From: Chairman – Kent Pension Fund Committee
               Interim Corporate Director of Finance

To: Kent Pension Fund Committee – 26 March 2026

Subject: Pensions Administration

Classification: Unrestricted

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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 October to 31 December 2025.

The report covers updates on the following areas:

1. Casework Summary
2. Key Performance Indicators (KPIs)
3. Backlog Update
4. Operations Team
5. Engagement and Systems Team
6. Technical and Training Team
7. Recruitment
8. IDRPs, Complaints, Compliments and Comments
9. Overpayment Recovery and Write Off Limits

Recommendations:
The Committee is recommended to:
  i.   Note and comment on the report

Executive Summary:

	Key Highlights	*Risks & Areas to Monitor*
Casework Summary	Total outstanding cases **reduced by 1,211** (18% decrease) during the period. Major improvements driven by clearing a large volume of **new joiner** cases (reduced by 1,570).	While total outstanding cases fell significantly, several **complex case types increased**, which may create future backlogs if not actively managed.
KPIs	Most legal targets remain **above 90%.**	**Transfers** remain the lowest-performing category, particularly actuals (as low as 11.4% KPI).

		Aggregation work also shows weak KPI delivery. **New joiner and opt-out processes** fall significantly below target.
Operations Team	Strong positive results from internal surveys. High satisfaction with new rotation model.	The Operations Team will need to enter a **blackout period** during which: • Aggregation and concurrent cases must be paused • Casework will accumulate as a backlog The duration is currently unknown, making it a **significant operational risk** for service delivery and KPIs.
Customer Engagement	Telephone survey results show **97–98.5% satisfaction** across months. Email and MPO queries remain high; website visits vary by month. Well-attended employer and member engagement events, including webinars and forums.	While satisfaction levels are very strong (97–98.5%), areas with rising or persistently high demand include: • **Email volumes**, especially compared to 2024 • **MPO registration queries**, which continue to exceed previous years If demand grows faster than staffing capacity, this may place pressure on response times and service quality.
Data Quality	Common data improved to **97.9%**, and scheme specific data to **97.82%**. Ongoing development of new data quality reporting suite.	New processes to embed as a result of the purchase of the Heywood's Data Enrichment Service. Need to closely monitor value for money.
Systems & Website Enhancements	MPO updates, website clarity improvements, and new online forms added. Accessibility audit: **Partially compliant, low risk**, with fixes planned.	The Fund's website was assessed as: • **Partially compliant**, with **low risk**, requiring action to fix contrast and focus visibility issues. Although low risk, regulatory requirements around accessibility are

		tightening and should be monitored until resolved.
Technical & Training	New Training Officer in post, dedicated to the Training and Development of entry level Pension Assistants.	Upcoming regulatory changes (from April 2026) will require: • **Large-scale retrospective work** on survivors' pensions (back to 2005) • **Retrospective recalculation of death grants** (back to 2014) This is expected to be **resource intensive over a long period**, posing sustained pressure on capacity.
Recruitment	Successful recruitment across multiple roles (Pension Assistants, Administrators, Deputy Managers). Vacancy levels now the **lowest in four years**.	Overall recruitment has been very successful, but: • Additional hiring (10 FTE) and a restructuring of management capacity are required to maintain stability. • Ongoing internal movement and future recruitment cycles may temporarily increase vacancies and reduce experienced capacity. Sustaining service levels during periods of transition will require close monitoring.

FOR INFORMATION

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1.   Casework Summary

1.1   Total outstanding cases **reduced** from 6,728 at the start of the period to 5,517 at the end.
➤ Overall reduction: 1,211 cases (**18% decrease**).

1.2   Key Movements by Category

Categories Showing Improvement (Reduced Outstanding Cases)

Significant reductions were seen in several areas:

- **New Joiners**: ↓ from 2,492 to 922 (1,570 fewer cases)
  – This is the largest single reduction and the main driver of the improved overall position.

- **Payment of Retirement Benefits**: ↓ 428 → 294 (134 fewer)

- **General Correspondence**: ↓ 123 → 69 (54 fewer)

- **Deaths**: ↓ 71 → 59 (12 fewer)

- **Death Grant Payments**: ↓ 20 → 11 (9 fewer)

- **Divorces, Change of Details, Lost Pension, Opt Outs** also show steady reductions.

