

ITEM No ...6.....

REPORT TO: PENSION SUB-COMMITTEE OF THE CITY GOVERNANCE COMMITTEE & PENSION BOARD – 18 MARCH 2024

REPORT ON: PENSION ADMINISTRATION PERFORMANCE – QUARTERLY UPDATE TO 31 DECEMBER 2023

REPORT BY: EXECUTIVE DIRECTOR OF CORPORATE SERVICES

REPORT NO: 73-2024

1. PURPOSE OF REPORT

This report provides information on the recent quarter's operational performance in relation to Pension Administration.

2. RECOMMENDATIONS

The Sub-Committee is asked to note the contents of the report.

3. FINANCIAL IMPLICATIONS

There are no direct financial implications.

4. BACKGROUND

This report focusses on statutory performance and is subject to ongoing development to provide enhanced reporting functionality to improve the quality of information on administration performance and compliance.

5. SERVICE SUMMARY

Summary of Statutory Performance Requirements

The following table summarises the performance of the fund administration against statutory requirements:

Category	Received			Completed			Statute Days	Average Days			Cases beyond Statute at end of Qtr	% in target during Qtr
	Current	Prior	% change	Current	Prior	% change		Current	Prior	% change		
Starter	166	1515	-89%	2104	148	1322%	60	89	23	287%		35%
Estimate	154	162	-5%	133	164	-19%	60	76	80	-5%	2	39%
Options	384	520	-26%	438	487	-10%	60	67	60	13%	2	66%
Actual	275	321	-14%	287	338	-15%	60	20	18	12%		94%
TV In	59	58	2%	39	46	-15%	60	35	37	-5%		100%
TV Out	138	198	-30%	178	212	-16%	90	52	39	35%		95%
Deferred	377	257	47%	381	246	55%	60	36	46	-21%		86%
Death	214	148	45%	184	166	11%	60	15	18	-17%		98%
Death Grant	41	16	156%	33	21	57%	60	98	77	27%	1	58%
Dependant	69	56	23%	53	48	10%	60	28	33	-15%		96%
Divorce	16	28	-43%	6	26	-77%	90	52	55	-6%	3	83%
Total	1893	3279	-42%	3836	1902	102%					8	

The following provides further detail on statutory task data:

Overall Caseload:

Case volume received decreased in comparison to the last quarter by 42%, this almost wholly attributable to the previous quarter's catch up by employers of processing backlogs of their new starts. There were 8 cases were out-with statute at the end of the period.

Prioritised Tasks:

- **Issue of Pension Options & Pensions Brought into Payment**
The team continues to give priority to the payment of benefits in line with TPR priorities. Over the period the following points are relevant:
 - There were 21% lower volumes of pensions options and benefit processing cases received in the period to end December.
 - Processing volumes and times were affected in this quarter by staff absence and key staff providing training. At end of the quarter, there were 2 options cases beyond statute.
- **Processing of Death Benefits, Payments of Death Grants, and Dependant Pensions**
 - Reported death cases increased by 45% in the quarter, and there was also an increase in dependent cases received of 23%.
 - A significant number of new Death Grant cases were received in this period (increase of 156% on the previous quarter). Death Grant cases are either Death in Service or deferment, or where pension benefits have been in payment for under 10 years. Complexity remains the significant factor in fluctuating processing times and number of cases completed.

Other Statutory Tasks:

- **New Member Processing:** A combination of employer catch ups of new starts, coupled with an identified system reporting issue accounted for the unusual case volumes reported at the end of the previous quarter. This took additional time and resource to rectify and also to process cases. In addition, a new workflow is in development to further automate this process.
- **Estimates:** Cases received during the quarter reduced very slightly against the previous quarter (5%) as a result of general estimate requests being sign-posted to the Member Self Service Portal. The remaining estimates are carried out by the team as they are final estimates, or more complex.
- **Deferred Member Processing:** There was a significant increase in caseload from the last quarter of 47%, signifying that larger volumes of members were leaving their employment. Completed cases increased by 55% as a result of increased resource in this area, with new staff having undertaken training.
- **Outbound Benefit Transfers:** Case volumes received decreased by 30%. Transfer cases have been put on hold by SPPA as revised guidance is awaited from Government Actuaries Department (GAD) in respect of the McCloud remedy. Only cases not subject to this have been processed.
- **Inbound Benefit Transfers:** Case volumes both in terms of received and completed remained fairly unchanged from the previous period. Processing volumes are restricted per above.
- **Divorces:** Cases received decreased by 43%, but again due to the restrictions noted (per transfers), this resulted in cases completed dropping by 77% in this quarter.

