



Surrey Fire & Rescue Authority

Pension Board Report

2023/2024 – Q3

Contents

01 Overview

02 Member Self Service

03 Common Data

04 Membership

05 Completed Cases Overview

06 Completed Cases by Month

07 Complaints

01 Overview

Regulations and Guidance

April 2023

LGA issued Bulletin 68

Bulletin 68 covered many topics most with actions arising, see below:-

Actions arising

Consultation on the Firefighters' Pension Scheme (Remediable Service) Regulations 2023

FRA's are encouraged to respond to the consultation by the deadline of 23rd May 2023.

XPS will be providing their response.

Consultation on Retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006

FRA's are encouraged to respond by the deadline of 9th June 2023 - XPS will be providing their response.

Commutation on retirement factors and guidance update

The factors are effective from 3 April 2023, please ensure that you are using the correct factors for any retirements following 3 April 2023 (inclusive). XPS confirm that they are using the correct factors

Secondary Contracts – Injury and Death Benefits

LGA suggest that FRA's review their contracts to ensure that a secondary contract has been awarded correctly.

Matthews Poster

LGA has been published a Matthews Poster which can be found under the Second options exercise resources on the special members of FPS 2006 page

Each FRA can personalise the poster and publicise the second options exercise at their fire authority and fire stations.

Annual Allowance - Impact of the backdated pay award

FRA's and administrators to consider the factsheet when determining their calculations for Annual Allowance where a backdated pay award has occurred.

Generic Text for Retirement and Estimates Letters

The Fire Communications Working Group has agreed template wording below for FRA's or Administrators to include within their estimate/retirement letters to cover re-employment.

FRA's and/or administrators need to consider whether to include this in their letters.

Request for contact details

FRA's are requested to remind members, in correspondence, which is sent out, to keep their administrators updated of any change in address or contact details. FRA's to include a request in correspondence to all members.

Other News

HMRC retained firefighter bulletin

We are aware that HMRC have recently sent out emails to Fire Authorities in England, Wales and Northern Ireland asking for further information in relation to National Insurance refunds for retrospective entry into the pension scheme.

Each Fire Authority scheme has received information bespoke to them.

HMRC have provided further clarity around the information they have requested which can be located in the first options exercise resource area of the Regulations and Guidance website.

May 2023

LGA issued Bulletin 69

Bulletin 69 covered many topics most with actions arising, see below:-

Actions arising

Consultation on the Firefighters' Pension Scheme (Remediable Service) Regulations 2023

FRA's and administrators should familiarise themselves with the response, ahead of the Home Office's response to the consultation

The Pension Regulator data requirements – 2023 scheme return:

FRA's and administrators to review the data scoring guidance for 2023 ahead of the scheme return.

Ill health re-assessment IQMP template referral letters available:

FRA's should send these and the relevant accompanying documentation to the IQMP using the relevant IQMP template referral letter.

Government Actuaries Department (GAD) - updated factors:

FRA's and Administrators to ensure that they are using the correct factors.

Data Conference Slides:

FRA's to view the slides and consider data more strategically now and in the future

Age Discrimination remedy – data sharing: Administrators to share pensionable data

for members who are subject to age discrimination remedy and have had an interbrigade transfer during the remedy period with the current FRA's administrator on request.

To review your privacy notice and add some additional wording, where relevant. Any amendments should be approved as per your internal processes.

Automatic enrolment – Call for evidence:

FRA's to be aware of this call for evidence.

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No. 2) Regulations 2023 :

Interested parties to review the consultation and establish whether you wish to respond to the consultation by 19 June 2023. Also, consider whether you wish to be part of the round table sessions.

SAB response to the Consultation on the Firefighters' Pension Schemes (Remediable Service) Regulations 2023:

FRA's and administrators should familiarise themselves with the response, ahead of the Home Office's response to the consultation.

SAB Guidance Note on Pensionable Pay Remedies:

FRA's to refer to the pensionable pay note when dealing with cases where elements of pay need retrospectively adjusting.

HMRC Remedy Newsletter:

Administrators and FRA's to consider whether you wish to volunteer to assist HMRC

June 2023

LGA issued Bulletin 70

Bulletin 70 covered many topics, most with actions arising; see below: -

Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006:

FRA's and administrators to familiarise themselves with the LGA's response to the consultation ahead of the Home Office's response.

Consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023:

FRAs and administrators to familiarise themselves with the LGA's response to the consultation ahead of the HMRC's response.

Data Collection for 2015 remedy:

FRAs to ensure that the data collection template is completed and sent to administrators by their set deadlines so that they are prepared to implement remedy from 1 October 2023.

Firefighters Pay Scales:

FRAs to familiarise themselves with the pay scales available ahead of the Special Members FPS 2006 (Matthews) remedy exercise to commence in October 2023.

Pay scales have been located going back to 1962. These have been added to the Firefighter Pay Scales page on the member-restricted area on the Firefighters' Regulations and Guidance website.

Home Office collection of FPS forecasts for 2023-24 to 2028-29:

FRAs should start preparing to collate the necessary information; this is similar to that provided last year.

Consultation on the retained Firefighters' Pensions: Proposed changes to the Firefighters' Pension Scheme (England) 2006:

FRAs and administrators to familiarise themselves with the SAB's response to the consultation ahead of the Home Office's response.

Consultation on The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No.2) Regulations 2023:

FRAs and administrators to familiarise themselves with the SAB's response to the consultation ahead of the HMRC's response.

Added Years Factsheet:

FRAs and Administrators to ensure they are using the updated version on their websites. LGA has updated the Added Years Factsheet to include the rate for 2023; this can be found on the factsheet page of the Firefighters Pensions Regulations and Guidance website.

Government Actuary's Department (GAD): Data Projects and Long-Term Strategy:

FRAs are advised to read GAD's write-up of the event and their broader focus on data.

Remedy readiness self-assessment tool:

Scheme managers must complete the self-assessment tool and report to their senior teams and local pensions boards.

Data Conference Q & and Pension Dashboards:

FRAs and administrators may review the Q & A's for information.

Remedy member examples by GAD:

FRAs and administrators should read these with reference to slide 15 from the coffee morning of 26 January 2023.

The Public Service Pension Schemes (Rectification of Unlawful Discrimination) (Tax) (No. 2) Regulations 2023

As a third-party administrator, XPS responded on 16 June 2023.

July 2023

LGA issued Bulletin 71

Bulletin 71 covered many topics most with actions arising, see below: -

Home Office collection of FPS forecasts for 2023-24 to 2028-29:

FRAs should ensure that they are using the correct CPI rates in their forecasts and ensure that they meet the submission deadline.

Age discrimination remedy – retrospective remedy:

FRA and administrators to read the response and ensure that they are working to be ready for the regulations' implementation on 1 October 2023.

Age discrimination remedy – Contributions Calculator inputs:

FRA and administrators may wish to familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

Age discrimination remedy - Interest and Tax:

FRA and administrators should note this position, to ensure that they act accordingly when carrying out remedy.

Age discrimination remedy – Pension scams:

Administrators and/or FRAs to add the suggested wording to the pension webpages.

Age discrimination remedy – warm up letters:

FRAs/administrators should use these to communicate with their members ahead of October 2023.

Age discrimination remedy – Ill-Health re-assessment member outcome letters:

Once the IQMP has provided their determination and FRAs have considered this and agree with the outcome, FRAs should send these using the relevant member outcome letter.

Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation:

FRAs and administrators to make themselves aware of this issue and start scoping the work involved.

Government Actuary Department (GAD) – updated factors:

FRAs and administrators to ensure that they are using the revised factors from the relevant implementation dates.

Member benefit illustrations – FPS Northern Ireland:

FRAs and administrators to make their members aware of the benefit illustrators, where applicable.

Pension entitlements for retained Firefighters 2023 – FPS Wales:

FRAs and administrators to review the consultation and respond accordingly.

Abolishing the pensions lifetime allowance:

FRAs and administrators to make themselves aware of the measures involved and consider whether they wish to respond to the consultation.

Member remedy tax calculator:

Scheme managers should register on the Secure Exchange Data Service ahead of the remedy exercise and delegate access accordingly

AUGUST 2023

LGA issued Bulletin 72

Bulletin 72 covered many topics most with actions arising, see below: -

Age Discrimination Remedy – Warm up letters:

FRAs/administrators should use these to communicate with their members ahead of October 2023.

