



THE ROYAL COUNTY OF  
**BERKSHIRE**  
PENSION FUND

**ADMINISTRATION REPORT**

**QUARTER 2 – 2023 (Q1 2023/24)**

**1 April 2023 to 30 June 2023**

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# 1. ADMINISTRATION

## 1.1. Scheme Membership

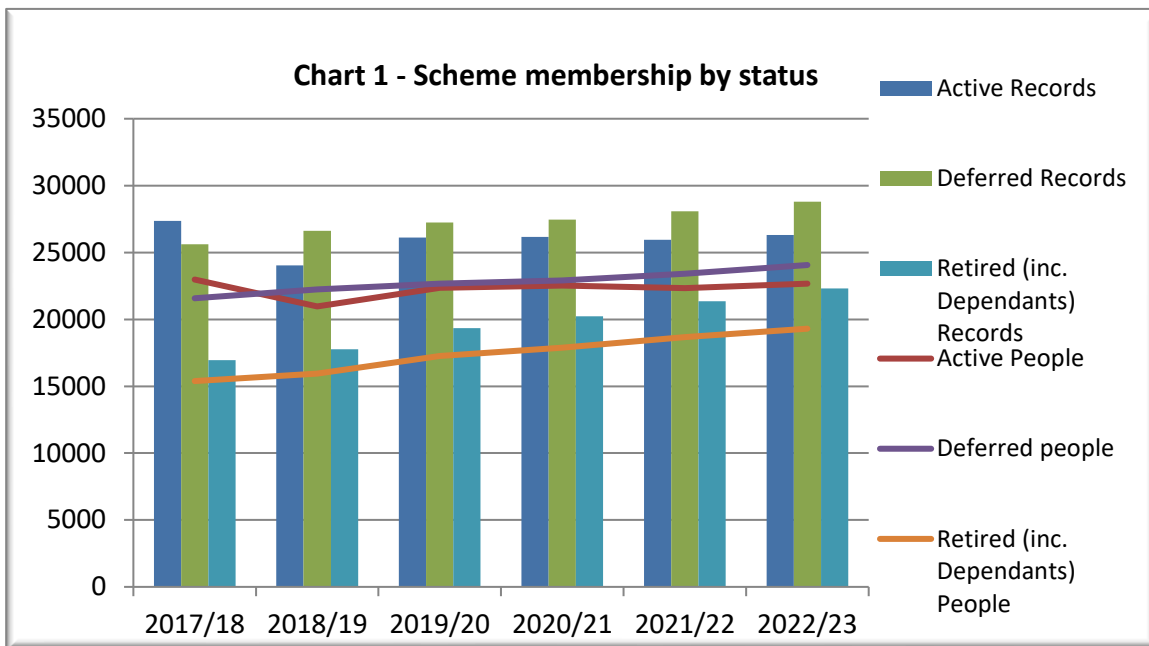


Table 1 – Total Membership as at 30 June 2023

Active Records	26,076	Active People	22,685
Deferred Records	28,951	Deferred People	24,199
Retired Records	22,500	Retired People	19,419
<b>TOTAL</b>	<b>77,527</b>	<b>TOTAL</b>	<b>66,303</b>

