

Report Title:	<b>Administration Report</b>
Contains Confidential or Exempt Information	No - Part I
Cabinet Member:	Councillor Julian Sharpe, Chairman Pension Fund Committee and Advisory Panel
Meeting and Date:	Pension Fund Committee and Advisory Panel – 5 December 2022
Responsible Officer(s):	Damien Pantling, Head of Pension Fund
Wards affected:	None

## **REPORT SUMMARY**

This report deals with the administration of the Pension Fund for the period 1 July 2022 to 30 September 2022. It recommends that Pension Fund Committee Members (and Pension Board representatives) note the Key Administrative Indicators throughout the attached report.

Good governance requires all aspects of the Pension Fund to be reviewed by the Administering Authority on a regular basis. There are no financial implications for RBWM in this report.

The Committee are asked to note that Administration Reports are provided to each quarter end date (30 June, 30 September, 31 December and 31 March) and presented at each Committee meeting subsequent to those dates.

## **1. DETAILS OF RECOMMENDATION(S)**

**RECOMMENDATION:** That the Pension Fund Committee notes the report;

- i) Notes all areas of governance and administration as reported;**
- ii) Notes all key performance indicators; and**
- iii) Approves publication of the quarterly Administration report on the Pension Fund website.**

## **2. REASON(S) FOR RECOMMENDATION(S) AND OPTIONS CONSIDERED**

- 2.1. The Royal County of Berkshire Pension Fund Committee has a duty in securing compliance with all governance and administration issues.**

### **3. KEY IMPLICATIONS**

- 3.1. Failure to fulfil the role and purpose of the Administering Authority could lead to the Pension Fund and the Administering Authority being open to challenge and intervention by the Pensions Regulator.

### **4. FINANCIAL DETAILS / VALUE FOR MONEY**

- 4.1. No direct financial implications arising from this report.

### **5. LEGAL IMPLICATIONS**

- 5.1. None.

### **6. RISK MANAGEMENT**

- 6.1. The Pension Fund Committee review and approve a risk register on a quarterly basis, prepared in line with CIPFA's guidance on "managing risks in the LGPS – 2018". The latest risk register (including relevant actions and mitigations) has been prepared alongside the amendments within these revised policies, with any relevant changes considered and documented as appropriate in the quarterly review of the risk management report.

### **7. POTENTIAL IMPACTS**

- 7.1. Failure to comply with pension legislation could result in the Administering Authority being reported to the Pensions Regulator where failure is deemed to be of a material significance.
- 7.2. Equalities: Equality Impact Assessments are published on the council's website: There are no EQIA impacts as a result of considering this report. A completed EQIA has been attached at Appendix 2 to this report
- 7.3. Climate change/sustainability: N/A
- 7.4. Data Protection/GDPR. GDPR compliance is included as a specific risk on the register in regard to processing and handling personal data, this is dealt with in the appendix along with the relevant mitigations.

### **8. CONSULTATION**

- 8.1. The Pension Board were consulted in detail through the approval of this report.

### **9. TIMETABLE FOR IMPLEMENTATION**

9.1. The Local Pension Board was consulted on the contents of this report

## 10. APPENDICES

10.1. This report is supported by 2 appendices:

- Appendix 1: Administration Report 1 July 2022 to 30 September 2022
- Appendix 2: EQIA

## 11. BACKGROUND DOCUMENTS

11.1. This report is supported by 0 background documents.

## 12. CONSULTATION (MANDATORY)

Name of consultee	Post held	Date sent	Date returned
<b>Mandatory: Statutory Officers (or deputy)</b>			
Adele Taylor	Executive Director of Resources/S151 Officer	08/11/2022	
Emma Duncan	Deputy Director of Law and Strategy / Monitoring Officer	21/11/2022	24/11/2022
<b>Deputies:</b>			
Andrew Vallance	Head of Finance (Deputy S151 Officer)	08/11/2022	25/11/2022
Elaine Browne	Head of Law (Deputy Monitoring Officer)	21/11/2022	
Karen Shepherd	Head of Governance (Deputy Monitoring Officer)	21/11/2022	
<b>Other consultees:</b>			
Cllr Julian Sharpe	Chairman – Berkshire Pension Fund Committee	21/11/2022	

## 13. REPORT HISTORY

Decision type:	Urgency item?	To follow item?
Pension Fund Committee decision	Yes/No	Yes/No