Age Discrimination Remedy – Remediable Service Statements:

Administrators are recommended to use the template covering letter, where the RSS is not yet available with existing retirement option letters offering the member a choice of legacy and reformed scheme benefits.

Age Discrimination Remedy – Remedy tax and contributions:

FRAs and administrators should familiarise themselves with the draft inputs, so that they can ensure they are holding all the relevant data.

The Pension Regulator – Scheme Return:

FRAs to ensure that their scheme return contact details are up to date.

September 2023

XPS attended the FPS Technical Working Group on 19 September 2023

XPS attended the Firefighters' Annual Conference Day two 20 September 2023

LGA issued Bulletin 73

Bulletin 73 covered many topics most with actions arising, see below: -

Firefighters' Pensions Schemes (England) (Amendment) Order 2023:

FRAs and administrators to familiarise themselves of the consultation response ahead of the Matthews second options exercise.

Disclosure requirements:

FRAs to ensure they comply with disclosure requirements by ensuring they send the appropriate letter to Sargeant and Matthews eligible members no later than 31 December 2023.

Age Discrimination Remedy – terminology:

FRAs and administrators to note that whilst there is different terminology it all relates to the same exercise.

The Matthews second exercise can also be referred to as 'remedy' but relates to a different exercise.

Age Discrimination Remedy – GAD Tax and Contribution Calculator:

FRAs and administrators to familiarise themselves with the calculator and carry out testing against their data and feedback any issues to GAD and LGA.

Age Discrimination Remedy – Funding update:

FRAs to note this and ensure that they provide the relevant data when required.

Age Discrimination Remedy – Member video:

FRAs and administrators to publicise the QR code and signpost individuals to the FPS member website for information relating to remedy, in particular the member videos as part of your communications.

Concurrent Service – Interbrigade transfers:

FRAs to make employees aware of the pension implications, should an overlap of service occur when leaving and joining another FRA, even if only by a day.

Public Service Pensions (Valuations and Employer Cost Cap) Directions 2023:

FRAs and administrators should familiarise themselves with the Directions order to ensure that they are aware of the changes.

Public Service Pensions Remedy – Member calculator:

FRAs to provide a Single Point of Contact (SPOC) to the Public Service Pensions Remedy mailbox.

FRAs and administrators to familiarise themselves with the inputs that the member will need information for.

October 2023

LGA issued Bulletin 74

Bulletin 74 covered many topics most with actions arising, see below:-

Age discrimination remedy – Contingent Decisions guidance:

Scheme managers to read the guidance and mutually agree any setting of target dates with their administrator before sharing the claim process with members.

Firefighters' Pension Scheme Adjustment in Respect of 2021 and 2022 Revaluation:

This error will be required to be corrected by Scheme Managers retrospectively.

November 2023

LGA issued Bulletin 75

Bulletin 75 covered many topics with the following actions arising, see below:-

GAD calculator – FRAs:

FRAs should read the user guide and ensure that they have the most up to date version of the calculator when they update the spreadsheet at the beginning of the month to allow for the latest interest rates.

FRAs should share this information with anyone who is carrying out the Matthews second options exercise.

Matthews - Consequential loss claims:

FRAs should provide the information requested accordingly.

Matthews – Monitoring and Reporting:

FRAs to maintain robust record keeping ensuring that the data required by the Home Office and GAD is easily accessible.

Matthews - Deceased members:

FRAs to stockpile any cases which are currently not covered by the regulations until an amendment is in place.

HMRC 2022/2023 event reporting procedure for Annual Allowance and lifetime allowance (LTA):

Scheme Managers need to submit data by 31 January 2024.

December 2023

XPS attended LGA Fire Technical Working Group on 12th December 2023

LGA issued Bulletin 76

Bulletin 76 covered many topics with the following actions arising, see below:-

Matthews – Deceased members

LGA has provided template letters to cover these types of cases, which have been published on the Special members of the FPS 2006 section of the FPS regulations and guidance website.

FRAs to use the documents provided and can amend them where required.

Matthews – Supporting documents

The statements can be used to illustrate the output from the Matthews GAD calculator to provide the individual with information on their options.

FRAs are encouraged to use the Individual Statement of Details documents to send an individual with information on their options.

Age Discrimination remedy – Immediate Choice Remediable Service Statements (IC RSS)

FRAs are encouraged to discuss the timetabling of the IC RSS with their administrators and administrators are asked to commence testing the use of the IC RSS and provide feedback to the bluelightpensions@local.gov.uk inbox.

