

HERTFORDSHIRE COUNTY COUNCIL

**LOCAL GOVERNMENT PENSION SCHEME
PENSION BOARD
18 JULY 2018 AT 10.15AM**

**Agenda Item
No:**

7

**LOCAL PENSIONS PARTNERSHIP
LOCAL GOVERNMENT PENSION FUND ADMINISTRATION REPORT**

Report of LPP

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Purpose of the report

This report is provided by the Local Pensions Partnership (LPP) giving a quarterly update on the delivery of the pensions fund administration services in the following sections.

- Section 1: Statistics and key performance indicators
- Section 2: A progress report on projects and key activities
- Section 3: An update on LGPS regulatory changes, including the latest news on the potential scheme changes

Recommendations

That the Board notes the contents of this report.

SECTION 1 STATISTICS AND KEY PERFORMANCE INDICATORS

1.1 Pensions Fund Statistics

Scheme Membership: The following graph provides an analysis of current total membership to the Scheme. This indicates that active membership has increased by 433 during the period, deferred members have increased by 427 and pensioners have increased by 192. Overall membership has therefore increased by 1052.



Member Self Service: The table below shows the current percentage of membership who have registered with My Pension Online - Member Self Service:

	Q4 2017/18	Q1 2018/19	Q2 2018/19	Q3 2018/19
Active Members	25.53%	n/a	n/a	n/a
Deferred Members	19.00%	n/a	n/a	n/a
Pensioners/Dependants	28.68%	n/a	n/a	n/a

Scheme Employers: The total number of active scheme employers in the Pension Fund has increased by 5 in the last quarter. There are now 283 active employers and a further 156 employers with deferred and pensioner liabilities.

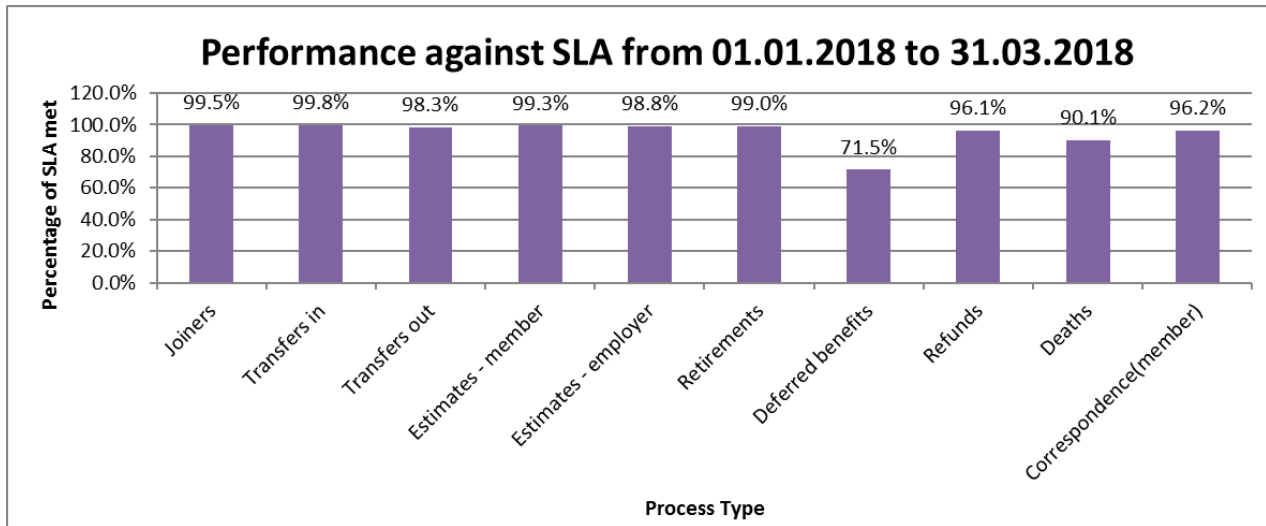
1.2 Performance Indicators

Performance of the Pension Administration Service is measured in the following key areas:

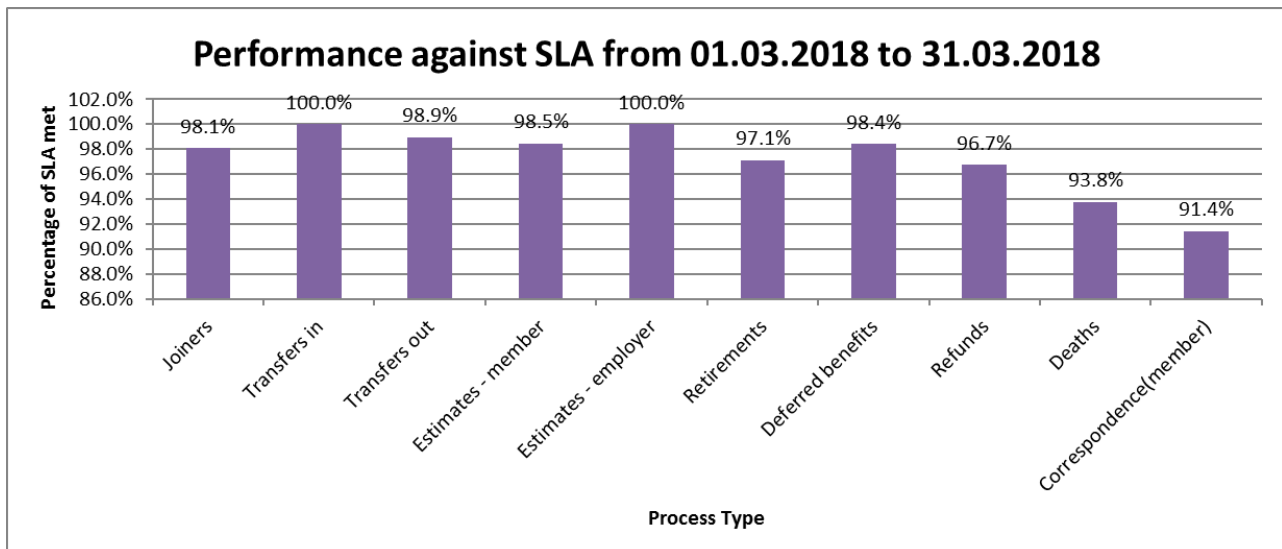
- The LPP Pensions Administration Service is measured against key performance indicators that measure compliance, efficiency and effectiveness of the service. See Section 1.3.
- Scheme Employers' performance is measured against requirements set out in the Administration Strategy. See Section 1.4; and
- The Pension Administration Service is measured against statutory requirements and the effectiveness of its management and governance of the Fund. Separate quarterly reports providing commentary on key governance and risk management issues are provided to the Pensions Committee summarising performance in the Risk and Performance Report with a detailed report provided to the Pension Board in the Governance and Risk Management Report.

1.3 Performance of the LPP Pensions Administration Service

Service Level Agreement and Volumes: The following graph provides a quarterly review of key areas and performance achieved. Performance overall during the period was 89.71%, compared to 72.94% at the end of Q3



The level of performance continued to increase against key processes during March as shown in the table below:



Overall Top 10 case type performance 97.14%.

The overall level of cases completed in the previous four quarters is shown in the following table. The variation across the quarters reflects normal annual volume fluctuations across all case types except for deferred, joiners and refunds where

additional cases have been identified through year end processing discussed in section 1.1.

Key Processes Completed	SLA	01.04.2017 to 30.06.2017	01.07.2017 to 30.09.2017	01.10.2017 to 31.12.2017	01.01.2018 to 31.03.2018
Joiners	6 work days	859	807	700	752
Transfers in	5 work days	287	428	781	524
Transfers out	5 work days	258	460	356	300
Estimates - member	5 work days	787	620	622	534
Estimates - employer	5 work days	200	97	114	164
Retirements	5 work days	927	791	784	685
Deferred benefits	20 work days	982	1,874	1979	1264
Refunds	5 work days	500	495	346	310
Deaths	5 work days	167	170	373	374
Correspondence*	5 work days	940	1,250	1,148	878
Total Completed		5,907	6,992	7,203	5,785

*includes 434 address / bank changes and 444 general correspondence cases. General correspondence covers all queries received from members that are not directly attributed to one of the above case types. Typical queries can include confirmation of start date in the pension scheme, how much service they have, how a benefit is calculated, how much their employer contributes to the scheme and queries on the pension scheme regulations.

LPP Pensions Administration Service Complaints: The quality and effectiveness of the service is, in part, measured against the number of complaints received about the pension administration service. The following chart provides a summary of the status of complaints and those that are now being reviewed under the Internal Dispute Resolution Procedure (IDRP).

In the quarter 5,785 cases were completed and 4 new complaints were received against LPP's service.

