

## North Yorkshire County Council

### Pension Fund Committee

26 November 2021

### Administration Report

### Report of the Treasurer

#### 1. Purpose of the Report

- 1.1. To provide Members with information relating to the administration of the Fund in the quarter and to provide an update on key issues and initiatives which impact the administration team.

#### 2. Admission Agreements & New Academies

- 2.1. The latest position relating to admission agreements and academy conversions is shown in **Appendix 1**.

#### 3. Administration

##### 3.1. Membership Statistics

Membership Category	At 01/07/2021	+/- Change (%)	At 30/09/2021
Active	32,029	-0.15%	31,981
Deferred	38,732	-0.42%	38,568
Pensioner (incl spouse & dependant members)	25,743	+2.12%	26,305
<b>Total</b>	<b>96,504</b>		<b>96,854</b>

##### 3.2. Throughput Statistics

- Period from 1 July 2021 to 30 September 2021

Case type	Cases Outstanding at Start	New Cases	Cases Closed	Cases Outstanding at End
Transfer In quotes	1	29	23	7
Transfer Out quotes	32	166	141	57
Employer estimates	2	56	55	3
Employee estimates	11	244	245	10
Retirement quotes	66	1036	1053	49
Preserved benefits	82	315	322	75
Death in payment or in service	43	216	170	89
Refunds	33	336	327	42
Actual retirement procedure	642	1955	1871	726
Interfund transfers	132	181	154	159
Aggregate member records	187	386	450	123
Process GMP	1	0	0	1
Others	251	346	386	211
<b>Total Cases</b>	<b>1,483</b>	<b>5,266</b>	<b>5,197</b>	<b>1,552</b>

- Alongside the above cases, the Pensions team also handled 2,965 phone calls (average 57 per working day) and 6,618 emails received via the Pensions Inbox (average 102 per working day) in the quarter to 30 September 2021.

## Performance Statistics

- The performance figures for the period 1 July 2021 to 30 September 2021 are as follows:

Performance Indicator	Target in period	Achieved
Measured work completed within target	98%	90%
Customers surveyed ranking service good or excellent	94%	90%
Increase numbers of registered self-service users by 700 per quarter (total registered users 34,661)	700	1,871

- Our performance and satisfaction rating continue to be impacted by the high demand into the team. We are still bedding in the new payroll system and the efficiencies from this are still to be fully realised. Future system enhancements will help this.
- We have recruited additional resource and are making a change to the structure of the team to address the increasing amount of outstanding work.
- Our priority continues to be to pay member benefits as promptly as we can.

### 3.3. Commendations and Complaints

- This quarter the following commendations and complaints were received:

#### Commendations

Date	Number	Summary
Jul	0	
Aug	2	Response time, personal reply and helpfulness.
Sep	2	Helpful, friendly and knowledgeable.

#### Complaints

Date	Number	Summary
Jul	1	Admin - Complaint from independent financial advisor about not answering specific questions.
Aug	0	
Sep	2	Admin – Complaint about confusion regarding reductions applicable to pensions taken early. Admin – Complaint regarding overstatement of benefits due to a period of service being recorded incorrectly on record.

- The complaint categories are:
  - Admin - these can relate to errors in calculations, delays in processing and making payment of benefits.
  - Regs - these relate to a complaint where regulations prevent the member being able to do what they want to.
  - IHER - these are where members have been declined for early retirement on the grounds of ill health and are appealing the decision through the Internal Disputes Resolution Procedure.

#### Lessons Learned

Having reviewed the complaints received in the period there were no patterns identified requiring further attention.

### 3.4. **Annual Benefit Statements 2021**

Active member statements – we have produced 28,199 out of 29,357 meaning 96.06% of eligible active members have received their statement by the statutory deadline. The remaining 1,158 are being worked on and will be issued as we resolve the queries.

Deferred member statements – we had 87 statements not produced. Upon investigating these only 4 were eligible to receive a statement and these have now been issued. The remaining 83 were not eligible due to various reasons such as now deceased, now pensioners or no liability status, etc.

This means we have now issued 100% of deferred benefit statements.

## 4. **Issues and Initiatives**

### 4.1. **GMP and Pensioner Data Reconciliation**

Analysis has now been completed and the final position was:

Total pensioner records reviewed: 24,850

Total overpaid pensioners: 581

(Those subject to a reduction in their annual pension.)

