Pensions Administration Performance Update Quarter 1 2025/26

7 August 2025

Contents

Highlights and Recommendations

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

- SLA of Priority casework improved this quarter to 64% meeting targets.
- 74% of backlog cases now cleared.
- 89% of members responding to surveys were satisfied.
- 101,374 (55.86%) members registered for online portal.
- 5 Appeals, 11 Breaches, 7 complaints
- 574 Active Employers (discrepancy on Dashboard being investigated)

Quarter 1, to 30 June 2025, saw further improvements to the Authority's pension administration service.

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

Corporate Action 25/28	Update	On Target
PA1 - Clear the remaining Backlogs of casework and ensure arrangements in place to prevent further backlogs developing	1st June trialling a different way to target the backlog by using individual benefit processing teams one month at a time	At risk
PA2 - Plan and deliver the Valuation 2025, including increased engagement with employers.	Project running to timetable. Full fund results report received.	Yes
PA 3 - Implement the McCloud Remedy successfully.	Software development delays hampering progress. McCloud underpin not included in ABS or DBS 2025. Determination made to delay rectification and Benefit statement inclusion to 2026.	No
PA4 - Deliver the Data Quality Improvement	Data improvement prioritised for Valuation data submission to Actuary, annual Pensions Increase and Benefit Statement runs. Feedback from Actuary that data was vastly improved from 2022 submission. In house feedback from Benefit Statement runs data improved as far less records in error.	Yes
PA5 - Ensure Pensions Administration software system is developed, and its functionality used to optimal effect for achieving efficiencies, to the extent possible.	Awaiting McCloud deliveries at end of summer. Plans then in place to look at automation.	No
PA6 - Implement the Pensions Dashboards to required timescales	Project running to time-table. Awaiting connection date from ISP	Yes

The Local Pension Board are recommended to:

a. Note the contents of this report with or without comment; and
b. Consider the draft Complaints and Breaches Procedures attached at Appendix B & C and comment upon any changes required; and
c. Recommend the draft 2x Procedures to the Authority Board for approval.

Background

The Pensions Administration Service is the Authority's largest outward facing service managing the organisation's relationship with just over 181,000 scheme members and 568 employers. The success of the Administration Service is crucial to the success of the organisation and this report aims to set out for the most recent quarter and the financial year to date:

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

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

Membership Profile at 30/06//2025
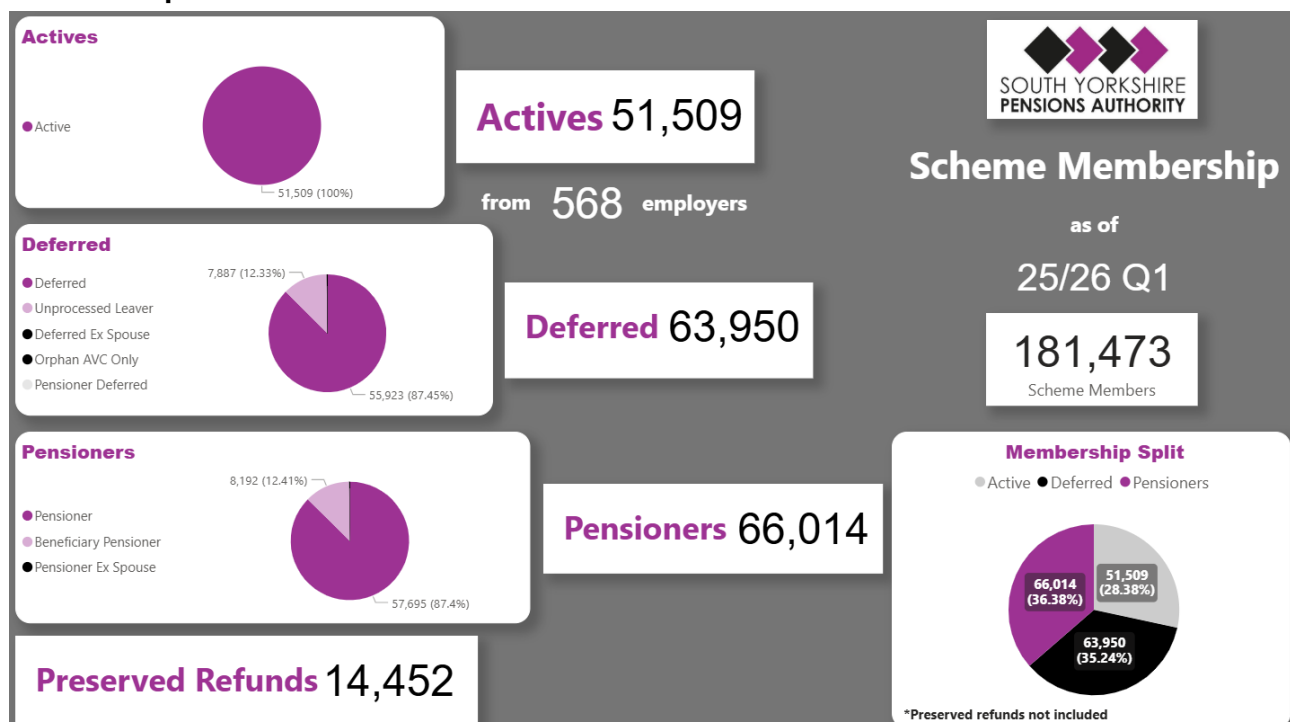
Active members make up around 28% of the current membership. This is a marked reduction to the 55% 20 years ago.

Membership Age Profile

Age Profile ● - 16 ● 16 - 29 ● 30 - 44 ● 45 - 54 ● 55 - 64 ● 65 + ● Other

MyPension Status
All ▼

Pensioner: 161, 240, 91, 316, 12,271, 52,934
Deferred: 2,507, 21,351, 20,325, 18,032, 1,735
Active: 6,225, 16,619, 13,027, 13,609, 2,029

Overseas Membership

Preserved Refund 18 (1.64%)
Deferred 415 (37.8%)
Pensioner 665 (60.56%)

Average Pension

● Female ● Male

Gender Pension Gap Selected

Pensioner: £4,157.03 (Female), £8,577.11 (Male)
Deferred: £1,839.52 (Female), £2,917.53 (Male)

Gender Pension Gaps

● Pensioners ● Deferred

52%
37%

Male to Female ratio

Pensioners
22,704 (34.39%)
43,310 (65.61%)
Gender
● Female
● Male

Deferred
16,150 (25.25%)
47,800 (74.75%)
Gender
● Female
● Male

Actives
13,407 (26.03%)
38,102 (73.97%)
Gender
● Female
● Male

Casework Processing

This section of the report deals with the level of casework processing activity being undertaken and performance against agreed targets. The Team have now cleared 74% of the backlog detail of which is later in this report.