Complaints and Internal Dispute Resolution Procedures	Apr – June 2017				Jul – Sep 2017				Oct – Dec 2017				Jan – Mar 2018				Carried forward
	BBF Previous Quarter	New	Completed - Upheld	Completed - Not Upheld	BBF Previous Quarter	New	Completed - Upheld	Completed - Not Upheld	BBF Previous Quarter	New	Completed - Upheld	Completed - Not Upheld	BBF Previous Quarter	New	Completed - Upheld	Completed - Not Upheld	
LPP Service Complaints	0	3	2	1	0	3	3	0	0	3	3	0	0	4	2	2	0
Administering Authority Complaints	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Administering Authority IDRPs	1	1	1	0	1	1	0	1	1	0	1	0	0	3	0	3	0
Total	2	4	3	2	1	4	3	1	1	3	4	0	0	7	2	5	0

LPP Service Complaints:

- A complaint has been received from a member with regards to their previous employer's handling of what they feel should have been an ill health retirement. LPP responded on behalf of the employer and have advised the member that the appeal window has now closed.
- A complaint has been received from the son of a recently deceased member with regards to eligibility for the spouse to receive a pension. LPP responded confirming that the regulations have been applied correctly and that the next stage of the process is to follow the internal dispute resolution procedure.
- A complaint was received from a member with regards to pay used to calculate an estimate of pension benefits. LPP have written to the employer to request a detailed pay history so that the member may be able to invoke regulation 10.
- A complaint has been received from a member who did not receive an acceptable response from the LPP Contact Centre to a request. An apology letter has been issued along with the detailed information required by the member and training has been provided to the Contact Centre staff.

Administering Authority Complaints:

- None

Administering Authority IDRP:

- A stage 2 IDRP has been received regarding the repayment of an overpaid tier 3 Ill-health pension.
- A stage 1 IDRP has been received following a recent complaint regarding the regulations surrounding spousal benefits.
- A stage 2 IDRP has been received following an unsuccessful stage 1 appeal with regards to fettering discretions.

1.4 The LPP New Operating Model

The new target operating model for the pension administration business went live at the beginning of April, representing months of planning and significant change in the way we manage our client portfolio.

The staffing and ICT aspects of the model were implemented without incident, with a full staff consultation and engagement programme. Staff all moved to new roles, aligned to their skill and knowledge relevant to case types. A new engagement team was set up, and a special projects and process improvement team also.

The sheer volume of change at a critical time of year (i.e. the beginning of the new fiscal year) created some initial challenges and the subsequent dips in productivity were more significant than originally expected.

The change to the way in which the administration would be processed was significant and training and change workshops were put in place in the period January to March 2018 to support the transition. Whilst productivity has increased steadily in line with knowledge and experience, there has been a shortfall in meeting the daily targets. This has unfortunately created a backlog of casework falling outside of due dates which has inevitably resulted in SLAs being missed.

A remedial plan was put in place to contain and manage the backlogs supported by an engagement programme to help clients understand the change and the remedial action being taken. The remedial plan has successfully contained the situation and has reduced the backlog considerably over recent weeks. We are confident that all priority cases i.e. Retirement and Death benefit payments will be cleared by 30th June and all outstanding backlog cases will be cleared by 31st July 2018. Client SLA's for the daily due dates will therefore be maintained from Monday 2nd July.

The backlog at close of 28th June was 786, with a breakdown of cases listed below:

Case Type	Total No. of cases
Interfund Transfer in	175
Interfund Transfer out	13
Transfer in	102
Transfer out	6
Additional Voluntary Contributions	4
Change of hours	3
Member estimate	20
Deferred benefits	286
Benefit revision	6
Refunds	33
Opt outs	3
Death on pension	20
Employer estimate	3
General correspondence	48
GMP	14
Divorce quote	1
Aggregation	16
Pension Trace	33
Total	786

- Priority payment cases i.e. deferred into payment and retirements have all been cleared.
- Compliance with Disclosure rules are monitored and backlog clearance is aligned to ensure that we do not fall foul of these requirements.
- A further update on backlog reduction and performance against service levels will be tabled at the Pension Board meeting on 18th July.

In the interests of client engagement, this paper seeks to advise the Pension Board of the action taken by LPP Management to address the issues arising from the change programme and to signpost further work to be carried out during the coming weeks to ensure appropriate solutions are put in place to facilitate the embedding of the change.

Remedial Action Plan

A focused plan was implemented from Tuesday 29th May and included the following:

- Teams were realigned to client contracts they knew well. They were asked to focus on the priority cases, due date cases and were and the priority cases, following which they were assigned some backlog cases.
- A multifunctional and suitably qualified remedial team was established (and included staff from the Engagement Hub, the Special Projects Team, experienced fixed term contractors and FTCs and former skilled employees to focus specifically on the priority cases within the backlogs.

