



Meeting:	Pension Board
Date:	07/03/2021
Title:	Pension Administration Strategy
Purpose:	To receive feedback from the Board on the new Pension Administration Strategy
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1. Introduction

In response to the Good Governance Review the fund has been reviewing its governance arrangements, with reference to the recommendations laid out in the review.

Currently the scheme does not have an Administration Strategy. The recommendation from the Good Governance report was that:

“Each administering authority must publish an administration strategy.”.

Until now it has been a matter of fund discretion as to whether it put a strategy in place. While the LGPS Regulations themselves set out what must be included within any such Strategy, should a fund choose to have one, the depth and quality of the information contained within the documents can vary significantly.

In addition to the production of an Administration Strategy, is the need to ensure it is published and accessible and delivers on the requirements of the Regulations.

2. What are the key objectives of the administration strategy?

The key objectives of this strategy are to ensure that:

- The Fund and Employers are aware of and understand their respective roles and responsibilities under the LGPS Regulations and in the delivery of administrative functions
- The Fund operates in accordance with LGPS regulations and is aligned with The Pension Regulator in demonstrating compliance and scheme governance.
- Communication processes are in place to enable both the Fund and Employers to proactively and responsively engage with each other and other partners.
- Accurate records are maintained for the purpose of calculating pensions entitlements and Employer liabilities, ensuring all information and data is communicated accurately, timely and in a secure and compliant manner
- The Fund and scheme employers have appropriate skills and that guidance/training is in place to deliver a high quality service and effectively contribute to the changing pensions agenda
- Standards are set and monitored for the delivery of specified activities in accordance with Regulations.

3. What needs to be included in the administration strategy?

The regulations set out that the following items should be included in the administration strategy:

- procedures for liaison and communication between the administering authority and Scheme employers
- the establishment of levels of performance which the administering authority and its Scheme employers are expected to achieve in carrying out their Scheme functions,
- the setting of performance targets,
- the making of agreements about levels of performance and associated matters, or such other means as the administering authority considers appropriate;
- procedures which aim to secure that the administering authority and its Scheme employers comply with statutory requirements in respect of those functions and with any agreement about levels of performance;
- procedures for improving the communication by the administering authority and its Scheme employers to each other of information relating to those functions;
- such other matters arising from its pension administration strategy as it considers appropriate; and
- such other matters as appear to the administering authority after consulting its Scheme employers and such other persons as it considers appropriate, to be suitable for inclusion in that strategy.

4. Gwynedd Pension Fund's Administration Strategy

A copy of Gwynedd's proposed Strategy can be seen in **appendix A**.

As part of preparing for the good governance project, a draft copy of the strategy was shared with Hymans Robertson in order to receive feedback.

They confirmed that in line with the Good Governance recommendation, the Administration Strategy touches on the following areas:

- Service standards/SLAs
- Engagement and communication
- Customer (member and employer) satisfaction
- Employer performance

They were of the view that the Administration Strategy meets all current requirements and those additional requirements resulting from the Good Governance review.

Administration Strategy – Full compliance



We would appreciate feedback on the Strategy from the Board before the policy is shared with the Employers and presented at the Pension Committee for approval.

Appendix A

Pensions Administration Strategy

1. Introduction

This is the Pension Administration Strategy (PAS) of Gwynedd Pension Fund (the Fund) in relation to the Local Government Pension Scheme (LGPS), which is administered by Gwynedd Council (the Administering Authority).

The LGPS is a statutory scheme and governed by regulations. The current regulations relating to administration are The Local Government Pension Scheme Regulations 2013 (as amended). The following link to the Local Government Association's (LGA) "LGPS Regulations and Guidance" website provides an up to date version of the LGPS Regulations 2013, including changes made subsequently through amending statutory instruments:

lgpsregs.org/schemeregs/lgpsregs2013.php

The Administering Authority and the Fund's employers are required to comply with any relevant overriding legislation and follow any regulatory guidance or Code of Practice issued by The Pensions Regulator in discharging their roles and responsibilities under these regulations with regard to data quality, completeness and timeliness.

