

From: Chairman – Kent Pension Board
Interim Corporate Director of Finance

To: Kent Pension Board – 25 November 2025

Subject: Pensions Administration

Classification: Unrestricted

Summary:

This report brings Members up to date with a range of matters concerning the administration of the Kent Pension Fund for the period 1 July to 30 September 2025.

The report covers updates on the following areas:

1. Operations Team (previously known as Administration Team)
2. Recruitment
3. IDRs, Complaints, Compliments and Comments
4. Overpayment Recovery and Write Off Limits
5. Engagement and Systems Team
6. Technical and Training Team

Recommendations:

The Board is recommended to:

- i. Note and comment on the report

Executive Summary:

	Key Highlights	Risks & Areas to Monitor
Operations Team	Team Restructure: Five new work areas introduced to rebalance workloads and mitigate risks from future retirements. Mentoring & Office Days: Initiatives to promote knowledge sharing and support junior staff. Performance: • 11,934 cases completed; 78.13% met legal targets. • Service score improved from 51 to 57 in CEM Benchmarking. • Costs per member rose to £31.43 but remain below peer average (£37.43). Backlog Management: 13.36% of backlog outsourced to Hymans Robertson; 1,401 cases	Workforce Age Profile: Potential loss of LGPS experience over next 5 years. Outstanding Cases: Increase of 437 cases; 16.6% are pending due to missing third-party information. Backlog: Only partial sign-off on processes outsourced to Hymans; further validation needed.

	<i>processed.</i>	
Recruitment	9 roles filled (mix of internal and external hires). Vacancy rate reduced to 12.81% (12 FTEs). Phased recruitment plan in place for remaining vacancies.	Vacancy Impact: Remaining 12.81% vacancies could affect service delivery.
Customer Engagement	Telephony Survey: 98% satisfaction rate; 96% had queries resolved at first contact. Website & Portal Usage: - Record 25,967 website visits in July. 9,539 new registrations for MyPension Online. Pension Awareness Week: Multiple webinars and communications to boost member understanding.	Communication Issues: Several comments flagged poor communication, especially in August and September. Complaint: One member unable to reach the team due to dialling the wrong number.
Technical & Training	Annual Allowance letters sent on time. LGPS consultation reviewed for response.	Training Gaps: Reduced training sessions due to McCloud preparation; need to ensure readiness. Data Issues: Errors in final interface file need resolution before benefit rectification. Process Readiness: Ongoing software testing and documentation required.

FOR INFORMATION

1. Operations Team

Team Changes

- 1.1 Changes have been implemented in the Operations Team following a review of work volume and in response to training/recruitment needs. The Senior Management Team also undertook a risk assessment that considered the age profile of the workforce over a span of the next 5 years and compared this against attainment of normal pension age. The findings highlighted the potential to lose a significant number of years' of LGPS experience. To help mitigate these potential risks and address the demand in different areas of work changes have been made that are effective from 1 November 2025.
- 1.2 Prior to these changes the work teams were split into the following 5 areas of responsibility: Leavers and Retirements, Survivors and Urgent, Starters Transfers and Divorce, Aggregation and the Focus Team. This arrangement

resulted in a disproportionate volume of work being managed by the Leavers and Retirement Team, which increased the potential risk of a detrimental outcome for members' and colleagues.

- 1.3 A review was undertaken of work volumes in subject areas and considered the benefits of rebalancing the work teams to allow greater focus on retirement/estimate subject areas. The new 5 areas of responsibility have been defined as: Retirements, Estimates and Divorce, Deaths, Transfers and Interfunds, Aggregation. Adoption of this approach has allowed the balancing of staffing levels across the teams and better support the training and development needs identified across Pensions Operations.
- 1.4 Operations Team Managers are also undertaking a 6-month management review of their individual work area to establish and document best practice, which will support the smooth running of each team and ensure continuity in the future, once rotation is reintroduced.
- 1.5 Pension Officers have been empowered to provide mentoring to junior members of the team and greater opportunities to work alongside colleagues of all grades in person are being organised in the form of Team Office Days. These will be led by each of the 5 Team Managers and are being introduced to encourage organic knowledge sharing across all levels of the team.

