



Pensions Audit Sub Committee

2.00pm, Monday, 4 December 2023

Employer Performance and Data Quality Update

Item number 6.3

1. Recommendations

The Pensions Audit Sub Committee (Committee) is requested to:

- 1.1 note the report and highlight any points it would like to raise at the Pensions Committee on 5 December 2023.

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Employer Performance and Data Quality Update

2. Executive Summary

- 2.1 The purpose of this report is to inform the Pensions Audit Sub-Committee of the ongoing work to enhance the quality of the pension administration membership record data.
- 2.2 In accordance with its Pension Administration Strategy, the Fund continues in its efforts to improve the flow of data from employers through regular reporting and liaison.
- 2.3 This year the Fund has focused on cleansing member records for the annual benefit statement production, the triennial valuation and data collection and analysis for the McCloud remedy. The Fund has also been preparing for the Pensions Dashboards programme and kept under review the data quality specified by The Pensions Regulator.

3. Background

- 3.1 In previous years, Pensions Audit Sub-Committee noted the continuing work to ensure the good quality of pension administration membership record data.
- 3.2 The information demands of accurate record- keeping increased with the introduction of a scheme based on career average revalued earnings (CARE) in 2015. The Pensions Regulator expects that an administering authority should:
 - 3.2.1 set out responsibilities to scheme employers clearly;
 - 3.2.2 escalate any non-compliance to senior management (of the employers);
 - 3.2.3 utilise the ability to impose (recovery of cost) charges; and
 - 3.2.4 report individual scheme employers where their failure has caused a statutory breach.
- 3.3 In 2021 the Fund procured an analytical tool from the software supplier which uses Tableau business intelligence and analytic software. This is powerful data interrogation and visualisation tool that continues to be developed to give the fund greater insight into the data held, membership dynamics and performance. The tool was delivered with a number of standard dashboards and reports including the score measurement required by TPR based on a comprehensive analysis and on the percentage of clean member records without a single data failure.
- 3.4 The Fund sets out standards for provision of data from employers in an agreed Pensions Administration Strategy (**PAS**). It includes scope for the Fund to levy

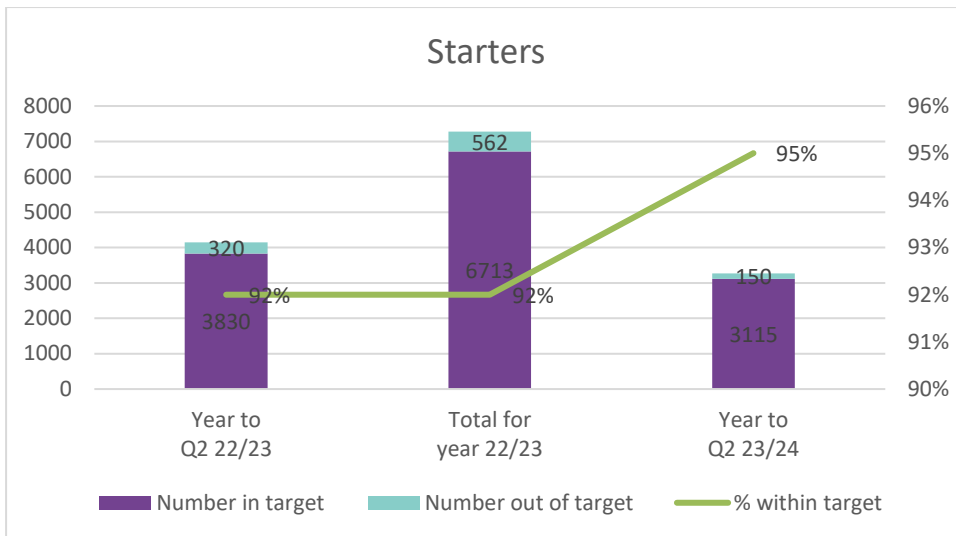
charges to cover any resultant costs if an employer's performance continues to fall below acceptable tolerances. This provision ensures that the administrative costs of the Fund are borne equitably by all the employers. Criteria for passing on costs of poor performance by employers consist of any of the following;

- 3.4.1 Contributions received later than the regulatory standard;
 - 3.4.2 Not regularly addressing membership data queries;
 - 3.4.3 Consistently failing to meet service standard for new starts, leavers, retirements and deaths, and no clear commitment to improve; and
 - 3.4.4 not submitting monthly contributions for each member via the secure portal.
- 3.5 Lothian Pension Fund utilises 2 employer portals. The first portal ("i-Connect") for the secure submission of monthly member updates and the second ("GoAnywhere") for secure document sharing. The Fund continues to collaborate with the supplier to integrate a document sharing facility with in the first portal. The first phase has been delivered to i-Connect allowing employers to submit forms which automatically creates a task and appends the document to the member's pension record. The second phase to allow an exchange of information between the Fund and its employers is expected during 2024. It is expected that the need for the second portal to be diminished.

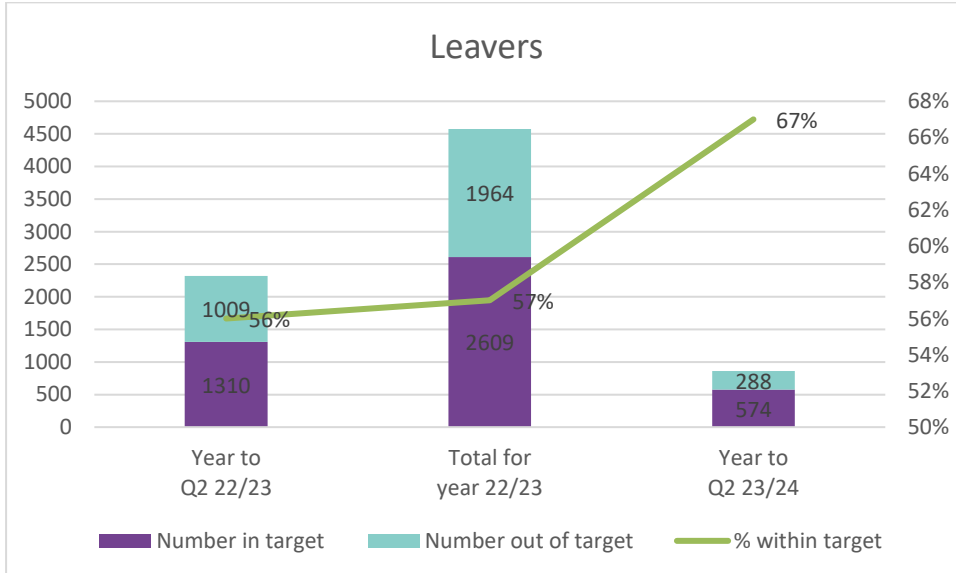
4. Main Report

Pension Administration Strategy (PAS) performance 2022/23, to date

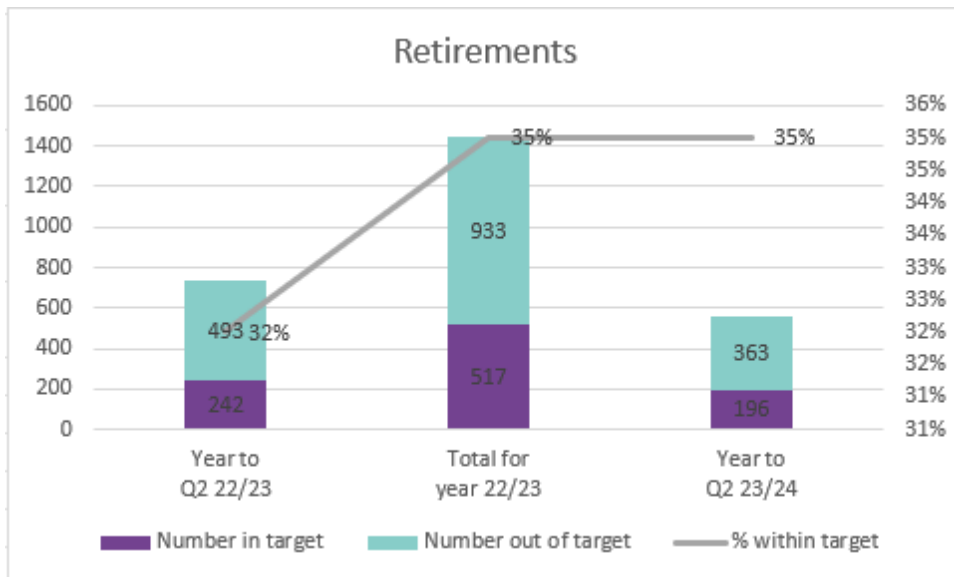
- 4.1 Fund-wide performance against PAS standards is reported each year in the Annual Report. Annual reports are issued to each employer outlining their own performance and comparing this to other employers of a similar size. Quarterly reports are also issued to the four Councils and on an exception basis to any employer whose performance merits specific intervention.
- 4.2 Improving employer performance continues to be a focus for the Fund, working with employers to find solutions to benefit both parties and ultimately the member.
- 4.3 Employers are expected to provide the information to create a new member record within 20 days of the month end in which the member joins. The following graph demonstrates that in this category employer performance continues to be high, with a 3% increase from the same 6 month period in 2022/23.



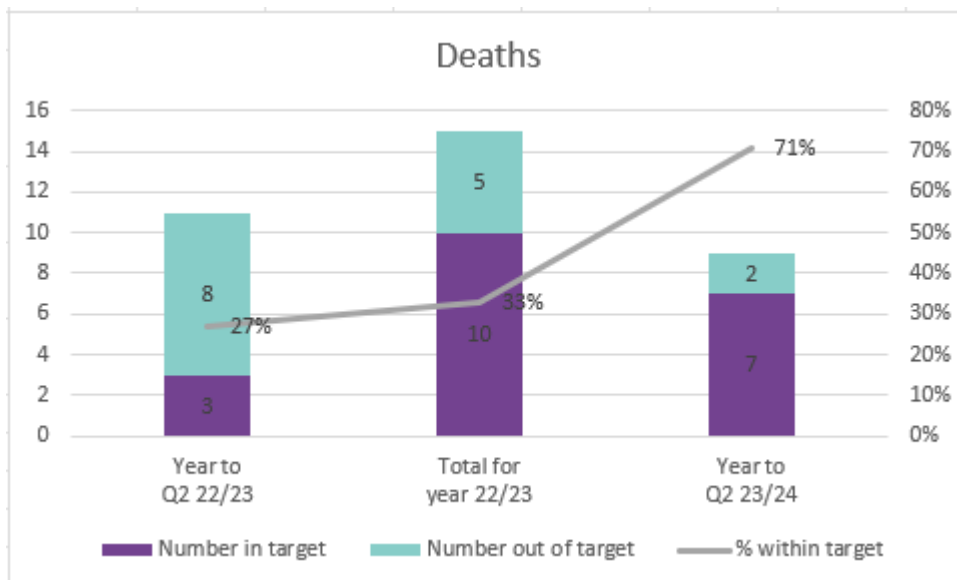
4.4 Leavers are to be submitted no later than 20 working days after the member’s date of leaving. Historically the largest employers have struggled to achieve greater than 50% of this target. Employers have put measures in place to combat outstanding forms and the Fund dropped the need to provide forms for member records with only post 2015 service. The last couple of years has seen a continuous improvement and the next graph shows an 11% increase from the same period from last year. The Fund will continue to work with employers to review processes and improve this grade, utilising improvements in technology.



4.5 With exception of ill-health retirements, completed retirement forms and any supplementary documents should be provided to the Fund at least 20 working days before the member’s date of leaving. This changes to no later than 5 working days after the member’s date of leaving for ill-health retirements. The overall performance continues to be low. The Fund has met with the underperforming employers to understand their processes and issues and is currently investigating how it can help employers improve.



4.6 A completed death in service form should be uploaded to the employer portal, with a copy of the death certificate if available, no later than 10 working days after the member’s date of death. Due to low numbers the percentage for this case type tends to fluctuate, but the performance total for 2022/23 was poor. Investigation highlighted some employers were waiting for additional information such as next of kin before advising the Fund of the member’s death. Advice was given that notification of date of death should be provided to the Fund as soon as this is known. The first 6 months of 2023/24 has seen an improvement.



