

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:

<https://lgpsregs.org/legal/lgps-regulations/lgps-regulations-2013-regulations/>

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.

Good Governance Reforms

The Fund is committed to implementing the recommendations arising from the LGPS Good Governance Review and any subsequent statutory governance reforms. This includes maintaining appropriate levels of resourcing, ensuring clear accountability for pension administration, undertaking periodic assessments of governance effectiveness and supporting future independent governance reviews required under LGPS regulations.

2. Regulatory requirements

This Pension Administration Strategy has been prepared in accordance with **Regulation 59 of the Local Government Pension Scheme (LGPS) Regulations 2013**, which allows administering authorities to publish a Pension Administration Strategy setting out how pension administration responsibilities will be managed and delivered.

The purpose of the Strategy is to:

- Establish clear working arrangements between the Fund and participating employers.
- Set performance standards and service expectations.
- Promote effective communication and information sharing.
- Support compliance with LGPS legislation and regulatory requirements.
- Encourage continuous improvement in pension administration.
- Provide a framework for monitoring performance and resolving issues where standards are not met.

Under Regulation 59, the Strategy may include:

- Arrangements for communication and liaison between the Fund and employers.
- Performance standards and targets for both the Fund and employers.
- Procedures to ensure compliance with statutory obligations.
- Measures to improve the quality and timeliness of information exchanged between employers and the Fund.
- Circumstances in which costs may be recovered from employers where poor performance results in additional administration costs.
- Requirements for monitoring and reporting performance.

The Regulations also require the Fund to:

- Keep the Strategy under regular review.
- Consult employers and other relevant stakeholders before making significant changes.
- Publish the Strategy and any subsequent revisions.
- Provide a copy of the Strategy to all participating employers and the Secretary of State.
- Have regard to the Strategy when carrying out LGPS functions.

This Strategy sets out the standards of performance and good practice that both the Administering Authority and participating employers are expected to achieve when carrying out their responsibilities under the LGPS.

The Strategy is reviewed annually and may be updated to reflect:

- Changes to LGPS legislation or statutory guidance.
- New regulatory requirements.
- Changes to policies approved by the Administering Authority.
- Developments in administrative processes, systems and working practices.
- Changes in employer or member service expectations.

In addition to the requirements of the LGPS Regulations, the Fund recognises the increasing importance of **cyber security, data protection and operational resilience** in the delivery of pension

administration services. The Fund and participating employers are expected to maintain robust controls to protect member data, ensure the security of systems, and minimise the risk of service disruption.

To support this objective, the Fund will maintain and regularly review arrangements covering:

- Multi-factor authentication and secure access controls.
- Staff cyber awareness and information security training.
- Business continuity and service recovery arrangements.
- Disaster recovery testing and contingency planning.
- Oversight and monitoring of third-party suppliers and service providers.
- Cyber incident reporting and escalation procedures.
- Data breach management and regulatory reporting requirements.
- System security updates and vulnerability management.
- Compliance with the expectations of The Pensions Regulator and relevant data protection legislation.

Participating employers are expected to implement appropriate controls within their own organisations and notify the Fund promptly of any cyber incident, data breach or systems issue that may impact the administration of the LGPS or the security of member data.

In accordance with **Regulation 70 of the LGPS Regulations 2013**, this Strategy also sets out the circumstances in which the Fund may recover additional costs from an employer where those costs arise as a result of the employer's failure to meet its statutory or administrative responsibilities. Performance against the standards contained within this Strategy is monitored and reported regularly through:

- Pension Administration reports presented to the Pensions Committee.
- Reports submitted to the Local Pension Board.
- The Fund's Annual Report and Accounts.
- Ongoing employer performance monitoring.

Where an employer's performance falls below the standards set out in this Strategy and results in additional costs being incurred by the Fund, the Fund may seek to recover those costs under Regulation 70. Before doing so, the employer will be informed of the issue, the reasons for the Fund's concerns, and the basis for any costs being recovered. Such costs may include additional administration, actuarial, legal, communication or officer costs incurred as a result of employer non-compliance.

This Strategy has been approved by the Pensions Committee following consultation with participating employers and the Local Pension Board. It is published on the Fund's website at **www.gwynedd-pensionfund.wales**, and a copy will be provided to all participating employers and the Secretary of State in accordance with the requirements of Regulation 59.

