



# Monthly Report

January 2022

LB Barnet Pension Fund

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# 1. Performance summary

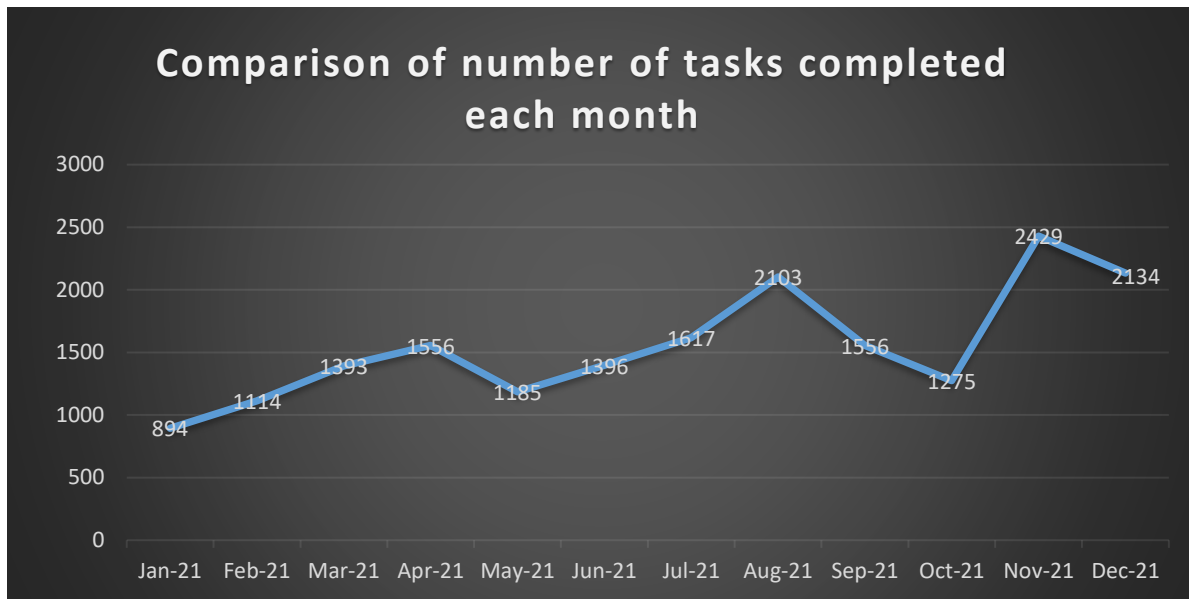
## Work completed

KPI's for the period - 01.12.21 to 31.12.21							
WORKTYPE	TOTAL CASES NOVEMBER	TOTAL CASES DECEMBER	TARGET DAYS FOR EACH CASE	TARGET MET CASES	MINIUM TARGET PERCENT	TARGET MET PERCENT	AVERAGE TIME TAKEN (Days)
AVC In-house (General)	6	9	20	9	85	100	2.33
Change of Address	45	32	10	32	85	100	1
Change of Bank Details	18	8	10	8	85	100	1
Death Grant Nomination Form Received	187	110	20	110	85	100	1.89
Death Grant to Set Up	4	8	5	7	85	87.5	7.38
Death In Retirement	28	17	5	16	85	94.12	2.76
Death In Service	1	1	5	1	85	100	3
Death on Deferred	2	2	5	2	85	100	5
Deferred Benefits Into Payment Actual	22	14	5	13	90	92.86	1.29
Deferred Benefits Into Payment Quote	11	38	35	38	85	100	2.45
Deferred Benefits Set Up on Leaving	122	121	20	120	85	99.17	1.17
Divorce Quote	1	2	20	2	85	100	9.5
Enquiry	2	3	5	3	85	100	4.67
Estimates for Deferred Benefits into Payment	3	2	10	2	90	100	5.5
General Payroll Changes	20	17	10	16	85	94.12	1.41
Initial Letter Death in Service	1	1	5	1	85	100	1
Initial letter Death in Retirement	28	17	5	17	85	100	1
Initial letter Death on Deferred	2	2	5	2	85	100	13