Contact Form

LGA ask for the completion of their online form, either completed on behalf of your fire authority and/or local authority or pass to anyone else who we may need their contact details.

This will be their new contact information for anything being sent out in 2024, even if they have your current details they ask you to still complete this by 20 January 2024

Security to protect against data breaches.

You may be aware of some high-profile data breaches that have been in the news recently, affecting well known professional services firms. We understand that the information leaked includes core personal member authentication information and XPS have taken steps to ensure members data we hold is not breached.

Member Authentication

XPS take the security of members information very seriously. Due to the risks of cybercrime, fraud associated with postal and email interception, or impersonation, it is important that the processes we use are robust. That is why we have standard processes to ensure a consistent approach is adopted for all our clients. Our current policy to authenticate a member is to ask them for 4 pieces of personal information.

- Full name
- Date of Birth (partial)
- Current Address
- NI number (partial)

However, we understand that all these data items have been compromised by at least one of the data breaches. This means that the information required to pass our security checks needs to be strengthened. To do this, we will ask the member for an additional piece of information that is unique to them and was not compromised in the breaches.

We have implemented changes that will ask members for additional personal information including their system ID, or where they do not have this, dates of joining or leaving the scheme or the related employment.

Data Transfers

There is also a low risk that there will be an increase in malicious software attacks from data transfers. Our IT Cyber Protection team have issued guidance to the whole of XPS (including the admin teams) on what to do if they receive any emails or data transfers. Data transferred through the XPS Secure site or file servers is automatically scanned for threats on receipt and the checks are repeated every night.

Ongoing

XPS will continue to monitor the position. If there are new developments, and additional security checks are needed, we will update our processes and keep you informed.

FRAs may want to highlight the risks of cybercrime and identity fraud in any upcoming member communications.

PASA Accreditation

We are delighted to advise you that XPS Administration has achieved accreditation against the PASA Pensions Administration Standards.

PASA Accreditation recognises the organisations in our industry that have evidenced compliance with the PASA Standards. This accreditation recognises the high-quality pensions administration service that XPS provides its

clients.

PASA Accreditation is an independent assessment of compliance with the PASA Standards. The assessment requires applicants to:

- > Submit evidence of operational compliance with the PASA Standards; and
- > Complete an on-site review by an independent assessor to validate the evidence provided for each site where services are provided from.

The Pension Regulator has stated that good administration can be demonstrated by independent accreditation. XPS Administration will be subject to an annual assertion to show we are continuing to maintain our high standards and will be independently audited every three years.



Additional Work / Previous Minutes

Use of tracing service to confirm addresses for those members approaching, or beyond, Normal Retirement Age

XPS are due to provide costings for their address tracing now that a supplier has been agreed.

Conditional Data Testing

Our work is ongoing to map the entire Firefighter Pension Schemes to a Conditional Data testing facility within XPS which will give a conditional data score. This is a prerequisite to being able to prove that we are 'Dashboard Ready' in advance of connecting to MAPS Dashboard service in late 2026 following the governments restated connection confirmation.

We will also receive a refresh of the common data which will include more tests to prove the quality of this data. Once available, we will submit a data report into the Service.

Analysis of late tasks

Further to your request to provide analysis regarding the work completed outside of the KPI periods.

This is being looked at within the Administration team. It is expected that this will become available. We are looking at the best ways to present this information as it is something that we are keen to provide. A Verbal update in respect of the longest failure will be provided to the Board.

02 Member Self Service

Analysis for member self service when compared to the previous quarter show a slight decrease across all membership cohorts.