Report Author: Damien Pantling, Head of Pension Fund, 01628 796701



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

**ADMINISTRATION REPORT**

**QUARTER 3 – 2022 (Q2 2022/23)**

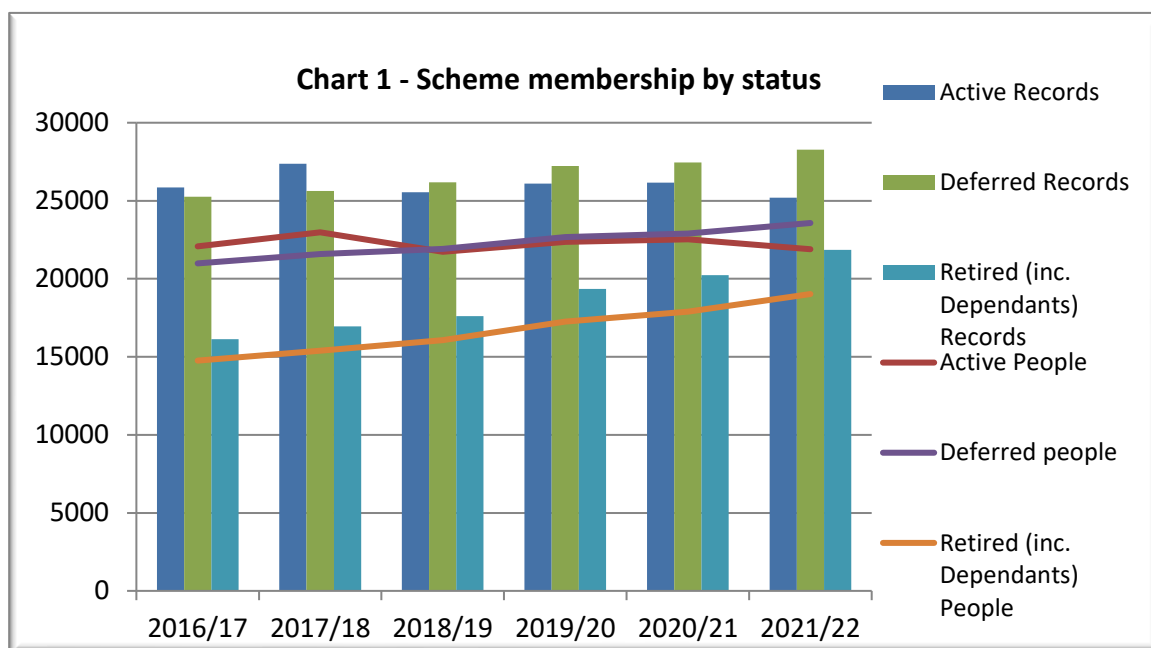
**1 July 2022 to 30 September 2022**

## Contents

1.	ADMINISTRATION .....	3
1.1	Scheme Membership.....	3
1.2	Membership by Employer .....	3
1.3	Scheme Employers .....	4
1.4	Scheme Employer Key Performance Indicators .....	5
1.5	Key Performance Indicators .....	6
1.6	Communications .....	8
1.7	Stakeholder Feedback .....	8
2	SPECIAL PROJECTS .....	9
2.1.	McCloud Judgement .....	9
2.2	Pensions Dashboard Programme .....	<b>Error! Bookmark not defined.</b>

# 1. ADMINISTRATION

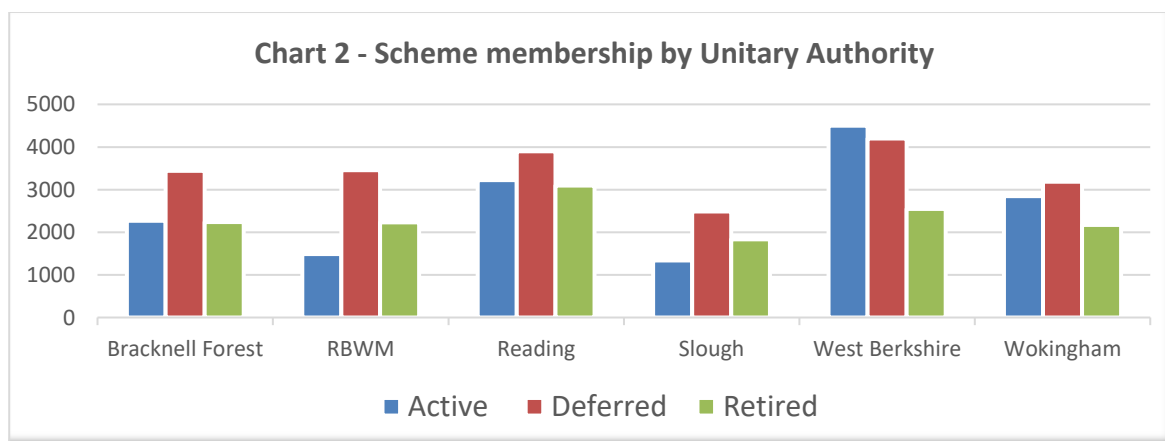
## 1.1 Scheme Membership



**Table 1 – Total Membership**

Active Records	25,188	Active People	21,893
Deferred Records	28,276	Deferred People	23,574
Retired Records	21,853	Retired People	19,021
<b>TOTAL</b>	<b>75,317</b>	<b>TOTAL</b>	<b>64,488</b>

## 1.2 Membership by Employer

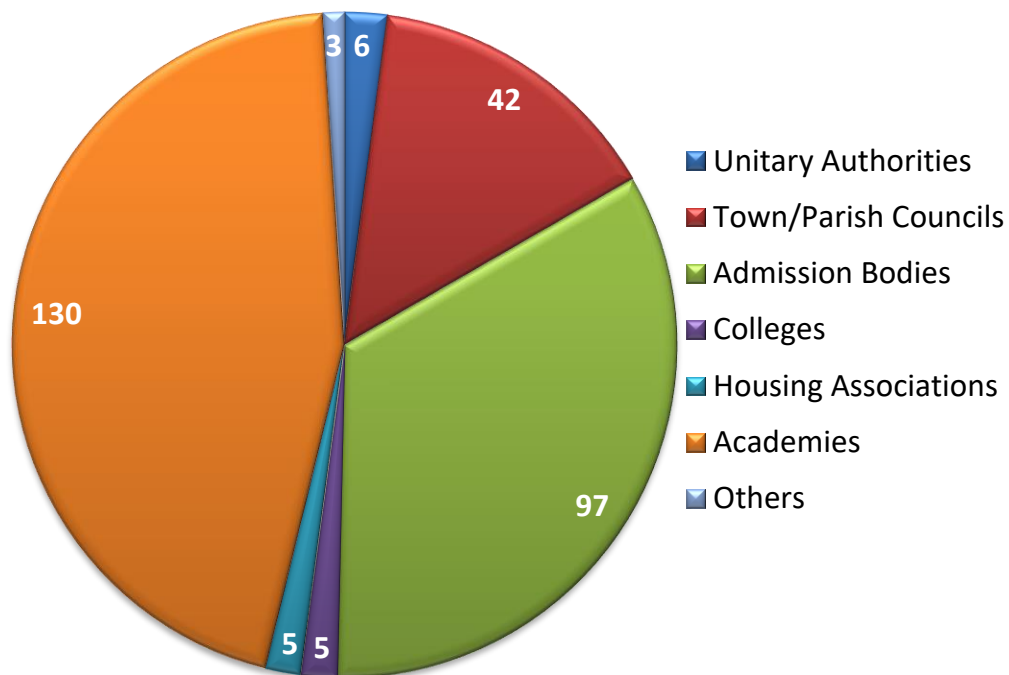


**Table 2 - Membership movements in this Quarter (and previous Quarter)**

	Bracknell	RBWM	Reading	Slough	W Berks	Wokingham
Active	<b>-43</b>	<b>+5</b>	<b>-46</b>	<b>-35</b>	<b>-151</b>	<b>-11</b>
	-38	+19	-44	+24	+73	-54
Deferred	<b>+42</b>	<b>-33</b>	<b>+20</b>	<b>+12</b>	<b>+38</b>	<b>+55</b>
	-7	+10	+26	+13	+24	+5
Retired	<b>+56</b>	<b>+51</b>	<b>+72</b>	<b>+28</b>	<b>+121</b>	<b>+59</b>
	+43	+15	+40	+13	+23	+34

1.3 Scheme Employers

Chart 3 - Employers with active members

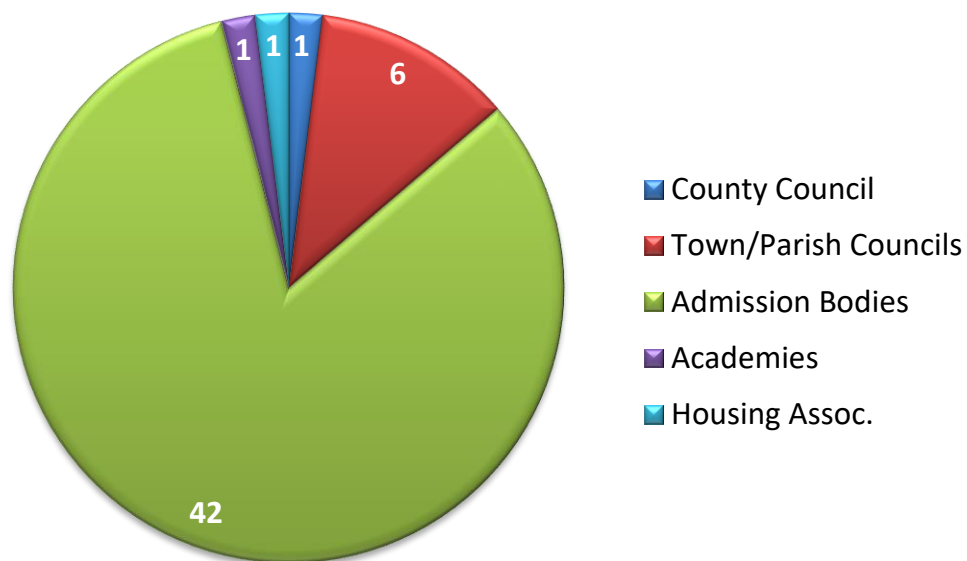


New employers since last report:

**Admission Bodies:** Glen Group Limited (Arbib Academy Trust), Hayward Services (Claycots School, Slough), DB Services Limited (Transform Learning Trust), Hayward Services (St Thomas's Academy Trust)

**Academies:** None

Chart 4 - Employers without active members



**Exiting employers:** None

## 1.4 Scheme Employer Key Performance Indicators

**Table 3 – i-Connect users Quarter 2 (1 July 2022 to 30 September 2022)**

Employer	Starters	Leavers	Changes	Total	Submission Received Within Specification
<b>Bracknell Forest Council</b>	251	223	335	809	100%
<b>RBWM</b>	158	114	172	444	100%
<b>Reading BC</b>	249	139	356	744	100%
<b>Slough BC</b>	174	75	180	429	100%
<b>West Berks Council</b>	571	185	839	1,595	100%
<b>Wokingham BC</b>	257	189	349	795	100%
<b>Academy/ School</b>	762	863	1,418	3,043	82.94%
<b>Others</b>	134	71	164	369	93.93%

**NOTES:** Table 1A above shows all transactions through i-Connect Software for the third quarter of 2022. Changes include hours/weeks updates, address amendments and basic details updates.

The benefits of i-Connect are:

- Pension records are maintained in ‘real-time’;
- Scheme members are presented with the most up to date and accurate information through “my pension ONLINE” (Member self-service);
- Pension administration data matches employer payroll data;
- Discrepancies are dealt with as they arise each month;
- Employers are not required to complete year end returns;
- Manual completion of forms and input of data onto systems is eradicated removing the risk of human error.