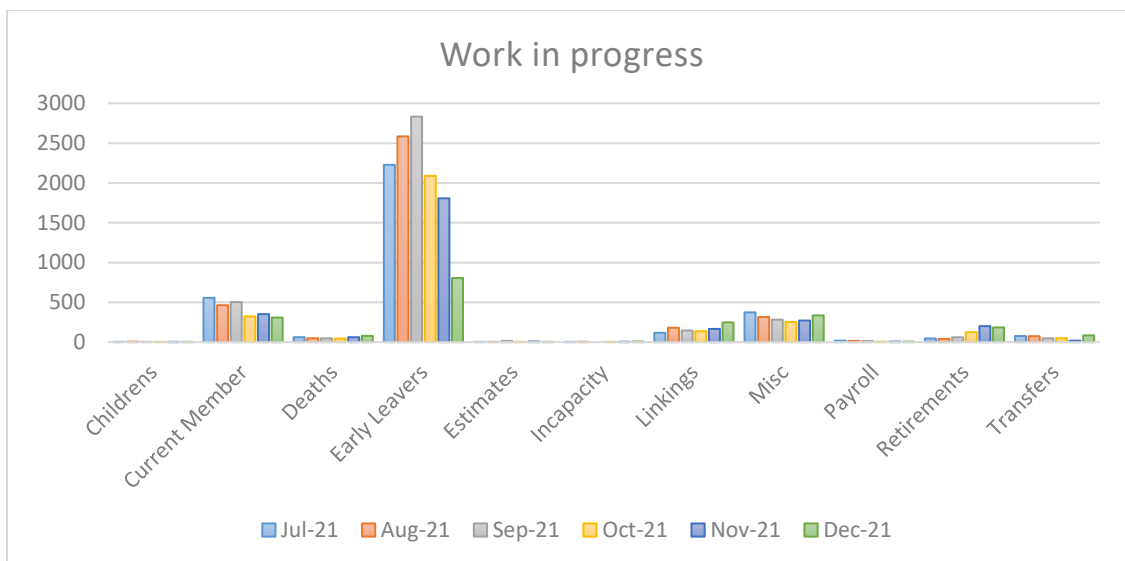
<b>Interfund Linking In Actual</b>	<b>10</b>	<b>28</b>	<b>35</b>	<b>18</b>	<b>85</b>	<b>64.29</b>	<b>35.5</b>
<b>Interfund Linking In Quote</b>	<b>18</b>	<b>14</b>	<b>35</b>	<b>10</b>	<b>85</b>	<b>71.43</b>	<b>26</b>
<b>Interfund Out Actual</b>	<b>18</b>	<b>10</b>	<b>35</b>	<b>5</b>	<b>85</b>	<b>50</b>	<b>48.6</b>
Interfund Out Quote	18	10	35	9	85	90	17.8
Life Certificate Received	3	4	10	4	85	100	1
Monthly Posting	101	82	10	80	95	97.56	1.29
Payment of Spouses _Child Benefits	14	13	5	12	90	92.31	8.23
Pension Estimate	18	17	10	17	90	100	3.12
Phone Call Received	1226	997	3	985	95	98.8	1
Refund Actual	13	8	10	8	95	100	1
Refund Quote	33	26	35	25	85	96.15	7.42
Retirement Actual	15	9	20	9	85	100	2.33
Spouse Potential	2	0					
Transfer In Actual	4	2	35	2	85	100	120
Transfer In Quote	10	3	35	3	85	100	1
Transfer Out Payment	1	1	35	1	85	100	14
Transfer Out Quote	27	10	20	9	85	90	5.9
Update Member Details	395	490	20	490	100	100	1.31
Totals	2429 92.87%	2134				94.81%	

**Comment –** There were no manual calculations done this month.

**Comment** -The KPI's for the Interfund area of work has not been met due to focus on other areas. A recruitment campaign to recruit additional Senior Pensions Officers is currently underway which will be followed by recruitment of Pensions Officers to address workload issues.