64 % of casework was withing target in this quarter. Which is a slight improvement on last year.
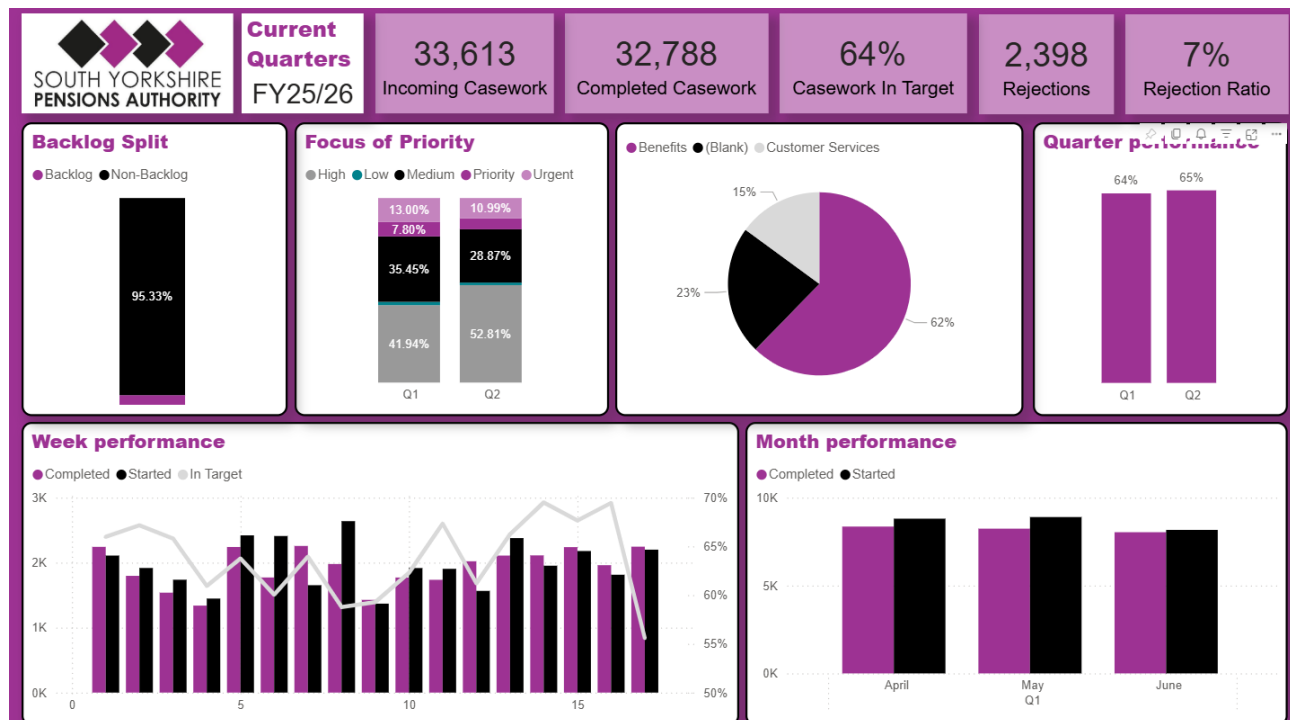
The chart below shows the number of leavers the team were notified of in this quarter together with KPI's for processing deaths, retirements, transfers and divorce cases.

Process Name	Total Start	Total Com	In Target	In Target (%)	Previous quarter	
Death process	1,000	1,102	547	48.50%	56.00%	-7.50%
Retirement	1,044	1,109	675	54.17%	87.00%	-32.83%
Estimate	645	626	319	47.75%	80.00%	-32.25%
Transfer In	573	495	268	51.00%	56.00%	-5.00%
Transfer Out	283	275	114	32.00%	52.00%	-20.00%
Divorce Quote/Settlements	95	71	51	47.00%	95.00%	-48.00%
LG Recalculation of Retirement Benefits	108	46	12	26%	22.00%	4.09%
Leavers	4,218	4,392	1,747	40%	51.00%	-11.22%
Aggregations	3,852	3,425	1,656	59.55%	38.00%	21.55%

The Authorities target at present is 100% of casework to be processed within target. This is being reassessed as it is unrealistic. Statistics are being adversely affected for retirements and deferred retirements because of how early the Authority is accepting the members notification that they are

retiring. Several months prior to their actual leave date in some cases. A quotation of benefits has been provided to these members, and their retirement decisions accepted however an actual calculation cannot be undertaken for active retirements until a leavers form is received from their employer. The team have therefore amended the processes. Retirement calculations will only be provided once the leaver form has been received from the Employer, and we have all the relevant Pensionable pay. For deferred member Retirements it is more difficult to control as a member can submit their forms online without our intervention.

Death processes sometimes require a lot of back and forth with the next of kin to ensure we have all documentation in place and ensure we are paying the benefits out correctly. The Administration system is using up a processing day each time a process is brought out of hold. this has been logged with the system provider.

In this first quarter performance was also reduced as sickness sadly increased losing 70.5 FTE days. In addition, as we are in valuation year all Benefits Team staff were taken off business as usual work to try and process as many outstanding leavers as possible and deferments for valuation purposes. This led to newer casework since 01.04.2025 being left in the queues longer than usual.

From the 1st June 2025 we have had a focus team working on the backlog which of course will affect the percentages of cases done in time too.

The Service Manager for Benefits is focusing the team on working on processes in date order where they can.

Customer Feedback

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

Customer Satisfaction – Retirement Survey & Customer Centre Phone Calls – February – April 2025

Retirement Survey sent to 546 members with an email address. Of those 106 responded (19%).

Customer Centre Phone Survey sent to 3,938 members with an email address. Of those 321 responded (8%).
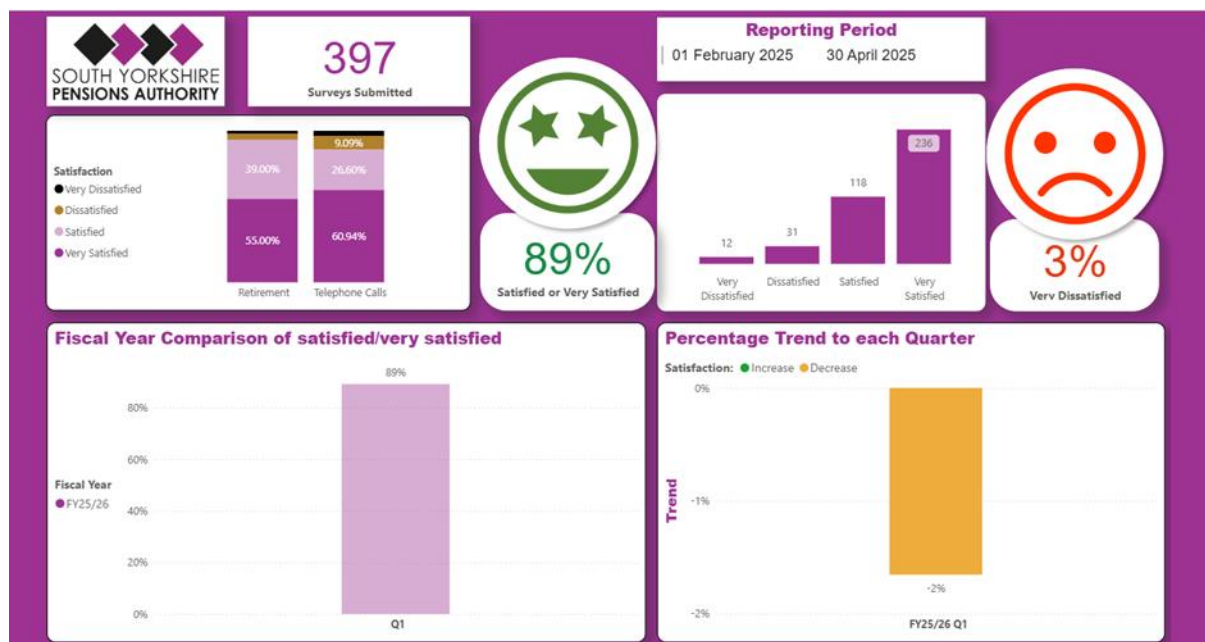
Most comments received were individual to those members. However, the comments below were noted from the retirement survey.

- Need more staff to sort out issues such as amalgamation of pensions.
- Sessions advertised by email always are sent mid-day and cannot reply during school day by which time information sessions are full
- Simply the wait time to talk to a person can be difficult. Particularly for disadvantaged elderly.

Team Actions

- We're aware of the current aggregation backlog and have reassured the member that the Benefits Team has a clear plan in place and is actively working to address it.
- Investigate alternative times to issue invitations to ensure everyone has a fair opportunity to register for information sessions.
- We offer a call-back option that holds a member's place in the queue without requiring them to stay on the line. We also provide phone and online appointments, as well as face-to-face appointments, to ensure accessible support for all members.

One of the many positive comments from the survey to reflect the encouraging feedback we also received.

- I have called your customer services team on 3/4 occasions in recent months and have always found them to be extremely knowledgeable (they speak with confidence and authority). They are super helpful and most important of all, they care. This is a rare quality these days in the customer services environment and my other 2 pension providers certainly do not provide the quality of care that your team do.

