

<b>Ref</b>	A1	<b>Date entered in register</b>	19/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late notification of joining	<b>Owner</b>	SB/JT
<b>Party which caused the breach</b>	CPF + various employers		
<b>Description and cause of breach</b>	<p>Requirement to send a Notification of Joining the LGPS to a scheme member within 2 months from date of joining (assuming notification received from the employer), or within 1 month of receiving jobholder information where the individual is being automatically enrolled / re-enrolled.</p> <p>Due to a combination of late notification from employers and untimely action by CPF the legal requirement was not met. 20/11/18 - (Q2) Staff turnover in August/September reduced number actioned. 29/1/19 The introduction of I-connect is also producing large backlogs at the point of implementation for each employer. I-connect submission timescales can also leave only a few days for CPF to meet the legal timescale. 14/8/19 General data cleansing including year-end is affecting whether legal timescale is met. Individual on long-term sick impacting this.</p>		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	<p>2017/18: 2676 cases completed / 76% (2046) were in breach.</p> <p>2018/19:</p> <ul style="list-style-type: none"> <li>- Q1 - 1246 cases completed / 84%(1050) were in breach</li> <li>- Q2 - 551 cases completed / 87% (480) were in breach</li> <li>- Q3 - 1123 cases completed / 50% (563) were in breach</li> <li>- Q4 - 935 cases completed / 49% (458) were in breach</li> </ul> <p>2019/20:</p> <ul style="list-style-type: none"> <li>- Q1 - 822 cases completed / 62% (507) were in breach</li> <li>- Q2 - 750 cases completed / 46% (380) were in breach</li> <li>- Q3 - 1086 cases completed / 55% (603) were in breach</li> </ul>		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Late scheme information sent to member which may result in lack of understanding.</li> <li>- Potential complaints from members.</li> <li>- Potential for impact on CPF reputation.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Roll out of iConnect where possible to scheme employers including new admitted bodies to ensure monthly notification of new joiners (ongoing).</li> <li>- Set up of Employer Liason Team (ELT) to monitor and provide joiner details more timelessly.</li> <li>- Training of new team members to raise awareness of importance of time restraint.</li> <li>- Prioritising of task allocation. KPIs shared with team members to further raise awareness of importance of timely completion of task.</li> <li>- 6/6/18 - Updating KPI monitoring to understand employers not sending information in time.</li> <li>3/6/19 - Review of staff resources now complete and new posts filled.</li> <li>14/8/19</li> <li>-Streamlining of aggregation cases with major employers.</li> <li>- Consider feasibility and implications of removing reminders for joining pack (agreed not to change).</li> <li>- Consider feasibility of whether tasks can be prioritised by date of joining (agreed not to change).</li> <li>14/11/19 - Utilising FCC trainees to assist with this procedure. Joined early September.</li> <li>30/01/2020 - backlog completed and addressed older case work</li> </ul>		

<b>Outstanding actions (if any)</b>	<ul style="list-style-type: none"> <li>- Ongoing roll out of i-Connect.</li> <li>- Bedding in of new staff/ training.</li> <li>- Carrying out backlogs of previous joiners (most of which are due to i-Connect roll out).</li> <li>- Contacting employers which are causing delays.</li> </ul> <p>28/1/19:</p> <ul style="list-style-type: none"> <li>- Introduce process to analyse specific employers causing problems.</li> </ul>
<b>Assessment of breach and brief summary of rationale</b>	<p>29/1/19 Large proportion of joining members affected but business case has been put forward to increase resources. In the meantime, temporary resources are being requested to assist.</p> <p>4/6/19 Reassessed - New resource put in place but may take a few months to see full impact.</p> <p>14/11/19 - status reassessed and remains amber whilst training of new staff continues</p> <p>30/1/2020 as per above, and backlog now complete so retain as amber.</p>
<b>Reported to tPR</b>	No