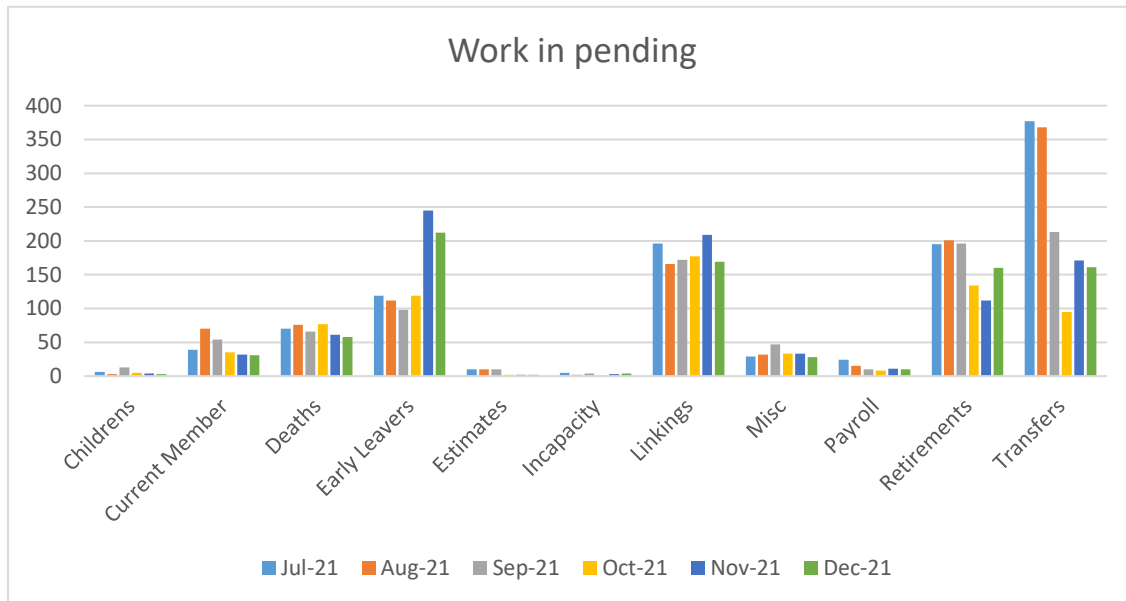


## 2. Work in progress



	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Childrens	3	7	2	4	4	3
Current Member	556	464	503	324	352	308
Deaths	62	49	48	45	62	79
Early Leavers	2227	2584	2833	2089	1806	805
Estimates	2	1	15	2	8	3

Incapacity	4	5	0	3	5	8
Linkings	117	181	146	137	166	248
Misc	374	316	282	253	271	336
Payroll	19	16	14	6	7	7
Retirements	46	41	61	125	201	185
Transfers	77	75	48	49	19	85



	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Childrens	6	3	13	5	4	3
Current Member	39	70	54	35	32	31
Deaths	70	76	66	77	61	58
Early Leavers	119	112	98	119	245	212
Estimates	10	10	10	2	2	2
Incapacity	5	2	4	1	3	4
Linkings	196	166	172	177	209	169
Misc	29	32	47	33	33	28
Payroll	24	15	10	8	11	10
Retirements	195	201	196	134	112	160
Transfers	377	368	213	95	171	161

The tables above show processes grouped together and each group consists of a number of processes as shown below.

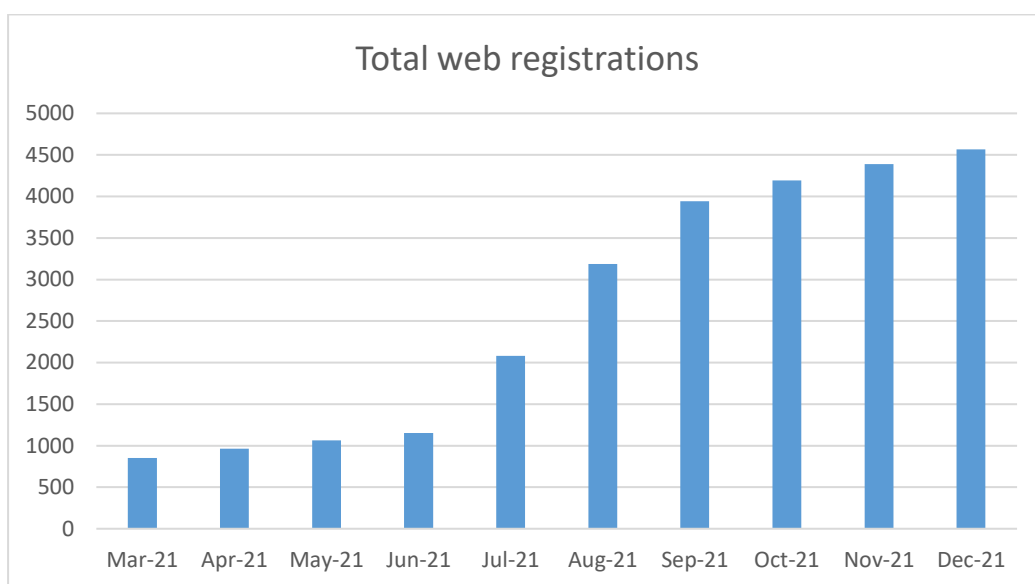
<b>Childrens</b>	Children's education review & children's pension age review
<b>Current Member</b>	Transfer in quote, changes to circumstances (breaks/hours etc.), annual allowance breach, AVC change, monthly postings mover, APC buying extra, divorce quote, query on record, waiting for documents, GMP notification
<b>Deaths</b>	Death in retirement, death in service, death on deferred, death grant to set up, death overpayment to recover, death notification
<b>Early Leavers</b>	Leaver notification, deferred benefit, refund quote, preserved refund
<b>Estimates</b>	Pension estimate, deferred estimate
<b>Incapacity</b>	Incapacity case
<b>Linkings</b>	Linking quote, linking actual, interfund linking quote, interfund linking actual
<b>Misc</b>	Member portal query, post received, phone log, age 75 approaching, enquiry needing a response, Finance Team referral
<b>Payroll</b>	Life certificate received, returned credit, BACS recall, 100 <sup>th</sup> birthday, Tracesmart, suspend Tier 3, update bank details, payroll changes, GMP notification
<b>Retirements</b>	Deferred retirement quote, retirement quote, Tier 3 ill health review
<b>Transfers</b>	Interfund out, transfer out, AVC transfer out



