



Pension Board

Date 1 May 2026

Item

Public

# Pensions Administration Monitoring Report

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<b>Cabinet Member (Portfolio Holder):</b>			

## 1. Synopsis

1.1 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 the completion of valuation 2025, Pension Dashboards, application of Pension Increase and planning for additional work from regulation changes applicable from 1 April 2026.
- 2.2. Information is also included regarding regulatory changes and the work undertaken by the Scheme Advisory Board.
- 2.3. The medium-term business plan for 2026-2029 is provided to demonstrate the strategic planning of work and resources for the next 3 years.

## 3. Recommendations

- 3.1. Board Members are asked to note and comment on 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. To note the additional work being created by regulation changes and the impact this will have on the team.
- 3.3. To note the progress and completion of key activities from the business plan activities for 2025-26. (Appendix B).

- 3.4. 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  
6.2. Renewable energy generation: No effect  
6.3. Carbon offsetting or mitigation: No effect  
6.4. 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 March 2026 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. From February 2026, we introduced a new process for allocating work within the Membership and Benefits team. Cases are now 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.

7.3. We are monitoring the success of this change and will hopefully begin to see improvements in the KPI targets for work on transfer cases. The results for the end of Q4 show that the number of cases processed has increased but the KPI has dropped. This is down to the transfer of cases to different team members and older cases being cleared first.

7.4. For early leaver cases we will need to allow for time taken to train the 2 new pensions assistants who will join the team in May before we see an improvement in these KPIs.

7.5. 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. From this we have created a Pensions Officer post who will be able to support with some of the additional work created.

The additional work created from the changes includes:

- Access to the LGPS for County Councillors
- Equalisation of partner benefits, with retrospective implementation dates for different groups, this will require retrospective checks to be completed and recalculation of some benefits for dependents.
- Changes to the payment of pension contributions for periods of absence
- Training for all the team to understand the changes
- Communications to all those effected by the changes, including information to employers to implement any changes to their processes that will be needed

7.6. **Mortality Screening** - In June 2025 we changed our provider for mortality screening purposes, the chart below provides data on the number of cases where member deaths have been picked up via the screening service:

Number of Death	June 2025	July 2025	Aug 2025	Sept 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026	Feb 2026	Mar 2026
Pensioner/ Dependents *	12	2	3	6	5	3	3	4	2	2
Deferred Members**	3	0	2	1	1	1	0	0	1	1
Frozen Refund***	1	0	0	0	0	0	1	0	0	0

*\*Deceased in receipt of a monthly pension*

*\*\*Deceased has left and has deferred benefits in the Fund waiting to be paid at Normal Retirement Date*

*\*\*\*Deceased has left with less than 2 years membership and is due a refund of contributions*

7.7. Mortality screening is just one process we have to identify death cases; we also have access to the 'Tell Us Once' Service operated by DWP, the National Fraud Initiative

and run annual existence checks for our pensioners living overseas. This helps to reduce the number of cases where an overpayment of pension may occur.

7.8. The fund pays out on average over £7m each month in pension payments, overpayments for 2024-25 totalled £66,177.24 of which £60,492.52 was recovered and £5,684.72 written off.

## Communications

7.9. 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	Dec 25	Jan 26	Feb 26	Mar 26
Telephone calls received to helpdesk	696	618	552	628	523	608	575	514	449	587	585	640
% of calls answered	94%	96%	97%	97%	95%	98%	97%	94%	94%	97%	96%	96%
Contact us forms and Emails received to <a href="#">pensions inbox</a>	681	814	680	798	756	907	767	778	524	553	769	863
% responded to within 10 working days	100	100	100	100	100	100	100	100	100	100	100	100
My Pension Online activation keys issued	70	102	67	102	97	113	90	75	61	145	136	111
Incoming post received (items per day)	103	102	109	105	94	92	123	85	104	88	107	91
1-2-1 video meetings	11	5	4	6	5	4	2	4	3	5	11	7
Users visiting the website*	3,759	758	797	794	769	812	804	617	562	672	710	695