<b>Ref</b>	A2	<b>Date entered in register</b>	19/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late transfer in estimate	<b>Owner</b>	JT
<b>Party which caused the breach</b>	CPF + various previous schemes		
<b>Description and cause of breach</b>	<p>Requirement to obtain transfer details for transfer in, and calculate and provide quotation to member 2 months from the date of request.</p> <p>Breach due to late receipt of transfer information from previous scheme and late completion of calculation and notification by CPF. Only 2 members of team fully trained to carry out transfer cases due to new team structure and additional training requirements. 29/1/19 National changes to transfer factors meant cases were put on hold/stockpiled end of 2018/early 2019.</p>		
<b>Category affected</b>	Active members		
<b>Numbers affected</b>	<p>2017/18: 235 cases completed / 36% (85) were in breach.</p> <p>2018/19:</p> <ul style="list-style-type: none"> <li>- Q1 - 60 cases completed / 42% (25) were in breach</li> <li>- Q2 - 66 case completed / 38% (25) were in breach</li> <li>- Q3 - 31 case completed / 32% (10) were in breach</li> <li>- Q4 - 56 cases completed / 62% (35) were in breach</li> </ul> <p>2019/20:</p> <ul style="list-style-type: none"> <li>- Q1 - 51 cases completed / 59% (30) were in breach</li> <li>- Q2 - 56 cases completed / 29% (16) were in breach</li> <li>- Q3 - 53 cases completed / 21% (11) were in breach</li> </ul>		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Potential financial implications on some scheme members.</li> <li>- Potential complaints from members/previous schemes.</li> <li>- Potential for impact on CPF reputation.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Continued training of team members to increase knowledge and expertise to ensure that transfers are dealt with in a more timely manner.</li> </ul>		
<b>Outstanding actions (if any)</b>	<ul style="list-style-type: none"> <li>- Completion of training of team members in transfer and aggregation processes.</li> </ul> <p>29/1/19:</p> <ul style="list-style-type: none"> <li>- If KPIs don't improve, investigate how much of the delay is due to external schemes and look for ways to improve this.</li> </ul>		

<b>Assessment of breach and brief summary of rationale</b>	29/1/19 Stockpiling will likely make KPIs worse in short term but then longer term additional training will result in improvements. 14/11/19 - whilst improvements have been made - this needs to be consistent and numbers reducing further prior to changing to green 30/1/2020 - further progress made and breaches are reducing on a quarterly basis. Retain as amber.
<b>Reported to tPR</b>	No

<b>Ref</b>	A4	<b>Date entered in register</b>	19/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late notification of retirement benefits	<b>Owner</b>	SB
<b>Party which caused the breach</b>	CPF + various employers + AVC providers		
<b>Description and cause of breach</b>	<p>Requirement to provide notification of amount of retirement benefits within 1 month from date of retirement if on or after Normal Pension Age or 2 months from date of retirement if before Normal Pension Age.</p> <p>Due to a combination of:</p> <ul style="list-style-type: none"> <li>- late notification by employer of leaver information</li> <li>- late completion of calculation by CPF</li> <li>- for members who have AVC funds, delays in receipt of AVC fund values from AVC provider.</li> </ul>		
<b>Category affected</b>	Active members mainly but potentially some deferred members		
<b>Numbers affected</b>	<p>2017/18: 960 cases completed / 39% (375) were in breach.</p> <p>2018/19:</p> <ul style="list-style-type: none"> <li>- Q1 - 297 cases completed / 31% (91) were in breach</li> <li>- Q2 - 341 case completed / 26% (89) were in breach</li> <li>- Q3 - 357 case completed / 30% (108) were in breach</li> <li>- Q4 - 348 cases completed / 32% (112) were in breach</li> </ul> <p>2019/20:</p> <ul style="list-style-type: none"> <li>- Q1 - 315 cases completed / 28% (87) were in breach</li> <li>- Q2 - 411 cases completed / 24% (99) were in breach</li> <li>- Q3 - 348 cases completed / 26% (93) were in breach</li> </ul>		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Late payment of benefits which may miss payroll deadlines and result in interest due on lump sums/pensions (additional cost to CPF).</li> <li>- Potential complaints from members/employers.</li> <li>- Potential for impact on CPF reputation.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Roll out of iConnect where possible to scheme employers including new admitted bodies to ensure monthly notification of retirees (ongoing).</li> <li>- Set up of ELT to monitor and provide leaver details in a more timely manner.</li> <li>- Prioritising of task allocation.</li> <li>- Set up of new process with one AVC provider to access AVC fund information.</li> <li>- Increased staff resources.</li> </ul> <p>3/6/19 - Review of staff resources now complete and new posts filled. 14/8/19 - Improvements have been made and more should be made as staff are settled in and trained. Business case approved.</p>		

