



SURREY LOCAL PENSION BOARD REPORT

SURREY COUNTY COUNCIL

SURREY LOCAL PENSION BOARD

DATE: 01 JUNE 2026

LEAD OFFICER: NEIL MASON, DIRECTOR OF PENSIONS, LGPS SENIOR OFFICER

SUBJECT: CUSTOMER OPERATIONS OVERVIEW

SUMMARY OF ISSUE:

This paper provides the Local Pension Board (Board) with updates on progress relating to a number of key administration projects and planned improvements.

RECOMMENDATIONS:

It is recommended that the Board:

1. Note the content of this report.
2. Make any recommendations to the Pension Fund Committee if required.

REASON FOR RECOMMENDATIONS:

This report provides the Board with insight into the activities of the Customer Operations function and furthers the successful collaboration of the Committee and Board in managing risk and compliance and promoting effective governance.

DETAILS:

Key Activity Overview

Service Delivery

Performance

1. The performance levels in this period have achieved an overall score of 95%, exceeding the expected target for all case categories and achieving 100% in ill health retirements complete and non LGPS transfers out actuals.
2. There was a particular focus this quarter on reducing deferred status cases, with 1,790 completed, compared to 1,111 in the previous quarter. Teams from across Customer Operations took part in 'deferred blitz' days, reducing the numbers from 1,224 at the end of Quarter 3 down to 413 at the end of Quarter 4.
3. There has been a continued use of our online retirement facility, with a total of 415 retirement quotes carried out and 321 processed into payment this quarter.

This equated to 63% of all retirement cases being processed through the online route.

4. **Annexe 1** provides an update on performance for this quarter, along with commentary explaining our performance and any challenges faced in meeting our SLAs. In addition, a comparative quarterly performance trend analysis has been provided in **Annexe 2**.
5. Additional information has also been supplied within **Annexe 3** that presents a summary of the most common categories of cases being terminated.

McCloud Remediation

6. Work has continued to progress on McCloud remediation. Of the 29,942 members identified as being eligible for McCloud protection, 16,439 records have been completed to date, with 4,076 of those undertaken by the designated team in place.
7. Of the remaining 13,503 cases, approximately 65% of these are expected to be processed in bulk. The remainder will undergo manual checks, which include 428 pensions currently in payment, of which 97 of these have been rectified.
8. The inclusion of McCloud information on Benefit Statements for 2026 is a priority and officers have engaged with the software supplier and other funds to understand and influence the design of the solution.
9. All deferred members eligible for McCloud protection have now been checked and the McCloud information for these members is available for inclusion in the Benefit Statements.

Online Refund Development

10. During this period the expansion of the digital services has continued with the development of the Online Refund process for members. This new functionality will enable members to submit refund claims using the My Pension Portal, in the same way as online retirements.
11. The configuration has seen the end-to-end process fully integrated with existing workflows, ensuring documents are automatically attached to member records and triggering prompt processing by the team.
12. Comprehensive guidance and live demonstrations have been delivered to operational teams and clear member-facing guidance, including a short instructional video, have been created to go on the Fund website.
13. This was successfully launched in April 2026 and represents a further step forward in improving efficiency, consistency, and the overall member experience.

Internal Dispute Resolution Procedure (IDRP), Pensions Ombudsman (PO) Cases & Breaches

14. Since the launch of the new structure there has been an increased focus in understanding the Breaches Policy, enhancing the understanding of both how to identify and report these where required.
15. Using the Pension Regulator [traffic light framework](#) to assess the severity of breaches, there have been 5 recorded in this period.
16. There were no new stage 1 IDRP appeals, 1 stage 2 IDRP appeals and two new PO cases.
17. For a detailed summary of these please refer to **Annexe 4**.

Service Development

New Member Portal Implementation

18. The roll out of the new member portal has continued this quarter and in line with the digital strategy, adopting a digital first approach is being implemented.
19. This refreshed portal offers our members an improved experience as they move through their pension journey. The new benefits offer improved security in maintaining personal details, a retirement planner that allows you to look beyond just your LGPS benefits, the ability to initiate your retirement online, project your benefits and more.
20. One of the key changes that has been recently introduced is the move to online payslips, P60s and pension increase information for our pensioners. This has been communicated with pensioners on 3 occasions to provide sufficient opportunities to opt out of the digital services if they choose.
21. Throughout 2026/27 communication will continue with our members and take priority via a varied channel, ensuring they have every opportunity to sign up, register for the My Pensions Portal and take advantage of the new and improved features.
22. In addition to this, all-member correspondence has been updated to include details of how members can register with the My Pensions Portal.
23. This summary shows the members who were previously registered and those that have re-registered for the new portal.

Member status	Members previously registered	Members re-registered
Actives	22,267	7,554
Deferred	25,754	3,854
Pensioners	17,821	8,109

24. Registration numbers are expected to increase for active and deferred members between now and August 2026 during the production of Annual Benefit Statements.

i-Connect Rollout progress

25. The number of employers onboarded has increased to 351 equating to 82% of our active employer base and covering 87% of the active membership.

26. We currently have 3 categories of employers who have yet to be onboarded, these are as follows:

- a) 24 Employers that are actively transitioning and are expected to submit their March 2026 file through iConnect, equating to a further 2200 members.
- b) There are 12 employers who have been in contact with the fund and are actively planning to onboard, which equates to approximately 900 members.
- c) There are 40 employers who have not yet engaged with the fund, which equates to approximately 1600 members.

27. Employers who fall under point C will now form part of an escalation process and alternative contacts within their respective organisations will be contacted.

Pension Increase

28. The pension increase exercise was successfully completed and applied to 82,242 records, made up of pensioners and deferred members. There are 36 records that require further investigation which is currently underway.

29. The 2026 exercise marked a significant milestone as the first full year of digital correspondence being issued through the My Pensions online portal, allowing members to securely access their P60, payslip and pension increase letters.

30. Following the completion of this exercise, we have also been able to produce the Annual Benefit Statements (ABS) for all our Deferred Members via the new digital ABS on the Portal.

31. Communications directing members to their statement will be sent over the course of April and May, with the members that have opted out of digital correspondence receiving a postal version of the statement.

Customer Delivery & Funding

Customer Relationship Team (CRT) Update

32. There have been several changes introduced for the Customer Relationship Team this quarter, as Customer Operations continues to review and improve the services it offers.
33. A structured conversation framework has been introduced to support CRT Associates in delivering high-quality and consistent interactions. This has been complemented by increased call monitoring, enabling more in-depth coaching and continuous improvement in conversation quality and customer experience.
34. A dedicated telephone line for reporting a death has been implemented, promoting the “Tell Us Once” approach and reducing the need for customers to report the same information multiple times.
35. Queue position messaging has been added to telephony systems to inform customers of their place in the queue, helping to manage expectations and reduce call abandonment rates.
36. A call-back functionality has also been introduced to reduce customer wait times and improve overall accessibility.
37. CRT associates now adopt a digital-first approach where appropriate, supporting customers to self-serve. This is reinforced by follow-up emails after digital interactions, providing customers with clear information and guidance to support them beyond the initial contact.
38. During Q4, the team managed a total of 12,385 enquiries. At the initial point of contact, an average of 96% of all enquiries were successfully resolved. The queries managed by the CRT during this period are grouped into the following categories:

Communication Channel	Volume
Call backs	122
Telephone	4107
Email	7517
Total	11,746

A total of ten complaints were received during this quarter, and full details are provided in **Annexe 5**.

Customer Engagement

39. As part of the Customer Strategy, several initiatives have been launched that seek to bring the customer elevation to life.

40. Over the course of quarter 3 & 4 the re-introduction and creation of customer surveys have been implemented to increase understanding of the customer experience, these include:
 - a) Member retirement survey – launched Q3
 - b) Customer call feedback (CRT) – launched Q3
 - c) Engagement event / webinar feedback – launched Q4
 - d) New scheme member joiner survey – scheduled for Q1 2026
 - e) Employer experience survey – in development
41. As we seek to collate customer feedback, its important we obtain a combination of quantitative and qualitative information to deepen the understanding of our customer needs and experiences.
42. Alongside this, a programme of in person and online engagement sessions have been delivered to both members and employers, including LGPS overview sessions and pensions clinics to enhance direct member support.
43. There were four targeted employer engagement sessions, including an AVC information session, two onsite employer visits, and an induction session for newly appointed school business managers.
44. The introduction of an out of hours LGPS overview session took place which attracted strong attendance, demonstrating clear demand. As a result, further out of hours sessions will be scheduled to extend reach and improve accessibility.
45. Feedback gathered through these sessions has informed the development of a new “Increasing Your Pension” webinar for members, which is ready for launch in the next quarter.
46. Whilst all engagement, education and communications is seeking to empower customers to self-serve and manage their pension digitally, further analysis of customer contact trends has highlighted the need for those who prefer, or require, the more traditional paper-based route to have enhanced support at the pensions claims stage.
47. In response to this, a dedicated pensions claim support video is being developed for customers who are unable to retire online. This initiative is expected to improve the customer experience while also reducing avoidable contact with the Customer Relationship team.
48. To view all existing guidance and support videos, please click on this link to see the [Surrey Pension Fund YouTube channel](#).
49. Further work is underway to develop a holistic customer and performance insight dashboard that will provide increased oversight of the strategic target to ‘elevate

the customer'. This will support the funds desire to implement changes from a more customer and data driven perspective.

Employer Funding

50. The 2025 triennial valuation has been finalised, with the final actuarial report and Funding Strategy Statement signed off at off at the last Pension Fund Committee. A copy of the final report and the associated rates certificate can be found [here](#).
51. A large part of day-to-day work for the Funding Team consists of employer admissions and cessations. Below is a summary of how these key works are progressing:
 - a) Admissions – 18 in total, 13 awaiting employer action and 5 require fund action
 - b) Cessations – 31 in total 9 awaiting employer action, 15 require fund action and 7 awaiting actuarial action.
52. Where the team has seen several staff changes post restructure, there has been an increased focus placed on our people, resourcing, and capability, that will develop and optimise the service.
53. Targeted training has been delivered on admission agreements by our legal partners, strengthening technical knowledge and consistency of approach.
54. A series of internal process mapping sessions are underway which will be supported by further training sessions with our actuary over the coming months.

CONSULTATION

55. The Chair of the Local Pension Board and/or the Chair of the Surrey Pension Committee have been consulted on this report.

RISK MANAGEMENT AND IMPLICATIONS:

56. Any relevant risk related implications have been considered and are contained within the report.

FINANCIAL AND VALUE FOR MONEY IMPLICATIONS:

57. Any relevant financial and value for money implications have been considered and are contained within the report. The cost of the resources necessary for delivering the administering authority role is met from the pension fund (under Regulation 4(5) of The Local Government Pension Scheme (Management and Investment of Funds) Regulations 2009) and as agreed by the Director of Finance (Deputy s151 Officer).

LEGAL IMPLICATIONS:

58. There are no legal implications or legislative requirements.

EQUALITIES AND DIVERSITY:

59. There are no equality or diversity issues.

OTHER IMPLICATIONS:

60. There are no other implications.

NEXT STEPS:

61. The following steps are planned:

1. Further updates will be provided to the Board at its next meeting.

Contact Officer:

Tom Lewis – Head of Pensions – Customer Operations

Annexes:

1. Quarterly Performance Summary Annexe 1
2. Quarterly Performance Trend Analysis Annexe 2
3. Terminated Case Summary Annexe 3
4. Internal Dispute Resolution Procedure (IDRP), Pensions Ombudsman (PO) Cases & Breaches Summary – Annexe 4
5. Quarterly Complaints Summary Annexe 5

Sources/Background papers:

1. None