### 3. Member web registrations

The numbers of members signed up to member web are:

Status	Number
Active	2389
Pensioner	641
Deferred	1538
<b>Total</b>	<b>4568</b>



### 4. Administration update

#### a) Internal Dispute Resolution Procedure (IDRP)

##### Stage 1

Completed 1

Ongoing 2

Date of appeal	Reason for appeal	Current position /outcome	Last action taken	Decision due	Date decision letter sent
14/09/2021	Incorrect ABS.	Appeal turned down and £500 compensation offered to member.		14/11/2021	14/12/2021.

30/09/2021	Appeal against transfer out being allowed to proceed.	Currently obtaining a calculation of the potential cost of reinstatement.		30/11/2021	
29/11/2021	Appeal against maladministration by Capita dealing with retirement.			29/01/2022.	To be worked on.

## Stage 2

Completed 0

Ongoing 1

Date of appeal	Reason for appeal	Current position /outcome	Last action taken	Decision due	Date decision letter sent
14/09/2021	Missing statements / calculations of benefits	Turned down.	Referred to Mark Fox as appointed person for Stage 2 appeals – 21/09/2021.	14/11/2021	23/11/2021

## b) TPAS/Pensions Ombudsman

None to report

## c) Employers ceasing participation

Completed 0

Ongoing 7

Name	Date ceased	Current position	Last action taken	Date completed
Ashlyns	31/07/2020	Data submitted to Hymans for opening position. Leaver notifications outstanding. Query resolved re one leaver	Referred to Service Centre for outstanding leaver to be processed on assumed values – 28/10/2021.	

		who Ashlyns were still deducting contributions for after cessation date. One other leaver to be processed by Service Centre for cessation data to be produced.	Service Centre are working on linking options for this member.	
Fremantle Trust (2)	30/6/2019	Cessation valuation outstanding. Data to be submitted and member records to be updated to new employers.	Member records now updated to new employer – Barnet Homes (Brooksons) – 01/11/2021. Cessation data to be submitted to Hymans.	
Absolute Catering (St James Catholic School)	31/07/2019	Investigating further as there are active members on this employer with no outstanding processes. Chasing up leaver notification for last member.	Process referred to early leavers team to process an early leaver calculation for the remaining active member on this employer. Once completed we can proceed with the cessation valuation – 28/10/2021. Member is now on pensioner status so we can proceed with data submission – 04/01/2022.	
Hestia	31/03/2021	Last member left. Leaver notification received for final member. Further query raised with	Process referred to early leavers team to process an early leaver calculation for the remaining	

		employer with regards to earlier year's pay.	active member on this employer. Once completed we can proceed with the cessation valuation – 28/10/2021. Member has not returned claim forms so will request Service Centre to put member to deferred status.	
Caterlink (Totteridge)	23/03/2020	Contributions not received from employer.	Member data has now been received from Caterlink. Still dealing with opening position at this point.	
Atlas Cleaning (St Michaels)	31/03/2021	Data to be submitted to Hymans for cessation. Members transferred to Tenon.	Contributions not received. Mark Fox chasing up employer – 27/10/2021.	
Caterlink (QE Girls School)	31/08/2021	Data to be submitted to Hymans for cessation.	Contributions not received. Mark Fox chasing up employer – 27/10/2021. We have also requested 3 outstanding leaver notifications – 23/11/2021.	