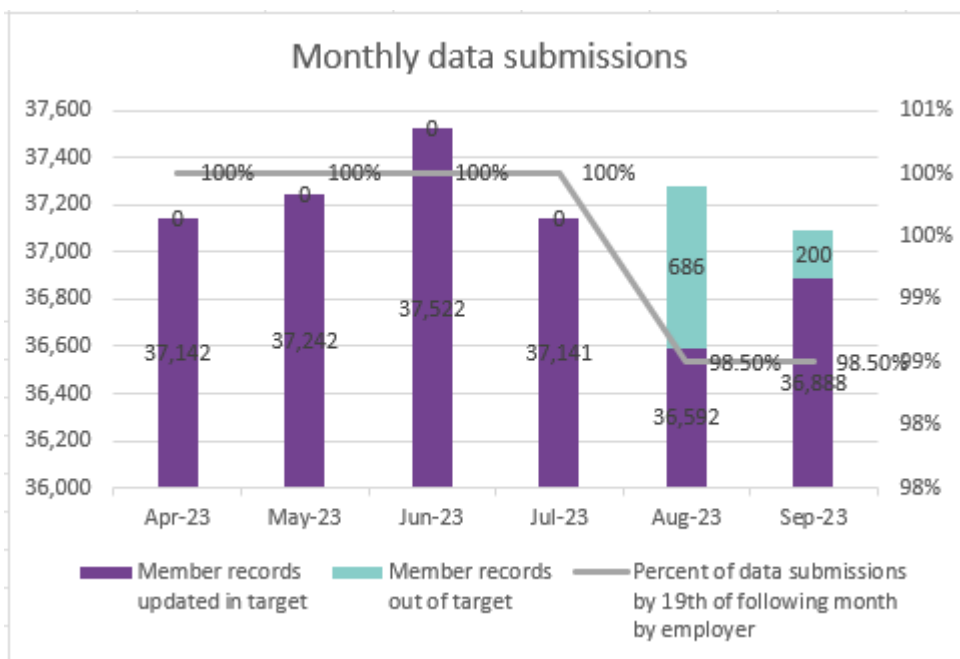
4.7 As previously advised to Pensions Committee, the PAS was reviewed to add an additional instance where employers may be charged for poor performance. Specifically, where an employer fails to achieve a performance level of 75% in target for the provision of early leaver and retirement information, an additional charge may be levied on an annual basis at the Fund’s discretion. Only on rare occasions has the Fund invoked a levy for poor employer performance. Although there is still

significant improvement to be made there has been an upturn in performance and work continues to maintain this trend. The Fund deems that invoking a levy whilst employers are engaging with the Fund and are showing improvement would be detrimental to the relationship.

- 4.8 Fund officers have continued to meet with employers, particularly new contacts, to ensure that the requirements set out in the PAS are understood. Training sessions with payroll and HR staff have also been held. The City of Edinburgh Council visited the Fund’s premises to participate in job shadowing, allowing both sides to gain insight into difficulties faced by one another. The Fund is also undertaking a review of what queries are raised with employers and how these are communicated. The aim is to reduce the burden on the employer. As in previous years, senior officers from the Fund will be holding annual meetings with large employers and these meetings will include discussion of the performance to highlight the key areas where improvement is required.

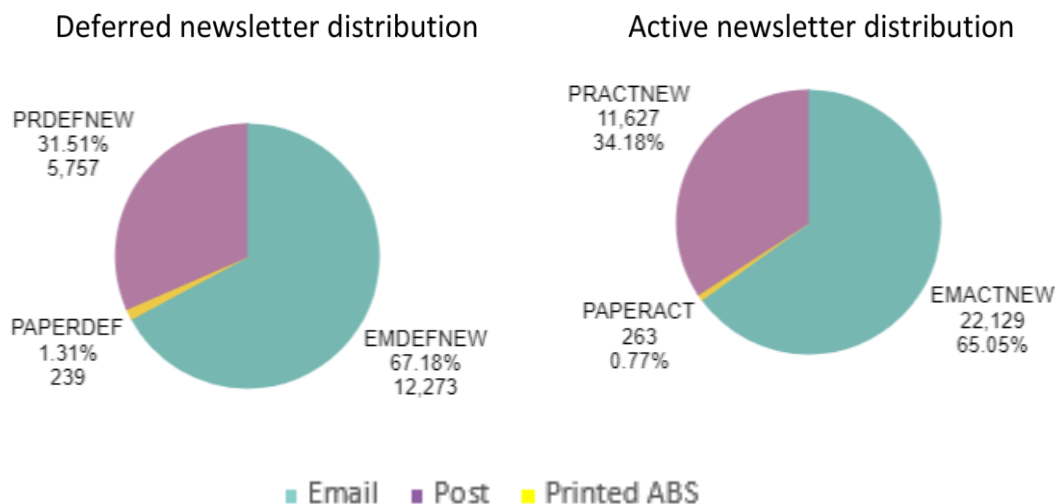
Monthly Contribution (Data) Return - Submissions

- 4.9 Employers are expected to provide extracts of their payroll using the employer portal, by the PAS target of 19th of each month after pension contributions have been deducted from pay. The following graph shows that all employers met the target for the first 4 months of 2023/24. For the August payroll 1 employer had issues with their submission but with help from the Fund was able to upload this on 20 September, only 1 day late. Another employer is currently changing their third party payroll administrator which has resulted in them missing the target of 19 October for their September file. This is still currently outstanding and the Fund is monitoring the situation.



Annual Benefit Statement 2023 – data returns from employers

- 4.10 The March monthly data submission is due on the 19th April and concludes a full financial year's data that will be used to provide active members with their annual benefit statement. All employers supplied the March submission by the 2023 due date. The Fund evaluated the data and 4,794 pay queries were sent to 23 employers, 4,386 of these were for The City of Edinburgh Council.
- 4.11 A further 361 errors in data were found during the pre-production data cleanse, of which only 152 were queried with the employer. The Fund fixed the remaining 209 without involving the employer.
- 4.12 56,930 annual benefit statements (100% of in scope member records) were produced and published to the member online service by 31 July 2023. This was 1 month earlier than the statutory deadline of 31 August 2023. 20,604 of these statements were for deferred members.
- 4.13 The Fund issued newsletters to active and deferred members. Members who have more than pension record only received one newsletter. The following graphs show the number of newsletters issued split between those emailed, those posted and those who also received a printed copy of their annual benefit statement with the posted newsletter. Earlier in the year the Fund completed work to reduce the number of members being issued a printed copy of the statement. The first graph is deferred newsletter distribution followed by the active newsletter distribution.

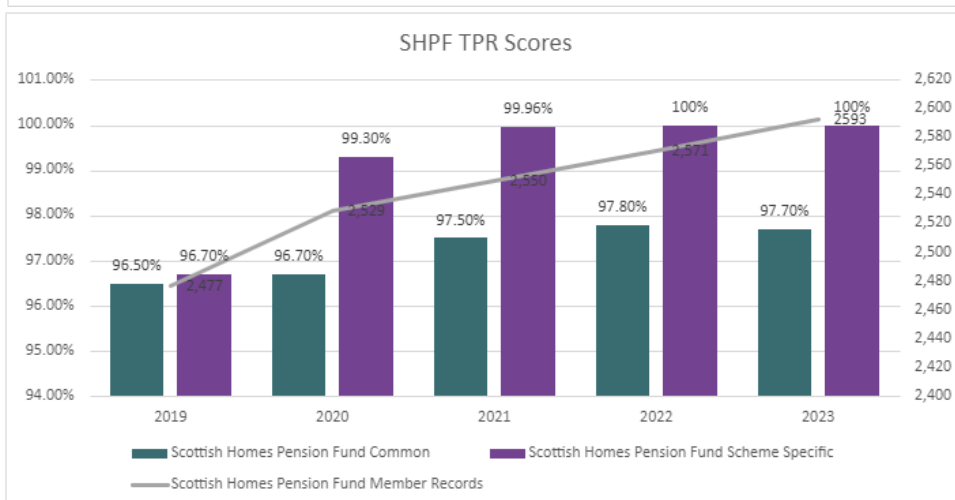
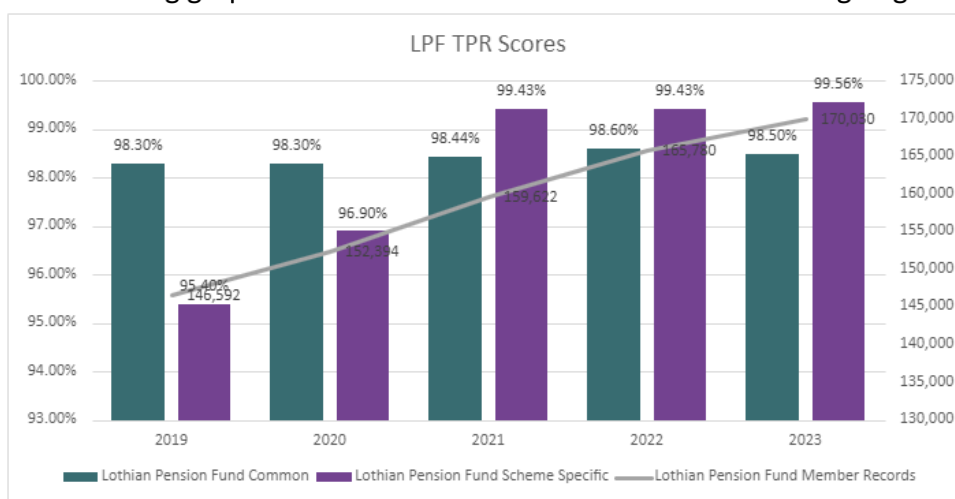


Triennial Actuarial Valuation as at 31 March 2023

- 4.14 The Fund utilised the Actuary's data portal to validate and cleanse data prior to final submission on 17 July 2023. Additional commentary had to be sent for 855 issues. This had been reduced from 3,937 issues highlighted in a provisional file uploaded in April 2023. Final acceptance of the file by the Actuary was given on 18 August 2023.

Management information and data quality monitoring

- 4.15 The Pensions Regulator (TPR) expects the quality of scheme data to be reviewed at least once a year and to calculate common and scheme specific data scores which are declared to them in the annual scheme return.
- 4.16 Common data is set by TPR and is applicable to all pension schemes, this is personal member data such as name and address. The Fund have completed the annual review of the common data held and will be declaring that 98.5% of records did not fail the common data tests for Lothian Pension Fund membership. For Scottish Homes Pension Fund membership the Fund will be declaring a score of 97.7%. Scheme specific data is data that is required to calculate member benefits and TPR leaves the data to be assessed to the scheme. For the 2023 scheme return the Fund will declare scores of 99.56% for Lothian Pension Fund and 100% for Scottish Homes Pension Fund. Full details of the tests completed are available in the documents “Lothian Pension Fund – Data Quality report 2023” and “Scottish Homes Pension Fund – Data Quality report 2023”.
- 4.17 The following graphs show the historic scores for both schemes going back to 2019.



- 4.18 As part of the annual data review the TPR recommends that a data improvement plan is created which sets out objectives to achieve better data. They also advise Funds to identify other work which may influence improvement work or affects resources. The Fund's Data Quality Improvement Plan 2023 is available and includes the Fund's objectives to maintain accurate data, trace "lost" member and prevent fraudulent claims.

McCloud Remedy

- 4.19 When the Local Government Pension Scheme changed from final salary to career average in 2015, older members were given some protections from the changes. The McCloud court case ruled that younger members had been discriminated against and should receive those same protections, known as the McCloud remedy or underpin.
- 4.20 The Fund, with the employers, has undertaken a significant assessment of data required to complete the checks for the remedy. This phase is near completion and service amendments to records will commence in the last months of 2023. This will be followed by a bulk calculation to highlight members subject to an underpin. This may also lead to some pension benefits already in payment to be recalculated.

The Pensions Dashboards Programme

- 4.21 The Pensions Dashboards Programme (PDP) is a government initiative that will enable individuals who have a UK pension not in payment to view online their pensions information in one place.
- 4.22 Due to delays with (PDP) the Fund's internal project has been placed on hold. Amendment regulations came into force on 9 August 2023 that confirm the final date for connecting to the PDP eco-system has been extended to 31 October 2026. However further guidance on staging dates is still awaited. The Fund will release a new project plan once this guidance has been published.