  These reductions indicate strong progress in clearing short-term, high-volume case types.

Categories with Increased Outstanding Cases

Some categories experienced **growth** in workloads:

- **Aggregation**: ↑ 1,169 → 1,383 (214 more)
  – Now the largest outstanding category.

- **Deferred Benefits**: ↑ 694 → 799 (105 more)

- **LGPS Transfer Out**: ↑ 186 → 345 (159 more)
  – Notable increase, potentially due to higher member activity or processing delays.

- **Estimate of Retirement Benefits**: ↑ 456 → 518 (62 more)

- **Refunds**: ↑ 594 → 646 (52 more)

These areas may require targeted resource allocation or process review.

- The administration team has achieved a substantial reduction in total outstanding cases, driven primarily by clearing a very high volume of new joiner records.

- Core benefit paying work (deaths, retirements, death grants) is trending positively, with fewer cases left outstanding.

- However, structural backlogs remain—particularly in aggregation, transfers, and deferred benefits, which have all increased during the period.

- These categories often involve more complex casework and may benefit from:

  - specialised resource focus,

- o process streamlining, or

- o improved automation/data exchange with employers.

2. Key Performance Indicators (KPIs)

2.1 Overall Position

Performance against **legal targets remains strong across most categories**, with the majority above 90%.

However, **performance against KPI targets is more mixed**, with several areas significantly below target, particularly around **transfers**, **aggregations**, and some **new joiner/opt-out processes**.

2.2 The data suggests:

- **Core benefit calculations and payments** (retirements, refunds, death benefits) generally perform well.

- **Transfer and aggregation work continues to present challenges**, with multiple categories showing KPI performance below 50%.

- Some high-risk areas—such as **survivor benefits and death notifications**—remain stable against legal compliance, though several fall short of internal KPIs.

2.3 Key Strengths

Strong performance (KPI and Legal Targets >90%)

- **Survivors Pensions (Estimates)** – 94.7% KPI / 100% Legal

- **Estimate of Retirement Benefits (Active & Deferred)** – 92–93% KPI / 98–100% Legal

- **Payment of Refunds** – 93.8% KPI / 100% Legal

- **General Correspondence** – 94.9% KPI / 98.9% Legal

- **Lost Pension Cases** – 96% KPI / 98% Legal

These areas demonstrate consistent, timely service delivery.

2.4 Areas Performing Adequately but Below KPI Target

These meet legal requirements but fall short of internal expectations:

- **Initial Death Notification** – 88.8% KPI vs. 98.5% Legal

- **Death Grant Payments** – 84.8% KPI vs. 97.1% Legal

- **Retirement (Active Members)** – 83.6% KPI vs. 98.9% Legal

- **Deferred Benefit Statements** – 87.7% KPI vs. 87.7% Legal (equal to statutory target)

- **Notification & Payment of Refund Entitlements** – KPI performance around 78.5–93.8%

These areas remain compliant but indicate opportunity for service improvement.

2.5 Significant Underperformance Against KPIs

These categories fall **materially below KPI targets** and often below 60%:

Transfers – lowest performing area

- **LGPS Transfer In Estimates** – 42.9% KPI

- **LGPS Transfer In Actuals** – 28.6% KPI

- **LGPS Transfer Out Estimates** – 69.1% KPI (moderate)

- **LGPS Transfer Out Actuals** – 11.4% KPI (very low)

Aggregation Work

- **Aggregation In Estimates** – 42.7% KPI

- **Aggregation In Actuals** – 53% KPI

- **Reversal of Auto Aggregation** – 20% KPI

These are the most challenging workflows, with persistent backlogs likely impacting completion rates.

New Joiner and Opt-Out Processing

- **New Starters** – 55.3% KPI

- **Opt-Outs (<3 months)** – 50% KPI

These results indicate delays in core employer interface processes.

2.6 Legal Compliance Concerns

Only a few categories are close to or below 80% legal target:

- **Notification of Refund Entitlement** – 78.5%

- **Deferred Benefit Statements** – 87.7%

- **New Starters to the Scheme** – 55.3% (statutory onboarding deadlines at risk)

- **Opt Outs** – 72.5%

These areas may require operational review to ensure legal timelines are consistently met.

