

**Report for:** Pensions Committee and Board – 11<sup>th</sup> September 2025

**Item number:**

**Title:** Pensions Administration Update

**Report authorised by:** Taryn Eves, Corporate Director of Finance and Resources  
(Section 151 Officer)

**Lead Officers:** Jamie Abbott, Head of Pensions  
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**Ward(s) affected:** N/A

**Report for Key/  
Non Key Decision:** Not applicable

## **1. Describe the issue under consideration**

- 1.1. This report provides the Pensions Committee and Board (PCB) with the following updates regarding Pension Fund's administration activities:
- a. Pension Fund membership update
  - b. Online Member Self Service portal update
  - c. Update on Service Level Agreement (SLA) statistics
  - d. Pensions Dashboard Project (PDP) update
  - e. Approval of new Admission Agreements
  - f. Collection of Employer and Employee Contributions Update
  - g. Internal Disputes Resolution Procedures (IDRPs)
  - h. Update on Annual benefit statements
  - i. McCloud Project update

## **2. Cabinet Member Introduction**

- 2.1. Not applicable

## **3. Recommendations**

The Pensions Committee and Board is recommended:

- 3.1. To note this report and the information provided regarding the Pension Fund's administration activities for the quarter ending 30 June 2025.
- 3.2. To note and approve the admission of the entities listed in Section 6.15 of this report, as new employers participating in the Haringey Local Government Pension Scheme.
- 3.3. To note and approve that the authority to approve Admission Agreements for organisations assuming responsibility for services or assets through contractual

arrangements (commonly referred to as Admission Bodies) be delegated by the Pensions Committee and Board to the Council's Section 151 Officer.

#### **4. Reason for Decision**

- 4.1. The current procedure requiring new admission agreements to be presented to the Pensions Committee and Board (PCB) for approval introduces delays in the admission process. Legal approval cannot be granted until the relevant committee minutes are formally published, which can result in significant hold-ups. Additionally, the scheduling of PCB meetings may lead to a gap of several months between the initiation of a new admission and its formal consideration, further impacting timeliness and operational efficiency.

#### **5. Other options considered**

- 5.1. Not applicable.

#### **6. Background information**

##### **Membership Update**

- 6.1. Employees working for an employer that participates in the Local Government Pension Scheme (LGPS) are eligible for membership in the scheme. Membership in the LGPS is voluntary, and members are free to choose whether to continue participating in the scheme or to make personal arrangements outside of it.
- 6.2. Table 1 provides a breakdown of Haringey Pension Fund's ("the Fund") membership on 30 June 2025.

**Table 1: Pension Fund Membership**

<b>Member status</b>	<b>30 Sep 24</b>	<b>31 Dec 24</b>	<b>31 Mar 25</b>	<b>30 June 25</b>
Active members	6,382	6,563	6,683	6,825
Pensioner members	9,068	9,161	9,254	9,367
Deferred members	10,618	10,642	10,588	10,769
<b>Total scheme members</b>	<b>26,068</b>	<b>26,366</b>	<b>26,525</b>	<b>26,961</b>

##### **Online Member Self Service Portal Update**

- 6.3. The Haringey Member Self Service (MSS) portal is a website where members can register an account to view/edit their personal information as well as run their own retirement estimates.
- 6.4. Table 2 provides a breakdown of the number of active members registered for the Haringey Pension Fund's MSS as at 30 June 2025.

**Table 2: Proportion of Active Members Registered on Member Self Service Portal**

<b>Member Self Service</b>	<b>30 Sep 24</b>	<b>31 Dec 24</b>	<b>31 Mar 25</b>	<b>30 June 25</b>
Total active scheme members	6,382	6,563	6,683	6,825

Total active member registrations on MSS	1,701	1,757	1,950	2,032
<b>Proportion of registered active members</b>	<b>26.65%</b>	<b>26.77%</b>	<b>29.17%</b>	<b>29.77%</b>

- 6.5. Table 3 provides a breakdown of the number of members who have accessed the MSS portal over the past 7 days, 30 days, 2 months, and 3 months periods. This table is provided for information purposes only. The frequency at which members access the MSS depends on individual circumstances. Individuals will have different reasons for needing access to their pension information.

**Table 3: Member Self Service Access**

Period last accessed	June 2025
Last 7 days	78
Last 30 days	203
Last 2 months	248
Last 3 months	170

\* The above figures are shown on a cumulative basis

**Update on Service Level Agreement (SLA) statistics**

- 6.6. The Pension Fund's Service Level Agreement (SLA) sets out the agreed timeframes for the pensions administration team to process the various case work related to the pension scheme. This includes activities related to processing member retirement benefits, and transfers in and out of Haringey LGPS.
- 6.7. The agreed turnaround time varies depending on the type of case and these targets can be found in the Fund's Administration Strategy document which was recently updated to align with the CIPFA standard Key Performance Indicators (KPIs).
- 6.8. Table 4 includes the current SLA statistics for the period ending 30 June 2025.