Scheme Member Engagement – New Joiner Survey – September - November 2024

1,250 members were surveyed. The survey specifically asks about the welcome email/letter, including registration of the online portal. 36 completed surveys received. Just under 3% response rate.
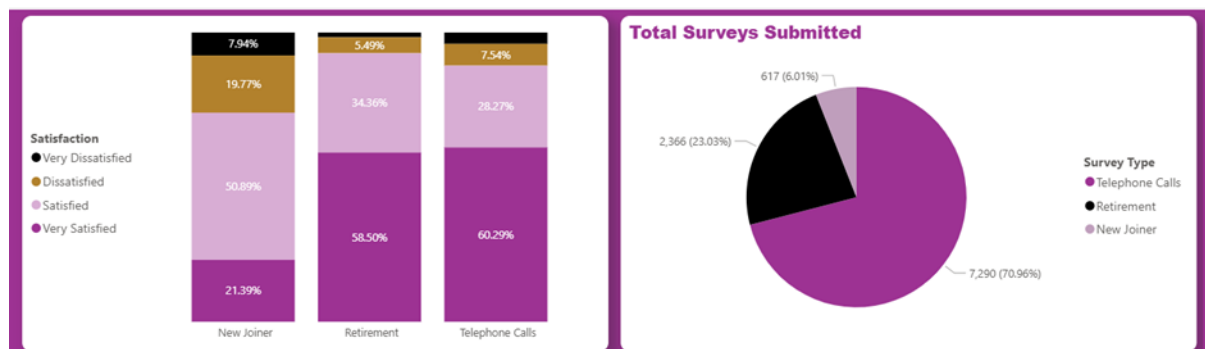
Comments from the Survey:

- It took me many attempts to register online and then when trying to get back on it was impossible. Password wasn't recognised. Got new password, that wouldn't work. Extremely stressful to just want to see my pension details.

- Would like information about transferring in non-LG pensions.

Team Actions

- As part of our ongoing commitment to improving security and protecting personal data, we are introducing a new login process for our secure online account mypension.

- Starting September members will be required to use a One-Time Code (OTC) sent to their email when logging in. This change replaces the current security question and answer with a more secure, time-sensitive verification method.

- Within the welcome letter/email we cover transferring into the scheme however we could look at a targeted email to members who after 6 months of joining the scheme to remind them of the 12-month transfer window resources allowing.

Scheme Member Engagement – Customer Centre Emails

Customer Centre Emails – "click face" Survey November to January 2025.

Q. Overall, how satisfied are you with the service you receive from us?		Compared to last quarter
Excellent	52%	Up 6%
Good	22%	
Ok	9%	Down 6%
Poor	17%	
Total Number of Respondents	92 out of 10,779 emails sent	

Comments left from members who rated the service as poor:

- I cannot view the message sent as I do not have an Egress account nor do I want one. Can the details be sent either by the message section of my account or by post please? I do not trust the Egress emails.

- Couldn't open secure message.
- I had been communicating via messages through my pension but then received a message where I needed to download another app to ensure my reply was secure before I could read it Talk about putting hurdles in the way of trying to get my query resolved.
- I sent you an email. You replied using a system that I could not view. The least you could do is reply in my chosen form of communication.
- I can never get face to face appointment.

Team Actions

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

Processes Completed by the Customer Centre

Completed	In Time		Out of Time		Total	
	Nov to Jan 25	**Feb to April 25**	Nov to Jan 25	**Feb to April 25**	Nov to Jan 25	**Feb to April 25**
Total Processes	6,897	**6,926**	1,819	**1,059**	8,612	**7,985**

86.74% of processes completed in time for the period February to April 2025, improvement of 2.83**%** points from last quarter.

Member Engagement – online portal

All scheme members (regardless of status) are encouraged to sign up to the online portal. There was a total of 781 new registrations in the quarter to the end of March 2025. The Board asked for information on activity on the portal, this is not available.

	31.06.24	Registrations to 30 June 2025	% increase
Active	32,501	33,806	4.0%
Deferred	34,276	35,898	4.7%
Pensioner + Beneficiary	28,193	31,670	12.3%
Total	**94,970**	**101,374**	**6.74%**

Appeals Breaches and Complaints

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

Appeals

1 stage 1 Appeal was raised with the authority which was not accepted as it was out of time.
1 Stage 2 Appeal non IH was raised with the Authority which was not upheld. The member had received an incorrect quotation and Annual Benefit Statements this was not disputed but only the correct benefit can be paid. The member was offered compensation.

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

Ill-Health Stage 2 Appeals: 4 New Ill-Health appeals were raised. These are generally in relation to the level of ill health pension awarded by the employer. With the amount of stage 2 decisions being returned to the Employers training is being undertaken with employers in this area.

Stage	B/F	Received	Rejected	Upheld	Not Upheld	On-going
1	0	0	0	0	0	0
2	7	4	0	7	2	2
Total	7	4	0	7	2	2

Breaches:

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

What is a breach?

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

• Failure to maintain accurate records.

• Failure to act on any fraudulent act or omission that is identified.

• Failure of an employer to pay over member and employer contributions on time.

• Failure to pay member benefits either accurately or in a timely manner.

• Failure to issue annual benefit statements on time or non-compliance with the Regulator's General Code of Practice.

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

• To abide with the LGPS Regulations.

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

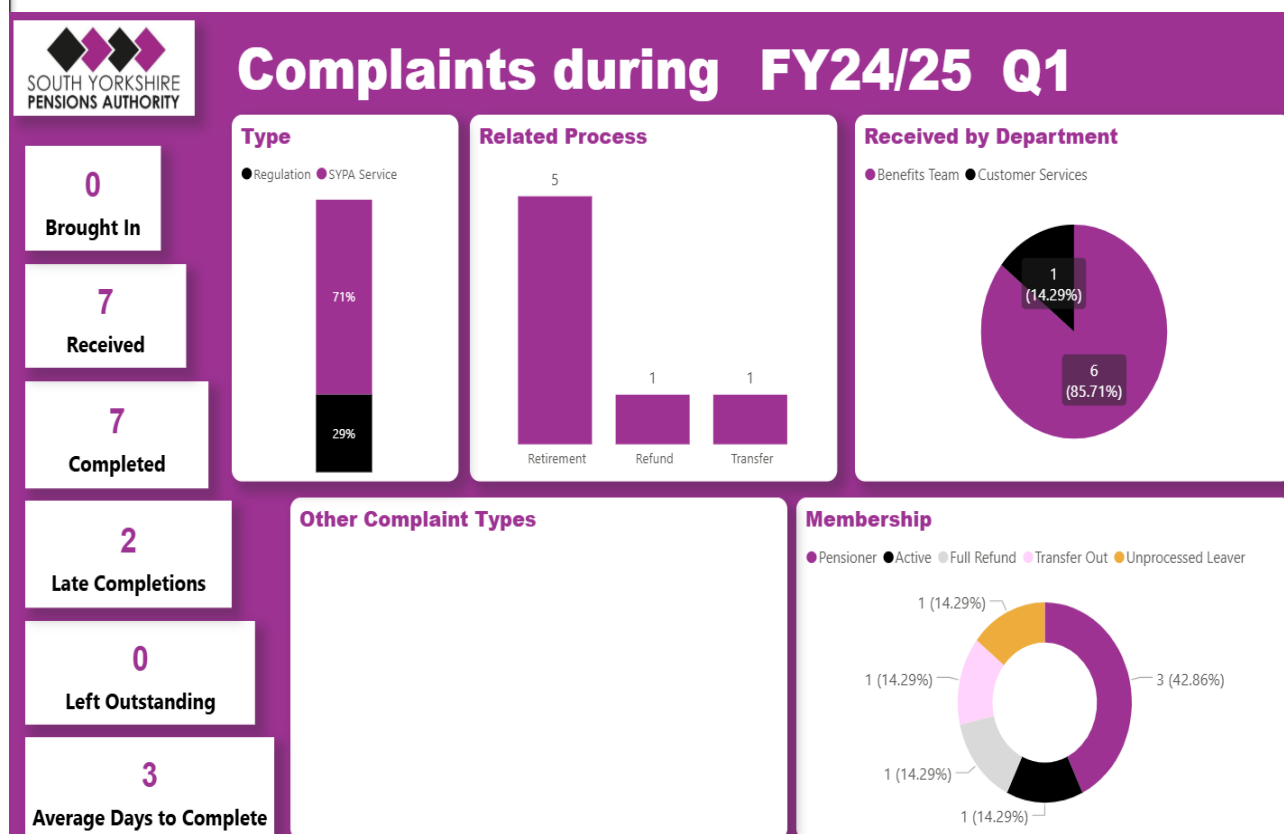Who is responsible for reporting breaches?