## 1.2. Membership by Employer

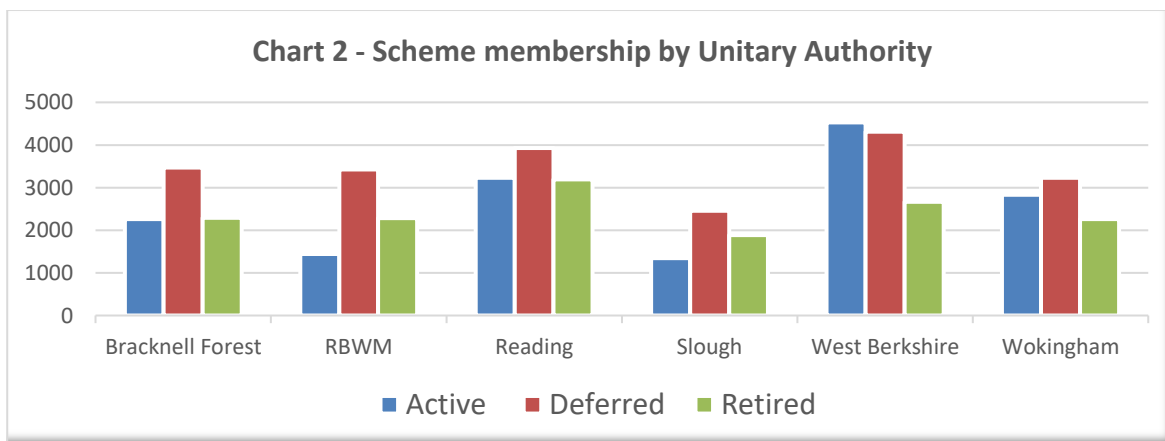
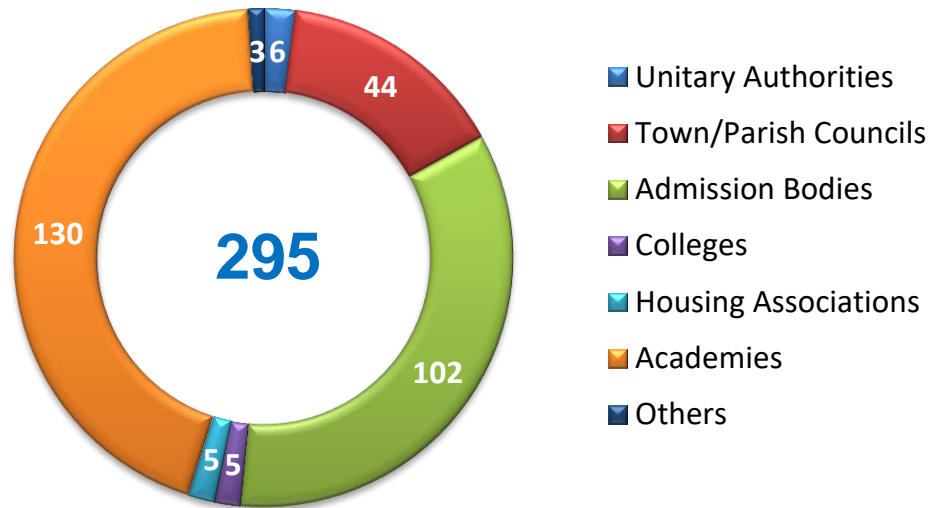


Table 2 - Membership movements in this Quarter (and previous Quarter)

	Bracknell	RBWM	Reading	Slough	W Berks	Wokingham
Active	<b>+30</b>	<b>-14</b>	<b>+62</b>	<b>-26</b>	<b>+83</b>	<b>-43</b>
	-22	-7	-104	+7	+34	+9
Deferred	<b>-5</b>	<b>-7</b>	<b>+11</b>	<b>-3</b>	<b>+27</b>	<b>+7</b>
	+37	-11	+33	-6	+19	+20
Retired	<b>+18</b>	<b>+15</b>	<b>+19</b>	<b>+16</b>	<b>+47</b>	<b>+22</b>
	+16	+20	+43	+22	+48	+41

### 1.3. Scheme Employers

Chart 3 - Employers with active members



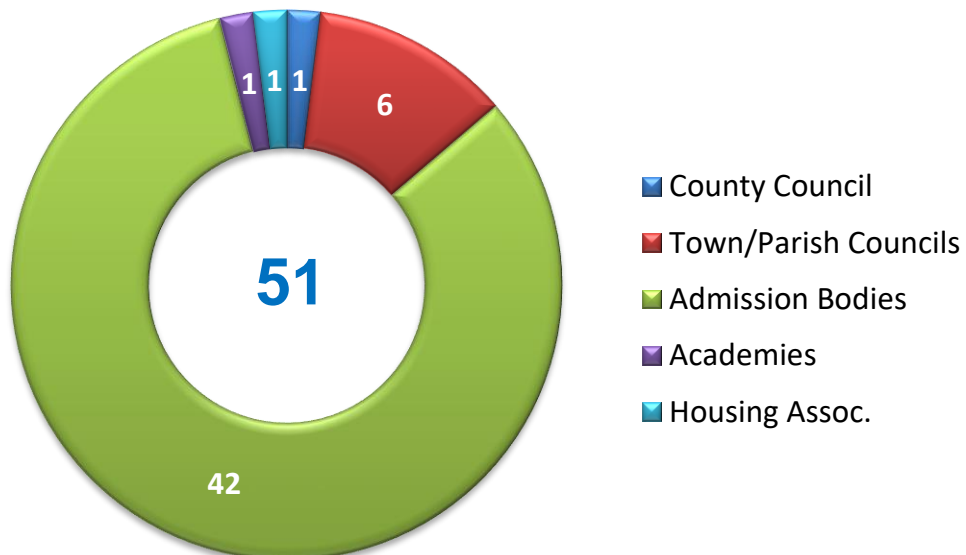
New employers since last report:

**Admission Bodies:** None

**Academies:** None

**Scheduled bodies:** None

Chart 4 - Employers without active members



**Exiting employers:** None

## 1.4. Scheme Employer Key Performance Indicators

Table 3 – i-Connect users Quarter 1 (1 April 2023 to 30 June 2023)

Employer	Starters	Leavers	Changes	Total	Submission Received Within Specification
<b>Bracknell Forest Council</b>	189	84	1,294	1,567	100%
<b>RBWM</b>	94	66	981	1,141	100%
<b>Reading BC</b>	259	118	1,260	1,637	100%
<b>Slough BC</b>	85	40	169	294	100%
<b>West Berks Council</b>	397	253	2,699	3,349	100%
<b>Wokingham BC</b>	93	68	1,544	1,705	100%
<b>Academy/ School</b>	786	478	8,310	9,574	85.11% (+ 5.56%)
<b>Others</b>	116	45	474	635	97.06%

**NOTES:** Table 3 above shows all transactions through i-Connect Software for the first quarter of 2023/2024. Changes include hours/weeks updates, address amendments and basic details updates.

The benefits of i-Connect are:

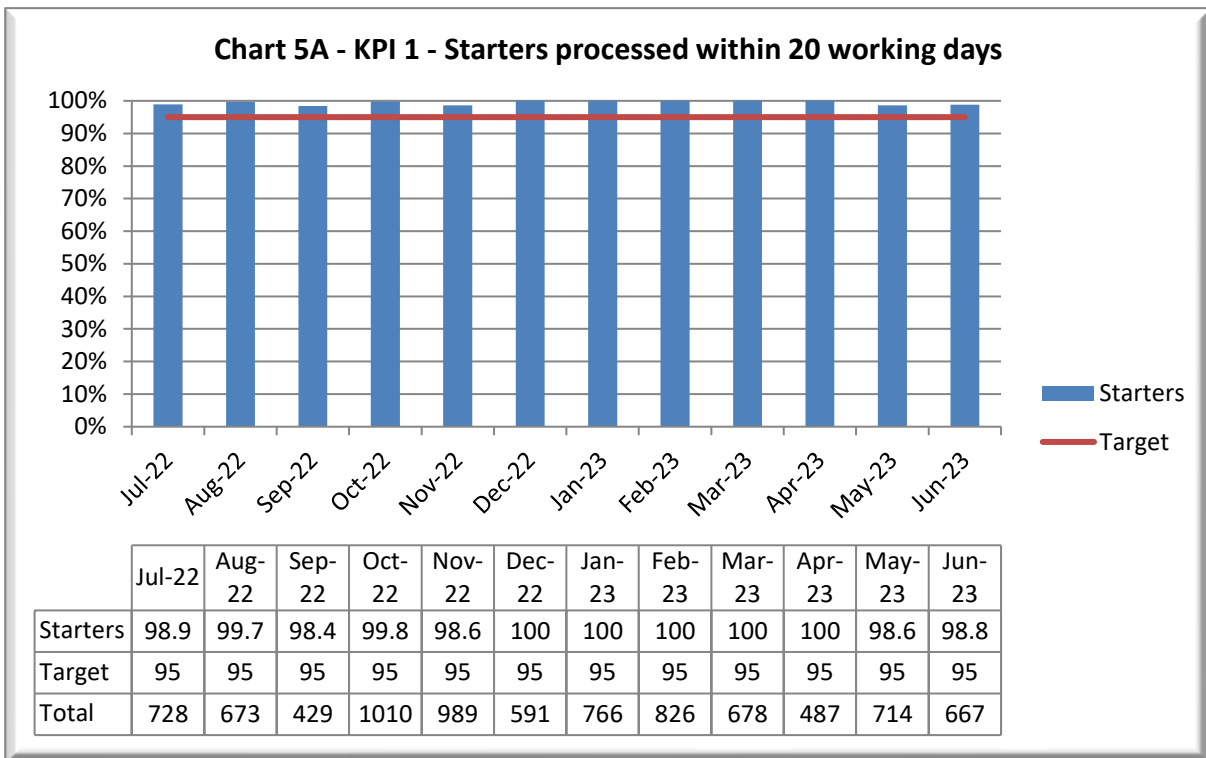
- Pension records are maintained in 'real-time';
- Scheme members are presented with the most up to date and accurate information through "my pension ONLINE" (Member self-service);
- Pension administration data matches employer payroll data;
- Discrepancies are dealt with as they arise each month;
- 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 April 2023, two scheme employers have on board i-connect Software – Change Grow Live (CGL) and Slough and East Berkshire MAT (SEBMAT) representing 254 scheme member records. Officers continue to work closely with Denefield School, Excalibur Academies Trust, Schelwood Academy Trust, The Arbib Education Trust, The Keys Academy Trust and The Pioneer Educational Trust which represents circa 815 scheme member records endeavouring to on board.