<b>Outstanding actions (if any)</b>	- Further training of newly promoted team member to deal with volume of work. - Identifying which employers are causing delays. 14/11/19 Continuation of training. 30/1/2020 Ongoing liaison with employers
<b>Assessment of breach and brief summary of rationale</b>	4/6/19 New resource put in place but may take a few months to see full impact. 14/11/19 Number of retirements increased and those in breach reduced so improvements continue to be made, but remain as amber for now. 30/1/2020 - Retain as amber as 96% completed within CPF target so 3rd party delays are causing the legal percentage to lower to 74%, so focus is now on employer education.
<b>Reported to tPR</b>	No

<b>Ref</b>	A5	<b>Date entered in register</b>	20/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late estimate of benefits	<b>Owner</b>	SB
<b>Party which caused the breach</b>	CPF		
<b>Description and cause of breach</b>	Requirement to provide quotations on request for potential retirements as soon as is practicable, but no more than 2 months from date of request unless there is a previous request in the last year.  Delays are due to: - late completion of calculation by CPF. - Increasing numbers of estimate requests being made by members.		
<b>Category affected</b>	Active members mainly but potentially some deferred members		
<b>Numbers affected</b>	2017/18: 487 cases completed / 37% (182) were in breach. 2018/19: - Q1 - 79 cases completed / 32% (25) were in breach - Q2 - 60 case completed / 22% (13) were in breach - Q3 - 123 case completed / 15% (18) were in breach - Q4 - 151 cases completed / 6% (4) were in breach 2019/20: - Q1 - 165 cases completed / 4% (6) were in breach - Q2 - 244 cases completed / 2% (4) were in breach - Q3 - 244 cases completed / 0.5% (1) was in breach		
<b>Possible effect and wider implications</b>	- Late notification of benefits/costs to member/employer. - Potential complaints from members/employers. - Potential for missed opportunities by members/employers. - Potential for impact on CPF reputation.		
<b>Actions taken to rectify breach</b>	- Introduction of MSS should alleviate the volume of requests received as member will be able to calculate own estimate through database. - Further training of team members also required. - Task allocation reviewed by team leader to ensure estimates are given a higher priority. 3/6/19 - Review of staff resources now complete and new posts filled. 14/8/19 - Additional staff training.		
<b>Outstanding actions (if any)</b>	-None		

<b>Assessment of breach and brief summary of rationale</b>	<p>29/1/19 - Improvements have been made including from MSS and more should be made as staff are settled in and trained. Business case will also assist if approved.</p> <p>3/6/19 Cases in breach now drastically reduced so moved from amber to green. But will review in next quarter.</p> <p>14/8/19 Reassessed - Still minor breach but all reasonable actions have been taken.</p> <p>14/11/19 Reassessed - Still minor breach but all reasonable actions have been taken and progress has been maintained.</p> <p>30/10/2020 Still only one breach so remains green. Training ongoing.</p>
<b>Reported to tPR</b>	No