5. Financial impact

- 5.1 There are no direct financial implications arising from this report.
- 5.2 Data quality is fundamental to the effective and efficient administration by the Fund. Costs are met by the Fund's administration budgets (staff and third-party payments).

6. Stakeholder/Regulatory Impact

- 6.1 The Pension Board, comprising employer and member representatives, is integral to the governance of the fund and they are invited to comment on the relevant matters at Committee meetings.
- 6.2 There are no adverse health and safety, governance, compliance or regulatory implications as a result of this report. The forward planning of the Committees' agendas should facilitate improved risk management and governance for the pension funds.
- 6.3 There are no adverse sustainability impacts arising from this report.

7. Background reading/external references

- 7.1 [Improve your scheme data | The Pensions Regulator](#)

8. Appendices

Appendix 1 – Scottish Homes Pension Fund – Data Quality Report 2023

Appendix 2 – Lothian Pension Fund – Data Quality Report 2023

Appendix 3 – Data Quality Improvement Plan 2023



Local Government Pension Scheme

Data Quality Report

Scottish Homes Pension Fund

Data Quality Report

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Version October 2023

Contents

1. Summary

- 1.1. Introduction
- 1.2. Data Quality Analysis Tool
- 1.3. Benchmark

2. TPR Test Results

- 2.1. TPR Common Data Test Results
- 2.2. TPR Scheme-specific Data Test Results
- 2.3. Historical Results

3. Analysis of Data Results

- 3.1. Membership Records in Scope
- 3.2. Summary of Common Data Results
- 3.3. Summary of Scheme-specific Data Results

4. Test Conditions and Exclusions

- 4.1. Common Data
- 4.2. Scheme-specific Data

1. Summary

1.1 Introduction

The Pensions Regulator (TPR) is the UK regulator of work-based pensions schemes. It works with trustees, employers, pension specialists and business advisors giving guidance on what is expected of them when running, overseeing or advising a public service pension scheme. To manage a scheme properly the scheme needs to make sure it has accurate, complete and up-to-date records as failure to do so means the scheme is at risk of not meeting their legal obligations.

Scottish Homes Pension Fund (the Fund), in the role of scheme administrator, is expected to regularly review the quality of the scheme data but must do so at least once a year. TPR have created data quality measures for common and scheme-specific data and scores are based on data being present and accurate. These data scores are submitted in each scheme return to TPR.

1.2 Data Quality Analysis Tool

Since 2018 the Fund have employed Heywood's data quality service to test and analyse the data to satisfy TPR measures. This was carried out once a year using a cut of the Funds August data. Heywood would supply the overall scores and data quality reports. In April 2021 the Fund procured Heywood's new analytical tool "Insights" which uses tableau business intelligence software. The data quality tests and dashboards are included in the tool. This has given the Fund greater control as it allows access to results daily, giving comfort that the rectification work being undertaken is correct.

1.3 Benchmark and Data Types

TPR requires schemes to have effective processes for maintaining data and continually improving the quality of the data held. Analysis of data should cover such tests as

- checking there is data in all the fields as expected,
- checking data items are consistent with each other,
- checking data items are in a valid format.

TPR require schemes to validate 2 types of data, common and scheme-specific. Common data should be held by all schemes and can be used to uniquely identify members. This should include

- national insurance number,
- surname and forename or initials,
- gender,
- date of birth,
- date pensionable service started,
- membership status,
- address including postcode.

Scheme-specific data items are dependent on the scheme structure and design but should reflect the data necessary to calculate and pay benefits.

2. TPR Test Results

2.1 TPR Common Data Test Results

The percentage of member records that did not fail any of the tests deemed to be in the core list of TPR tests is **97.7%**. This is the figure that will be quoted on the 2023 scheme return to TPR.

Data Quality | Summary

97.7%

TPR Pass Rate %

2.2 TPR Scheme-specific Data Test Results

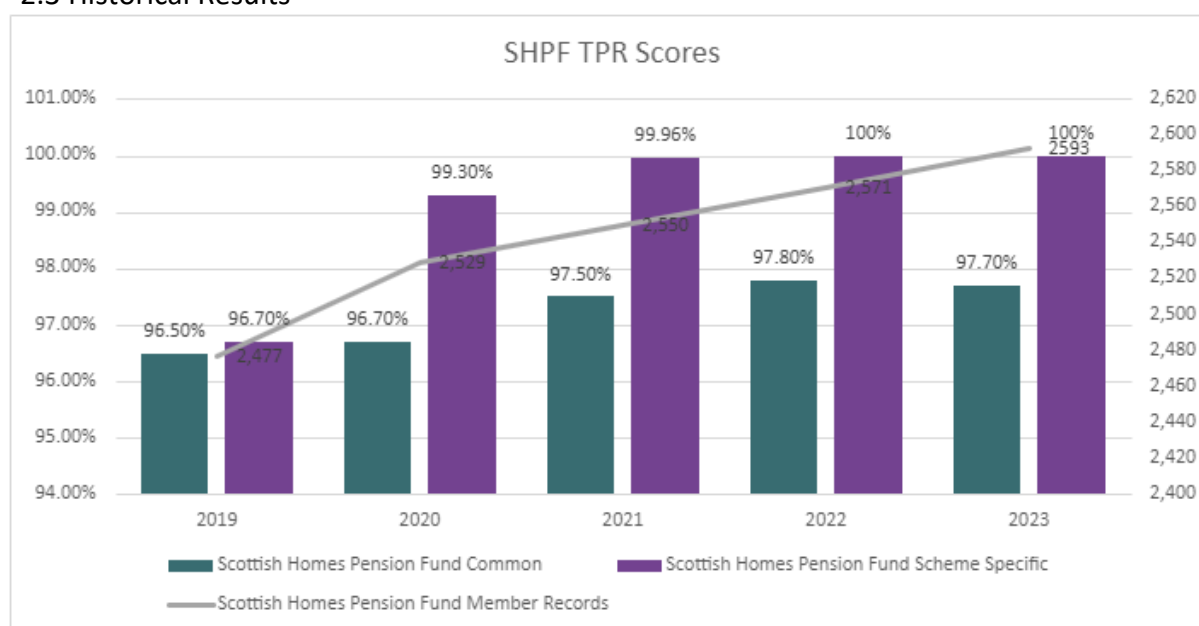
The percentage of member records that did not fail any of the tests deemed to be in the core list of TPR tests is **100%**. This is the figure that will be quoted on the 2023 scheme return to TPR.

LGPS Scheme Specific Data Quality | Overall Summary

100.00%

TPR Pass Rate %

2.3 Historical Results



The common data score decreased by 0.1% from last year’s return whilst the scheme specific score was maintained at 100%.

3. Analysis of Data Results

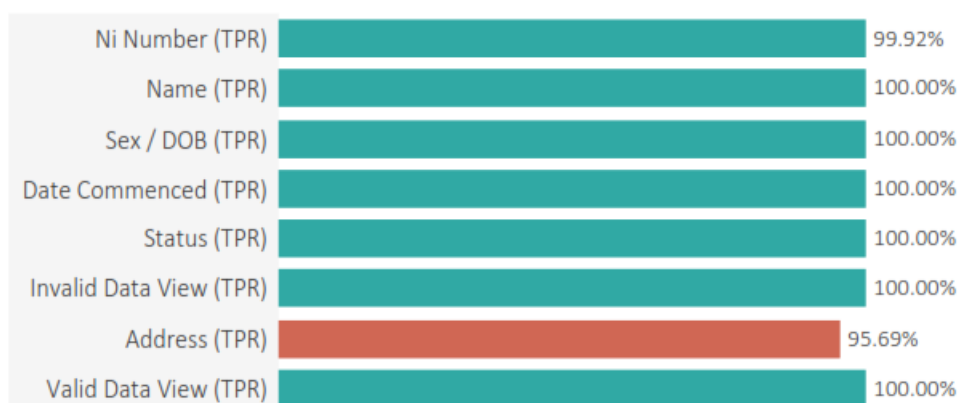
3.1 Membership Records in Scope

The 2023 tests were conducted on 2,593 member records an increase of 22 from 2022. Not all member records are required to be tested under each data category. These are detailed in the section test conditions and exclusions.

3.2 Summary of Common Data Results

The graph below indicates the Fund’s performance for each data category extracted on 29 September 2023.

TPR Pass Rate % by Test Category



The score for the Address category is the only category not to achieve 99% or above. The following table shows the breakdown of the number of records that failed this category’s tests.

Fail A: Address record does not exist	0
Fail B: Address record exists, but line 1 (ADD-LINE-1) is blank	0
Fail C: Gone Away (ADD-GONAWY) indicator is set	57
Fail D: Postcode is blank and address is not overseas	0
Fail E: Postcode format invalid and address is not overseas	0

57 member records are recorded as “gone away”. Details of the Fund’s proposals to improve this test score is outlined in the Data Improvement Plan.

3.3 Summary of Scheme-specific Data Results

The following graph indicates the Fund’s performance for each data category extracted on 29 September 2023.

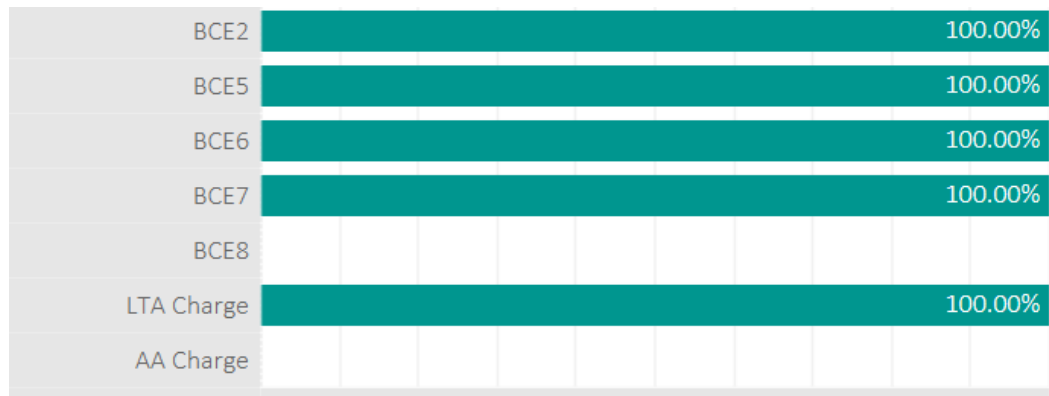
Grand Total | TPR Pass Rate % by Test Category

Member Details	100.00%
Member Benefits	100.00%
CARE	100.00%
HMRC	100.00%
Contracting Out	100.00%

The following tables shows the percentage of members without a failure for the previous categories' tests.

Member Details	Date of Leaving	100.00%
	Leavers	100.00%
	Date Joined Scheme	100.00%
	Employer Details	100.00%
	Remuneration FS	100.00%
	Contributions	100.00%
	Service	100.00%
Member Benefits	Divorce Details	100.00%
	Transfer In 1	100.00%
	Transfer In 2	100.00%
	AVC Details	100.00%
	Total Deferred	100.00%
	Deferred Tranches	100.00%
	Total Pension	100.00%
	Pension Tranches	100.00%
	Total Dependant	100.00%
	Dep. Tranches	100.00%
CARE	CARE Data	100.00%

HMRC



No Scottish Homes Pension Fund membership fell into scope for the BCE8 and AA Charge test criteria.

Contracting
Out



4. Test Conditions and Exclusions

The following images have been taken from the data analysis tool and explains the how a record may fail a test condition and any members that may be excluded from the test.

4.1 Common Data

The following tests were developed by Heywood Pension Technologies to fit the TPR guidance on common data quality testing.