Key Performance Indicators (KPIs)

- 1.6 **Appendix 1** details the number of cases outstanding at the start of the period, the number of new cases received during the period, the number of cases processed during the period and the number of cases outstanding at the end of the period. These figures exclude those cases which are being processed as part of the backlog project.
- 1.7 At the start of the period there were a total of 6,483 cases, 12,371 new cases were received, and 11,934 cases were completed. At the end of the period there were 6,920 cases outstanding. An increase of 437 cases. However, of these outstanding cases, 1,149 (16.60%) are on 'Reply Due' which are cases where there is information outstanding from an employer, member or third party and therefore cannot be progressed.
- 1.8 Of the 18 case types measured, 9 case types have fewer outstanding cases at the end of the period compared to the start of the period, these are: Survivors Pensions, Death Grants, Retirement Estimates, Deferred Benefits, LGPS Transfers In and Out, Non LGPS Transfers In, Divorces and Opt Outs. General Correspondence outstanding case numbers are the same at the end of the period as they were at the start of the period, therefore no increase or decrease.
- 1.9 **Appendix 2** details the performance against SLA and legal targets. Of the 11,934 cases completed, 8,513 (71.33%) were completed within the internal SLA target and 9,324 (78.13%) were completed within the legal target.

- 1.10 Of the 37 Initial Death cases over SLA target, 13 were completed within 4 days of the SLA target date.
- 1.11 Of the 32 Survivor Pension cases over SLA target, 10 were completed within 4 days of the SLA target date.
- 1.12 Of the 171 Active Member Retirement cases over SLA target, 61 were completed within 4 days of the SLA target date. Of the 163 Deferred Member Retirement cases over SLA target, 80 were completed within 4 days of the SLA target date.
- 1.13 The aim for Survivor Pensions and Retirement Benefits is to always ensure they are processed in time for the nearest payroll cut-off to the date due payment, or date all paperwork received if later.

CEM Benchmarking

- 1.14 The CEM Benchmarking Report for 2025 has been received. Costs per member have risen from £28.75 to £31.43. While this represents an increase, it remains well below the peer average of £37.43. A key factor in the rise is higher project-related spend year-on-year, though these costs are still lower than those of peers.
- 1.15 The service score has improved from 51 to 57, reflecting meaningful progress. Although it is still below the peer median of 63, the increase highlights the positive impact of the new telephony system and a noticeable rise in website engagement.
- 1.16 The areas for improvement from 2024's benchmarking related to telephony system and digital users and usage. Since then, an effective telephony system has been implemented meaning customers are able to reach the team quicker and get the answers they need at point of contact. In addition, the new member portal has increased digital engagement and allows members quick and easy access to the information they need. Both approaches align with the Kent Pension Fund business model.

Positive feedback from 2025

- Increased number of webinars
- Improved online functionality
- Improved telephony system
- Robust program for vulnerable members

Service Improvements Identified

- Regular surveys to gather feedback from customers
- Improve transaction times

- Increase number of self-service registered users and
- Use of social media for communicating with customers

Backlog

1.17 Lumera continues to prioritise the processing of 'quick win' backlog cases alongside other high-priority cases.

Case Summary by Category

Category	With Lumera		Queries			Completed		Total	Other Out of Scope
	For Review	In Checking	Employer Prepared	With Employer	With Client	Await Signoff	Signed Off		
Concurrent	2,910	427	176	0	3	26	139	3,681	489
Aggregation	5,914	1,003	453	0	3	118	399	7,890	1,663
Deferred	3,293	686	1,092	0	1	445	981	6,498	1,537
Refund	1,604	276	385	0	1	289	311	2,866	821
Open Task	144	0	1	0	0	0	1	146	374
Total	13,865	2,392	2,107	0	8	878	1,831	21,081	4,884

- 1.18 Hymans Robertson provide a monthly status report, reporting on progress for the backlog support for the previous month as well as the project duration to date. The report confirms the number of cases processed, the number of cases processed and checked leading to completion as well as any risks or issues.
- 1.19 Hymans staff are now signed off by Kent for competency on the following processes:
- A or B aggregations
 - ERN aggregations
 - Concurrent aggregations
 - Leaver deferred benefit
 - Leaver Refund
- 1.20 The following processes still require sign off:
- Pre 2014 concurrent
 - C and D aggregation
 - Manual aggregation
 - Interfund in and out
- 1.21 As of 30 September, Lumera have provided 2,664 cases to Hymans to process, representing 13.36% of the total backlog. Of the 2,664, 597 had already been processed by Kent and of the remaining 2,067 cases, 1,401 have been processed by Hymans.

