

Administration Update June 2025

Claire Newbery

Pensions Operations Manager



Agenda



- KPI & Performance
- Non KPI update and workplan (status 2's)
- Procurement & Hosting update
- Administration Roadmap 2025/26
- Pensions Dashboard

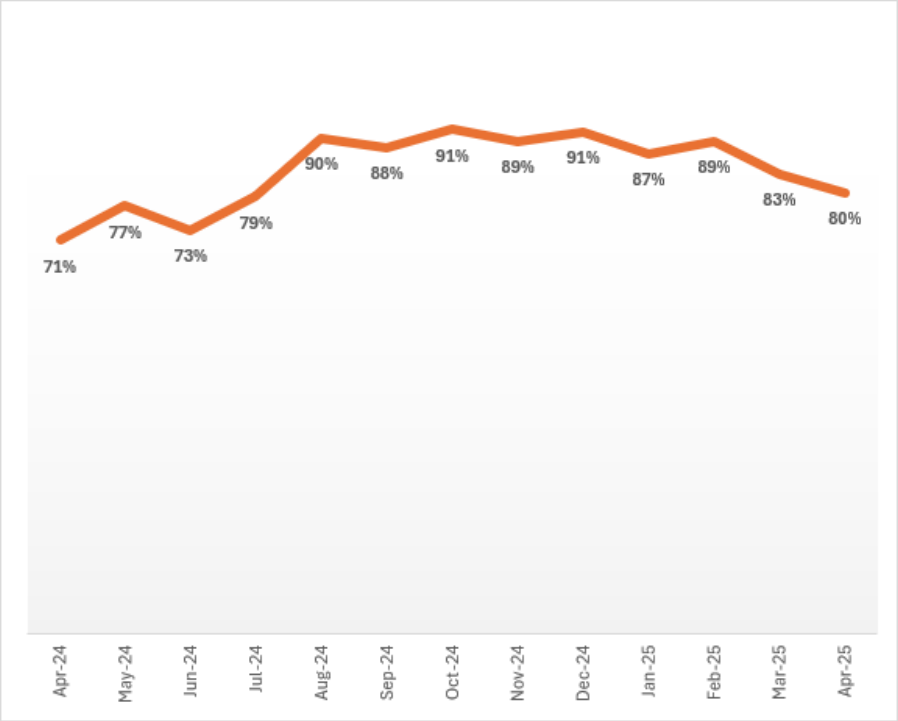
KPI's & Performance



SLA monthly performance average April 2024 to April 2025

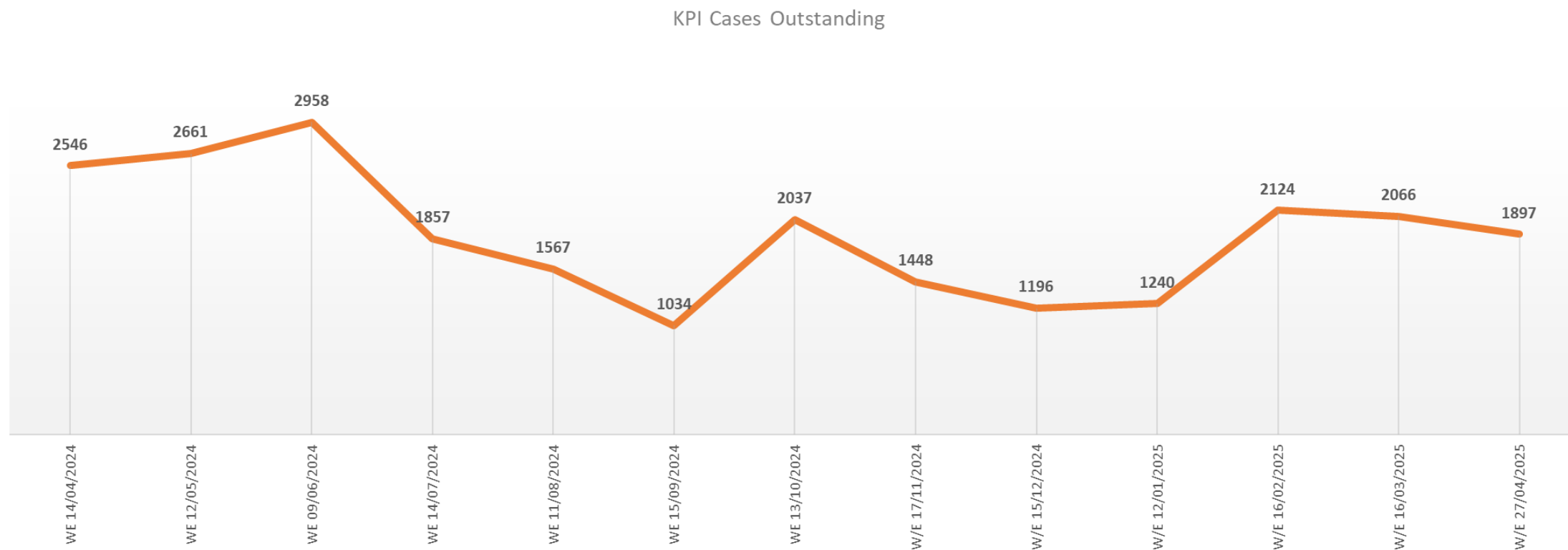
Average SLA Performance

*Based on weekly KPI data

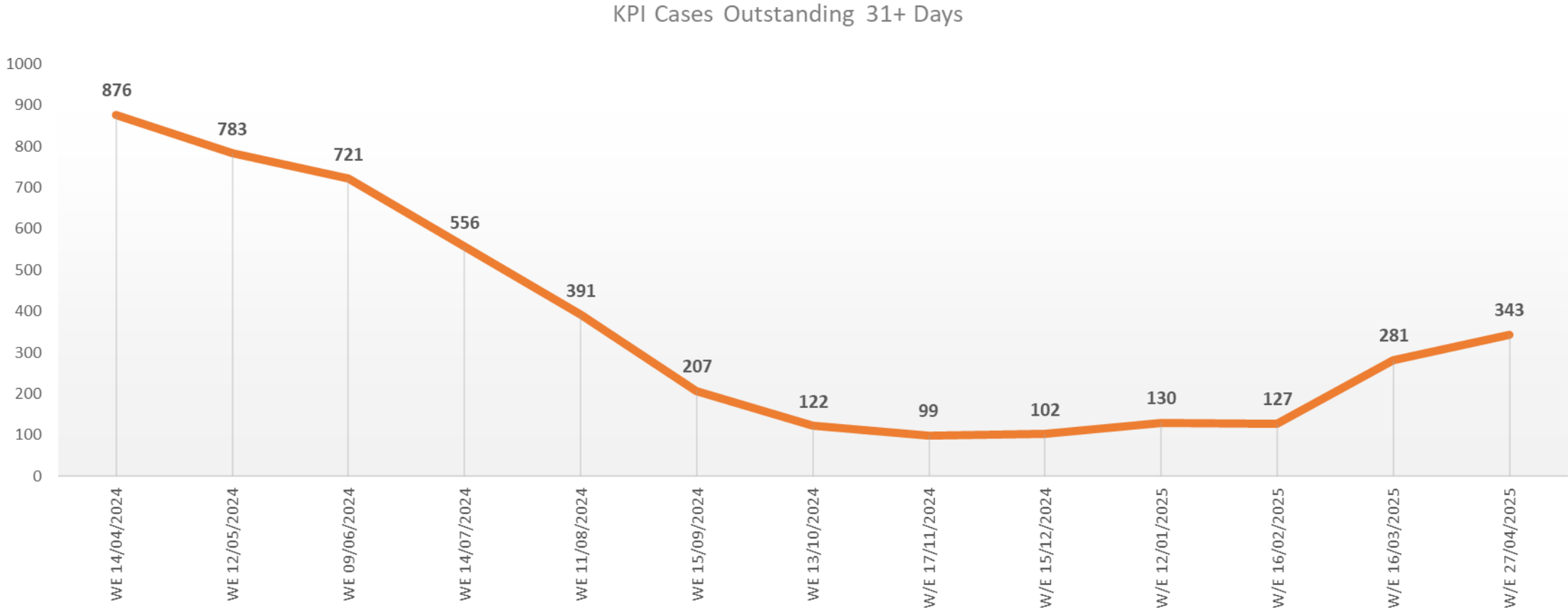


KPI Category	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25
Death Notification	46%	31%	65%	65%	84%	79%	94%	94%	88%	100%	94%	64%	71%
Death - Act/Def/Pen - Payment	100%	69%	88%	93%	100%	73%	68%	94%	68%	82%	65%	60%	49%
Retirement (Active) - Quote	31%	30%	35%	52%	81%	85%	84%	60%	86%	46%	84%	78%	80%
Retirement (Active) - Actual	95%	77%	47%	78%	91%	94%	99%	97%	97%	94%	90%	83%	69%
Retirement (Deferred) - Quote	36%	57%	60%	91%	83%	89%	88%	98%	96%	74%	71%	57%	25%
Retirement (Deferred) - Actual	75%	66%	40%	68%	98%	96%	91%	99%	99%	99%	99%	77%	85%