Category	Fail Condition	Test Condition	Members Excluded from Test	Included in TPR Tests?	Additional TPR Exclusions / Notes
Address	Fail A	Address record does not exist	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail B	Address record exists, but line 1 (ADD-LINE-1) is blank	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail C	Gone Away (ADD-GONAWY) indicator is set	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail D	If the address is not overseas, the Postcode (POSTCODE) is blank	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail E	If the address is not overseas, the Postcode is not the correct format (1st letter =Q, V or X, 2nd letter is I, J or Z, 3rd, 4th or 5th character is not a space)	Leavers (Status 3) and Deaths (Status 7)	No	N/A

Date Commenced and NRD	Fail A	Date Joined fund (DJF / DJS) is blank	Status 6 or Status O or previous status 6	Yes	None
	Fail B	Date Joined Fund is earlier than Date of Birth plus 15 years	Status 6 or Status O or previous status 6	No	N/A

Name	Fail A	Surname (SURNAME) is blank	None	Yes	None
	Fail B	Forenames (FORENAMES) is blank	None	Yes	None
	Fail C	Initials (INITS) is blank	None	No	N/A

NI Number	Fail A	NI Number (NI-NUMBER) is blank	None	Yes	None
	Fail B	NI number is temporary (commences TN)	Child pension members (DEPN-D-TYPE = 'C'),	Yes	Current status 3 (no liability) and 7 (death) members excluded
	Fail C	NI number does not adhere to standard (Neither of the first two letters can be D, F, I, Q, U or V. The second letter cannot be O. Prefixes BG, GB, KN, NK, NT, TN (checked in fail B) and ZZ are not used. Suffix must be A, B, C or D. Characters 3-8 must be numbers)	None	No	N/A
Sex and Date of Birth	Fail A	Sex (SEX) is blank	None	Yes	None
	Fail B	Sex is not Male or Female	None	Yes	None
	Fail C	Date of Birth (DOB) is blank	None	Yes	None
	Fail D	Date of Birth is earlier than or equal to 01/01/1900	Leavers (Status 3) and Deaths (Status 7)	Yes	None
Status	Fail A	Status (STATUSKEYF) is blank	None	Yes	None
	Fail B	Status is not 1-9, T or O	None	Yes	None
	Fail C	Status on member summary (STATUSKEYF) does not match that on basic details (STATUS[1])	None	No	N/A
Status and Invalid Data View	Fail A	Exit details should not be present unless status is 3, 7 or 9 or a previous status is 9 and the current status is 1, 2, 4, 5 or T	As per Test Condition	No	N/A
	Fail B	Deferred details should not be present unless status is 4 or a previous status is 4 and the current status is 1, 2, 3, 5, 7 or T	As per Test Condition	No	N/A
		Pension details should not be present unless status			

4.2 Scheme-Specific

The following tests were developed by Heywood Pension Technologies in conjunction with the LGPS Scheme Advisory Board.

Category	Sub Category	Sub Category Eligibility	Fail Condition	Test Condition	Members Excluded from Test	Included In TPR Tests?	Additional TPR Exclusions / Notes
CARE	CARE Data	Current status is 1 or status is 2/4/5/9/A with date left is after the end of Final Salary, with a date joined fund prior to current CARE year start. (Day after last posting date). Member is not a pension credit member (CLASS = 'PC') or a England /Wales site councillor member (CLASS = 'CM')	Fail A	CARE service member has no main CARE tranche (CARE-BINCDE = 'LGPSMAIN' or 'LGPS5050')	member employments with no service (DJF to DATE-LEFT)/today or service history line spanning the period) between end of final salary and the last scheme posting date	No	N/A
			Fail B	Member has a valid CARE list entry (for a valid tranche code) ending on each 31March between Date Joined (or Care revaluation start or last rehire date (where status 4/9 exists with subsequent status 1) if later) and the current posting date (or date left if sooner)	members whose date left (DATE-LEFT) was prior to the first CARE revaluation date, or date joined (DJF) was after the last scheme posting date.	Yes	None
			Fail C	For each contribution entry during CARE accrual dated 31/03/yyyy (within the Fail B period above) with an amount over zero, there is a corresponding end date on the CARE benefit list that ended in the same scheme year with a valid tranche code with a salary amount over zero.	N/A	No	N/A
Contracting Out	Date Contracted Out	Current Status is 1, 2, 4, 5 or T, Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of XY or N	Fail A	Date contracted out SSPA75 is invalid or blank and DJF is prior to 6/4/16	DJF after 05/04/2016	Yes	None
			Fail B	Date contracted out SSPA75 is valid (not blank or on or before 01/01/1900) and prior to 05/04/1978	N/A	Yes	None
			Fail C	Date contracted out SSPA75 is later than 05/04/2016	N/A	Yes	None

NI Contributions/Earnings History	Current Status is 4 or 5, with date contracted out between 6/4/78 and 5/4/97. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N, and NI Table (NI-TABLE) code is not 'E'	Fail A	A Status 4 member is missing Date Left Active Service (DATE-LEFT) or a Status 5 member is missing both Date Left Active Service and Date of Retirement (STATUS-DATE[1])	Null	Yes	None
		Fail B	For one or more period end NI posting, the amount is missing or zero	N/A	No	N/A
		Fail C	There is not a separate NI Contribution entry for each April 5th between Date Contracted Out and 5/4/97 (or 5/4 after Date Ret if earlier)	N/A	No	N/A
		Fail D	GMP is not present on the NI details for status 1 and 2 and on GMP details for status 4, 5 & T	Null	No	N/A
		Fail E	Both Fail C and Fail D occurred	Null	Yes	None
Post 88 GMP	Current Status is 4,5 or T, Date of leaving (DATE-LEFT) post 05/04/1988 and date of contracting out is prior to 05/04/1997. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N, and member either had a service history entry with a Service Type of 'L', 'N', 'P' or 'R' and a Cont Out of SERPS indicator of 'Y' which covers a period between 06/04/1988 and 05/04/1997, or their current employment details (DCCPS to DATE-LEFT) on basic details span this period.	Fail A	Total GMP (GMP-T-DOL) at exit is missing or zero	Null	Yes	None
		Fail B	Post 88 GMP (GMP-T-ADOL) at exit is missing or zero	Null	Yes	None
		Fail C	Post 88 GMP at Exit (GMP-T-ADOL) is not divisible by 52	Null	Yes	None
Pre 88 GMP	Current Status is 4,5 or T, Date of leaving (DATE-LEFT) post 06/04/1978 and date of contracting out is prior to 06/04/1988. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N, and member either had a service history entry with a Service Type of 'L', 'N', 'P' or 'R' and a Cont Out of SERPS indicator of 'Y' which covers a period between 06/04/1978 and 05/04/1988, or their current employment details (DCCPS to DATE-LEFT) on basic details span this period.	Fail A	Total GMP (GMP-T-DOL) at exit is missing or zero	Null	Yes	None
		Fail B	Total GMP at exit (GMP-T-DOL) less post 88 GMP at exit (GMP-T-ADOL) is negative	Null	Yes	None
		Fail C	Total GMP at exit (GMP-T-DOL) less post 88 GMP at exit (GMP-T-ADOL) is not divisible by 52	Null	Yes	None

HMRC	AA Charge	Current Status is 1	Fail A	Employments' latest annual allowance PIP end date (AAL-PIPEND) is prior to the latest expected PIP end date OR member has missing AA Dataview and date joined (DJF) is prior to AA PIP Date Override	Employments that have a status 4 or 9 with date left prior to the last expected PIP end date, and a subsequent status 1 date after the expected PIP end date	Yes	None
			Fail B	Employment has an annual allowance entry where either the scheme pays indicator (AAL-SCHPAY) is set but the scheme pays debit amount (AAL-SPGSH1) is not greater than zero, or vice versa	N/A	No	N/A
BCE2	Current status is 5 or T with status date after 05/04/2006	Fail A	Latest crystallisation date (CRYS-CRSYSD) entry is missing, is not a valid date or is earlier than date left	Employment Type = 'PC'	Yes	None	
		Fail B	PLA amount (CRYS-PLA) is blank or zero	N/A	Yes	None	
		Fail C	PLA % (CRYS-PLAPC) is blank or zero and amount is > 0.01% of sum of Used (CRUS-PLAUN) and Unused PLA Amounts (CRYS-PLAUS)	N/A	No	N/A	
BCE5	Current status is 4 or T	Fail A	Member is aged over 75	N/A	No	N/A	
BCE6	Current status is 5 or T with status date after 05/04/2006, and aged under 75 at the status date	Fail A	Latest crystallisation date (CRYS-CRSYSD) entry is missing, is not a valid date or is earlier than date left	N/A	No	N/A	
		Fail B	Member has retirement grant (PEN-TOT-AL > 0) but PCLS (CRYS-PCLS) is blank	Retirement Grant (PEN-TOT-AL) blank or zero	Yes	None	
		Fail C	There is a serious ill health crystallisation date (CRYS-ILLD) but no amount (CRYS-ILLA), or vice versa	N/A	No	N/A	
BCE7	Current Status is 7, and current status date is post 05/04/2006 and within 5 years of status 5 date entry	Fail A	Death grant (CDTC-TOTLS) is blank or zero	N/A	No	N/A	
		Fail B	Death grant (CDTC-TOTLS) is greater than zero, but the crystallisation amount (CDTC-CVAL) or percent (CDTC-CVALP) is blank or zero and amount is > 0.01% of sum of Used (CRUS-PLAUN) and Unused PLA Amounts (CRYS-PLAUS)	Death grant (CDTC-TOTLS) greater than 0	No	N/A	

	BCEB	Current status is 3 and date left (DATE-LEFT) is after 05/04/2006, and have a overseas transfer date present (CRYS-TFRD)	Fail A	overseas transfer date present (CRYS-TFRD) is blank or invalid, or earlier than date left	N/A	No	N/A
			Fail B	QROPS transfer amount (CRYS-TFRA) is blank or zero	N/A	No	N/A
			Fail C	DOB is not a valid date	N/A	No	N/A
			Fail D	Age at transfer dates (CRYS-TFRD) is 75 or greater	N/A	No	N/A
	LTA Charge	Current status is 5 or T with status date after 05/04/2006, and doesn't have either all enhanced protection or PCLS payment BCE data fields completed (i.e. both CRYS-BCEVD/CRYS-BCEVA/CRYS-BCEVI and CRYS-PPD / CRYS-PPA / CRYS-PPI are not all present)	Fail A	the total PLA used percentage (CRYS-TPPC) is greater than 100, but no LTA charge amount is completed (CRYS-LTACH and CRYS-LTA25 and CRYS-LTA55 are all blank or zero)	Total PLA used percentage (CRYS-TPPC) is less than or equal to 100	Yes	None
Member Benefits	AVC Details	Current Status is 1, 2, 4, 5 or T with a AVC Details record present	Fail A	Contract start date (AVC-START) is blank or invalid (incl. on or before 01/01/1900)	N/A	Yes	Non current status 1, 2 or 4
			Fail B	Contract end date (AVC-TE-DUE) is blank, invalid (incl. on or before 01/01/1900) or prior to the start date (AVC-START)	N/A	No	N/A
			Fail C	If the contract type (AVC-TYPE) is an added years type ("A", "B", "G", "L", "P", "R" or "S") but the added years amount (AVC-ADDY) is blank or zero	N/A	Yes	Non current status 1, 2 or 4
			Fail D	If the contract type (AVC-TYPE) is an added pension ("H" or "M") but the bought pension amount (AVC-P75T) is blank or zero, or greater than or equal to the scheme maximum	N/A	Yes	Non current status 1, 2 or 4
	Divorce	Current Status is 1, 2, 4, 5 or T with a Pension Sharing Record present	Fail A	Initial pension value (DVC-TOTINI) is missing	N/A	Yes	None
			Fail B	Calculation date (DVC-CALDTE) blank or before 01/12/2000	N/A	Yes	None

		Fail C	Payment date (DVC-PAYDTE) blank or before 01/12/2000	N/A	Yes	None
		Fail D	Pension credit amount (DVC-TVAMT) is missing or zero	N/A	Yes	None
		Fail E	Pension debit amount (DVC-CONAMT) is missing or zero	N/A	Yes	None
		Fail F	Percentage split (DVC-PCSPLT) is missing or zero or over 100.00	N/A	Yes	None
Total Gross Dependant Pension	Current Status is 6	Fail A	Total initial pension value (DEP-TOT-IP) is missing or zero	N/A	Yes	None
		Fail B	Total initial pension value (DEP-TOT-IP) is present, but less than a nominal amount	N/A	No	N/A
		Fail C	Total current pension value (DEP-TOT-CP) is missing or zero	N/A	Yes	None
		Fail D	Total current pension value (DEP-TOT-CP) is present, but less than a nominal amount	N/A	No	N/A
		Fail E	Date for PI calculation (DEP-INC-DT) must be present	N/A	Yes	None
Total Gross Pension	Current Status is 5 or T	Fail A	Total initial pension value (PEN-TOT-IP) is missing or zero	N/A	Yes	None
		Fail B	Total initial pension value (PEN-TOT-IP) is present, but less than a nominal amount	N/A	No	N/A

