

National Pension Dashboards Project – Clwyd Pension Fund

Project structure and roles and responsibilities

Main Project roles:

The key personnel for the project will be:

- Project Sponsor – Karen Williams
- Project Lead and Project Manager – Kyle Williams
- Subject Leads as required – Principal Pension Officers (Communications – Kath Meacock, Systems – Alicia Howells, Operations – Sandra Beales/Alex Ridgeway, Employer Liaison – Kerry Robinson)

Responsibilities for these roles are being developed by the project team as part of the project initiation documentation.

Project Management Group

The Project Management Group (PMG) will manage the overall programme, ensuring that all aspects of the project are delivered in line with the project plan and taking key decisions around how the project is managed.

The membership of the PMG is as follows:

- Project Sponsor (Chair) (Karen Williams)
- Project Lead (Kyle Williams)
- Head of Clwyd Pension Fund (Phil Latham)
- Chair of Clwyd Pension Fund Board (Karen McWilliam, or Jennie Green as alternate for this purpose)

The following will be invited to attend meetings of the PMG for reporting purposes and to provide advice.

- Subject Leads as required from time to time
- Independent Advisor (Aon)
- Benefits Consultant (Mercer)
- Integrated Service Provider (provider to be determined)

The PMG can invite other persons involved in the delivery of the programme as deemed appropriate following agreement with the Chair.

The roles and responsibilities of the PMG are as follows:

- Agrees project scope and high-level project plan, along with any changes
- Provides feedback on detailed project plan and deliverables

- Considers and decides budgeting and resourcing requirements (which may be subject to other approval mechanisms where they impact on the Fund's budget)
- Reviews and verifies the business need for scope changes
- Authorises key communications
- Provides oversight and support to the project including:
 - overall project progress
 - project risks, actions, decisions, escalations budgets and resources
 - project dependencies.

Reporting

Project updates will be provided to:

- all Clwyd Pension Fund Board meetings and
- to Pension Fund Committee where administration matters are being considered.

Key decisions

Pension scheme managers have a number of key decisions they must make relating to dashboards. One of these is ensuring that appropriate delegations are in place to officers to ensure there can be timely decision making, which in turn will assist with meeting key milestones. There are likely to be some key decisions which would remain with the Committee such as agreeing an increase in the Fund's budget due to the project (for example, due to resources, supplier and consultants cost and software).

It is proposed that further key decisions are delegated to officers, including:

- **Project management structure, project plans, resourcing, associated work and costs** - including six months before the dashboard available point (which is the date dashboards are available to the public which is currently unknown) to consider and put in place resource required to operate dashboards once live. The Fund has in place a Project team to carry out preparation work ahead of the connection deadline but further consideration will be needed ahead of the dashboard available point in terms of further resource to manage and incorporate dashboards as part of the Business as Usual team.
- **Deciding how to connect to Dashboards and appointing the Integrated Service Provider (ISP)** - an ISP is the provider of the intermediary application that will sit between the Fund's software platform and the Pensions Dashboard's eco-system. The ISP performs all of the complicated activity required under the regulations including; handling millions of matches every year, providing the engine to support the matching criteria set by the Fund, providing pension figures to members with appropriate authorisation and transforming extracts from the administration software into the necessary format for members. A contractual decision will need to be made as part of the process to appoint an ISP. If the Fund doesn't use an ISP they will need to connect directly themselves and meet the technical requirements, albeit this is an unlikely route to take due to the complexity of the requirements.

- **Matching criteria to be used** - members will need to verify their identity by providing their data which all UK pension schemes will use to conduct the matching process. The Fund has responsibility for determining the data which will be used for matching which should take into account the quality and accuracy of the data held. This is an important decision as a challenge when determining the matching criteria is how to maximise the chances of a genuine member finding their record, while minimising the chances of a false match being made, which could disclose information to the wrong member. Schemes are required to keep a record of the matching criteria and the parties communicated with for at least six years from the end of the scheme year in which the decision was made
- **Extent of any data remediation work** - consider in conjunction with software provider the process for identification of data that needs to be cleansed ahead of the connection deadline. It is expected that AVC data is likely to present a large challenge.
- **Extent of any calculations work** - including deciding on the dates that will be used for value data and pension projections to be displayed (for example, whether it is 31 March each year). Further considerations are needed for calculations relating to AVCs including the illustration date.
- **Member communication strategy** – to consider how communications can be used both to limit future difficulties, but also to give members the most positive experience of Pensions Dashboards. It may be necessary to integrate any communications about the Pensions Dashboards with other communications that may already be taking place (e.g. