

Brent Pension Fund

Data Reports – Q1 2026-27

Overview:

Due to further developments around Pensions Dashboard, the primary focus for Q1 is to provide an update on the approach to matching, alongside the current data quality status for Pensions Dashboard readiness.

The core recruitment activity for the Data Quality team is now complete, strengthening our dedicated capability to champion best practice, identify data risks and issues, support remedial intervention and promote preventative steps to maintain and enhance data quality standards.

The remaining roles are expected to conclude during Q2 2026/27. As the team becomes fully established, we will begin sharing further targeted data improvement areas in upcoming reports, including planned activity, key priorities and expected outcomes.

Data improvement / Degradation from Baseline:

Between Run A (28 March 2025, baseline: 87,445 DVFs) and Run C (end of June 2026, current: 46,571 DVFs), total failures decreased by 47 %.

As outlined in our Q4 update, the failure rate between run B & run C has remained broadly consistent. This reflects recent team changes and competing business priorities, which have temporarily affected the pace of improvement. We expect progress to return to a positive trajectory over the next quarter.

Pensions Dashboard:

Following the updated guidance and further development of the Pensions Dashboard matching approach, we have reviewed the latest requirements and updated our approach to matching members. This

Figure 1: Total DVFs Per Run

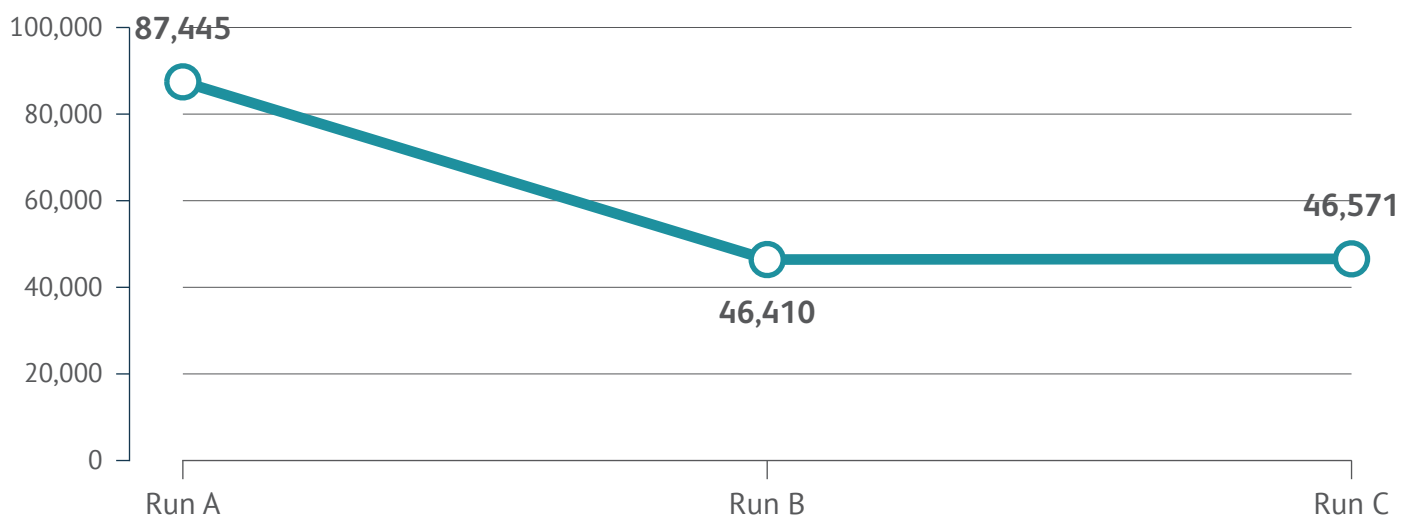


Fig. 2

Unique Identifiers			Demographic Identifiers			
Email*	Mobile*	NINO	Surname	Forename	DOB	Postcode
X	X	X	X	X	X	X

*N.B. email and/or mobile number are verified via the Government one login service using two-factor authentication as a prerequisite for this data being used for matching purposes.

revised approach and policy remains aligned to the principles set out by PASA, with the aim of minimising the risk of an incorrect match while maximising the likelihood that members can find their pension first time through dashboard. This data is split into two core categories, Unique Identifiers and Demographic Identifiers as shown in Figure 2.

Under the updated approach, a **Definite Match**, previously referred to as 'Match Made', will be returned where the data provides a sufficiently high level of confidence that the dashboard user is the correct member.

This can be achieved through either:

- one unique member identifier (email, mobile number or NINO) plus two demographic identifiers (surname, forename, DOB or post code)

or

- through all four demographic identifiers (surname, forename, DOB or post code) where a unique identifier is not required.