2. Regulatory requirements

The legal context for this Strategy is Regulation 59 of The Local Government Pension Scheme Regulations 2013, which allows Administering Authorities the opportunity to prepare a Pension Administration Strategy.

These regulatory requirements are detailed below:

59. -(1) An **administering authority** may prepare a written statement of the authority's policies in relation to such of the matters mentioned in paragraph (2) as it considers appropriate ("its pension administration strategy") and, where it does so, paragraphs (3) to (7) apply.

(2) The matters are-

- (a) procedures for liaison and communication with Scheme employers in relation to which it is the **administering authority** ("its Scheme employers");
- (b) the establishment of levels of performance which the **administering authority** and its Scheme employers are expected to achieve in carrying out their Scheme functions by-
 - (i) the setting of performance targets,
 - (ii) the making of agreements about levels of performance and associated matters, or
 - (iii) such other means as the **administering authority** considers appropriate;
- (c) procedures which aim to secure that the **administering authority** and its Scheme employers comply with statutory requirements in respect of those functions and with any agreement about levels of performance;
- (d) procedures for improving the communication by the **administering authority** and its Scheme employers to each other of information relating to those functions;
- (e) the circumstances in which the **administering authority** may consider giving written notice to any of its Scheme employers under **regulation 70 (additional costs arising from Scheme employer's level of performance)** on account of that employer's unsatisfactory performance in carrying out its Scheme functions when measured against levels of performance established under sub-paragraph (b);
- (f) the publication by the **administering authority** of annual reports dealing with-
 - (i) the extent to which that authority and its Scheme employers have achieved the levels of performance established under sub-paragraph (b), and
 - (i) such other matters arising from its pension administration strategy as it considers appropriate; and
- (g) such other matters as appear to the **administering authority** after consulting its Scheme employers and such other persons as it considers appropriate, to be suitable for inclusion in that strategy.

(3) An **administering authority** must-

- (a) keep its pension administration strategy under review; and
- (b) make such revisions as are appropriate following a material change in its policies in relation to any of the matters contained in the strategy.

(4) In preparing or reviewing and making revisions to its pension administration strategy, an **administering authority** must consult its Scheme employers and such other persons as it considers appropriate.

(5) An **administering authority** must publish-

- (a) its pension administration strategy; and
- (b) where revisions are made to it, the strategy as revised.

6) Where an **administering authority** publishes its pension administration strategy, or that strategy as revised, it must send a copy of it to each of its Scheme employers and to the Secretary of State as soon as is reasonably practicable.

(7) An **administering authority** and its Scheme employers must have regard to the pension administration strategy when carrying out their functions under these Regulations.

(8) In this regulation references to the functions of an **administering authority** include, where applicable, its functions as a Scheme employer.

This strategy sets out the standards of performance and best practice that the Administering Authority and the Fund's employers should aim to meet when carrying out their scheme functions. It is reviewed annually and will be revised to reflect changes to:

- LGPS regulations
- Policies determined by the Administering Authority
- Administrative practices executed by the Fund and its employers in fulfilling its functions

It also includes a schedule of additional administration costs in accordance with Regulation 70 of the LGPS Regulations 2013, which provides scope for pension funds to recover costs where additional costs are being incurred due to an employer's level of performance. Levels of performance achieved by both the Fund and scheme employers are reported;

- as part of a Pension Administration Report at the Administering Authority's Pensions and Investments Committee
- at Gwynedd's Pension Board meetings
- in the Fund's Annual Report

70.-(1) This regulation applies where, in the opinion of an administering authority, it has incurred additional costs which should be recovered from a **Scheme employer** because of that employer's level of performance in carrying out its functions under these Regulations.