Divorce - Quote	59%	66%	66%	83%	100%	100%	92%	100%	100%	100%	100%	100%	86%
Divorce - Actual	N/A	N/A	N/A	100%	100%	100%	100%	33%	0%	N/A	N/A	N/A	N/A
Refund - Quotes	22%	77%	69%	34%	88%	88%	75%	88%	66%	73%	93%	73%	53%
Refund - Actual	84%	85%	65%	78%	88%	91%	95%	85%	82%	67%	69%	61%	78%
Deferred Benefits	62%	67%	62%	80%	79%	61%	96%	77%	95%	93%	88%	86%	84%
Transfer In (Active) - Quote	3%	6%	13%	17%	74%	85%	92%	59%	57%	97%	94%	77%	60%
Transfer In (Active) - Actual	100%	33%	56%	27%	56%	67%	48%	51%	79%	0%	56%	50%	100%
Transfer Out (Active/Deferred) - Quote	16%	14%	4%	30%	26%	17%	42%	12%	47%	36%	3%	10%	30%
Transfer Out (Active/Deferred) - Actual	73%	100%	100%	94%	100%	100%	100%	100%	100%	100%	83%	100%	33%
Employer Estimate - Quote	65%	100%	36%	94%	78%	95%	94%	92%	81%	95%	100%	98%	92%
Member Estimate - Quote	66%	94%	50%	85%	93%	90%	87%	99%	100%	92%	98%	94%	96%
Joiner	100%	100%	100%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Weighted Average	71%	77%	73%	79%	90%	88%	91%	89%	91%	87%	89%	83%	80%