This allows matching to be assessed across a broader set of reliable data items, rather than relying on a single fixed combination as was previously the case.

The approach also recognises **Possible Match** scenarios, where there is some verified correlation between a dashboard request and the member record, but not enough certainty to confirm identity without further review.

Examples of this include:

- one unique identifier (email, mobile number or NINO) plus one demographic identifier (surname, forename, DOB or post code)

or

- three of four demographic identifiers (surname, forename, DOB or post code) where one other demographic item may be incorrect, missing or out of date.

In these circumstances, pension value data would not be returned until the member has provided further information and the match has been confirmed.

Where the available data does not provide sufficient confidence to support either a Definite Match or a Possible Match, the outcome will be treated as **No Match**. This may occur where a unique identifier is present but the supporting demographic data does not align, or where only limited demographic indicators match and the remaining data casts doubt over the matching attempt.

The data readiness percentages which follow in this report, should therefore be read based on minimum available data required to support the relevant matching outcome, rather than as an expectation that all unique and demographic data items must be held for every member.

For example, where it is not currently a requirement for employers to provide and LPPA to hold an email address for a member, they may still meet the relevant matching criteria if other data held is sufficient to support a Definite Match or Possible Match under the agreed approach. This is important context for interpreting the readiness figures, as the focus is on whether the available data is sufficient for matching purposes, rather than whether every optional data item is present.

Considering this, the focus for the report remains on Surname, NINO, DOB, Forename and Postcode, supporting a consistent and proportionate approach

to assessing dashboard readiness as part of our wider data quality activity. Our matching approach will remain under review and evolve where appropriate.

- Over 98 % of members meet Pensions Dashboard readiness criteria (data complete and correctly formatted)

- Surname, NINO, DOB DVFs decreased by 34 % (Fig. 3)

- Forename, Postcode DVFs decreased by 87 % (Fig. 4)