5.1 Other Pension Operations

The following table summarises the other operations undertaken in addition to statutory requirements:

Category	Received			Completed		
	Current	Prior	% change	Current	Prior	% change
Amendments	891	358	149%	889	349	155%
Certificates	54	200	-73%	137	163	-16%
Other admin tasks (e.g. age 55 reviews)	679	785	-14%	925	831	11%
Other pensions processes (e.g. refunds)	2534	737	244%	1475	1509	-2%

A large increase of other pension processes was noted as a result of the receipt of backlog of new members.

5.2 Employer Contributions

For the period there was only 1 late payment and 3 late submissions of employer contribution breakdown documents. These were quickly addressed and resolved. An Employers Forum was held in late November and the importance of the deadline for the receipt of returns and contributions was again reiterated to all employers.

Employers and Member Online Portals

5.3 MSS Update

At the end of the period there were 15,062 individual registered users of the Member Self Service Portal. This is an increase of 462 users in the last quarter.

5.4 I-Connect Update

The team continue to offer support to the remaining (large) employers to ensure their utilisation of the I-Connect Employers portal, which has been mandatory from April 2023 for monthly submissions. In the Employers Forum (November 2023) a revised deadline of January 2024 was issued for all employers to have finalised their payroll reporting and to have standardised reports to allow their I-Connect uploads to commence on a monthly basis.

5.6 Call Centre

The volume of inbound calls reduced in this quarter. This was expected as the previous quarter volumes were as a result of annual benefit statement queries. Calls answered totalled 2458, a decrease of 691 calls from the last quarter. Over the period, a total of 538 hours was spent on incoming calls, which continues to be a major resource for the team.

5.7 Prudential AVC

Disinvestment times remain consistent over the period, with funds being issued by Prudential within approximately 4 weeks after the disinvestment instruction is issued. The Fund continues to engage with Prudential collectively with other Scottish LGPS Funds to lobby for improved services.

5.9 Compliance

National Fraud Initiative - The following provides an update of the status of the 8 outstanding cases under investigation at end of previous quarter:

- One overpayment of £182.60 was fully recovered.
- One overpayment amounting to £6688.86 has been referred to DCC Debt Recovery for the issue of an invoice to the next of kin.
- Six cases remain outstanding at end of the quarter (£8853.03) with the current status as follows:
 - Two cases - no contact information identified for any family or next of kin.
 - Four cases - contact details of next of kin have been received and letters in respect of the overpayments have been issued.

Tayside Pension Fund would like to thank the DCC Fraud Section for their assistance in locating contact address details.

5.10 Recruitment

- Following recruitment in the previous quarter, two Pensions Assistants were appointed
- A recruitment exercise is underway to fill a vacant Clerical Assistant Post.

5.11 Queries & Complaints

- 3830 emails were received into the generic email account in the quarter to 31st December, this equates to approximately 62 emails per working day over the quarter. This is a decrease of 1,963 emails from the last period (where volumes were higher as a consequence of Annual Benefit Statement issue). E mail tasks continue to be a significant work allocation to all Pensions Assistants within the Team. This area is also being reviewed as part of the resourcing exercise.
- Complaints to Prudential: No escalated complaints were received during the quarter.
- GDPR: During the quarter there was 1 recorded instance of a GDPR breach reported.
- Complaints: During the quarter there was 1 complaint. This was not upheld.

5.12 Staff Training

During the quarter, both face to face and MS Teams based training continued to be provided to the newer employees carrying out both Pensions Assistant and Clerical Assistant roles. Whilst online training is undertaken, the majority of training is carried out in house, delivered by experienced staff, which is invaluable, however, the impact on the completion of caseloads is evident, and stretches the resources of the team as a whole. This will be considered in the wider resource review.

5.13 September CPI Rate Announced

On 18 October 2023, the Office for National Statistics announced the Consumer Prices Index (CPI) rate of inflation for September 2023 as 6.7%

Government policy in recent years has been to base increases under the Pensions (Increase) Act 1971 and revaluation of pension accounts under section 9 of the Public Service Pensions Act 2013 on the rate of CPI in September of the previous year, and official confirmation is awaited.

5.14 McCloud remedy

• Local Government Association (LGA) support

The LGA has issued the initial volume of its McCloud remedy Guidance. The Guidance will be issued in instalments due to the volume and complexity of content. An administrator's webinar was held in early December which covered the topics in the first part of the guidance and allowed questions to be asked in relation to the guidance.