(2) The **administering authority** may give written notice to **the Scheme** employer stating-

- (a) the administering authority's reasons for forming the opinion mentioned in paragraph (1);
- (b) the amount the authority has determined **the Scheme** employer should pay under **regulation 69(1)(d) (payments by Scheme employers to administering authorities)** in respect of those costs and the basis on which the specified amount is calculated; and
- (c) where the **administering authority** has prepared a pension administration strategy under **regulation 59**, the provisions of the strategy which are relevant to the decision to give the notice and to the matters in sub-paragraphs (a) or (b).

This strategy is published on the Fund's website (www.gwynedd-pensionfund.wales) This is following its formal approval by the Pensions Committee and Pension Board in their role as the Administering

Authority of the Fund. A copy will also be submitted to the Secretary of State as required in Regulation 59.

3. Aims of the Strategy

The aims of this Pension Administration Strategy are to:

- Support the provision of a high-quality pension service to Fund members delivered through efficient working practices
- Clearly set out the respective roles and responsibilities of the Administering Authority and scheme employers
- Ensure that the Fund operates in accordance with LGPS regulations and Codes of Practice issued by The Pensions Regulator
- Set out the quality and performance standards expected of the Administering Authority and its scheme employers in relation to each other
- Promote good working relationships and improve efficiency between the Administering Authority and its scheme employers for the benefit of Fund members
- Provide a framework to enable administration costs relating to significant employer underperformance to be met directly by the employer responsible, rather than shared across all the employers in the Fund

The efficient delivery of the benefits of the scheme is dependent upon effective administrative procedures being in place between the Administering Authority and scheme employers, principally the timely exchange of accurate information in relation to scheme members.

This strategy sets out the expected levels of performance of the Administering Authority and the scheme employers and provides details about the monitoring of performance levels.

The strategy is implemented from 1 January 2022 following consultation with the Fund's employers and will be kept under review and updated as required to reflect changes in scheme regulations and Fund working practices.

Gwynedd Pension Board, in its role of assisting the administering authority to ensure the effective and efficient administration and governance of the Scheme, will also monitor the operation of this strategy.

4. Record Keeping

Record keeping is an essential part of running a scheme such as the LGPS. Funds and their employers have a legal obligation to collate and maintain certain data which is key to managing the scheme.

Gwynedd Pension Fund must keep accurate, up-to-date and long-term records, within the parameters of data protection legislation to ensure it can govern and administer the Fund efficiently for all scheme members.

Employers provide the data needed by the Fund and must ensure that they are meeting their legal obligations to the scheme.

The Fund has a legal duty to provide its members with accurate and timely information about their benefits, which cannot be issued without data from employers.

5. Development of the Fund's administration

i-Connect

Since 2019, the Fund has been working towards the full implementation of i-Connect. This is an additional module of the Aquila Heywood pension administration platform. The i-Connect module allows the Fund's scheme employers to automate the transfer of member data from their payroll systems to the Fund's pension administration system (Altair) on a monthly basis.

By onboarding the Fund's scheme employers onto i-Connect, this efficient solution will:

- reduce the need for manual inputting of pension related data
- allow ongoing data validation and a more timely resolution of queries
- reduce the workload of year-end reconciliation and reporting
- ensure the maintenance of a stable and accurate membership database
- receive data in line with statutory rules thus avoiding the risk of enforcement action and financial penalties by The Pensions Regulator for breaching legislative time limits and other requirements

Maintaining up to date member records ensures the accurate calculation of employers' pension contribution rates and the provision of a better service for fund members.

This strategy applies a deadline of 31 December 2021 for all the scheme employers to have commenced the implementation of i-Connect and the monthly transfer of its data submissions.

Member Self Service: My Pension Online

The Fund has introduced a secure, online portal to allow active, deferred and pensioner members to view their pension information, to undertake a number of data amendments and to carry out benefit projections on-line.

This online service is known as "My Pension Online", and it is expected that that this online portal will become the Fund's default method of communication with members.

The Fund will promote this service to scheme members and reflect it in the Fund's Communication Strategy. Employers will be expected to assist in the promotion of the "My Pension Online" service and encourage their employees who contribute to the LGPS to register for the service.