Figure 3: Surname, NINO, DOB DVFs

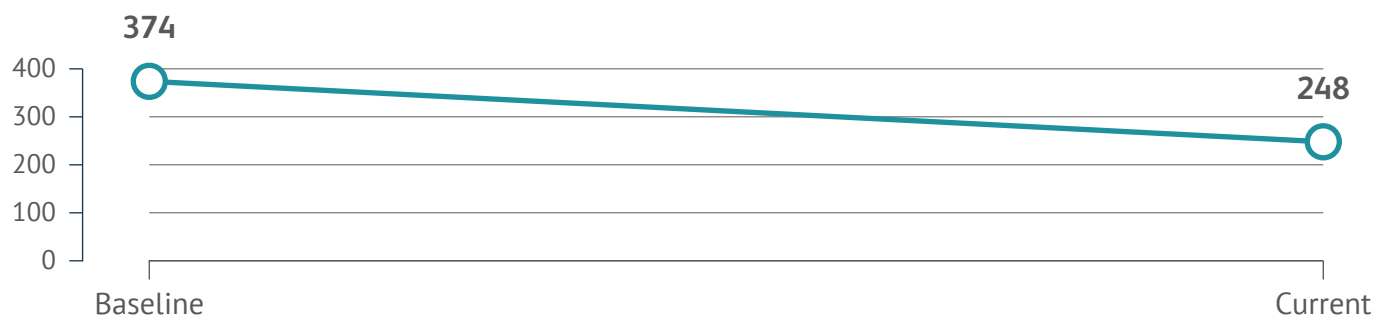


Figure 4: Forename, Postcode DVFs

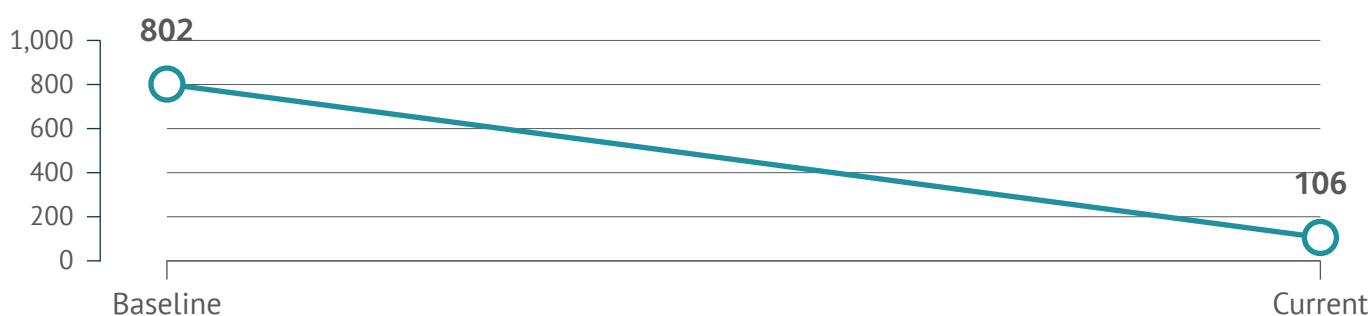
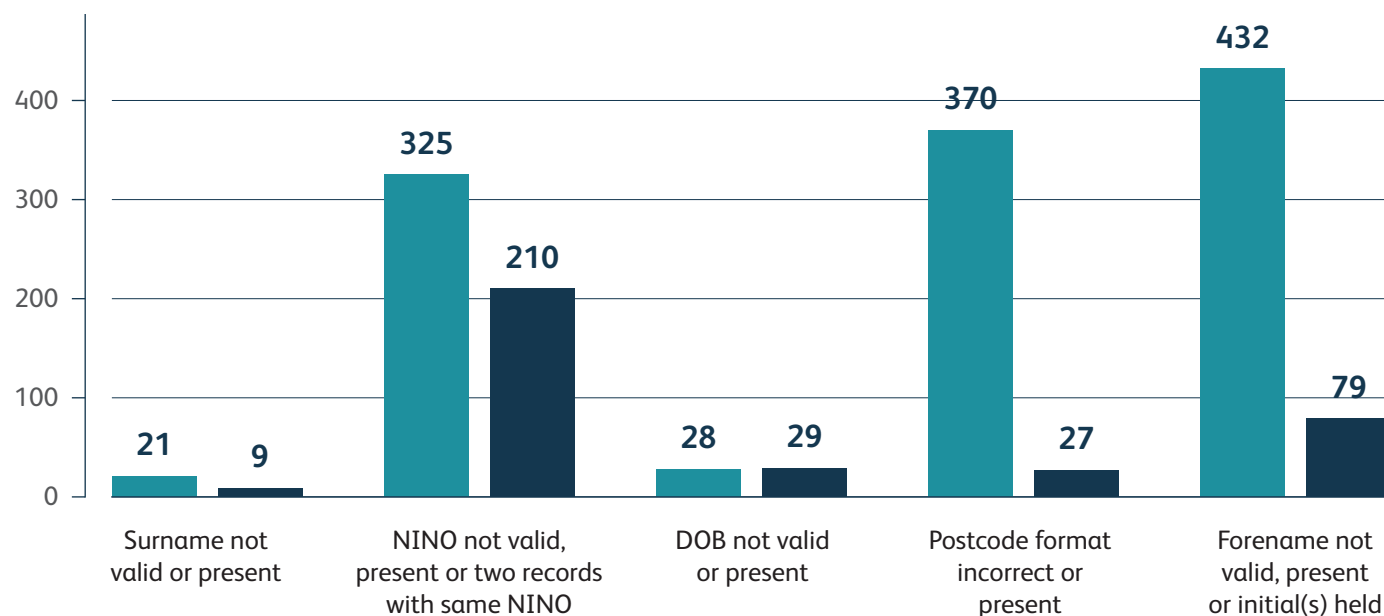


Figure 5: No. of Failures by Data Validation Check(s)



Detailed Breakdown

A summary of failures by Data Validation Check (DVC) shows notable improvements in several key areas, and overall readiness continues to progress positively.

DVC ID	Description	Baseline no. failures	Current no. failures	Baseline vs Current	Data Summary
10004 10005 10006 10007	Surname not valid or present	21	9	-12	57 % reduction from baseline and volumes are low
10001 10002 10003 10329	NINO not valid, present or two records with the same NINO	325	210	-115	35 % reduction from and volumes are low
10017 10018 10019 10020 10021 10022 10023 10024 10025 10026	DOB not valid or present	28	29	1	4 % increase from baseline and volumes are low
10068 10069 10070	Postcode format incorrect or present	370	27	-343	93 % reduction from and volumes are low
10008 10009 10010 10011 10327	Forename not valid, present or initial(s) held	432	79	-353	82 % reduction from baseline and volumes are medium

Tracing Exercise:

We are currently progressing the deferred member address tracing exercise for members who are proximate to retirement. The scope of this activity has been shared through the tracing work order proposal, and we remain on track to complete the exercise with Target, our appointed provider, by the end of Q2 2026/27.

This activity is expected to further strengthen the quality and accuracy of the data we hold for deferred members, supporting the ongoing delivery of our data quality and readiness objectives.

The outcomes from this exercise will be shared separately from the quarterly report once the activity has concluded.