**Teachers’ Pension Scheme Pension Board (TPSPB)**

**Service Delivery and Maintenance of Data Sub-Committee**

**10:15 till 12:00 on 20 March 2024**

**Held in person at DfE, Bishopsgate House, Darlington**

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| **Present:** |  |  |
| Simon Lowe  | Employer Representative (Chair) | SL |
| Peter Strike | Member Representative | PS |
| John McGill | Member Representative | JM |
| Heather McKenzie | Member Representative | HM |
| Susan Anyan | Independent Pension Specialist | SA |
| Yvonne Moult | Employer Representative | YM |
| Amy Gibbs | TP Head of Governance and Risk (joined via Teams) | AG |
| Alyson Collingwood | TP Head of Operations (joined via Teams) | AC |
| Anna-Marie Alderson | DfE Senior Contract Manager  | AA |
| Zaheer Patel | DfE Contract Manager | ZP |
| Helen Cowan | DfE Secretariat Team Leader | HC |
| Loraine Dodds | DfE Secretariat Team | LD |
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| **Observers** |  |  |
| Alan Taylor | New TPSPB Chair | AT |
| Amy Bulson | DfE Contract Management Team | AB |
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|  | **Item** | **Action** |
| Agenda Item 1 | **Welcome and Apologies:*** SL welcomed those in attendance, particularly Alan Taylor, new Chair of TPSPB and Amy Bulson from the Contract Management Team (CMT) who were observing the meeting.
* The minutes from 13 December 2023 were ratified.
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| Agenda Item 2 | **Open Actions from December’s meeting:*** **SD3/131223 and SD4/131223** *(TPARG)* – AA explained that the ill health BAU backlog had reduced from a starting point of 215 to 97 cases. As these members are vulnerable, her team are working with Health Management Limited (HML) to clear these as quickly as possible.
* In respect of Transitional Protection,these are cases where members have already retired, and a reassessment of those cases may be needed depending on whether the member chooses to move into the Final Salary Scheme (FSS) or stay in the Career Average Scheme (CARE).
* Long Covid is still being considered by the Scheme Advisory Board (SAB). There are a minimal number of cases citing Long Covid are coming through and AA’s team will continue to monitor this.
* AT asked what percentage of applications are rejected. AA shared an example - if 100 cases were being received at least half of them are currently being rejected, which can also impact the number of appeals being received.
* AA confirmed that the Department also works closely with the Government Actuaries Department (GAD).
* JM indicated that the Scottish SAB is taking a different approach and accepting long-covid cases, he feels therefore members are not being treated the same. AA explained that SAB are included in cross Government conversations. Currently long-covid in England and Wales is not a recognised health condition.
* AA to liaise with policy colleagues on the Scottish SAB point and update at the next meeting.
* SL felt assured that appropriate actions are being taken.
* ***SD4/131223*** *(TPARG – implementation of the ill health contract.* To be discussed further in the meeting and the action to be closed.
* ***SD5/131223*** *(independent schools) –* AA confirmed this was linked to the Valuation outcome where it has been anticipated that may be an increasing number of independent schools applying to leave the Scheme. Some independent schools are going through the phased withdrawal consultation with members, however to date have not activated the phased withdrawal process.
* PS discussed the pressures of the HE sector as a result of the increase in employer contributions. AA agreed stating the scheme valuation cycle is four years and work will start later this year for the next valuation.
* AG confirmed that TP have not seen huge volumes of phased withdrawals of institutions and are monitoring any change in behaviour.
 | SD1/200324 |
| Agenda Item 3 | **Transitional Protection (TrP):*** AA referred to page 14, paragraphs 73-82 of the Quarterly Report (QR) highlighting: that the Department have paused issuing some of the Remedial Service Statements (RSS) to members. AA explained that these RSS will help members decide whether they stay in the CARE or revert to FSS. The pause is due to awaiting a change in policy intent around service entitlement from HMT and associated IT development work being delayed. AA advised that we are currently awaiting a date to restart those RSS going out to members.
* AA advised that we are currently working through the rectification of TrP cases, liaising with TP colleagues and receiving input from SAB.
* JM asked if it was true that a retirement application could take five or six months to process. AG confirmed that TP have advised members to apply earlier and TP are receiving a higher volume of complex cases. AC confirmed that the contact centre advises members to apply six months before they intend to retire if they are impacted by TrP, and six weeks if not impacted by TrP.
* SA noticed in the report in paragraph 76 there is a higher volume of cases than originally expected because of hybrid and potentially extra work for teams, which has added to the complexity of the project.
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| Agenda Item 4 | **Customer Contact – Satisfaction Results – MaPS Report – Paper 8*** AA explained that the Department commission this paper annually from the Money & Pensions Service (MaPS), which contains feedback from members/employers who have contacted TP.

Members also contact TP through IDRP (Internal Dispute Resolution Process) in the first instance with the complaint sent to the Department if the member remains unsatisfied. * Information in the MaPS paper is compared to the activity seen in the TP operation. AA assured the sub-committee that there is nothing new in the report to cause concern.
* JM said that the report gives the impression that there is only an interest in defined contribution schemes.
* AA confirmed that MaPS do receive complaints from both defined contribution and defined benefit schemes.
* SA stressed that MaPS does not give financial advice but is helpful in signposting members.
* JM asked if the government would provide information for people in defined benefit schemes they can access. SA mentioned that there is no budget for this currently and that the government relies on providers to supply information.
* AA explained that TP do not give financial advice.
* JM referred to someone on Facebook who has over 9,000 followers who is giving financial advice in a non-official capacity.
* AC confirmed that TP are aware of this individual who is advising members to opt out of the Scheme for a month or two which has significantly impacted the operation.
* SL asked TP to provide some examples on this issue for the next meeting.
* SA asked the Department to consider reporting this person to the Financial Conduct Authority if there is clear evidence that members are acting upon this advice.
* AT asked when the MaPS report came out and what the information is used for. AA advised that the Department request the reports annually and the intelligence is used to check against the activity that the Department sees, to identify any trends or patterns of concern.
 | SD2/200324SD3/200324 |
| Agenda Item 5 | **Forward Workplan - Outcome Measures (OM)*** AA informed the sub-committee that Capita colleagues and CMT colleagues worked through the OMs in detail as part of an annual review of the contract.
* OMs 5 and 6 are relative to this sub-committee and were historically underperforming due to the reason when people are satisfied, they don’t provide feedback.
* After an in-depth discussion on the feedback mechanisms for OM5 and 6, a decision was taken to refine the feedback questions, which were tested with focus groups. Excellent feedback was received and some of the questions were amended. AA referred to page 8 of the QR which demonstrates that there has been significant improvements.
* AA recognised the good work of Capita colleagues in driving to capture a better reflection of the service received by members.
* SL asked if the feedback fluctuates seasonally. AA confirmed that it can and OM5 is linked to the retirement exercises in easter, summer etc.
* SL said that the sub-committee felt assured that this was heading in the right direction and thanked Department and TP colleagues.
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| Agenda Item 6 | **TPARG*** ZP reported that the Teachers Pensions Administration Review Group (TPARG) met on 20 March 2024. There was one matter for escalation to this subcommittee which was related to the Cash Equivalent Transfer Value (CETV) pension on divorce cases. Approximately 400 cases remain outstanding, and the Department are awaiting policy development from HMT. The impact on affected members is concerning. The Department is currently working with TP to arrange for communication to be sent out to these members.
* SL queried the scale of what is required to progress these outstanding cases. AA confirmed that it is because these cases relate to the rectification element of TrP. Once the policy intent has been clarified, those cases can be automated, dealing with TrP and CETV at the same time.
* SL asked if the Department had a sense of the impact this delay was having on the affected members.
* AA confirmed that the Department are receiving complaints by members affected by this delay and are actioning requests where possible. The Department are aware of the vulnerability and potential impact on these members and are continuing to encourage HMT to act quickly.
* ZP reported TPARG noted that good progress had been made with the ill health backlog. AA confirmed that HML are now employing their medical advisor resources in line with anticipated casework volumes. the recently agreed contract variation.
* ZP is working closely with HML’s Relationship Manager. It is anticipated that the remaining 97 cases will be completed by the end of May.
* SL advised that it would be useful for this subcommittee to have a deeper insight regarding ill health - case volumes, milestones, impact of cost of living, and member behaviour. AA said that she would also look at the forward workplan topics and build in a deep dive regarding ill health.
* ZP advised that missing service was also discussed at TPARG. It was understood that data cleanse at benefit crystallisation updates service, but there was concern that employers aren’t giving TP service information, and members are not proactively checking their own service records, which impacts the quality of the data held by the Scheme.