#### d) New Admission Bodies

Completed 0  
Ongoing 10

New enquiries this month – 0

Name	Start date	Current position	Date completed

Ongoing

Name	Start date	Current position	Last action taken	Date completed
Innovate (St James Catholic School)	01/09/2019	Gathering data to enable new employer assessment to be requested. Membership data in place. Confirmation of contract length received. Data to be run for data submission. Confirmation of contract length received – 29/06/2021. Data submitted to Hymans – 19/07/2021. Hymans requested a further data submission at current date for Bond assessment – 02/08/2021.	Current membership data sent to Hymans – 13/10/2021. Data queries from Hymans resolved – 14/11/2021.	
Innovate (Blessed Dominic)	01/09/2019	Records to be updated from monthly	Data submitted to Hymans – 01/11/2021.	

		<p>contribution return to be able to provide data submission to Hymans. Info provided to WYPF on contract – 19/03/2021. Phoned contact at Innovate and sent a spreadsheet to complete – 19/07/2021. Member data provided by Innovate – 20/07/2021.</p>		
Olive Dining (St Joseph's Primary)	01/08/2019	<p>Gathering data to enable new employer assessment to be requested. Agreed approach to completing the data. Querying contract length with the employer. Last chased up – 08/04/2021. Length of contract confirmed. Data submitted to Hymans – 27/07/2021. Hymans issued queries and requested a further data submission at current date for Bond assessment</p>	Up to date member data submitted for Bond assessment – 25/10/2021.	

		– 03/08/2021. Queries responded to on 13/10/2021.		
Atlas (St Michael's)	01/04/2015	Admission agreement in process of being signed/sealed.	Mark Fox is chasing up payment of outstanding contributions which will need to be resolved before we can take further action – 27/10/2021.	
Caterlink (Totteridge Academy)	01/08/2017	Awaiting response from Caterlink with membership data. Data requested from Chris Thomas – 04/08/2021.	Member data provided by Caterlink – 23/11/2021.	
Sancroft Community Care Ltd	01/7/2019	Requested further information on contract from Sancroft – 04/03/2021. Chasing up a response.	Data submitted to Hymans – 01/11/2021.	
Signature Education	01/04/2021	Admissions required in respect of contracts with 5 Barnet Schools. Data spreadsheet issued – 03/06/2021. Data received. Further queries on members listed. Data to be submitted to Hymans on the	Employer records have been updated to active status – 23/11/2021.	

		basis of data provided. Data submitted to Hymans – 02/08/2021.		
JB Riney	01/04/2021	Admission now completed. Registration forms sent – 20/08/2021.	Member records to be updated from first monthly returns, when received – 27/10/2021.	
Tenon (St Michaels)	01/04/2021	Provisional employer record set up – 17/08/2021. Member data requested from employer – 20/09/2021.	Queried with Mark Fox – member involved has contributions which have not been received from their previous employer – 27/10/2021.	
Hire-A-Pitch (Whitefield School)	01/10/2021	Member details confirmed – 02/12/2021. Data to be submitted to Hymans.		

#### e) New Academies/Schools

Completed 0

Ongoing 1

New enquiries this month - 0

Name	Start date	Current position	Date completed



## Ongoing

Name	Start date	Current position	Last action taken	Date completed
St Pauls C of E Primary School	01/06/2021	Member records to be updated from first monthly return.		

## f) Other employer work

Name	Description	Current position	Last action taken	Date completed
Data cleansing for Valuation		Extracts have been run for all statuses as at 31 March 2021 and error reports produced. We are currently reviewing and correcting the errors on the pensioner extracts. Once this is complete we will be in a position to re-run the extracts and upload them to Hymans portal where further checks will be carried out.		

## g) Compensation cases – October to December 2021

IDRP decision letter sent	Reason for compensation	Compensation paid
08/10/2021	Delays in dealing with retirement benefits due to problems with obtaining the AVC Fund.	£500 compensation offered to member on 08/10/2021. No response received.
14/12/2021	Incorrect pension values on previous ABS in relation to transfers in.	£500 compensation offered to member 14/12/2021. Awaiting response.

#### h) Member issues

- Member e-mailed to query/complain about the service records we have for her as she felt we had gaps in her service which she was worried about. A member of staff reviewed all the documents we had received from the previous administrator and they confirmed that the member had opted out several times which explained the breaks in service. A letter was sent to the member confirming her periods of membership and that each time she opted out this was not pensionable.