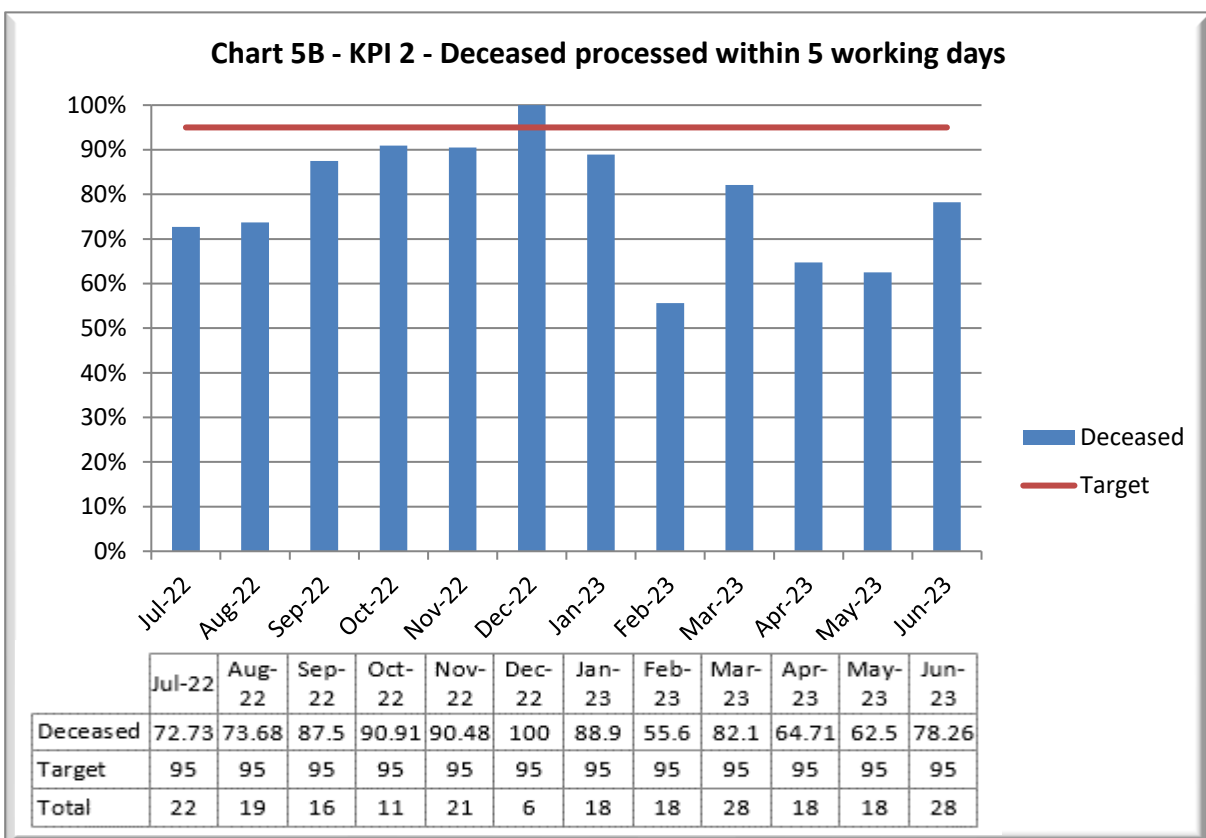
Overall, 133 scheme employers are yet to on board i-Connect Software which represents circa. 1,950 scheme member records (7.50% of total Active Scheme members).