Annual pension amount being overpaid at the point of rectification: £120,095.52 per annum

Average overpayment: £206.70 per annum

Total underpaid pensioners: 711

(Those subject to an uplift in their annual pension and payment of arrears and interest due.)

Annual pension amount being underpaid at the point of rectification: £38,606.46 per annum

Average underpayment: £54.30 per annum

Total arrears plus interest repaid: £564,851.94

### 4.2. **Breaches Policy & Log**

The North Yorkshire Pension Fund's Breaches Log is included at **Appendix 2** for review. There are 4 new entries this time. One relates to annual benefit statements, two relate to data issued to employers as part of the initial McCloud data gathering work and the other relates to a letter being automatically printed and left on the printer.

### 4.3. **Business Plan Update**

In the NYPF 2021/22 – 2023/24 Business Plan eleven key actions for the 2021/22 year were identified and approved by Members in the March 2021 Committee meeting. It was agreed that officers would provide a progress report against these key actions, this progress report is attached as **Appendix 3**.

### 4.4. **Administration System Project**

The delivery stage of this project and its various work streams is progressing well.

- On-boarding of employers to our online portal i-Connect has now recommenced with our two largest employers, NYCC & CYC as priority.
- Preparatory work has commenced and it is hoped this will be less time consuming or labour intensive following the work already undertaken for year end.
- The pensioner payroll work stream is now complete and this has passed into business as usual.
- A small project is now underway to update all the records for those pensioners who have opted out of online payslips.
- The data reconciliation work has been finalised.
- Website development has commenced.

## 4.5. Other Key Projects

### 4.5.1 McCloud

Data collection continues with a number of employers responding following our first chaser email. It has become apparent many other Funds are still in the preliminary stages like ourselves and progress is slow across all Funds.

## 5 Broadacres

Broadacres Housing Association (BHA) would like to join the North Yorkshire Pension Fund (NYPF) and want their assets and liabilities to be covered by a transfer agreement with Hambleton District Council. BHA is currently an employer in the London Pension Fund Authority (LPFA).

Following a meeting with policy advisers at the Department for Levelling Up, Housing & Communities (DLUHC), an agreed approach has been set out between the NYPF, Hambleton District Council and BHA. NYPF will be seeking legal and actuarial advice before contributing to the application form that BHA must submit to DLUHC.

Following a consultation with the NYPF, the LPFA and BHA, the Secretary of State will determine whether the transfer of BHA from the LPFA to the NYPF can proceed and, if so will issue a direction to transfer the assets and liabilities of BHA from the LPFA to the NYPF.

## 6 Member Training

6.1 The Member Training Record showing the training undertaken to October 2021 is attached as **Appendix 4**.

**Could Members please advise Steve Loach – Democratic Services of any relevant training, Conferences and events that they have attended to ensure that their Training Record is kept up to date.**

6.2 Upcoming courses, seminars and conferences available to Members are set out in the schedule attached as **Appendix 5**. Please contact Kirsty Howes (01609 533298 or email [kirsty.howes@northyorks.gov.uk](mailto:kirsty.howes@northyorks.gov.uk)) for further information or to reserve a place on an event. Events are limited currently due to the pandemic.

## 7 Meeting Timetable

7.1 The latest timetable for forthcoming meetings of the Committee and Investment Manager meetings is attached as **Appendix 6**. Meetings will continue to be undertaken virtually unless advised otherwise. Details of the proposed timetable of Meetings for 2022/23 are provided and Members are invited to consider the dates and suggest any amendments.

## 8 Recommendations

8.1 Members to note the contents of the report.

8.2 Members to determine whether a report should be made to the Pensions Regulator regarding the data breaches reported.

8.3 Members to consider the proposed Meetings' timetable for 2022/23 and suggest any amendments.

Gary Fielding  
Treasurer of North Yorkshire Pension Fund  
NYCC  
County Hall  
Northallerton

17 November 2021

Academy Conversions – 13 'in progress'

