To:	**Kent Pension Board – 25 November 2026**
From:	**Chair – Kent Pension Board** **Corporate Director of Finance**
Subject:	**Pensions Service Delivery – Engagement & Systems and Technical & Training Update**
Classification:	**Unrestricted**

Purpose of the Report
To provide the Kent Pension Board with an update on the activities, risks and developments within the Pensions Service Delivery Team (Engagement & Systems and Technical & Training) since the previous meeting and to enable the Board to fulfil its oversight responsibilities.

Recommendation
The Kent Pension Board is recommended to:

1. Note the service delivery update.
2. Consider any risks or areas of concern identified within the report.
3. Provide comments and recommendations to the Pension Fund Committee, where appropriate.

Executive Summary
The Service Delivery Team continues to deliver strong operational performance while progressing a significant programme of regulatory and service improvement activity. Membership has increased to over 200,000 members, digital engagement continues to grow through MyPension and iConnect, and data quality remains at consistently high levels.

Good progress has been made on key regulatory projects, including the McCloud remedy and Access and Fairness reviews, with technical work and case assessments continuing in line with programme plans. Member engagement remains strong through digital communications and self-service adoption, supporting improved customer experience and operational efficiency.

The Board can take assurance that service standards, data quality and compliance activities remain stable, while the team continues to prepare for forthcoming legislative changes, including Pensions Dashboards and the increase in the Normal Minimum Pension Age. Continued oversight is recommended on the delivery of McCloud rectification and Access and Fairness programmes due to their scale and complexity.

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1 Membership Statistics

Membership Category	Current Quarter	Previous Quarter	Change	% Change
Active Members	55,087	56,642	-1,555	-2.7%

Undecided Leavers	23,686	21,121	+2,565	+12.1%
Frozen Refunds	12,467	12,844	-377	-2.9%
Deferred Members	52,503	52,916	-413	-0.8%
Pensioners & Dependants	56,563	56,161	+402	+0.7%
Total Membership	**200,306**	**199,684**	**+622**	**+0.3%**

1.1 Total Fund membership increased by **622 members** during the quarter, rising from **199,684** to **200,306**. The most significant movement was an increase in **Undecided Leavers** (+12.1%), partially offset by a reduction in **Active Members** (-2.7%). The number of **Pensioners and Dependants** continued to grow steadily, reflecting the maturing profile of the Fund's membership.

2 MyPension Online

Measure	Current Quarter	Previous Quarter	Change	% Change
New Member Portal Registrations	5,477	3,531	+1,946	+55.1%
Total Member Portal Accounts	58,082	52,779	+5,303	+10.0%

2.1 Digital engagement continued to grow significantly, with **5,477 new Member Portal registrations** during the quarter, representing an increase of **55.1%** compared with the previous period. Total Member Portal accounts increased to **58,082**, demonstrating the continued adoption of self-service channels by scheme members.

3 Data Quality

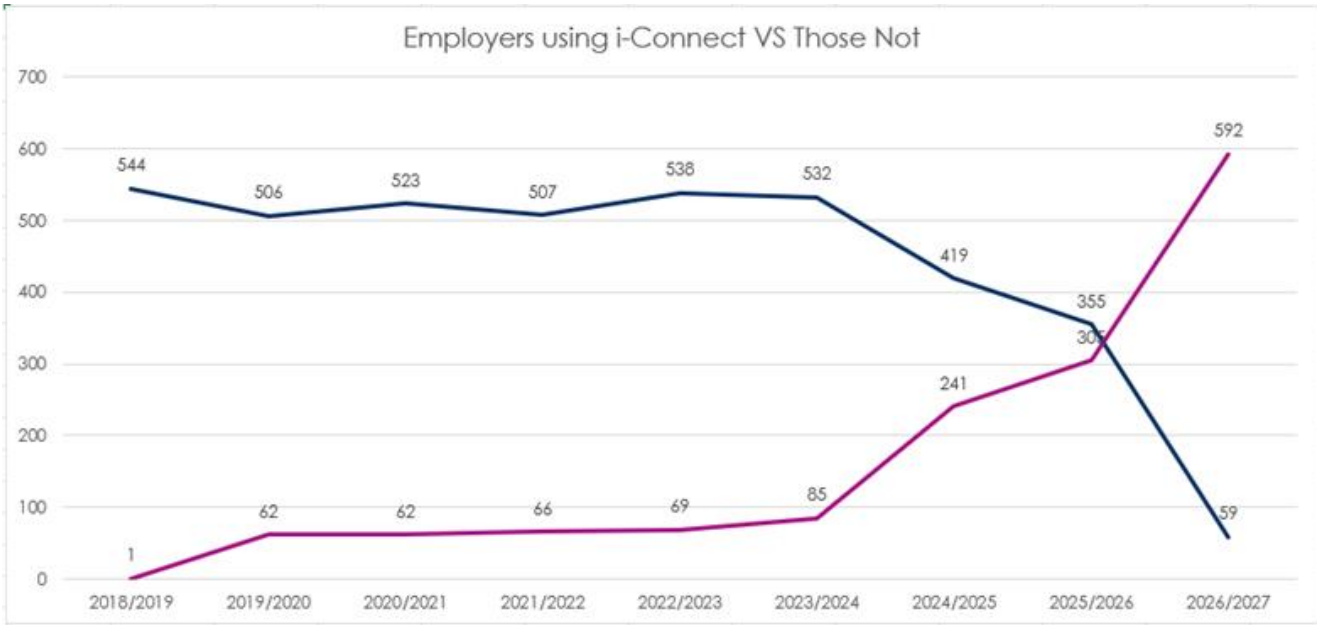
Data Quality Measure	Previous Quarter	Current Quarter	Change
Common Data Score	97.7%	97.8%	+0.1%
Scheme-Specific Data Score	97.95%	98.0%	+0.05%

3.1 Data quality performance remained strong during the quarter, with both Common Data and Scheme-Specific Data scores showing a marginal improvement compared with the previous reporting period.