		Fail C	Total current pension value (PEN-TOT-CP) is missing or zero	N/A	Yes	None
		Fail D	Total current pension value (PEN-TOT-CP) is present, but less than a nominal amount	N/A	No	N/A
		Fail E	Date for PI calculation must be present and later than date joined fund (DJF)	N/A	Yes	None
Total Original Deferred Benefit	Current Status is 4	Fail A	Total initial pension value (DEF-TOT-IP) is missing or zero	N/A	Yes	None
		Fail B	Total initial pension value (DEF-TOT-IP) is present, but less than a nominal amount	N/A	No	N/A
		Fail C	Total current pension value (DEF-TOT-CP) is missing or zero	N/A	Yes	None
		Fail D	Total current pension value (DEF-TOT-CP) is present, but less than a nominal amount	N/A	No	N/A
		Fail E	PI Calculation date (DEF-INC-DT) is missing or invalid, or prior to earliest of date joined fund (DJF) or any Previous Scheme From Date where Transfer Type = 'INTERFND'	N/A	Yes	None
		Fail F	First entry of PI calculated date (DEF-PI-DT[1]) is missing is prior to the scheme's last PI date	employments with a date left following the scheme's last PI date	No	N/A
Tranches of Dependant Pension	Current Status is 6	Fail A	PEN pension type (DEP-TYPE) has a value (DEP-I-PEN) less than or equal to a nominal amount	N/A	Yes	None
		Fail B	Latest PI calculated date (PEN-PI-DT) is missing is prior to the scheme's last PI date	N/A	No	N/A

	Tranches of Original Deferred Benefit	Current Status is 4	Fail A	A 'PEN' pension type (DEF-TYPE) does not exist or has an initial value less than a nominal amount.	N/A	Yes	None
			Fail B	Initial Pension (DEF-I-PEN) components for (DEF-TYPE) PEN + UPEN + TAPE does not equal total initial pension (DEF-TOT-IP)	N/A	No	N/A
			Fail C	an employment with service between accrual rate change and end of final salary with a missing or less than a nominal value (DEF-I-PEN) PN60 (DEF-TYPE) pension component.	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Members whose service dates (either from DJF to DATE-LEFT) or on service history (with SERV-TYPE = 'L') do not span the period from accrual change to end of final salary (01/04/2008 to 31/03/2014 in England and Wales)	Yes	None
			Fail D	Member with post FS End service has no 'CARE' (DEF-TYPE) tranche or has one with a value (DEF-I-PEN) less than or equal to a nominal figure	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Members whose date of leaving (DATE-LEFT) is pre final salary end date.	Yes	None
			Fail E	Member with 50/50 CARE tranche (CARE-BNCDE = 'LGPSS050' Or 'TVINLG50') has no corresponding pension component (DEF-TYPE = 'CPS0') or one with a value (DEF-I-PEN) less than or equal to a nominal figure	N/A	No	N/A
			Fail F	Member with pre FS accrual change service has no 'RA' (DEF-TYPE) tranche or has one with a value (DEF-I-PEN) less than or equal to a nominal amount	Pension Credit (CLASS = 'PC') or members whose date of joining (DJF) and any service history line that starts (HIST-START) after the FS accrual rate change date	No	N/A
	Tranches of Pension	Current Status is 5 or T	Fail A	PEN pension type (PEN-TYPE) has an initial value less than a nominal amount.	N/A	No	N/A
			Fail B	Member with service between 01/04/2008 (09 S&NI) and 31/03/2014 (15 S&NI) has no 'PN60' tranche or has one with a value less than a small figure	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Or Members whose service history periods (with SERV-TYPE = 'L') do not span the period from accrual change to end of final salary (01/04/2008 to 31/03/2014 in England and Wales)	Yes	None
			Fail C	Member with post FS end service has no 'CARE' (PEN-TYPE) tranche or has one with a value (PEN-I-PEN) less than or equal to a nominal figure	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Or members whose date of leaving (DATE-LEFT) is pre final salary end date.	Yes	None
			Fail D	Member with 50/50 CARE tranche (CARE-BNCDE = 'CARE5050' Or 'TVIN5050') has no corresponding pension component (PEN-TYPE = 'CPS0') or one with a value (PEN-I-PEN) less than or equal to a nominal figure	N/A	Yes	None

			Fail E	First entry of PI calculated date (PEN-PI-DT[1]) is missing or is prior to the scheme's last PI date (or if the first component is 'GMP' and the PI calculated date is missing or prior to the 6th April prior to the last PI date)	employments with a date left following the scheme's last PI date or those with an 'X' PI Marker (PEN-PI-MKR) or an 'A' PI Marker (PEN-PI-MKR)	Yes	None
			Fail F	PEN or GMP is not the first pension type (PEN-TYPE)	N/A	No	N/A
Transfer In Details 1	Current Status is 1, 2, 4, 5 or T with a Transfer Details record present	Fail A	Transfer Received date (ADD-TV-DT) is blank or on or before 01/01/1900	N/A		Yes	Non current status 1, 2 or 4
		Fail B	Transfer value (ADD-TV) is blank or zero		Interfund (ADD-TYPE = 'INTERFND') transfers received pre accrual change date for England and Wales funds (pre end of final salary accrual for Scotland and NI) that credited (ADD-BS-CR) less than 183 days service	Yes	Non current status 1, 2 or 4
		Fail C	Back service credit (ADD-BS-CR) and retained pension (ADD-RETP) are both blank or zero.	N/A		No	N/A
		Fail D	Back service credit (ADD-BS-CR) is present, but service history does not have entry starting (HIST-START) on the same date and the transfer service start (ADD-FROM)		Transfers with no back service credit (ADD-BS-CR = 0 or blank)	No	N/A
		Fail E	Transfer type (ADD-TYPE) is not valid (one of 'CLUB', 'INTERFND', 'NON CLUB', 'PERSONAL', 'RESTITUTIO' or 'INTRA-FND')	N/A		No	N/A
		Fail F	Date received (ADD-TV-DT) is blank, invalid (on or before 01/01/1900) or earlier than date joined fund (DJF)	N/A		No	N/A
Transfer In Details 2	Current Status is 1, 2, 4, 5 or T with a Transfer Details record present	Fail A	Previous scheme (ADD-PR-SCH) and previous employer (ADD-PR-EMP) are both blank	N/A		No	N/A
Member Details	Contributions	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> 'PC') and member is not a casual worker (PART-TIME <=> 'C') and date joined fund is greater than 15 days from the Variable Input Posting Date.	Fail A	Total Paid Including Interest (TCI-TOTAL) is blank or less than (or equal to) a small figure (default of £1.00) agreed with customer	Employment type (CLASS) is Councillor (CM) or Date Joined Fund (DJF) equal to or later than the last posting date or member is non-active (not status '1' or '2') and date left is prior to Minimum non-active date- override	No	N/A
			Fail B	For status 1 members the latest cont date (CONT-DATE) prior to the last posting date and have a corresponding figure (SCH-CONT) (not 0)	Current status not '1' or DJF Date Joined Fund (DJF) equal to or later than the last posting date	No	N/A

Date Joined Scheme	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> PC)	Fail A	Any of Date Joined Scheme (DJF), Date of Birth (DOB) and/or Date commenced current service (DCCPS) Joined Fund are either blank or earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail B	Date Joined Fund (DJF) is earlier or equal to Date of Birth (DOB) plus 15 years	Null DATE-LEFT or DOB	No	N/A
Date of Leaving	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> PC)	Fail A	Non-active member has blank or invalid date left (DATE-LEFT)	Status 1	Yes	None
		Fail B	Date joined fund (DJF) blank or on or before 01/01/1900	Status 1	Yes	None
		Fail C	Date joined fund (DJF) later than or equal to date left (DATE-LEFT)	Status 1, Fail A cases	Yes	None
		Fail D	Date Left (DATE-LEFT) present for an active member without a previous status 4 or 9	Status not 1 or has previous status 4 or 9 entry	No	N/A
Employer Details	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> PC)	Fail A	Current employer (LOCATION) is blank	N/A	Yes	None
		Fail B	Date Joined employer (DT-JOIN-EM) is either blank or earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail C	Date Joined employer (DT-JOIN-EM) must be earlier than date of birth (DOB) plus 15 years	Null DT-JOIN-EMP or DOB	No	N/A
		Fail D	Employment type (CLASS) is blank	N/A	No	N/A

Leavers	Current Status is 4, 5, 9 or T and member is not pension credit member (CLASS <=> 'PC')	Fail A	Date Left (DATE-LEFT) is either blank or is earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail B	Date Joined Scheme (DJF) is either blank or is earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail C	Date Left (DATE-LEFT) is earlier than Date Joined Scheme (DJF)	Null DATE-LEFT or DJF	No	N/A
Salary (Final Salary members)	Current Status is 1, 2, 4, 5, 9 or T with service start date (HIST-START) (or date joined fund (DJF) if no service history present) prior to the final salary accrual end date, and member is not pension credit member (CLASS <=> 'PC')	Fail A	Blank or invalid latest Pensionable Remuneration Date (PEN-REM-DT)	Employment type (CLASS) is Councillor (CM)	Yes	Non current status 1, 2 or 4
		Fail B	For non-active members, neither of the last two pensionable remuneration dates (PEN-REM-DT) equal the member's date of leaving (DATE-LEFT)	Current status (STATUS) is 1, 2 or 9; or Employment type (CLASS) is Councillor (CM)	No	N/A
		Fail C	The latest Remuneration entry is on a valid date (PEN-REM-DT) but has no amount (PEN-REM)	N/A	No	N/A
		Fail D	Deferred with no, or less than (or equal to) a nominal, Final Pay (DEF-PENREM) value	Not current status 4	No	N/A
		Fail E	Pensioner with no, or less than (or equal to) a nominal, Final Pay (PEN-PS-REM) value	Not current status 5 or T	No	N/A
		Fail F	Active without a pensionable remuneration entry on or after the latest posting date	Not current status 1, Employment type (CLASS) is Councillor (CM)	No	N/A
Service	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> 'PC')	Fail A	If DCCPS > DJF, and DJF < 31/03/2014 (15 S&NI)) then service history must be present	N/A	No	N/A



Local Government Pension Scheme

Data Quality Report

Lothian Pension Fund

Data Quality Report

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Lothian Pension Fund

Version October 2023

Contents

1. Summary

- 1.1. Introduction
- 1.2. Data Quality Analysis Tool
- 1.3. Benchmark and Data Types

2. TPR Test Results

- 2.1. TPR Common Data Test Results
- 2.2. TPR Scheme-specific Data Test Results
- 2.3. Historical Results

3. Analysis of Data Results

- 3.1. Membership Records in Scope
- 3.2. Summary of Common Data Results
- 3.3. Summary of Scheme-specific Data Results

4. Test Conditions and Exclusions

- 4.1. Common Data
- 4.2. Scheme-specific Data

1. Summary

1.1 Introduction

The Pensions Regulator (TPR) is the UK regulator of work-based pensions schemes. It works with trustees, employers, pension specialists and business advisors giving guidance on what is expected of them when running, overseeing or advising a public service pension scheme. To manage a scheme properly the scheme needs to make sure it has accurate, complete and up-to-date records as failure to do so means the scheme is at risk of not meeting their legal obligations.

Scottish Homes Pension Fund (the Fund), in the role of scheme administrator, is expected to regularly review the quality of the scheme data but must do so at least once a year. TPR have created data quality measures for common and scheme-specific data and scores are based on data being present and accurate. These data scores are submitted in each scheme return to TPR.

1.2 Data Quality Analysis Tool

Since 2018 the Fund have employed Heywood's data quality service to test and analyse the data to satisfy TPR measures. This was carried out once a year using a cut of the Funds August data. Heywood would supply the overall scores and data quality reports. In April 2021 the Fund procured Heywood's new analytical tool "Insights" which uses tableau business intelligence software. The data quality tests and dashboards are included in the tool. This has given the Fund greater control as it allows access to results daily, giving comfort that the rectification work being undertaken is correct.

