

PENSION FUND COMMITTEE

12 December 2025

ADMINISTRATION REPORT

Report by Executive Director Resources and Section 151 Officer

RECOMMENDATION

1. The Committee is **RECOMMENDED** to acknowledge the challenges encountered by the administration team due to increased workload and persistent resource constraints and the actions being taken to address these.
2. The Committee is **RECOMMENDED** to approve the administering authority discretions policy with no changes made.
3. The Committee is **RECOMMENDED** to approve the changes made to the Fire Services Pension criteria in the scheme pays policy.

Executive Summary

4. This report updates the Committee on the key administration topics including service performance, statutory compliance, staffing, debt recovery and write offs in the last quarter.

Service Performance

Benefit Administration

5. Appendix 1 shows the case volumes (number of carried over, new, completed and outstanding cases) during the period July to September 2025. The team completed 65.8% of 9,390 total cases (1,889 carried over plus 7,501 new), leaving 3,268 outstanding to carry forward.
6. The increase in new work is proving difficult to manage with current resources and additional projects managed within the team. In the last two quarters the team have completed between 60 and 70% of work received, creating an increasing carry forward. Alternative ways of processing high volume cases are being sought using automation and bulk calculations where possible.
7. Appendix 2 shows the performance measure of the work completed by the benefit administration team in the last quarter, July to September 2025. The

team completed 5,444 cases, of which 84% were completed within Service Level Agreement (SLA), an increase of 8.8% from the previous quarter.

8. Appendix 3 provides comparative figures for case volumes and completed cases between April–June 2025 and July–September 2025. The rise in new leaver cases is following a data cleanse, which typically coincides with the academic year's busiest period for leavers and starters.
9. A consultation is being issued to scheme employers to review the Administration Strategy around the current internal Service Level Agreement (SLA), most of which are currently 10 working days. Most targets will be increased to align with the National Key Performance Indicators whilst ensuring priorities remain making payment of pensions and meeting statutory deadlines.
10. The review is in response to the increasing complexity of administration, including current McCloud project, Pension Dashboards and impending further changes to the regulations which will result in further project work.
11. The current targets do not align with the National Key Performance Indicators and technical developments such as member self-service, and the bespoke website will both support members in gaining access to information required. The outcome of the consultation will be brought to the next meeting.
12. Appendix 4 contains the telephone statistics for the period July to September 2025. The team received 3,075 calls of which 94.08% were answered.
13. Appendix 5 shows a comparison of the telephone statistics between April to June 2025 and July to September 2025. This shows no significant difference between the two quarters; however, it is anticipated these numbers will be affected by the introduction of the new member self-service and bespoke website.
14. There have been no pension scams reported in the last quarter July to September 2025. All transfer payments made from the scheme are checked vigilantly to ensure due diligence checks have been conducted correctly.

Statutory Returns

15. The breach in relation to the Fire Scheme Active and Deferred benefit statements affected by the fire scheme remedy which were not issued by 31 August 2025, has been reported to the Pension Regulator.

Fire Service Administration

16. Appendix 6 shows the Firefighter Scheme administration statistics for the last quarter July to September 2025. The team completed 125 cases of which 81.6% were completed within SLA deadline, a decrease of 1.28% from the previous quarter.

Employer Monthly Returns

17. In the last quarter July to September 2025, the team verified 96.5% of monthly data returns within service level agreement (SLA). There were 3.8% of returns (17 employers) outstanding due to on-going queries and training of newer staff.
18. Between June and September 2025, the team completed 677 cases, with 66% meeting the SLA deadline. Most delays involved TUPE work, which is under review to shorten completion times.
19. In the last quarter, to 30 September 2025 there were:
 - 11 new admissions
 - 0 academy conversions
 - 3 closure valuations
 - 3 TUPE

End of Year

20. By 31 August 2025, 99.6% of Annual Benefit Statements were sent to scheme members; there are 49 members outstanding with unresolved queries that are currently being worked on so that statements can be issued.

Member Self Service

21. Appendix 7 confirms the Member Self-service sign up as of 30 September 2025 against the benchmark figures in March 2025. The statistics are split into categories registered, not registered (where no positive election has been made) and opted not to use.
22. The team is currently testing the upgraded member self-service with enhanced features and security, which is set to launch in December 2025.
23. Membership numbers may decline at first since members must re-register on the new site. Targeted communications to specific users will aim to encourage sign-ups.

Financial Implications

Transfers

24. In the last quarter July to September 2025, £7.8 million was transferred into the fund and £4.3 million was transferred out of the fund, of which £294k related to payments made to non-Local Government Authorities.

25. The table below provides a breakdown of the values and numbers of transfers out payments made to non-Local Authorities in the last quarter July to September 2025.

Value	Number of payments made	Total Amount Transferred
Under £10k	12	£41,637.01
£10k to £25k	2	£44,479.64
£25k to £50k	0	£0
£50k to £100k	1	£82,234.18
£100k to £250k	1	£125,195.55
Over £250k	0	£0

26. The total paid out is £2.7 million less than the last quarter April to June 2025, and most payments remain on the lower values. There are no concerns to report.

