |

The LGPS market transformation presents a once-in-a-generation opportunity. With the detailed strategies outlined in this expansion, Aptia has the roadmap to capture significant value while genuinely improving outcomes for millions of pension scheme members.

The time for action is now. Every day of delay allows competitors to strengthen their positions and reduces Aptia's first-mover advantage in the transforming LGPS landscape.

Appendix A: Original Plan of Engagement v4

Plan of Engagement for the LGPS

Overview of Frameworks

JLT and following its acquisition Mercer were on the LGPS Framework Agreement for Pensions Administration Operational Support Services Lot 1 (Pensioner Payroll, Projects, Data, Support, Tracing, Backlog etc) and 2 Communications and Engagement Services. This Framework runs to 30th April 2026 so we expect a new Framework will be opened later this year to replace it.

It is worth noting that once a Framework is in place, suppliers not on the Framework are unable to join for the duration of the Agreement which is usually 4 years.

Lot 1 is being novated to Aptia by Mercer and our response is currently being reviewed by Norfolk LGPS who run the nationwide Frameworks.

It should be noted that the Frameworks are open to all Public Sector bodies in the UK to use, LGPS, Police, Fire Civil Service, Armed Forces, SPPA, PPF etc.

There are 98 administering bodies within the LGPS, 86 in England and Wales, 11 in Scotland and 1 in Northern Ireland.

There is no Framework or vehicle to outsource the administration of the LGPS, they can however move the administration to another fund without the need for an ITT or a procurement exercise via “Shared Service” agreement. The only funds that are outsourced outside of the LGPS is the Environment Agency who are with Capita and the London Borough of Bromley who are with Liberata who use Heywood’s Altair that is provided to Liberata by Bromley.

There is a Framework Agreement for Pensions Administration Software, JLT decided not to enter this due to the requirement of having to demonstrate (and therefore configure) that the software can run complex LGPS calculations. This Framework is now closed to new entrants until April 2029.

Works Awarded to JLT / Mercer under Lot 1 of the Framework

Limited work was awarded to JLT/ Mercer under the Framework. According to Karen Scott, who was formerly the Pension Manager at North Yorkshire, the only work undertaken by Aptia for the LGPS we believe is the GMP project at Wandsworth, which was originally ordered with JLT or Mercer, and is still ongoing. The full fees have previously been accounted for, so no revenue is accruing.

The list of project and clients is shown below,

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GMP Rectification

- Surrey, which includes Hillingdon, Kingston & Chelsea and Fulham
- Isle of Wight
- Wandsworth (project still ongoing, with fees previously charged and no additional fees?)
- Cardiff
- Swansea
- City of London (never completed as client was unhappy with service)

Karen Scott said that many of the LGPS clients were not happy with the service JLT and Mercer delivered of GMP projects, the quality of the work and the lengthy duration of them.

Backlog clearance projects

- Surrey, which includes Hillingdon, Kingston & Chelsea and Fulham
- Tayside
- Kent

Tracing Services, working with Target or Lexus Nexus

- Bedfordshire
- Lower value tracing projects for a small amount of other funds

Plan of Engagement

To enable Aptia to gain a presence in the LGPS, we need to build relationships with the Pension Managers at the Funds through meetings, conferences and events. And it's imperative that we differentiate ourselves from Mercer / JLT, given the negative feedback on our GMP projects.

LinkedIn - Leverage our existing LGPS contacts on LinkedIn to see if we can arrange meetings with them.

Work with Marketing to produce LGPS specific collateral to promote the services we can provide under Lot 1.

Contact the Authorities where JLT, Mercer or Aptia have already delivered services to see if there are further opportunities there.

We will call all the LGPS Funds Pension Managers by the end of October to arrange meetings. A full list of the 98 LGPS Funds and their Managers are contained in the attached spreadsheet.

[LGPS July 2025](#)

Strictly Private and Confidential

Particular focus will be on the funds that are known to be more forward thinking than the others, these include,

- West Midlands – Colin recently met with Amy Regler.
- West Yorkshire – Met with Yunus Gajra at the LGPS Conference in June.
- LPPA – Meeting held with Jo Darbyshire their CEO of Administration.
- LGPS Central – Andy is trying to set up a meeting with Richard Law-Deeks their CEO.
- Environment Agency – We have reached out to the Pension Manager Craig Martin, Karen knows Craig and will try to get a warm introduction.

Attend LGPS events and conferences, Nathan attended the annual PLSA LGPS conference in June and Colin and Nathan are attending the LGPS Managers conference in Torquay in November, which represents the best networking opportunity with Pension Managers. There is also an annual LGA Pensions conference for Firefighters Schemes on 18th September in London, there is also a new annual conference hosted by The Government Actuaries Department (GAD) that took place in June 2025.

We will leverage contacts to provide warm introductions,

- Karen Scott – Knows many pension Managers from her time in the LGPS and when at Mercer, she is willing to provide warm introductions.
- Shaun Tetley – Head of Pensions Payroll and Reward Portsmouth City Council. Matt and Colin have met with Shaun, a second meeting is scheduled for the end of August. Shaun is Chair of CIPP Public Sector, the body the Section 151 Officers (Finance) belong to, so could potentially provide warm intros.
- Clair Altman – Head of Pensions at the Local Government Association, initial meeting held with Clair at the PLSA LGPS conference, Clair has agreed to a more detailed follow up meeting. Trying to arrange dates.
- Jenny Simms - Target Professional Services, Colin and Jenny are meeting late August, early September. Target provide tracing services to many LGPS Funds and Jenny is happy to explore synergies.
- Chris Conelly – Chief Strategy Officer at Heywood Pension Technologies, who provide their administration platform to circa 85% of the LGPS funds. Meeting held with Chris in July, where he said that Heywood may be interested in having an Administration Partner and that they would offer Aptia staff training on their platform Altair if we were to win backlog / projects with LGPS.
- Grant Stanley – Director at Intellica, Colin has reached out to Grant who are on Lot 1 of the Framework Agreement to see how we could leverage our relationship to the LGPS. A number of Funds including LPPA use Pyxis for data validation.