1.3 Benchmark and Data Types

TPR requires schemes to have effective processes for maintaining data and continually improving the quality of the data held. Analysis of data should cover such tests as

- checking there is data in all the fields as expected,
- checking data items are consistent with each other,
- checking data items are in a valid format.

TPR require schemes to validate 2 types of data, common and scheme-specific. Common data should be held by all schemes and can be used to uniquely identify members. This should include

- national insurance number,
- surname and forename or initials,
- gender,
- date of birth,
- date pensionable service started,
- membership status,
- address including postcode.

Scheme-specific data items are dependent on the scheme structure and design but should reflect the data necessary to calculate and pay benefits.

2. TPR Test Results

2.1 TPR Common Data Test Results

The percentage of member records that did not fail any of the tests deemed to be in the core list of TPR tests is **98.5%**. This is the figure that will be quoted on the 2023 scheme return to TPR.

Data Quality | Summary

98.5%

TPR Pass Rate %

2.2 TPR Scheme-specific Data Test Results

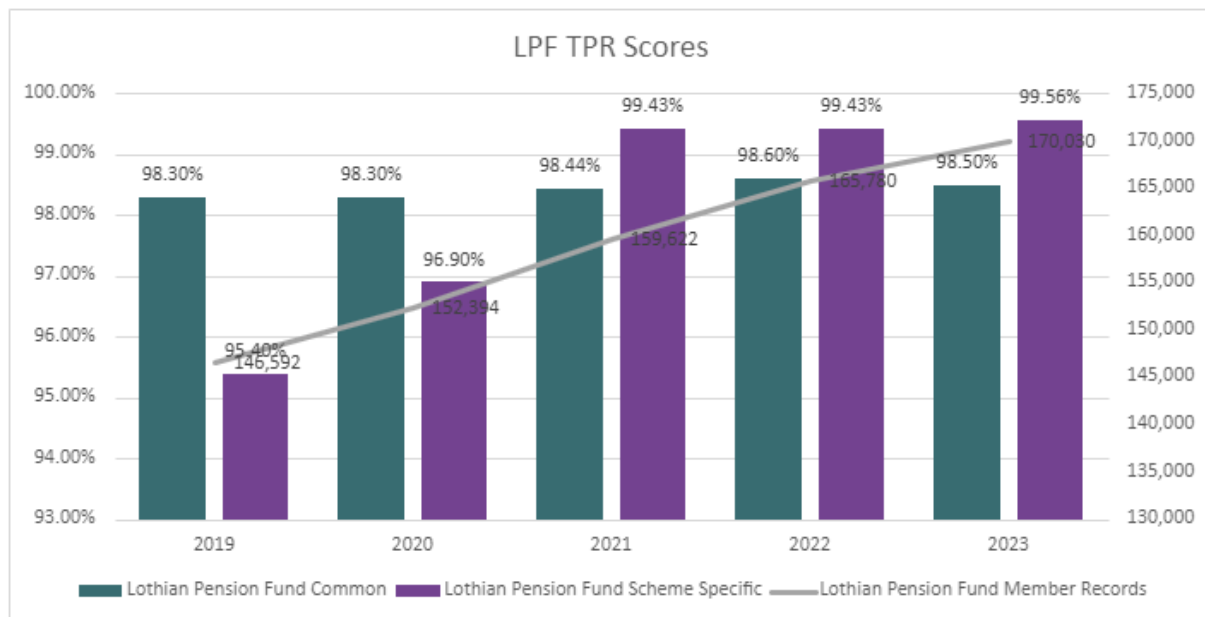
The percentage of member records that did not fail any of the tests deemed to be in the core list of TPR tests is **99.56%**. This is the figure that will be quoted on the 2023 scheme return to TPR.

LGPS Scheme Specific Data Quality | Overall Summary

99.56%

TPR Pass Rate %

2.3 Historical Results



The common data score decreased by 0.1% from last year's return whilst the scheme specific score increased by 0.13%.

3. Analysis of Data Results

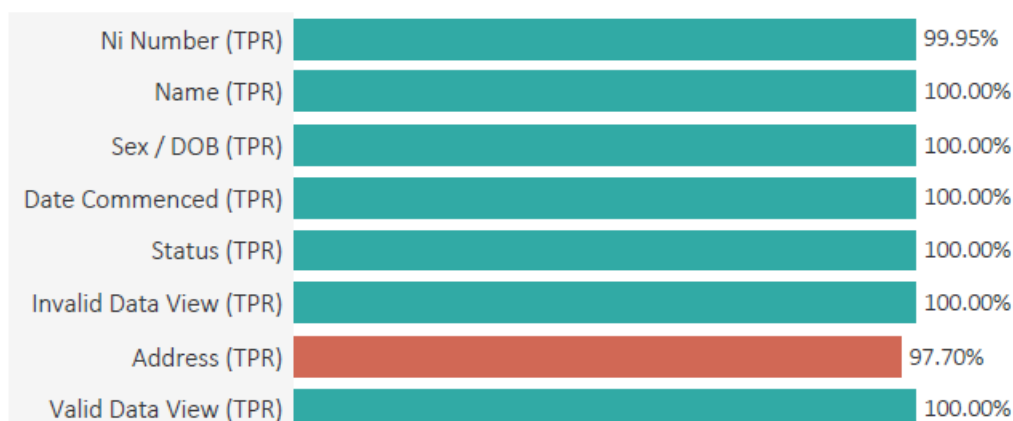
3.1 Membership Records in Scope

The 2023 tests were conducted on 170,030 member records an increase of 4,250 from 2022. Not all member records are required to be tested under each data category. These are detailed in the section test conditions and exclusions.

3.2 Summary of Common Data Results

The graph below indicates the Fund's performance for each data category extracted on 29 September 2023.

TPR Pass Rate % by Test Category



The score for the Address category is the only category not to achieve 99% or above. The following table shows the breakdown of the number of records that failed this category's tests.

Fail A: Address record does not exist	2
Fail B: Address record exists, but line 1 (ADD-LINE-1) is blank	7
Fail C: Gone Away (ADD-GONAWY) indicator is set	2,072
Fail D: Postcode is blank and address is not overseas	7
Fail E: Postcode format invalid and address is not overseas	188

2,072 member records are recorded as "gone away". Details of the Fund's proposals to improve this test score is outlined in the annual Data Improvement Plan.

3.3 Summary of Scheme-specific Data Results

The following graph indicates the Fund's performance for each data category extracted on 29 September 2023.

Grand Total | TPR Pass Rate % by Test Category

Member Details	99.99%
Member Benefits	99.70%
CARE	99.25%
HMRC	99.91%
Contracting Out	99.91%

The following tables shows the percentage of members without a failure for the previous categories' tests.

Member Details	Date of Leaving	99.99%
	Leavers	100.00%
	Date Joined Scheme	100.00%
	Employer Details	100.00%
	Remuneration FS	99.99%
	Contributions	100.00%
	Service	100.00%
Member Benefits	Divorce Details	100.00%
	Transfer In 1	100.00%
	Transfer In 2	100.00%
	AVC Details	99.94%
	Total Deferred	100.00%
	Deferred Tranches	99.40%
	Total Pension	99.99%
	Pension Tranches	99.87%
	Total Dependant	99.88%
	Dep. Tranches	99.95%
	CARE Data	99.25%
HMRC	BCE2	99.96%
	BCE5	100.00%
	BCE6	99.95%
	BCE7	100.00%
	BCE8	100.00%
	LTA Charge	99.94%
	AA Charge	99.90%



4. Test Conditions and Exclusions

The following images have been taken from the data analysis tool and explains the how a record may fail a test condition and any members that may be excluded from the test.

4.1 Common Data

The following tests were developed by Heywood Pension Technologies to fit the TPR guidance on common data quality testing.

Category	Fail Condition	Test Condition	Members Excluded from Test	Included in TPR Tests?	Additional TPR Exclusions / Notes
Address	Fail A	Address record does not exist	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail B	Address record exists, but line 1 (ADD-LINE-1) is blank	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail C	Gone Away (ADD-GONAWY) indicator is set	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail D	If the address is not overseas, the Postcode (POSTCODE) is blank	Leavers (Status 3) and Deaths (Status 7)	Yes	None
	Fail E	If the address is not overseas, the Postcode is not the correct format (1st letter =Q, V or X, 2nd letter is I, J or Z, 3rd, 4th or 5th character is not a space)	Leavers (Status 3) and Deaths (Status 7)	No	N/A
Date Commenced and NRD	Fail A	Date Joined fund (DJF / DJS) is blank	Status 6 or Status O or previous status 6	Yes	None
	Fail B	Date Joined Fund is earlier than Date of Birth plus 15 years	Status 6 or Status O or previous status 6	No	N/A

Name	Fail A	Surname (SURNAME) is blank	None	Yes	None
	Fail B	Forenames (FORENAMES) is blank	None	Yes	None
	Fail C	Initials (INITS) is blank	None	No	N/A
NI Number	Fail A	NI Number (NI-NUMBER) is blank	None	Yes	None
	Fail B	NI number is temporary (commences TN)	Child pension members (DEPN-D-TYPE = 'C'),	Yes	Current status 3 (no liability) and 7 (death) members excluded
	Fail C	NI number does not adhere to standard (Neither of the first two letters can be D, F, I, Q, U or V. The second letter cannot be O. Prefixes BG, GB, KN, NK, NT, TN (checked in fail B) and ZZ are not used. Suffix must be A, B, C or D. Characters 3-8 must be numbers)	None	No	N/A
Sex and Date of Birth	Fail A	Sex (SEX) is blank	None	Yes	None
	Fail B	Sex is not Male or Female	None	Yes	None
	Fail C	Date of Birth (DOB) is blank	None	Yes	None
	Fail D	Date of Birth is earlier than or equal to 01/01/1900	Leavers (Status 3) and Deaths (Status 7)	Yes	None
Status	Fail A	Status (STATUSKEYF) is blank	None	Yes	None
	Fail B	Status is not 1-9, T or O	None	Yes	None
	Fail C	Status on member summary (STATUSKEYF) does not match that on basic details (STATUS[1])	None	No	N/A

Status and Invalid Data View	Fail A	Exit details should not be present unless status is 3, 7 or 9 or a previous status is 9 and the current status is 1, 2, 4, 5 or T	As per Test Condition	No	N/A
	Fail B	Deferred details should not be present unless status is 4 or a previous status is 4 and the current status is 1, 2, 3, 5, 7 or T	As per Test Condition	No	N/A
		Pension details should not be present unless status			

4.2 Scheme-Specific

The following tests were developed by Heywood Pension Technologies in conjunction with the LGPS Scheme Advisory Board.