• Transfers Out

From 1st October 2023, if a member qualifies for underpin protection, the method for calculating a transfer out of the Fund will be different if a member qualifies for underpin protection. This method will be set out in actuarial guidance which has not yet been published, and as such, these transfers remain on hold until the guidance is published by the Government Actuaries Department.

• Club Memorandum

On 2 October 2023 the UK Cabinet Office published a revised Club Memorandum, effective from 1 October 2023. The revisions are mostly about the McCloud remedy. For members with McCloud protection, the Memorandum explains:

- the information that must be exchanged
- how to calculate the transfer
- how to treat contribution differences.

The Memorandum also covers:

- how to deal with transfers between schemes with different revaluation dates
- confirmation that the 12-month time limit can be extended
- how to handle added CARE pension (this has changed from earlier guidance). Added CARE pension is only included in Club calculations if it has identical benefits as the rest

of the CARE pension in the sending scheme. This means it must have the same contingent survivor pension and in-service revaluation. For transfers from the LGPS, added CARE pension is non-club because it does not count towards survivor pensions. The only exception is added pension in LGPS Scotland to cover lost pension while on unpaid leave. This added pension does count towards survivor pensions and should be included in Club calculations.

- **Employee Factsheet and Letter**

At the end of December 2023, a letter and factsheet was issued to all currently identified McCloud remedy scheme members. This provided them with details of the work to be carried out and re-affirmed that the work may take some time to be completed but that they do not have to contact us in order for this work to be done. A total of 12,612 letters were issued, 5563 via MSS and the remainder of 7049 were posted.

5.15 SCAPE discount rate and impact on actuarial factors – update

On 3 October 2023, the Scottish Public Pensions Agency (SPPA) issued the fourth batch of actuarial factors. The new factors came into force from 3 October 2023, except the Club transfer factors, which are effective from 1 October 2023. This completed the review of the factors after the change to the SCAPE discount rate in March 2023.

5.16 New Unisex Added Pension Factors

The Scottish Public Pensions Agency (SPPA) has introduced new unisex added pension factors. Notification of this was received on 27 November 2023. These factors apply to new cases from 27 November 2023 and existing cases from 1 April 2024.

5.17 Employer/ Employee sessions

On 20th November an Employers Forum was held via Microsoft Teams. The session covered the following topics:

- Provisional Update on Valuation
- IConnect Plans and Future Updates
- Reminder in respect of the issue of monthly contributions and associated documentation
- Provisional Update on Pension Increase 2024
- McCloud Remedy Update and Employer Requirements

5.18 Annual Allowance Letters

The statutory exercise to issue Pension Input notifications to all those who had exceeded the Annual Allowance of £40000 was commenced towards the end of the previous quarter and completed by the statutory deadline of 6th October. 102 letters were issued, 85 via MSS and 17 via post.

6. REGULATIONS

Details of regulatory matters are contained in Appendix 1.

7. POLICY IMPLICATIONS

This report has been subject to the Pre-IIA Screening Tool and does not make any recommendations for change to strategy, policy, procedures, services or funding and so has not been subject to an Integrated Impact Assessment. An appropriate senior manager has reviewed and agreed with this assessment.

8. CONSULTATIONS

The Chief Executive and Head of Democratic and Legal Services have been consulted in the preparation of this report.

BACKGROUND PAPERS

None

ROBERT EMMOTT

EXECUTIVE DIRECTOR OF CORPORATE SERVICES

09 March 2024

REGULATORY COMMUNICATIONS

- **The Scottish Scheme Advisory Board (SAB)**

Annual Report 2021/22

<https://lgpsab.scot/annual-report-2021-22/>

The Scottish Scheme Advisory Board (SAB) has published its annual report for 2021/22.

The report is for LGPS members, employers, and other stakeholders. It covers:

- the work of the Board over the last financial year
- a summary of the financial position of L G P S funds in Scotland
- statistics on membership, benefits, contributions and investments.

Scheme Advisory Board meeting of 6 September 2023

<https://lgpsab.scot/minutes-6-september-2023/>

The Scheme Advisory Board (SAB) published the minutes of its meeting of 6 September 2023.

At the meeting, the Board received a presentation from GAD on the 2020 cost control valuation and an update from the Scottish Public Pensions Agency.

SAB November 2023 bulletin

<https://lgpsab.scot/sab-bulletin-november-2023/>

The SAB has published its November 2023 bulletin.