2.7 Conclusion

The administration service remains **strong and compliant** in most high-volume benefit areas, particularly retirements, estimates, correspondence, and death processing.

However, there are **significant performance issues** in:

- **Transfers (both LGPS and non LGPS, especially actuals)**

- **Aggregation workflows**

- **New joiner and opt-out processes**

3.   *Backlog Update*

3.1   The total number of cases in scope for the backlog project is 23,013, and to date 3,646 have been completed representing 15.84%.

Case Type	Tender	Processed	Complete - Billed	% processed v tender	% complete v tender
Leaver - Aggregation	7,932	1,238	1,209	15.61%	15.24%
Leaver - Deferment	6,465	1,688	1,673	26.11%	25.88%
Leaver - Refund	2,811	403	360	14.34%	12.81%
Leaver - Concurrency	2,449	282	282	11.51%	11.51%
Interfund in	2,417	214	88	8.85%	3.64%
Interfund out	650	43	34	6.62%	5.23%
Leaver - Opt Out	289	Included in deferment and refund reporting			
Total	23,013	3,868	3,646	16.81%	15.84%

4.   *Operations Team*

4.1   *Overseas Proof of Life Exercise*

The overseas proof of life exercise identified 954 pensioner members living overseas. In October 2025, the team dispatched letters to all qualifying members living abroad. Overseas pensioner members who did not return the proof of life form were contacted again at the start of December 2025.

In January 2026, it was necessary to suspend 40 pensioner members due to non-contact. Of these records, at the end of February 2026, the team are now

in a position to reinstate 13 pensions following receipt of the required documentation and have identified 1 death of an overseas pensioner.

4.2 Team Changes

Changes implemented in the Operations Team from 1 November 2025, are embedding and showing positive results through KPI monitoring. Highlights include an overall reduction in outstanding cases, by 1,211 for the period October to December 2025, with a further reduction of 397 cases in January 2026.

Impact of November 2025 operational changes on staff capability, autonomy, and team effectiveness

Internal anonymous staff surveys were undertaken in the Operations Team, to measure opinion and attitude to training and skill consolidation, work visibility and the effectiveness of day-to-day support. A comparison of results conducted in October 2025 and February 2026 shows strong, measurable improvements across all key indicators following the introduction of:

- Change to x5 teams, focus and organization.
- Changes to work allocation practice and documentation.
- Dynamic rotations within work teams, based upon skills, training needs and business requirements.
- Enhanced autonomy for Pension Officers and a dedicated Teams knowledge-sharing channel.

The February results confirm that the operational reforms have delivered significant gains across capability, confidence and team awareness.

Interpretation of Improvements

Training & Skills Consolidation (+148%)

This is the strongest improvement across all indicators. The large increase reflects the positive impact of slower rotation cycles, allowing staff to practice and embed new skills more effectively.

Increased Autonomy & Knowledge Access (+36%)

Staff are significantly more confident in locating answers independently. This aligns with the introduction of Teams-based peer support and the empowerment of Pension Officers to operate more autonomously.

Improved Work Visibility (+32%)

Understanding of each team's workload increased substantially after the launch of the Work Allocation Document, highlighting its effectiveness in improving transparency and reducing duplication.

Strengthened Day-to-Day Support (+18%)

Staff perception of developmental support increased, reflecting improved supervisory consistency and clearer team structures introduced in November 2025.

Reliable Peer Support (+8%)

Colleague availability remains a team strength, with further gains linked to improved knowledge sharing through the Teams channel.

Additional February-Only Indicators (Positive Positioning)

- 92.3% satisfaction with the current rotation approach
- 84.6% regularly discuss rotation with their manager
- 80.8% feel they have opportunities to work alongside colleagues who support their development.

Qualitative Feedback Themes

- Clear preference for longer rotation periods due to increased confidence and reduced relearning.
- High value is placed on the Work Allocation Document, now viewed as intuitive and helpful.
- Teams channels praised for quick answers and reduced delays.
- Early signs of reduced member chasing calls due to improved internal processes.