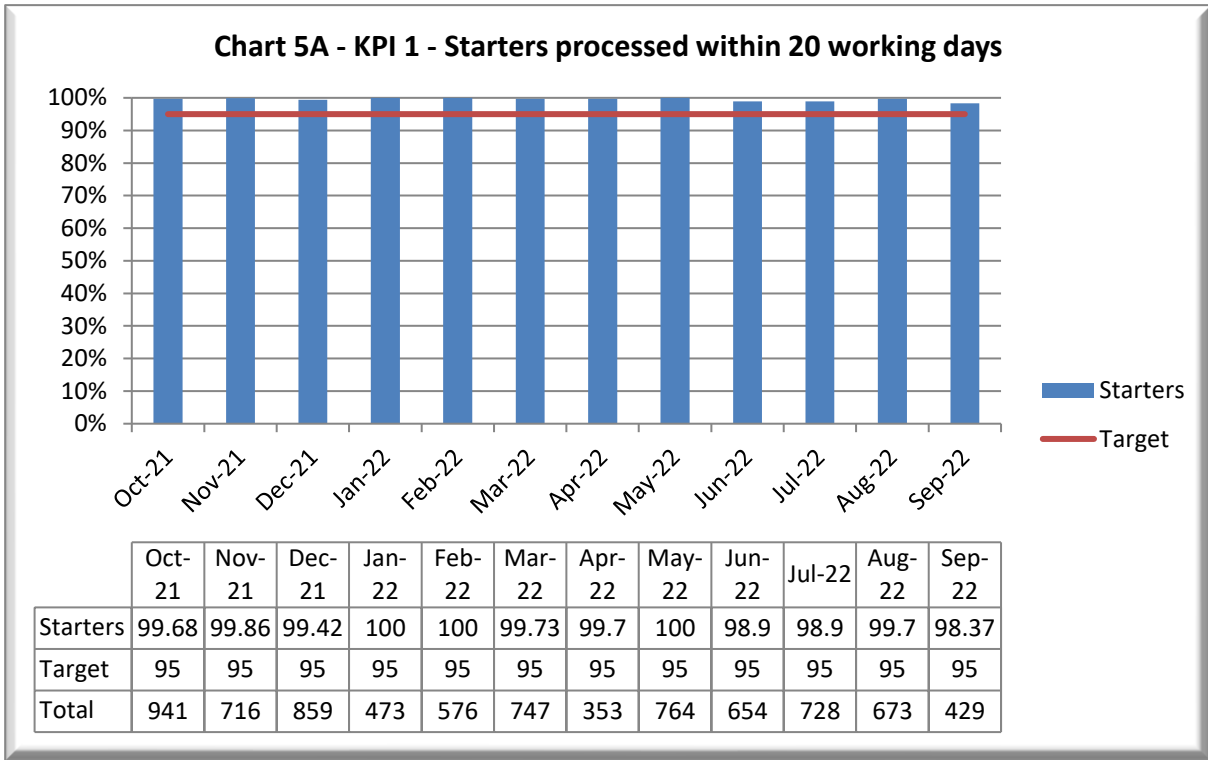
Since 1 July 2022 no further scheme employers have on boarded i-connect Software, but Officers have been working most closely with The Holt School and The Slough & East Berkshire MAT which represents circa 256 scheme member records.

Overall, including The Holt School and The Slough & East Berkshire MAT, 132 scheme employers are yet to on board i-Connect Software which represents circa. 2,300 scheme member records.

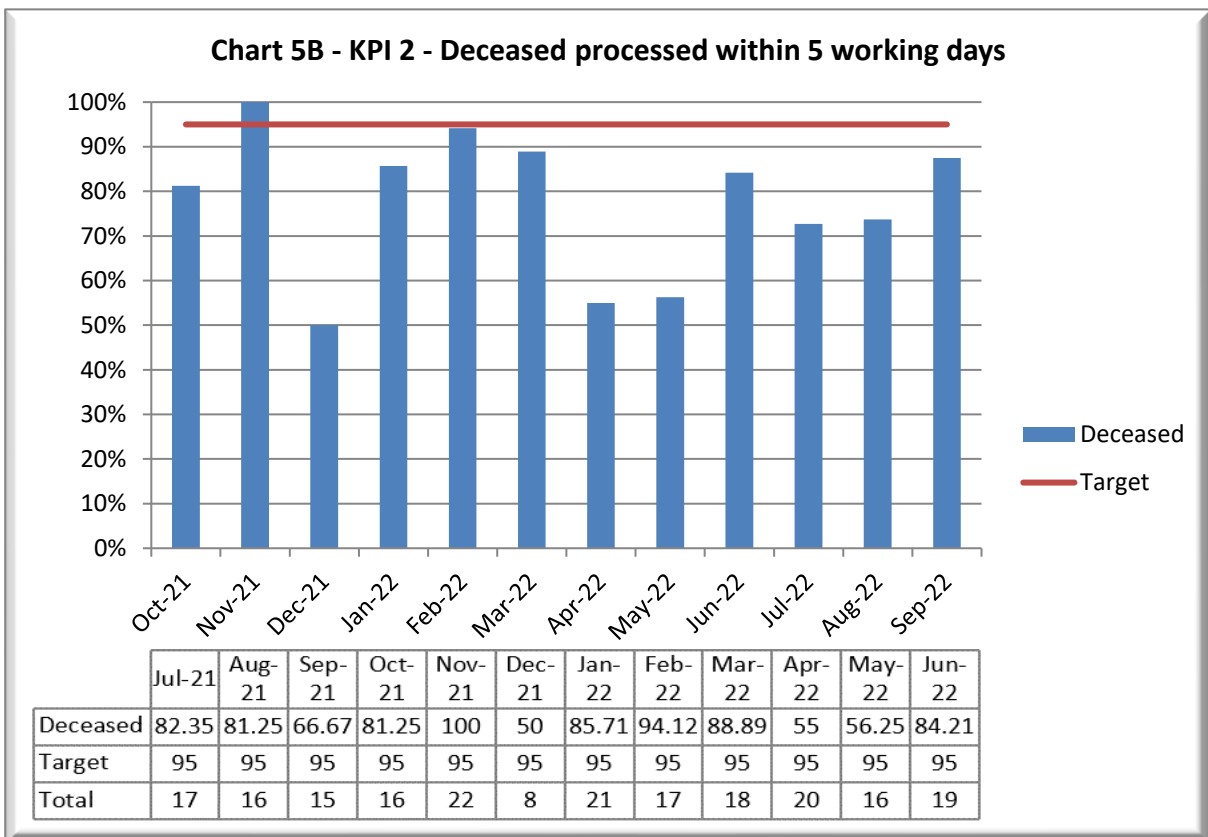
The Pension Fund remains committed to continuing to work with these scheme employers to help them to onboard, where it is possible for them to do so. Scheme employers with fewer than 10 scheme members (77 employers) have the option of using an on-line portal version of i-Connect Software rather than submitting via “.csv”.