Name of School	Local Authority	Multi Academy Trust (MAT) Name	Target Conversion Date	Current Position
Malton Community Primary School	NYCC	Hull Collaborative Academy Trust	1.11.2021	In progress but may be joining the East Riding Pension Fund.
Alanbrooke Community Primary School	NYCC	Elevate Multi Academy Trust	1.12.2021	In progress
St John Fisher Catholic High School, Harrogate	NYCC	Bishop Wheeler Catholic Academy Trust	1.12.2021	Delayed from 1.9.2020. Will be progressed nearer the time
St Joseph's Catholic Primary School, Tadcaster	NYCC	Bishop Wheeler Catholic Academy Trust	1.1.2022	Delayed from 1.9.2020
Willow Tree Community Primary School	NYCC	Northern Star Academies Trust	1.1.2022 (tentative)	Will be progressed nearer the time
Danesgate Community School	COYC	South York Multi Academy Trust	TBC	Delayed from 1.9.2018
Burston Ash RC Primary School	NYCC	Possibly with Bishop Wheeler Catholic Academy Trust	TBC	Delayed from 1.9.2020
St Wilfrid's Catholic Primary School, Ripon	NYCC	Possibly with Bishop Wheeler Catholic Academy Trust	TBC	Delayed from 1.9.2020
All Saints, York	COYC	St Margaret Clitherow Academy Trust	Not known	Delayed from 1.9.2019
Naburn CoE Primary School	COYC	South York Multi Academy Trust	Not known	Delayed from 1.10.2018
Lord Deramore's Primary School	COYC	South York Multi Academy Trust	Not known	Delayed from 1.11.2018
Elvington CoE Primary School	COYC	South York Multi Academy Trust	Not known	Actuarial calculations provided based on conversion date of 1.7.18. Conversion delayed, new date not yet known
Fishergate Primary School	COYC	South York Multi Academy Trust	Not known	Delayed from 1.12.2018

**Admission Bodies - 26 'in progress'**

Name of Employer	Name of Contractor	Staff Transfer Date	Current Position
<p><b>Pathfinder Multi Academy Trust</b>                      Hempland Primary School                      Heworth CE Primary School                      St Lawrence CE Primary School                      Tang Hall Primary School                      Clifton with Rawcliffe Primary (CWR) School                      New Earswick Primary School                      Rufforth Primary School</p>	<p>Hutchison Catering Limited</p>	<p>27.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      Bishopthorpe Infant School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      Carr Infant School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      Lord Deramore's Primary School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      Poppleton Road Primary School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      Ralph Butterfield Primary School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      St Paul's Primary School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>
<p><b>City of York Council</b>                      Yearsley Grove Primary School</p>	<p>Mellors Catering Limited</p>	<p>28.7.2021</p>	<p>In progress</p>

Name of Employer	Name of Contractor	Staff Transfer Date	Current Position
<b>St Margaret Clitherow Catholic Academy Trust</b> OLQM RC Primary School York St George's RC Primary School, York St Wilfrid's RC Primary School	Hutchison Catering Limited	28.7.2021	In progress
<b>St Margaret Clitherow Catholic Academy Trust</b> Sacred Heart RC VA Primary School, Northallerton St Augustine's RC Secondary School Scarborough St Benedict's RC Primary School, Ampleforth St George's RC Primary School, Scarborough St Joseph's RC Primary School, Pickering St Mary's RC Primary School, Malton St Mary's RC Primary School, Richmond St Peter's RC Primary School, Scarborough	Hutchison Catering Limited	1.9.2021	In progress
<b>City of York Council</b> All Saints RC School, York	Hutchison Catering Limited	1.9.2021	In progress
<b>Ebor Academy Trust</b> Halby Road Primary Academy (catering contract)	Hutchison Catering Limited	1.9.2021	In progress
<b>NYCC</b> Easingwold Primary School – catering contract	Taylor Shaw Limited	1.9.2021	In progress
<b>NYCC</b> Moorside Primary School and Nursery – catering contract	Taylor Shaw Limited	1.9.2021	In progress
<b>NYCC</b> Colburn Community Primary School – catering contract	Taylor Shaw Limited	1.9.2021	In progress
<b>Elevate Multi Academy Trust</b> Catering contract at all schools in the Trust	Mellors Catering Limited	1.9.2021	In progress
<b>South Bank Multi Academy Trust</b> Woodthorpe Primary School York High School	Dolce Limited	1.9.2021	In progress