4.3 Conclusion

The operational changes introduced in November 2025 have produced strong, demonstrable improvements, across all key capabilities and support indicators. These improvements reflect improved knowledge retention, greater autonomy and peer-to-peer support, stronger clarity of team workloads, and strengthened developmental support mechanisms.

Operations Team Managers are currently undertaking a review of their individual work areas to establish and document best practice, which will support the smooth running of each team and ensure continuity in the future. It is envisaged that this will be completed by the end of April 2026.

4.4 *Operations Challenges Ahead*

Current challenges include the necessity to enter a blackout period, requiring the suspension of aggregation and concurrent cases while Lumera and KPF undertake the final stage of transforming the service data in respect of McCloud. The blackout period is yet unknown but will affect service delivery as casework will be held in a backlog until such time as processing can start again.

4.5 *Recruitment and Training*

The team have been actively moving forward with recruitment campaigns. Where the team have been successful in attracting and recruiting external candidates, it has been necessary to review line management capability. Currently, Team Managers in the Operations Team are responsible for the line management of up to 12 colleagues. As the team move towards reaching the aim to be fully staffed, requiring another 10 full time members of the team, it has been recognised that it is essential to introduce an additional line management team, necessitating a 6th Team Manager and Deputy.

In November 2025, the team reached Pension Assistant capacity following a successful external recruitment campaign. In January 2026, a temporary 6-month contract was also offered to an experienced LGPS Pensions Assistant, who was looking for employment following redundancy from the London Borough of Barking and Dagenham. This was undertaken in recognition of the planned February 2026 Pension Administrator recruitment, which depleted the Pension Assistant pool. Further Pension Assistant recruitment is planned for July/August 2026, to return numbers back to capacity in this area.

In February 2026, the team successfully recruited 4 Pension Administrators from internal candidates. Secondments into these positions are planned to commence in March and June 2026. In addition, the team have just completed a full recruitment campaign for Deputy Team Manager positions and are currently preparing to make offers to 2 internal candidates

There are currently live recruitment campaigns for Team Manager, Pension Officer and Senior Pension Administrator through internal and external recruitment campaigns. It is expected that this will in turn result in vacancies throughout the Pension Administration levels.

In March 2026, 2 members of the Operations Team will commence Level 3 Certification in LGPS Pensions Administration, with a further 2 colleagues due to start the same level of qualification in September 2026.

4.6 Voice of the Customer – Telephone Survey

The Pension Operations Team launched the Voice of the Customer telephony survey on 1 October 2025. Since then, the team have continued to gather data to inform the overall provision of the telephony service. The survey questions have been designed to understand the member experience and to check that the Nimbus system allows member to navigate the menu with ease and reach an expert in the subject they wish to discuss. The member also has an opportunity to provide comments and contact details.

	November 2025	December 2025	January 2026
Qualifying calls handled	1,329	985	1,379
Survey tasks created	287	212	385

Number of surveys returned	72	51	133
Feedback highlights - service	97.2% reported either satisfied or very satisfied with service. (92% level 5 – very satisfied)	98% reported either satisfied or very satisfied with service. (86% level 5 – very satisfied)	98.5% reported either satisfied or very satisfied with service. (92.5% level 5 – very satisfied)
Feedback highlights – query answered at point of contact	100%	100%	98.4%
Feedback highlights – call backs	100% expecting a call back received one	100% expecting a call back received one	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, calls received from other Funds/third parties would not be eligible 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 been incredibly impressed by every single person I have spoken to at Kent County Pensions. You answer calls quickly or provide call back, which is also speedy. You deal with queries very efficiently and with a friendly manner. As I say, you are a very impressive team.
➢ The lady was very polite listened carefully to what I had to say. Then found the way forward and called me back explaining what I needed to do.
➢ To be honest I had been putting off making a phone call as I was concerned it would be complicated or unhelpful. I couldn't have been more wrong. The lady I spoke to was very friendful and helpful.
➢ The lady I spoke to was very polite, empathetic, understanding, clearly communicated and efficient.
➢ The person was incredibly professional and personable in their manner and was able to help with my query very efficiently. She also offered further advice that was appreciated.