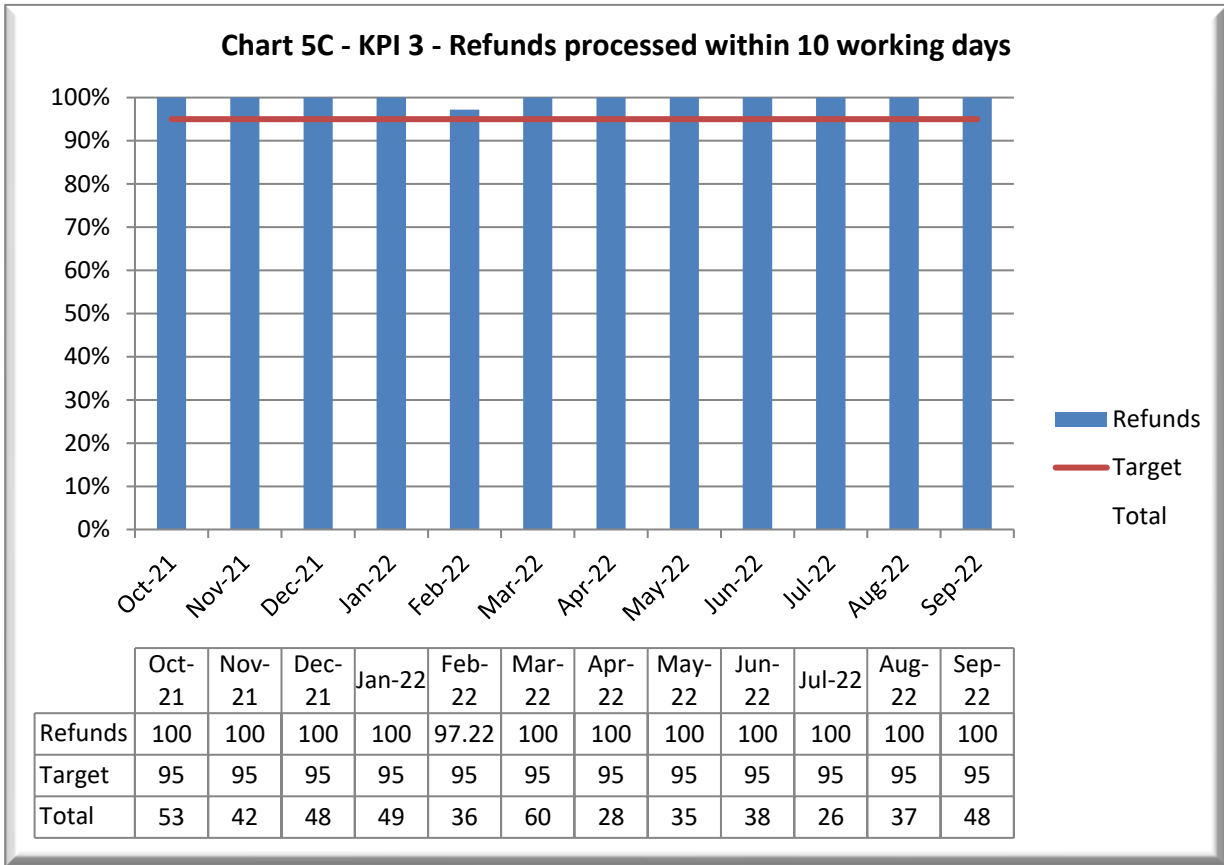
1.5 Key Performance Indicators



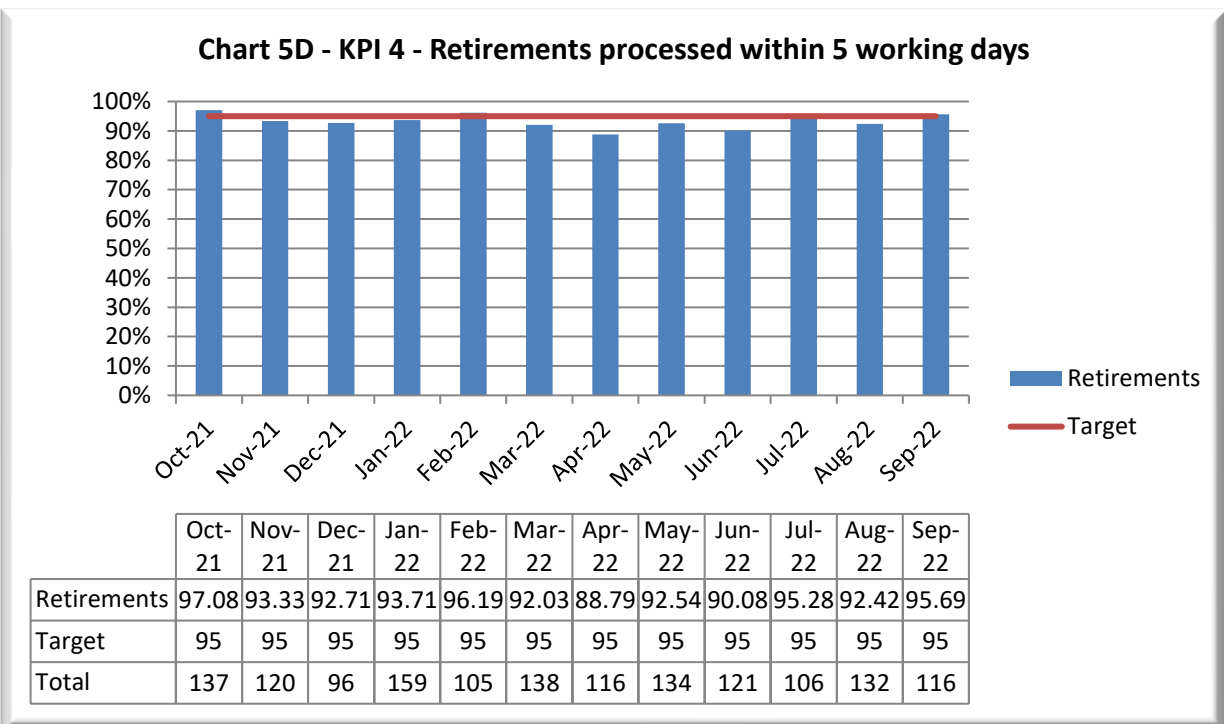
**CIPFA Benchmark:** Two months from date of joining the scheme or if earlier within one month of receiving jobholder information.



**CIPFA Benchmark:** As soon as practicable and no more than two months from date of notification of death from scheme employer or deceased’s representative.



