



Pension Board
5 November 2026

**Report from the Corporate Director,
Finance and Resources**

Pensions Administration Update

Wards Affected:	All
Key or Non-Key Decision:	N/A
Open or Part/Fully Exempt: (If exempt, please highlight relevant paragraph of Part 1, Schedule 12A of 1972 Local Government Act)	Open
List of Appendices:	Three Appendix 1: LPPA Quarterly Administration Report Q1 Appendix 2: LPPA Quarterly Complaints Report Appendix 3: LPPA Data Report
Background Papers:	None
Contact Officer(s): (Name, Title, Contact Details)	Minesh Patel, Corporate Director, Finance and Resources Email: minesh.patel@brent.gov.uk Tel: 020 8937 4043 Amanda Healy, Deputy Director of Finance Email: amanda.healy@brent.gov.uk Tel: 020 8937 5912 Sawan Shah, Head of Finance Email: Sawan.Shah@brent.gov.uk Tel: 020 8937 1955 John Smith, Pensions Manager Email: john.smth@brent.gov.uk Tel: 020 8937 1985

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 Contribution to Borough Plan Priorities & Strategic Context

3.1.1 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.

3.2 Background

3.2.1 The LPPA provides a suite of documents recording its administration performance statistics. This report reviews the performance of Local Pensions Partnership Administration (LPPA) against agreed Service Level Agreements (SLAs) during the period 1 April 2026 to 30 June 2026.

3.2.2 When reviewing these statistics, the reader must remember that the LPPA does not report the volume of cases received but only the number of cases completed.

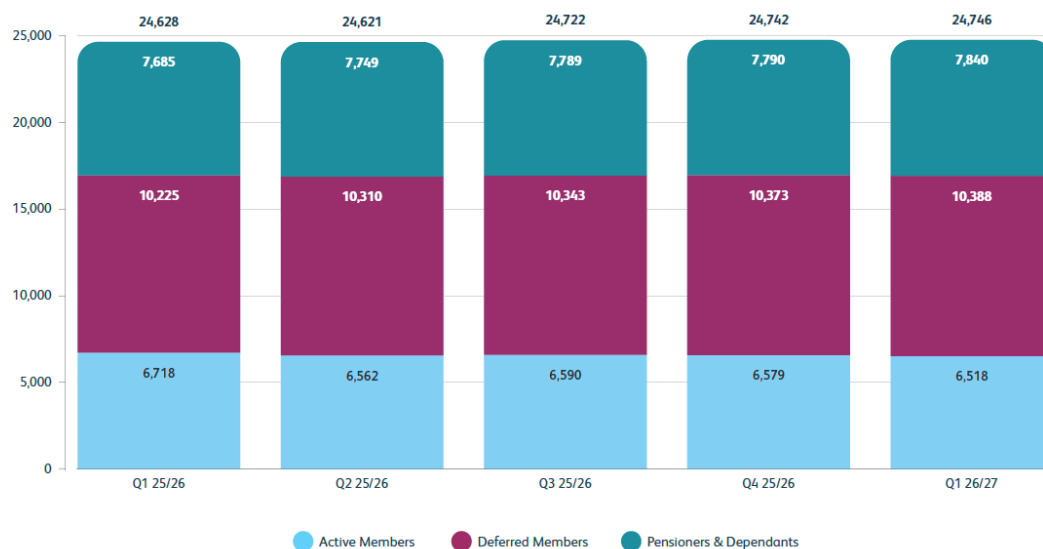
3.2.3 Brent is working closely with the LPPA to enhance service delivery, and the Pensions administration team hold monthly meetings with LPPA to monitor its performance.

3.2.4 The service has stabilised but there are still areas that need attention. A summary of Q1 2026-27 performance is provided below and full details are set out in Appendix 1.