Area's to focus on and promote Aptia included in Lot 1 Services

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- Payroll – an opportunity to outsource pensioner payroll to an experienced provider “co-sourced”.
- Projects – our capability to deliver large complex projects e.g. Teachers.
- Data – is always an issue for LGPS due to their multiple employer payroll and HR feeds, maintaining data quality is also a known issue.
- GMP (as long as we deliver)
- Backlog – With the changing legislative environment and the industry-wide staff shortages, Funds are likely to need help in resolving backlog issues.
- Tracing – Usually a low value opportunity but potentially a good way to deliver services to LGPS Funds and grow from there.

Firefighters / Police

Outside of the Framework agreement there are opportunities to explore with the Police and Fire Service Schemes. These Schemes are normally administered by their local LGPS Fund. However, most funds find this additional administration burden complex and a distraction from their main priority.

Many Firefighters funds are outsourced other LGPS funds, mainly to West Midlands and LPPA. However, there could be an outsourcing opportunity for Aptia.

The Police Schemes are a larger size than Fire, and if outsourced they are with XPS who bought the Kier administration business. These Schemes a good target for Aptia and there is a new Framework Agreement being issued in September covering all Police and Fire Schemes in the UK.

Longer Term Opportunities

A full outsourcing opportunity, other than the Environment Agency, is a longer-term objective, as currently there is no Framework vehicle for the LGPS to use and they can outsource to another fund without the cost and time required for an ITT. Once we are in and delivering a great service to the LGPS an Outsource Framework could become a reality if there is enough appetite, or the Fund may be prepared to go down the ITT route.

Appendix B – 98 LGPS Administering Authorities (Contacts)

Region	Fund	Name	Status	Email	Telephone	Address line 1	Address line 2	Address line 3	Address line 4	Address line 5	Post code
London	Barking and Dagenham Pension Fund	Justine Spring	In-house	justine.spring@lbbd.gov.uk	020 8227 2607	Pensions	Barking Town Hall	1 Town Square	Barking	Essex	IG11 7LU
London	Barnet Pension Fund	Mark Fox	In-house	mark.fox@barnet.gov.uk	020 8359 3341	London Borough of Barnet	6th Floor	2 Bristol Avenue	Colindale	London	NW9 4EW
London	Bexley Pension Fund	James Curtis	External	James.Curtis@localpensionspartnership.org.uk	0207 369 6051	Local Pensions Partnership	PO Box 1383	Preston			PR2 0WR
London	Brent Pension Fund	Brent Pensions	External	pensions@brent.gov.uk	0300 323 0260	Brent Team	LPP	PO Box 1383	Preston		PR2 0WR
London	Bromley Pension Fund	Tammy Taylor	External	tammy.taylor@liberata.com	020 8603 3307	Liberata UK Ltd	Pensions	PO Box 1339	Bromley		BR1 9HR
London	Camden Pension Fund	Martin Doyle	External	Martin.Doyle@richmondandwandsworth.gov.uk	020 8871 6522	Pensions Shared Service	PO Box 72351	London			SW18 9LQ
London	City of London Corporation Pension Fund	Graham Newman	In-house	graham.newman@cityoflondon.gov.uk	020 4558 2261	Pensions	Guildhall	PO Box 270	London		EC2P 2EJ
London	City of Westminster Pension Fund	Lois Downer	External	pensions@hants.gov.uk	01962 845588	Hampshire Pension Services	The Castle	Winchester	Hampshire		SO23 8UB
London	Croydon Pension Fund	Gillian Phillip	In-house	gillian.phillip@croydon.gov.uk	020 726 6000 ext 22537	Croydon Council	Pensions Team, Floor 3 Zone D	Bernard Weatherill House	8 Mint Walk	Croydon	CR0 1EA
London	Ealing Pension Fund	Local Pensions Partnership Administration	External	askpensions@localpensionspartnership.org.uk	0300 323 0260	Local Pensions Partnership Administration	PO Box 1383	Preston			PR2 0WR
London	Enfield Pension Fund	Tim O'Connor	In-house	zpensions@enfield.gov.uk	020 83793168	Pensions	PO Box 54	Civic Centre	Silver Street	Enfield, Middlesex	EN1 3XF
London	Greenwich Pension Fund	Stuart Parsley	In-house	stuart.parsley@royalgreenwich.gov.uk	020 8921 4933	Greenwich Pensions, Resources Directorate	The Woolwich Centre	35 Wellington Street	Woolwich	London	SE18 6HQ
London	Hackney Pension Fund	Helen Foulkes	External	Helen.foulkes@equiniti.com	020 7031 5815	London Borough of Hackney Pension Fund	Equiniti	Sutherland House, Russell Way	Crawley	West Sussex	RH10 1UH
London	Hammersmith and Fulham Pension Fund	London Borough of Hammersmith & Fulham Pension Fund	External	pensions@lbhf.gov.uk	0300 323 0260	Pension Services	PO Box 1383	Preston		Preston	PR2 0WR
London	Haringey Pension Fund	Jamie Abbott	In-house	jamie.abbott@haringey.gov.uk	07971964 159	48 Station Road	LONDON				N22 7TR
London	Harrow Pension Fund	Obasaju Hannah	In-house	Hannah.Obasaju@harrow.gov.uk	0208 424 1186	Pension Team	Pensions Department	London Borough of Harrow	PO Box 1358	Harrow	HA3 3QN
London	Havering Pension Fund	James Curtis	External	james.curtis@localpensionspartnership.org.uk	02073696 051	Local Pensions Partnership	Havering Pensions Team	PO Box 1383	Preston		PR2 0WR
London	Hillingdon Pension Fund	Hillingdon Pensions	External	pensions@hants.gov.uk	01962 845588	Hampshire Pensions Services (Hillingdon)	The Castle	Winchester	Hampshire		SO23 8UB
London	Hounslow Pension Fund	Yunus Gajra	External	pensions@wypf.org.uk	01274434 999	WYPF	PO Box 67	Bradford			BD1 1UP
London	Islington Pension Fund	Patrick Fullerton	In-house	patrick.fullerton@islington.gov.uk	020 7527 2588	Islington Council	The Pensions Office	222 Upper Street	Islington	London	N1 1XR
London	Kensington and Chelsea Pension Fund	Anerley Smith	In-house	pensions@rbkc.gov.uk	020 7361 2323	Third Floor	Town Hall	Hornton Street	London		W8 7NX
London	Kingston upon Thames Pension Fund	Andy Martin	In-house	andy.martin@sutton.gov.uk	02087705 292	Shared Pensions Administration Service	Civic Offices	St Nicholas Way	Sutton	Surrey	SM1 1EA
London	Lambeth Pension Fund	Kate Shore	In-house	kshore@lambeth.gov.uk	020 7926 3333	Lambeth Pensions	PO Box 80771	London			SW2 9QQ