- A quality assurance team has been established to review processes and procedures and to look at the system interdependencies and controls. This group are identifying system and process enhancements during the course of their activities which are also now being addressed.
- Overtime has been offered to both allow for continued training whilst addressing the backlog. This was also extended to former Pensions Administration staff who had moved to roles elsewhere within the organisation to ensure the right skills were available and deployed accordingly.
- The skills matrix was updated by both managers and the staff directly to reflect the areas of concern and a focussed training programme was put in place to support individual and team development.
- Additional staff have been aligned to the Contact Centre and a call back system is being investigated.
- Further recruitment of specialist staff is being targeted in all areas to complement the existing team skills and this will continue for the foreseeable future.

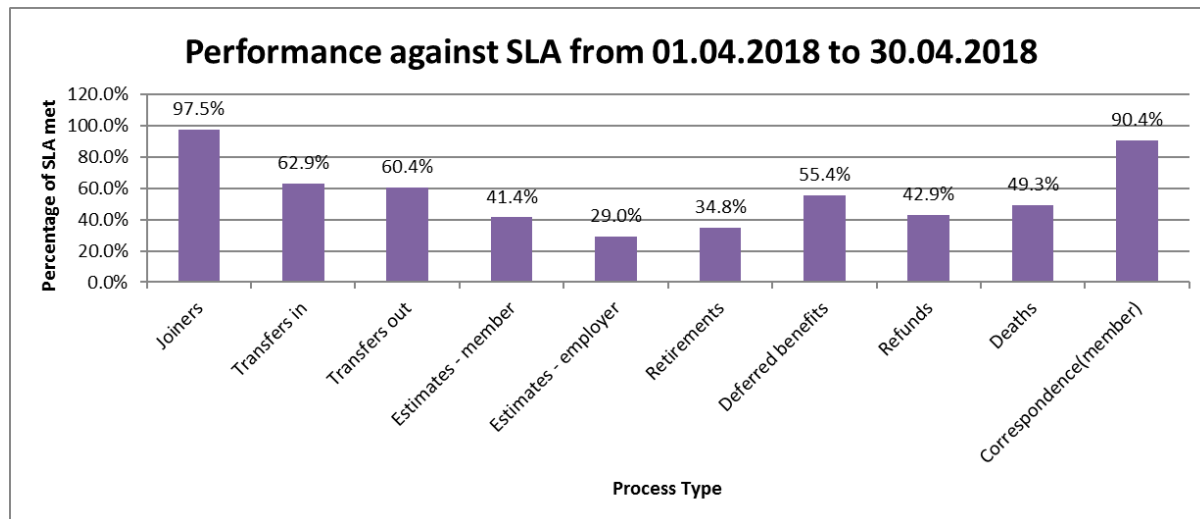
Next Steps

This remedial plan will ensure that by 31st July 2018, the backlog position is resolved so that we are in a much better place to service our clients. We continue to have a number of key areas for focus over the coming weeks in order to develop a longer term sustainable programme for the future. This includes, but is not limited to:

- A focus on identifying / implementing small changes to the current model that can improve productivity and / or mitigate operational risk.
- Fully embedding the Business Improvement and Quality Assurance team who will listen to feedback whilst also ensuring appropriate controls and Management Information is provided to facilitate future changes and help evolve our future model.
- A fully developed and supported on-going training programme designed to address current and future development requirements.
- A formalised and frequent communication programme aligned to the changes, allowing for two way exchange of ideas in a number of forums i.e. lunch and learn sessions, interactive FAQs, management update sessions.