<b>Ref</b>	A6	<b>Date entered in register</b>	20/09/2017
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late notification of death benefits	<b>Owner</b>	SB
<b>Party which caused the breach</b>	CPF		
<b>Description and cause of breach</b>	<p>Requirement to calculate and notify dependant(s) of amount of death benefits as soon as possible but in any event no more than 2 months from date of becoming aware of death, or from date of request by a third party (e.g. personal representative).</p> <p>Due to late completion by CPF the legal requirements are not being met. Due to complexity of calculations, only 2 members of team are fully trained and experienced to complete the task.</p>		
<b>Category affected</b>	Dependant members + other contacts of deceased (which could be active, deferred, pensioner or dependant).		
<b>Numbers affected</b>	<p>2017/18: 153 cases completed / 58% (88) were in breach.</p> <p>2018/19:</p> <ul style="list-style-type: none"> <li>- Q1 - 53 cases completed / 32% (17) were in breach</li> <li>- Q2 - 26 case completed / 35% (9) were in breach</li> <li>- Q3 - 41 case completed / 39% (16) were in breach</li> <li>- Q4 - 64 cases completed / 22% (14) were in breach</li> </ul> <p>2019/20:</p> <ul style="list-style-type: none"> <li>- Q1 - 33 cases completed / 24% (8) were in breach</li> <li>- Q2 - 41 cases completed / 34% (14) were in breach</li> <li>- Q3 - 49 cases completed / 26% (13) were in breach</li> </ul>		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Late payment of benefits which may miss payroll deadlines and result in interest due on lump sums/pensions (additional cost to CPF).</li> <li>- Potential complaints from beneficiaries, particular given sensitivity of cases.</li> <li>- Potential for impact on CPF reputation.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Further training of team</li> <li>- Review of process to improve outcome</li> <li>- Recruitment of additional, more experienced staff.</li> </ul> <p>3/6/19 - Review of staff resources now complete and new posts filled.</p>		
<b>Outstanding actions (if any)</b>	Ongoing training of death calculations on the team		
<b>Assessment of breach and brief summary of rationale</b>	<p>29/1/19 - Improvements have been made and more should be made as staff are trained. Business case will also assist if approved.</p> <p>4/6/19 New resource put in place but may take a few months to see full impact.</p> <p>14/11/19 Continuation of training to other Pension officers will hopefully reduce this further so retain as amber.</p> <p>30/1/2020 Still small number of breach cases; training ongoing. Remain amber for now.</p>		

Reported to tPR	No
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Ref	A9	Date entered in register	29/08/2018
Status	Open	Date breached closed (if relevant)	
Title of Breach	Late notification of leaver rights and options	Owner	SB/JT
Party which caused the breach	CPF + various employers		
Description and cause of breach	<p>Requirement to inform members who leave the scheme of their leaver rights and options, as soon as practicable and no more than 2 months from date of initial notification (from employer or from scheme member).</p> <p>Due to a combination of late notification from employers and untimely action by CPF the legal requirement was not met. 20/11/18 - (Q2) Staff turnover in August/September reduced number actioned. 29/1/19 The introduction of I-connect is also producing large backlogs at the point of implementation for each employer. I-connect submission timescales can also leave only a few days for CPF to meet the legal timescale.</p>		
Category affected	Active members		
Numbers affected	<p>2018/19:</p> <ul style="list-style-type: none"> <li>- Q1 - 437 cases completed / 40% (173) were in breach</li> <li>- Q2 - 1463 cases completed / 66% (963) were in breach</li> <li>- Q3 - 951 cases completed / 51% (481) were in breach</li> <li>- Q4 - 745 cases completed / 2% (17) were in breach</li> </ul> <p>2019/20:</p> <ul style="list-style-type: none"> <li>- Q1 - 541 cases completed / 6% (34) were in breach</li> <li>- Q2 - 391 cases completed / 6% (23) were in breach</li> <li>- Q3 - 541 cases completed / 6% (36) were in breach</li> </ul>		
Possible effect and wider implications	<ul style="list-style-type: none"> <li>- Late notification of benefits/costs to member/employer.</li> <li>- Potential complaints from members/employers.</li> <li>- Potential for missed opportunities by members/employers.</li> <li>- Potential for impact on CPF reputation.</li> </ul>		
Actions taken to rectify breach	<ul style="list-style-type: none"> <li>- Roll out of iConnect where possible to scheme employers including new admitted bodies to ensure monthly notification of leavers (ongoing).</li> <li>- Set up of Employer Liaison Team (ELT) to monitor and provide leaver details in a more timely manner.</li> <li>- Training of new team members to raise awareness of importance of time restraint.</li> <li>- Prioritising of task allocation. KPIs shared with team members to further raise awareness of importance of timely completion of task.</li> <li>- 6/6/18 - Updating KPI monitoring to understand employers not sending information in time.</li> <li>- 3/6/19 - Review of staff resources now complete and new posts filled.</li> <li>14/8/19</li> <li>- Ongoing streamlining of aggregation cases with major employers.</li> <li>- Consider feasibility of whether tasks can be prioritised by date of leaving (no action taken).</li> <li>- Carrying out backlogs of previous leavers (most of which are due to i-Connect roll out).</li> </ul>		