Quarter 2 2023	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	255	1	7	333	595	43.0%
Deferred	98	0	4	184	286	34.3%
Pensioner	278	6	13	556	847	33.5%
Widow/Dep	21	0	0	134	155	13.5%
Total	652	7	24	1,207	1,883	35.0%

Quarter 3 2023	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	256	1	7	332	596	43.0%
Deferred	96	0	4	184	284	33.8%
Pensioner	279	6	13	555	848	32.9%
Widow/Dep	21	0	0	128	149	14.0%
Total	652	7	24	1,207	1,877	34.74%

	<i>Fire Averages for comparison with the service</i>					
	REGISTERED	ACCOUNT DISABLED	ACTIVATION LINK SENT	NOT REGISTERED	TOTAL	% Up Take
Actives	14.4%	0.2%	0.7%	14.4%	799	14.4%
Deferred	6.0%	0.1%	0.2%	13.8%	333	6.0%
Pensioner	13.6%	0.3%	0.6%	28.9%	752	13.6%
Widow/Dep	0.6%	0.0%	0.0%	6.7%	35	0.6%
Total	34.6%	0.5%	1.5%	63.8%	1,919	34.6%

Age Profiles of members who have registered for self-service			
Under 22	0.40%	Aged 46 - 50	24.51%
Aged 23 - 25	0.79%	Aged 51 - 55	27.27%
Aged 26 - 30	5.53%	Aged 56 - 60	3.56%
Aged 31 - 35	7.91%	Aged 61 - 65	1.98%
Aged 36 - 40	11.07%	Aged 65+	0.40%
Aged 41 - 45	16.60%		

03 Common Data

Surrey Fire					
Data Test	Common data score			Previous Quarter	
	Max Population	Total Fails	% OK	Total Fails	% OK
NINO	2321	2	99.91%	2	99.91%
Surname	2321	0	100.00%	0	100.00%
Forename / Inits	2321	0	100.00%	0	100.00%
Sex	2321	0	100.00%	0	100.00%
Title	2321	0	100.00%	0	100.00%
DoB Present	2321	0	100.00%	0	100.00%
Dob Consistent	2321	0	100.00%	0	100.00%
DJS	2321	0	100.00%	0	100.00%
Status	2321	0	100.00%	0	100.00%
Last Status Event	2321	5	99.78%	5	99.78%
Status Date	2321	17	99.27%	17	99.27%
No Address	2321	9	99.61%	9	99.61%
No Postcode	2321	18	99.22%	18	99.23%
Address (All)	2321	56	97.59%	50	97.85%
Postcode (All)	2321	64	97.24%	58	97.51%
Members with a Fail	2321	30	98.71%	30	98.71%
Members with Multiple Fails	2321	57	97.54%	51	97.81%
Total Fails	2321	87	96.25%	81	96.52%

The Common Data reports are run on a quarterly basis, just after the quarter end.

Data quality is good and where we have failures here, it is likely that at least for some of them, they cannot be rectified.

An example of this is the NI Number – we currently pay pensions to people of all ages. For Surrey Fire and Rescue, your oldest dependent is 102 and the youngest 10.

For children in receipt of a dependents pension, they will not receive a NI Number of their own until they reach age 16. We therefore have to create a temporary NI Number which carries a prefix of TN, this is not a recognised NI Number, and will therefore fail the NI Number quality test. These will naturally be resolved in the passing of time.

The tests for Title are quite specific. Missing titles will fail, as will some of the lesser-known titles. Occasionally, if a member set has been imported and there are additional spaces within the Title field, these can also cause fails.

Address / Post Code Fails can occur either where the data is missing, or, where the address does not meet the standards as dictated by the UK postal service. Typically, we see that the deferred cohort are those with the most missing fails and overseas address can fail as they do not meet UK standards for format / layout.

04 Membership

This table is designed to be a very quick, at a glance, display of the membership movements within the schemes. This will be provided on a quarterly basis at each meeting on a rolling year basis.

Quarter 3 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	68 -	797 ▲	146 ▲	7 -
New-NFPS	4 -	101 ▼	23 -	1 -	0 -
CARE - 2015	592 ▼	115 ▼	28 -	2 -	1 -
Total	596 ▼	284 ▼	848 ▲	149 ▲	8 -

Quarter 2 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	68 -	796 ▼	144 ▲	7 ▼
New-NFPS	4 ▲	102 ▲	23 ▲	1 -	0 -
CARE - 2015	593 ▲	116 ▲	28 ▲	2 -	1 -
Total	597 ▲	286 ▲	847 ▲	147 ▲	8 ▼

Quarter 1 2023-2024

Scheme	Actives	Deferred	Pensioner	Widow	Dependant
Old-FPS	0 -	68 ▼	800 ▲	139 ▼	8 -
New-NFPS	3 ▲	101 ▲	21 -	1 -	0 -
CARE - 2015	547 ▼	111 ▲	25 ▲	2 -	1 -
Total	550 ▼	280 ▲	846 ▲	142 ▼	9 -

Please note all active member records have been moved across to the 2015 scheme with effect from 1/4/2022. The reducing active numbers within non-CARE – 2015 are where records are being cleansed. The two record still denoted as in legacy schemes are to be deleted.