**Table 4: Key Performance Indicators**

Process	Cases completed	SLA Days to complete	% Completed within SLA
Deaths notifying amount of dependents benefits	77	10	87%
Estimates	181	15	82%
Retirement quote	194	15	87%
Retirement Actual	198	10	92%
Deferment of records	85	30	88%
Refund quote	50	30	82%
Refund actual	36	10	86%
Transfer in Quote	35	20	54%
Transfer in Actual	42	20	60%
Transfer Out Quote	68	20	55%
Transfer Out Actual	40	20	61%
Divorce Quote	12	30	100%
Divorce Actual	0	30	N/A

Actual payment of retirement lump sum	122	10	92%
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### **Pensions Dashboard Project (PDP) update**

- 6.9. Pensions dashboards will enable individuals to access their pensions information online, securely and all in one place. Dashboards will provide clear and simple information about an individual's multiple pension savings, including their State Pension.
- 6.10. LGPS schemes are expected to be working towards a 'connect by' date of the 31 October 2025, although the Dashboard Available Point (DAP) could be before this date. The point at which Dashboards become available to the public.
- 6.11. The implementation of the ISP solution, which commenced in June 2025, has successfully completed its internal testing phase. No significant issues were identified during testing, indicating a stable and reliable deployment.
- 6.12. Following successful internal testing, Heywood has commenced the migration of the ISP solution to the live environment within the pensions administration system. This activity is progressing in alignment with the statutory connection deadline of 31 October 2025

### **Approval of new Admission Agreements**

- 6.13. An admission agreement is a way for an external service provider to join the Local Government Pension Scheme (LGPS). This usually happens when a service provider takes over a service that was previously provided by the Council or a school and is therefore required to offer the LGPS to existing employees.
- 6.14. The Admission agreements to be entered into are closed whereby only members employed at the time of transfer can remain within the Haringey Pension Fund.
- 6.15. Table 5 lists the entities that have been awarded contracts to provide catering and cleaning services to the relevant schools.

**Table 5: List of New Admission Agreements**

<b>Admission Body</b>	<b>Service Contract</b>	<b>No. of Staff</b>
Aspens Services LTD – Dukes Aldridge	Catering services for Dukes Aldridge Academy	2

### **Collection of Employer and Employee Contributions Update**

- 6.16. Employer contributions are set every three years through an actuarial valuation, which assesses the fund's assets, liabilities, and future obligations. Contribution rates vary by employer, reflecting factors such as workforce profile, benefit levels, and funding position, ensuring contributions are fair and sufficient to maintain the scheme's long-term sustainability.

- 6.17. Employee Contributions are set nationally by legislation, employee contributions follow a tiered structure based on pensionable pay, with higher earners paying a higher percentage. These rates are reviewed periodically to maintain fairness and affordability, and are deducted directly from employees' salaries as a key part of scheme funding
- 6.18. All participating employers are required to submit monthly contribution schedules and corresponding remittances for both employee and employer contributions within the specified timeframes outlined in the Fund's Administration Strategy. Timely and accurate submissions are essential to ensure effective fund management and regulatory compliance.
- 6.19. Officers can confirm all expected payments and corresponding contribution schedules are accounted for as at the publication date of this report.

### **Internal Disputes Resolution Procedures (IDRPs)**

- 6.20. The Internal Disputes Resolution Procedure (IDRP) provides scheme members with a formal mechanism to appeal decisions or actions taken in relation to their pension benefits. This includes, but is not limited to, the exercise of discretionary powers by the Council or participating employers. The IDRP ensures that members have access to a clear and structured process for resolving concerns in a fair and transparent manner, in accordance with regulatory requirements.
- 6.21. The dispute process comprises two stages. At Stage 1, unresolved complaints are referred to the IDRP stage 1 Adjudicator for review. If the member remains dissatisfied, they may escalate the matter to Stage 2, where it will be reviewed by an independent Senior Designated Person.
- 6.22. If a complaint can still not be resolved after being reviewed via IDRP stage 1 and 2, the member then has the right to take the complaint to the Pensions Ombudsman.
- 6.23. There have been no new IDRP cases as at the publication date of this report.

### **Annual Benefit Statements update**

- 6.24 Annual benefit statements for both active and deferred scheme members were successfully generated and made available via the Member Self-Service Portal, in accordance with the statutory deadline of 31 August 2025. Internal and external communications were issued to notify employers and scheme members.
- 6.25 A covering letter, outlining the determination of the McCloud Remedy, was distributed by post to all deferred members. This communication notified members that their annual benefit statements were available via the member self-service portal, as part of an ongoing initiative to transition to a fully digital service.
- 6.26 The McCloud Remedy determination document was also uploaded to the Member Self-Service Portal to ensure transparency and ease of access for all members.

### **McCloud Project Update**

6.27 Following the determination made at the July meeting of the Pensions Committee and Board (PCB) regarding the McCloud Remedy, it was agreed that a comprehensive McCloud project plan would be developed and presented to the PCB for review. Furthermore, a standing agenda item will be included in all future PCB meetings to ensure ongoing oversight, timely progress, and the prompt resolution of any emerging issues.

6.28 Since the July PCB meeting, the pensions administration team has issued correspondence to approximately 4,500 members to identify any previous public service pension entitlements that may affect their eligibility under the McCloud Remedy. In support of this process, background factor tables within the pensions administration system have been updated, and key calculation documents have been incorporated to enable the accurate and timely processing of McCloud-related cases

6.29 Appendix 1 of this report outlines the key milestones and project timeline established to ensure the Fund's full compliance with the outcomes of the McCloud Remedy determination. This includes the necessary steps to guarantee that the Annual Benefit Statements issued in August 2026 will incorporate McCloud remedy information for all affected members.

## **7. Contribution to Strategic Outcomes**

7.1. Not applicable

## **8. Carbon and Climate Change**

8.1. Not applicable

## **9. Statutory Officers comments (Chief Finance Officer (including procurement), Assistant Director of Corporate Governance, Equalities)**

### Finance and Procurement

9.1. Not applicable.

### Director for Legal and Governance [Fiona Alderman]

9.2. Director for Legal and Governance (Monitoring Officer) has been consulted on the content of this report and there are no legal implications.

### Equalities

9.3. The Local Government Pension Scheme is a defined benefit open scheme enabling all employees of the Council to participate. The report's content has no direct impact on equality issues.

## **10. Use of Appendices**

10.1. Appendix 1: McCloud Project Plan

## **11. Local Government (Access to Information) Act 1985**

11.1. Not applicable.