



**Pension Board**  
**Date 23 January 2026**

Item

Public

# Pensions Administration Monitoring Report

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## 1. Synopsis

The report provides members of the Board with monitoring information on the performance of and issues affecting the pensions administration team.

## 2. Executive Summary

- 2.1. Detail is provided on team workloads and performance, and projects currently being undertaken, including valuation 2025 and Pension Dashboards.
- 2.2. Information is also included regarding regulatory changes and the work undertaken by the Scheme Advisory Board.

## 3. Recommendations

- 3.1. Board Members are asked to note the KPI chart and information on those KPI's not currently meeting the 95% target and the actions being taken to address this. (Appendix A).
- 3.2. Board Members are asked to note the progress and completion of key activities from the business plan 2025-26 up to Q3. (Appendix B).
- 3.3. To note the progress of the Pension Dashboard implementation which is provided in the update report (Appendix C).

# Report

## 4. Risk Assessment and Opportunities Appraisal

### 4.1. Risk Management

Performance is considered and monitored to ensure regulatory timescales and key performance indicators are adhered to. Administration risks are identified and managed and are reported to committee on an annual basis.

### 4.2. Human Rights Act Appraisal

The recommendations contained in this report are compatible with the Human Rights Act 1998.

### 4.3. Environmental Appraisal

There is no direct environmental, equalities or climate change consequences of this report.

## 5. Financial Implications

### 5.1. Managing team performance, collaborating with other administering authorities, and making best use of the technology that is available to use ensures costs to scheme employers for scheme administration are kept to a minimum.

## 6. Climate Change Appraisal

### 6.1. Energy and fuel consumption: No effect Renewable energy generation: No effect Carbon offsetting or mitigation: No effect Climate Change adaptation: No effect

## 7. Performance and Team Update

### 7.1. The team's output and performance level for the period 1 April 2025 to 31 December 2025 is attached at **Appendix A**. The chart shows that 10 of the 14 KPIs are achieving at least 95% of cases being completed by the legal timeframes.

### 7.2. In December the office closed from 24 December and re-opened on 5 January, this meant there was less time to process cases. We also had one pensions assistant resign and another has now gone on maternity leave, this has impacted on the KPI for deferred benefits. Following our return to the office after the Christmas break, we plan to start the recruitment for these posts.

7.3. From February 2026, we will be introducing a new process for allocating work within the Membership and Benefits team. Cases will now be distributed according to individual skill sets and capacity, rather than the current alphabetical split, where all Officers manage multiple types of casework such as retirements, deaths, and transfers. This new approach will also consider staff absences and project commitments. After implementation, we will review and set customer service targets for providing information to members. We will update the information shared with both the committee and board to reflect our performance against these targets.

7.4. We have also considered the resources needed for additional work that will be created from 1 April 2026 when the implementation of changes from the recent consultations for Access and Fairness, Access and Protections and Fit for the Future will begin. A business case to support this request has been submitted.

## 8. Communications

8.1. The following chart shows statistics on the work undertaken by the helpdesk team not covered by the workflow system or reported with the wider team statistics in Appendix A.

	April 25	May 25	June 25	July 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec25
Telephone calls received to helpdesk team	696	618	552	628	523	608	575	514	**449
% of calls answered	94%	96%	97%	97%	95%	98%	97%	94%	94%
Contact us forms/Emails received to <a href="mailto:pensions@shropshire.gov.uk">pensions@shropshire.gov.uk</a>	681	814	680	798	756	907	767	778	524
% responded to within 10 working days	100%	100%	100%	100%	100%	100%	100%	100%	100%
My Pension Online activation keys issued	70	102	67	102	97	113	90	75	61
Incoming post received and indexed to the pensions administration system (items per day)	103	102	109	105	94	92	123	85	104
1-2-1 video appointments held with scheme members	11	5	4	6	5	4	2	4	3
Users visiting the website*	3,759	758	797	794	769	812	804	617	562

\* This number indicates the number of users who have clicked to accept the cookie, which will then record their visit to the website. If members do not click this their visit is not recorded. This accounts for the drop in visit numbers from April 2025.

\*\* Office was closed from 24-31 December

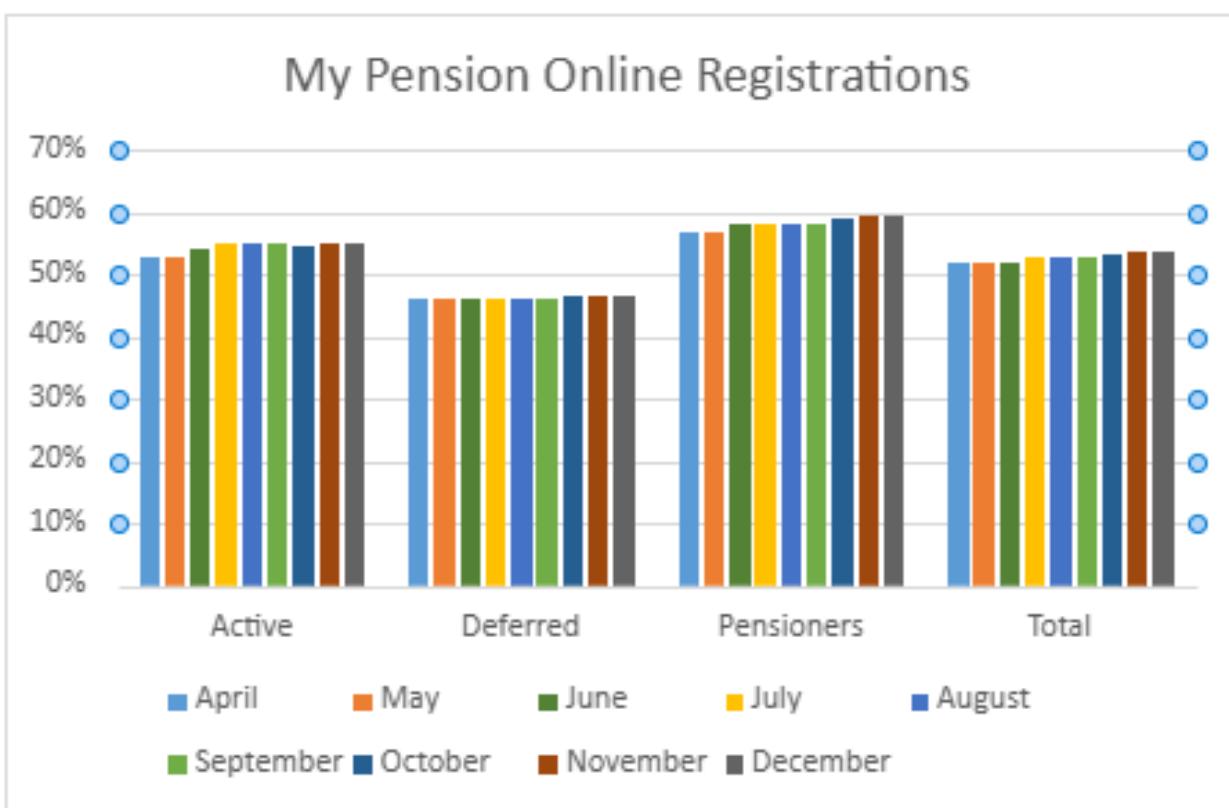
8.2. Penny the Pensions Bot which can be accessed via our website, continues to support members by answering questions, the chart below shows the accuracy rate for the responses provided.

8.3. The team continue to develop the information bank to improve the accuracy level however, the way questions are phrased by members can sometimes confuse the BOT.

8.4. A more sophisticated BOT is currently being developed by the Council ICT team which we will look to adopt later in the year. This should then help to improve the accuracy level.