Category	Sub Category	Sub Category Eligibility	Fail Condition	Test Condition	Members Excluded from Test	Included in TPR Tests?	Additional TPR Exclusions / Notes
CARE	CARE Data	Current status is 1 or status is 2/4/5/9/A with date left is after the end of Final Salary, with a date joined fund prior to current CARE year start. (Day after last posting date). Member is not a pension credit member (CLASS = 'PC') or a England /Wales site councillor member (CLASS = 'CM')	Fail A	CARE service member has no main CARE tranche (CARE-BVNCDE = 'LGFSMAIN' or 'LGPS5050')	member employments with no service (DJF to DATE-LEFT)/today or service history line spanning the period) between end of final salary and the last scheme posting date	No	N/A
			Fail B	Member has a valid CARE list entry (for a valid tranche code) ending on each 31March between Date Joined (or Care revaluation start or last rehire date (where status 4/9 exists with subsequent status 1) if later) and the current posting date (or date left if sooner)	members whose date left (DATE-LEFT) was prior to the first CARE revaluation date, or date joined (DJF) was after the last scheme posting date.	Yes	None
			Fail C	For each contribution entry during CARE accrual dated 31/03/yyyy (within the Fail B period above) with an amount over zero, there is a corresponding end date on the CARE benefit list that ended in the same scheme year with a valid tranche code with a salary amount over zero.	N/A	No	N/A
Contracting Out	Date Contracted Out	Current Status is 1, 2, 4, 5 or T. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N	Fail A	Date contracted out SSPA75 is invalid or blank and DJF is prior to 6/4/16	DJF after 05/04/2016	Yes	None
			Fail B	Date contracted out SSPA75 is valid (not blank or on or before 01/01/1900) and prior to 06/04/1978	N/A	Yes	None
			Fail C	Date contracted out SSPA75 is later than 05/04/2016	N/A	Yes	None

NI Contributions/Earnings History	Current Status is 4 or 5, with date contracted out between 6/4/78 and 5/4/97. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N, and NI Table (NI-TABLE) code is not 'E'	Fail A	A Status 4 member is missing Date Left Active Service (DATE-LEFT) or a Status 5 member is missing both Date Left Active Service and Date of Retirement (STATUS-DATE[1])	Null	Yes	None
		Fail B	For one or more period end NI posting, the amount is missing or zero	N/A	No	N/A
		Fail C	There is not a separate NI Contribution entry for each April 5th between Date Contracted Out and 5/4/97 (or 5/4 after Date Ret if earlier)	N/A	No	N/A
		Fail D	GMP is not present on the NI details for status 1 and 2 and on GMP details for status 4, 5 & T	Null	No	N/A
		Fail E	Both Fail C and Fail D occurred	Null	Yes	None
Post 88 GMP	Current Status is 4,5 or T, Date of leaving (DATE-LEFT) post 05/04/1988 and date of contracting out is prior to 05/04/1997. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N, and member either had a service history entry with a Service Type of 'L', 'N', 'P' or 'R' and a Cont Out of SERPS indicator of 'Y' which covers a period between 06/04/1988 and 05/04/1997, or their current employment details (DCCPS to DATE-LEFT) on basic details span this period.	Fail A	Total GMP (GMP-T-DOL) at exit is missing or zero	Null	Yes	None
		Fail B	Post 88 GMP (GMP-T-ADOL) at exit is missing or zero	Null	Yes	None
		Fail C	Post 88 GMP at Exit (GMP-T-ADOL) is not divisible by 52	Null	Yes	None
Pre 88 GMP	Current Status is 4,5 or T, Date of leaving (DATE-LEFT) post 06/04/1978 and date of contracting out is prior to 06/04/1988. Member is not a pension credit member (employment type 'PC' excluded), and member does not have a reduced NI indicator (RED-NI) of X,Y or N, and member either had a service history entry with a Service Type of 'L', 'N', 'P' or 'R' and a Cont Out of SERPS indicator of 'Y' which covers a period between 06/04/1978 and 05/04/1988, or their current employment details (DCCPS to DATE-LEFT) on basic details span this period.	Fail A	Total GMP (GMP-T-DOL) at exit is missing or zero	Null	Yes	None
		Fail B	Total GMP at exit (GMP-T-DOL) less post 88 GMP at exit (GMP-T-ADOL) is negative	Null	Yes	None
		Fail C	Total GMP at exit (GMP-T-DOL) less post 88 GMP at exit (GMP-T-ADOL) is not divisible by 52	Null	Yes	None

HMRC	AA Charge	Current Status is 1	Fail A	Employments' latest annual allowance PIP end date (AAL-PIPEND) is prior to the latest expected PIP end date OR member has missing AA Dataview and date joined (DJF) is prior to AA PIP Date Override	Employments that have a status 4 or 9 with date left prior to the last expected PIP end date, and a subsequent status 1 date after the expected PIP end date	Yes	None
			Fail B	Employment has an annual allowance entry where either the scheme pays indicator (AAL-SCHPAY) is set but the scheme pays debit amount (AAL-SPGSH1) is not greater than zero, or vice versa	N/A	No	N/A
BCE2	Current status is 5 or T with status date after 05/04/2006	Fail A	Latest crystallisation date (CRYS-CRSYSD) entry is missing, is not a valid date or is earlier than date left	Employment Type = 'PC'	Yes	None	
		Fail B	PLA amount (CRYS-PLA) is blank or zero	N/A	Yes	None	
		Fail C	PLA % (CRYS-PLAPC) is blank or zero and amount is > 0.01% of sum of Used (CRUS-PLAUN) and Unused PLA Amounts (CRYS-PLAUS)	N/A	No	N/A	
BCE5	Current status is 4 or T	Fail A	Member is aged over 75	N/A	No	N/A	
BCE6	Current status is 5 or T with status date after 05/04/2006, and aged under 75 at the status date	Fail A	Latest crystallisation date (CRYS-CRSYSD) entry is missing, is not a valid date or is earlier than date left	N/A	No	N/A	
		Fail B	Member has retirement grant (PEN-TOT-AL > 0) but PCLS (CRYS-PCLS) is blank	Retirement Grant (PEN-TOT-AL) blank or zero	Yes	None	
		Fail C	There is a serious ill health crystallisation date (CRYS-ILLD) but no amount (CRYS-ILLA), or vice versa	N/A	No	N/A	
BCE7	Current Status is 7, and current status date is post 05/04/2006 and within 5 years of status 5 date entry	Fail A	Death grant (CDTC-TOTLS) is blank or zero	N/A	No	N/A	
		Fail B	Death grant (CDTC-TOTLS) is greater than zero, but the crystallisation amount (CDTC-CVAL) or percent (CDTC-CVALP) is blank or zero and amount is > 0.01% of sum of Used (CRUS-PLAUN) and Unused PLA Amounts (CRYS-PLAUS)	Death grant (CDTC-TOTLS) greater than 0	No	N/A	

	BCEB	Current status is 3 and date left (DATE-LEFT) is after 05/04/2006, and have a overseas transfer date present (CRYS-TFRD)	Fail A	overseas transfer date present (CRYS-TFRD) is blank or invalid, or earlier than date left	N/A	No	N/A
			Fail B	QROPS transfer amount (CRYS-TFRA) is blank or zero	N/A	No	N/A
			Fail C	DOB is not a valid date	N/A	No	N/A
			Fail D	Age at transfer dates (CRYS-TFRD) is 75 or greater	N/A	No	N/A
	LTA Charge	Current status is S or T with status date after 05/04/2006, and doesn't have either all enhanced protection or PCLS payment BCE data fields completed (i.e. both CRYS-BCEVD/CRYS-BCEVA/CRYS-BCEVI and CRYS-PPD / CRYS-PPA / CRYS-PPI are not all present)	Fail A	the total PLA used percentage (CRYS-TPPC) is greater than 100, but no LTA charge amount is completed (CRYS-LTACH and CRYS-LTA25 and CRYS-LTA55 are all blank or zero)	Total PLA used percentage (CRYS-TPPC) is less than or equal to 100	Yes	None
Member Benefits	AVC Details	Current Status is 1, 2, 4, 5 or T with a AVC Details record present	Fail A	Contract start date (AVC-START) is blank or invalid (incl. on or before 01/01/1900)	N/A	Yes	Non current status 1, 2 or 4
			Fail B	Contract end date (AVC-TE-DUE) is blank, invalid (incl. on or before 01/01/1900) or prior to the start date (AVC-START)	N/A	No	N/A
			Fail C	If the contract type (AVC-TYPE) is an added years type ("A", "B", "G", "L", "P", "R" or "S") but the added years amount (AVC-ADDY) is blank or zero	N/A	Yes	Non current status 1, 2 or 4
			Fail D	If the contract type (AVC-TYPE) is an added pension ("H" or "M") but the bought pension amount (AVC-P75T) is blank or zero, or greater than or equal to the scheme maximum	N/A	Yes	Non current status 1, 2 or 4
	Divorce	Current Status is 1, 2, 4, 5 or T with a Pension Sharing Record present	Fail A	Initial pension value (DVC-TOTINI) is missing	N/A	Yes	None
			Fail B	Calculation date (DVC-CALDTE) blank or before 01/12/2000	N/A	Yes	None

		Fail C	Payment date (DVC-PAYDTE) blank or before 01/12/2000	N/A	Yes	None
		Fail D	Pension credit amount (DVC-TVAMT) is missing or zero	N/A	Yes	None
		Fail E	Pension debit amount (DVC-CONAMT) is missing or zero	N/A	Yes	None
		Fail F	Percentage split (DVC-PCSPLT) is missing or zero or over 100.00	N/A	Yes	None
Total Gross Dependent Pension	Current Status is 6	Fail A	Total initial pension value (DEP-TOT-IP) is missing or zero	N/A	Yes	None
		Fail B	Total initial pension value (DEP-TOT-IP) is present, but less than a nominal amount	N/A	No	N/A
		Fail C	Total current pension value (DEP-TOT-CP) is missing or zero	N/A	Yes	None
		Fail D	Total current pension value (DEP-TOT-CP) is present, but less than a nominal amount	N/A	No	N/A
		Fail E	Date for PI calculation (DEP-INC-DT) must be present	N/A	Yes	None
Total Gross Pension	Current Status is 5 or T	Fail A	Total initial pension value (PEN-TOT-IP) is missing or zero	N/A	Yes	None
		Fail B	Total initial pension value (PEN-TOT-IP) is present, but less than a nominal amount	N/A	No	N/A

		Fail C	Total current pension value (PEN-TOT-CP) is missing or zero	N/A	Yes	None
		Fail D	Total current pension value (PEN-TOT-CP) is present, but less than a nominal amount	N/A	No	N/A
		Fail E	Date for PI calculation must be present and later than date joined fund (DJF)	N/A	Yes	None
Total Original Deferred Benefit	Current Status is 4	Fail A	Total initial pension value (DEF-TOT-IP) is missing or zero	N/A	Yes	None
		Fail B	Total initial pension value (DEF-TOT-IP) is present, but less than a nominal amount	N/A	No	N/A
		Fail C	Total current pension value (DEF-TOT-CP) is missing or zero	N/A	Yes	None
		Fail D	Total current pension value (DEF-TOT-CP) is present, but less than a nominal amount	N/A	No	N/A
		Fail E	PI Calculation date (DEF-INC-DT) is missing or invalid, or prior to earliest of date joined fund (DJF) or any Previous Scheme From Date where Transfer Type = 'INTERFND'	N/A	Yes	None
		Fail F	First entry of PI calculated date (DEF-PI-DT[1]) is missing is prior to the scheme's last PI date	employments with a date left following the scheme's last PI date	No	N/A
Tranches of Dependant Pension	Current Status is 6	Fail A	PEN pension type (DEP-TYPE) has a value (DEP-I-PEN) less than or equal to a nominal amount	N/A	Yes	None
		Fail B	Latest PI calculated date (PEN-PI-DT) is missing is prior to the scheme's last PI date	N/A	No	N/A

	Tranches of Original Deferred Benefit	Current Status is 4	Fail A	A 'PEN' pension type (DEF-TYPE) does not exist or has an initial value less than a nominal amount.	N/A	Yes	None
			Fail B	Initial Pension (DEF-I-PEN) components for (DEF-TYPE) PEN + UPEN + TAPE does not equal total initial pension (DEF-TOT-IP)	N/A	No	N/A
			Fail C	an employment with service between accrual rate change and end of final salary with a missing or less than a nominal value (DEF-I-PEN) PN60 (DEF-TYPE) pension component.	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Members whose service dates (either from DJF to DATE-LEFT) or on service history (with SERV-TYPE = 'L') do not span the period from accrual change to end of final salary (01/04/2008 to 31/03/2014 in England and Wales)	Yes	None
			Fail D	Member with post FS End service has no 'CARE' (DEF-TYPE) tranche or has one with a value (DEF-I-PEN) less than or equal to a nominal figure	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Members whose date of leaving (DATE-LEFT) is pre final salary end date.	Yes	None
			Fail E	Member with 50/50 CARE tranche (CARE-BNCDE = 'LGPSS050' Or 'TWINLG50') has no corresponding pension component (DEF-TYPE = 'CPS0') or one with a value (DEF-I-PEN) less than or equal to a nominal figure	N/A	No	N/A
			Fail F	Member with pre FS accrual change service has no 'RA' (DEF-TYPE) tranche or has one with a value (DEF-I-PEN) less than or equal to a nominal amount	Pension Credit (CLASS = 'PC') or members whose date of joining (DJF) and any service history line that starts (HIST-START) after the FS accrual rate change date	No	N/A
	Tranches of Pension	Current Status is 5 or T	Fail A	PEN pension type (PEN-TYPE) has an initial value less than a nominal amount.	N/A	No	N/A
			Fail B	Member with service between 01/04/2008 (09 S&NI) and 31/03/2014 (15 S&NI) has no 'PN60' tranche or has one with a value less than a small figure	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Or Members whose service history periods (with SERV-TYPE = 'L') do not span the period from accrual change to end of final salary (01/04/2008 to 31/03/2014 in England and Wales)	Yes	None
			Fail C	Member with post FS end service has no 'CARE' (PEN-TYPE) tranche or has one with a value (PEN-I-PEN) less than or equal to a nominal figure	Councillor members(CLASS = 'CM') (in England/Wales sites only) or Pension Credit (CLASS = 'PC'). Or members whose date of leaving (DATE-LEFT) is pre final salary end date.	Yes	None
			Fail D	Member with 50/50 CARE tranche (CARE-BNCDE = 'CARE5050' Or 'TWIN5050') has no corresponding pension component (PEN-TYPE = 'CPS0') or one with a value (PEN-I-PEN) less than or equal to a nominal figure	N/A	Yes	None