Impact on Performance in Q1 of 2018/19

April 2018

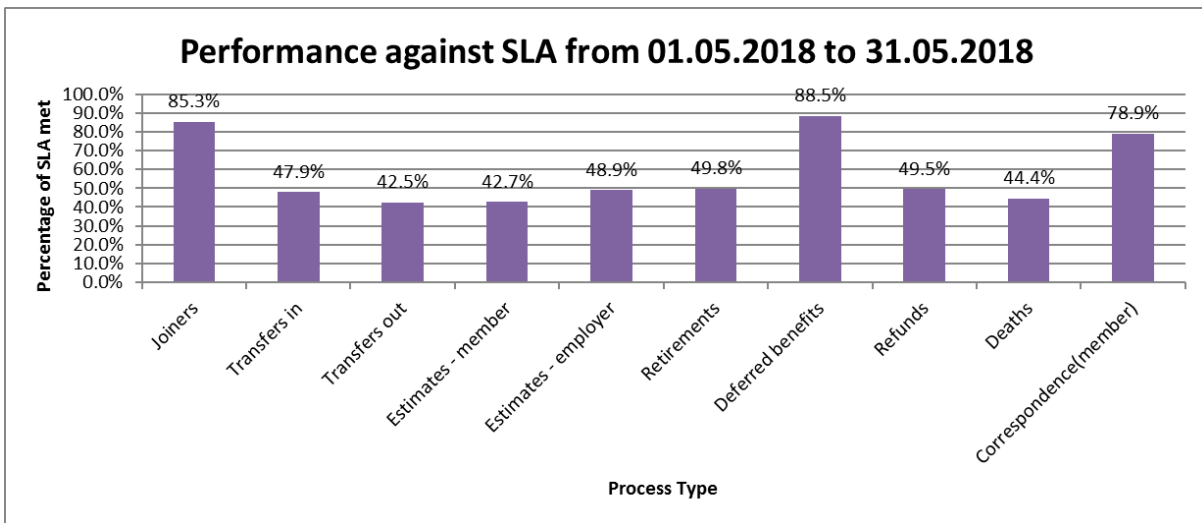


Top 10 overall performance	69.23%
Overall performance	81.06%
Cases completed in month	5268
Complaints rec in month	3

A breakdown of complaints is shown below:

- A complaint was received following the release of an activation key to a deceased member. This was due to the member remaining active on the pensions administration system until his case is completed. A letter of apology was sent to the complainant.
- A complaint has been received from a member wishing to transfer out of the LGPS. However, as they are within 12 months of their retirement date they are unable to do so. The member wishes to escalate the complaint further so an IDR form has been sent for completion.
- A complaint has been received from a member regarding delays to transferring LGPS benefits. LPP responded explaining the process and that we are unable to make payment until we receive appropriate forms and authorisation from the current provider.

May 2018

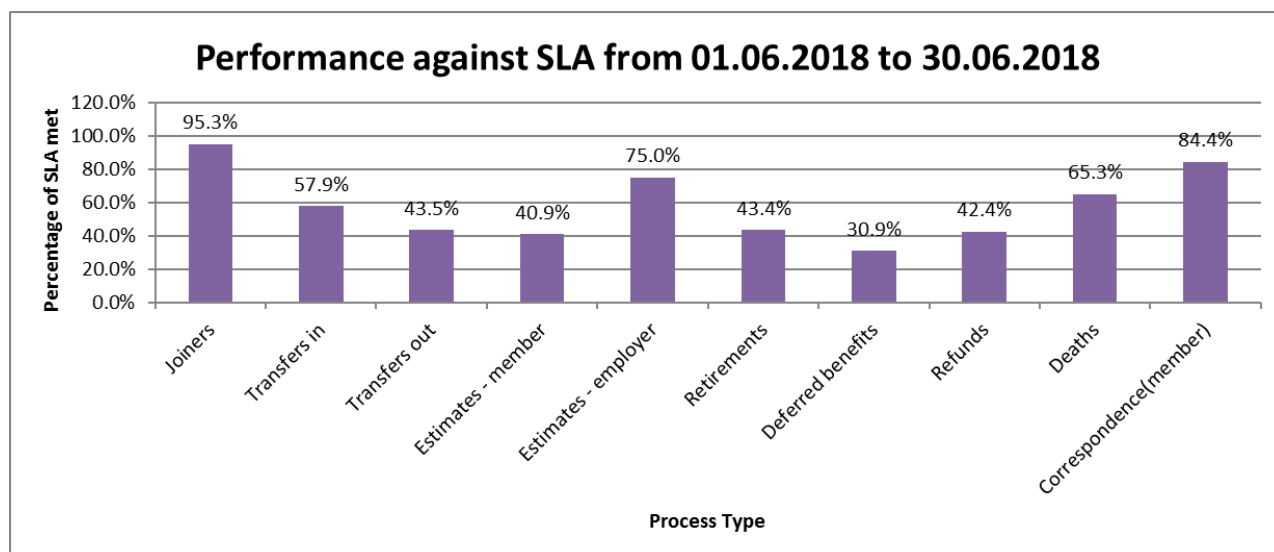


Top 10 overall performance	62.34%
Overall performance	71.68%
Cases completed in month	3655
Complaints rec in month	14

A breakdown of complaints is shown below:

- A complaint was received from a member chasing the transfer in of two previous benefits. The first was actioned on time, the second suffered delays from the previous scheme as well as some LPP internal delays. An explanation and apology has been sent to the complainant, election forms have also been included.
- A complaint was received from a member who had only one of their two pensions put into payment. The complainant was telephoned, with a letter of apology and option forms sent to the home address.
- A complaint was received from a member who received less lump sum than expected. This was due to an incorrect calculation being run, and an additional payment was made. An explanation and apology was sent to the complainant.
- A complaint has been received from a member who has had to chase to get their records combined. The member has been written to explain next steps and enclosing the necessary election form to proceed.
- A complaint has been received from a member chasing for their requested estimate of benefits for their dependant. A letter of apology was sent to the complainant including the estimate information.
- A complaint was received from a member regarding the move to electronic communications and that this may not suit all pensioners. A letter of apology was sent to the member including the ways to opt out.