Oversea Proof of Life

- 1.22 The overseas proof of life exercise identified 954 pensioner members living overseas. The team dispatched letters to all qualifying members living abroad by 10 October 2025 and where valid email addresses permitted (for 903 members) the letter was subsequently supplemented by an email version with the entitlement form attached. As at the end of October, 152 completed entitlement forms had been received. Reminder letters will be issued to members in late November.

Voice of the Customer – Telephony Survey

- 1.23 On 1 October the Pension Operations Team launched the Voice of the Customer telephony survey. The survey has been designed to collect data regarding the overall provision of the telephony service. The survey questions have been designed to understand the member experience and to check that the Nimbus telephony system allows member to navigate the telephone menu with ease and reach an expert in the subject they wish to discuss. The member also has an opportunity to provide comments, when they may choose to provide details to identify them, if they wish the team to make contact.

Qualifying calls handled	1686
Survey tasks created	509
Number of surveys returned	124
Feedback highlights - service	98% reported either satisfied or very satisfied with service. (89% level 5 – very satisfied)
Feedback highlights – query answered at point of contact	96%
Feedback highlights – call backs	100% expecting a call back received one

For context and to provide some further clarity regarding the results -

Calls handled – This figure excludes calls taken across death/survivor lines.

Survey tasks created – This figure represents the total number of surveys sent over the period. When considering this number, please note that some members may have asked not to be sent a survey and some records may not have an email address.

Number of surveys returned – when feedback is received it is anonymised and cannot be attributed to an individual member or call handler.

Comment highlights:

- I have a speech impediment, which I informed near the beginning of the call. She was very understanding saying that was no problem and to take my time.
- I also shared how helpful the ABS are now they are on-line. I found they had improved further this year, and it was really beneficial to have a 'play' with the calculations!
- Excellent service, whenever I have called the administration team at the Kent Pension Fund, they have always been very helpful and polite.
- That lady on the phone answered all my questions and even rang me back like she said, not many people do that so thank you.
- Kent have been by far the most helpful and proactive service I have dealt with in respect of my pension. I greatly appreciate the staff members who have assisted with my enquiries.
- Officer was professional knowledgeable and helpful. She has already actioned what was discussed.
- I would like to thank everyone at the Kent Pension Fund for all the help and support they have given me while trying to get my pension sorted over the last 7 months. At times it has been very trying, trying to get the information needed for my former employer, but you have supported me all the way. Everyone has been extremely helpful answering any questions I've had, especially the lady I spoke with today.

2. *Recruitment*

- 2.1 A summary of the recruitment activity over the period is shown below. Where interviews have been completed and start dates agreed, these future dates are also included:

Position	Team	Start Date	Number	External/Internal
Deputy Team Manager	Engagement & Systems	01/09/2025	1	Internal – 6-month secondment
Team Manager	Operations	01/10/2025	1	Internal – made permanent after secondment
Engagement & Systems Officer	Engagement & Systems	13/10/2025	1	External – permanent

Pensions Officer	Operations	01/11/2025	1	Internal – permanent
Pensions Assistant	Operations	01/11/2025	1	Internal – made permanent after 6-month FTC
Technical & Training Support Officer	Technical & Training	01/11/2025	1	Internal – made permanent after secondment
Engagement & Systems Officer	Engagement & Systems	03/11/2025	1	External – permanent
Pensions Assistant	Operations	17/11/2025	3	External - permanent

2.2 The Administration section of the Fund is now carrying 12 FTE vacancies; this continuing the general downward trend of vacancies remaining, over the last 18 months. Over the last quarter, the team has had several vacancies filled by external candidates, this has brought the added benefit of not requiring further backfilling.

2.3 The total FTE for the Administration Team should be 93.62 (headcount of 109) when at full capacity. Therefore, the current vacancies represent 12.81%.

2.4 A schedule to fill the remaining vacancies is in place for the remainder of 2025 and 2026. A phased approach has been taken to filling the vacancies due to the time that needs to be invested in supporting colleagues in their new roles.

Position	Team	No. of vacant positions
Pensions Administrator	Operations	4
Pensions Officer	Operations	1
Senior Pensions Administrator	Operations	3
Deputy Team Manager	Operations	1
Engagement & Systems Officer	Engagement & Systems Team	1
Pensions Assistant	Engagement & Systems Team	1
Training Officer	Technical & Training	1

Recruitment and Training – Operations Team

2.5 Following a successful recruitment campaign, the Operations Team will expand the Pension Assistant team in November by welcoming 3 new external colleagues. Now that the pool of Pension Assistants is at capacity, the team are planning to address the vacancies at Deputy Team Manager,

Pensions Officer, Senior Pensions Administrator and Pensions Administrator level through internal and external recruitment campaigns early in the new year. It is expected that this will in turn result in vacancies at Pension Assistant level again in the future (due to internal promotions), however there has previously been great success in attracting and recruiting full time external candidates at this level looking to begin a career in the pensions industry.