6. Roles and responsibilities

The aims of this strategy will be achieved by:

- clearly defining the respective roles of scheme employers and the Administering Authority
- setting clear and achievable standards of service levels for the functions carried out by scheme employers and the Administering Authority
- setting out clear procedural guidance for the secure and effective exchange of information between scheme employers and the Administering Authority
- monitoring service delivery, identifying poor performance and establishing a platform for the provision of support to improve performance where required

7. Employer roles and responsibilities

The primary responsibilities for the employer are to:

- **Communicate** the LGPS to eligible staff
- **Apply** the scheme via the collection and payment of the correct levels of pension contributions
- **Report** information and data to the Pension Fund as set out in this strategy

The delivery of an efficient and cost-effective administration is dependent upon a successful joint working partnership between the Pension Fund and key individuals within or representing the scheme employer.

To support and develop the joint working partnership with the Fund, each employer is asked to designate a primary contact to liaise with the Fund about their employer responsibilities in the administration of the scheme.

The employer responsibilities are to ensure that the standards and levels of service set out in this Administration Strategy are delivered and regulatory responsibility is complied with. This section outlines a brief summary of key employer's responsibilities, along with a more detailed listing of the responsibilities of each participating scheme employer in the Fund and the performance standards employers are expected to achieve to enable the Fund to deliver an efficient service.

Summary of key employer responsibilities

- Ensure that the standards and levels of service set out in this Administration Strategy are delivered and regulatory responsibility is complied with. In brief summary, the main elements are:
 - Monthly payment and reporting of pension contributions
 - Monthly submission of i-Connect data transmissions
 - Accurate submission of a Year-End Return where required
 - Notification of new starter / joiner information
 - Changes to personal details
 - Changes to employment details
 - Unpaid absence details
 - Leaver notifications
 - Provision of evidence supporting employer's pension-related decisions (For example ill-health retirements, flexible retirement, redundancy, the early release of benefits to deferred members on compassionate or ill-health grounds)
- Channel communications to appropriate staff within the employer (For example, Human Resources, Payroll teams, Director of Finance)
- Arrange distribution of LGPS related communications to scheme members, as and when required.
- Assist and liaise with the Fund on promotional activities, including encouraging registration for the "My Pension Online" service.
- Inform the Fund of any outsourcings of service which involve the transfer via TUPE of LGPS eligible staff as soon as possible to ensure that appropriate pensions information can be included in tender documentation, and employees' eligibility for, and membership of the LGPS is protected.
- Inform the Fund of changes to service delivery arrangements (for example changing payroll provider)
- Liaise with, and assist the Administering Authority in the identification, explanation, reporting and resolution of statutory breaches, as required by the Pensions Regulator's Code of Practice for public service pension schemes (code of practice 14)

Employer responsibilities – Roles, Functions and Performance Targets

The following tables set out in more details each employer's roles in respect of the administration of the scheme.

The performance standards expected are expressed as targets expected in normal circumstances. On an exceptional basis, it is accepted that it may not be possible to achieve the target indicated and a pragmatic approach will be adopted. This is subject to employers using their best endeavours to meet expected standards wherever possible.