			Fail E	First entry of PI calculated date (PEN-PI-DT[1]) is missing or is prior to the scheme's last PI date (or if the first component is 'GMP' and the PI calculated date is missing or prior to the 6th April prior to the last PI date)	employments with a date left following the scheme's last PI date or those with an 'X' PI Marker (PEN-PI-MKR) or an 'A' PI Marker (PEN-PI-MKR)	Yes	None
			Fail F	PEN or GMP is not the first pension type (PEN-TYPE)	N/A	No	N/A
Transfer In Details 1	Current Status is 1, 2, 4, 5 or T with a Transfer Details record present	Fail A	Transfer Received date (ADD-TV-DT) is blank or on or before 01/01/1900	N/A	N/A	Yes	Non current status 1, 2 or 4
		Fail B	Transfer value (ADD-TV) is blank or zero	Interfund (ADD-TYPE = 'INTERFND') transfers received pre accrual change date for England and Wales funds (pre end of final salary accrual for Scotland and NI) that credited (ADD-BS-CR) less than 183 days service	N/A	Yes	Non current status 1, 2 or 4
		Fail C	Back service credit (ADD-BS-CR) and retained pension (ADD-RETP) are both blank or zero.	N/A	N/A	No	N/A
		Fail D	Back service credit (ADD-BS-CR) is present, but service history does not have entry starting (HIST-START) on the same date and the transfer service start (ADD-FROM)	Transfers with no back service credit (ADD-BS-CR = 0 or blank)	N/A	No	N/A
		Fail E	Transfer type (ADD-TYPE) is not valid (one of "CLUB", "INTERFND", "NON CLUB", "PERSONAL", "RESTITUTIO" or "INTRA-FND")	N/A	N/A	No	N/A
		Fail F	Date received (ADD-TV-DT) is blank, invalid (on or before 01/01/1900) or earlier than date joined fund (DJF)	N/A	N/A	No	N/A
Transfer In Details 2	Current Status is 1, 2, 4, 5 or T with a Transfer Details record present	Fail A	Previous scheme (ADD-PR-SCH) and previous employer (ADD-PR-EMP) are both blank	N/A	N/A	No	N/A
Member Details	Contributions	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> 'PC') and member is not a casual worker (PART-TIME <=> 'C') and date joined fund is greater than 15 days from the Variable Input Posting Date.	Fail A	Total Paid Including Interest (TCI-TOTAL) is blank or less than (or equal to) a small figure (default of £1.00) agreed with customer	Employment type (CLASS) is Councillor (CM) or Date Joined Fund (DJF) equal to or later than the last posting date or member is non-active (not status '1' or '2') and date left is prior to Minimum non-active date- override	No	N/A
			Fail B	For status 1 members the latest cont date (CONT-DATE) prior to the last posting date and have a corresponding figure (SCH-CONT) (not 0)	Current status not '1' or DJF Date Joined Fund (DJF) equal to or later than the last posting date	No	N/A

Date Joined Scheme	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> PC)	Fail A	Any of Date Joined Scheme (DJF), Date of Birth (DOB) and/or Date commenced current service (DCCPS) Joined Fund are either blank or earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail B	Date Joined Fund (DJF) is earlier or equal to Date of Birth (DOB) plus 15 years	Null DATE-LEFT or DOB	No	N/A
Date of Leaving	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> PC)	Fail A	Non-active member has blank or invalid date left (DATE-LEFT)	Status 1	Yes	None
		Fail B	Date joined fund (DJF) blank or on or before 01/01/1900	Status 1	Yes	None
		Fail C	Date joined fund (DJF) later than or equal to date left (DATE-LEFT)	Status 1, Fail A cases	Yes	None
		Fail D	Date Left (DATE-LEFT) present for an active member without a previous status 4 or 9	Status not 1 or has previous status 4 or 9 entry	No	N/A
Employer Details	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> PC)	Fail A	Current employer (LOCATION) is blank	N/A	Yes	None
		Fail B	Date Joined employer (DT-JOIN-EM) is either blank or earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail C	Date Joined employer (DT-JOIN-EM) must be earlier than date of birth (DOB) plus 15 years	Null DT-JOIN-EMP or DOB	No	N/A
		Fail D	Employment type (CLASS) is blank	N/A	No	N/A

Leavers	Current Status is 4, 5, 9 or T and member is not pension credit member (CLASS <=> 'PC')	Fail A	Date Left (DATE-LEFT) is either blank or is earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail B	Date Joined Scheme (DJF) is either blank or is earlier than or equal to 1/1/1900	N/A	Yes	None
		Fail C	Date Left (DATE-LEFT) is earlier than Date Joined Scheme (DJF)	Null DATE-LEFT or DJF	No	N/A
Salary (Final Salary members)	Current Status is 1, 2, 4, 5, 9 or T with service start date (HIST-START) (or date joined fund (DJF) if no service history present) prior to the final salary accrual end date, and member is not pension credit member (CLASS <=> 'PC')	Fail A	Blank or invalid latest Pensionable Remuneration Date (PEN-REM-DT)	Employment type (CLASS) is Councillor (CM)	Yes	Non current status 1, 2 or 4
		Fail B	For non-active members, neither of the last two pensionable remuneration dates (PEN-REM-DT) equal the member's date of leaving (DATE-LEFT)	Current status (STATUS) is 1, 2 or 9; or Employment type (CLASS) is Councillor (CM)	No	N/A
		Fail C	The latest Remuneration entry is on a valid date (PEN-REM-DT) but has no amount (PEN-REM)	N/A	No	N/A
		Fail D	Deferred with no, or less than (or equal to) a nominal, Final Pay (DEF-PENREM) value	Not current status 4	No	N/A
		Fail E	Pensioner with no, or less than (or equal to) a nominal, Final Pay (PEN-PS-REM) value	Not current status 5 or T	No	N/A
		Fail F	Active without a pensionable remuneration entry on or after the latest posting date	Not current status 1, Employment type (CLASS) is Councillor (CM)	No	N/A
Service	Current Status is 1, 2, 4, 5, 9 or T and member is not pension credit member (CLASS <=> 'PC')	Fail A	If DCCPS > DJF, and DJF < 31/03/2014 (15 S&NI)) then service history must be present	N/A	No	N/A



Data Improvement Plan
October 2023

Summary

This improvement plan primarily aims to address the key issues identified in the Fund's Annual Data Quality review which took place in September 2023 and demonstrates the appropriate steps the Fund is taking to tackle the issues raised in the review and how it will improve the data held.

The Fund also undertakes additional measures to ensure that accurate pension benefits are communicated and paid to the correct member or beneficiary. The Fund is currently undertaking a procurement exercise to secure a new mortality and tracing service.

The next generation of member online portal, known as TME, has been released by Heywood Pensions Technologies. The Fund will create a plan to upgrade to TME during 2024.

In the last year significant data collection and analysis was carried out by the Fund and its employers in preparation for the McCloud judgement of the public sector pension reforms. The Local Government Pension Scheme (Remediable Service) (Scotland) Regulations 2023 was laid before the Scottish Parliament and came into force on 1 October 2023. To comply with these regulations the Fund will be commencing record updates and rectification work.

Due to delays in the Pensions Dashboard Programme the Fund's internal project plan has been placed on hold. A final pensions dashboards eco-system connection deadline of 31 October 2026 has been fixed but new staging timelines are still awaited. The Fund will release a new project plan once further guidance on staging dates has been published.

Plan Objectives

- ❖ Maintain complete and accurate records to ensure the timeously payment of correct pension benefits.
- ❖ Identify members with "gone-away" status and undertake tracing exercises to locate new addresses.
- ❖ To prevent and detect fraudulent claims.
- ❖ Improve the member online experience by expanding their self-service capabilities.
- ❖ Engage with employers to improve the timeliness and quality of member data
- ❖ Record updates and recalculation rectification work to be completed for the McCloud remedy
- ❖ Data rectification in readiness for onboarding the Pensions Dashboard

Outcomes

Objective	Action	Measure	Resource	Timescale
Maintain complete and accurate records to ensure the timeously payment of correct pension benefits	Keep the data quality dashboard under monthly review. Rectifying issues and pinpointing any training requirements.	Outperform the internal performance indicator of 95% for both common and scheme-specific TPR data quality scores.	Lothian Pension Fund Staff Data analytical tool	September 2024
	Identify potential data errors utilising the actuary's fund valuation data cleansing tool on a quarterly basis	Aim to keep number of critical issues below 1,000	Lothian Pension Fund Staff Actuarial data cleansing tool	Quarterly - ongoing
Identify members with "gone-away" status and undertake tracing exercise to locate new address	The Fund will carry out annual bulk exercises and online case by case investigations to trace "lost" members.	Reduction in number of members with "gone-away" status	Lothian Pension Fund Staff 3 rd party tracing services to be determined	September 2024
	Participate in pilot with Heywood Pensions Technologies to trace "lost" members through a sourced email address.	Reduction in number of members with "gone-away" status	Lothian Pension Fund Staff Heywood staff	September 2024
To prevent and detect fraudulent claims	The Fund will participate in the biennial National Fraud Initiative	Complete investigation of cases specified by 2022/23 initiative	Lothian Pension Fund Staff NFI Portal	Next Initiative 2024/25

	The Fund will use a biometric authentication solution for proof of life verification for our overseas pensioners	Results will be used to suspend or stop pension payments	Lothian Pension Fund Staff Crown Agents	ongoing
	The Fund will submit data to the annual Club Vita exercise for analysis	Results will be used to investigate “suspicious” payments and cleanse longevity data	Lothian Pension Fund Staff Club Vita portal	September 2024
	The Fund will receive Daily Updates from Tell Us Once	Results will be used to suspend or stop pension payments	Lothian Pension Fund Staff TUO portal	ongoing
	The Fund will submit monthly data to the LGPS NI Database	Checks will be performed for benefits held with other funds to ensure benefit are paid in compliance with legislation	Lothian Pension Fund Staff LGPS NI Database	Monthly - ongoing
Improve the member online experience by expanding their self-service capabilities	The Fund will propose new development ideas to the software provider and promote the benefits of the latest enhancements to members.	Increase in self service traffic with corresponding reduction in estimate requests	Lothian Pension Fund Staff Heywood programme developers	Ongoing collaboration
	Complete upgrade to next generation portal TME	Existing member users transferred over	Lothian Pension Fund Heywood Pensions Technologies	December 2024
Engage with the employers to improve the timeliness	The Fund will provide quarterly Pension	Analyse the results and identify employers of	Lothian Pension Fund staff	Quarterly - ongoing

and quality of member data	Administration Strategy statistics to employers	concern. Deliver training where improvement required	Employer Staff	
	The Fund will arrange and attend regular meetings with employers to discuss issues and improvement plans	Improved PAS statistics	Lothian Pension Fund staff Employer Staff	ongoing
	The Fund will provide ongoing employer support in the provision of monthly submissions	Increase in percentage of returns submitted by due date. Reduction in manual rectification work	Lothian Pension Fund staff Employer Staff	Monthly - ongoing
Record updates and recalculation rectification work to be completed for the McCloud remedy	The Fund will use data obtained from employers to update member records. The Fund will also complete the rectification work to comply with the remedy.	Records complete for McCloud bulk underpin calculation	Lothian Pension Fund staff Employer Staff Analysis tools	ongoing
Data rectification in readiness for onboarding the Pensions Dashboard	Complete a data sense check on data required for Pensions Dashboard and rectify discrepancies	Records dashboard ready	Lothian Pension Fund staff ISP Analysis tools	October 2026