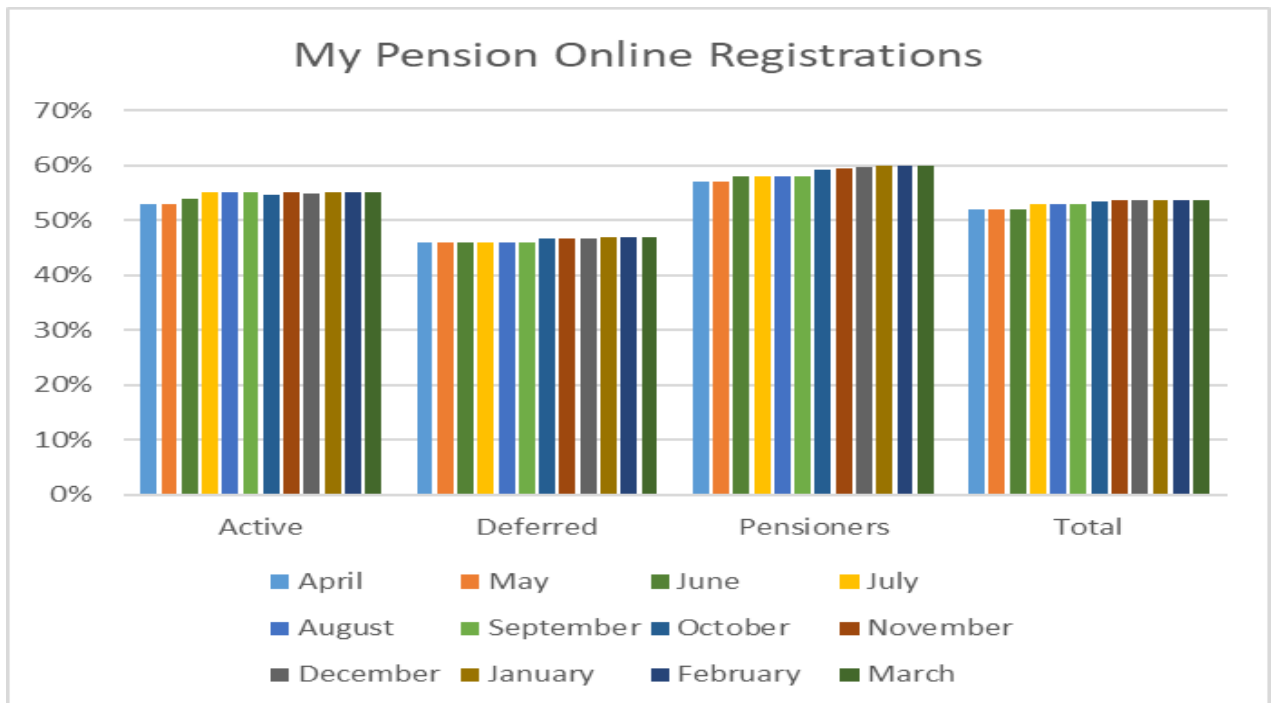
**\* Where cookie has been accepted to track access**

7.10. 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. 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.

7.11. 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.