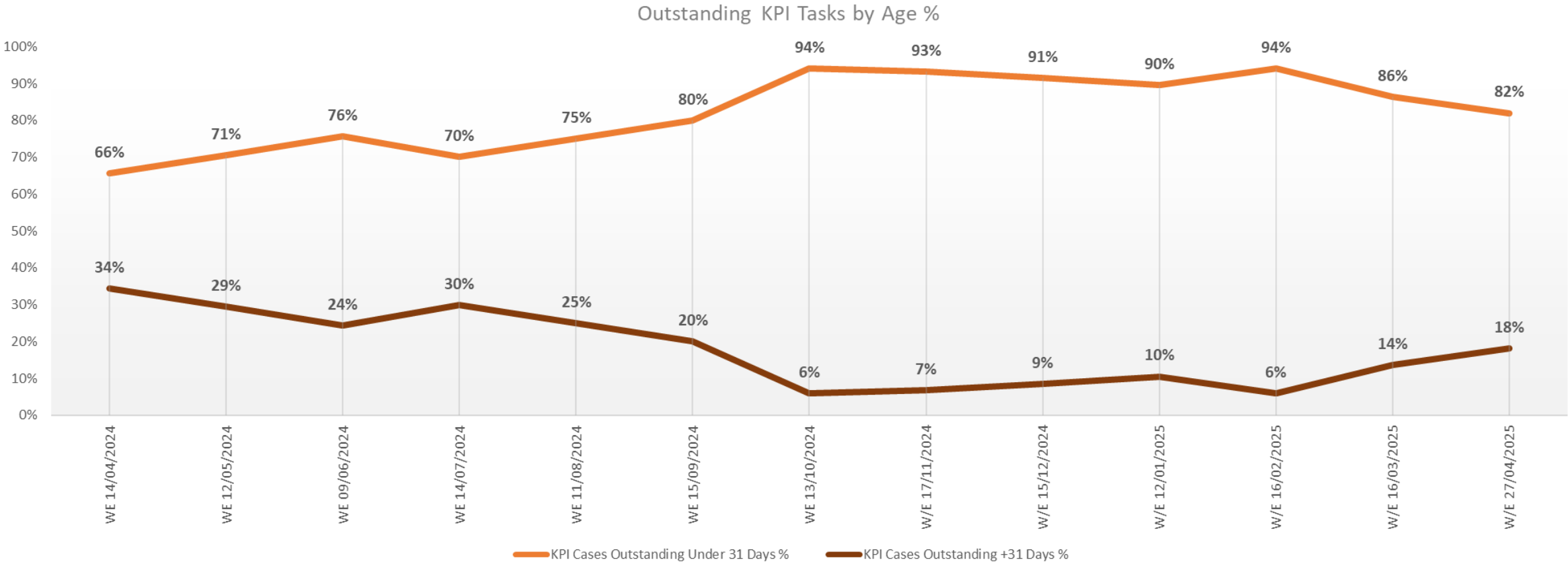
Total KPI's outstanding – Apr 2024 to Apr 2025



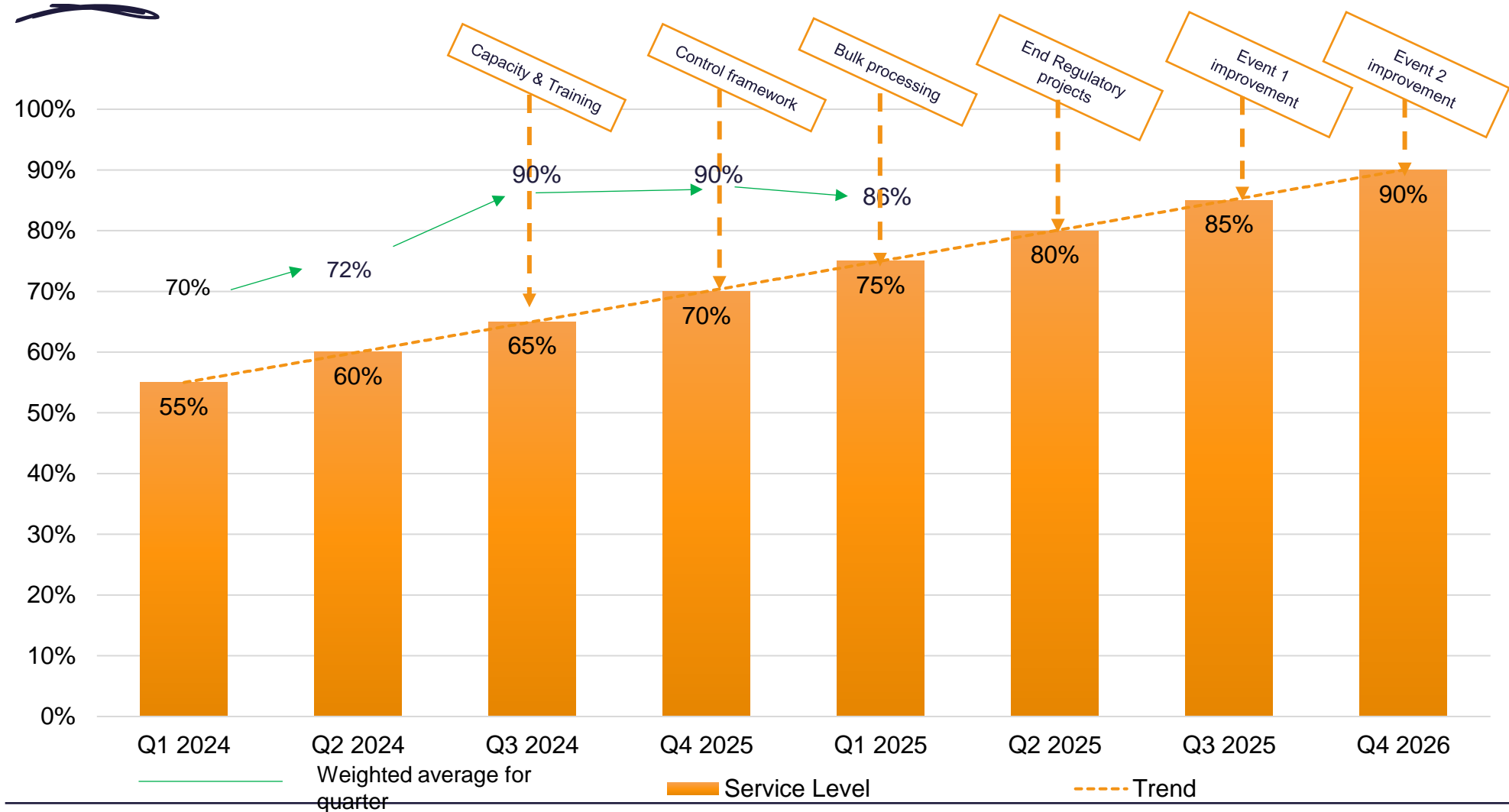
KPI's outstanding over 31 days – Apr 2024 to Apr 2025