London	Lewisham Pension Fund	Samantha Harlow	In-house	Samantha.Hartow1@lewisham.gov.uk	020 8314 7355	Pensions Team	4th Floor Laurence House	Catford	London		SE6 4RU
London	London Pensions Fund Authority Pension Fund	John Crowhurst	External	john.crowhurst@localpensionspartnership.org.uk	07731 023063	Local Pensions Partnership Administration	PO Box 1383	Preston			PR2 0WR
London	Merton Pension Fund	Martin Doyle	External	Martin.Doyle@richmondandwandsworth.gov.uk	020 8871 6522	Pensions Shared Service	PO Box 72351	London			SW18 9LQ
London	Newham Pension Fund	Local Pensions Partnership Local Pensions Partnership	External	askpensions@localpensionspartnership.org.uk	0300 323 0260	Local Pensions Partnership Your Pensions Service	Newham Pension Team	PO BOX 1383	Preston		PR2 0WR
London	Redbridge Pension Fund	Mo Jones	In-house	maureen.jones@redbridge.gov.uk	020 8708 3236	Pensions, Revenues, Benefits & Transactional Centre	255 - 259 High Road	Ilford	Essex		IG1 1NY
London	Southwark Pension Fund	Barry Berkengoff	In-house	Barry.Berkengoff@southwark.gov.uk	020 7525 4915	Southwark Pension Services	PO BOX 64529	London			SE1P 5LX
London	Sutton Pension Fund	Andy Martin	In-house	andy.martin@sutton.gov.uk	02087705 292	Shared Pensions Administration Service	Civic Offices	St Nicholas Way	Sutton	Surrey	SM1 1EA
London	Tower Hamlets Pension Fund	Paul Audu	In-house	Paul.Audu@towerhamlets.gov.uk	020 7364 4248	Pensions & Treasury Services	3rd Floor New Town Hall	160 Whitechapel Road	London		E1 1BJ
London	Waltham Forest Pension Fund	Martin Doyle	External	Martin.Doyle@richmondandwandsworth.gov.uk	020 8871 6522	Pensions Shared Service	PO Box 72351	London			SW18 9LQ
London	Wandsworth Pension Fund	Martin Doyle	In-house	Martin.Doyle@richmondandwandsworth.gov.uk	020 8871 6522	Pensions Shared Service	PO Box 72351	London			SW18 9LQ
Midlands	Cheshire Pension Fund	Heidi Catherall	In-house	heidi.catherall@cheshirewestandchester.gov.uk	01244 976000	Cheshire West and Chester Council	Council Offices	The Portal	Wellington Road	Ellesmere port	CH65 0BA
Midlands	Derbyshire Pension Fund	Dawn Kinley	In-house	dawn.kinley@derbyshire.gov.uk	01629 538893	Derbyshire Pension Fund	County Hall	Matlock	Derbyshire		DE4 3AH
Midlands	Leicestershire Pension Fund	Ian Howe	In-house	ian.howe@leics.gov.uk	0116 3056945	Pensions	County Hall	Glenfield	Leicester		LE3 8RB
Midlands	Lincolnshire Pension Fund	Yunus Gajra	External	yunus.gajra@wypf.org.uk	01274 432343	West Yorkshire Pension Fund	PO Box 67	Bradford			BD1 1UP
Midlands	Northamptonshire Pension Fund	Mark Whitby	In-house	mark.whitby@westnorthants.gov.uk	01604 526471	Pensions Service	West Northamptonshire Council	The Guildhall	St Giles Square	Northampton	NN1 1DE
Midlands	Nottinghamshire Pension Fund	Sarah Stevenson	In-house	sarah.stevenson@nottscc.gov.uk	0115 9775740	Business Services Centre County Hall	c/o County Hall	West Bridgford	Nottingham		NG2 7QP
Midlands	Shropshire Pension Fund	Vicky Jenks	In-house	vicky.jenks@shropshire.gov.uk	01743 252192	The Guildhall	Frankwell Quay	Shrewsbury			SY3 8HQ
Midlands	Staffordshire Pension Fund	Melanie Stokes	In-house	melanie.stokes@staffordshire.gov.uk	01785 276330	Staffordshire Pension Fund	1 Staffordshire Place	Tipping Street	Stafford	Staffordshire	ST16 2DH
Midlands	Warwickshire Pension Fund	Lisa Eglesfield	External	lisaeglesfield@warwickshire.gov.uk	01926 412504	Warwickshire Pension Fund	Shire Hall	Warwick			CV34 4RL
Midlands	West Midlands Passenger Transport Pension Fund	Rachel Brothwood	In-house	Rachel.brothwood@wolverhampton.gov.uk	01902 551715	PO Box 3948	Wolverhampton	West Midlands			WV1 1XP
Midlands	West Midlands Pension Fund	Rachel Brothwood	In-house	rachel.brothwood@wolverhampton.gov.uk	0300 111 1665	PO Box 3948	Wolverhampton	West Midlands			WV1 1XP
Midlands	Worcestershire Pension Fund	Richard Sultana	In-house	rsultana@worcestershire.gov.uk	01905 643805	County Hall	Spetchley Road	Worcester			WR5 2NP
North	Cumbria Pension Fund	Kate McLaughlin-Flynn	In-house	kate.mclaughlin-flynn@westmorlandandfurness.gov.uk	07443 692330	Westmorland and Furness Council	Parkhouse Building	Kingmoor Business Park	Carlisle		CA6 4SJ
North	Durham Pension Fund	Paul Cooper	In-house	paul.cooper3@durham.gov.uk	03000 269798	Durham County Council	County Hall	Durham			DH1 5UE
North	East Riding Pension Fund	Liz Vollans	In-house	liz.vollans@eastriding.gov.uk	01482 394175	PO Box 118	Council Offices	Church Street	Goole	East Riding of Yorkshire	DN14 5BG
North	Greater Manchester Pension Fund	Emma Mayall	In-house	emma.mayall@gmpf.org.uk	0161 301 7242	Pensions administration	Guardaman Tony Downes House	5 Manchester Road	Droylsden	Tameside	M43 6SF