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

• Members of the Authority.

• Members of the Local Pension Board.

• Any person who is otherwise involved in the administration of the scheme: including all officers of the Authority.

• All participating employers in the scheme.

• Professional advisers: including auditors, actuaries, legal advisers and fund managers

• Any other person otherwise involved in advising the managers of the scheme.

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

Please find the updated Reporting Breaches Procedure at **Appendix B f**or comment. This will then go forward to the Authority Board for approval.

Complaints

Complaints with Annual Trend

Complaints during FY24/25 Q1

Brought In	0
Received	7
Completed	7
Late Completions	2
Left Outstanding	0
Average Days to Complete	3
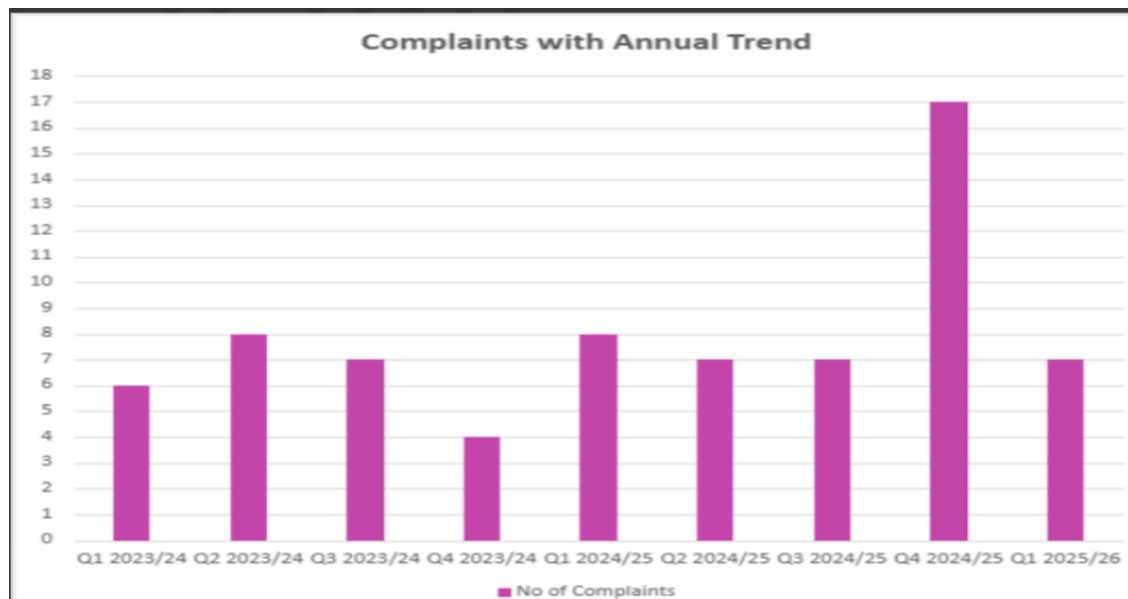
Please find the new Resolving Complaints and Improving Services Procedure **Appendix C** for comment. This will then go forward to the Authority Board for approval.

Pension Ombudsman Cases

During this quarter the Ombudsman let us know that 2 members had taken their appeals to them. We are currently aware of 6 cases being with the Ombudsman and we are awaiting their decision.

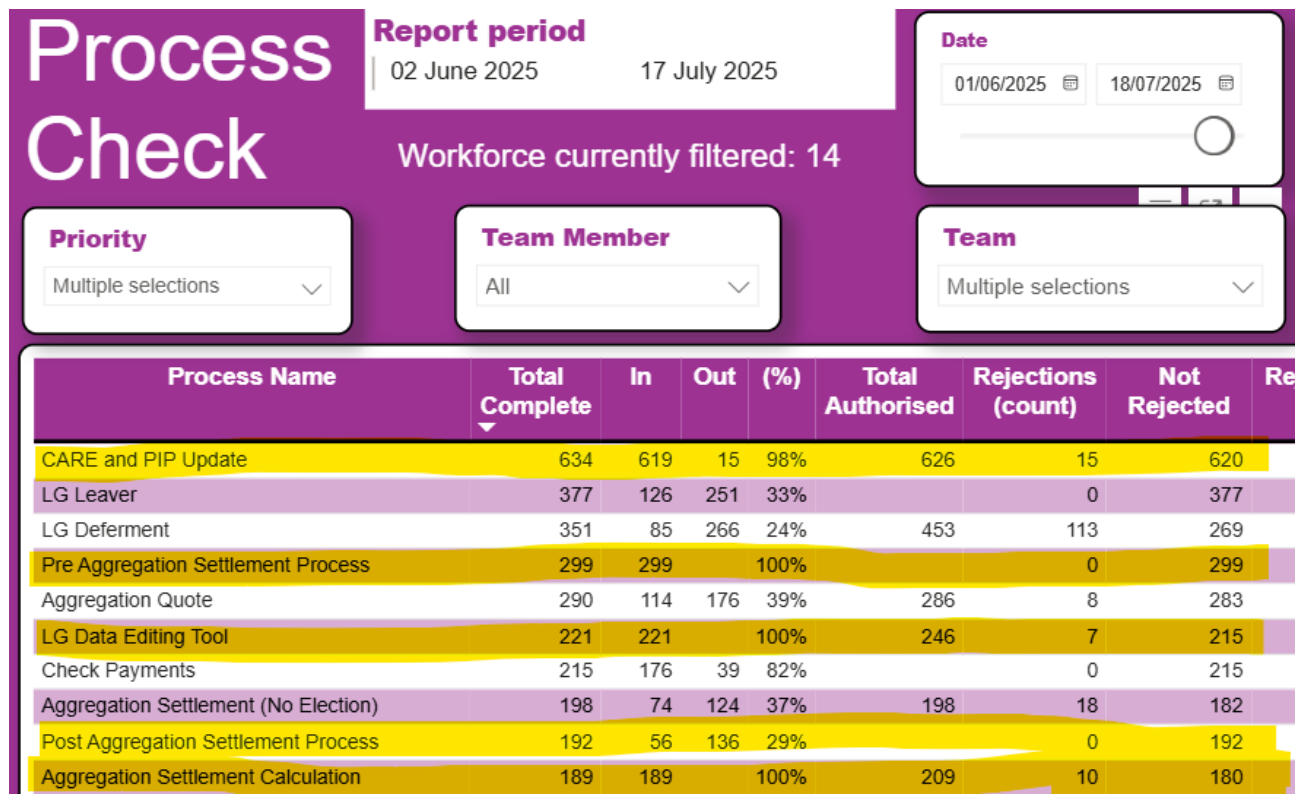# Progress on Delivering the Administration Improvement Plan

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

PA1 - Backlog

As of the 17 July there was 26% of the Backlog remaining. Down from 33% at the last report. The rotation of Benefits teams to take on the role of Taskforce team for a month commenced 01/06/2025.