KPI's case by age % - Apr 2024 to Apr 2025

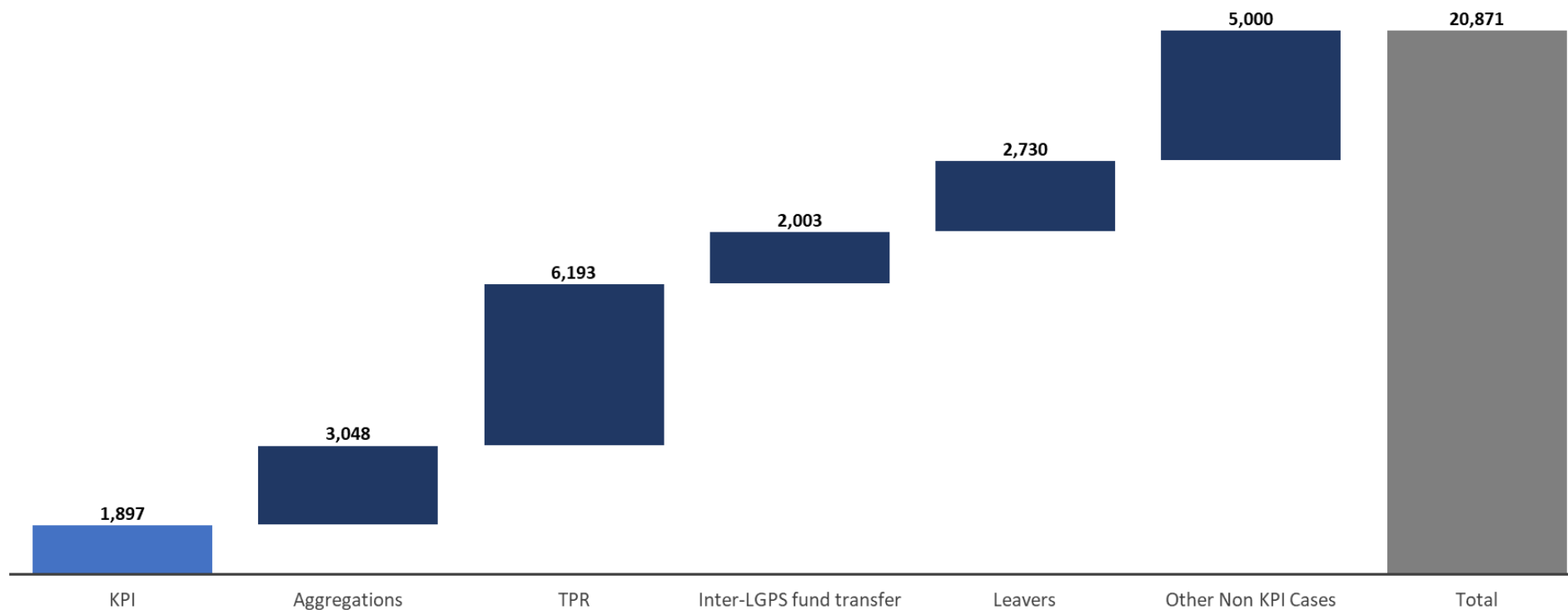


Service performance – plan v's actual – 2nd Feb 2025



All outstanding cases – April 2025 (all operations teams)

Outstanding Cases as at Apr-25



Status 2 Backlog



Status 2's – What are they?



- Status 2 = Undecided leaver
- We have been told by an employer via their monthly data return that a post has ended, but it could be the member has:
 - started a new post, same employer (promotion or change)
 - left and could join with a new employer in the scheme
 - left employment with less than 2 years service
 - left employment with more than 2 years service
 - They have retired and want to take their pension
 - Other posts with us and should be aggregated
 - We are waiting for more data from the employer or member

Why do they sit as Status 2

We are waiting for:

- A member decision
- Information from another fund or scheme
- More information from the employer or member

Actions and decisions

We must review a record and decide:

- Link or Aggregate with other records
- Write to member and offer a refund & transfer out quote
- Send them their retirement options
- Defer the pension and send the member a statement

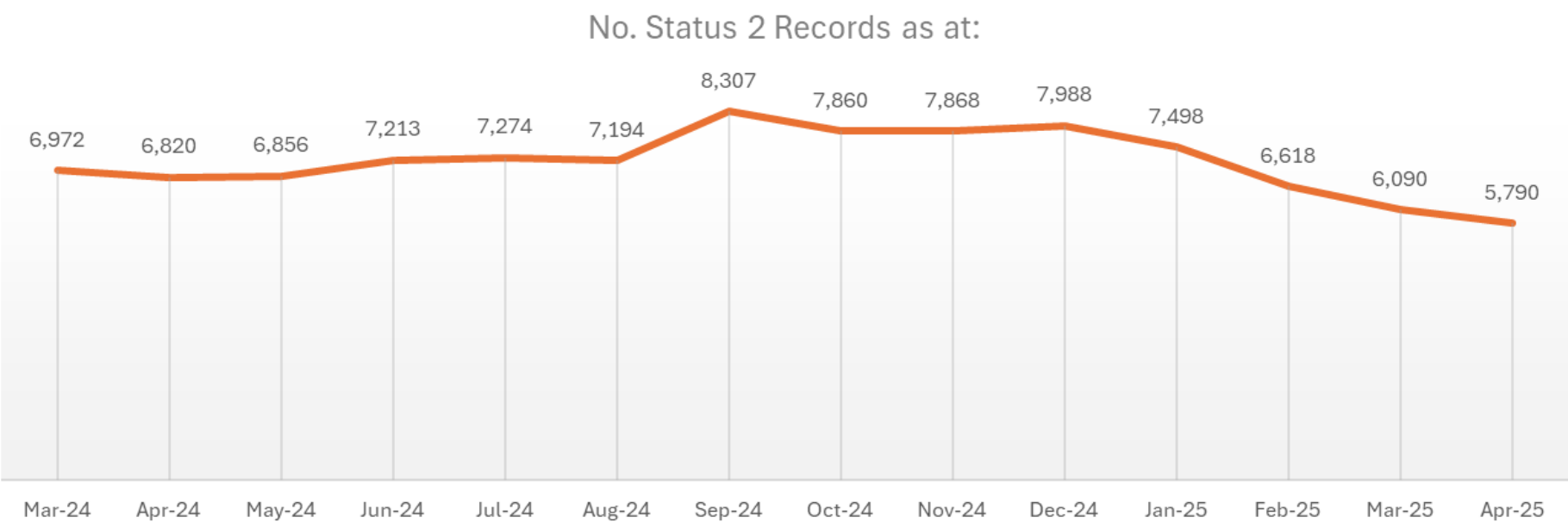
Why

- Good Record Keeping & Best practice
- Complies with the Pension Regulator code of practice
- Members can view their complete pension record
- Data available via Pensions Dashboard
- Annual benefit statement
- Valuation