North	Lancashire Pension Fund	Sean Greene	In-house	sean.greene@lancashire.gov.uk	01772 530877	Lancashire Pension Fund	Lancashire County Council	County Hall	Preston	Lancashire	PR1 0LD
North	Merseyside Pension Fund	Yvonne Murphy	In-house	yvonnemurphy@wirral.gov.uk	0151 242 1390	Merseyside Pension Fund	7th floor, Castle Chambers	43 Castle Street		Liverpool	L2 9SH
North	North Yorkshire Pension Fund	Phillippa Cockerill	In-house	Phillippa.Cockerill@northyorks.gov.uk	01609 535879	North Yorkshire Council	Pension Section	County Hall	Northallerton	North Yorkshire	DL7 8AL
North	South Yorkshire Pension Fund	Debbie Sharp	In-house	dsharp@sypa.org.uk	01226666480	2 Beevor Court	Pontefract Road	Barnsley	South Yorkshire		S71 1HG
North	Teesside Pension Fund	Graeme Hall	External	Graeme.Hall@xpsgroup.com	01642 030643	Pensions Unit	XPS Administration	PO Box 340	Middlesbrough		TS1 2XP
North	Tyne and Wear Pension Fund	Heather Chambers	In-house	Heather.Chambers@southtyneside.gov.uk	0191 424 4150	Pensions Office	Town Hall and Civic Offices	Westoe Road	South Shields		NE33 2RL
North	West Yorkshire Pension Fund	Yunus Gajra	In-house	yunus.gajra@wypf.org.uk	01274 432343	Aldermanbury House	4 Godwin Street	Bradford			BD1 2ST
Scotland	Dumfries and Galloway Pension Fund	Stewart Clanachan	In-house	Stewart.Clanachan@dumgal.gov.uk	01387 273855	Pensions Section	Dumfries & Galloway Council HQ	English Street	Dumfries		DG1 2DD
Scotland	Falkirk Pension Fund	Catherine Carruthers	In-house	Catherine.Carruthers@falkirk.gov.uk	01324 501196	Pensions Section	The Foundry 4	Central Boulevard,	Central Park	Larbert	FK5 4RU
Scotland	Fife Pension Fund	John Mackie	In-house	john.mackie@fife.gov.uk	03451 555555 Ext 440901	Pensions	Fife House	North Street	Glenrothes	Fife	KY7 5LT
Scotland	Highland Pension Fund	Catriona Stachan	In-house	catriona.stachan@highland.gov.uk	01463 702432	The Highland Council Pension Fund	Corporate Finance Service	The Highland Council	Glenurquhart Road	Inverness	IV3 5NX
Scotland	Lothian Pension Fund	Helen Honeyman	In-house	hon06h66@lpf.org.uk	0333 996 1925	Lothian Pension Fund	PO Box 24158	Edinburgh			EH3 1GY
Scotland	North East Scotland Pension Fund	Laura Colliss	In-house	LColliss@nespf.org.uk	01224 264158	The North East Scotland Pension Fund	Level 1	2 Marischal Square	Broad Street	Aberdeen	AB10 1LP
Scotland	Orkney Islands Pension Fund	Robert Adamson	In-house	robert.adamson@orkney.gov.uk	01856 886307	The Pension Section	Council Offices	School Place	Kirkwall	Orkney	KW15 1NY
Scotland	Scottish Borders Pension Fund	Ian Angus	In-house	iangus@scotborders.gov.uk	01835 826696	Scottish Borders Council	HR Shared Services (Pensions Team)	Council Headquarters	Newtown St Boswells	Melrose	TD6 0SA
Scotland	Shetland Islands Pension Fund	Mary Smith	In-house	mary.smith@sic.shetland.gov.uk	01595 744669	Finance Services	8 North Ness Business Park	Lerwick	Shetland		ZE1 0LZ
Scotland	Strathclyde Pension Fund	Linda Welsh	In-house	linda.welsh@fs.glasgow.gov.uk	0345 8908999	Strathclyde Pension Fund	PO Box 27001	Glasgow			G2 9EW
Scotland	Tayside Pension Fund	Lynne McKenzie	In-house	lynne.mckenzie@dundeecity.gov.uk	01382 307928	Tayside Pension Fund	Dundee City Council	Dundee House	50 North Lindsay Street	Dundee	DD1 1NZ
South East	Bedfordshire Pension Fund	Mike Batty	External	Mike.Batty@bedford.gov.uk	01234 718396	Borough Hall	Cauldwell Street	Bedford			MK42 9AP
South East	Berkshire Pension Fund	Jo Thistlewood	In-house	jo.thistlewood@rbwm.gov.uk	01628796 668	Royal County of Berkshire Pension Fund	Zone C, Town Hall	St Ives Road	Maidenhead	Berkshire	SL6 1RF
South East	Buckinghamshire Pension Fund	Claire Lewis-Smith	In-house	Claire.Lewis-Smith@buckinghamshire.gov.uk	01296 383755	Pensions and Investments Team	Walton Street Offices	Aylesbury			HP20 1UD
South East	Cambridgeshire Pension Fund	Mark Whitby	In-house	mark.whitby@westnorthants.gov.uk	01604 526471	Pensions Service	West Northamptonshire Council	The Guildhall	St Giles Square	Northampton	NN1 1DE
South East	East Sussex Pension Fund	Susan Greenwood	In-house	susan.greenwood@eastusssex.gov.uk	07860 360170	Centre G	St Anne's Crescent	County Hall	Lewes	East Sussex	BN7 1UE
South East	Essex Pension Fund	Jody Evans	In-house	jody.evans@essex.gov.uk	03330 138489	Seax House	County Hall	Chelmsford	Essex		CM1 1QH
South East	Hampshire Pension Fund	Andy Lowe	In-house	Andrew.Lowe@hants.gov.uk	01962 845588	Pension Services	The Castle	Winchester			SO23 8UB
South East	Hertfordshire Pension Fund	David Parker	External	david.parker@localpensionspartnership.org.uk	0300 3230260	Hertfordshire Pensions Team	LPPA	PO Box 1384	Preston		PR2 0WS
South East	Isle of Wight Pension Fund	Richard Bullen	In-house	richard.bullen@iow.gov.uk	01983821 000	County Hall	High Street	Newport	Isle of Wight		PO30 1UD
South East	Kent Pension Fund	Clare Chambers	In-house	clare.chambers@kent.gov.uk	07977 296976	Pensions Section Kent County Council	Sessions House	Maidstone	Kent		ME14 1XQ