3.3 LPPA Quarter 1 2026/27 performance report

3.3.1 Brent Pension Fund had 24,746 members on 30 June 2026 of which:

- 6,518 were active members,
- 10,388 were deferred members, and
- 7,840 were pensioner and dependant members



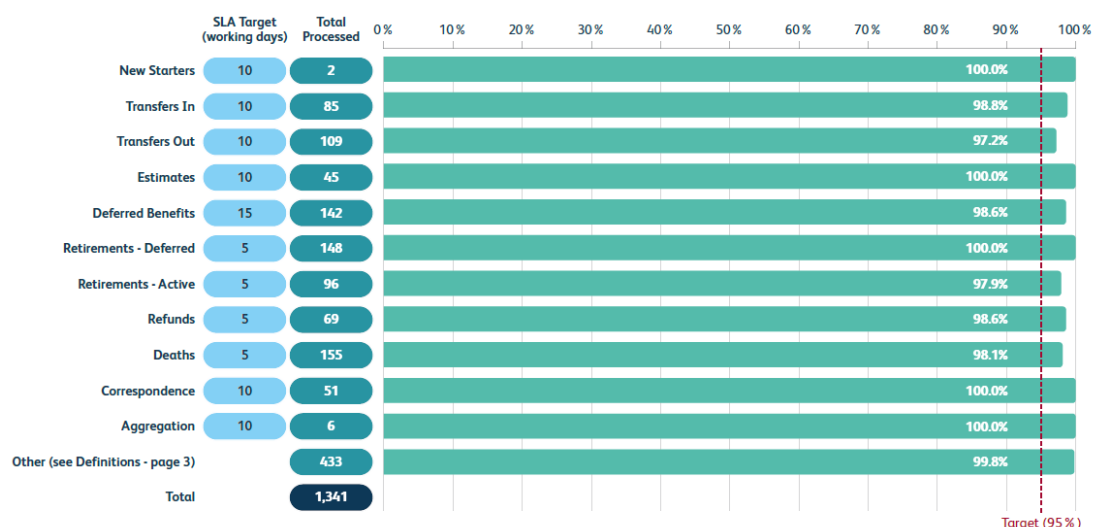
Key statistics

3.3.2 The average percentage of cases processed on time during the quarter was reported as 99.0%.

3.3.3 The Fund considers that the service has stabilised, noting that performance for all case types remained at or above 95%. Nevertheless, the Fund continues to scrutinise instances where service standards have not been met and raises them through regular contract management meetings. Where necessary, Brent and LPPA are working together to investigate such cases and implement appropriate improvements.

3.3.4 Figure 1 below provides an overview of the LPPA's casework performance.

Figure 1:



3.3.5 The LPPA included a helpful Ongoing Case Work Performance table (Figure 2), which shows the cases in progress. It gives a helpful overview of the volume of casework.

Figure 2:

	Brought forward at 01/04/26	Received (Inbound)	Completed (Outbound)	Work in Flight as of 30/06/26
New Starters	0	2	2	0
Transfers In	347	139	166	320
Transfers Out	293	189	184	298
Estimates	10	58	54	14
Deferred Benefits	249	174	219	204
Retirements - Deferred	114	176	170	120
Retirements - Active	111	176	174	113
Refunds	89	132	139	82
Deaths	346	254	255	345
Correspondence	54	142	112	84
Aggregation	82	104	91	95
Other	57	452	454	55
Total	1,752	1,998	2,020	1,730

3.3.6 The figures were broadly stable across the quarter. The Helpdesk call performance measures the average wait time and calls answered. During the quarter average wait time increased to 4 minutes 38 seconds. Within this, 66.6% of calls were answered within 4 minutes, 74.2% were answered within 6 minutes but, disappointingly, 9.03% waited over 15 minutes. Although this is a notable decline compared to the previous quarter, wait times tend to fluctuate seasonally.

3.3.7 Performance in this quarter was affected by a small number of periods of exceptionally concentrated demand, particularly during the first few hours of the working day following Bank Holidays. These short-lived spikes, caused by members contacting us after the extended closure, resulted in significantly longer waits and had a disproportionate effect on the overall average wait time.

Complaints

3.3.8 There have been 8 new complaint cases since the last Pension Board and 8 have been determined albeit that 4 cases were carried forward from the previous quarter. The number and nature of the complaints received during the quarter is analysed by case type as shown in Figure 3 below and, overall, they are relatively low. Further information is provided in Appendix 2.

Figure 3:

	Q4 2025/26							
	Carried forward from previous quarter	Complaints received (current period)	Complaints completed	Complaints closed / outcome (current quarter)				Carried forward
				Upheld	Not upheld	Partially upheld	Withdrawn	
Delays	3	4	5	5	0	0	0	2
General Service	1	3	3	1	2	0	0	1
No Value Recorded	0	1	0	0	0	0	0	1
Payroll	0	0	0	0	0	0	0	0
Regulatory	0	0	0	0	0	0	0	0
Totals	4	8	8	6	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.	

Data Quality

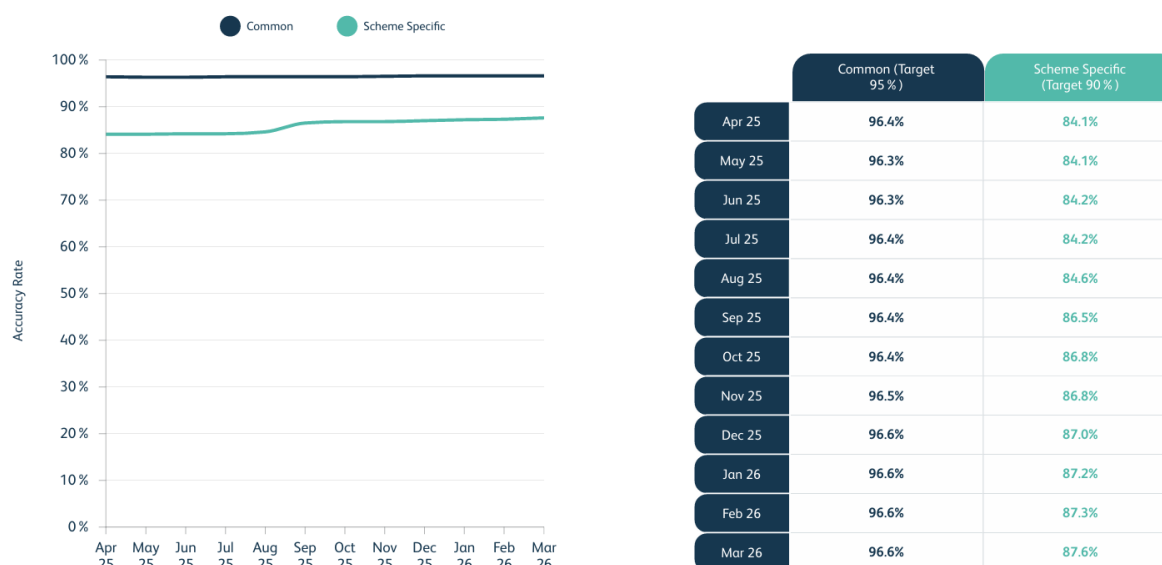
3.3.9 The Pension Regulator (TPR) acknowledges that complete, accurate scheme records are a vital part of the administrative function. The Regulator defines two types of data held in scheme records:

Common Data used to identify scheme members and would include names, addresses, national insurance number and date of birth.

Conditional Data essential to calculate benefit entitlements such as, member contributions, pensionable pay, service history.

3.3.10 Figure 4 below displays the TPR scores achieved regarding the accuracy of common and conditional data. In June 2026, Common data is stable at 96.6% and the conditional data has improved incrementally to 87.7%.

Figure 4:



3.3.11 LPPA continues to work on data quality improvements, particularly in relation to Pensions Dashboard readiness. Recent data validation exercises have demonstrated significant reductions in the number of data quality exceptions, and over 98% of member records now meet the current Dashboard matching criteria. Further information is provided in the data quality report attached in Appendix 3.

Engagement and communication

3.3.12 The LPPA achieved Pension Administration Standards Association accreditation (PASA) in April 2026.

3.3.13 In Quarter 1 the LPPA delivered:

- Access and Fairness page added
- Elected Member newsletter
- Annual online newsletter
- Pensions Pulse retired persons newsletter about accessing P60s and pay dates

3.3.14 The LPPA plans to deliver the following for Quarter 2 2026/27;

- Annual deferred benefits newsletter
- Annual benefit statements on PensionPoint
- Pensions Pulse newsletter for employers
- McCloud remedy communications ongoing

3.4 Annual Benefit Statement (ABS)

3.4.1 It is a statutory responsibility for the scheme manager to issue an Annual Benefit Statement (ABS) to all eligible active and deferred members by 31 August each year.