Status 2 Records



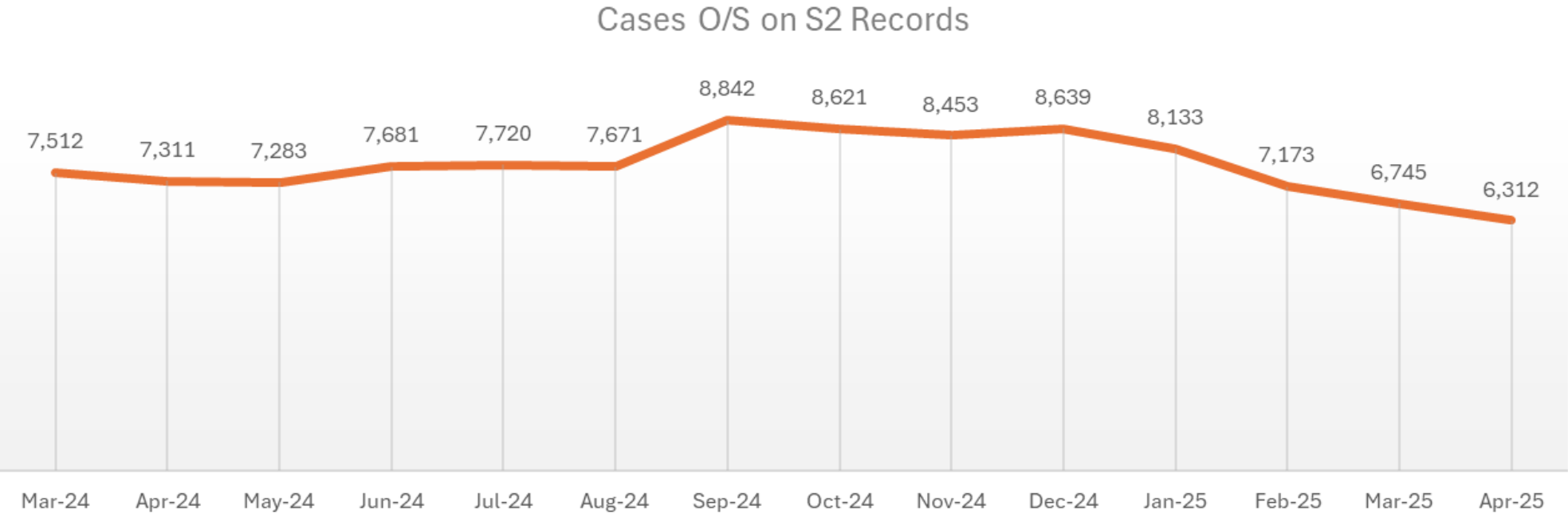
During the last year, the number of status 2 records we held on our system peaked at 8,307 during September 2024. Compared with 5,790 status 2 records as at the end of April 2025, this is a 30% reduction. This coincides with the peak number of outstanding leaver cases, which is broken down in future slides.



Cases Outstanding on Status 2 Records



A status 2 record will have one or more outstanding cases attached to it, indicating the APF need to action a process marked on the member's record. As expected, the graph below shows September 2024 as the highest point with regards to outstanding cases to process on status 2 records. Compared with the end of April 2025 outstanding cases have been reduced to 6,312, a 28.6% reduction from September's peak.



Type of Cases Outstanding on Status 2 Records



As at the end of April 2025, the total outstanding cases of 6,312 are made up of 58 different types of cases. However, 5 cases made up 84% of the 6,312 total outstanding.

5 Most Outstanding Cases	No. O/S	% of Total
iConnect Leavers	2,540	40%
Aggregation Type A	1,342	21%
Retirement (Active)	658	10%
Interfunds In	419	6%
Aggregation Type B	375	6%
Total	5,334	83%

Actions so far



- Target oldest cases first (using MI)
- Simplified processes and removed duplication
- Reduced checking of low value refunds
- Recruitment and training
- Improved internal escalation process

Next steps & plan



- Automate reminders to members to reply
- Automatically defer a pension if a member doesn't reply after a chaser (not at SPA)
- Process improvement for aggregation (Approx saving 10 mins per case)
- Bulk processing of cases
- Change retirement pack age from 55 to 60
- Adopt system improvements

Timelines in planning

Procurement & Hosting



Administration Software Procurement

- New 7- year contract signed with Heywood via the COTS agreement with Softcat 17 April 2025
- New contract covers existing **Altair & i-Connect** plus new Products & Services - **Hosting, Dashboard ISP, Data Cleanse, Engage (with SMS & EIDV), Enhanced Admin to Pay**
- Reinforced and improved our relationship with Heywood
- Sets foundation for Digital improvement
- Supports regulatory needs for Pensions Dashboard

	Product & Service	What is it?
EXISTING	• Altair	• Pension records & calcs, Workflow, Image, Pension Payroll, Immediate Payments, HMRC RTI Gateway, Finance interface, McCloud regulatory changes, Bank Account Validation, Mortality screening, Member self-service portal, Insights – MI reporting tool & Dashboard data quality reporting
	• i-Connect	• Employer portal
NEW	• Hosting • Dashboard ISP • Data Cleanse • Engage (SMS & EIDV)	• Heywood cloud hosting • Links APF to Pensions Dashboard eco-system • LexisNexis service integrated into Altair • Upgrade to Member self-serve portal with SMS Multi-Factor Authentication & Electronic Identity Verification
	• Enhanced Admin to Pay	• Enhancements to front end processing & interface to payroll

Migrating from 'On-premises' to 'Hosted'

WHY?