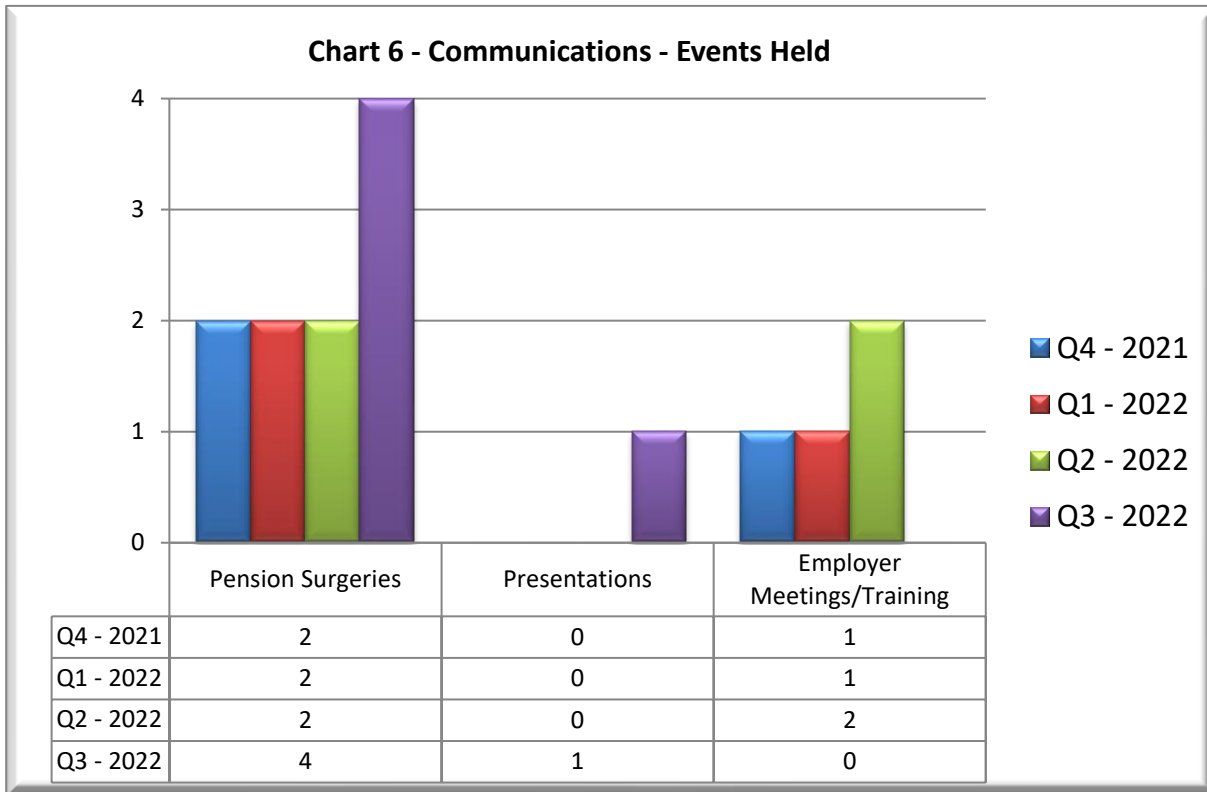
**CIPFA Benchmark:** No more than two months from date of receiving the scheme members signed declaration requesting to receive a refund of employee pension contributions.



**CIPFA Benchmark:** One month from date of retirement if on or after normal pension age or two months from date of retirement if before normal pension age.

## 1.6 Communications

All events shown have been held remotely.



## 1.7 Stakeholder Feedback

As part of the Pension Fund's aim to achieve Pension Administration Standards Association (PASA) accreditation it is a requirement to report to Members the comments and complaints received from scheme employers and their scheme members on a periodic basis. Please see below feedback received from stakeholders during the fourth quarter:

Date Received	Method	Feedback
07/07/2022	Email	All the figures look good you have done a brilliant job estimating over the years.
14/07/2022	E-mail	Hi [NAME], just a short note to say great service very prompt and I feel informed on every step of the process. My wife, [NAME], also very happy. Many thanks, [NAME]
27/07/2022	E-mail	Hi [NAME], Thank you so much. I just wanted to drop you a quick note to say that I am so impressed with the speedy service. Your response time was awesome, and the online service is great. Feel really reassured that everything is in such safe hands. Best regards, [NAME]
27/07/2022	E-mail	Dear [NAME], I am writing to you following my consultation with [NAME] earlier this morning via MSTeams. The consultation was as a result of a request by myself for someone from your office to explain

		the estimated figures submitted around early retirement. I am happy to report that [NAME] was very professional, knowledgeable, and most of all polite and patient answering all my questions and explaining all the figures in detail. It was a pleasure consulting with him, and very much appreciated. Yours sincerely [NAME]
03/08/2022	E-mail	Good morning [NAME], I just wanted to send a quick email to say thank you for all, of your help during the release of my pension and the quick response in answering my emails, you have been a star so thank you again. Kind regards [NAME]
21/09/2022	E-mail	Thank you so much for taking the time to explain and clarify for me - I appreciate your patience and kindness. Think I have got a handle on it now so feeling more confident going forward. Again, many thanks ☺

## 2 SPECIAL PROJECTS

### 2.1. *McCloud Judgement*

In 2014 the Government introduced reforms to public service pensions, meaning most public sector workers were moved into new pension schemes in 2014 and 2015.

In December 2018, the Court of Appeal ruled that the ‘transitional protection’ offered to some members of the judges’ and firefighters’ pension schemes, as part of the reforms, gave rise to unlawful discrimination.

On 15 July 2019 the Chief Secretary to the Treasury made a written ministerial statement confirming that, as ‘transitional protection’ was offered to members of all the main public service pension schemes, the difference in treatment will need to be removed across all those schemes for members with relevant service.