Backlog Reporting

SOUTH YORKSHIRE PENSIONS AUTHORITY

As of: **Thursday, 17 July 2025**

20,835	5,505	15,330	26%	74%
Original Backlog	Remaining Backlog	All Completed Backlog	Total Remaining	Completed

Breakdown of Completed Backlog

405	377
Interfund In	Refund Quotes
1,747	2,310
Aggregation Quotes	Leavers
3,081	4,163
Aggregation Settlements	Deferments
3,039	208
Standard Employer Queries	Recalculation of Benefits

Breakdown of Remaining Backlog

38	26
Interfund In	Refund Quotes
128	65
Aggregation Quotes	Leavers
2,595	2,630
Aggregation Settlements	Deferments
5	18
Standard Employer Queries	Recalculation of Benefits

Back log cases remaining are getting more complex and some require more processes to be created and completed to bring the record up to date and ensure the data is clean . To demonstrate this the team looked at identifying the processes created from the 189 Aggregation settlement cases completed since the last report. In the chart below you will see the highlighted list of processes which were started from an aggregation settlement process. All of these processes are created and completed outside of the backlog and therefore do not reduce backlog numbers:

Process Check

Report period | 02 June 2025 | 17 July 2025

Date: 01/06/2025 — 18/07/2025

Workforce currently filtered: 14

Priority: Multiple selections

Team Member: All

Team: Multiple selections

Process Name	Total Complete	In	Out	(%)	Total Authorised	Rejections (count)	Not Rejected	Re
CARE and PIP Update	634	619	15	98%	626	15	620	
LG Leaver	377	126	251	33%		0	377	
LG Deferment	351	85	266	24%	453	113	269	
Pre Aggregation Settlement Process	299	299		100%		0	299	
Aggregation Quote	290	114	176	39%	286	8	283	
LG Data Editing Tool	221	221		100%	246	7	215	
Check Payments	215	176	39	82%		0	215	
Aggregation Settlement (No Election)	198	74	124	37%	198	18	182	
Post Aggregation Settlement Process	192	56	136	29%		0	192	
Aggregation Settlement Calculation	189	189		100%	209	10	180	

A total of 1535 processes required completion on top of the 189 aggregation settlement processes (total in this report is 198 so 9 outside of the backlog will have been completed and contribute to these numbers). Pensions Administration of members history in the scheme is complex.

PA4 - Improve Data quality.

The Data Quality Strategy was approved by the Authority Board. The cyclical activity is embedded within the team and feedback from the Actuary on the improvement over the last year can already be seen. During this quarter data quality checks were run for end of year data cleansing, Annual Pensions Increase and the valuation. The inhouse data reporting tool DART is used to help monitor the presence, quality and format of data and this helps determine further steps needed as part of specific data improvement activities. Improvement to the quality of the data was monitored over this time.

To submit the Valuation member data to the Actuary their online tool has to be used. This identifies what Hymans refer to as critical errors and until these are cleared the data cannot be uploaded. The team managed to clear most of these errors, with a small number to be cleared by Hymans and submitted the data on time by the middle of July. Early feedback from the Actuary is that there is a significant improvement in the data since the last valuation submission.

PA5 - Making Best Use of Technology

A steering group is meeting quarterly to decide on the Pension Administration system developments and improvements to be taken forward for the following quarter. Release dates and guides are being

discussed within the group which is ensuring all teams are more aware of developments being introduced and able to update teams on the changes to the system that may affect their day-to-day work.

A working group is looking at automation within the software at present. Costing for Software Add-ons to facilitate automation aer being obtained as well as meeting with Peers who have successfully introduced this technology successfully.

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

Major Projects

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

PA3 - McCloud

MHCLG's expectations about timings for implementing the McCloud remedy are set out in; Statutory guidance on McCloud implementation (England and Wales). This guidance states that for most members, the McCloud implementation period ends on 31 August 2025. At the end of the implementation period:
• all retrospective amendments to members' pensions and other rights because of the regulation amendments in force from 1 October 2023 (LGPS (Amendment) (No. 3) Regulations 2023) should have been concluded, and
• records for members who qualify for the McCloud remedy but have not yet taken their pensions should be accurate (so that figures in 2025 ABSs reflect members' McCloud protection).

In August 2024, MHCLG laid the LGPS (Information) Regulations 2024 which covered ABSs for active, deferred, deferred pensioner and pension credit members and:
• removed the requirement to reflect McCloud protection in 2024 statements
• provided a discretion not to reflect McCloud protection in 2025 statements for individual members or groups of members**.**

A determination to exercise the discretion must be made before 31 August 2025. It may only be made if the administering authority considers that it is reasonable in all the circumstances in the case of a particular member or class of members, and any member to which it applies in the 2025 ABS must be notified.

The discretion essentially extends the implementation period to 31 August 2026.

As the Board are aware, the Authority needs to develop a detailed implementation and rectification plan to manage the work required. Production of a plan is still delayed until the Authority has the remaining administration system functionality to be in place.

As the Authority's software is currently unable to include McCloud unperpin data in Annual Benefit Statements or rectify past leavers A Determination was agreed by The Authority Board at their April

meeting that this Authority would be delaying MCCloud rectification and including McCloud data in ABS's until August 2026.

Until the software has been updated, and the number of rectifications cases are known a rectification project plan cannot be put in place.   This issue had already been added to the Risk register earlier in the year.

On 19 June the Pension Regulator issued a statement setting out their expectations in relation to;

- reflecting McCloud protection in LGPS ABSs this year and in the future
- exercising the discretion for 2025 statements
- decision-making and record-keeping
- plans to ensure McCloud information is included for all members in future years if the discretion is exercised in 2025.

As this Authority has determined that the discretion to delay rectification is needed for all retrospective cases and to delay the McCloud information in ABS's for all affected members a report will be made to TPR.

Dashboards

Connection and data

The first key deadline set out in the Department for Work and Pensions' (DWP) dashboards timeline guidance has now passed, with larger occupational pension schemes required to connect by 30 April. Our deadline is now three months away 31 October.

The Pensions Dashboards Programme (PDP) confirmed recently that the standards for pension providers and schemes in scope for pensions dashboards had been approved by the Secretary of State for Work and Pensions. This marked the last step in making these standards a legally binding set of requirements, so the project team are currently ensuring that our preparations are aligned with the latest approved standards. The PDP also confirmed that 16 of the 20 pensions dashboards volunteer participants have yet to complete their connection journey, with several currently waiting for a slot to become available so they can proceed with their testing. PDP also confirmed consumer testing will be carried out this summer using live, real data. This testing will be carried out in three steps: the first step is industry testing to build confidence in data flow, the second step is moderated testing looking at members, and the third step is unmoderated testing looking at testing at scale and recruiting participants.
Actions completed (completed since last report) and still outstanding are;

Governance	• *Dashboards a standing item on Board Agenda* • *Board adequately trained on Dashboards requirements* • *DPIA updated to take account of matching criteria*	√ √
Policy	• *Matching criteria agreed* • *Data Improvement in place* • *Backlog clearance plan in place for unprocessed benefits*	√ √ √
Connection	• *ISP selected and formally appointed* • *Connection timeline agreed with ISP*	√

	• *AVC – all decision agreed with providers*	√
Record-Keeping Decisions	• *ISP selection process and rationale documented, and parties communicated with*	√
	• *The main scheme and AVC matching criteria Policies in place*	
	• *All data cleansed*	√
Communications	• *Early communication to members to raise awareness of Dashboards*	√
	• *Update communication strategy to reflect Dashboards*	√
	• *All relevant stakeholders aware of their responsibilities*	√
Data	• *Assessment of quality and digital accessibility of the data undertaken*	
	• *Regular data cleansing scheduled; prioritising data most likely to be used for matching criteria*	√
	• *Main scheme view data requirements that must be returned understood together with timescales*	√

Matching criteria has been agreed with our ISP provider, Civica. This decision will be taken to the Authority Board for approval in September.

Full Match Policy

- Matches must include **surname**, **date of birth**, and **NINO**, aligning with Pensions Administration Standards Association (PASA) and industry standard.
- On a match made, our ISP provider (Civica) will create and register a Pension Identifier (PeI) with MaPS, without sharing pension data until the user request's view access.
- If there is no match, no data is returned

Possible Match Policy

- A "possible match" triggers when two core elements match (NINO+DOB or NINO+surname), or when four items match (first name, surname, DOB, postcode).
- In such cases:
  - Civica register a PeI.
  - We notify the member that they may have a pension, offering a secure method (e.g. via a link to a form) to provide additional identifiers: previous names, email, mobile, employer, payroll number, etc.
  - If no clarification is received within **30 days**, personal data is deleted and the PeI deregistered. If later confirmed, we update MaPS accordingly.