Name of Employer	Name of Contractor	Staff Transfer Date	Current Position
<b>Nicholas Postgate Catholic Academy Trust</b> All Saints Catholic Primary School St Hedda's Catholic Primary School	Cater Link Limited	1.9.2021	In progress
<b>Wellsping Academy Trust</b> Springwell Harrogate Academy (was the Grove Academy)	Barnsley Norse Limited	1.9.2021	In progress
<b>Red Kite Learning Trust</b> Coppice Valley Primary School	Taylor Shaw Limited	1.11.2021	In progress
<b>Red Kite Learning Trust</b> Western Primary School	Taylor Shaw Limited	1.1.2022	In progress
<b>Hope Learning Trust</b> Catering contracts at:- Baldersby St James CoE Primary Academy Burton Green Primary School Forest of Galtres Anglican Methodist Primary School Poppleton Ousebank Primary Academy Skipton Primary School	Contractor not yet appointed	1.1.2022	Delayed from July 2020 due to Covid-19
<b>Moorlands Learning Trust</b> The Skipton Academy	Bulloughs Cleaning Services Ltd	1.1.2022	In progress
<b>Northern Star Academies Trust</b> New Park Primary Academy Harrogate High School Hookstone Chase Primary School Starbeck Primary Academy	Aspens Services Limited	1.1.2022	In progress



**Exited Employers – 19**

Name of Employer	Date exited the Fund
OCS Group UK Limited	31.3.2017
Superclean Services Limited	16.7.2017
Joseph Rowntree Charitable Trust	31.12.2017
York Arts Education (Community Interest Company)	31.3.2018
Be Independent	31.7.2018
Housing & Care 21	31.8.2018
Consultant Cleaners CCL ago 27	31.10.2018 (voluntary liquidation)
The Wilberforce Trust	22.3.2019
Dolce Limited	14.4.2019
Schools Plus	30.4.2019
Sewells Facilities Management Limited	21.12.2020
Sheffield International Venues	31.1.2021
Caterservice Ltd	12.2.2021
Enterprise Managed Services Ltd (Amey)	28.2.2021

Name of Employer	Date exited the Fund
Taylor Shaw Limited	12.2.2021
RCCN Limited	31.3.2021
Streamline Taxis Limited	28.5.2021
Ringway Infrastructure Services Limited	31.5.2021
Churchill Security Solutions Limited	31.5.2021