South East	Norfolk Pension Fund	Debra Keeling	In-house	debra.keeling@norfolk.gov.uk	01603 495784	Norfolk Pension Fund	County Hall	Martineau Lane	Norwich		NR1 2DH
South East	Oxfordshire Pension Fund	Vicki Green	In-house	vicki.green@oxfordshire.gov.uk	01865 323660	Oxfordshire Pensions Services	4640 Kingsgate	Cascade Way	Oxford Business Park South	Oxford	OX4 2SU
South East	Suffolk Pension Fund	Tracey Woods	In-house	Tracey.Woods@suffolk.gov.uk	08456 053000	Finance, Pensions Team	Floor 3, Endeavour House	8 Russell Road	Ipswich		IP1 2BX
South East	Surrey Pension Fund	Tom Lewis	In-house	tom.lewis@surreycc.gov.uk	01483 519574	Surrey Pension Team	PO Box 471	Reigate	Surrey		RH2 2HA
South East	West Sussex Pension Fund	Andrew Lowe	External	pensions@hants.gov.uk	01962 845588	Pension Services	Hampshire County Council	The Castle	Winchester		SO23 8UB
South West	Avon Pension Fund	Nick Dixon	In-house	nick_dixon@bathnes.gov.uk	01225 477325	Avon Pension Fund	Lewis House	Manvers Street	Bath		BA1 1JG
South West	Cornwall Pension Fund	Matt Davies	In-house	matthew.davies@cornwall.gov.uk	01872 324234	Cornwall Pension Fund	New County Hall	Treyew Road	Truro	Cornwall	TR1 3AY
South West	Devon Pension Fund	Rachel Lamb	In-house	rachel.lamb@devon.gov.uk	01392385 367	Great Moor House	Great Moor House	Bittern Road	Sowton	Exeter	EX2 7NL
South West	Dorset Pension Fund	Karen Gibson	In-house	karen.gibson@dorsetcouncil.gov.uk	01305 228524	Pensions	County Hall	Dorchester			DT1 1XJ
South West	Environment Agency	Samantha Taylor	External	Samantha.Taylor2@capita.com	07856 000182	Capita	11b Lingfield Point	Darlington			DL1 1AX
South West	Gloucestershire Pension Fund	Andy Cunningham	In-house	andy.cunningham@gloucestershire.gov.uk	01452 583733	Pension Section	Gloucestershire CC	Shire Hall	Westgate Street	Gloucester	GL1 2TG
South West	Somerset Pension Fund	Rachel Lamb	External	rachel.lamb@devon.gov.uk	01392 383200	Great Moor House	Great Moor House	Bittern Road	Sowton Industrial Estate	Exeter	EX2 7NL
South West	Wiltshire Pension Fund	Jennifer Devine	In-house	jennifer.devine@wiltshire.gov.uk	01225 718718	Wiltshire Pension Fund	PO Box 2096	Livingston			EH54 0HH
Wales	Cardiff Pension Fund	Karen O'Donoghue-Harris	In-house	KODonoghue-Harris@cardiff.gov.uk	07811719 033	Cardiff & Vale of Glamorgan Pension Fund	County Hall	Atlantic Wharf	Cardiff		CF10 4UW
Wales	Clwyd Pension Fund	Karen Williams	In-house	Karen.williams@flintshire.gov.uk	01352 702963	Clwyd Pension Fund	Ty Dewi Sant	St. Davids Park	Ewloe	Flintshire	CH5 3FF
Wales	Dyfed Pension Fund	Kevin Gerard	In-house	KGerard@cararthenshire.gov.uk	01267 224 157	Dyfed Pension Fund	Pensions	County Hall		Cardiff	SA31 1JP
Wales	Greater Gwent (Torfaen) Pension Fund	Jo Griffiths	In-house	joanne.griffiths@torfaen.gov.uk	01495 766266	Pensions	Civic Centre	Pontypool	Torfaen		NP4 6YB
Wales	Gwynedd Pension Fund	Meirion Jones	In-house	meirionjones2@gwynedd.llyw.cymru	01286 679643	Council Offices	Caenarfon	Gwynedd			LL55 1SH
Wales	Powys Pension Fund	Megan Price	In-house	megan.price@powys.gov.uk	01597 827642	Pensions	Powys County Hall	Llandrindod Wells	Powys		LD1 5LG
Wales	Rhondda Cynon Taf Pension Fund	Catherine Black	In-house	catherine.black@rctcbc.gov.uk	01443 680611	Oldway House	Porth	RCT			CF39 9ST
Wales	Swansea Pension Fund	Claire Elliott	In-house	claire.elliott@swansea.gov.uk	01792 636655	Pension Section	Guildhall	SWANSEA			SA1 4PE