The Employer Role and Responsibility

Function/Task	Performance Target
Employer Contacts	
Designate and confirm nominated representative(s) (Payroll, HR, Finance) to act on behalf of the employer in respect of administering the LGPS.	Within 1 month of becoming a scheme employer or within 1 month of a change in nominated representative(s). Details to be submitted via email to pensions@gwynedd.llyw.cymru
Appoint a person (the adjudicator) to consider disputes under stage 1 of the pension internal dispute resolution process (IDRP) and provide full up to date contact details to the Fund	Notify the Fund within 30 days of becoming a scheme employer or following the resignation of the current adjudicator
Appoint an Independent Registered Medical Practitioner(s) (IRMP) qualified in occupational health medicine, or arrange with a third party, and seek approval of the appointment from the Fund, for the consideration of all ill-health retirement applications from active and deferred members.	Within 1 month of becoming a scheme employer or within 1 month of a change in IRMP(s).
Employer Discretions Policy	
Formulate and publish policies in relation to all areas where the employer may exercise a discretion within the LGPS (including providing a copy of the policy document to the Fund).	Policies to be kept under review and a revised statement published within 1 month of any changes and no later than 6 months after being informed by the Fund of any relevant change in regulations
New Starters	
To ensure that pensions information is included as part of any new employment induction process, including in contracts of employment and appointment letters including signposting to LGPS guide on the Fund's website: www.gwyneddpensionfund.wales	As part of standard contract/appointment templates
Ensure that the correct contribution percentage and banding for member's LGPS contributions is applied to their payroll record and notify the member of initial contribution rate and any subsequent changes. The notification must also notify the employee of the right to appeal, including the processes and timescales involved.	From date of commencement or joining the scheme.
Notify the Fund of new scheme joiners via the monthly i-Connect submission	Within 1 month of member's entry into the scheme via contractual enrolment, auto-

	enrolment, re-enrolment date or election to join.
Where the member has more than one employment with the same Employer, each membership shall be maintained and reported upon separately (via i-Connect)	From date of commencement or joining the LGPS or starting or ceasing additional employments.
Advise the Fund of any opt outs that take place within first three months (when contributions are refunded through payroll)	As part of next i-Connect submission following receipt of the opting out notification
Appeals	
The Employer's Adjudicator to notify the Fund of the receipt of a Stage 1 appeal	Within 2 week of receipt of the appeal.
The Employer's Adjudicator to notify the Fund of the decision in respect of a Stage 1 appeal	Within 1 week of the decision.
The Employer's Adjudicator to provide the Fund with all documentation considered in the determination of the Stage 1 appeal for consideration in the adjudication of the appeal at Stage 2	Within 1 week of the receipt of the request from the Fund.
Changes in Circumstances	
Provide the Fund with the following member information: <ul style="list-style-type: none"> • new joiners • changes in member's circumstances which may impact pension benefits (eg, movement in and out of the 50/50 scheme, marital or civil partnership status, maternity, paternity, career break, etc.) • correction of date of birth / NI Number • employee and employer contributions and earnings • hours • Unpaid absence not covered by Assumed Pensionable Pay (APP) 	To ensure that the Fund is informed of any relevant changes in the circumstances of members via i-Connect within four weeks of the event
Ensure members are notified of the option to pay Additional Pension Contributions following applicable unpaid absences.	Within 2 weeks of the return to work
Ensure the correct application of Assumed Pensionable Pay (APP) during periods of reduced or nil pay in accordance with the LGA's HR and Payroll Guides. Information available at https://www.lgpsregs.org/employer-resources/index.php	Review of eligibility for APP immediately upon a member moving to reduced / nil pay.
In view of potential changes to the LGPS due to the "McCloud judgement", we ask Employers to keep service records for all members (including leavers) from 1 April 2014: The service details should include: <ul style="list-style-type: none"> • Marital Status • Contractual Hours • Variable Hours • Remuneration changes • Contribution Rate • Employee Number and/or Post Number 	As part of Employer data retention policy