> The lady was incredibly helpful, polite and knowledgeable. She talked me through my query in a patient manner ensuring I had the correct information to go back to my school's finance officer with. In this day and age, it was such a help talking to someone in person as it helps to resolve the matter in minutes rather than getting on an hour plus sometimes online. Thank you.

To provide balance, since inception to the end of January 2026, the team received 3 surveys that provided negative feedback, reporting that the member was either dissatisfied or very dissatisfied via the 5-point scale of service received. Comments attached to these surveys, where they were provided, are detailed below.

Although my case is still live and I am waiting for my settlement (overdue, I should have retired in 3 days) I must say that all the telephone administrators I have spoken to over this period were pleasant and knowledgeable. In this case the member did not leave any identifiable information that would allow the team to follow up on the concern raised, although an opportunity to do so is provided.

I was following up letter 3 November about delayed payment because of AVC. Previously assured protocol in place to chase PRU AVC within 2 weeks but that has not been done extending delay. Assured would be chased as a priority on this call 12 December. Priority chase to PRU AVC hopefully actioned 12 December, but previous lack of action unacceptable. In this case the team were able to make contact with the member on 15 December, to confirm that they had chased Prudential regarding the disinvestment of AVCs and were able to offer a payment on account in recognition of the delay caused by non-receipt of his AVC fund.

5.   Engagement and Systems Team

5.1 Communications from members:

Month	Emails	Calls	1:1 visits	Website Visits	MyPension Online (MPO) registration queries
Oct	1,345	1,522	0	13,512	496
Nov	1,534	1,291	1	11,222	510
Dec	1,279	826	1	9,922	449

October

- MPO queries returned to average levels. However, MPO queries have already exceeded the number received for the whole of 2024.
- Emails returned to average levels, however the experience at the same time in 2024 saw lower numbers.

- Calls were slightly over average numbers but less than the number received in the same period in 2024.
- Website levels returned to average levels, with popular pages being MPO, pensioner newsletter, joiner pack, opting out and contributions.

November

- MPO queries remained at average levels
- Emails increased above average levels and above the same time in 2024
- Website visits were below average, with popular pages being MPO, joiner pack, contributions, opting out and in-house AVCs

December

- All communications dropped as expected for the time of year
- MPO queries were slightly under average
- Emails were significantly higher than the same time in 2024
- Calls were less than the same time in 2024
- Popular website visits were MPO, pensioner payment information, joiner pack, contributions and opting out

5.2 **Webinars & Training Sessions** – Since December the team have delivered two webinars for members of the scheme and two for the employers, there is a full schedule for the whole year. The team have introduced workshops for employers and their payroll providers to help them to deal with pension related matters.

Preparations are ongoing for the next Lunch Time with Pensions – an in-person session for members of the scheme working in KCC, and it has already been added on the events list on KCCs internal intranet. It has also been promoted on KCCs internal communication channel where it was been viewed by 3,436 people so far.

The team are actively engaging with Affinity to monitor the uptake of the Pre-retirement courses, all dates for 2026 are agreed and advertised online and at events.

The team held a very successful Employer Forum in December which was attended by the Fund actuary. 1:1 discussion slots were offered to employers so they could discuss their valuation results with Barnett Waddingham. There were nearly 80 attendees, and the Fund received positive comments.

The team have been invited to the Breakfast Briefing – an in-person event organised by KCC (HR Connect) in March for their clients (many of which are employers in the KPF). Team representatives will hold a workshop for the employers to which 40 attendees have already registered (the team were advised this is the most popular workshop so far).

5.3 **MyPension Online (MPO)** – Heywood's continue to release updates for MyPension Online on a fortnightly basis, requiring regular testing by the team. These releases include fixes for issues raised by funds and introduce new or improved features for the portal.

The MyPension Online registration and log in queries received were above average during the period. This is likely due to the increased promotion via the member webinars and member newsletters.