It provides a summary of its meeting held on 29 November 2023. The meeting covered:

- GAD report on membership data
- Economic Activity of Public Bodies (Overseas Matters) Bill
- investment changes in LGPS England and Wales
- the Scottish Government's plans to revise the exit credit rules
- SAB member training
- survey on good governance standards
- cost cap working group
- fee transparency system.

Wider Landscape

- **DWP**

Paul Maynard MP is the new pensions minister. He joined the Department for Work and Pensions (DWP) as Parliamentary Under Secretary of State on 13 November 2023 as part of the latest government reshuffle and replaces Laura Trott MP, who has become Chief Secretary to the Treasury.

- **HMRC**

Pension schemes newsletter 153

<https://www.gov.uk/government/publications/pension-schemes-newsletter-153-october-2023/newsletter-153-october-2023>

The newsletter contained articles and updates on the Managing Pension Scheme service including:

- migrating to the service

- using the service to create, compile and view event reports in-year for the tax year 2023/24 onwards
- using the service to submit pension scheme returns for tax years from 2023/24.

Pension schemes newsletter 154

<https://www.gov.uk/government/publications/pension-schemes-newsletter-154-november-2023>

The newsletter contained articles and updates on the Managing Pension Scheme service including:

- the Government's plan to fully abolish the lifetime allowance (L T A) from 6 April 2024.
- a request for schemes to remind members who have exceeded the annual allowance for tax year 2022/23 and do not have sufficient unused annual allowance to declare this on their self-assessment tax return, even if the scheme is going to pay the tax charge
- how to pay pension scheme charges when the scheme does not have a specific charge reference to make payment against.

Lifetime allowance guidance newsletter – December 2023

<https://www.gov.uk/government/publications/lifetime-allowance-guidance-newsletter-december-2023/lifetime-allowance-guidance-newsletter-december-2023>

The Government is legislating through the Finance Bill 2023/24 to fully abolish the lifetime allowance from 6 April 2024 and put in place new rules to determine the tax treatment of pension lump sums.

The newsletter gives information to support pension schemes to understand the changes.

It covers:

- the changes to certain lump sums
 - the impact on lifetime allowance protections
 - changes to reporting and disclosure
 - the transitional arrangements.
- **The Pensions Ombudsman (TPO)**

Annual report 2022/23

<https://www.pensions-ombudsman.org.uk/news-item/tpo-increases-number-pension-complaint-closures-49-202223>

The Pensions Ombudsman (TPO) has published its annual report and accounts for 2022/23. The report includes statistics on TPO's caseload and performance for the year.

October Update

<https://mailchi.mp/pensions-ombudsman/the-pensions-ombudsman-news-october?e=7883ce9a01>

The Pensions Ombudsman (TPO) published its October 2023 update.

Court of Appeal rule TPO is not a competent court

The Court of Appeal has ruled in the case of The Pensions Ombudsman v CMG Pension Trustees Limited & Anor the Pensions Ombudsman (TPO) is not a 'competent court' for the purposes of enforcing a dispute regarding a monetary obligation under section 91(6) of the Pensions Act 1995.

This could affect how overpayments are recouped and monetary obligations due to misconduct are recovered from pension benefits when there is a disagreement over the amount. A T P O decision that allows recoupment / recovery may not be enough for enforcement; an order from a county court or another competent court may be needed.

TPO is currently reviewing its position and will provide an update shortly.

<https://caselaw.nationalarchives.gov.uk/ewca/civ/2023/1258>

Response to Court of Appeal ruling

TPO has expressed its disappointment about the recent Court of Appeal ruling that it is not a competent court for enforcing a dispute about a monetary obligation under section 91(6) of the Pensions Act 1995.

The ruling means that a TPO decision to allow recoupment / recovery from a pension is not enough to enforce it. The scheme also needs an order from a County Court.

The Department for Work and Pensions is supporting legislative changes to formally empower TPO to bring these disputes to an end without needing a County Court Order.

In the meantime, TPO has been working with stakeholders across the sector to review the management of such disputes to minimise the additional time and cost that has been added to the process. It has also published a recovery in overpayment cases factsheet to provide guidance to help schemes manage these disputes.

- **The Pensions Regulator (TPR)**

Governance and Administration Survey 2022-23 results

TPR published the results of its survey on governance and administration practices among public service pension schemes on 27 November 2023. The survey was carried out online from January to March 2023 and received responses from 191 of 204 public service pension schemes.