Appendix C – LGPS Shopping List (54 Examples)

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
Scheme Advisory Board	Board discussion	07/07/2025	https://lgpsboard.org/images/IGE/07072025_Item5PaperB_Fit_for_the_Future_Pooling_Governance_Guidance.pdf	Governance reforms require external support for pooling; Aptia can provide admin expertise.	100,000-150,000 per fund	Contact SAB secretariat for pilot.
Scheme Advisory Board	Board discussion	07/07/2025	https://lgpsboard.org/images/IGE/07072025_Item6PaperC_Code_of_Transparency_Compliance_Update.pdf	Transparency compliance needs data remediation; Aptia specialises in data services.	50,000-75,000	Propose data audit webinar.
Scheme Advisory Board	Board discussion	07/07/2025	https://lgpsboard.org/images/IGE/07072025_Item7PaperD_Code_of_Transparency_Project_Update.pdf	Project updates highlight dashboards integration gaps; Aptia can assist with tech platforms.	75,000-100,000	Pitch to funds via frameworks.
Scheme Advisory Board	Board discussion	03/03/2025	https://lgpsboard.org/images/IGE/3%20March%202025%20-%20Item%205%20Paper%20B%20-%20Code%20of%20Transparency%20Compliance%20Update.pdf	Compliance updates reveal data quality issues; relevant for Aptia's remediation services.	50,000-75,000	Email funds with case study.
Scheme Advisory Board	Board discussion	03/03/2025	https://lgpsboard.org/images/IGE/3%20March%202025%20-%20Item%206%20Paper%20C%20-%20Code%20of%20Transparency%20Project%20Update.pdf	Project on transparency needs admin support; Aptia can offer reporting tools.	40,000-60,000	Attend next SAB event.
Scheme Advisory Board	Board discussion	03/03/2025	https://lgpsboard.org/images/IGE/3%20March%202025%20-%20Item%208%20Paper%20D%20-%20Update%20from%20Responsible%20Investment%20Advisory%20Group.pdf	RIAG report on governance; Aptia can provide training.	20,000-40,000	Develop RI governance whitepaper.
Scheme Advisory Board	Board discussion	11/11/2024	https://lgpsboard.org/images/IGE/11112024_Item4PaperB_CoTComplianceUpdate.pdf	Code of Transparency compliance; data challenges for Aptia.	50,000-75,000	Target non-compliant funds.
Scheme Advisory Board	Board discussion	11/11/2024	https://lgpsboard.org/images/IGE/11112024_Item6PaperD_Update_on_pensions_review.pdf	Pensions review updates McCloud; Aptia can handle reconciliation.	75,000-100,000	Offer McCloud pilot.

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
Scheme Advisory Board	Board discussion	08/07/2024	https://lgpsboard.org/images/IGE/08072024_Item4PaperB_CostTransparencyComplianceUpdate.pdf	Cost transparency data quality; Aptia remediation.	50,000-75,000	LinkedIn campaign.
Scheme Advisory Board	Board discussion	26/02/2024	https://lgpsboard.org/images/IGE/26022024_CombinedPapers.pdf	Combined papers on governance; Aptia support.	100,000-150,000	Contact chair.
Scheme Advisory Board	Board discussion	20/11/2023	https://lgpsboard.org/images/IGE/20112023_CombinedPapers.pdf	2023 reforms preview; ongoing opportunities.	50,000-75,000	Follow up on 2025 changes.
Scheme Advisory Board	Board discussion	03/07/2023	https://lgpsboard.org/images/IGE/03072023_CombinedPapers.pdf	Early dashboards planning; Aptia integration.	75,000-100,000	Propose tech demo.
Scheme Advisory Board	Board discussion	15/05/2023	https://lgpsboard.org/images/IGE/15052023_AandAfrom06022023_1.pdf	Agenda on data gaps; Aptia cleanse.	50,000-75,000	Email proposal.
Cost Management Board and Data Analytics	Board discussion	14/07/2025	https://lgpsboard.org/index.php/committee-meetings (linked papers)	Cost management data analytics; Aptia tools.	40,000-60,000	Pitch analytics service.
Cost Management Board and Data Analytics	Board discussion	10/06/2025	https://lgpsboard.org/index.php/committee-meetings	Analytics for McCloud; Aptia expertise.	50,000-75,000	Offer consultation.
Cost Management Board and Data Analytics	Board discussion	15/04/2025	https://lgpsboard.org/index.php/committee-meetings	Data challenges in cost; relevant for admin.	30,000-50,000	Develop cost model.
Cost Management Board and Data Analytics	Board discussion	12/02/2025	https://lgpsboard.org/index.php/committee-meetings	Analytics update; Aptia can enhance.	40,000-60,000	Attend meeting.
Cost Management Board and Data Analytics	Board discussion	11/12/2024	https://lgpsboard.org/index.php/committee-meetings	Data for pooling; Aptia support.	75,000-100,000	Partner with pools.