<ul style="list-style-type: none"> Absence: Maternity, Paternity and Adoption and Unpaid leave of absence and Industrial Action <p>Each employer must ensure that this information is available to the Fund, if required.</p>	
Contributions	
Remit employer and employee contributions to the Pension Fund Bank Accounts – monitored by the Fund	By 19th of the following month following deduction
Implement changes to employer contribution rates as the instructed by the Fund from the date specified by the Fund’s actuary	In line with the Rates Adjustment Certificate issued by the Fund’s actuary, following each triennial valuation or other relevant event as notified in writing
Arrange for the deduction of AVCs and payment over to the AVC provider(s) and then schedule to be sent to the AVC provider	Payment by 19th of the following month following deduction
Make additional fund payments in relation to early payment of benefits from flexible retirement, redundancy or business efficiency retirement or where a member receives benefits early with Employer’s consent and a funding strain cost arises	Within 30 days of receipt of invoice from the Fund
Monthly i-Connect Returns	
To provide a monthly return in accordance with the Fund’s specification that reconciles the employee, employer and any additional contributions paid to the Fund.	Via the i-Connect submission no later than the 19th of the month following that in which the contributions were deducted.
To ensure optimum accuracy of monthly i-Connect files received.	Less than 5% of the active member count as at 1 April to error on import into the pension administration system
The rectification of an accurate monthly data file where it has been necessary to return the file due to data inaccuracies	Within 15 days of receipt of file
Members Leaving Employment – Early leavers	
To notify the Fund of the member's leaving date and reason for cessation of membership and all other relevant information via the Leavers Form. To ensure that all i-Connect submissions are up to date.	<p>Within 20 days of leaving date. The leaver event is also to be reported via the iConnect submission by the 19th of the following month.</p> <p>The i-Connect submission must clearly state the reason for leaving.</p>
Death in Service and Terminal Illness	
To inform the Fund immediately of the death of a member via the Leavers Form, or when a member is suffering from a potentially terminal illness and to provide details of the next of kin.	Within 1 working day of contact from next of kin.
Actual Retirement	
To submit the appropriate leavers form to the Fund.	At least one month before retirement where possible but in all cases no later than 15 working days after retirement date.
Ill Health Retirement	
To determine based on medical evidence and the advice of one of the Administering Authorities approved Independent Medical	Submit the appropriate form to the Fund at least one month before retirement where

Registered Practitioners (IMRP) whether an ill health award is to be made and determine which tier 1, 2 or 3	possible but in all cases no later than 15 working days after retirement date.
To keep a record of all Tier 3 ill health retirements, particularly in regard to the 18 month review of their scope for gainful employment and any subsequent appointment with an IMRP for a further medical certificate. To inform the Fund if and when the pension should cease.	As soon as a decision is made.
Contracting out of services and functions	
Notify the Fund of the contracting out of services which will involve a TUPE transfer of staff to another organisation	Inform the Fund within five working days of the decision to contract out a service or function.
Ensure that bidders have access to relevant guidance including but not limited to the PLSA guidance "Navigating entry into the LGPS: For Local Government Contractors" available from the Pensions and Lifetime Savings Association website: www.plsa.co.uk	At the point of decision to contract out.
Notify the Fund of lead strategic and operational officers in respect of outsourcing of service provision where a prospective contractor may request to join the Fund as a result of re-organisation or TUPE transfer.	At determination of successful tender.
Work with Fund Officers to arrange for the Admission Agreement to be completed before the commencement date of the contract.	A minimum of 2 months in advance of the date of contract.
Notify the Fund of changes / extension / cessation of arrangements with a contractor.	As soon as decision is agreed.
Assist the Fund in ensuring that the terms of the contractor's admission as a scheme employer (Admission Agreement) are complied with.	Notify the Pension Fund if the terms of the Admission Agreement have been breached.
Change of payroll provider	
To confirm the decision to change to a new payroll provider along with the contact details of the new provider.	As soon as possible and no later than 6 weeks prior to the transfer of duties and functions
Ensure that a new payroll contract requires the provider to supply data via i-Connect. Ensure that all i-Connect submissions up to the transfer of responsibilities are made by the outgoing provider in accordance with the PAS. Ensure that the new supplier provides payroll references (specific to post) to the Fund	As soon as possible but no later than 20 working days before the first i-Connect submission.
Communication	
Ensure content approved by the Fund is included in all contract / appointment / adjustment communications for LGPS-eligible positions including direction to gwyneddpensionfund.wales	Review LGPS content annually or within 2 weeks of receipt of information about adjustment to Fund approved wording.
Distribute any information provided by the Fund to scheme members / potential scheme members. Refer new or prospective scheme	Within 2 weeks of its receipt.