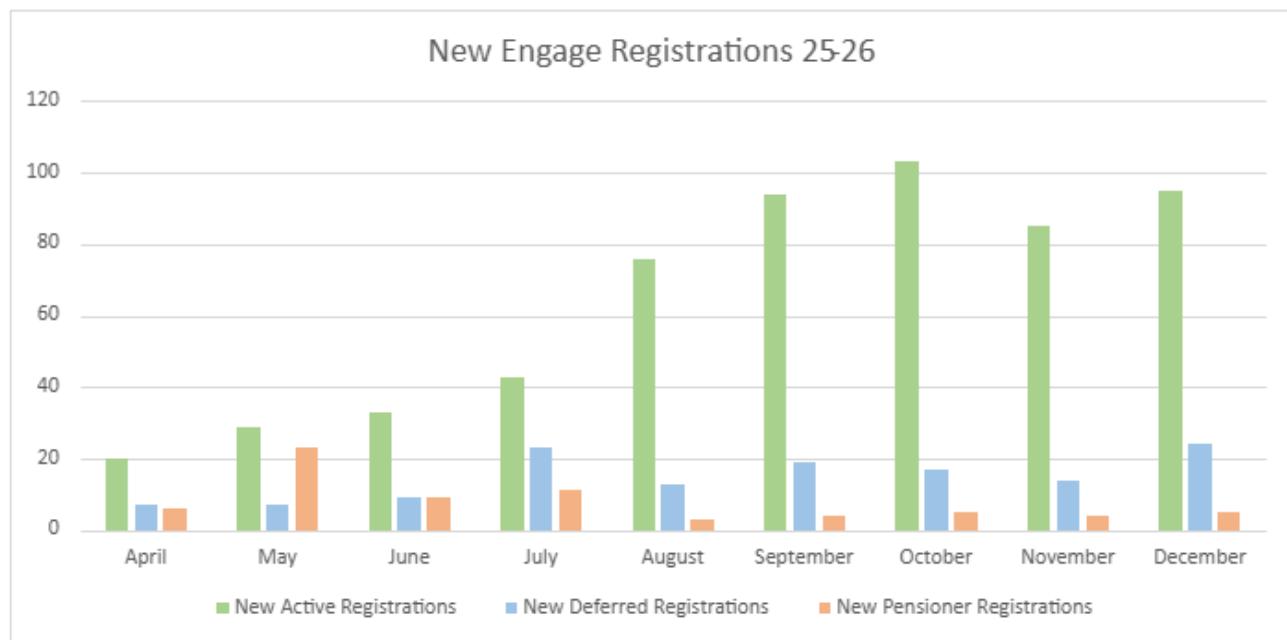
2025	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
<b>Questions submitted</b>	96	99	116	81	113	133	119	147	75
<b>Asked an expert</b>	6	5	10	9	5	14	8	19	6
<b>Accuracy %</b>	83%	79%	83%	75%	78%	72%	73%	73%	73%

8.5. The table below shows the percentage of members who have registered for 'My Pensions online' by the different member types in the fund. It encouraging to see that we are seeing a steady increase in the numbers registering for the service for active and pensioner members.



8.6. The chart below shows the number of new registrations we have received since April 2025. The spike in numbers correlates with campaigns where we have sent out information to members, i.e. May – Pensioner P60s are sent out, July to September, Annual Benefit Statements are sent to active and deferred members.

8.7. We will review our targeted communications plan to boost sign-ups and assess their effectiveness to determine next steps.



## 9. Employer Performance

- 9.1. In line with the Shropshire County Pension Fund administration strategy, employers must pay their contributions and lump sum deficit payment by the 19th of the month. Accompanying data must also be submitted via i-Connect by this date. The below table shows the percentage of employers who have made payments by the deadline over this quarter.
- 9.2. Over the past few months, we have been working with two employers who have changed their payroll provider. This has proved challenging as there have been issues with data supplied and delays with getting a satisfactory submission provided. The team are looking at creating an information guide for employers which will clearly set out the requirements to help make this process smoother for both the Fund and employers.
- 9.3. Although the contributions have been received for those employers who have moved payroll provider, the difficulty has been the data uploads and this is reflected in the table. One of the employers is a Multi Academy Trust with 12 schools treated separately for pension purposes, so the payroll moves make up 13 of the late submissions for September, October and November.