05 Completed Cases Overview

Current Year 2023/2024

	Cases completed	Cases completed within the target	Cases completed outside the target	Cases: % within target
April	40	36	4	90%
May	46	39	7	85%
June	73	64	9	88%
Quarter 1	159	139	20	87%
July	88	86	2	98%
August	33	23	10	70%
September	36	27	9	75%
Quarter 2	157	136	21	87%
October	20	17	3	85%
November	6	5	1	83%
December	8	6	2	75%
Quarter 3	34	28	6	82%
January				
February				
March				
Quarter 4				
Totals	350	303	47	87%

This table is designed to be a very quick, at a glance, display of the total cases completed within the year. Further details on specific workflows are shown below.

06 Completed Cases by Month

Q3 October 23					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	0	0
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	0	0	0
General	10	100	6	2	33
Processing new entrants	10	90	0	0	0
Refunds	10	100	1	1	100
Retirement Actual	10	100	3	3	100
Retirement Options	10	100	1	1	100
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	8	8	100

Q3 November 2023					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	0	0	0
General	10	100	2	2	100
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	10	100	0	0	0
Retirement Options	10	100	0	0	0
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	3	2	67

Q3 December 2023					
Service	Days	Minimum Target	Cases	Within Target	Actual Performance %
Death in Service	5	100	0	0	0
Death of a pensioner	5	100	1	1	100
Deferred Benefits	10	90	0	0	0
Divorce Cases	30	100	0	0	0
Estimates	10	100	0	0	0
General	10	100	2	2	100
Processing new entrants	10	90	0	0	0
Refunds	10	100	0	0	0
Retirement Actual	10	100	0	0	0
Retirement Options	10	100	2	0	0
Transfers – in (Calculation)	10	90	0	0	0
Transfers – in (Payment received)	10	90	0	0	0
Transfers – Out (Calculation)	10	100	0	0	0
Transfers – Out (Payment)	10	100	0	0	0
Variations	10	90	3	3	100

Task analysis - Fails

Month	KPI	Comments
October	Death	This was the closing of the admin side of a pensioner record. The payroll side was closed within one day and no impact on ongoing payments.
	Generals	One related to an enquiry from a former member's current FRA. One related to a query from someone asking about dependants eligibility criteria.
November	Address	Updating of active member's address on database.
December	Pension options	Post remedy options
	Pension options	Post remedy options

Management Comment

With reference to Q2 KPI compliance is equal to what was reported in Q1.

Patterns of work continue to be the same as reported in previous months and quarters and the additional workload and queries for the legislative changes due to remedy was starting to make more of an impact in Q2.

It is worth noting that the average time to complete these late cases across the quarter was within two weeks, so outside of the 10 working day SLA, with a few outlying cases. The longest delay was 52 days, but this was a case that had been dealt with on a separate occasion and was a follow up query. None of the failure cases represented any impact on any payments. We will continue to monitor performance and raise any areas of concern where necessary.

07 Complaints

Full Name	Description	Date received	Date completed	Comment
	None this period			



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Governance Manager
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XPS Pensions Group, XPS Pensions, XPS Group, XPS Administration, XPS Investment and XPS Transactions are the trading names of Xafinity Consulting Ltd, Punter Southall Ltd and Punter Southall Investment Consulting Ltd.

XPS Administration is the trading name of PS Administration Ltd.

Registration

Xafinity Consulting Ltd, Registered No. 2459442. Registered office: Phoenix House, 1 Station Hill, Reading RG1 1NB. Punter Southall Investment Consulting Ltd Registered No. 6242672, Punter Southall Ltd Registered No. 03842603, PS Administration Ltd Registered No. 9428346. All registered at: 11 Strand, London WC2N 5HR. All companies registered in England and Wales.

Authorisation

Punter Southall Investment Consulting Ltd (FCA Register number 528774) and Xafinity Consulting Ltd (FCA Register number 194270) are both authorised and regulated by the Financial Conduct Authority (FCA) for investment business.

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