A record will be retained of the matching policy and any subsequent updates for at least six years. The criteria may evolve over time (e.g. adding email, mobile, address verification), depending on data quality and the Pensions Administration Standards Association (PASA) guidance. Any change will be documented with rationale and dated.
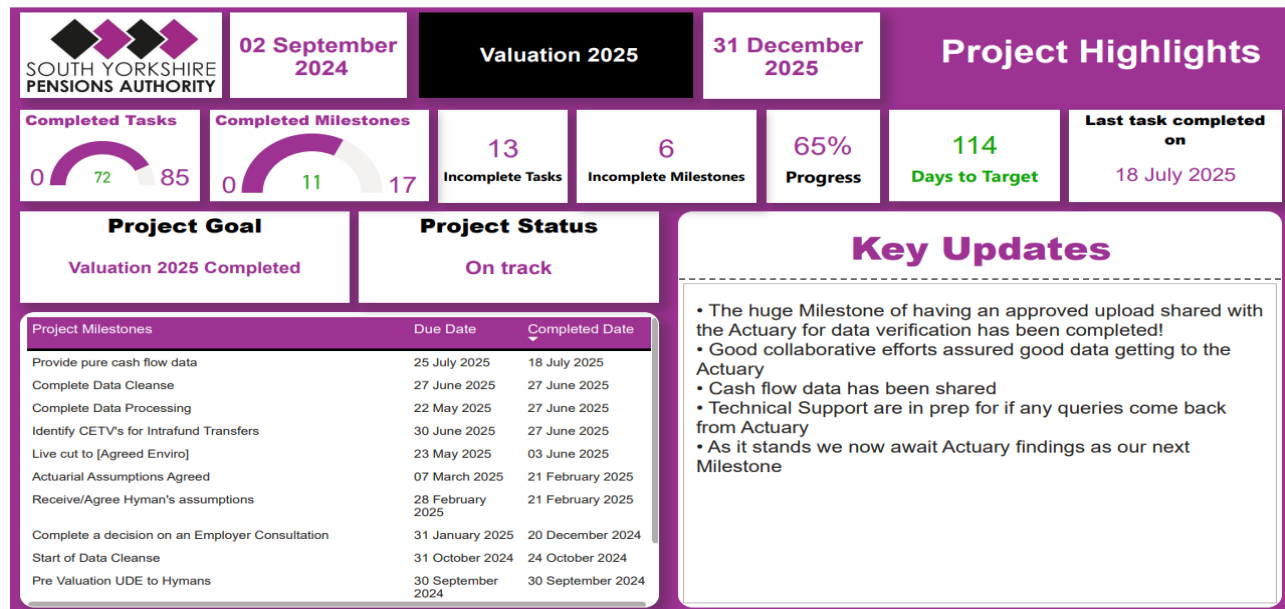
The Pension Regulator contacted the Authority during July to let us know that they wish to visit in September to discuss the Authority's dashboard readiness.

Cyclical Activity

This section focuses on progress with significant cyclical projects including:

PA2 - Valuation 2025

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

	02 September 2024	Valuation 2025	31 December 2025	Project Highlights
SOUTH YORKSHIRE PENSIONS AUTHORITY				

Completed Tasks	Completed Milestones	13	6	65%	114	Last task completed on
0 72 85	0 11 17	Incomplete Tasks	Incomplete Milestones	Progress	Days to Target	18 July 2025

Project Goal	Project Status	Key Updates
Valuation 2025 Completed	On track	• The huge Milestone of having an approved upload shared with the Actuary for data verification has been completed! • Good collaborative efforts assured good data getting to the Actuary • Cash flow data has been shared • Technical Support are in prep for if any queries come back from Actuary • As it stands we now await Actuary findings as our next Milestone

Project Milestones	Due Date	Completed Date
Provide pure cash flow data	25 July 2025	18 July 2025
Complete Data Cleanse	27 June 2025	27 June 2025
Complete Data Processing	22 May 2025	27 June 2025
Identify CETV's for Intrafund Transfers	30 June 2025	27 June 2025
Live cut to [Agreed Enviro]	23 May 2025	03 June 2025
Actuarial Assumptions Agreed	07 March 2025	21 February 2025
Receive/Agree Hyman's assumptions	28 February 2025	21 February 2025
Complete a decision on an Employer Consultation	31 January 2025	20 December 2024
Start of Data Cleanse	31 October 2024	24 October 2024
Pre Valuation UDE to Hymans	30 September 2024	30 September 2024

The SAB has issued a statement, with the aim of helping the Authority manage the 2025 valuation process. This followed significant interest in this year's outcomes from external commentators, and the need to manage employer expectations given improvements in funding levels being reported and many funds now having material surpluses. The statement makes clear that there will be a range of funding level outcomes, not only across different LGPS funds, but also across individual employers within funds. It also explains the importance of clear and transparent documentation of approach (including the actuarial assumptions used), so that employers can understand how their funding outcome (contribution rates) has been determined. The SAB also reiterates its previous message that engagement with employers on the Funding Strategy Statement and the valuation process will be critical in this valuation process.

Annual Benefit Statements
Deferred Members – produced.
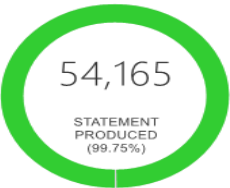
DBS Dashboard 2025
As at: 28/07/2025 12:00:00

Total Deferred Folders due a statement: 54,301

136 STATEMENT NOT PRODUCED (.25%)

Exclusions Breakdown

No Pensions History >= 07/04/2025	5
Future Review Date Error	-
Unclaimed Pensioner	-

Ready (131)

Statement Type	McCloud:	Yes	No	NULL	Total
(1) ABSDEF Parent Auto		6	3	24	33
(5) Deferred Ex Spouse Statements				98	98

54,165 STATEMENT PRODUCED (99.75%)

Production Schedule

09/07/2025	5,795	5,795	10.67%
10/07/2025	8,197	13,992	25.77%
11/07/2025	8,264	22,256	40.99%
14/07/2025	11,756	34,012	62.64%
15/07/2025	20,153	54,165	99.75%

Active Members – Ready to be produced

ABS Dashboard 2025
As at: 28/07/2025 12:00:00

Total Active Folders due a statement: 49,804

49,804 STATEMENT NOT PRODUCED (100%)

Not Ready (630)

PR Not Loaded	278
CARE Not Revalued	352
Employer Not Ready	278

Ready (49,174)

(1) ABS Parent Auto	15,254
(2) ABS Parent Auto CARE	33,920

Not Ready Exclusions

Outstanding CARE data issue	0
ABS calculation error	0
PR Query	0
Divorce Debit	0

Ready Exclusions (0)

Outstanding CARE data issue	0
ABS calculation error	0
PR Query	0
Divorce Debit	0

Production Schedule

0 STATEMENT PRODUCED (0.00%)

Employer Activity

Fund Employers

Employers as at 31 March 2025	575
Admissions: Schedule Body	1
Cessations	2
Employers as at 30 June 2025	**574**