- To support **B&NES Cloud First** programme moving the application software and databases from a B&NES on-premises server to a cloud hosted solution.

WHO?

- **Heywood**, our software provider for Altair and associated modules, will provide hosting services via their supplier, Service Express.

WHEN?

- In progress now. BANES IT & Financial Systems are supporting us with the move.
- Aiming to complete move by **end July 2025**.

“Moving the file cabinet”



Database &
Application (Software)

*Used by over 50
Heywood client
LGPS funds*

Administration Roadmap 2025-26



2025 and beyond, Priorities & Objectives

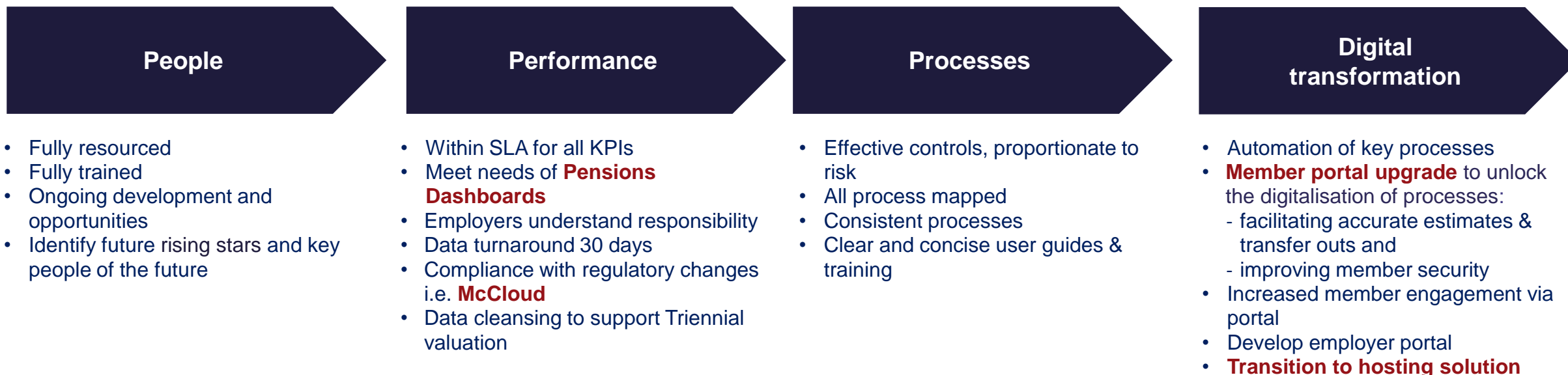


Avon Pension Fund's 2025 vision is driven by people, performance, process, and digital transformation. Supporting and developing teams ensures talent growth, high standards, and alignment with Pensions Dashboards and employer needs.

Streamlined processes will enhance consistency, with clear workflows, proportionate controls, and regulatory compliance (McCloud). Data cleansing will improve efficiency and resilience.

Digital upgrades will modernise services, improving member portal accuracy, security, and transfers. A stronger employer portal and hosting transition will ensure long-term sustainability.

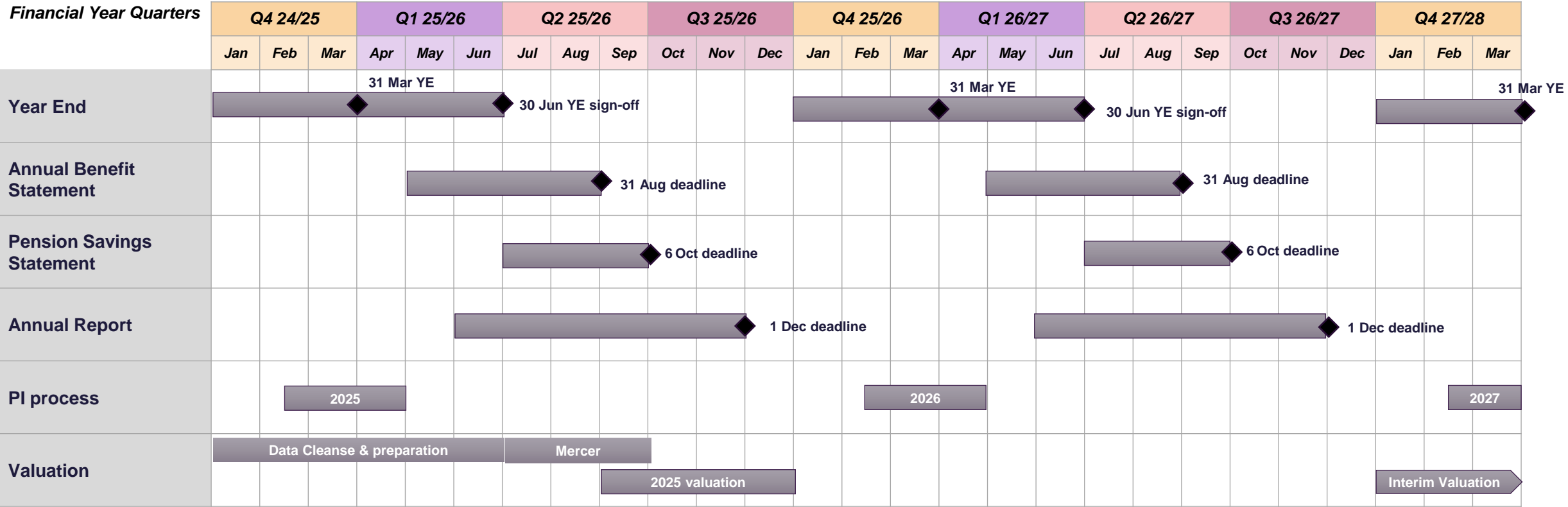
This roadmap enables Avon Pension Fund to stay adaptable, compliant, and innovative while serving members and employers effectively.