The changes to the LGPS include transitional protection for members who were within 10 years of their Final Salary Scheme normal pension age on 1 April 2012, ensuring that they would receive a pension that was at least as high as they would have received had the scheme not been reformed to a Career Average Revalued Earnings scheme from 1 April 2014.

Officers understand the Department for Levelling Up, Housing and Communities (DLUHC) is to consult on further regulations governing the application of the McCloud remedy to the LGPS.

The DLUHC has confirmed to the Local Government Pension Committee (LGPC), in a recent update, that work continues on the steps to rectify the discrimination as it affects the LGPS in England and Wales, with the government planning to publish its response to the 2020 consultation on amendments to the statutory underpin later this year, after which the LGPS Scheme Advisory Board will resume its McCloud implementation groups.

An updated version of the draft regulations implementing the remedy will be published alongside the consultation response, covering new powers relating to the statutory underpin. However, a further consultation will take place in 2023 to ensure the updated draft regulations are accurate in light of the changes made.

The government will also consult on other aspects of the McCloud remedy which did not feature in our original consultation, such as compensation and rates of interest.

These new regulations are expected to come into force in October 2023, while a consultation will also take place covering new statutory guidance on McCloud implementation.

## *2.2 Pensions Dashboard Programme*

A national pensions dashboard has been on the horizon for some time, but now the Pension Schemes Act 2021 has received Royal Assent it is anticipated the Department for Work and Pensions (DWP) will begin to consult on detailed dashboards regulations and work with regulators to begin supporting both private and public sector pension providers and pension schemes to comply with their dashboards compulsion duties. It is anticipated the Pensions Dashboards Programme (PDP) will publish further detailed instructions on how a scheme administrator must operate with the dashboards ecosystem.

Officers recognise it is important not to wait for all this consultation and guidance. Almost every aspect of administering a pension scheme is easier to achieve if data is actively managed and incorporates both Common and Scheme Specific data activities, an area officers have successfully improved over the last three years.

Officers acknowledge Pensions Dashboards, if done well, could be a game changer in getting individuals to better engage with their pensions and a better efficiency of pension scheme management. Officers understand the Pensions Dashboard will go live during 2023 and officers will provide further details to Members in due course.

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqlA : Administration Report (05/12/2022)

#### Essential information

Items to be assessed: (please mark 'x')

Strategy		Policy		Plan		Project	x	Service/Procedure	x
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Responsible officer	Damien Pantling	Service area	Pension Fund	Directorate	Finance
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<b>Stage 1: EqlA Screening (mandatory)</b>	Date created: 21/11/2022	<b>Stage 2 : Full assessment (if applicable)</b>	N/A
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Approved by Head of Service / Overseeing group/body / Project Sponsor:

*"I am satisfied that an equality impact has been undertaken adequately."*

Signed by (print):

Dated:

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqlA : Administration Report (05/12/2022)

#### Guidance notes

##### What is an EqlA and why do we need to do it?

The Equality Act 2010 places a 'General Duty' on all public bodies to have 'due regard' to:

- Eliminating discrimination, harassment and victimisation and any other conduct prohibited under the Act.
- Advancing equality of opportunity between those with 'protected characteristics' and those without them.
- Fostering good relations between those with 'protected characteristics' and those without them.

EqlAs are a systematic way of taking equal opportunities into consideration when making a decision, and should be conducted when there is a new or reviewed strategy, policy, plan, project, service or procedure in order to determine whether there will likely be a detrimental and/or disproportionate impact on particular groups, including those within the workforce and customer/public groups. All completed EqlA Screenings are required to be publicly available on the council's website once they have been signed off by the relevant Head of Service or Strategic/Policy/Operational Group or Project Sponsor.

##### What are the "protected characteristics" under the law?

The following are protected characteristics under the Equality Act 2010: age; disability (including physical, learning and mental health conditions); gender reassignment; marriage and civil partnership; pregnancy and maternity; race; religion or belief; sex; sexual orientation.

##### What's the process for conducting an EqlA?

The process for conducting an EqlA is set out at the end of this document. In brief, a Screening Assessment should be conducted for every new or reviewed strategy, policy, plan, project, service or procedure and the outcome of the Screening Assessment will indicate whether a Full Assessment should be undertaken.

##### Openness and transparency

RBWM has a 'Specific Duty' to publish information about people affected by our policies and practices. Your completed assessment should be sent to the Strategy & Performance Team for publication to the RBWM website once it has been signed off by the relevant manager, and/or Strategic, Policy, or Operational Group. If your proposals are being made to Cabinet or any other Committee, please append a copy of your completed Screening or Full Assessment to your report.

##### Enforcement

Judicial review of an authority can be taken by any person, including the Equality and Human Rights Commission (EHRC) or a group of people, with an interest, in respect of alleged failure to comply with the general equality duty. Only the EHRC can enforce the specific duties. A failure to comply with the specific duties may however be used as evidence of a failure to comply with the general duty.

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqIA : Administration Report (05/12/2022)

#### Stage 1 : Screening (Mandatory)

##### 1.1 What is the overall aim of your proposed strategy/policy/project etc and what are its key objectives?

This report deals with the administration of the Pension Fund for the period 1 July 2022 to 30 September 2022. It recommends that Pension Fund Committee Members (and Pension Board representatives) note the Key Administrative Indicators throughout the attached report.

Good governance requires all aspects of the Pension Fund to be reviewed by the Administering Authority on a regular basis. There are no financial implications for RBWM in this report.

The Committee are asked to note that Administration Reports are provided to each quarter end date (30 June, 30 September, 31 December and 31 March) and presented at each Committee meeting subsequent to those dates



# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqlA : Administration Report (05/12/2022)

1.2 What evidence is available to suggest that your proposal could have an impact on people (including staff and customers) with protected characteristics? Consider each of the protected characteristics in turn and identify whether your proposal is Relevant or Not Relevant to that characteristic. If Relevant, please assess the level of impact as either High / Medium / Low and whether the impact is Positive (i.e. contributes to promoting equality or improving relations within an equality group) or Negative (i.e. could disadvantage them). Please document your evidence for each assessment you make, including a justification of why you may have identified the proposal as “Not Relevant”.