- 2.6 The recruitment process is being supported by the production of a 12-month training plan across the Operations Team and a revised approach to the movement of colleagues across the 5 new work teams. Prior to the Operations Team changes, movement of team members took place each month, however going forward movement will be informed by training and development needs and 1:1 conversations with line managers. This change has been made to address feedback from newly trained colleagues who expressed the need to spend longer on a subject post training to practice and embed the knowledge that has been taught. It is believed that this will also result in fewer errors, as colleagues should begin rotation with a better knowledge base and greater confidence in each subject.

3. *IDRPs, Complaints, Compliments and Comments*

- 3.1 Four new Stage 1 Internal Dispute Resolution Procedure (IDRP) appeals have been received. One was against the Administering Authority and related to the impact of taking redundancy in 2014 and the effects of McCloud. This has been referred to the Independent Adjudicator. Two were against Employers; one relating to an Ill Health Retirement award and one relating to Admission Agreement delays.
- 3.2 One of the Stage 1 applications related to Trivial Commutation with the member requesting clarification of the Regulations as another LGPS Fund has not allowed Trivial Commutation, which means Kent Pension Fund cannot proceed with the Trivial Commutation. So far, this has not been taken forward as an IDRP as clarification has been provided. The team are now waiting to hear if the member wishes to proceed with the appeal given the response sent.
- 3.3 A Stage 2 IDRP application has been received against an Employer's decision regarding Ill Health Retirement. This was reviewed by the Fund's independent adjudicator at Invicta Law, and the appeal was turned down.
- 3.4 For the period 1 July to 30 September 2025 a total of 1 complaint, 16 compliments and 37 comments were received. These have been summarised below:

	Complaints	Comments	Compliments
Jul	0	20 (x1 disagreement with policy or decision x1 good communication x18 poor communication)	7 (all good communication)
Aug	0	8 (all poor communication)	5 (all good communication)
Sep	1 (poor communication)	9 (all poor communication)	4 (all good communication)

- 3.5 The complaint received in September was from a member who was trying to contact the team via telephone and stated that his call was not being answered, and no-one was returning his call for 3 weeks. A member of the team called the individual after receiving the complaint where it became evident that the member was calling the wrong number. His enquiry related to a pension in payment and was resolved satisfactorily.

4. Pension Overpayment Write Offs

- 4.1 The number of pension overpayment write offs for the period 1 July to 30 September 2025 are set out below:

	Jul 2025		Aug 2025		Sep 2025	
	Number	Total (£)	Number	Total (£)	Number	Total (£)
£200-£5,000	-	-	1	63.24	-	-
£5,000-£50,000	-	-	-	-	-	-
£50,000+	-	-	-	-	-	-

- 4.2 A review of the Pension Overpayment and Write Off process is scheduled to be carried out by Internal Audit. This is currently at the planning and scoping stage, with the audit commencing in November 2025.

5. **Engagement and Systems Team**

5.1 **Communications from members:**

Month	Emails	Calls	1:1 visits	Website Visits	MyPension Online (MPO) registration queries
Jul	1,650	1,789	0	25,967	1,226
Aug	1,484	1,462	0	22,993	933
Sep	1,557	1,539	4	15,158	930

5.2 An email was issued to all members for whom we hold an email address informing them of the new multi factor authentication for MyPension Online. This resulted in an increase in communications from members.

5.3 25,967 visitors to the Kent Pension Fund website in July is the highest number of recorded visits in a month. 1,226 MPO queries received in July is over 700 more than the average and the most ever experienced.

5.4 In August, MPO queries remained high at 933 when the average is 500. Website visits and emails were still slightly above average in August, but calls returned to normal levels.