	July 2025	August 2025	September 2025	October 2025	November 2025
i-Connect data received on time	98%	99%	87%	90%	90%
Monthly contributions received on time	98%	98%	98%	98%	97%
Monthly deficit lump sum payments received on time	96%	96%	90%	100%	100%

## 10. Projects

10.1. The fund's business plan for 2025/26 with comments on activities undertaken in up to Q3 is available at Appendix B. All work that was scheduled for these quarters has been started and completed within the set timescales.

10.2. **Valuation** - The individual employer results have been distributed to employers, and an employer meeting was held on 24 November with the fund's actuary to provide updates regarding funding and investment strategies. Employers need to agree and sign off on their new rates by 30 January 2026.

10.3. **The Funding Strategy Statement** has been reviewed and revised in collaboration with the actuary, and the final draft was presented to the committee in December. A consultation with employers is being conducted before committee ratification in March.

10.4. **Pension Dashboards** – See Appendix C for the latest project report. The annual address tracing project will enhance our data quality and support member data matching on dashboards.

10.5. We are evaluating additional work areas and any necessary process or staffing changes to prepare for dashboard implementation. Increased member engagement may lead to more benefit payments or transfers for previously inactive members. Further updates will be shared at future committee meetings.

10.6. The Pensions Dashboard Programme (PDP) have marked one year remaining until the 31 October 2025 dashboard connection deadline for all pension schemes. To highlight progress and maintain momentum, PDP released a [short video](#) and a [press release](#) on 3 November 2025.

## 11. CIPFA Benchmarking

11.1. The fund has taken part in the 2025 CIPFA benchmarking exercise, this looks to compare the cost for running the administration of LGPS funds across the country.

11.2. The table below shows the costs for Shropshire compared to the average of all administrators that completed the survey:

Pension Fund	Admin Cost per Member	Net Admin Cost per FTE	LGPS Members per FTE	% of Pensioner Members	% of Active Members	Pensioner Payroll Cost per Pensioner
Shropshire	£30.34	£53,500	1,583	28.3%	30.4%	£6.35
Average	<b>£40.52</b>	<b>£225,091</b>	<b>3,877</b>	<b>30.2%</b>	<b>28.2%</b>	<b>£6.58</b>

11.3. The fund aims to provide value for money and excellent service for all stakeholders, as shown by its low admin cost per member and net cost per FTE.

## 12. Regulatory updates

### 12.1. Budget 2025

On 26 November 2025, the Chancellor of the Exchequer, Rachel Reeves, presented Budget 2025. Key updates relevant to LGPS administering authorities include:

- From 6 April 2029, pension contributions via salary sacrifice will be capped at £2,000 per year for National Insurance relief. Details will follow in future legislation.
- Proposed changes to Stamp Duty Land Tax will offer a five-year exemption for LGPS member funds transferring real estate into approved pools, starting with the Finance Bill 2026-27.
- Inheritance tax changes will include some unused pension funds and death benefits in estates for deaths after 5 April 2027. Personal representatives may instruct pension scheme administrators to withhold up to 50% of taxable pension benefits for 15 months if inheritance tax is expected. The Finance (No. 2) Bill was introduced to Parliament on 2 December 2025 and had its second reading on 16 December 2025. The Bill includes the amendments that will bring most unused pension funds and death benefits within the value of an individual's estate for inheritance tax purposes, effective from 6 April 2027.

Pension Board: Administration and Regulatory Update October2025

**Local Member:**

**Appendices** [Please list the titles of Appendices]

**Appendix A – KPI tables up to Q3 2025**

**Appendix B – Business Plan Q3 2025-26**

**Appendix C – Dashboard Project Q3 update**