3. Aims of the Strategy

The purpose of this Pension Administration Strategy is to establish a clear framework for the efficient and effective administration of the Local Government Pension Scheme (LGPS) and to promote a collaborative working relationship between the Fund and its participating employers.

The objectives of the Strategy are to:

- Deliver a high-quality, efficient and member-focused pension administration service.
- Clearly define the respective roles, responsibilities and expectations of the Administering Authority and participating employers.
- Support compliance with LGPS legislation, statutory guidance and the Pensions Regulator's General Code of Practice and any subsequent guidance or regulatory requirements.
- Establish clear service standards, performance targets and accountability measures.
- Promote accurate, timely, complete and secure exchange of information between the Fund and employers.
- Encourage continuous improvement in administration processes, data quality and service delivery.
- Strengthen partnership working between the Fund and employers for the benefit of members.
- Support effective governance, risk management and regulatory compliance.
- Provide a mechanism for recovering additional administration costs where material employer underperformance results in extra work or expense for the Fund.
- Support compliance with Pensions Dashboards requirements and the maintenance of high-quality member data.

The effective administration of the Scheme relies upon the timely, accurate and secure exchange of information between the Administering Authority and participating employers. High-quality data and efficient administrative processes are essential to ensure that members receive the correct benefits at the right time and that the Fund is able to meet its statutory obligations.

This Strategy therefore sets out the standards, responsibilities and performance expectations that apply to both the Fund and participating employers. It also establishes the arrangements for monitoring performance, reporting outcomes, supporting improvement and addressing instances where required standards are not met.

This Strategy replaces the previous Pension Administration Strategy adopted on 1 January 2022 and has been reviewed following consultation with participating employers.

In its statutory role of assisting the Administering Authority in securing the effective governance and administration of the LGPS, the Gwynedd Pension Board will monitor the operation of this Strategy, review performance against its objectives and support the continuous improvement of pension administration across the Fund.

4. Record Keeping

Effective record keeping is fundamental to the successful administration of the LGPS. Both the Fund and its scheme employers have statutory responsibilities to collect, maintain, and retain accurate member data.

Gwynedd Pension Fund is required to maintain complete, accurate, and up-to-date records in accordance with data protection legislation to ensure the effective governance and administration of the Scheme.

Scheme employers are responsible for providing the data required by the Fund. They must ensure that data is accurate, complete, and submitted within required timescales in order to meet their legal obligations and support the efficient administration of the Scheme.

The Fund has a legal duty to provide members with accurate and timely information regarding their pension benefits. The delivery of this obligation is dependent on the receipt of high-quality data from scheme employers.

5. Development of the Fund's administration

i-Connect

The Fund has been using **i-Connect**, the secure data interface within the Heywood pension administration system, since 2019. i-Connect enables participating employers to submit pension data electronically each month from their payroll system directly into the Fund's administration platform (Altair).

All participating employers now use i-Connect as the primary method for submitting pension data to the Fund. This has significantly improved the quality, timeliness and consistency of information received and represents a key component of the Fund's digital administration strategy.

The use of i-Connect provides a number of important benefits, including:

- Reducing manual data input and the associated risk of errors.
- Providing ongoing data validation and enabling issues to be identified and resolved promptly.
- Improving the accuracy and completeness of member records throughout the year.
- Reducing the administrative burden associated with year-end returns and reconciliations.
- Supporting compliance with statutory data and reporting requirements.
- Improving data quality for Pension Dashboards and other regulatory initiatives.
- Enabling the Fund to maintain an accurate and up-to-date member database.
- Reducing the risk of regulatory intervention or financial penalties resulting from poor data quality.

Accurate and timely member data is essential to the efficient administration of the LGPS. By receiving data monthly, the Fund is able to maintain high-quality records, improve service delivery to members and employers, support the accurate calculation of benefits, and ensure employer contribution rates are based on reliable information.

Employers are expected to ensure that i-Connect submissions are completed accurately and within the timescales specified in this Strategy. The Fund will continue to work closely with employers to support data quality improvements and to maximise the benefits delivered through the system.

Member Self Service: My Pension Online

The Fund provides a secure online Member Self Service (MSS) facility known as **My Pension Online**, which forms a central part of the Fund's approach to digital service delivery and member engagement.