5.5 In September, MPO queries, emails, calls and website visits remained high and above average.

5.6 **Pension Awareness Week** – the Engagement and Systems Team organised a number of activities to promote Pension Awareness Week and Annual Benefit Statements (ABS'). For **ABS'**, this included an email to all employers advising that statements had been published on MyPension Online, including information about ABS' (and Pensions Awareness Week) on Kent County Council's (KCC's) intranet site, including information about ABS' in KCC September and October payslips. For **Pensions Awareness Week** the team organised a webinar: 'Understanding your ABS' on 10 September, a 'Your pensions and financial wellbeing' webinar was hosted by Affinity on 15 September, 'Lunchtime with Pensions' was held face-to-face at Sessions House on 9 September and an 'Overview of the LGPS' webinar was held for Kent Police members on 18 September.

5.7 **MyPension Online (MPO)** – during the period 1 July to 30 September, the team responded to 3,086 registration queries and sent out 1,294 activation code letters. During this period, there were 56,311 visitors to the MPO page on the Kent Pension Fund website. In total over this period, 9,539 members registered for MPO.

As at 30 September:

	Unique member records	Employment records
Active	18,005	19,522
Deferred	8,721	9,805
Pensioner	8,378	9,698

5.8 **Kent Pension Fund website** – representatives across the administration team meet regularly to review the Fund's website. They look at maintaining and developing the member area of the website, focussing on member journeys and administration processes, looking to make improvements where possible. Some of the changes made to the Fund website include:

- An article in the [member news](#) section regarding Pensions Dashboard
- Updated information about the [overseas proof of life exercise](#)
- The Fund's [draft Annual report and Accounts](#) was published
- The Autumn issue of [Open Lines](#) was published
- The updated version of the [Communications Policy](#) was published
- An article in the [member news](#) section regarding the LGPS Access and Protections consultation
- Information regarding [2026 Pensions Increase](#)

5.9 All **Annual Benefit Statements** were published on MyPension Online for the first time. With paper copies being posted to those members who have opted out of digital communication.

	No. published to MPO	Date published	No. sent via post	Date sent
Active	51,232	19/08/2025	1,105	20/08/2025
Deferred	50,215	30/07/2025	289	28/07/2025

5.10 From 1 October, the team have restructured into two focussed sub-teams: an 'Engagement Team' – focussing on educating stakeholders and helping employers with day-to-day responsibilities, and a 'Systems Team' – focussing on iConnect, MyPension Online and Pensions Dashboard etc.

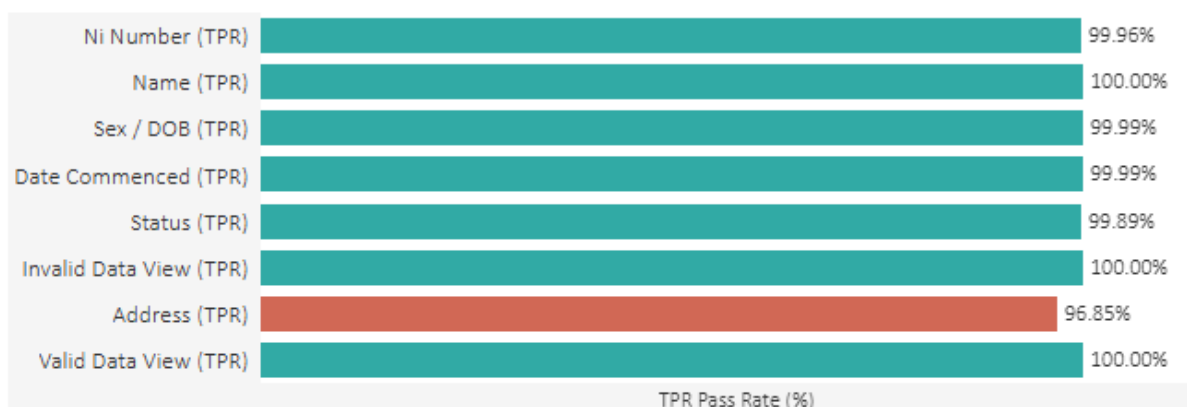
5.11 The team are developing a suite of **Data Quality** reports which will be run on a regular basis. This will improve the overall quality of the Fund data and will help to reduce queries at year and at Valuation. This will also support the success of the Pensions Dashboard. The Data Quality Policy will be updated to reflect the additional data cleansing work that is being scheduled. The team will also be writing a Data Improvement Plan using guidance from the Pensions Regulator.