The survey covered topics such as risk management, annual benefits statements, breaches of the law and dashboards. It also asked LGPS administering authorities about actions in relation to climate related risks and opportunities.

Cyber security guidance

The Pensions Regulator (TPR) has revised its cyber security guidance.

<https://www.thepensionsregulator.gov.uk/en/media-hub/press-releases/2023-press-releases/cyber-security-guidance-revised-to-help-tackle-threat>

The guidance helps trustees and pension scheme managers meet their duties to assess the risk, ensure controls are in place, and respond to incidents.

For the first time, the guidance asks pension schemes to report any significant cyber-related incidents to TPR on a voluntary basis as soon as is reasonably practicable. This will help TPR build a better picture of the cyber risk facing the industry and its members.

- **McCloud**

Compensation cases

The Department for Levelling Up, Housing and Communities (DLUHC) would like to know if administering authorities receive any applications for McCloud compensation.

For example, an authority might receive an application from a member who overpaid an annual allowance charge that HMRC will not refund.

Administering authorities, should send depersonalised details of each case to lgpensions@levellingup.gov.uk.

Dedicated areas of member websites

The LGA has created new areas in the member websites dedicated to the McCloud remedy for Scotland.

<https://www.scotlgpsmember.org/mccloud-remedy/>

The new pages include:

- a short video
- frequently asked questions
- an interactive 'Am I affected?' tool
- examples of how members might be affected
- detailed information about how the remedy will affect different types of members.

Initial prioritisation policy

On 12 October 2023, administering authorities in England and Wales were issued a link to DLUHC's initial policy on how to prioritise cases affected by the McCloud remedy.

The Scottish Public Pensions Agency (SPPA) agreed to use the same policy for administering authorities in Scotland.

On 16 October 2023, on SPPA's behalf, this was also emailed to Scottish authorities to circulate their version of the policy.

The policies are not yet final. They will be discussed with the McCloud statutory guidance working group. DLUHC and SPPA will also consult on the policies before a final version is issued early next year.

Interfund transfers and the underpin

Certain transfers for members with underpin protection are on hold until the actuarial guidance for transfers is updated for the McCloud remedy. DLUHC and SPPA confirm:

- administering authorities can continue paying interfund transfers for members with underpin protection using the methodology in the current actuarial guidance
- authorities will not need to review these payments when the guidance is updated.

The sending authority must make sure they provide the receiving authority with the information they need to perform accurate underpin calculations. The sending authority should have:

- loaded any hours changes and service breaks for the remedy period,
- validated that information, and
- if the member is over age 65, supplied the provisional underpin amount, provisional assumed benefits and the underpin date.

It should not be necessary for the receiving authority to take any additional steps to verify the information they receive.

Templates for member correspondence and disclosure article

Administering authorities must inform all members who might be affected by the changes as soon as possible and, in any event, by no later than 31 December 2023. The LGA Communications Working Group produced an article and template letter to aid administering authorities with this requirement.

In November 2023 a factsheet for members was published by the LGA. The factsheet is designed to be issued as a 'hard copy' so authorities can give it to members at in-person member events or post it to those members who have opted out of digital communications.

McCloud technical guide for administrators

On 15 November 2023, administering authorities received an email in relation to the first instalment of the LGA McCloud technical guide for administrators. The guide explains how the underpin protection works in the LGPS after the changes made because of the McCloud case. The guide will be released in instalments due to the breadth and complexity of the McCloud remedy project and because for guidance in some areas is still awaited.

McCloud webinars for administrators

McCloud Zoom webinars for pension administrators were held in December 2023 by the LGA. The webinars provided an opportunity to ask questions about the McCloud technical guide or the McCloud remedy more generally. Delegate questions will feed into the next version of the guide where there may be gaps and where further explanation is needed. There are further plans to run further similar events in 2024 when new guidance is published and the technical guide has been updated.

Remedy newsletter – October 2023

<https://www.gov.uk/government/publications/public-service-pensions-remedy-newsletter-october-2023>

The newsletter introduces the ‘Calculate your public service pension adjustment service’.

<https://www.gov.uk/guidance/calculate-your-public-service-pension-adjustment>

This is for members who need to correct their tax position because of the McCloud remedy. The service will help members to:

- work out any repayments they are due for a lifetime allowance or annual allowance charge they have previously paid
- work out new, reduced or extra lifetime allowance or annual allowance charges that they may have to pay
- submit information for HMRC to review.