JM referenced an issue in Lancashire Local Authority (LA). AA mentioned Lancashire are also acting as a payroll provider for several other establishments and that TP’s Employment Relationship Managers are working closely with Lancashire to rectify those records.  | SD4/200324 |
| Agenda Item 7 | **Review Dashboard and supporting papers:****Quarterly Report (Paper 5)*** AA recognised the success of the Winter Retirement Exercise (WRE). The Easter Retirement Exercise (ERE) has commenced and has seen a 10% increase in the number of applications compared to the previous year, suggesting member behaviour throughout the retirement year is changing.
* As part of the Annual Allowance (AA) exercise, 163 pension statements were issued after the regulatory deadline of 6 October 2023. This was due the number of cases requiring a manual review to determine if a Pension Saving Statement was required was significantly impacted by the high Consumer Price Index inflation rate This breach has been reported to The Pension Regulator (TPR), which has advised no further action needs to be taken.
* AA referred to Paragraph 14 on page 4, which advises that as a result of a 7.51% increase in the total number of members, a commercial arrangement has been agreed with Capita to increase the base charge.
* AA advised that SLA performance generally is good and OMs for service delivery are good, excluding Outcome Measures 5 and 6.
* AA advised that there has been an increase in telephony calls, however TP are continuing to meet the demand.
* AA advised that as part of the ongoing data strategy work, the Department has commissioned Government Internal Audit Agency (GIAA) and Government Actuary Department (GAD) to undertake an audit of the quality of the data held by the Scheme. Once the findings are known, this will help inform the data strategy over the coming months, as we prepare to transition over to the new incoming supplier, Tata Consultancy Services (TCS) in October 2025.
* The output of the audit is expected end of March, and the findings of those reports will be shared with both MRIC and SD&MoD sub-committees.

**Paper 4 – Dashboard** * AG agreed that high volumes are being seen particularly in the communications channels because of shifting member behaviour and awareness in the industry, which has resulted in an increase in the volume of transfers.
* AG confirmed that those transfer cases that have no link to TrP have been processed.
* From an employer perspective, positive results in the OMs with targets being achieved.
* With regards to the cost-of-living risk - there are two areas being monitored currently which have impacted the operation.
* AT queried the abandonment rate of the telephony statistics seem quite high. AG confirmed that the operation can answer up to 7,500 calls a week and anything over and above that can impact the abandonment rate and answer rates.

SL thanked AC and her operational teams in delivering the WRE.  | SD5/200324 |
| Agenda Item 8 | **Agree items to be discussed at TPSPB:-** * MaPS
* Outcome Measures
* Ill health
* CETV and missing service
* Financial advice topic

SL thanked TP for all their hard work. |  |
| **TP colleagues left the meeting** |
|  Agenda Item 9 | **Ill Health Contract****TP colleagues left the meeting**   The remainder of this section has been removed to ensure commercial sensitivities are maintained. A full set of minutes (and actions) will be produced from the sub-committee meeting, which took place on the morning of 20 March 2024 and will be shared with the Board Members **Update from Transition Sub-Committee**The remainder of this section has been removed to ensure commercial sensitivities are maintained. A full set of minutes (and actions) will be produced from the sub-committee meeting, which took place on the morning of 20 March 2024 and will be shared with the Board Members  |  |
| Agenda Item  | **AOB** The remainder of this section has been removed to ensure commercial sensitivities are maintained. A full set of minutes (and actions) will be produced from the sub-committee meeting, which took place on the morning of 20 March 2024 and will be shared with the Board Members  |  |
| Next meeting | 19 June 2024 – to be held face to face at Bishopsgate House in Darlington |  |

Minutes agreed by Chair:  Date: 26/3/24

Confirmed by circulation to sub-committee members on: 26/3/24

To be ratified at sub-committee meeting on 19 June 2024