

 Brent	Pension Board 6 November 2025
	Report from the Corporate Director, Finance and Resources
Pension Administration Update	

Wards Affected:	All
Key or Non-Key Decision:	Non key
Open or Part/Fully Exempt: <small>(If exempt, please highlight relevant paragraph of Part 1, Schedule 12A of 1972 Local Government Act)</small>	Open
List of Appendices:	1. Quarterly Administration Report – Q1 2025/26
Background Papers:	Not applicable
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1.0 Executive Summary

- 1.1 This report updates the Pension Board on pensions administration performance and related matters as part of its remit to oversee the administration of the Brent Pension Fund.

2.0 Recommendation(s)

- 2.1 The board is asked to note the report.

3.0 Detail

3.1 This report reviews the performance of Local Pensions Partnership Administration (LPPA) against agreed Service Level Agreements (SLA's) during the period 1 April 2025 to 30 June 2025.

3.2 Contribution to Borough Plan Priorities & Strategic Context

3.2.1 The work of the Pension Fund is critical in ensuring that it undertakes statutory functions on behalf of the Local Government Pension Scheme and complying with legislation and best practice. Efficient and effective performance and service delivery of the Pension Fund underpins all Borough Plan priorities.

3.3 Background

3.3.1 It is important to note that LPPA migrated both its pension administration and workflow systems to UPM.

3.3.2 With the passage of time the LPPA has adjusted to its new system, and it is now business as usual.

3.3.3 The figures reported have improved marginally but it must be caveated by the observation that the LPPA only reports on the cases it is able to complete, not the volume of work it receives.

3.3.4 Brent is working closely with the LPPA to enhance service delivery and the Pensions administration team hold monthly meetings with LPPA to monitor the performance of the contract.

3.3.5 Overall, the service has stabilised, but there are still areas that need attention. A summary of Q1 2025-26 performance is provided below, full details are set out in Appendix 1.

3.4 LPPA Quarter 1 2025/26 performance report

3.4.1 Brent Pension Fund had 24,628 members on 30 June 2025 of which:

- 6,718 were active members,
- 10,225 were deferred members, and
- 7,685 were pensioner and dependant members.

Key statistics

3.4.2 The average percentage of cases processed on time during the quarter was reported as 98.9%.

3.4.3 The Fund's perception is that the service has stabilised, and it notes that none of case types fell below SLA (95%). Figure 1 provides detail on the number of cases that have been processed grouped by category.

Figure 1:

Casework Performance

Quarterly SLA performance table (client specific)

Quarter Start Date	Quarter End Date	SLA %
April 2025	June 2025	98.9 %

Annual SLA performance all cases table (client specific)

Catagory	Total	%
July 24	671	98 %
August 24	580	98 %
September 24	608	98 %
October 24	568	99 %
November 24	454	98 %
December 24	520	98 %
January 25	944	99 %
February 25	723	99 %
March 25	664	98 %
April 25	593	99 %
May 25	605	99 %
June 25	594	99 %

Performance Standard table (client specific)

Catagory	Total	%
New Starters	9	100 %
Transfers In	69	99 %
Transfers Out	116	97 %
Estimates	49	100 %
Deferred Benefits	132	100 %
Retirements - Deferred	163	99 %
Retirements - Active	113	97 %
Refunds	94	99 %
Deaths	295	97 %
Correspondence	63	100 %
Aggregation	48	100 %
Other (see Definitions - page 3)	641	100 %
Total	1,792	

- 3.4.4 The LPPA included a helpful Ongoing Case Work Performance table (Figure 2), which compares the number of cases completed to the number of cases received. This gives a better overview of performance because it records the whole of the casework, not just the completed cases.

Figure 2:

Ongoing casework at the end of the reporting quarter (client specific)

The following table is created by identifying all reportable casework within UPM, and includes those that have subsequently Completed / Aborted / Remain Outstanding within the quarter. The figures in this table cannot be compared to those in the table above for a number of reasons including: the table includes aborted cases, but the performance standard table does not; the SLA 'stop trigger' can be actioned before the process has been completed.