Date	Category	Description of Breach	Cause of Breach	Regulation being breached	Effect of Breach & Wider Implications	Response to Breach	Reported to DPO	DPO outcome	Referred to PFC	Referred to PB	Outcome of Referral to PFC & PB	Reported to Regulator
31/08/2017	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Large backlog meant we were unable to establish which category members should fall into at statement date. Year End queries still outstanding at issue date.	Reg 89 of LGPS Regs 2013	86.88% of Active members received a statement = 14.12% did not 94.51% of Deferred members received a statement = 5.49% did not	Large backlog means we do not yet know actual total eligible for a statement. Continue to reduce the backlog with targeted initiatives. Target is to have a controlled work throughput by end 2018. Continue to work through errors & queries & issue ABS when able to. Introduce monthly returns for our 2 largest employers by end of 2018 so that errors can be identified in real time rather than at year end. Statements issued immediately. Process under review by team leader. Checklist created and process will be audited in 2018 to ensure checklist being used and process being robustly followed		14/09/2017	19/01/2018	Noted the position, no requirement to report. Creation of Breaches Log to record position.	N	
08/11/2017	Administration	Statutory deadline for issuing Personal Savings Statements not met for all members	Human error		2 members received statements after the 6/10/2017 deadline. 192 manual calculations undertaken and 56 statements issued. 3.5% of members affected	As soon as realised payment was unauthorised. Informed member and reported to HMRC. Awaiting confirmation of scheme tax liability.		22/02/2018	19/01/2018	PB - Noted the position, no requirement to report. PFC - Noted the position, no requirement to report.	N	
18/12/2017	Administration	Incorrectly paid trivial commutation to a member who has benefits with another fund and had not commuted those benefits	Human error		Member received benefits he wasn't entitled to. No other member affected. Payment is an unauthorised payment & must be reported to HMRC, resulting in tax liability at 55% for the member & additional tax for the scheme.			22/02/2018	19/01/2018	PB - Noted the position, no requirement to report. PFC - Noted the position, no requirement to report.	N - Reported to HMRC	
31/08/2018	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Year End queries still outstanding at issue date.	Reg 89 of LGPS Regs 2013	86.52% of Active members received a statement = 13.48% did not 99.76% of Deferred members received a statement = 0.24% did not	Backlog has been reduced so in a better position regarding correct eligibility for statements. Significant year end queries (2,399) have impacted statement production. ERS being chased for response. Continue to work through errors & queries & issue ABS when able to. Viability of monthly returns being investigated		22/11/2018	11/10/2018	PB - noted the position, agreed not to report this time but will in 2019. PFC - noted position, agreed not to report this time.	N	
31/08/2019	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Year End queries still outstanding at issue date. Clarification on members not worked in year still outstanding at issue date. Manual calculation of Annual Allowance figures still outstanding at issue date.	Reg 89 of LGPS Regs 2013	100% of Deferred members received a statement. 95.09% of Active members received a statement. (1,342 members did not)	Analysis of the 1,342 unissued statements undertaken to identify and isolate reasons. Each group being worked through to identify what is required to enable statement to be produced. Number reduced to 329 as at 9 October. work will continue until end of year to further reduce number unissued. Final position: 329 unissued		22/11/2019	03/10/2019	PB - discussed position, noted improvement from 2018, requested further analysis by employer to identify whether an issue exists at individual employer level. Following provision of above information both PFC & PB agreed not to report this time.	N	
09/04/2020	Administration	A member's leaver statement was incorrectly sent to the wrong member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information. Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
11/05/2020	Administration	A member's retirement statement was incorrectly sent to the wrong member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information. Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
15/05/2020	Administration	A member's letter was incorrectly sent to the wrong member along with their own letter.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information. Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
15/05/2020	Administration	A member's calculation print was incorrectly sent to the wrong member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information. Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
26/05/2020	Administration	A pensioner received a payslip which belonged to another pensioner.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information. Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
27/05/2020	Administration	A member received a letter meant for a solicitor dealing with the death of another member.	Due to Covid 19 printing and posting process had to be changed whereby 1 person was responsible for printing for the whole team. Human error.	Data Protection Act 2018	Accidental disclosure of personal data for 1 member to another. It is highly unlikely that the recipient knows the person whose information was disclosed.	Recipient was asked to either destroy or return the information. Process and working practice was reviewed and changes put in place. Instructions issued to the staff responsible for printing and posting.		11/09/2020	09/07/2020	PB - July meeting, noted position, agreed not to report. PFC - September meeting, noted position, agreed not to report.	N	
31/08/2020	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Year End queries still outstanding at issue date. Manual calculation of Annual Allowance figures still outstanding at issue date. Issues with data quality, suppressed statements until data corrected and accurate statements can be issued.	Reg 89 of LGPS Regs 2013	100% of Deferred members received a statement. 94.21% of Active members received a statement. (1,784 members did not)	Analysis of the 1,784 unissued statements undertaken to identify and isolate reasons. Each group being worked through to identify what is required to enable statement to be produced. Number reduced to 274 as at 20 October. work will continue until end of year to further reduce number unissued.		27/11/2020	29/10/2020	PB - Oct meeting, noted position, agreed not to report. PFC - Nov meeting, noted position, agreed not to report.	N	