MyPension Online Registrations

	Unique member records				Employment records		
	Oct	Nov	Dec		Oct	Nov	Dec
Active	18,322	18,562	18,700		19,878	20,197	20,342
Deferred	8,927	9,091	9,192		10,030	10,206	10,327
Pensioner	8,766	9,076	9,305		10,143	10,507	10,790

5.4 **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:

- The Transitional allowance page was updated on 12 November to make it easier to understand
- Added alert on the MPO page on the KPF website on 3 November. It says:
  From 3 December 2025, the website address (URL) for the MyPension Online website is changing. The links to the website will be updated when the change happens. However, if you saved the website in your favourites or bookmarks, you would need to update it after 3 December
- Added an article on the member news page and the employer news page explaining that LGPS accounts are expected to increase by 3.8% in April 2026.
- The notification of a death online form was added in the sidebar on the Contact us page on 11 December. Members can now go straight to the form from the Contact us page rather than calling or filling in the enquiry form.
- The Pension Ombudsman (TPO) produced a factsheet to help members understand the key issues arising when a pension is

overpaid. It explains the legality of overpayments. This was added the factsheet into the sidebar on our [Help and complaints page](#)

The website **Accessibility Audit** results were received. They categorise websites as low, medium or high risk. The best is low risk.

Websites can be deemed non-compliant, partially compliant, or fully compliant. It is hard to be fully compliant. For example, there are often documents on websites that are not accessible and not highlighted as being inaccessible.

The Kent Pension Fund website was deemed as follows:

Type of assessment	Compliance Status	Risk Level	Action Required
Accessibility Audit:	Partially Compliant	LOW	Yes
IT Risk & Security Assessment:	Fully Compliant	LOW	No

The **Accessibility Audit** was **partially compliant** because the focus visibility when users hover is not quite good enough. The contrast ratio needs improvement. KCC Digital will carry this out for the Fund.

The **IT risk and security assessment** was **fully compliant**. There were no broken links, no vulnerabilities, and nothing listed in their risk log.

This was an excellent result for the Fund.

5.5   End of Year

The team is preparing for the Year End, with part year returns already being processed for employer onboarding on iConnect. The deadline for employers to submit end of year returns is 10 April 2026. The team are working to a 31 May 2026 deadline to complete the year end project.

5.6   Data Quality

Work has continued on the external data quality assessment that was completed by ITM/Lumera.

The team has also developed a suite of data quality reports that are run regularly. These reports will enhance the overall quality of the Fund's data and help reduce queries at valuation and support ongoing work for the upcoming Pensions Dashboard.

In addition, the Data Quality Policy has been updated to reflect the expanded data cleansing activities currently underway.
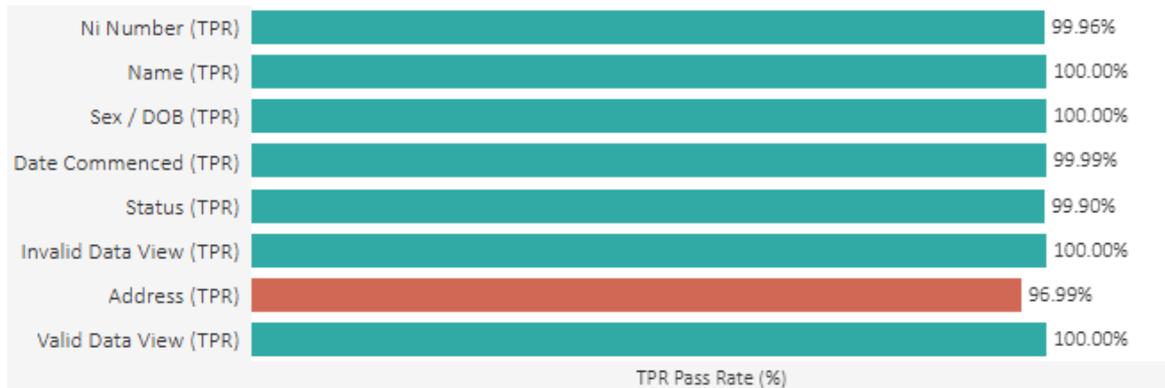
Common and Scheme Specific Data Scores

Data Type	TPR Pass Rate %	
	Jul - Sep	Oct - Dec

Common	97.80	97.90
Scheme Specific	94.55	97.82

Common Data:

TPR Pass Rate % by Test Category

Test Category	TPR Pass Rate (%)
Ni Number (TPR)	99.96%
Name (TPR)	100.00%
Sex / DOB (TPR)	100.00%
Date Commenced (TPR)	99.99%
Status (TPR)	99.90%
Invalid Data View (TPR)	100.00%
Address (TPR)	96.99%
Valid Data View (TPR)	100.00%

Scheme Specific Data:

Grand Total | TPR Pass Rate % by Test Category

Test Category	Pass Rate %
Member Details	99.97%
Member Benefits	99.56%
CARE	96.71%
HMRC	98.84%
Contracting Out	98.88%
McCloud Remedy	100.00%
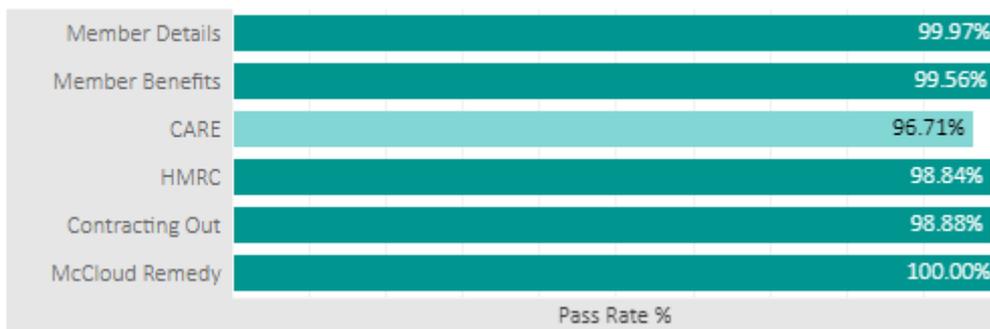
5.7   iConnect

The team has continued to onboard employers to i-Connect. For this period, the following employers have successfully onboarded:

01/12/2025	Allington Primary School (Academy) - OAT
01/12/2025	Barming Primary Academy - OAT
01/01/2026	Weald of Kent Grammar School (Academy)

The team are working with another 16 employers to onboard before April 2026, all of which will need part year end returns processing manually before onboarding.

In the future, Multifactor Authentication will be introduced to the i-Connect portal, which will add an extra layer of security for employers who use the system.

5.8   **Other Updates** - The team is working on the periodical newsletters – Open Lines (for members in receipt of pension) Pension Pulse (for active members) Employer update (for employers).

The team are also assisting Lumera with obtaining information from the pensions administration system and employers.

Employers have been kept informed about the various government consultations and the resulting changes in regulations, more communication is being worked on.

Together with colleagues from other teams the shape and form of future Employer Forums is being considered to ensure they stay relevant and fit for purpose.

6.   *Technical and Training Team Update*

6.1   **McCloud** – The final interface file containing membership data to be uploaded to the administration system is still to be received from Lumera. Further training has been provided to more staff to assist in the manual calculations regarding McCloud. This is slowing up processes. The team are currently unable to continue with aggregations or concurrent aggregations while awaiting the final file from Lumera.

Software testing has continued and processes and procedure notes are being worked on to assist the Operations Team once McCloud is implemented.

6.2   **Local Government Pension Scheme in England and Wales: Scheme improvements (access and fairness) Consultation** – The government have published their response to the consultation document regarding further changes to the LGPS. They have split the proposed changes into 2 phases. Phases 1 is likely to be implemented from 1 April 2026. The changes for this include:

a) The equalisation of survivor pensions retrospective to 2005. This will involve, as well as changes to new cases from 1 April 2026, an extensive exercise to locate and recalculate any cases back to 5 December 2005 which may now come into scope to receive a survivor's pension or to receive a higher survivor's pension.

b) The removal of the age 75 cut off for payment of death grants, again, retrospective to 1 April 2014. This will involve, as well as changes to new cases from 1 April 2026, an extensive exercise to locate and recalculate any cases back to 1 April 2014 which may now come into scope for payment of a death grant to a survivor.

c) Gender pensions gap improvements and reporting.

d) Amendments in some areas of the McCloud remedy.

e) Amendments to the Lump sum allowances regulations giving guidance around a new taxable pension lump sum.

The final regulations have not yet been laid in parliament therefore while the team are taking steps to prepare guidance and notes for staff to follow from 1 April 2026 regarding all the above changes, until the final regulations are laid the team cannot be sure of the final guidance needed.