The portal is available to active, deferred and pensioner members, providing secure access to pension information at any time and from any location. It enables members to manage many aspects of their pension online without the need to contact the Fund directly.

Through My Pension Online, members can:

- View pension records and membership history.

- Access Annual Benefit Statements and other pension documents.
- View the interactive Video Annual Benefit Statement (Video ABS), which helps explain pension benefits in a more engaging and accessible format.
- Update personal details, including address and contact information.
- Nominate or amend death grant beneficiaries.
- Use the retirement modeller to estimate future pension benefits under different retirement scenarios.
- View pension payslips and P60s (for pensioner members).
- Access secure communications and documents issued by the Fund.
- Complete online transactions and forms as these become available.

To protect member information and minimise the risk of unauthorised access, My Pension Online incorporates multi-factor authentication, providing an additional layer of security beyond traditional username and password controls.

The Fund is continuing to invest in the development of the portal and is introducing a range of digital forms and automated workflows. These enhancements will allow members to complete transactions electronically, reducing reliance on paper forms and manual processing.

The expansion of digital services will:

- Improve accessibility and convenience for members.
- Reduce processing times and administrative delays.
- Improve data quality by reducing manual intervention.
- Support more efficient and streamlined administration.
- Reduce printing, postage and environmental impacts.
- Improve the member experience through faster and more transparent service delivery.

The Fund intends for My Pension Online to become the primary communication channel for members wherever appropriate. Scheme employers play an important role in supporting this objective and are encouraged to actively promote the portal and encourage employees to register and use the service.

The continued development and uptake of My Pension Online supports industry best practice, improves member engagement, enhances data quality and helps ensure that the Fund can meet the increasing digital expectations of members and regulators.

Welsh Language Standards

The Fund is fully committed to complying with the **Welsh Language Standards** and to ensuring that members can access pension information and services in Welsh or English according to their preference.

Key member communications, publications and digital services are provided bilingually, including:

- My Pension Online.
- Annual Benefit Statements.
- Video Annual Benefit Statements.
- Member guides and factsheets.
- Letters and forms.
- The Fund's website and online resources.

The Fund will continue to develop its digital services in both Welsh and English to ensure that Welsh-speaking members can access information and transact with the Fund through the medium of Welsh.

Participating employers are expected to support these objectives by complying with their own Welsh language responsibilities and ensuring that pension-related information provided to employees is available bilingually where required. This collaborative approach helps ensure that all members can access pension information and services in the language of their choice.

6. Roles and responsibilities

The aims of this Strategy will be achieved through:

- Clearly defining the respective roles and responsibilities of scheme employers and the Administering Authority
- Establishing clear, measurable, and achievable service standards for all administrative functions
- Providing robust procedural guidance to support the secure, accurate, and timely exchange of information
- Actively monitoring service delivery, identifying areas of underperformance, and implementing appropriate support, intervention, and corrective actions where required
- Maintaining appropriate governance, oversight, and escalation processes where agreed standards are not met

To support these principles, the key responsibilities of the Administering Authority and scheme employers are set out below, with further detail provided in Sections 7 and 8.

Function	Gwynedd Pension Fund	Scheme Employers
Scheme Governance & Compliance	Ensure the Scheme is administered in accordance with LGPS Regulations and The Pensions Regulator's General Code of Practice	Comply with LGPS Regulations and statutory responsibilities as a scheme employer
Data Management	Maintain accurate and up-to-date member records within the pension administration system	Provide accurate, complete, and timely data in line with Fund requirements and statutory deadlines
Data Submission (i-Connect)	Maintain and support the i-Connect interface and monitor data submissions	Submit monthly data via i-Connect in accordance with agreed standards and deadlines
Benefit Administration	Calculate, process, and pay pension benefits accurately and on time	Provide all necessary information to enable benefit calculations, including leaver and retirement data
Member Communication	Issue statutory communications (e.g. Annual Benefit Statements, retirement information) and maintain Member Self Service facilities	Support member engagement by promoting Fund communications and tools (e.g. My Pension Online)
Contributions	Monitor receipt of employee and employer contributions and reconcile records	Deduct and pay over correct pension contributions within statutory timescales
Year-End Processes	Manage and reconcile year-end data and produce Annual Benefit Statements	Ensure all required data is submitted accurately and on time to support year-end processes
Performance Monitoring	Monitor employer performance against agreed standards and report breaches where necessary	Meet agreed service standards and respond promptly to queries and data validation requests
Issue Resolution	Provide support, guidance, and escalation where performance issues are identified	Engage positively with the Fund to resolve queries and address any areas of underperformance
Cost Recovery	Apply the administration strategy to recover additional costs arising from significant employer underperformance where appropriate	Bear additional costs arising from failure to meet agreed standards where applicable
Training and Guidance	Provide guidance, training, and support materials to assist employers in fulfilling their responsibilities	Ensure relevant staff are adequately trained and aware of pension administration requirements