- A complaint was received from a member having difficulties logging onto Member Self Service and an error with the date of birth held on the record. A letter of apology was sent to the complainant, contact details were provided for the Hertford team to assist with logging on.
- A complaint was received from a member regarding the delays in getting the benefits into payment. A letter of apology and offer of compensation has been sent to the complainant.
- A complaint was received from a member regarding the delays in getting the benefits into payment. An apology has been sent to the complainant including the retirement options.
- A complaint has been received from a member regarding the transfer in from the previous LGPS scheme. The member has since left HCC and is only entitled to a refund and is complaining about the difference in the benefit which would have remained in the originating scheme. A letter has been sent to the member providing information on the process and giving further options to either take the refund or send the transfer back to the originating scheme. An election form has been sent for the member.
- A complaint was received from a member regarding the delays in getting the benefits into payment. An apology has been sent to the complainant and a CHAPS payment raised for the lump sum.
- A complaint was received from a member regarding the delays in getting the benefits into payment. A letter has been sent to the complainant confirming that the first pension payment has been raised.
- A complaint was received from a member regarding a death grant nomination missing from the MSS record. An apology and explanation has been sent to the complainant. The nomination details have also been added to the record and can be viewed online going forward.
- A complaint was received from a member regarding the delays in getting the benefits into payment. An apology has been sent to the complainant including the retirement options.



Top 10 overall performance	55.53%
Overall performance	61.47%
Cases completed in month	2206
Complaints rec in month	12

A breakdown of complaints is shown below:

- A complaint has been received from a member regarding the amount of time it has taken to pay retirement benefits. A letter of apology was sent to the member and payment was made urgently.
- A complaint was received from a member regarding the amount of time it has taken to pay retirement benefits. A letter of apology was sent to the member and payment was made urgently and compensation was offered to compensate for the distress caused.
- A complaint has been received from a member regarding the amount of time it has taken to pay retirement benefits. A letter of apology was sent to the member and payment was made urgently.
- A complaint was received from a member regarding the length of time it took for certificates to come back following the death of her husband. These were also sent to the wrong address. This was forwarded to the GDPR manager and logged appropriately. A letter of apology was sent and Cifas protective registration offered.
- A complaint was received from a member regarding the delay in receiving refund information following opting out of the pension scheme. An apology and refund paperwork was sent to the member.
- A complaint has been received from a member regarding the amount of time it has taken to pay retirement benefits. Part of this delay was due to the leaver

form being sent late. A letter of apology was sent to the member and payment was made urgently.

- A complaint was received from a member complaining about the figures changing from estimate to actual. An apology was sent to the member including a breakdown of how the differences occurred.
- A complaint was received from a member who did not receive the April 2018 increase on their pension. An apology was sent and included confirmation of the new 2018 rate of pension.
- A complaint was received from a member regarding the amount of time it has taken to pay retirement benefits. An apology letter was sent and compensation offered for the financial impact of not receiving the lump sum.
- A complaint was received from a member regarding the amount of increase received post April 2018. The complaint also covered delays in receiving a response to the original query. An apology was sent with confirmation of how the annual increase is calculated.
- A complaint was received from a member regarding the letter received following the death of her sister and the contact information they contained. A letter of apology was sent confirming the correct information and next steps regards the death grant.
- A complaint was received from a member regarding delays in locating his pension benefits in the scheme. Boxes have been ordered from HALS to investigate further.

Data Quality – Common & Conditional data checks

As referred to in the minutes of the last meeting, LPP has developed the CODEX to monitor both common and conditional data checks in line with the Pension Regulator's requirements around record keeping. **Annex 1** provides an overview of these results for the Hertfordshire County Council LG Fund as at 31st March 2017. Data at 31st March 2018 is not available at this stage as the main Serco payroll file is still being processed in order to complete the year end exercise.

A full breakdown of this information will be available at the following Pension Board meeting following a detailed discussion of the results with officers at Hertfordshire County Council.

LPP Business Continuity Plan

Following a request from members at the last pension board, **Annex 2** provides an overview of LPP's Business Continuity Plan which sets out what actions would be taken if certain events take place that would affect running of the service to Hertfordshire County Council.

1.5 Scheme Employer Performance Indicators

The Administration Strategy sets out the quality and performance standards expected of the Pension Fund and its scheme employers. The Strategy also sets out the potential sanctions that will apply in the event of failure to comply.