It is also noted that the exercises to retrospectively find and recalculate survivors' pensions and death grants will be a large amount of work over a long period of time.

More information regarding the response to the consultation can be found here:

[Local Government Pension Scheme in England and Wales: Access and fairness - government response - GOV.UK](https://www.gov.uk)

6.3   Training figures for the period 1 October – 31 December 2025

In house training sessions	26
Sessions led by Training Officers	25

External course LGA course attendance this period:

- 3 members of staff on the 3-day residential course LGPS insights course.
- 3 members of staff attended the LGA aggregation course.

Following a review of staffing and training a new role of Pension Assistant Training Officer was created to enable the focus of new staff training and to support the Pension Assistant pathway currently in place. The recruitment for this role was undertaken in January 2026.

7.   *Recruitment*

7.1   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 &	01/01/2026	1	Internal – made

	Systems			permanent after secondment
Pensions Assistant	Operations	05/01/2026	1	External – 6-month secondment
Pensions Assistant Training Officer	Technical & Training	01/02/2026	1	Internal – 12-month secondment
Deputy Team Manager	Operations	01/03/2026	1	Internal – made permanent after secondment
Deputy Team Manager	Operations	01/04/2026	1	Internal – permanent
Pensions Administrator	Operations	01/03/2026 01/06/2026	4	Internal – 6-month secondments (x1 to complete other secondment first)
Senior Pensions Administrator	Operations		Multiple	Advert closed 01/03/2026 – recruitment in progress
Team Manager	Operations		1	Advert closed 01/03/2026 – recruitment in progress
Pensions Officer	Operations		Multiple	Advert closed 01/03/2026 – recruitment in progress
Technical Compliance and Training Development Consultant	Technical & Training Team		1	To be advertised Spring/Summer 2026
Engagement & Systems Senior Officer	Engagement & Systems Team		1	To be advertised Spring/Summer 2026

7.2 Subject to the above recruitment resulting in successful outcomes, the number of vacancies across the section is due to decrease to just three vacancies in the Engagement & Systems Team, plus any backfilling that could result from internal promotions. Recruitment in the Engagement & Systems Team is to resume in 2026 (recruitment schedule tbc), now that a series of new team members from outside of KCC have settled in.

7.3 The number of vacancies is the lowest it has ever been in the last four years and is due to: external candidates joining the team and a focussed effort on recruitment, training and supporting team members in new roles.

7.4 One senior colleague in the Pensions Operations Team left in February 2026 due to retirement. One senior colleague in the Engagement & Systems Team is due to retire in April 2026. One colleague in the Operations Team commenced parental leave in December 2025 and is due to return August 2026. The above vacancies take into account these absences.

8. *IDRPs, Complaints, Compliments and Comments*

8.1 Five new **Stage 1** Internal Dispute Resolution Procedure (IDRP) appeals have been received.

One was against the Administering Authority appealing that contributions from one period of employment are not reflected on MyPension Online. This was referred to the independent adjudicator on 8 December 2025 and a response is outstanding.

Four were against Employers; three relating to refusals to award Ill Health retirement and one relating to Admission Agreement delays.

8.2 Three **Stage 2** IDRP applications have been received. Two were against Employer decisions not to award Ill Health Retirement, and one against the Administering Authority appealing the award of Redundancy benefits in 2014 and the impact of the McCloud Remedy on this decision.

8.3 For the period 1 October to 31 December 2025 a total of 5 complaints, 13 compliments and 24 comments were received. These have been summarised below:

	Complaints	Comments	Compliments
Oct	0	11 (Poor Communication)	6 (Good Communication)
Nov	4 (Poor Communication)	10 (Poor Communication)	3 (Good Communication)
Dec	1 (Service Delivery)	3 (Poor Communication)	4 (Good Communication)

9. Pension Overpayment Write Offs

9.1 There were no pension overpayment write offs for the period 1 October to 31 December 2025.

9.2 A review of the Pension Overpayment and Write Off process is being carried out. This is currently at the fieldwork and sample testing stage, with the report due by the end of March 2026.

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March 2026

Appendix 1 – Casework Summary
Appendix 2 – KPI Results