Timeliness of Employer data submissions

Month	% of Monthly data submissions by deadline date
April	99%
May	99%
June	100%
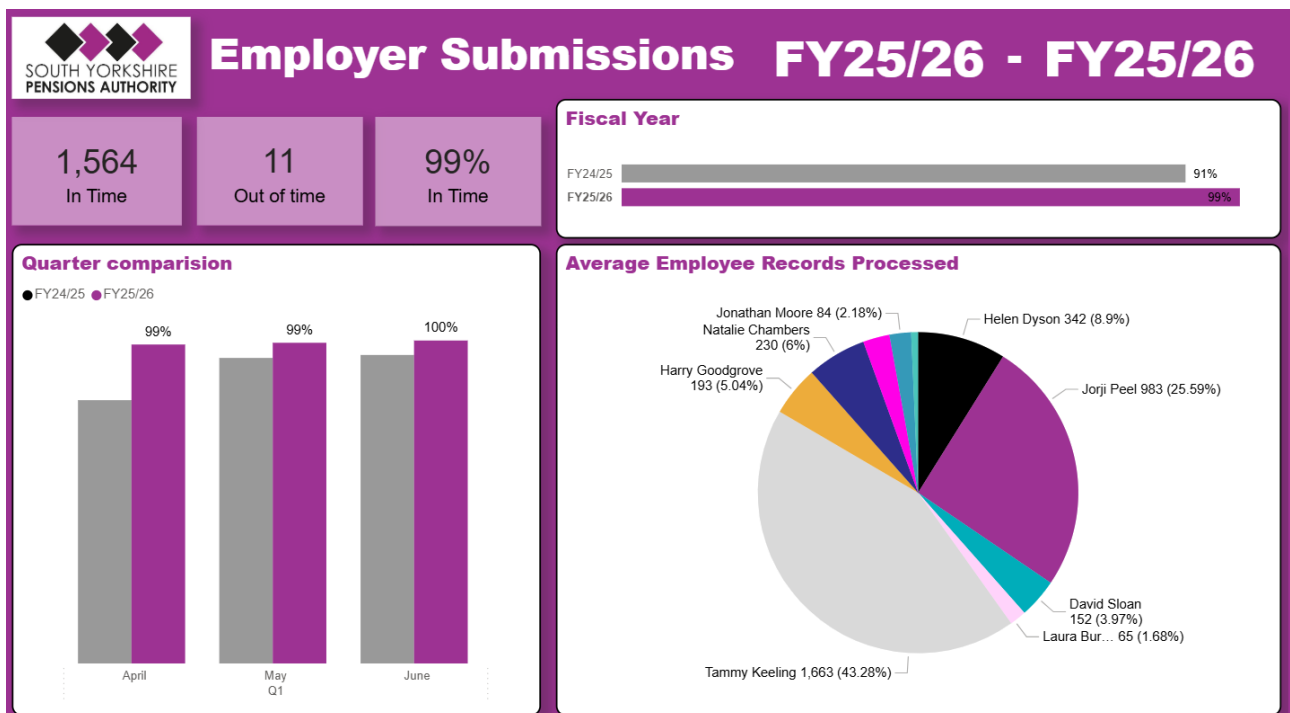
We are now able to compare Q1 in 24/25 alongside Q1 in 25/26. As you can see, in Q1 24/25 we had 91% of the Monthly Data submitted on time and can see a significant improvement in Q1 25/26 with 99% submitted on time. In June, not only did we receive 100% submissions, but these were also received the day before the deadline day.

Employer performance - in dealing with queries

Since October 2024 (Q3) we have been working closely with employers to help answer outstanding queries and keep them manageable and under control. In Q1 there were a total of 1,391 queries raised with the employers completing 1,867, reducing the backlog by 476 leaving 83 left in the backlog to clear.
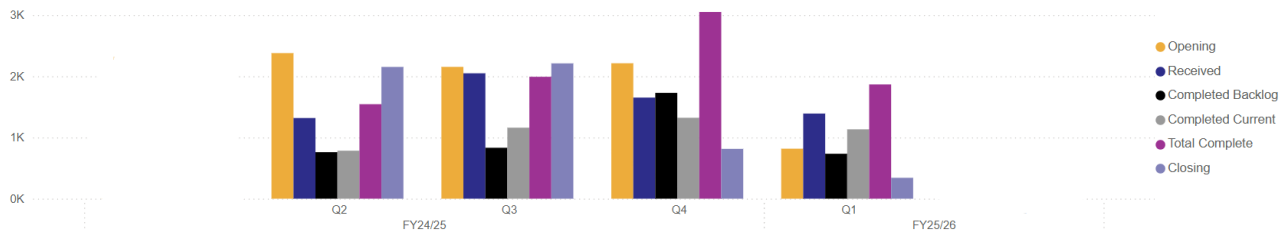
Fiscal Year, Fiscal Quarter	Opening	Received	Completed Backlog	Completed Current	Total Complete	Closing
FY24/25, Q1	2,676	1,041	719	619	1,338	2,379
FY24/25, Q2	2,379	1,318	760	784	1,544	2,153
FY24/25, Q3	2,154	2,049	832	1,160	1,992	2,211
FY24/25, Q4	2,213	1,652	1729	1,322	3,051	814
FY25/26, Q1	817	1,391	734	1,133	1,867	341

| FY & Q	FY24/25 Q2				FY24/25 Q3				FY24/25 Q4				FY25/26 Q1			
Employer	Opening	Raised	Completed	Closing	Opening	Raised	Completed	Closing	Opening	Raised	Completed	Closing	Opening	Raised	Completed	Closing
[00600] Sheffield City Council	64	197	196	65	65	232	182	115	115	243	305	53	53	197	220	30
Capita	104	54	35	123	123	72	33	162	162	70	141	91	91	151	21	
[00500] Rotherham MBC	29	114	87	56	56	210	205	61	61	156	190	27	27	114	117	24
[00295] The Chief Constable	40	37	20	57	57	37	64	30	30	44	55	19	19	49	57	11
[00400] City of Doncaster Council (CDC)	30	117	92	55	55	160	145	70	70	146	187	29	29	104	122	11
EPM	71	13	19	65	65	13	20	58	58	12	21	49	49	12	49	12
[00717] Firth Park Academy	40	9	7	42	42	12	16	38	38	19	51	6	6	10	4	12
[00300] Barnsley MBC	9	98	94	13	13	112	120	5	5	102	104	3	3	86	88	1
[00762] Astrea Academy Trust	3		3	0		1		1	1	4	2	3	3	7	3	7
[00432] Doncaster Culture & Leisure Trust	3			3	3	2	3	2	2	1		3	3	2	1	4

Current Improvements
- Employer Support Officers and Engagement Officers continue to collaborate with Employers resulting in improvements to accuracy of data in Monthly Submissions and uploading target improvements.
- Continuous meetings with large Employers/Payroll Providers to build rapport and ensure compliance.
- Improvements to Employer Query reporting – Q2 should include the new MDC Query Data form information.
- Employer Focus Group preparations for September have commenced.
- Employer Forum preparations for 14 November have commenced.

- Email has been sent to obtain the Compulsory Discretionary Policies from all Employers supported by a new template, guidance notes and a webinar in August on how to avoid "fettering".
- Employer Hub (Phase 2) Project commenced in 2025/26 Q1 to produce self-service reports, easier to use Retirement Quote facility and improved maintenance to avoid breaches.

Improvement Plan
- Improve the EPICi system – more workflows are planned.
- Creating a Bulk Redundancy request template for Employers which will automatically create figures for all members over age 55, using the MDC information on UPM.
- Preparations to update the Employer page of the SYPA website are underway.
- Review of the current IRMP's is being considered with requests from other Admin Authorities asking what their current process is.

Training / Presentations delivered
- 26 Training Sessions
- 3 Employee Sessions
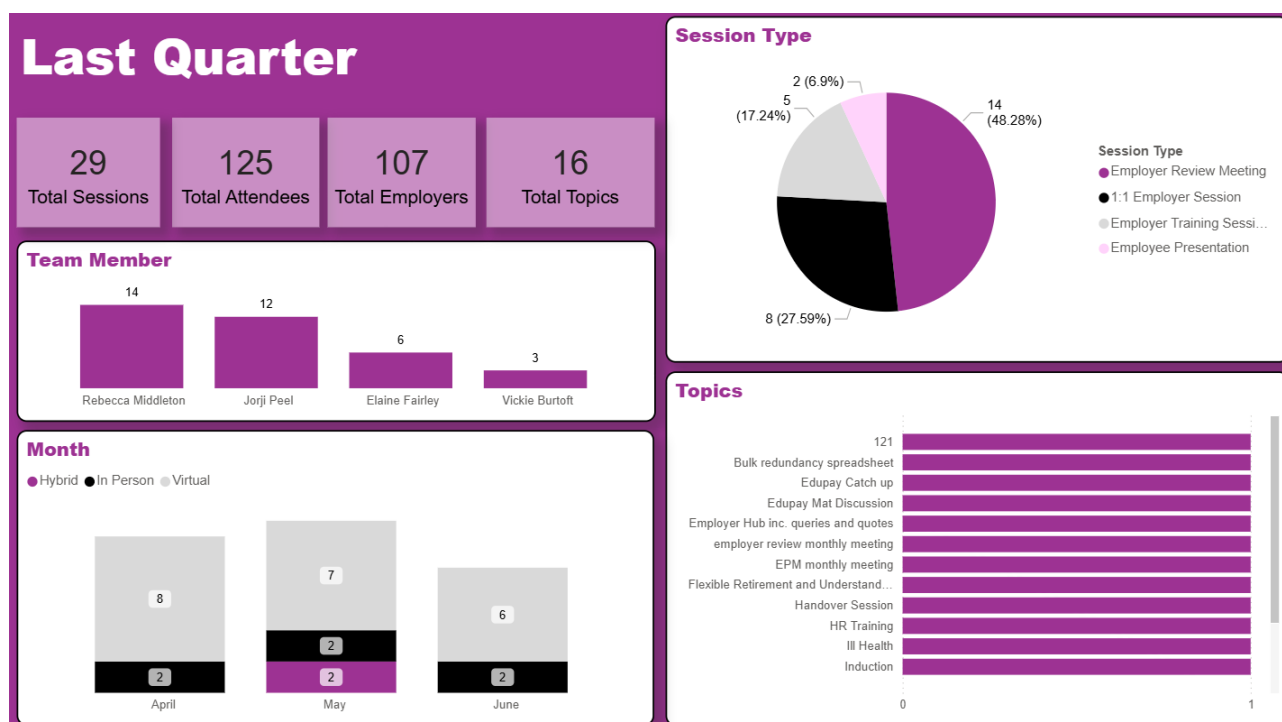
Policy Developments