## 5. Membership numbers

Membership status	ACTIVES	DEFS	PENS	BENS	PRESERVED REFUND	LVRS OPTIONS PENDING
Numbers	9111	9411	7622	985	1021	1751
Change from last month (+ / -)	+294	-104	+15	+12	+65	-234

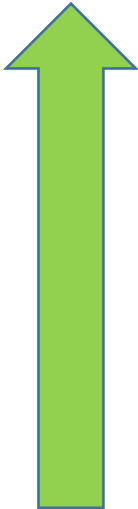
## 6. Management overview


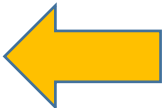

#### a) Staffing update

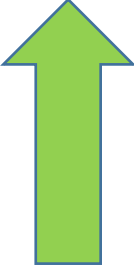
WYPF has been successful in recruiting to a number of key posts. There is an ongoing recruitment campaign for Senior Pensions Officers and Pensions Officers. This includes new posts to deal with additional workloads and future challenges from regulatory changes such as McCloud.

## 7. Projects

Project	Description	Current position	Last action taken	Movement	Expected completion date
McCloud	To remove unlawful age discrimination identified in the McCloud	Pre populated spreadsheets have been sent out to employers for	A meeting of the Project Team took place on 10/11/2021.		

	<p>ruling. It will provide eligible younger members with a protection equal to the protection provided to older members when the scheme was changed in 2014.</p>	<p>those members in scope. A project team has been set up and will be meeting shortly to discuss the next stage. We are awaiting Civica to design the calculations &amp; screens to hold the information. A reminder has been sent to employers to either submit revised data based on the spreadsheets previously sent or confirm they are happy the data we hold is correct – 13/10/2021. The Project Team are meeting on a regular basis to discuss the next steps.</p>	<p>The testing of the uploading of the data capture spreadsheets has been passed to IT and they will have an update at the next meeting. The Project Team met on 01/12/2021 and the testing of the data upload facility had been completed. Now need to plan on uploading the spreadsheets we have already received from employers and chase the employers who have not returned their spreadsheets or confirmed they are happy with the information we hold for their members. A meeting of the Project Group is to take place in Mid-January 2022.</p>		<p>Regulations to be introduced from April 2023 as per the current proposal.</p>
<p><b>Phase 3 (Monthly postings)</b></p>	<p>Move all the functionality onto to the</p>	<p>This was completed by IT by the end of</p>			

	front end website to enable Employers to process the data.	2021 and passed to the Finance Team. A few amendments have been requested and once these have been done and agreed it can be rolled out to employers.			End of 2021 – IT completed the project. To be rolled out to employers February 2022.
<b>Pensions Dashboard</b>	Will enable individuals to access their pension information online, securely and all in one place.	A meeting was arranged by Civica to discuss the data requirements and the proposed solution. At the meeting Civica confirmed they are on the working group and it is currently being decided what developments are needed so members data can be viewed on the Pensions Dashboard.			2022/2023
<b>Key Performance Indicators (KPIs)</b>	The KPI indicators have been developed in order to provide funds with the ability to self-assess against best practice benchmarks.	A meeting took place on 02/12/2021 and included staff from IT & UPM and Hitesh from Hounslow. It was agreed that the reporting for KPIs and other reporting needs to be reviewed. This will be done by IT and a further meeting will be arranged for the 2nd/3rd	A meeting has been arranged on 19/01/2022 to discuss how the work on the KPIs is progressing.		February 2022

		week in January 2022.			
<b>Data Improvement Plan</b>	Data falls into 2 categories – Common & Scheme Specific (also known as Conditional)	A meeting was arranged with IT to see if IT solutions can be found to address the big ticket items and improve the data scores. IT have identified some areas where they may be able to improve the scores and are currently looking into these.			As per Data Improvement Plan.

## 8. Regulatory update

### Section 13 report

On 16 December 2021, DLUHC published GAD's report on the 2019 fund valuations. The report is required by section 13 of the Public Service Pensions Act 2013.

The Government Actuary's Department (GAD) found the scheme's financial position had strengthened since its previous review in 2016, on the back of buoyant investment returns between 2016 and 2019. Also, LGPS funds have made progress against the 2016 review recommendations.

The main findings are:

- Compliance - fund valuations were compliant with relevant regulations.
- Consistency - funds implemented GAD's 2016 recommendation to provide a standard dashboard to aid readers when comparing of results for different funds. However, differences in methodology and assumptions do mean that a like for like comparison is not straightforward.
- Solvency - the size of pension funds has grown considerably more than local authority budgets since 2016, so there's an increased risk of strain on employers from any future funding changes.
- Long-term cost efficiency - where relevant, funds had generally acted on GAD's 2016 recommendations on operating plans to close any deficit funding gaps. GAD highlighted four funds they are concerned about the level

or trajectory of employer contributions and the implications for taxpayers.

## **Next steps**

GAD's recommendations for funds or the Scheme Advisory Board to consider during the local valuations in 2022 include:

- improve consistency in the approach to assessing emerging and existing key issues, such as recent legal judgements and setting employer contributions for new academies
- ensuring deficit recovery plans can be demonstrated to be a continuation of the previous plan
- continue with ongoing improvements on transparency through an expanded valuation dashboard
- review the governance around asset transfer arrangements from local authorities.

## **DWP launch second review of State Pension age**

The review was launched on 14 December 2021. It will consider if the State Pension age (SPa) rules are still appropriate based on the latest life expectancy data and other evidence.

The Pensions Act 2014 requires Government to regularly review SPa and for the latest review to be published by 7 May 2023.

Two independent reports will be commissioned as part of the review:

- the Government Actuary will provide a report assessing the appropriateness of SPa considering the latest life expectancy projections
- Baroness Neville-Rolfe will provide a report on other relevant factors including recent trends in life expectancy and other metrics.

Evidence from across the UK will be considered in the review.

## **LGPC minutes**

On 20 December 2021, we published the draft minutes of the Local Government Pensions Committee (LGPC) meeting held on 13 December 2021. These are found on the LGPC minutes pages of [www.lgpsregs.org](http://www.lgpsregs.org).

Topics discussed included:

- pensions tax relief
- government response to the pensions scam consultation
- letter from Michael Lynk, United Nations Special Rapporteur on the

Palestinian Territories to administering authorities

- annual report survey
- Scheme Advisory Board membership representing academies
- cost management committee report concerning the McCloud remedy
- updates from LGPS Scotland, LGPS Northern Ireland and National LGPS Technical Group.

The minutes will be agreed at the next meeting on 7 March 2022.

### **National LGPS Technical Group minutes**

On 17 December 2021, we published the minutes of the National LGPS Technical Group meeting held on 7 December 2021. These are found on the Technical group pages of [www.lgpsregs.org](http://www.lgpsregs.org). Topics discussed included:

- McCloud preparations
- Pensions Dashboards
- the Conditions for Transfers Regulations 2021 and the impact on administering authorities processes and communications
- producing a standard process and communications for administering authorities to use when they receive a data subject access request
- the agreement to produce an historical timeline of pension scam information to help administering authorities deal with transfer out complaints
- the decision not to recommend changing the LGPS regulations to include emoluments for electric vehicles as pensionable
- an update about the poor level of service from Prudential.

The next meeting will be held on 11 March 2022.

### **Pension scams: new restrictions on transfers**

On 17 December 2021, Jayne Wiberg emailed administering authorities to let them know we published version 2.0 of the non-club transfers out technical guide, alongside template letters. These can be accessed on the Administrator guides and documents pages of [www.lgpsregs.org](http://www.lgpsregs.org).

The guide is updated to reflect the Occupational and Personal Pension Schemes (Conditions for Transfers) Regulations 2021('the regulations'). See Bulletin 216 for more information.

The regulations do not replace existing due diligence processes, which we recommend should be in line with the Pension Scams Industry Group's 'Combating Pension Scams: Code of Best Practice'. The regulations build on this.

The regulations apply to the payment of cash equivalent transfers for:

- deferred members who request a statement of entitlement on or after 30 November 2021 (main scheme benefits only)
- AVC members who elect for payment of a transfer on or after 30 November

2021

- pension credit members who elect for payment of a transfer on or after 30 November 2021 (main scheme and / or AVCs).

The regulations do not apply to the payment of cash transfer sums ie deferred refunds, nor to pensions on divorce transfers.

Although, the guide does not cover qualifying recognised overseas pension schemes (QROPS) or AVC transfers, the new regulations apply in a similar way to these as they apply to other transfers. The main differences are:

- for transfers to QROPS, members need to demonstrate a residency link to the country in which the QROPS is based, or, where the QROPS is an occupational pension scheme, either the residency link or employment link
- for AVC transfers, you must let the member know about the new regulations within one month of receiving the election to transfer.

We will be setting out more details about how the new regulations apply to QROPS and AVC transfers in due course.