**Systems and
Processes**

Maintain efficient administration systems
and continuously improve processes

Ensure payroll and HR systems
support accurate and timely data
provision

7. Employer roles and responsibilities

The primary responsibilities of scheme employers are to:

- Promote and communicate the LGPS to eligible employees.
- Apply the Scheme correctly, including the accurate calculation, collection, and payment of pension contributions.
- Provide timely, accurate, and complete information to the Pension Fund in accordance with this Strategy.

The delivery of an efficient and cost-effective pension administration service depends on a strong and effective working partnership between the Pension Fund and key individuals within, or acting on behalf of, each scheme employer.

To support this partnership, each employer is required to nominate a primary contact to liaise with the Fund on all matters relating to their responsibilities under the Scheme.

Employers are responsible for ensuring that the service standards set out in this Administration Strategy are met and that all regulatory requirements are complied with. This section provides a summary of key employer responsibilities, supported by more detailed requirements and performance standards set out elsewhere in this Strategy.

Summary of Key Employer Responsibilities

Employers are required to:

- Ensure compliance with all applicable LGPS Regulations and The Pensions Regulator's General Code of Practice.
- Ensure appropriate internal controls are in place to support the effective administration of the Scheme, including maintaining clear audit trails and records
- Ensure that data provided to the Fund is accurate, complete, and submitted within required timescales.

Core Administration Responsibilities

- Monthly payment and reconciliation of employee and employer pension contributions
- Monthly submission of accurate i-Connect data in line with Fund requirements, including prompt correction of any errors identified
- Submission of accurate year-end data where required
- Notification of:
 - New starters / joiners
 - Changes to personal details
 - Changes to employment or contractual details
 - Periods of unpaid absence
 - Leavers
- Provision of all necessary supporting documentation for pension-related decisions, including:
 - Ill-health retirements
 - Flexible retirements
 - Redundancies
 - Early release of deferred benefits on compassionate or ill-health grounds

Governance and Communication

- Ensure appropriate internal communication of LGPS responsibilities to relevant teams (e.g. HR, Payroll, Finance)
- Distribute LGPS-related communications to members as required
- Support the Fund's communication strategy, including promoting the use of "My Pension Online"

Change Management

- Inform the Fund at the earliest opportunity of:
 - Outsourcing arrangements involving TUPE transfers of LGPS-eligible staff
 - Changes to payroll providers or HR systems
 - Any material changes impacting pension administration

Compliance and Risk Management

- Comply with data protection legislation and ensure the secure handling and transmission of member data.
- Promptly identify, investigate, and report any breaches of law in accordance with The Pensions Regulator's requirements.
- Fully cooperate with the Fund in resolving data queries, errors, and compliance issues.
- Maintain appropriate cyber security and information security controls to protect member data.
- Notify the Fund promptly of any actual or suspected data breach, cyber incident or security event that may affect scheme data.

Capability and Training

- Ensure that staff involved in LGPS administration are appropriately trained and have sufficient knowledge to fulfil their responsibilities.

Employer responsibilities – Roles, Functions and Performance Targets

The following tables provide detailed information on the roles and responsibilities of scheme employers in relation to the administration of the Scheme.

The performance standards outlined represent the expected level of service under normal circumstances. It is acknowledged that, on occasion, exceptional situations may arise where these standards cannot be fully achieved. In such instances, a pragmatic and proportionate approach will be taken, subject to employers demonstrating that all reasonable efforts have been made to comply with the required standards.

