Report for: Pensions Committee and Board – 01 December 2025

Item number:

Title: Pensions Administration Update

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

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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
j. Ongoing Consultations

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 September 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 delegate authority to the Corporate Director of Finance and Resources to negotiate, agree and enter into any admission agreements with admission bodies and schools for the purposes of joining the Local Government Pension Scheme.

4. Reason for Decision

4.1. Not applicable.

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 September 2025.

Table 1: Pension Fund Membership

Member status	31 Dec 24	31 Mar 25	30 June 25	30 Sept 25
Active members	6,563	6,683	6,825	6,626
Pensioner members	9,161	9,254	9,367	9,472
Deferred members	10,642	10,588	10,769	10,917
Total scheme members	**26,366**	**26,525**	**26,961**	**27,015**

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 September 2025.

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

Member Self Service	31 Dec 24	31 Mar 25	30 June 25	30 Sept 25
Total active scheme members	6,563	6,683	6,825	6,626
Total active member registrations on MSS	1,757	1,950	2,032	2,151
Proportion of registered active members	**26.77%**	**29.17%**	**29.77%**	**32.46%**

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 and time of the year. Individuals will have different reasons for needing access to their pension information.

Table 3: Member Self Service Access

Period last accessed	Sept 2025
Last 7 days	83
Last 30 days	207
Last 2 months	348
Last 3 months	217

* 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 September 2025.

Table 4: Key Performance Indicators

Process	Cases completed	SLA Days to complete	% Completed within SLA
Deaths notifying amount of dependents benefits	114	10	88%
Estimates	219	15	80%
Retirement quote	325	15	87%
Retirement Actual	228	10	93%
Deferment of records	133	30	86%
Refund quote	106	30	83%
Refund actual	55	10	82%
Transfer in Quote	73	20	60%
Transfer in Actual	87	20	62%
Transfer Out Quote	92	20	61%
Transfer Out Actual	71	20	64%
Divorce Quote	17	30	100%
Divorce Actual	0	30	N/A

Actual payment of retirement lump sum	167	10	88%

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 were expected to be working towards a 'connect by' date of the 31 October 2025, although the Dashboard Available Point (DAP) is still yet to be announced, The decision for when the dashboard will be publicly available will be informed by factors such as whether the service is safe, secure and reliable, as monitored by DWP, MaPS and regulators.

6.11. The testing phase has been successfully completed. The testing undertaken in the Test environment identified 251 member records in error. All errors were cleared in the Live environment to allow the project to move to the Live environment migration on time.

6.12. A successful connection to the Dashboard environment by the 31st October 2025 connection deadline was achieved. In total 15,579 active and deferred member records at the time of connection have been successfully transferred to the Dashboard environment.

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

Admission Body	Service Contract	No. of Staff
Aspens Services LTD – Dukes Alridge	Catering services for Dukes Aldridge Academy	2

6.16. Going forward, it's requested that PCB delegate the approval of future admissions to the Section 151 officer, this is because the current requirement for new admission agreements to be approved by the Pensions Committee and Board causes delays, as legal sign-off depends on the formal publication of meeting minutes. Infrequent PCB scheduling can further postpone approvals by several months, impacting efficiency and timeliness.

Collection of Employer and Employee Contributions Update

6.17. 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. The current valuation is underway and an update is included as a separate agenda item.

6.18. 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

6.19. 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.

6.20. Officers confirm that all expected payments and corresponding contribution schedules are accounted for as at the publication date of this report.

Internal Disputes Resolution Procedures (IDRPs)

6.21. 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.

6.22. 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.

6.23. 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.

6.24. There has been one new IDRP case as at the publication date of this report.

Annual Benefit Statements update

6.25 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.

6.26 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.

6.27 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

6.28 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.

6.29 Since the last PCB meeting, McCloud calculations in the Altair environment have been activated and the generation of associated calculation documents has been closely monitored to ensure accuracy of outputs and updates to member records. To date, all calculations have been processed correctly

6.30 A new report to be run monthly has been created to identify any members with a McCloud 'underpin' enhancement, following any calculation performed by the Team with McCloud consideration. This introduces a double-check feature and a 'safety net' to capture cases that may have had in an incorrect underpin applied.

6.31 The review of responses to the mailing to approximately 4,500 members is ongoing with responses still coming in on a near daily basis. The review of the extensive Heywood documentation is also ongoing, alongside Hymans and Local Government Association documentation to ensure completeness across the board throughout the McCloud Remedy project. The project is currently on track with a full review to be undertaken before the end of the year

6.32 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.

Ongoing Consultations

6.33 There are currently two on-going consultations that will have an impact on administration of the LGPS.

6.34 LGPS England and Wales Access and Fairness consultation period from 15th May – 7th of August 2025. The purpose of the consultation is to address the inequalities and modernise the LGPS benefit structures and administration - covering 4 main chapters.

6.35 Chapter 1, Survivor Pensions & Death Grants proposes equal access regardless of gender and expanded eligibility for cohabiting partners.

6.36 Chapter 2, Gender Pension Gap proposing to **i**ntroduce measures to improve benefit access for women and reduce pension disparities.

6.37 Chapter 3, Opt Outs contains proposals related to people who opt out of the scheme. Seeks to understand and reduce opt-outs through improved data collection.

6.38 Chapter 4, Forfeiture Rules contains proposals related to forfeiture, which may be used to remove benefit entitlements for those who have been convicted of crimes that bring public service into disrepute.

6.39 LGPS England and Wales Scheme Improvements (Access and Protections) consultation commenced on the 13th of October 2025. This consultation covers 4 proposals - increase in normal minimum pension age, pension access for mayors and councillors, Academies in the LGPS and New Fair Deal.

6.40 Proposal one - Normal minimum pension age to align with national changes, reflecting the increase of normal minimum pension age from 55 to 57 in April 2028. Protection for existing members, preserving the rights for those with protected pension ages.

6.41 Proposal two -,LGPS access for Mayors and Councillors proposes allowing elected mayors and councillors to rejoin the scheme, reinstating access removed in 2014 for Councillors.

6.42 Proposal three - Academies in the LGPS proposes simplified participation on how academies join and interact with LGPS funds. Proposes standardised funding and valuation approaches with aims to reduce administrative burden and improve oversight.

6.43 Proposal four - New Fair Deal proposes enhanced TUPE protections, extending the protections set out in 2013 Fair Deal guidance to LGPS members and individuals eligible for LGPS membership who are transferred to a new employer when a local government contract is outsourced.

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. N/A

11. Local Government (Access to Information) Act 1985

11.1. Not applicable.