Common and Scheme Specific Data Scores

Data Type	TPR Pass Rate %
Common	97.8
Scheme Specific	94.55

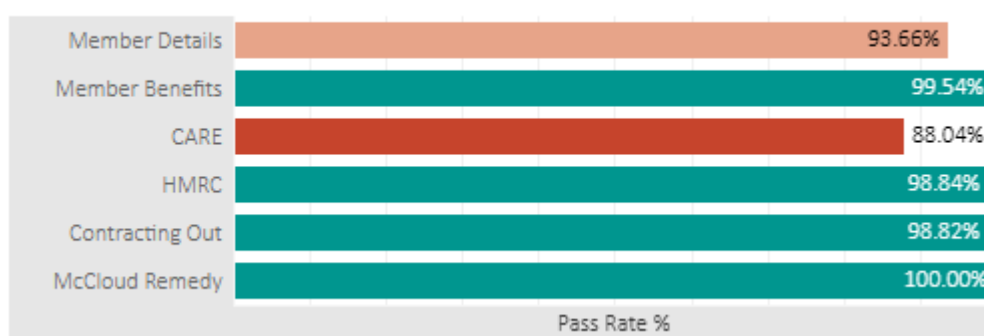
Common Data:

TPR Pass Rate % by Test Category



Scheme Specific Data:

Grand Total | TPR Pass Rate % by Test Category



5.12 For the period 1 July to 30 September, the following employers were successfully onboarded to **iConnect**:

- MHS Homes Limited
- Caterlink re Future Schools Trust
- Fusion Lifestyle
- Golding Homes Ltd
- Sutton at Hone & Hawley PC
- St Thomas More Academy
- St William of Perth Academy

- 5.13 The team are working with another 86 employers to onboard before April 2026, all of which require part year end returns processed manually before onboarding. Then around 150 employers will be onboarded on 1 April 2026.
- 5.14 The current aim is to then have the remaining circa 100 employers onboarded to iConnect by April 2027, dependent on engagement from employers.

6. *Technical and Training Team Update*

- 6.1 **Team news** – The team welcomed 3 new permanent members of staff, 2 x Technical and Compliance Consultants and a Technical and Training Support Officer. This extra resource will help to supplement the team with projects that have been delayed due to the introduction of McCloud. The Team still has a vacancy for a Training Officer. The plan is to re-focus this role to a specific Pensions Assistant Training Officer to ensure that new colleagues joining at entry level have an excellent foundation on which to build success for the future.

- 6.2 **McCloud** – The final interface file containing membership data to be uploaded to the administration system was received from Lumera on 19 September. The team are currently reviewing and trying to resolve the data and mismatch errors before reports can be run to identify those members impacted by McCloud that require benefit rectification. Work is ongoing with Lumera regarding some of these and also with further files required.

The Technical Team continue with software testing and are working on processes and procedure notes to assist the Operations Team once McCloud is implemented.

- 6.3 **Annual Allowance** – Pension Saving Statements were sent to 45 members regarding the Annual Allowance exercise for the 2024/25 tax year. These were despatched before the HMRC deadline date (6 October). The team are currently dealing with queries resulting from this exercise.

- 6.4 **Local Government Pension Scheme in England and Wales: Scheme improvements (access and protections) Consultation** – The government have published a new consultation document regarding further changes to the LGPS. This includes:

a) Normal Minimum Pension Age – proposals to amend the Normal Minimum Pension Age to age 57, following the Finance Act 2022, and to ensure that members with a Protected Pension Age can still take pension benefits at that age except for members that have transferred benefits into the LGPS.

b) Mayors and councillors – proposals to extend access to the scheme for councillors and mayors in England.

c) Academies and applications for directions – proposals to put criteria for applications for directions into legislation, and to remove SoS consent where all criteria are met.

d) New Fair Deal – proposals to implement Fair Deal protections in the LGPS, aligning across government in ensuring continued access to the LGPS for outsourced workers.

The team will review these changes along with other members of Kent Pension Fund in order to respond to the consultation by the deadline of 22 December.

Further information regarding the consultation can be found here: [Local Government Pension Scheme in England and Wales: Scheme improvements \(access and protections\) - GOV.UK](#)

6.5 Training figures for the period 1 July – 30 September 2025

In house training sessions	10
Sessions led by Training Officers	1
McCloud regulations whole section training	0
3-day residential LGPS Insights course	3

6.6 The training sessions have reduced during these months in response to the Training Team switching focus to prepare for the implementation of McCloud and ensuring adequate staffing on BAU during the summer period. This period enables the Training Officers to review notes, test and familiarise themselves with the new calculations and processes for the McCloud Remedy being actively implemented in the pension section.

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November 2025

Appendix 1 – Case Totals

Appendix 2 – KPI Performance