- 3.4.2 This year's exercise has been a particularly complex undertaking for the LGPS sector, with the continued implementation of the McCloud remedy requiring administrators to assess member eligibility and, where appropriate, include underpin protection estimates and supporting communications within statements.
- 3.4.3 Overall, a total of 13,443 Annual Benefit Statements were produced, comprising 5,173 active member statements and 8,270 deferred member statements. Brent provided annual benefit statements (ABS) to 96.8% of active members and 99.6% of deferred members. Within the McCloud eligible population, ABS were provided to 95.7% active members and 99.3% for deferred members.
- 3.4.5 The main reasons for an ABS not being produced were outstanding employer data, unresolved member record queries, or cases requiring further assessment of McCloud underpin eligibility.

	Target	Actual	Target status
Total active ABS	95%	96.8%	Exceeded
Total deferred ABS	95%	99.6%	Exceeded
McCloud active ABS	95%	95.7%	Exceeded
McCloud deferred ABS	95%	99.3%	Exceeded

- 3.4.6 Notwithstanding the challenges associated with implementing the McCloud remedy and system developments, the results all exceeded the 95% benchmark, which is considered a realistic and successful target given the complexity of the exercise and the dependency on employer-provided data.
- 3.4.7 ABS were automatically uploaded to members' PensionPoint accounts as soon as they became available. For the first time, members with a registered email address received automated notifications advising them when their statement was available to view online.
- 3.4.8 Annual member newsletters issued in August directed active and deferred members to their Annual Benefit Statements and provided supporting information about accessing and understanding their benefits. Additionally, the dedicated Annual Benefit Statement webpage was updated to include information relating to the McCloud remedy.
- 3.4.9 In line with our standard approach, paper copies were issued to members who opted out of digital communications.
- 3.4.10 Members who have not received an ABS will receive a statement from the Fund as soon as the relevant information has been received from the employer, and any outstanding queries have been resolved.

3.5 Councillors' Pensions

- 3.5.1 The Government consulted on the Access and Protections proposals in late 2025.

- 3.5.2 With effect from 11 May 2026, the LGPS was opened to councillors and mayors who elect to join.
- 3.5.3 The relatively short lead time has presented challenges for software providers in implementing the required functionality. System functionality has now been delivered.
- 3.5.4 Communications have been sent to the Council confirming the updated process for reporting elected members which will enable records to be set up. All parties are working collaboratively to embed the new processes.

3.6 McCloud

- 3.6.1 The focus is now shifting from the production of ABSs to implementing the remaining elements of the McCloud remedy.
- 3.6.2 The next phase involves identifying and assessing retrospective member cases to determine eligibility for underpin protection and calculating any resulting adjustments to benefits or payments.
- 3.6.3 The Path to Green requires:
- Demonstrating sustained progress in processing remedy payments.
 - Completing the assessment of retrospective member cases within the agreed timetable.
 - Successfully transitioning to business-as-usual processing.
 - Delivering and successfully testing all remaining UPM functionality on schedule.

3.7 Pensions Dashboard

- 3.7.1 The project is focused on ensuring business readiness for the anticipated consumer launch of Pensions Dashboards in 2027. This includes assessing the potential impact of currently unknown levels of demand on LPPA and developing an appropriate plan to manage that demand.
- 3.7.2 A dedicated Pensions Dashboard page is available on the LPPA website <https://www.lppapensions.co.uk/pensions-dashboards/>

3.8 Internal Audit

- 3.8.1 An Internal Audit of the Pension Fund's arrangements for the oversight and monitoring of its outsourced pensions administration service is scheduled to commence in November 2026. It is standard practice for Internal Audit to undertake periodic reviews of Pension Fund activities, focusing on areas of operational risk.
- 3.8.2 The objective of the audit is to provide assurance on the effectiveness of the Fund's governance, oversight and control arrangements in respect of the outsourced pensions administration service provided by the Local Pensions Partnership Administration (LPPA). The review will focus on the Fund's management and

oversight of the contract rather than a detailed review of the administrator's own control environment.

The audit will assess controls relating to the following areas:

- Governance, accountability and third-party risk management arrangements
- Monitoring and reporting of administration performance and service levels
- Management, escalation and resolution of service, data and control issues
- Assurance, business continuity and contingency arrangements relating to the outsourced service.

3.8.4 Fieldwork is expected to take place during November 2026, with the report expected in December 2026. The outcome of the review will be reported to the Pension Board at the next meeting following completion of the audit.

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