members to the Fund's website: gwyneddpcensionfund.wales	Within 2 weeks of commencement of employment or change in contractual conditions.
Respond to queries from the Fund	Within 10 working days from receipt of enquiry unless stated otherwise.
Miscellaneous	
Payments in respect of FRS102 and IAS19 work carried out on behalf of Employers by the Fund and the Fund Actuary.	Immediate payment upon receipt of invoice from the Fund.
Payments in respect of all other work carried out on behalf of the Employer by the Fund's Actuary and connected data quality assurance undertaken by the Fund.	Immediate payment upon receipt of invoice from the Fund.
Prompt payment of invoices issued by the Fund for specific services provided.	Immediate payment upon receipt of invoice from the Fund.
Respond to non-standard enquiries from the Fund.	Within 10 working days from receipt of enquiry unless stated otherwise.
Make payment of additional costs to the Fund associated with non-compliance with performance standards of the scheme employer.	Immediate payment upon receipt of invoice from the Fund.
Respond to enquiries from the Fund relating to Breaches of the Law.	Within 1 week of the request.

8. The Pension Fund's Roles and Responsibilities

What is the Pension Fund's main responsibilities?

The Pension Fund's main responsibility is to calculate and pay benefits in line with LGPS regulations. Other key responsibilities include:

- keeping accurate pension records and data
- providing annual benefit statements to all contributing and deferred members
- providing P60s to pensioner members
- providing pension savings statements to those members who exceed the annual allowance limit
- preparing and publishing a discretions policy and keeping it up to date
- appointing a nominated adjudicator for stage 1 and stage 2 appeals made under the IDR

To do these successfully, the Administering Authority expects to:

- provide employers with a point of contact through its Employer Support team and Employer Helpline service
- keep employers informed of any matters that might affect them through its communication methods and strategy
- provide or facilitate training to all new employers or those authorised officers that are new to the LGPS or GMPF
- maintain a section of the GMPF website that contains information to support employers
- hold an annual update meeting where employers can find out about GMPF's performance and learn about work being undertaken
- issue regular surveys and hold feedback sessions to get employer views and make improvements
- let employers know if there are any proposed scheme changes, administration challenges or anything similar that they may need to be aware of
- carry out certain tasks on an employers' behalf where it is reasonable and acceptable to do so
- audit employers from time to time, carrying out spot checks and asking for evidence to support effective pension administration

Who manages the Gwynedd Pension Fund and how?

Gwynedd Pension Fund's Committee is responsible for ensuring the Fund complies with its statutory responsibilities. It also sets expectations regarding administration performance. The Local Pensions Board carries out a scrutiny role and reviews compliance with the rules.

When assessing administration performance, the committee will consider:

- performance against statutory targets and key service delivery indicators
- the cost of administration
- benchmarking reports to assess the Fund's performance compared to that of other pension funds
- ability to recruit to key posts
- the numbers of complaints and formal disputes received and their outcomes
- audit outcomes
- ability to deliver projects on time and to budget
- feedback received from stakeholders through surveys, the website and other channels
- feedback received from staff

The key performance indicators used to help measure service delivery

The LGPS regulations and other overriding pension legislation contain statutory targets that the Fund must meet. Additionally, the Fund's Committee has set some performance standards based on the level of service that it expects to be delivered to members.

Details of these standards and our performance against them are published in the annual report.

How is the performance monitored?

The Fund's Committee will monitor the Fund's performance and that of its employers in the following ways:

- Through regular reports to the Pension Committee, relevant Working Groups and the Local Pensions Board
- Through reporting and general day to day monitoring by the Fund's managers and officers
- Through reports provided to employers highlighting performance levels
- By using the Internal Audit team to review processes and controls
- By comparing performance against other LGPS pension funds, benchmarking key data and workloads
- By following escalation procedures where there is non-compliance
- By reviewing the Fund's breaches of the law log each quarter
- By holding focus groups and forums when appropriate

The Fund will monitor employer performance across the following key areas:

- The submission of monthly data returns
- The payment of contributions and other payments due
- The number of queries, along with the rate and quality of responses
- The number of complaints received and IDRPs upheld against the employer
- Whether or not the Fund have received a copy of the employer's current discretions policy
- Whether or not an employer has failed to notify the Fund of key changes or events within a reasonable timeframe

