

Meeting:	Pension Board
Date:	12/10/2026
Title:	Annual Benefit Statements 2025/26 (McCloud Remedy)
Author:	Meirion Jones, Pensions Manager
Purpose:	For information only

1. Purpose

To provide assurance to the Board following recent correspondence from The Pensions Regulator to Pension Board members regarding the inclusion of McCloud remedy information in Annual Benefit Statements (ABSs).

2. Background

The Pensions Regulator has reminded Pension Boards of the need to ensure that:

- Remediable service information is included within 2025/26 ABSs where applicable.
- Statements are issued by the statutory deadline of 31 August 2026.
- Any breaches are appropriately reported.
- Members receive clear communications.

3. Gwynedd Pension Fund Position

Officers can confirm that:

- All 2025/26 Annual Benefit Statements were issued by the statutory deadline of 31 August 2026.
- McCloud remedy information was included for all relevant members.
- Data validation and quality assurance checks were completed prior to issue.
- Appropriate member communications were provided.
- No material breaches arose in relation to the provision of remediable service information and therefore no breach report was required.

4. Conclusion

The Board can be assured that Gwynedd Pension Fund has complied with the statutory requirements relating to the inclusion of McCloud remedy information within Annual Benefit Statements for the 2025/26 scheme year and has met the expectations outlined by The Pensions Regulator.

5. Recommendation

The Board is requested to note the contents of this report.