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.gwyneddpcensionfund.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 weeks 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: • new joiners • changes in member's circumstances which may impact pension benefits (eg, movement in and out of the 50/50 scheme, relationship information, 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 light of the implementation of the LGPS McCloud remedy regulations, employers are required to maintain comprehensive and accurate service records covering all periods of membership, including service from 1 April 2014 onwards. The required service details include: • Contractual hours • Variable hours • Remuneration changes • Contribution rate • Employee number and/or post number • Absence information, including maternity, paternity, adoption leave, unpaid leave, and industrial action Employers must ensure that this information is retained and can be provided to the Fund promptly upon request. This is essential to enable the Fund to comply with its statutory obligations and accurately calculate and review member benefits in accordance with the McCloud remedy requirements.	As part of Employer data retention policy
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
Additional Voluntary Contributions (AVCs) Employers must: • Process AVC applications promptly. • Create member records on the Legal & General employer portal where required. • Deduct AVC contributions accurately through payroll. • Notify Legal & General of any changes to AVC contributions. • Submit AVC schedules in accordance with provider requirements. • Notify the Fund of any issues affecting AVC deductions.	Submit AVC schedules by the 10th of the following month at the latest.
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.	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. The i-Connect submission must clearly state the reason for leaving.
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 becoming aware of the member's death.
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 IRMP (Independent Registered Medical Practitioner) whether an ill health award is to be made and determine which tier 1, 2 or 3	Submit the appropriate 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.
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 IRMP 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 gwynedd-pensionfund.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 members to the Fund's website: gwyneddpensionfund.wales	Within 2 weeks of its receipt. 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.
Pensions Dashboards	
Employers must: • Maintain accurate and complete member data to support Dashboard requirements. • Respond to data-matching and data-cleansing exercises. • Assist in the correction of member records. • Support Dashboard data quality improvement projects. • Ensure dashboard matching data, including name, date of birth and National Insurance number, is maintained accurately. • Ensure personal and employment changes are notified promptly.	Response to Dashboard-related queries within 10 working days.
Miscellaneous	
Payments in respect of FRS102 and IAS19 work carried out on behalf of Employers by the Fund and the Fund Actuary.	In accordance with the payment terms stated on the invoice.
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.	In accordance with the payment terms stated on the invoice.
Prompt payment of invoices issued by the Fund for specific services provided.	In accordance with the payment terms stated on the invoice.
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.	In accordance with the payment terms stated on the invoice.
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 are 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 IDRP.

To do these successfully, the Administering Authority expects to:

- Provide employers with a clear and accessible point of contact within the Fund for all LGPS administration matters.
- 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 Gwynedd Pension Fund.
- maintain a section of the Gwynedd Pension Fund website that contains information to support employers.
- hold an annual update meeting where employers can find out about Gwynedd Pension Fund'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?

The Senior LGPS Officer will be responsible for overseeing the delivery of the Fund's pension administration service and ensuring compliance with statutory and regulatory requirements. The Senior LGPS Officer will provide regular performance reports to the Pension Committee and Local Pension Board.

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 Pension 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 are 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 Pension 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 has 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	Annual 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 Fund will review their Funding Strategy Statements at each valuation (or material	Publish by 31 March following the valuation date, or as required

event), following consultation with Employers and their Fund Actuary	
Review the Fund's Communications Policy	Annually review and publish within 30 days of any revision to the policy being agreed by the Pension Fund Committee
Review the Fund's Governance Strategy and related governance policies	Annually review and publish within 30 days of any revision to the policy being agreed by the Pension Fund Committee
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 Pension Fund Committee
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 the website; regular newsletters; employer forums; engagement meetings; training sessions as required; and ad hoc bulletins and alerts.	Information given on a regular basis to nominated representative
Notify Employers and members of changes to LGPS regulations	Within 90 days of regulatory change
Produce Annual Benefit Statements (ABS) including remediable service information where applicable, to active and deferred Scheme Members as at 31 March each year.	By 31 August following end of year (Statutory deadline)
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) (Statutory deadline)
Pensions Dashboard	Secure and maintain the connection to the national Pensions Dashboards ecosystem; manage data matching and response protocols to ensure members can view their information.
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 30 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 10 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 10 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 10 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 10 days of (the latest of) either receipt completed forms and documents or the retirement date
Deferment – Calculate and notify deferred benefits	Within 10 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”.