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

Access and fairness Consultation

The Ministry of Housing, Communities and Local Government (MHCLG) released its long-awaited consultation covering various aspects of benefits payable to LGPS members in England and Wales. These changes aim to improve access to and fairness within the scheme and ensure that it continues to provide security and support for members. The consultation, which is open for 12 weeks until 7 August 2025, covers several areas including:

• Survivor benefits and death grants: Proposals aim to ensure equality of benefits paid to survivors irrespective of the sex of the survivor or the original member, remove the age 75 maximum eligibility point for death grants, and introduce a further administrative easement when a death grant is not paid within two years.
• Gender pensions gap: Proposed changes to the way members can (and in some cases must) buy back unpaid leave and a proposal to make unpaid additional maternity, adoption and shared parental leave fully pensionable at cost to employers. The purpose of these changes is to improve pension rights accrued by females during breaks in membership, but they will also bring some benefit to male members. Also proposed is for it to be mandatory for pensions gender gap reporting to be carried out, which would be undertaken as part of the actuarial valuation and included in the valuation report.
• Opting out of the scheme: The consultation includes a proposal to make the collecting and reporting of opt out data mandatory, including use of a standard form to be used by all administering authorities. This aims to ensure that an understanding of who is opting out and why can be considered in future discussions about scheme changes and in how administering authorities and employers communicate the advantages of the scheme to members and prospective members. It is also proposed that there will be an additional government form that employees will be asked to complete, so that data is automatically (and anonymously) returned to MHCLG.
• Forfeiture: Changes have been proposed that will solve some issues that administering authorities and employers have faced in attempting to use the rather complex and restrictive provisions to forfeit/reclaim financial losses from members' benefits in the past. Guidance on making a forfeiture application is also suggested.
• McCloud remedy: Some issues with the existing remedy regulations have been identified as administering authorities have been working through the affected cases, so regulation amendments are proposed to correct these. Affected calculations include divorce, death grants, interest and transfers from other public service pension schemes for scheme members over 65.

Some other proposed amendments are:
• Fixing known issues with the regulations, including exiting employers, de minimis commutation payments for pre-2008 leavers, and AVCs.
• Updating Schedule 2 to include Combined County Councils as employers in the LGPS. • Making updates to reflect the abolition of the lifetime allowance and the introduction of the Lump Sum Allowances, including the approach the LGPS is taking towards the payment of a Pension Commencement Excess Lump Sum (PCELS).
• Providing more flexibility for when refunds of contributions are to be paid.

Draft regulations have also been issued with the consultation for consideration. It is positive that the government is asking questions about the impact of these proposals on the administration of the scheme, as some of the suggested amendments are backdated meaning the Authority will need to revisit affected cases. A response is being finalised to be sent by the closing date.

SAB publishes 2024 annual report

The SAB has published the annual report for the LGPS in England & Wales 2024, aggregating information from the 86 separate fund annual reports as at 31 March 2024. Key highlights are:
• Total scheme membership increased by 2.8% to 6.68m members.
• Total assets increased by 10.1% to £390bn.
• Investment return across the LGPS (E&W) was 8.9%.
• Total investment management costs increased by £49.6m (2.9%).
• Total administration and governance costs increased by £15.7m (5.7%

The report also included initial analysis on compliance with updated guidance for preparing the fund annual report, published in March 2024. Due to timing of release, this was to apply on a best endeavours basis for 2023-24. Compliance with governance and administration requirements was good, but there were lower levels of compliance with new key performance indicator metrics.

Pension Schemes Bill

The Pension Schemes Bill was laid before Parliament on 5 June. This was preceded by a Government press release and a 'roadmap' including indicative timelines for the various developments, though that was mainly focused on the non-LGPS aspects. Summarised below are the LGPS aspects of the Bill, captured in Chapter 1:
• Defines asset pool companies in statute. LGPS regulations will require administering authorities to participate in a pool (and only that one pool!), which must manage all their assets, and will set out specific considerations which must be met by those pool companies (e.g. FCA authorisation).
• Indicates that administering authorities can be required to invest in a particular pool (by Direction).
• Implements proposals focusing on local investment by requiring that LGPS regulations for England and Wales include a duty for administering authorities to work with strategic authorities in their local area to identify appropriate opportunities.
• Sets out the requirements for administering authorities to carry out a governance review, the detail of which will be included in regulations. An administering authority can be directed to carry out a review at any time.
• Modifies the Procurement Act 2023 as it applies to the LGPS.

There appear to be no surprises in the LGPS-related aspects of the Bill. The detail in regulations is awaited.

Virgin Media case update

The Government announced that it would bring forward legislation to deal with issues arising from the Virgin Media v NTL Pension Trustees judgment. This will give affected pension schemes the ability to retrospectively obtain written actuarial confirmation that historic benefit changes met the necessary standards.

SAB Gender Pensions Gap roundtable

The SAB hosted a roundtable at the Local Government Association's Westminster offices on 18 June to discuss the gender pensions gap, following the launch of the government's 'Access and Fairness' consultation. The event brought together industry delegates including trade union representatives, LGPS officers, representatives from the Pensions Equity Group and Pensions for Purpose, as well as MHCLG and GAD. The Authority attended.

Appendix A – Pension Acronyms

Pension Acronyms	
Acronym	**Meaning**
APCs	Additional Pension Contributions
AVC	Additional Voluntary Contribution
CARE	Career Average Revalued Earnings
CIPFA	Chartered Institute of Public Finance and Accountancy
CPI	Consumer Prices Index
FE	Further Education
FSS	Funding Strategy Statement
FY	Financial Year
GAD	Government Actuary Department
GMP	Guaranteed Minimum Pension
HMT	His Majesty's Treasury
IDRP	Internal Dispute Resolution Procedure
IFA	Independent Financial Advisor
IRMP	Independent Resgistered Medical Practiotioner
ISP	Integrated Service Provider - to support connection to Pens
LGPS	Local Government Pension Scheme
McCloud Remedy	Service since 01.04.2014 - 31.03.2022 must be recalculate present Scheme.
MDC	Monthly Data Collection
MHCLG	Ministry of Housing, Communities and Local Government
mypension	The member online portal where they can see their own pe
PI	Pensions Increase
RPI	Retail Price Index
SAB	Scheme Advisory Board
SEQ	Standard Employer Query
SLA	Service Level Agreements
TPO	The Pension Ombudsman
TPR	The Pension Regulator
Triennial Valuation	Every 3 years the Pension Fund undergoes a valuation
UPM	Universal Pension Management system

Appendix B – Reporting Breaches Procedure

Appendix C - Resolving Complaints and Improving Services Procedure

27