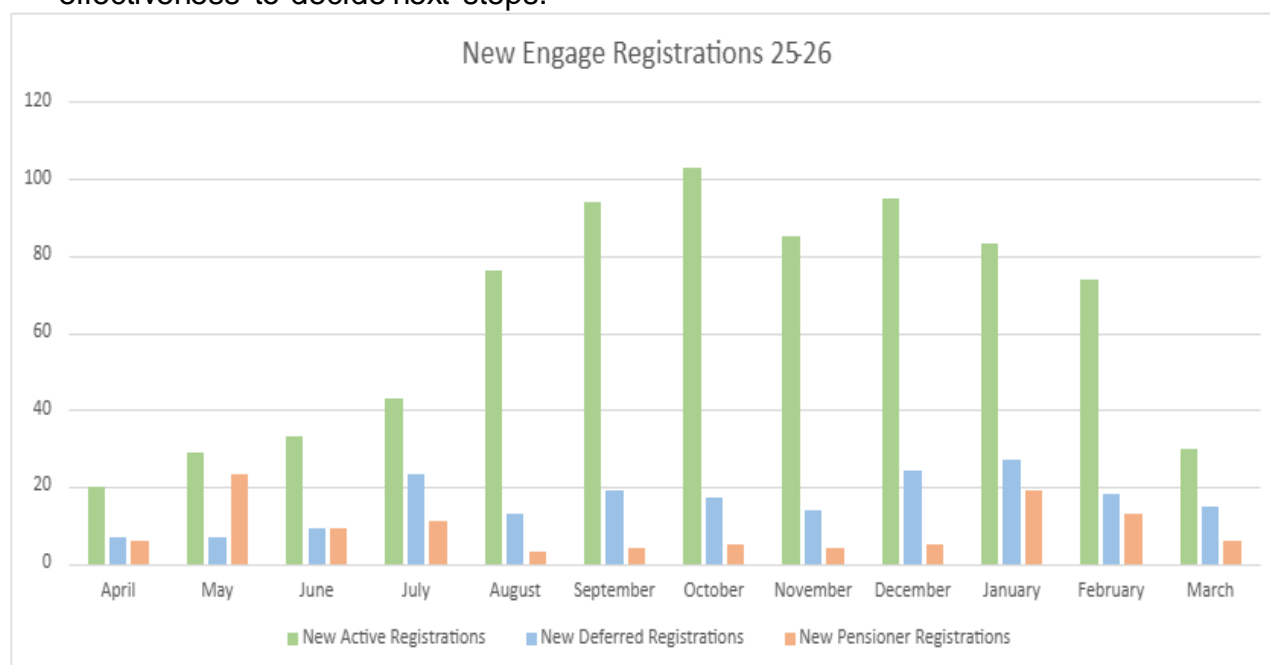
2025/2026	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Questions submitted	96	99	116	81	113	133	119	147	75	70	70	109
Asked an expert	6	5	10	9	5	14	8	19	6	8	4	10
Accuracy %	83%	79%	83%	75%	78%	72%	73%	73%	73%	69%	75%	74%

7.12. 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.



7.13. 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.

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



## 8. Employer Performance

8.1. 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 for the year 1 April 2025 to 31 March 2026.

8.2. This table also includes information about employers who make monthly deficit lump sum payments, these form part of employer contributions. Information about employers who did not meet these deadlines is covered in the governance report via the reported breaches chart.

	<b>i-Connect Submissions on time</b>	<b>Contributions paid on time</b>	<b>Lump sum deficit payments paid on time</b>
April 2025	99%	99%	96%
May 2025	97%	100%	98%
June 2025	99%	99%	80%
July 2025	98%	98%	96%
August 2025	99%	98%	96%
September 2025	87%	98%	78%
October 2025	90%	98%	100%
November 2025	90%	97%	100%
December 2025	90%	97%	89%
January 2026	99%	99%	91%
February 2026	99%	99%	98%
March 2026	Not available	Not available	Not available

<b>Average for the year</b>	<b>95%</b>	<b>98%</b>	<b>93%</b>
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On average, 98% of contributions were received on time. Delays usually occur when Admitted Bodies make late payments after signing the Admission Agreement or when one Multi Academy Trust is making payments late for more than one employer, usually when payment dates fall on weekends. This also applies to lump sum deficit payments.

8.3. From September to December 2025, the percentage of data submissions made on time reached its lowest point. This decrease resulted from an unusually high number of employers transitioning to new payroll providers, which led to submission challenges with these providers. The team collaborated diligently with both employers and payroll providers to resolve these issues, and the additional work was subsequently recharged to the affected employers.

## 9. Projects

9.1. The fund's **business plan** for 2025/26 with comments on activities undertaken for 2025-2026 is available at Appendix B. All work that was scheduled for these quarters has been started and completed within the set timescales.

9.2. **Valuation** – Has now been completed, with all employers agreeing to their new rates and accepting the Funding Strategy Statement. New rates have been implemented from 1 April 2026 and will run through to 31 March 2029. The team will be monitoring the payments received for April to ensure the new rates are being implemented correctly.

9.3. **Pension Dashboards** – See Appendix C for the latest project report. The annual address tracing project has commenced; we are working through the updates to member addresses and have introduced new processes to verify the information we have received. We have also been reviewing the data standards reporting requirements so that we can introduce the new processes into our workplans.