<b>Outstanding actions (if any)</b>	<ul style="list-style-type: none"> <li>- Ongoing roll out of i-Connect.</li> <li>- Bedding in of new staff/ training.</li> <li>- Contacting employers which are causing delays.</li> </ul> <p>28/1/19:</p> <ul style="list-style-type: none"> <li>- Introduce process to analyse specific employers causing problems.</li> </ul>
<b>Assessment of breach and brief summary of rationale</b>	<p>29/1/19 Large proportion of leaving members affected but business case has been put forward to increase resources. In the meantime, temporary resources are being requested to assist.</p> <p>3/6/19 Reassessed - Cases in breach now drastically reduced so moved from amber to green. But will review in next quarter.</p> <p>14/8/19 Reassessed - Still minor breach but all reasonable actions have been taken.</p> <p>15/11/19 Reassessed - Still green whilst progress is maintained.</p> <p>30/01/2020 - Higher numbers completed and maintained the 6% breach percentage through streamlined procedure, so retain green.</p>
<b>Reported to tPR</b>	No

<b>Ref</b>	A11	<b>Date entered in register</b>	29/05/2019
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Scheme Changes Disclosure	<b>Owner</b>	KAM
<b>Party which caused the breach</b>	CPF		
<b>Description and cause of breach</b>	Amendment Regulations disclosure communication to members. This was sent in error to members who were categorised as "gone away" from last known address. This will have resulted in a data breach as names and addresses would have been visible to people now living at those addresses.		
<b>Category affected</b>	Active members, status 2 (undecided) members and deferred members who are shown as "gone away"		
<b>Numbers affected</b>	921 members impacted		
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Personal Details available to view by incorrect recipients</li> <li>- May result in complaints</li> <li>- Potential that same issue could occur in other communications if "gone away" status is not checked.</li> </ul>		
<b>Actions taken to rectify breach</b>	<ul style="list-style-type: none"> <li>- Followed Data Breach procedure</li> </ul> <p>14/8/19</p> <ul style="list-style-type: none"> <li>- Increased staff awareness / training for future distribution</li> <li>- Process put in place to ensure future mail shots to all members exclude this Category or are automatically redirected back to CPF</li> </ul>		
<b>Outstanding actions (if any)</b>	<ul style="list-style-type: none"> <li>-Still being considered by FCC to ensure change in processes are adequate</li> </ul> <p>14/11/19 Contact FCC to find out if any further actions are required.</p>		
<b>Assessment of breach and brief summary of rationale</b>	<p>Large number of members impacted but no personal information other than name included in communications so low impact.</p> <p>14/11/19 Maintain as green as no further action notified by FCC</p> <p>30/1/2020 No change to above assessment.</p>		
<b>Reported to tPR</b>	No		

<b>Ref</b>	A12	<b>Date entered in register</b>	29/05/2019
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	APC calculation due to revised factors	<b>Owner</b>	SB/JT

<b>Party which caused the breach</b>	CPF
<b>Description and cause of breach</b>	Recalculation of APC contracts due to GAD factor change not communicated within required timescales
<b>Category affected</b>	Active members with APC contracts
<b>Numbers affected</b>	<10 members 14/11/19 Now confirmed as only 1 member affected.
<b>Possible effect and wider implications</b>	- Late notification to members of change to APC contracts / recalculation of benefits - May result in complaints
<b>Actions taken to rectify breach</b>	- Re-calculation of APC contracts underway with explanation to those affected by the change. 14/11/19 Initial work completed and determined only 1 member requires a recalculation.
<b>Outstanding actions (if any)</b>	Re-calculation and notification to members required
<b>Assessment of breach and brief summary of rationale</b>	Low number of cases impacted and remedial action likely to be complete by 30 June 2019 14/8/19 Reassessed - Low number of cases however remedial action delayed due to other workloads by 31 October 2019. 14/11/19 Reassessed - remain green as only 1 member is affected. 30/1/2020 No change to above assessment.
<b>Reported to tPR</b>	No