Date	Category	Description of Breach	Cause of Breach	Regulation being breached	Effect of Breach & Wider Implications	Response to Breach	Reported to DPO	DPO outcome	Referred to PFC	Referred to PB	Outcome of Referral to PFC & PB	Reported to Regulator
30/11/2020	Administration	A member contacted us to advise she had received the starter pack for another member but with her address on it. The member also advised there were 2 other members affected.	Employer submitted starter file and the data has been mixed up for a number of members, address 26 records, date of birth 11 records, payroll no 21 records, date joined 8 records and school name 18 wrong	Data Protection Act 2018	Accidental disclosure of personal data for a number of members to another member. It is highly likely that the recipient knows the person whose information was disclosed. The 3 original members had discussed it.	Reported to Veritau. They assessed it as Low risk data and did not need to be reported to the ICO. Data sent back to employer to provide corrected information. Employer advised we have reported the data breach and we've asked for clarification of what process changes they have made to prevent it recurring. Replacement starter packs issued with correct details on and covering letter advising reason for disclosure and contact details for employer.	05/03/2021		05/03/2021	14/01/2021	PB - Recognised the issue was an employer one rather than a Fund one. PFC - Recommended no report required	N
05/10/2020	Administration	Failure to issue 3 members with annual Pension Saving Statements (PSS) in the relevant years. One member was missing a PSS for the 18/19 year, one was missing a PSS for 16/17 and one was missing a PSS for 16/17, 17/18, 18/19 & 19/20.	There are two main causes as follows: missing data and staff not realising a statement should have been issued when the record was recalculated.	Finance Act 2004	When the member receives a PSS they have to declare the tax liability to HMRC via an annual tax return. They can elect to either pay the tax charge via a Scheme Pays option or directly to HMRC. Because the PSS haven't been issued members are now late submitting to HMRC. We are aware of members who have ignored the information we have sent for a number of years, when they do contact HMRC they are advised to just pay what is due. There appear to be no penalties applied. Because we haven't advised members at the correct time they have been unable to take action to mitigate the impact in subsequent years. Members in this position often switch to the 50/50 section to reduce their pension accrual. A penalty of up to £300 for failure to provide the required information on time may be levied on NYFP when we resubmit our annual returns for the relevant years.	We have issued the relevant PSS to all 3 members and have had discussions with them regarding the actions they now need to take. We have struggled to establish how to report the breach to HMRC but will resubmit the annual HMRC returns for the relevant years. We will then respond to HMRC accordingly. We have reviewed our internal processes and are taking steps to educate the wider team and address some of the issues at source rather than waiting until year end. A targeted working group will be established in the summer to address the backlog of changes we get each year. This will involve training a small number of staff on the whole Annual Allowance process, what it is, why it's important, the impact on affected members and how to update and maintain records correctly. This taskforce will take responsibility for updating member records. Once knowledge is established and embedded further staff will be trained until the whole team knows what is expected.	05/02/2021		05/02/2021	08/04/2021	PB - April meeting, noted reporting to IPR. Confirmed by PFC - June meeting, noted position, agreed not to report. PFC - June meeting, noted position, agreed not to report.	N
31/09/2021	Administration	Statutory deadline for issuing of Annual Benefit Statements not met for all eligible members	Calculation failing to run on system. Year End queries still outstanding at issue date. Manual calculation of Annual Allowance figures still outstanding at issue date. Issues with data quality, suppressed statements until data corrected and accurate statements can be issued.	Reg 89 of LGPS Regs 2013	99.78% of Deferred members received a statement. (87 members did not) 96.06% of Active members received a statement. (1,158 members did not)	87 Deferred members missing a statement are being worked through, these failed due to the system calculation not running, analysis has identified these failed due to data related issues. Analysis of the 1,158 Active members missing a statement is being undertaken to identify and isolate reasons. Each group being worked through to identify what is required to enable statement to be produced.	N/A		26/11/2021	07/10/2021	PB - No report for deferred ABS but decision delayed on active awaiting outcome of review of missed ones. PFC -	
17/09/2021	Administration	McCloud data sent to the City of York Council (CYC) for three schools that no longer use CYC to provide their payroll service (although they have in the past). Data for an NYCC school (that has opted out of NYCC's payroll service) also sent to CYC as it was incorrectly coded on our database.	The way the data was held on the administration system did not enable the 3rd party to identify the members affected.	Data Protection Act 2018	Information for 330 data subjects was wrongly disclosed to the City of York Council (CYC). CYC is a trusted external organisation and information was only disclosed to a small number of staff.	A new process has been implemented so that the data can be easily identified on the database going forward. The process change has been communicated to the wider team	N/A		26/11/2021			
28/09/2021	Administration	McCloud data sent to City of York Trading (CYT) in error for one City of York Council (CYC) employee, the employer code on our database had been set up incorrectly. The same data fields as the incident number 101006635966 are involved.	Member record created on the administration system but the wrong employer code was applied	Data Protection Act 2018	Information for one data subject was wrongly disclosed to City of York Trading Limited	The data has now been coded correctly on the administration system	N/A		26/11/2021			
28/09/2021	Administration	A member's letter was found on a printer but was not printed by member of pensions team.	Believe issue was caused by network and system issues experienced on that particular day and as a result the letter printed directly out and didn't queue.	Data Protection Act 2018	One letter produced, contained within NYCC. No other letters affected.	Letter was destroyed internally and a replacement was re-issued to the member. Reported to Veritau, awaiting outcome.			26/11/2021		PFC -	