Category	Brought-Forward	Inbound	Outbound	Outstanding
New Starters	0	10	10	0
Transfers In	242	177	107	312
Transfers Out	282	176	168	290
Estimates	16	58	54	20
Deferred Benefits	312	224	230	306
Retirements - Deferred	148	189	202	135
Retirements - Active	118	193	202	109
Refunds	89	155	142	102
Deaths	509	348	394	463
Correspondence	104	145	143	106
Aggregation	192	213	257	148
Other	66	667	668	65
Total	2,078	2,555	2,577	2,056

- 3.4.5 This provides a useful comparison to the headline KPIs as we can divide the number of cases completed by the number of cases received to arrive at a percentage. The figures for completed non-critical processes were transfers-in 60% and transfers-out 95%. Brent has identified significant delays in processing deaths and putting 1995 scheme deferred pension benefits into payment. We have raised this with the LPPA, and we are working with them to resolve the issues.
- 3.4.6 The Helpdesk call performance measures the average wait time and calls answered. During the quarter average wait time was almost 4 minutes (3 minutes 57 seconds), which was 35 seconds longer than the previous quarter. This has been trending upwards in recent months however 64% of the calls received were answered within 4 minutes.

Complaints

- 3.4.7 Since the last Pension Board, 8 new complaint cases have been received at a rate of just under 3 per month. The number of complaints received during the quarter is analysed by case type as shown in Figure 3 below. This is marginally better than the previous quarter but overall, the numbers seem to be gradually falling.

Figure 3:

Quarterly Complaints Reporting

	Q1 2025/26							Carried forward
	Carried forward from previous quarter	Complaints received (current period)	Complaints completed	Complaints closed / outcome (current quarter)				
				Upheld	Not upheld	Partially upheld	Withdrawn	
Delays	3	0	3	3	0	0	0	0
General Service	2	8	6	4	2	0	0	4
Payroll	0	0	0	0	0	0	0	0
Regulatory	0	0	0	0	0	0	0	0
Totals	5	8	9	7	2	0	0	4
			Upheld Complaint is justified and errors/omissions occurred.	Not Upheld Complaint is not justified and no errors/omissions occurred.	Partially Upheld Part of the complaint is justified and part is not.	Withdrawn Member has withdrawn their complaint.		

Please note: that if the 'carried forward from previous quarter' figure does not match the corresponding 'carried forward' figure from the previous quarter, this is because the case is no longer active. For further details on complaints, information is available through the client portal.

Annual Benefit Statements (ABS)

- 3.4.8 It is a statutory requirement for the scheme manager to issue an Annual Benefit Statement (ABS) to all eligible active and deferred members by 31 August each year and Scheme employers are required to submit monthly returns within agreed timescales for the Fund to be able to produce an ABS by the deadline.
- 3.4.9 The LPPA issued 99% of active ABS and 95.4% of deferred ABS by 31 August 2025.
- 3.4.10 A new requirement was introduced this year to include McCloud remedy information in ABS for the 2024/25 scheme year, unless the Fund elected to use a discretion in the regulations to delay providing this information until 2025/26.
- 3.4.11 Applying the McCloud remedy retrospectively has been challenging across the LGPS. It is complex and requires an in-depth knowledge of the regulations. It has required the Fund to gather data that was previously collected before 1 April 2014 including part time hours and service breaks. Finally, the remedy requires software upgrades to the pensions administration system which required development, testing and implementation.
- 3.4.12 The LPPA identified 1,324 active members who are impacted by McCloud, and it issued ABS with underpin data to 1214 (91%) of affected members. The remainder received a standard ABS with a note alerting them that, although they may be eligible for an underpin, the LPPA is unable to calculate it at this time.
- 3.4.13 The LPPA issued 695 fully McCloud compliant deferred ABS out of a potential cohort of 1,152 (60%). However, this rises to 79.1% if you include the ones who received a standard ABS with a note explaining that they may be eligible for an underpin but the LPPA is currently unable to calculate it at present.
- 3.4.14 Brent regularly monitors the LPPA's progress so we identified that there was a risk of them missing the deadline early. When the LPPA's provider, Civica, missed key milestones we exercised our discretion under the Local Government Pension Scheme (Information) Regulations 2024 to defer producing fully McCloud compliant ABS until 31 August 2026.
- 3.4.15 Although this is disappointing, it should be noted that Brent is in a better position than many other LGPS funds who did not issue any McCloud statements this year.
- 3.4.16 All published ABS documents have been made available for members to access on PensionPoint and paper copies were issued to members who opted-out of digital communications.