Protected characteristics	Relevance	Level	Positive/negative	Evidence
Age			N/A	Key data: The estimated median age of the local population is 42.6yrs [Source: <a href="#">ONS mid-year estimates 2020</a> ]. An estimated 20.2% of the local population are aged 0-15, and estimated 61% of the local population are aged 16-64yrs and an estimated 18.9% of the local population are aged 65+yrs. [Source: ONS mid-year estimates 2020, taken from <a href="#">Berkshire Observatory</a> ]
Disability			N/A	
Gender re-assignment			N/A	
Marriage/civil partnership			N/A	
Pregnancy and maternity			N/A	
Race			N/A	Key data: The 2011 Census indicates that 86.1% of the local population is White and 13.9% of the local population is BAME. The borough has a higher Asian/Asian British population (9.6%) than the South East (5.2%) and England (7.8%). The forthcoming 2021 Census data is expected to show a rise in the BAME population. [Source: 2011 Census, taken from <a href="#">Berkshire Observatory</a> ]
Religion and belief			N/A	Key data: The 2011 Census indicates that 62.3% of the local population is Christian, 21.7% no religion, 3.9% Muslim, 2% Sikh, 1.8% Hindu, 0.5% Buddhist, 0.4% other religion, and 0.3% Jewish. [Source: 2011 Census, taken from <a href="#">Berkshire Observatory</a> ]
Sex			N/A	Key data: In 2020 an estimated 49.6% of the local population is male and 50.4% female. [Source: ONS mid-year estimates 2020, taken from <a href="#">Berkshire Observatory</a> ]
Sexual orientation			N/A	

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqIA : Administration Report (05/12/2022)

#### Outcome, action and public reporting

Screening Assessment Outcome	Yes / No / Not at this stage	Further Action Required / Action to be taken	Responsible Officer and / or Lead Strategic Group	Timescale for Resolution of negative impact / Delivery of positive impact
Was a significant level of negative impact identified?	No	No	Damien Pantling	N/A
Does the strategy, policy, plan etc require amendment to have a positive impact?	No	No	Damien Pantling	N/A

If you answered **yes** to either / both of the questions above a Full Assessment is advisable and so please proceed to Stage 2. If you answered “No” or “Not at this Stage” to either / both of the questions above please consider any next steps that may be taken (e.g. monitor future impacts as part of implementation, re-screen the project at its next delivery milestone etc).

#### Stage 2 : Full assessment

##### 2.1 : Scope and define

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqIA : Administration Report (05/12/2022)

**2.1.1 Who are the main beneficiaries of the proposed strategy / policy / plan / project / service / procedure? List the groups who the work is targeting/aimed at.**

N/A – No full assessment required

**2.1.2 Who has been involved in the creation of the proposed strategy / policy / plan / project / service / procedure? List those groups who the work is targeting/aimed at.**

N/A – No full assessment required

## 2.2 : Information gathering/evidence

**2.2.1 What secondary data have you used in this assessment? Common sources of secondary data include: censuses, organisational records.**

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqIA : Administration Report (05/12/2022)

N/A – No full assessment required

**2.2.2 What primary data have you used to inform this assessment?** *Common sources of primary data include: consultation through interviews, focus groups, questionnaires.*

N/A – No full assessment required

**Eliminate discrimination, harassment, victimisation**

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqlA : Administration Report (05/12/2022)

Protected Characteristic	Advancing the Equality Duty : Does the proposal advance the Equality Duty Statement in relation to the protected characteristic (Yes/No)	If yes, to what level? (High / Medium / Low)	Negative impact : Does the proposal disadvantage them (Yes / No)	If yes, to what level? (High / Medium / Low)	Please provide explanatory detail relating to your assessment and outline any key actions to (a) advance the Equality Duty and (b) reduce negative impact on each protected characteristic.
Age					
Disability					
Gender reassignment					
Marriage and civil partnership					
Pregnancy and maternity					
Race					
Religion and belief					
Sex					
Sexual orientation					

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqIA : Administration Report (05/12/2022)

#### Advance equality of opportunity

Protected Characteristic	Advancing the Equality Duty : Does the proposal advance the Equality Duty Statement in relation to the protected characteristic (Yes/No)	If yes, to what level? (High / Medium / Low)	Negative impact : Does the proposal disadvantage them (Yes / No)	If yes, to what level? (High / Medium / Low)	Please provide explanatory detail relating to your assessment and outline any key actions to (a) advance the Equality Duty and (b) reduce negative impact on each protected characteristic.
Age					
Disability					
Gender reassignment					
Marriage and civil partnership					
Pregnancy and maternity					
Race					
Religion and belief					
Sex					
Sexual orientation					

# ROYAL BOROUGH OF WINDSOR AND MAIDENHEAD

## EQUALITY IMPACT ASSESSMENT

### EqIA : Administration Report (05/12/2022)

#### Foster good relations

Protected Characteristic	Advancing the Equality Duty : Does the proposal advance the Equality Duty Statement in relation to the protected characteristic (Yes/No)	If yes, to what level? (High / Medium / Low)	Negative impact : Does the proposal disadvantage them (Yes / No)	If yes, to what level? (High / Medium / Low)	Please provide explanatory detail relating to your assessment and outline any key actions to (a) advance the Equality Duty and (b) reduce negative impact on each protected characteristic.
Age					
Disability					
Gender reassignment					
Marriage and civil partnership					
Pregnancy and maternity					
Race					
Religion and belief					
Sex					
Sexual orientation					
<p><b>2.4 Has your delivery plan been updated to incorporate the activities identified in this assessment to mitigate any identified negative impacts? If so please summarise any updates.</b></p> <p><i>These could be service, equality, project or other delivery plans. If you did not have sufficient data to complete a thorough impact assessment, then an action should be incorporated to collect this information in the future.</i></p>					
<p>N/A – No full assessment required</p>					