Penalties for Late Payment of Contributions: There were 12 instances of late payments being made by employers during the period January 2018 to March 2018 out of approximately 1000 payments due, and details are provided in the attached table, **Annex 3**. A summary of payment performance over the last 6 months is also included showing the total instances of late payments, together with cumulative totals for days late and amount payable for all relevant employers.

The team continues to take a proactive approach to monitoring late payers and officers at Hertfordshire County Council are provided with a monthly report of late payers so that penalties may be applied where applicable.

SECTION 2 PROJECTS AND KEY ACTIVITIES

1 Employer Covenant

The LPP and Hertfordshire County Council Pension Team meet on a monthly basis to monitor the progress of Scheme Employer admissions and terminations. This includes a risk review of Scheme Employers and imminent changes that may affect their funding position or ongoing admission to the Pension Fund. Risk monitoring for Scheme Employers is in place via risk scoring, and seeks to provide a mechanism for early identification of issues. An update is provided to the Pensions Committee as part of the quarterly Risk and Governance Report.

The annual employer data surveys have been reviewed and have been made more thorough to ensure that they will highlight all risks that the fund needs to be made aware of.

Response to the employer data survey exercise is shown in the table below:

Employer Type	Amount Sent	Date Sent	Date Due	Rec. by Due Date	Rec. Post Due Date	O/S	Chase Dates
Admitted Bodies	72	30/05/17, 02/06/17 & 05/06/17	16/06/17	25	22	25	11/08/17 14/08/17 14/11/17 08/01/18 26/02/18
Resolution Bodies	36	06/06/17	20/06/17	21	12	3	14/08/17 14/11/17 08/01/18 26/02/18
Academies	104	31/05/17 & 01/06/17	14/07/17	50	44	10	14/08/17 14/11/17 08/01/18 26/02/18
Scheduled Bodies	17	10/07/17	24/07/17	4	13	0	14/08/17 14/11/17 08/01/18
Totals	229			100	91	38	

In total, 229 employers were sent surveys. Chasers were sent to all 129 employers that did not respond by the due date and this resulted in a further 91 surveys being returned; there are currently 38 surveys that remain outstanding.

2 GMP Reconciliation

Work on the final stage of the GMP reconciliation is underway.

The refreshed analysis of Hertfordshire County Council's membership has been completed and the results split into the appropriate workstreams. Progress has currently been focused on two of the larger pieces of investigation work required in this final stage of the GMP reconciliation project. These are the manual reconciliation of multiple records and the investigation of the contracting-out date queries. We are currently 94% complete (3,317 records reviewed out of 3,529) on the manual reconciliation which is slightly behind schedule and 70% complete (8,166 queries reviewed out of 11,602) on the contracting-out date queries investigation which is ahead of schedule by quite a significant margin.

LPP continue to work on the queries, aiming to complete by 30th September 2018 at which point they will be formally uploaded to HMRC.

SECTION 3 LGPS REGULATIONS AND SCHEME CHANGES

1 Amendment Regulations

The Ministry of Housing, Communities and Local Government (MHCLG) ran a consultation on changes to the scheme rules between 27 May 2016 and 19 August 2016. They responded to the consultation on 19 April 2018.

On 19 April 2018, MHCLG also laid The Local Government Pension Scheme (Amendment) Regulations 2018 [2018/493] before Parliament. The Regulations come into force on 14 May 2018. However, some of the provisions have backdated effect to 1 April 2014.

The key changes are as follows:

- The calculation of assumed pensionable pay (APP), with backdated effect to 1 April 2018, is amended to deal with members whose pay varies and for members who receive returning officer fees.
- The rules applying to added voluntary contributions (AVCs) entered from 1 April 2014 also apply, with effect from 14 May 2018, to AVCs entered into before that date. For example, no 50% contribution limit, fund discretion to pay death grant, survivor benefits in all cases when purchasing additional pension. However, the normal retirement age (NRA) attached to the AVCs will remain as 65 and, for pre 13 November 2001 cases, the member may still use the AVCs to buy membership.
- With effect from 14 May 2018, where a termination actuarial assessment for an exiting employer shows there to be a surplus, the fund will be required to refund this surplus to the employer. Currently, such surpluses are retained within the fund.
- With effect from 14 May 2018, deferred members who left before 1 April 2014, pension credit members holding benefits in the 1997 scheme and suspended tier 3 ill health retirement members who left before 1 April 2014 will be allowed to elect to draw their benefits without employer consent between 55 and 60, though these will be reduced in all cases.
- With backdated effect to 1 April 2014, the statutory underpin provisions will potentially apply to members who transfer benefits in from other public service schemes and receive final salary benefits in return. For example, when considering the underpin, pretend the member was in the LGPS for the period they were in the other scheme.
- From 14 May 2018, there is a deadline by which a member with pre-April 14 deferred benefits who re-joins the LGPS on or after 1 April 2014 can elect for the non-club transfer value of the deferred benefits to buy additional CARE pension in the 2014 scheme. The deadline is 12 months from the date the active CARE account was opened (or such longer period as the employer may permit).