## NYPF 2021/2024 Business Plan Update November 2021

## Appendix 3

**RAG rating:**

  Green – completed or not yet due

  Orange – ongoing, carried forward to 2022/23

  Red – outstanding, overdue

<b>Key Activity</b>		<b>Resource</b>
<b>Effective and efficient member administration</b>		<b>Head of Pensions Administration</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Integrated payroll	Q2 2021/22	Completed – payroll fully integrated with effect from July 2021 payroll run
Business process re-engineering	Q3 2021/22	On hold – Unable to resource further work on this at present. Key processes for integrated payroll have been developed and are in use. Will be rescheduled for summer/autumn 2022
<b>Key Activity</b>		<b>Resource</b>
<b>Improve Data Quality</b>		<b>Head of Pensions Administration</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Complete roll out of online monthly employer returns	Q4 2021/22	In progress – Roll out was paused for year-end processing but work has recommenced with our 2 biggest employers
McCloud remedy data collection	Q4 2021/22	In progress – Third party engaged to collect and validate data. Data collection under way.
<b>Key Activity</b>		<b>Resource</b>
<b>Excellent Customer Service</b>		<b>Head of Pensions Administration/Senior Accountant</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Improve self-service functionality	Q4 2021/22	In progress – We continue to promote member self-service. Pensioners were recently contacted to encourage sign up. Further targeted communications to be undertaken.
Complete website re-development – employer area	Q3 2021/22	In progress – Specification work in progress. Provider appointed and preliminary development work underway.

**NYPF 2021/2024 Business Plan Update November 2021**  
**Continued**

<b>Key Activity</b>		<b>Resource</b>
<b>Effective Investment Strategy</b>		<b>Pension Fund Committee/ Treasurer/ Head of Investments</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Determine approach to implementing new investment strategy	Q1 2021/22	The PFC agreed the new investment strategy on 5 <sup>th</sup> March 2021 and the steps required to implement it on 4 <sup>th</sup> June 2021.
Undertake fresh strategy review alongside the 2022 Valuation	Q4 2022/23	This review is expected to take place towards the end of 2022/23, once the 2022 Valuation position outcome is clear.
<b>Key Activity</b>		<b>Resource</b>
<b>Pooling</b>		<b>Pension Fund Committee/ Treasurer/ Head of Investments</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Effective management of multi-asset credit transition	Q3 2021/22	There were no issues of concern in the period up to the transition event. At the time of writing the transition is proceeding well, and should be completed by the time of the PFC meeting on 26 <sup>th</sup> November 2021.
<b>Key Activity</b>		<b>Resource</b>
<b>Financial Information</b>		<b>Head of Investments/ Senior Accountant</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Improve 3 year cashflow forecast accuracy	Q1 2021/22	This has been pushed back due to the amount of time the external audit has taken up. An interim update was presented to the PFC on 10 <sup>th</sup> September 2021. A more comprehensive forecast will be presented to the PFC on 26 <sup>th</sup> November 2021.
<b>Key Activity</b>		<b>Resource</b>
<b>Effective Fund Governance</b>		<b>Head of Investments/ Head of Pensions Administration</b>
<b>Action</b>	<b>Timescale</b>	<b>Progress Update</b>
Committee and Board training plan	Q2 2021/22	In progress – Skills gap analysis work still to be completed to enable a training plan to be created. Hymans online training module procured to provide bite size training in line with CIPFA requirements.
Delivery of identified training	Q4 2021/22	In progress – Hymans online training module procured.



Date	Title or Nature of Course	Mulligan P	Swiers H	Weighell J	Clark J	Portlock D	M Chambers	A Solloway	A Thompson	C Lunn	D. Mackay	*I Gillies	*C Steward	*I Cuthbertson	C. Vassie	Unison (Vacancy)	Unison (Vacancy)
25 February 2019	LGPS Members Spring Seminar - Leeds					✓			A Thompson								
25 April 2019	Investment Strategy Workshop- Leeds	✓	✓	✓	✓	✓	✓	✓		✓							
13-15 May 2019	PLSA Local Authority Conference, Cotswolds			✓													
24 May 2019	Manager workshop	✓	✓	✓	✓	✓	✓										
20 June 2019	Global Equity workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓							
4 July 2019	MAC Workshop	✓	✓	✓	✓	✓	✓			✓			✓				
9-10 October 2019	Baillie Gifford Conference	✓	✓						✓								
10-11 October 2019	BCPP Conference	✓	✓	✓	✓	✓	✓			✓							
21 November 2019	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓			✓							
20 February 2020	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓		✓							
11-13 March 2020	PLSA Investments Conference, Edinburgh	✓															
21 May 2020	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓							
2 July 2020	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓	✓								
10 September 2020	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓		✓							
2 October 2020	BCPP Conference	✓	✓			✓	✓								✓		
12 October 2020	PLSA Conference	✓															
26 November 2020	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓		✓	✓					✓		
28 January 2021	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		