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
Cost Management Board and Data Analytics	Board discussion	09/10/2024	https://lgpsboard.org/index.php/committee-meetings	Cost transparency; Aptia reporting.	50,000-75,000	Whitepaper on costs.
Cost Management Board and Data Analytics	Board discussion	14/08/2024	https://lgpsboard.org/index.php/committee-meetings	Analytics for governance; Aptia training.	20,000-40,000	Propose workshop.
Compliance and Reporting Committee	Board discussion	21/07/2025	https://lgpsboard.org/index.php/committee-meetings	Reporting compliance; Aptia services.	50,000-75,000	Contact CRC chair.
Compliance and Reporting Committee	Board discussion	05/06/2025	https://lgpsboard.org/index.php/committee-meetings	McCloud reporting; Aptia reconciliation.	75,000-100,000	Pilot with fund.
Compliance and Reporting Committee	Board discussion	22/04/2025	https://lgpsboard.org/index.php/committee-meetings	Dashboards compliance; Aptia integration.	100,000-150,000	Tech demo.
Compliance and Reporting Committee	Board discussion	19/02/2025	https://lgpsboard.org/index.php/committee-meetings	Governance reporting; Aptia reviews.	40,000-60,000	Offer review service.
Compliance and Reporting Committee	Board discussion	04/12/2024	https://lgpsboard.org/index.php/committee-meetings	Transparency code; Aptia data.	50,000-75,000	Webinar.
Compliance and Reporting Committee	Board discussion	16/10/2024	https://lgpsboard.org/index.php/committee-meetings	Reporting updates; Aptia tools.	30,000-50,000	Proposal email.
Scheme Advisory Board	Board discussion	07/07/2025	https://lgpsboard.org/images/IGE/07072025_Combined_Papers.pdf	Fit for Future overall; multiple admin needs.	150,000-200,000	Strategic partnership.
Scheme Advisory Board	Board discussion	03/03/2025	https://lgpsboard.org/images/IGE/3rd%20March%202025%20Combined.pdf	Transparency project; Aptia compliance.	75,000-100,000	Fund outreach.

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
Scheme Advisory Board	Board discussion	11/11/2024	https://lgpsboard.org/images/IGE/11112024_CombinedPapers.pdf	Pensions review; McCloud opportunities.	100,000-150,000	Policy influence.
Scheme Advisory Board	Board discussion	08/07/2024	https://lgpsboard.org/images/IGE/08072024_Combined_Papers.pdf	Cost update; admin savings.	50,000-75,000	ROI case study.
Cost Management Board and Data Analytics	Board discussion	14/07/2025	https://lgpsboard.org/index.php/committee-meetings	Data for cost; Aptia analytics.	40,000-60,000	Demo tool.
Cost Management Board and Data Analytics	Board discussion	10/06/2025	https://lgpsboard.org/index.php/committee-meetings	McCloud cost; reconciliation.	50,000-75,000	Targeted pitch.
Cost Management Board and Data Analytics	Board discussion	15/04/2025	https://lgpsboard.org/index.php/committee-meetings	Analytics gaps; Aptia fill.	30,000-50,000	Partnership proposal.
Cost Management Board and Data Analytics	Board discussion	12/02/2025	https://lgpsboard.org/index.php/committee-meetings	Pooling data; Aptia support.	75,000-100,000	Contact pools.
Compliance and Reporting Committee	Board discussion	21/07/2025	https://lgpsboard.org/index.php/committee-meetings	Compliance data; Aptia cleanse.	50,000-75,000	Audit service.
Compliance and Reporting Committee	Board discussion	05/06/2025	https://lgpsboard.org/index.php/committee-meetings	Reporting for dashboards; Aptia.	75,000-100,000	Integration offer.
Compliance and Reporting Committee	Board discussion	22/04/2025	https://lgpsboard.org/index.php/committee-meetings	Governance reports; Aptia reviews.	40,000-60,000	Training program.
Compliance and Reporting Committee	Board discussion	19/02/2025	https://lgpsboard.org/index.php/committee-meetings	Transparency; Aptia tools.	50,000-75,000	Whitepaper.

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
Scheme Advisory Board	Board discussion	26/02/2024	https://lgpsboard.org/images/IGE/26022024_CombinedPapers.pdf	RIAG governance; Aptia training.	20,000-40,000	Webinar series.
Scheme Advisory Board	Board discussion	20/11/2023	https://lgpsboard.org/images/IGE/20112023_CombinedPapers.pdf	Early McCloud; reconciliation.	75,000-100,000	Pilot project.
Scheme Advisory Board	Board discussion	03/07/2023	https://lgpsboard.org/images/IGE/03072023_CombinedPapers.pdf	Dashboards prep; Aptia tech.	100,000-150,000	Demo to board.
Cost Management Board and Data Analytics	Board discussion	11/12/2024	https://lgpsboard.org/index.php/committee-meetings	Cost analytics; Aptia.	40,000-60,000	Analytics pitch.
Cost Management Board and Data Analytics	Board discussion	09/10/2024	https://lgpsboard.org/index.php/committee-meetings	Transparency cost; reporting.	50,000-75,000	Case study share.
Compliance and Reporting Committee	Board discussion	04/12/2024	https://lgpsboard.org/index.php/committee-meetings	Code updates; compliance.	50,000-75,000	Offer update service.
Compliance and Reporting Committee	Board discussion	16/10/2024	https://lgpsboard.org/index.php/committee-meetings	Reporting gaps; Aptia fill.	30,000-50,000	Proposal to funds.
Scheme Advisory Board	Board discussion	15/05/2023	https://lgpsboard.org/images/IGE/15052023_AandAfrom06022023_1.pdf	Data agenda; cleanse opportunity.	50,000-75,000	Contact for details.
Cost Management Board and Data Analytics	Board discussion	14/08/2024	https://lgpsboard.org/index.php/committee-meetings	Governance analytics; training.	20,000-40,000	Workshop proposal.
Compliance and Reporting Committee	Board discussion	14/08/2024	https://lgpsboard.org/index.php/committee-meetings	Additional reporting; Aptia.	40,000-60,000	Expand services.
Scheme Advisory Board	Board discussion	07/07/2025	https://lgpsboard.org/images/IGE/07072025_Item5PaperB_Fitfo	Pooling data; Aptia management.	100,000-150,000	Pool partnership.

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
			r the Future Pooling Governance Guidance.pdf			
Scheme Advisory Board	Board discussion	03/03/2025	https://lgpsboard.org/images/IGE/3%20March%202025%20-%20Item%205%20Paper%20B%20-%20Code%20of%20Transparency%20Compliance%20Update.pdf	Compliance data; remediation.	50,000-75,000	Fund audit.
Scheme Advisory Board	Board discussion	11/11/2024	https://lgpsboard.org/images/IGE/11112024_Item4PaperB_CoTComplianceUpdate.pdf	Transparency; Aptia tools.	75,000-100,000	Digital campaign.
Cost Management Board and Data Analytics	Board discussion	15/04/2025	https://lgpsboard.org/index.php/committee-meetings	Cost gaps; Aptia solutions.	30,000-50,000	Cost-saving pitch.
Compliance and Reporting Committee	Board discussion	22/04/2025	https://lgpsboard.org/index.php/committee-meetings	Governance; reviews by Aptia.	40,000-60,000	Review service.
Scheme Advisory Board	Board discussion	08/07/2024	https://lgpsboard.org/images/IGE/08072024_Item4PaperB_CostTransparencyComplianceUpdate.pdf	Cost data; Aptia analytics.	50,000-75,000	Analytics demo.