<b>Ref</b>	A13	<b>Date entered in register</b>	14/11/2019
<b>Status</b>	Open	<b>Date breached closed (if relevant)</b>	
<b>Title of Breach</b>	Late transfer out estimate	<b>Owner</b>	JT/KCW
<b>Party which caused the breach</b>	CPF		
<b>Description and cause of breach</b>	Requirement to provide details of transfer value for transfer out on request within 3 months from date of request (CETV estimate). Note this is the same as breach A3 which was closed previously.  Late completion of calculation and notification by CPF due to higher number of cases, plus additional pressure to complete aggregation project by end of Q3 and incorporation of tasks from data improvement plan.		
<b>Category affected</b>	Active and deferred members		
<b>Numbers affected</b>	2019/20 - Q2 - 3 members in breach Q3 - 86 cases completed / 0% were in breach		
<b>Possible effect and wider implications</b>	- Potential financial implications on some scheme members. - Potential complaints from members/new schemes. - Potential for impact on CPF reputation.		
<b>Actions taken to rectify breach</b>	14/11/19 - Better prioritisation of workload and any additional tasks that are not KPI driven		
<b>Outstanding actions (if any)</b>	None		
<b>Assessment of breach and brief summary of rationale</b>	14/11/19 As only a small number of members were affected the risk is considered minimal 30/1/2020 Retained on log to ensure issue does not reoccur next quarter.		
<b>Reported to tPR</b>	No		

<b>Ref</b>	A14	<b>Date entered in register</b>	01/12/2019
<b>Status</b>	Closed	<b>Date breached closed (if relevant)</b>	09/12/2019
<b>Title of Breach</b>	Late AVC payment schedules	<b>Owner</b>	SB
<b>Party which caused the breach</b>	FCC		

<b>Description and cause of breach</b>	AVC schedules were not sent to the AVC provider, Prudential, by FCC which meant Prudential did not know which AVC amounts to allocate to which members' accounts. FCC Payroll Manager confirmed in an email 05/12/2019 that AVC credits for August to October had not been allocated to members' accounts as schedules had not been provided to Prudential. August had been delayed due to a remittance discrepancy, September was submitted on time and October was delayed (no reason provided). FCC and Prudential were aware of the problem but this was not communicated to CPF until Dec 2019.
<b>Category affected</b>	Active members including 3 who have since left/retired.
<b>Numbers affected</b>	Approximately 104 active scheme members including 3 who have since left/retired.
<b>Possible effect and wider implications</b>	<ul style="list-style-type: none"> <li>- Active members who were retiring were not being given their full AVC fund value as part of their retirement figures. This meant that when the AVCs for these months were allocated to their AVC account, they had already retired and received their pension and lump sum. The member who had already received their AVC benefits instead had to have a refund of these AVC contributions and they did not form a part of their pension benefits.</li> <li>- Potential for all active members to have lost potential investment income (but this was resolved so it was not the case).</li> </ul>
<b>Actions taken to rectify breach</b>	30/1/2020 CPF meetings with FCC Payroll to understand the problem. Missing schedules have now been sent by FCC to Prudential. CPF gave feedback to both FCC and Pru about not being communicated with them when the issue originally arose. All members had their AVCs deposited at original payment date (so no financial detriment). A refund of the relevant AVCs was paid to the one scheme member who had already retired. Procedures have been put in place by both FCC and Prudential to ensure the issue does not arise again and they have confirmed CPF would be notified immediately in the future.
<b>Outstanding actions (if any)</b>	None
<b>Assessment of breach and brief summary of rationale</b>	30/1/2020 Minimal amount of members affected and problem now resolved.
<b>Reported to tPR</b>	No