3.4.17 The LPPA signposted members to their ABS via their annual member newsletter. This was published online at lppapensions.co.uk from the beginning of August and emailed to every member for whom they held an email address.

3.4.18 The lead article included a link to the LPPA's dedicated ABS web page and advised members that their statements would be available to view by the end of August. LPPA will continue to work to resolve data and other challenges that have prevented some ABS from being produced and issue revised ABS to members as they are resolved.

McCloud

3.4.19 This information has been taken from September's monthly report and officers discussions with LPPA at regular meetings.

3.4.20 Remedial work on the various cohorts of retrospective cases is continuing. The project is currently flagged amber and the LPPA's focus is on testing UPM functionality, assessing and applying the underpin for members and paying pensioners.

3.4.21 From the end of October, the LPPA's McCloud remedy updates will be communicated by monthly reports which will summarise progress on member's cases. The LPPA will continue to update clients on any key dates, developments and information by regular email communications.

3.4.22 The LPPA's believes that its path to green requires;

- Implementing and progressing remedy payments.
- Keeping its plan to complete the assessment of retrospective cases on track.
- Delivering the remaining UPM functionality required and keeping consequent testing on schedule.

3.4.23 Brent Pension Fund is currently on track to include underpin data for all affected members in their 2025/26 Annual Benefit Statements.

Pensions Dashboard

3.4.24 Public sector schemes must connect to the Pensions Dashboard by 31 October 2025. The project is in flight and Brent monitors progress at monthly meetings with the LPPA.

3.4.25 The LPPA advised Brent that there was a tangible risk of Civica not meeting the connection date of 31 October due to an issue that arose during the IT Health Check stage, which is part of the connection process to the Pension Dashboard.

The issue highlighted was not any specific security failure, but that the test carried out did not have the "correct scope".

3.4.26 Although the scope has been agreed, and a re-test has been completed, Civica are waiting for the report to be signed off by PDP so that they can progress to the next stage of the process. The LPPA will not be able to connect to the Dashboard ecosystem by 31 October 2025 and no definitive rescheduled date has been agreed, but they expect to be able to connect by the end of the year.

3.4.27 The LPPA has set up a dedicated Pensions Dashboard page is available on their website; <https://www.lppapensions.co.uk/pensions-dashboards/>
A date for a full Business Readiness assessment for Dashboard Available Point (member go live) is a work in progress.

3.4.28 It is important to remember that 31 October 2025 is only a deadline for connection to the ecosystem and the Dashboard will go live for members later. The LPPA will update the Board with the latest developments at the meeting.

4.0 Stakeholder and ward member consultation and engagement

4.1 This is not applicable to this report.

5.0 Financial Considerations

5.1 There are no specific financial implications associated with this report.

6.0 Legal Considerations

6.1 There are no specific legal considerations arising from this report.

7.0 Equality, Diversity & Inclusion (EDI) Considerations

7.1 There are none directly arising from this report.

8.0 Climate Change and Environmental Considerations

8.1 There are none directly arising from this report.

9.0 Human Resources/Property Considerations (if appropriate)

9.1 There are none directly arising from this report.

10.0 Communication Considerations

10.1 None that are applicable to this report.

Report sign off:

Minesh Patel

Corporate Director, Finance and Resources