To support administering authorities in applying the new regulations, we have revised our existing acknowledgement letter and created three new template letters, that you can also use for transfers to QROPS and transfers of AVCs.

#### **Information to be provided to member upon initial enquiry (version 2.0)**

The new regulations require administering authorities to notify deferred members applying for statements of entitlement on or after 30 November 2021, that the transfer can only proceed if there are no red flags present or the transfer is to a public service scheme, master trust or collective money purchase scheme. Administering authorities must notify the member within one month of the application. We have updated this letter to include this information.

#### **Information to be provided on payment request of AVCs or pension credits (version 1.0)**

The new regulations require administering authorities to notify members who elect to transfer their pension credit benefits or AVCs on or after 30 November 2021, that the transfer can only proceed if there are no red flags present or the transfer is to a public service scheme, master trust or collective money purchase scheme. Administering authorities must notify the member within one month of the election. This letter sets out this information.

#### **Information to be provided on transfer payment (version 1.0)**

Once administering authorities have decided about whether the transfer can proceed taking into account the new regulations, they must notify the member. If administering authorities decide that the transfer can proceed, they must notify the member by no later than the date they write to the member confirming that they have paid the transfer. This letter provides this confirmation.



### **Refusal to transfer (version 1.0)**

If administering authorities decide that there are red flags present so they must stop the transfer and notify the member within seven working days of their decision. This letter sets out what you need to tell the member if you decide to stop the transfer.

### **Action for administering authorities**

**WYPF will review the guide and correspondence to ensure that our transfer out process is in line with the new regulations.**

### **Pensions dashboards – A to Z industry guide**

On 16 December 2021, the Pensions and Lifetime Savings Association published an A to Z industry guide containing decisions that are required to make the initial pensions dashboards a success. The guide looks at seven key areas covering:

- testing and managing savers' understanding
- integrated service provider technical connections with the digital architecture and dashboards
- GDPR compliance
- clarity on the liability regime
- the definition of view data to be returned
- clarity on the timeline
- regulation of data provision.

The guide is intended to help the people engaged with preparing for pensions dashboards, better understand the key issues to be assessed and resolved.

### **Action for administering authorities**

**WYPF will review the guide and start preparing for pension dashboards.**

### **Pensions dashboards – commercial dashboard providers**

On 15 December 2021, the Pensions Dashboard Programme (PDP) announced that it has selected three potential dashboard providers to take part in initial development of the dashboards ecosystem: Aviva, Bud and Moneyhub.

In addition to the Money and Pensions Service's non-commercial dashboard, PDP will work with these companies to support the early work on design standards and technology.

### **Pensions dashboards - -blog recaps developments in 2021**

On 16 December 2021, Chris Curry, Principal of the Pensions Dashboard Programme (PDP), published a blog recapping the developments in 2021. In the blog, Chris urges all pension providers to work on their data, so that it is clean, up to date, online and accessible.

## **Pensions dashboards – data matching guidance**

On 7 December 2021, the Pensions Administration Standards Association (PASA) published initial guidance on the choice of data matching convention, schemes must make ahead of their compliance with the upcoming pensions dashboards legislation.

The guidance details how every pension scheme must choose how they wish to compare 'find requests' from dashboard users against the member records they hold. Choice of matching will depend on the accuracy of the personal data held by administering authorities, across all of their deferred and active member records.

The initial guidance does not completely resolve the matching challenges. Questions about liability and maybe matches remain outstanding. Though this is an important step in helping administering authorities prepare for dashboards.

### **Action for administering authorities**

**WYPF will review the accuracy of the personal data values held for all active and deferred members, in due course.**

## 9. Scheme calendar for year commencing 1 April

January	February	March	April
Life Certificates HMRC Event Reporting Payment of Unauthorised Lump Sum and Scheme Sanction Charge to HMRC	Life Certificates	Life Certificates	Apply Pensions Increase Apply Care Revaluation Issue P60's (with April Payslip) Life Certificates Annual employer meeting
May	June	July	August
Active Annual Benefits Statements Life Certificates Deferred Annual Benefits Statements	Active Annual Benefits Statements Active Newsletter Life Certificates	Active Annual Benefits Statements Life Certificates	Active Annual Benefits Statements Life Certificates
September	October	November	December
Life Certificates Pension Savings Statement	Life Certificates Participate in NFI Active Newsletter tPR Scheme Returns Annual employer meeting	tPR Annual Survey Life Certificates Pensioner Newsletter Deferred Newsletter	Life Certificates