3.2 The Fund's **Common Data Score increased from 97.7% to 97.8%**, while the **Scheme-Specific Data Score increased from 97.95% to 98.0%**. These results demonstrate the continued focus on maintaining high-quality member records and support the Fund's ongoing commitment to effective data governance and regulatory compliance.

3.3 Overall, data quality remains at a consistently high level, with both measures continuing to exceed 97%, providing a strong foundation for the accurate administration of member benefits.

4 iConnect



Blue – Employers not yet onboarded

Purple – Employers onboarded

4.1 Employer onboarding to iConnect has continued to progress strongly, increasing from a single employer in 2018/19 to 592 employers by 2026/27. The most significant growth occurred during the last three years of the programme, with adoption rising from 85 employers in 2023/24 to 592 in 2026/27. As a result, the number of employers not using iConnect reduced from 544 to just 59, demonstrating the success of the Fund's digital engagement and data improvement strategy.

5 Member Engagement

5.1 Open Lines (Pensioners) Newsletter – Autumn 2026: Open Lines Autumn 2026 Newsletter - Issue 52

5.2 Webinars delivered:

- Retirement process – 16 July 2026
- Putting my pensions together – 23 July 2026
- Increasing your pension – 11 August 2026
- Understanding your Annual Benefit Statement – 17 September 2026

5.3 Future webinars:

- Understanding your LGPS pension – 5 November 2026
- Increasing your pension – 1 December 2026

6 Regulatory and Legislative developments

6.1 **Access and Fairness (survivor benefit equality)** – From 1 April 2026, survivor pensions are calculated on a more consistent basis to ensure equal treatment regardless of the sex of the member or survivor. This removes a number of historical inequalities that existed within previous LGPS regulations. The Fund is required to review historic cases, identify potentially affected beneficiaries and implement revised benefit calculations. This has generated additional administrative activity and member communications.

Indicator	Position
Total Survivor Cases Identified	**3,879**
Cases Requiring Pension Uplift	**765**
Cases with No Current Benefit in Payment	**3,114**

6.2 **Access and Fairness (death grant reforms)** – The regulations have removed the age 75 restriction in certain circumstances for payment of lump sum death grants. This change has been backdated to 1 April 2014. The Fund is required to review historic deaths where members died after age 75, identify beneficiaries potentially entitled to a death grant under the revised rules, process backdated payments and arrears where applicable, update internal procedures and member facing guidance.

Indicator	Position
Total Death Grant Cases Identified	**158**

6.3 **McCloud Remedy** – The McCloud Remedy represents one of the most significant administrative exercises undertaken by the LGPS in recent years. Key impacts include increased administration workloads associated with data collection, cleansing and validation; additional complexity in retirement calculations; and requirement for retrospective reviews and benefit calculations. As of 30 September 2026, the majority of required underpin data has been received and validated; outstanding cases continue to be pursued where data is incomplete, inconsistent or unavailable; underpin calculations are being completed as part of business-as-usual retirement processing; and historic cases requiring retrospective review have been identified ready for processing.

Measure	Volume	Percentage of Total Cases
Total Cases in Scope	1,230	100.0%
Cases Reviewed	211	17.2%
Cases Requiring Further Hours Query	103	8.4%

Genuine Cases Identified	58	4.7%

6.4 A total of **1,230 rectification cases** has been identified across four benefit categories, with the largest proportion relating to **Pensioner cases (587)**, followed by **Ill Health Retirement cases (344)** and **Death in Service cases (277)**.

6.5 To date, **211 cases** have been reviewed, representing **17.2%** of the total caseload. Of those reviewed, **103 cases** required further investigation through hours queries, and **58 genuine cases** requiring rectification have been identified.

6.6 The current review activity has focused on the **Pensioner cohort**, with subsequent review work planned across the remaining benefit categories as the project progresses. This phased approach enables resources to be targeted at the highest-volume case type while establishing consistent review and validation processes.

6.7 **Access and Protections – Access to Pension Benefits (Normal Minimum Pension Age)** – The Government has confirmed that the Normal Minimum Pension Age (NMPA) will increase from age 55 to age 57 from 6 April 2028. The change reflects increases in State Pension Age and is intended to encourage longer workforce participation. Kent Pension Fund will continue to monitor guidance issued by the Scheme Advisory Board and MHCLG to ensure members receive accurate information regarding retirement options.

6.8 **Pensions Dashboard programme** – the development of Pensions Dashboards remains a significant initiative designed to improve member access to pension information. The dashboards will allow individuals to view pension entitlements across multiple schemes through a single online service. Kent Pension Fund continues to monitor dashboard readiness, data quality requirements and connection plans to ensure compliance with legislative obligations.

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