- The Fund will be required to publish (and keep up to date) a list of all admission agreements which are live on 14 May 2018 and all admission agreements made thereafter.

2 Recent court ruling

High Court judgement in the case of Elmes v Essex

This case concerns Nichola Elmes versus Essex County Council with an interested party of MHCLG. This is a similar case to that decided upon in the Supreme Court on 8 February 2017 concerning Denise Brewster versus NILGOSC (Northern Ireland LGPS).

The case of Nichola Elmes versus Essex County Council was heard before the High Court on Tuesday 18 January 2018 and declared that:

“The requirement to nominate a person under regulations 24 and 25 of the LGPS (Benefits, Membership and Contributions) Regulations 2007 is incompatible with Article 1 of the first Protocol to, and Art 14 of, the European Convention on Human Rights and must therefore be disapplied”.

It is our understanding that the outcome of this case effectively removes the requirement for a nomination form from regulations and enables an LGPS administering authority to pay a partner’s pension, to the partner (who meets the definition of co-habiting partner set out in schedule 1 of the LGPS Regulations 2013) of a deceased member who died without completing a nomination form, and who left active membership on or after 1 April 2008 and prior to 1 April 2014.

The Judge has not released details of his decision as he wants to consider the effect on the children’s pension which he had not previously been aware of, however LGA agree that Authorities should not delay in bringing the partners pensions into payment but not seek recovery of any ‘overpaid’ child’s pension.

For the Hertfordshire County Council Pension Fund, we have carried out a detailed review of all potential cases and have identified 2 cases which appear to qualify. Both cases had a child’s pension that was in payment but in both cases the child’s pension has since ceased; we have obtained agreement not to recover any overpaid child’s pension, if and when, the partner’s pension is brought into payment. We are in the process of writing to the partner, checking their entitlement (they both had to be free to marry as well as co-habiting).

3 2017 LGPS Annual Report

At the 2018 PLSA local authority conference, Cllr Roger Phillips, the chair of the scheme advisory board for the LGPS in England and Wales (SABEW) launched the 2017 annual report for the English and Welsh scheme.

The aim of this Annual Report is to provide a single source of information about the status of the LGPS for its members, employers, and other stakeholders. Continually improving key information about the Scheme, as a whole, is one of the top priorities of the Board. This report aggregates information supplied in the 90 fund annual reports, as at 31 March 2017.

Some of the key highlights of the report are listed below:

- The total membership of the LGPS grew by 394,000 (6.9%) to 5.6m members in 2017 from 5.3m.
- The total assets of the LGPS increased to £263bn (a change of 21.2%). These assets were invested in pooled investment vehicles (52%), public equities (32%), bonds (7%), direct property (3%), as well as other asset classes (6%).
- The Local Authority return on investment over 2016/17 was 19.5%. This was reflective of the better market conditions during the year.
- The scheme maintained a positive cash-flow position overall. Scheme income was lower than total scheme outgoings by £484m. However, this was excluding investment income.
- The funds all received unqualified external financial audit certificates from the scheme's external statutory auditors.

Over 1.6m pensioners were paid over the year. Fewer than 39 formal complaints about scheme benefit administration were determined and less than 13% were upheld by the Pensions Ombudsman

4 Consultations

The following consultation/changes are anticipated before the end of the year:

- Fair Deal consultation, originally in the amendment regulations consultation and removed before actual amendment regulations produced, we understand these are still being worked on and will be included in a further set of amendment regulations
- An additional a consultation will be held to allow the Employer exit costs to be introduced,
- Exit cap and exit recovery consultation- this might have been hanging around for several years now, but we still believe the intention is to introduce the exit cap and recovery possible covered by wider changes to exit provisions within the scheme.
- Following the Supreme court ruling on Walker v Innospec (same treatment for same sex married partner), we believe all public sector schemes will be adjusted to cover these cases, no details yet provided.
- and finally, due to a change in the SCAPE rate to GAD factors that effect a number of pension calculations are expected to be amended.

5 The Pension Regulator

The Local Government Association have been informed that the Pension Regulator is planning to carry out 10 'deep dive' visits to Local Authorities with details to be provided to Scheme Advisory Board shortly before visits are arranged.