Invoices Outstanding

27. As of 30 September 2025, four overdue invoices totalling £94,973.58 remain outstanding; £92,429.58 across three invoices are with legal for recovery, while one invoice has been referred to the income recovery team.

Employer Contribution Monitoring

28. In the quarter July to September 2025, 6 payments were made past the statutory deadline of 22nd of the month following payroll. These are small employers affecting 7 members.
29. One employer has been identified having made several recurring late payments of contributions, and as a result has been escalated in line with the Administration Strategy.

Complaints

30. The table below shows number of complaints for the previous financial year 2024-25 and the last two quarters April to September 2025 of the current financial year.

Year	Informal	Resolved	IDRP Stage 1	Upheld	IDRP Stage 2	Upheld	TPO
2024/25	27	24	4	2	1	0	1

2025/26	13	11	8	3	1	0	0
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31. Of the three upheld cases, an award of £100 compensation was issued to one member for inconvenience due to delays in resolving their query; and a review of procedures and communications has taken place to address the issues raised in the other two cases.

Pension Dashboard Project

32. Appendix 8 confirms the current position of Pension Dashboard project plan.
33. The fund met the Pension Dashboard connection deadline of 31 October 2025. Efforts are ongoing to ensure that the fund's AVC providers are also integrated with the platform.
34. The next steps will be to document the matching criteria and decisions made to comply with the Pension Dashboard guidelines.

Data Quality

35. The Data Quality reports are currently being prepared for the annual submission to the Pension Regulator which is due by 3 December 2025.
36. Current statistics as of writing this report for LGPS Common Data is 94.6% and Scheme Specific Data is 99.13%.
37. The data affecting this score is due to missing addresses. A new address tracing system will be implemented shortly to trace the missing address data.

McCloud Project

38. Appendix 9 confirms the position of the extended McCloud Project, following the application to extend the deadline to complete the project by 31 August 2026.
39. Progress is being made within the team to complete the remaining cases with the focus on active, deferred and pensioner members aiming to complete these by 31 March 2026.

Age Discrimination Remedy – Fire Service

40. For members subject to remedy, no ABS was issued and all members affected were contacted in writing to inform them of the delay.
41. The majority of active and deferred statements were issued by 31 October 2025. There are 42 statements remaining, all of which will be issued by 31 March 2026.

2026 at the very latest. A breach report has been submitted to the Pension Regulator to confirm the position.

- 42. There are 35 pensioner cases remain – 18 of these are immediate detriment cases where we are waiting guidance on how to review and the remaining 17 are existing pensioners who will be contacted as soon as possible.

On-call Second Options Exercise – Fire Service

- 43. Since the last meeting 36 pensioners have received their benefits to date, an increase of 13 since the last meeting (£2.2 million paid gross to date).
- 44. The consultation regarding the extension to the work completion deadline and suggested changes to current regulations has ended, but the results have not yet been announced. It has been confirmed that the deadline will be extended to at least 31 March 2026, and it is likely that the final date will be set one year from the amending legislation.
- 45. There are 47 Cohort 1 cases to be completed by 31 December 2025. The Cohort 2 cases (15) will be completed by the end of January, and the Cohort 3 cases (149) will be completed by 31 March 2026.

Staff Implications

- 46. Since the last meeting, recruitment and retention continues to be a challenge. The team have received a further two resignations, resulting in nine vacant posts. Four agency staff have been appointed to cover the work of the Pension Support Officer and Pension Administrator.
- 47. Five of the vacant posts are senior level positions requiring relevant knowledge and expertise. Recruitment for these roles is ongoing, and further discussions with the resourcing teams to address candidate attraction will be pursued based on the outcome of the recruitment process.

[Equality & Inclusion Implications]

- 48. N/A

[Sustainability Implications]

- 49. N/A

[Risk Management]

- 50. N/A

[Consultations]

51. N/A

Administering Authority Discretions Policy

52. Appendix 10 shows the current administering authority discretions in place. There are no amendments made to this policy.

Scheme Pays Policy

53. Appendix 11 shows the scheme pays policy. An amendment has been made to the qualifying criteria for Fire Service pensions.

54. The qualifying criteria for Voluntary Scheme Pays are.

- Members who have transitioned to the 2015 scheme with pension growth of over £60,000 across both schemes
- Members who are subject to a tapered Annual Allowance
- Members who may face a tax charge without being able to access Mandatory Scheme Pays because the deadline has passed, and who can justifiably prove that it was not through fault of their own
- Voluntary Scheme Pays will not be permitted if the relevant deadlines for Mandatory Scheme Pays have been missed and the fault cannot be attributed to Oxfordshire Pension Fund

Lorna Baxter

Annex:

- 1 – Benefit Team Case Volumes
- 2 – Benefit Team Performance
- 3 – Benefit Team Comparative Statistics
- 4 – Telephone Statistics
- 5 – Comparative Telephone Statistics
- 6 – Fire Scheme Statistics
- 7 – Member Self Service Statistics
- 8 – Pension Dashboard Project Plan
- 9 – McCloud Extended Project Plan
- 10 – Administering Authority Discretion Policy
- 11 – Scheme Pays Policy

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