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 (81 employers) have the option of using an on-line portal version of i-Connect Software rather than submitting via ".csv".

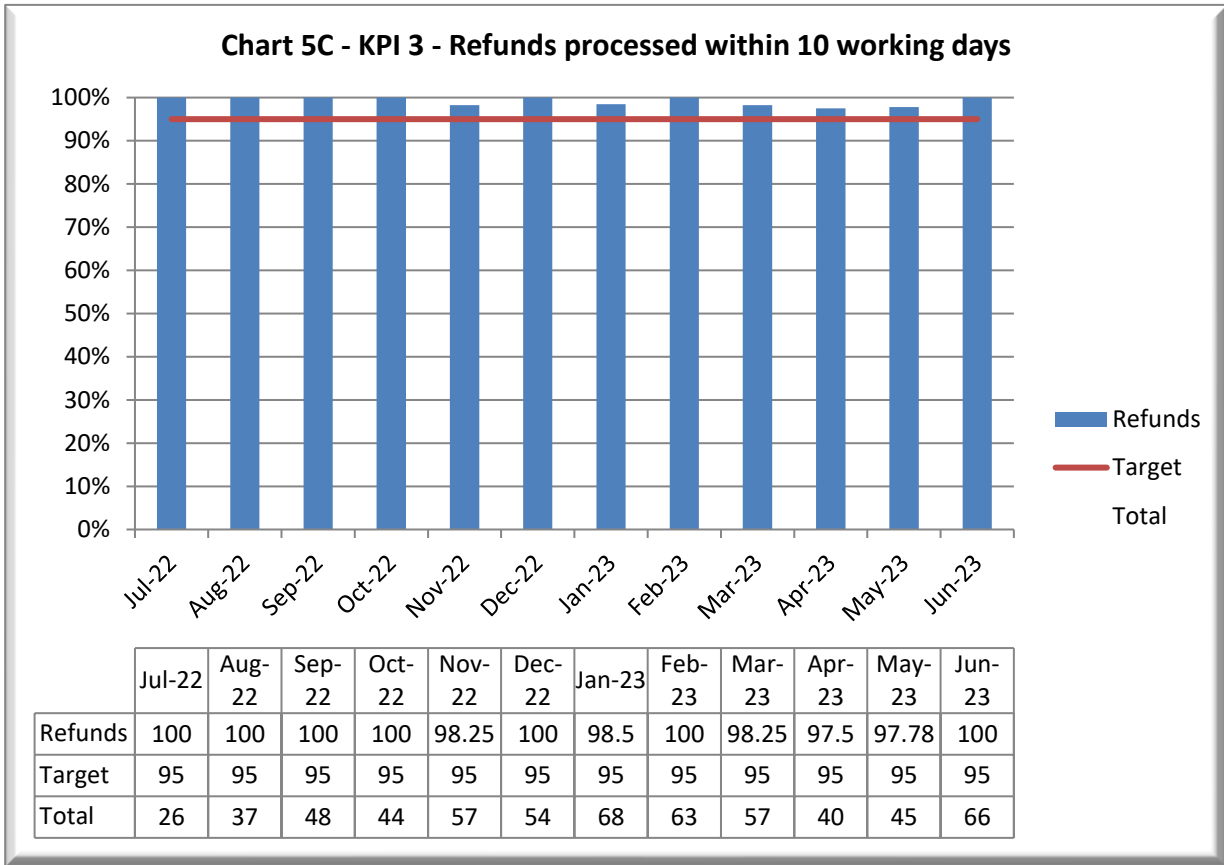