9.4. **Pensions Increase** – the team have now applied the annual increases applicable to member records. Pension members will see a part month increase for April as the increase is applied from the first Monday of the new tax year (6th April). We have also issued P60s and the Pensioner newsletter to our pensioner members.

9.5. **Year End** – the team are now working through the year end reconciliation of data and contributions received for all employers in the Fund. This work is normally completed towards the end of June.

## 10. Staffing

10.1. Recent staffing changes have taken place within the administration team due to retirement, internal promotions, and maternity leave.

10.2. Neil Twidale, a valued member of the Systems and Employer Relations team for over 30 years, retired on 31st March. We extend our sincere gratitude for his dedication and commitment throughout his time on the team. This transition has enabled us to

promote another team member, with the subsequent backfilling of this position also through promotion.

- 10.3. Additionally, the membership and benefits team has established a new Pensions Officer role to manage the increased workload resulting from regulation changes effective from April.
- 10.4. We have appointed a new Helpdesk Officer to fill an existing vacancy and welcomed three new Pensions Assistants to address vacancies arising from maternity leave, promotions, and staff departures.

## 11. Regulatory updates

- 11.1. The Access and Fairness scheme changes for the LGPS Pension Scheme aim to make benefits fairer and more accessible for all members. As a result of recent consultation, several updates will address equality issues:
- **Fairer Survivor Benefits:** Survivor pension rules are being updated so eligible spouses and civil partners are treated equally, regardless of when or which section you joined. Affected survivor pensions will increase.
  - **Consistent Treatment:** Members with similar service will now receive the same benefits, eliminating past inconsistencies.

**Effective Date:** Changes start from 1 April 2026, with some updates backdated.

### Key Changes:

- **Death Grants:** The age limit for death grant eligibility has been removed for deaths after 1 April 2014, including for those who died over age 75.
- **Faster Payments:** The previous two-year limit before a tax charge on Death Grants is removed.

### Gender Pension Gap Remedies:

- Unpaid breaks under 15 days count towards your pension.
- You can buy back pension lost during unpaid breaks over 14 days, with employers able to contribute for absences over three years.
- The deadline to decide on buying back lost pension is extended from 30 days to one year if you remain employed.
- Child-related leave now includes unpaid maternity, adoption, and shared parental leave.

Further LGPS changes will be announced later this year.

Under disclosure requirements the fund must send out a notification to all effected members to notify them of the changes. This must be done within 3 months of the change. The team are planning the communications that need to go out by this deadline. Information has been added to the website.

- 11.2. Access and Protections Consultation – We are expecting the response to this consultation before April, where some of the proposals are suggested to be implemented from, these include Councillors having access to the LGPS pension Scheme and the change to the normal minimum pension age.
- 11.3. We have received a partial response regarding access to the LGPS for elected members. The regulations are expected to come into force on 11 May 2026, the first Monday after the local elections. The Government acknowledges that bringing elected members into the LGPS will place additional administrative demands on administering authorities and employers. However, the Government believes this will help talented people come into public service and ensure consistent treatment in terms of pension provision across the UK.
- 11.4. Fund Officers are in the process of evaluating these requirements and will report on progress in these areas at upcoming committee meetings later this year following the completion of the regulatory changes and receipt of guidance to support us in the administration of these changes.

## 12. LGPS England & Wales Scheme Advisory Board (SAB) 2025/26 Board Annual Review

- 12.1. [The Board's 2025/26 Annual Review](#) has now been published. The review focuses on the Board's key workstreams in the past year and the expected workstreams for the year ahead. Amongst other topics, the future workstreams will include:
- assisting the Scheme with embedding the Fit for the Future investment, pooling, and governance changes
  - increased engagement with pension committees and boards
  - reviewing guidance for local pension boards
  - undertaking peer support pilot events
  - closing down the central Code of Transparency data system and launching a new Code of Transparency framework.

Pension Board: Administration and Regulatory Update January 2026

**Local Member:**

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

**Appendix A – KPI tables up 2025-26**

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

**Appendix C – Dashboard Project update**