The newsletter also announces the launch of:

- interactive guidance for members to check if they are affected by the McCloud remedy
<https://www.gov.uk/guidance/check-if-you-are-affected-by-the-public-service-pensions-remedy>
- full guidance on the remedy for members
<https://www.gov.uk/government/collections/how-the-public-service-pension-remedy-affects-your-pension>
- full guidance on the remedy for administrators.
<https://www.gov.uk/government/collections/how-the-public-service-pensions-remedy-affects-pension-scheme-administrators>

The guidance for administrators covers the pension tax rules to follow when implementing the McCloud remedy.

- **Pensions Dashboards**

Blog on common questions

<https://www.pensionsdashboardsprogramme.org.uk/2023/10/12/common-questions-on-dashboards/>

The Pensions Dashboards Programme (PDP) published a blog addressing some of the common dashboard questions.

The blog, written by Chris Curry, Principal of PDP, covers:

- How is connection guidance different to the connection deadline?
- When will guidance be published, and how will P D P engage with industry?
- Are there any examples of how dashboards will look?
- Will smaller schemes, 1 to 99 members, be required to connect to dashboards in the future?

Blog on recent queries

<https://www.pensionsdashboardsprogramme.org.uk/2023/11/30/recent-queries-on-dashboards-standards-testing-and-public-availability/>

The Pensions Dashboards Programme (PDP) published a blog covering the following recent queries they have received:

- When do PDP expect to publish dashboard standards?
- What are the different types of testing?
- When will the dashboards available point be?

PASA dashboard guidance

The Pensions Administrations Standards Association (PASA) has published Pensions Dashboards Connection Ready Guidance and a 'Call to Action'.

The Connection Ready Guidance explains what being 'connection ready' means and what a typical scheme plan could look like. It covers five main areas: governance, matching, value data, technology and administration. For each area, it describes the key activities, how to do them, why they matter and how to show that they have been done.

The Call to Action lists the top five actions that schemes need to take now to prepare for dashboards. PASA will release further supporting materials in the next few months, such as practical tips for certain connection ready activities, checklist of key actions and outlines of connection ready decisions.

National LGPS Technical Group – AVC's and dashboards

At its meeting of 29 September 2023, the National LGPS Technical Group agreed to form a sub-group to look at AVCs and dashboards.

The sub-group will work with all LGPS AVC providers to establish common approaches on matching and providing value data.

Progress from the sub-group will be published in the National LGPS Technical Group minutes on: <https://www.scotlgpsregs.org/bulletinsetc/tgminutes.php>

PDP connection forum

PDP hosts a virtual connection forum via M S Teams around every eight to ten weeks. This is an informal platform that is not recorded or minuted. Attendees are provided with updates on PDPs progress and connection. The forum intends to facilitate discussion and questions and answers on relevant topics, such as data readiness, connection, standards, partial matching etc.

PDP webinar

On 1 November 2023, PDP hosted a webinar providing an update on pensions dashboards.

LGPS Pensions Dashboards connection guide

On 6 November 2023, administering authorities were contacted to advise them the LGA had published its draft LGPS Pensions Dashboards connection guide.

It will publish a final version of the guide when the Money and Pensions Service (MaPS) issues guidance on the staged timetable for connection and we have undertaken a final internal review.

The guide sets out the steps administering authorities need to take to connect to the dashboard's ecosystem. It includes actions for authorities to take, decisions for them to make, statutory timings and recommendations on timings that are not prescribed. These are detailed throughout the guide and

summarised in a 'Preparing to connect checklist'. The non-prescribed timings will be revised when MaPS issue guidance on the staged timetable for connection.

TPR blog on dashboard checklist

<https://blog.thepensionsregulator.gov.uk/2023/10/18/tick-off-tasks-one-by-one-with-our-pensions-dashboards-checklist/>

The Pensions Regulator (TPR) published a blog encouraging schemes to follow their dashboard checklist. The blog also warns schemes they need to start preparing for dashboards now, as it will take time and involve a lot of work and that schemes should not lose focus of this while they wait for their target connection dates.

Pensions Dashboard Programme – November Newsletter

The newsletter includes links to:

- PDP's eighth progress update report
- common questions on dashboards
- the Pensions Regulator's blog on preparing for dashboards
- **Miscellaneous**

New CEO at Money and Pensions Service (MaPS)

On 16 October 2023, MaPS announced in a press release the appointment of Oliver Morley as its new CEO. Mr Morley is currently the CEO of the Pension Protection Fund and will join MaPS on 1 February 2024.

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