### 1.5. Key Performance Indicators



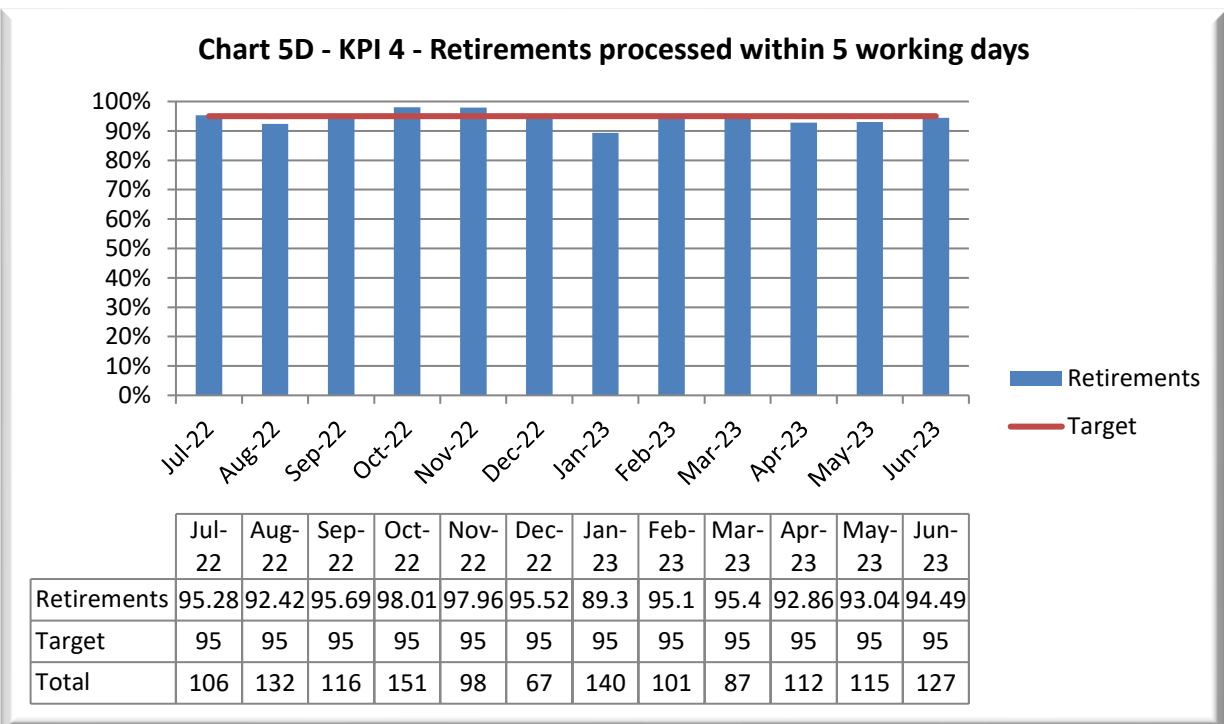
**CIPFA Benchmark:** Two months from date of joining the scheme or if earlier within one month of receiving jobholder information.