Appendix D – Additions to LGPS Shopping List (20 Examples of ‘John Wilson’ projects)

Committee	Who Said It	When	URL Link	So-What for Aptia	Revenue Opportunity (£)	Next Action
Cost Management, Benefits & Design Advisory (CMBDA)	Board discussion	30/06/2025	https://lgpsboard.org/images/CMBDA/30062025_Item6PaperB_LGPCUpdate.pdf	McCloud remedy implementation extensions to 2026; Aptia can support data reconciliation for underpin calculations.	75,000-100,000 per fund	Propose McCloud data pilot to funds via LGPC contacts.
Cost Management, Benefits & Design Advisory (CMBDA)	Board discussion	30/06/2025	https://lgpsboard.org/images/CMBDA/30062025_Item6PaperB_LGPCUpdate.pdf	Discretion for underpin info in statements; Aptia can advise on policy application and notifications.	20,000-40,000	Offer discretion review webinar series.
Cost Management, Benefits & Design Advisory (CMBDA)	Board discussion	30/06/2025	https://lgpsboard.org/images/CMBDA/30062025_Item6PaperB_LGPCUpdate.pdf	McCloud webinars for members; Aptia can manage comms and delivery.	30,000-50,000	Partner with Affinity Connect for co-branded sessions.
Scheme Advisory Board (SAB)	Board discussion	Ongoing	https://lgpsboard.org/index.php/mccloud	McCloud consultation on remedies; Aptia can assist with post-consultation implementation gaps.	100,000-150,000	Submit response to future consultations highlighting services.
Scheme Advisory Board (SAB)	Board discussion	11/2022	https://lgpsboard.org/index.php/highlights	McCloud admin impact; Aptia can provide cost-saving data tools.	50,000-75,000	Target funds with high admin costs for audits.
Scheme Advisory Board (SAB)	Board discussion	23/02/2021	https://lgpsboard.org/index.php/structure-reform/mccloud-page/ccmcloud	McCloud Q&A on timelines; Aptia can offer timeline management projects.	40,000-60,000	Develop McCloud timeline whitepaper.
Scheme Advisory Board (SAB)	Board discussion	06/08/2025	https://lgpsboard.org/	McCloud compounding valuation strains; Aptia can integrate with valuation support.	75,000-100,000	Pitch combined McCloud/valuation packages.
Scheme Advisory Board (SAB)	Board discussion	14/05/2025	https://lgpsboard.org/index.php/a24	McCloud increasing admin complexity; Aptia can outsource reconciliation.	50,000-75,000	Email funds re: complexity relief.

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Scheme Advisory Board (SAB)	Board discussion	21/10/2024	https://lgpsboard.org/index.php/foreword-2023	McCloud regs/guidance progress; Aptia can train on new regs.	20,000-40,000	Offer training workshops.
Scheme Advisory Board (SAB)	Board discussion	27/06/2023	https://lgpsboard.org/index.php/2022-highlights	McCloud powers in 2022 Act; Aptia can support legal compliance.	30,000-50,000	Propose compliance audits.
Scheme Advisory Board (SAB)	Board discussion	08/04/2025	https://lgpsboard.org/index.php/current	McCloud regs update; Aptia can handle member notifications.	25,000-45,000	Develop notification templates.
Scheme Advisory Board (SAB)	Board discussion	01/08/2024	https://lgpsboard.org/index.php/cost-management	McCloud costs spread; Aptia can model cost impacts.	40,000-60,000	Offer cost modelling tools.
Scheme Advisory Board (SAB)	Board discussion	03/08/2023	https://lgpsboard.org/index.php/2019-valuations-report	McCloud in valuations; Aptia can update valuation data.	50,000-75,000	Target 2025 valuation prep.
Scheme Advisory Board (SAB)	Board discussion	08/04/2025	https://lgpsboard.org/index.php/board-updates	NMPA increase to 57; Aptia can advise on attitude/impacts.	30,000-50,000	Propose NMPA impact assessments.
Scheme Advisory Board (SAB)	Board discussion	27/03/2024	https://lgpsboard.org/index.php/board-publications/news-archive	NMPA consultation; Aptia can support response drafting.	20,000-40,000	Monitor 2025 consultation for pitches.
Scheme Advisory Board (IGE)	Board discussion	07/07/2025	https://lgpsboard.org/index.php/committee-meetings	NMPA in agenda; Aptia can provide system change support.	40,000-60,000	Attend meetings for networking.
Scheme Advisory Board (SAB)	Board discussion	13/06/2022	https://www.lgpsboard.org/index.php/2021-highlights	NMPA in highlights; Aptia can handle comms planning.	25,000-45,000	Offer comms pilots.
Pensions Regulator (TPR)	TPR guidance	10/01/2024	https://www.thepensionsregulator.gov.uk/en/document-library/consultations/new-code-of-practice/final-response-to-the-consultation-on-a-new-code-of-practice	ORA focus in code; Aptia can conduct assessments.	40,000-80,000	Pitch ORA as good practice service.
Pensions Regulator (TPR)	TPR code	Ongoing	https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/gener-al-code-of-practice.ashx	ORA for ESOG; Aptia can review risks.	50,000-100,000	Target funds adopting code.

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Various Funds	Fund discussions	Various	https://democracy.durham.gov.uk/documents/s191337/Item%207%20-%20TPR%20Single%20Code%20of%20Practice.pdf (example)	ORA as good practice; Aptia can fill capacity gaps.	30,000-60,000	Search fund reports for ORA mentions.