Annual Projects



Financial Year Quarters

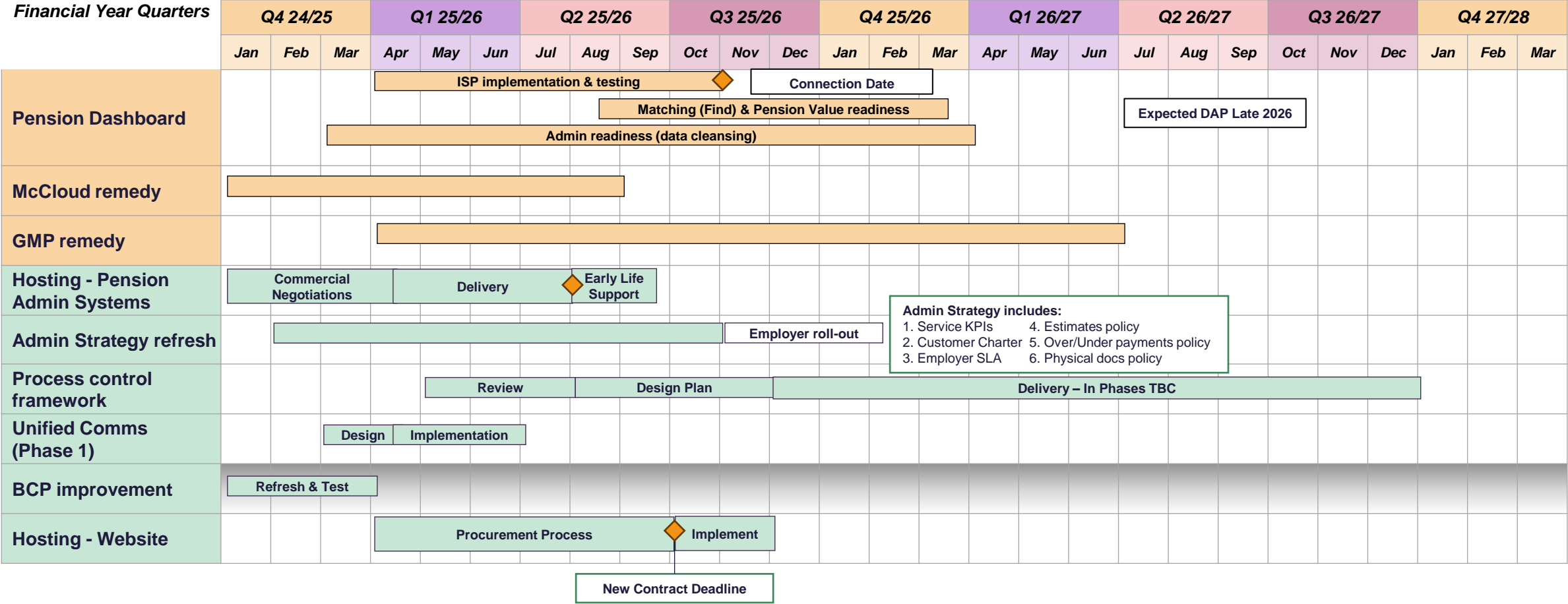


Regulatory & key enablers

Key:



Financial Year Quarters



Complete

Transformation



Financial Year Quarters	Q4 24/25			Q1 25/26			Q2 25/26			Q3 25/26			Q4 25/26			Q1 26/27			Q2 26/27			Q3 26/27			Q4 27/28		
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Engage (My Pension Online – upgrade)				Review						Implementation																	
Bulk processing, e.g. refunds				Scope opportunities – Design Plan			Phase 1 – Process Scoping			Phase 2 – Process Design			Phase 3 – Process Implementation														
New member onboarding							Initial Planning Phase			Delivery Phase (Post engage)																	
Enhanced Admin to Pay							Scoping			Implementation (proposed)																	
I-Connect Multi-factor authentication			Scope & Deliver																								
I-Connect document integration																											
Hybrid Mail Transition				Scope & Deliver																							

Pension Dashboards update



Pensions Dashboard



Avon Pension Fund: Connecting to Pensions Dashboards

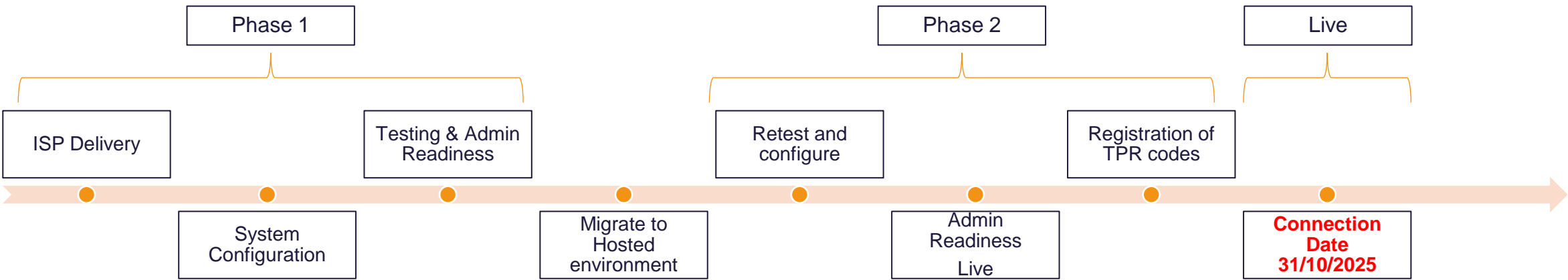
The Avon Pension Fund is preparing to link with the Pensions Dashboard, making it easier for our members to access their pension information. This will be in three phases and to be live and connected by 31/10/2025

Preparation phase - Getting the data ready: Checking records to make sure everything is correct and up to date, fixing any errors and making improvements where needed

Connecting to the dashboard: Setting up a secure system so members can view their pension details online whenever they need to. To do this the fund will complete this in two phases.