**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.



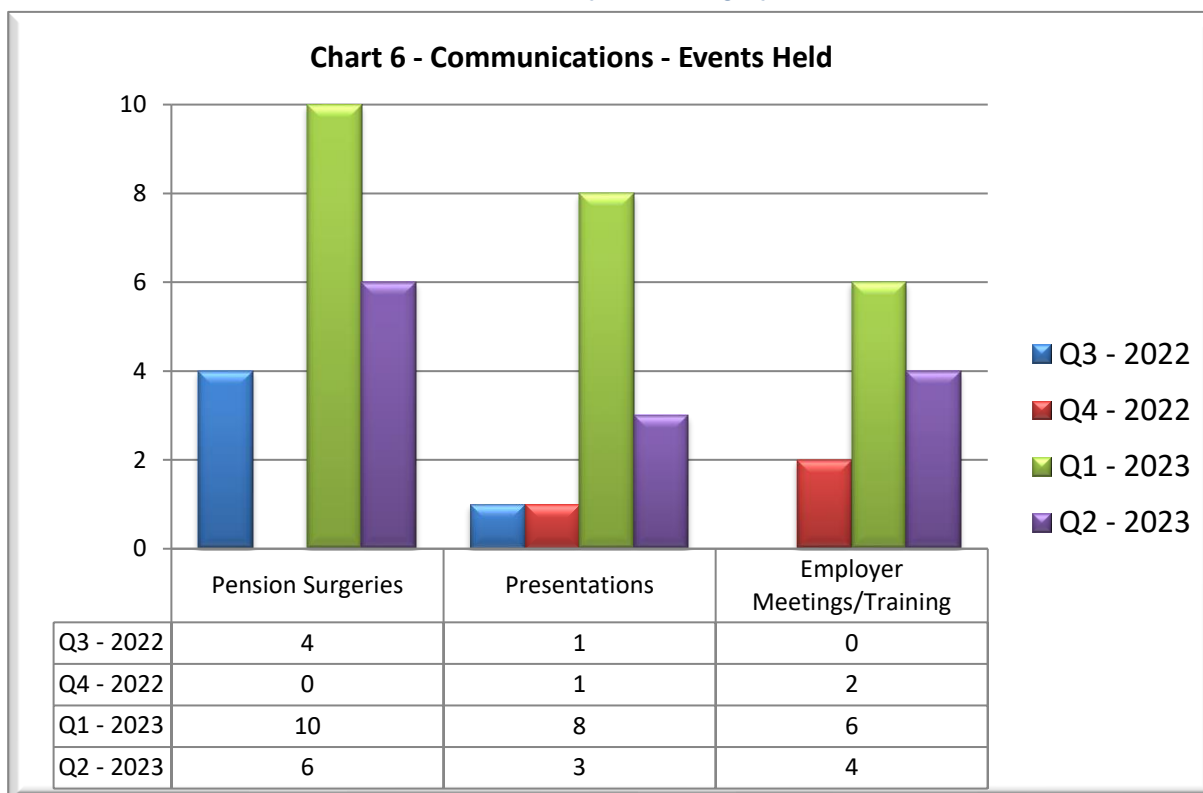
**CIPFA Benchmark:** No more than two months from date of receiving the scheme members signed declaration requesting to receive a refund of employee pension contributions.



**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

Events shown have been held remotely, including hybrid.



## 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
12/04/2023	Email	I wanted to put on record my appreciation for a quick response to a recent pension query I raised. I'm on the Board of a couple of pension schemes where we have an SLA of 5 working days for turnaround of queries. When I raised a query with your team, I received a full response from [NAME] (Pension Administrator) within 20 minutes of my email. That's the fastest ever response I have ever had. I know people can be quick to complain and, in this instance, felt called to be quick to say "Great job. Well done". Thanks for all your continued hard work on behalf of the scheme. Appreciated.
21/04/2023	E-mail	Thank you very much for responding so quickly to my enquiry, you have been extremely helpful and informative.



29/04/2023	E-mail	I see you continue to be very diligent in all you do [NAME] - relying to me on a Saturday. Thank you. All this makes sense.
03/05/2023	E-mail	Thanks [NAME], A very prompt and helpful response, please copy my thanks for your prompt and efficient work to your manager
04/05/2023	E-mail	Thank you for all of your help with this, you have been great!
19/05/2023	E-mail	Dear [NAME]  Thank you for your letter of 16 May confirming my chosen beneficiary details. I am most grateful to you and your colleagues for assisting me in dealing both with this issue but also in securing access to my pension records.  It has been most helpful, prompt and very good service - if I may say so in stark contracts to my similar experience with a private insurance company.  Kind regards [NAME]
24/05/2023	E-mail	Hi [NAME], You're amazing. Thank you so much!! I hope you have a nice bank holiday weekend when it comes.

## 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.

These new regulations are expected to come into force in October 2023.

## ***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.

The DWP announced on 2 March 2023 a significant delay to the Pensions Dashboards Programme. The statement released explained that the Pensions Dashboards Programme will be unable to meet the connection deadlines set out in legislation, and the timeline will need to be revised. The framework for dashboards will remain unchanged, but DWP will now legislate to provide new deadlines. It is anticipated public sector pension scheme administrators will now begin onboarding during quarter four of 2025 rather than 2024.

Officers recognise it is important not to wait. 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.