Appendix 4

Date	Title or Nature of Course	Mulligan P	Swiers H	Weighell J	Clark J	Portlock D	M Chambers	A Solloway	A Thompson	C Lunn	D. Mackay	*I Gillies	*C Steward	*I Cuthbertson	C. Vassie	Unison (Vacancy)	Unison (Vacancy)
12 February 2021	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		
4 March 2021	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓		✓	✓					✓		
13 May 2021	Investment Strategy Workshop	✓	✓	✓	✓		✓	✓	✓	✓	✓				✓		
18-19 May 2021	PLSA Local Authority Conference					✓											
3 June 2021	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				✓		
1 July 2021	Investment Strategy Workshop	✓	✓	✓	✓	✓	✓		✓	✓	✓				✓		
30 September/1 October 2021	BCPP Conference	✓		✓		✓	✓			✓					✓		

\*City Of York Council Members – Ian Gillies/Chris Steward (Sub) - May 2017 to May 2019 / Ian Cuthbertson – May 2019 – May 2020 / Christian Vassie – May 2020 - present

UPCOMING TRAINING AVAILABLE TO MEMBERS

<b>Provider</b>	<b>Course / Conference Title</b>	<b>Date(s)</b>	<b>Location</b>	<b>Themes / Subjects Covered</b>
LGPS	Governance Conference	20 – 21 January 2022	Marriott Highcliffe Hotel, Bournemouth	The Conference will explore a number of current issues over two days, with a number of key speakers. Online attendance is also available.
PLSA	EGS Conference	9 – 10 March 2022	Online	Our EGS Conference brings together the whole of the UK pensions investment chain on the issues that matter most. The programme covers every angle of EGS. Dedicated exclusively to the pensions sector.  The PLSAs EGS Conference 2022 will be a digital event. Our digital platform provides AI-powered matchmaking and multiple ways to connect with your peers, share insight and access thought leadership from across the industry.  Information on the EGS Conference 2022 will be available soon.
PLSA	Investment Conference	25 – 26 May 2022	Edinburgh	Our Investment Conference is where CIOs, Trustees, Investment Board Members, Pension Managers, Finance Professionals and their advisors gain insight on the major trends and events affecting UK Investors and Markets. We bring the whole of the UK Pensions Investment chain together under one roof.  More details coming soon.

<b>Provider</b>	<b>Course / Conference Title</b>	<b>Date(s)</b>	<b>Location</b>	<b>Themes / Subjects Covered</b>
PLSA	Local Authority Conference	4 – 6 July 2022	De-Vere Cotswold Water Park Hotel, Gloucestershire	<p>Our Local Authority Conference is the largest of its kind dedicated to Local Government Pension Scheme. It is attended by over 400 local authority officers, councillors, members of Local Pension Boards, admitted bodies and their advisors.</p> <p>We are excited to be returning to face-to-face event again for Local Authority Conference 2022.</p> <p>More details coming soon.</p>
<p>Hymans Robertson package (Aspire) of on-line training can now be utilised by Members - “bite-size” sessions that can be dipped in and out of at Members convenience.</p>				

**APPENDIX 6**

**PENSION FUND COMMITTEE TIMETABLE FOR MEETINGS IN 2021/22**

<b>Meeting Date</b>	<b>Time &amp; Venue</b>	<b>Event</b>	<b>Fund Managers</b>
25 November 2021	10 am, County Hall	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
26 November 2021	10 am, Remote meeting	Pension Fund Committee	
3 March 2022	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
4 March 2022	10 am, TBC	Pension Fund Committee	

**PROPOSED PENSION FUND COMMITTEE TIMETABLE FOR MEETINGS IN 2022/23**

<b>Meeting Date</b>	<b>Time &amp; Venue</b>	<b>Event</b>	<b>Fund Managers</b>
26 May 2022	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
27 May 2022	10 am, TBC	Pension Fund Committee	
30 June 2022	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
1 July 2022	10 am, TBC	Pension Fund Committee	
8 September 2022	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
9 September 2022	10 am, TBC	Pension Fund Committee	
24 November 2022	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
25 November 2022	10 am, TBC	Pension Fund Committee	
2 March 2023	10 am, TBC	Pension Fund Workshop	Representative of BCPP and / or Fund Manager TBC
3 March 2023	10 am, TBC	Pension Fund Committee	