- **Implementation, Phase 1 & 2.** This includes setting the matching requirements, creating the processes to support member enquiries when engaging with the central dashboard
 - **Connection** – Further testing will be required once connected to the live environment.
-

Pensions Dashboard – Timeline



Phase 1	Phase 2	Connection
<ul style="list-style-type: none">• System Configuration	<ul style="list-style-type: none">• Configure live matching rules	<ul style="list-style-type: none">• Monitor flow of data
<ul style="list-style-type: none">• Upload member data and resolve errors captured (scenario testing)	<ul style="list-style-type: none">• Registration with TPR	<ul style="list-style-type: none">• Data cleansing ongoing
<ul style="list-style-type: none">• Set Matching requirement	<ul style="list-style-type: none">• Test Admin processes for enquiries	<ul style="list-style-type: none">• Adapt processes if required post live

Preparing for Pensions Dashboards



Work is underway to ensure members have easy access to up-to-date pension information while reducing administrative pressures on our teams, a review of our readiness against the Pensions Administration Standards (PASA), can also be found in the appendix.

Area	Actions Taken	Outcome
Data Accuracy	Auditing records, correcting errors, and updating details	Ensuring reliable, accurate pension information
Tracing Members	Working with Lexis Nexis to update records for "Gone Away" members	Keeping contact details current
Process Automation	Introducing automated systems integrated with Altair	Streamlining tasks and reducing workload
Reducing Backlogs	Resolving outstanding leaver and linking cases	Smoother processing and less pressure when we go live
Annual Benefit Statements	Making sure the latest figures are available for the pensions dashboard	Ensuring members have access to up-to-date pension values
Ongoing Monitoring	Identifying and resolving missing ABS cases throughout the year	Improving reporting and pension dashboard readiness

Appendix

Altair hosting migration – Plan on a Page

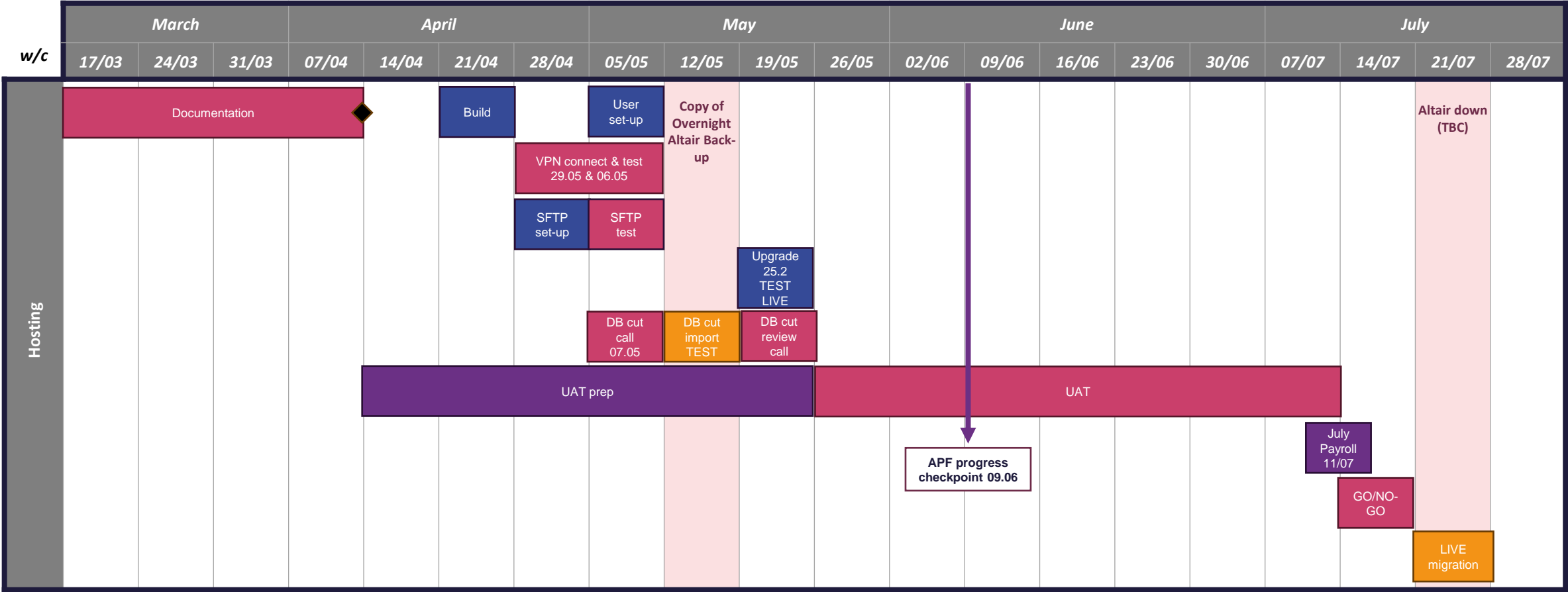
Key:

APF/BANES

Heywood

All

Migration



- Notes:
- Length of Altair live migration down-time to be determined.

Pension Administration Standards – Pillar Review

Pillar	Current Status / Actions to undertake
Governance Readiness	Ensuring Contract Agreements are in place, actions and decisions are recorded, processes are put in place for complaints, breaches and system downtime etc.
Matching Data Readiness. Improve & Maintain	Continuous improvement and data quality maintenance is required.
Pensions Values Readiness. Improve & Maintain	Achieving and maintaining low backlogs and ensuring all eligible members have access to their figures, either immediately or within 10 days, is required going forwards.
AVC Matching Readiness	Ensuring our AVC providers send our member data correctly to the Dashboard in line with the Pension Dashboard Regulations & Standards.
AVC Pensions Values Readiness	
Administration Readiness	Understanding the impact of Pensions Dashboards and adjusting our processes and resources accordingly. Ensure resources are trained and in place to cover daily ISP work, data maintenance and the increase in member enquiries.
Administration/Governance Readiness Communications	Creating communications for Members, Employers, the Board and Committee at the appropriate times.
Administration/Governance Readiness - Website	Keeping members on an online journey: Creating specific FAQs and signposting for Users who have been directed from the Dashboard. Emphasis given to Member Self Service options i.e. Changing personal details and running estimates.

Thank you



If you have any questions please contact:

Claire Newbery, Pension Operations Manager

Richard Hopkins, Project Manager

Anne Black, Business Change Manager

Avon
Pension
Fund



Your pension, your future