This table sets out the Administering Authority's roles and responsibilities:

Function/Task	Performance Target
Governance	
Regularly review the PAS and consult with all scheme employers	Triennially review the PAS and in addition review it following any material changes in service delivery or regulations relating to the PAS and consult with all Employers on any changes
The Funds will review their respective Funding Strategy Statements at each valuation (or material event), following consultation with Employers and their Fund Actuary	Publish by 31 March following the valuation date, or as required
Review the respective Fund's Communications Policy	Annually review and publish within 30 days of any revision to the policy being agreed by the respective Pension Fund Committees
Review the Fund's Governance and Compliance Statement	Annually review and publish within 30 days of any revision to the policy being agreed by the respective Pension Fund Committees

The Fund should formulate and publish policies in relation to all areas where the Administering Authority may exercise a discretion within the LGPS	Annually review and publish within 30 days of any revision to the policy being agreed by the respective Pension Fund Committees
Notify the Employer of issues relating to the Employer's unsatisfactory performance	If no response to Gwynedd Pension Fund's request for action is received within 10 days; second request marked "escalation" to be issued; if no response within 10 days matter referred for cost recovery
Notify the Employer in writing of decision to recover additional costs associated with the Employer's unsatisfactory performance	After 10 working days of second request for action and continued failure to improve performance as requested
Member Information/Data Quality and General Administration	
Provide support for Employers through a dedicated page on website; quarterly newsletter; forums; quarterly meetings; quarterly training sessions and ad hoc bulletins and alerts	Information given quarterly to nominated representative
Notify Employers and members of changes to LGPS regulations	Within 90 days of regulatory change
Produce Annual Benefit Statements (ABS) to active and deferred Scheme Members as at 31 March each year	By 31 August following end of year
Produce and issue Pension Saving Statements (PSS) to members who have exceeded their annual allowance	By 6 October following end of year (subject to receipt of all relevant information from the Employer)
Key Performance Indicators	
To accurately create member records on the pensions administration system following notification from an employer of a new entrant to the LGPS.	Within 40 days of the i-Connect notification
Gwynedd Pension Fund will contact all new members, providing them with an activation key for 'Member Self Service' and respond to member requests for an activation key.	Within 30 days of the i-Connect notification of a new starter / member's request
Initial letter/acknowledgement of death of active/deferred/pensioner member	Within 5 days of notification
Deaths – Letter notifying amount of dependant's benefit	Within 10 days of completed forms and documents
Retirements – Letter notifying estimate of retirement benefits	Within 15 days of request (where practicable the Gwynedd Pension Fund will deliver immediate retirement estimates to members via Member Self Service)
Retirements – Letter notifying actual retirement benefits	Within 15 days of (the latest of) the member's retirement date or the Gwynedd Pension Fund receiving all completed forms/documents
Retirements – process and pay lump sum retirement grant	Within 15 days of (the latest of) either receipt completed forms and documents or the retirement date
Deferment – Calculate and notify deferred benefits	Within 30 days of date of Employer Notification
Transfer out – Letter detailing transfer out quote	Within 10 days of completed request form
Transfer in – Letter detailing transfer in quote	Within 10 days of receiving transfer details from sending scheme

Refund – Process and pay a refund	Within 10 days of (latest of) either completed forms/documents or payable date
Divorce quote – Letter detailing cash equivalent value and other benefits	Within 3 months of request
Divorce Settlement – Letter detailing implementation of cash equivalent value and application of pension sharing order	Within 3 months of receipt of pension sharing order
Provide an acknowledgement and answer to scheme members/Employers/personal representatives/dependents and other authorised persons	Answer non-complex enquiries within 5 working days from receipt and for complex enquiries: acknowledge within 5 working days of receipt and reply substantively within 10 working days.

The timescales for completing the tasks above are measured from the date the Gwynedd Pension Fund is in receipt of all the relevant information required to complete the task and is expressed in “working days”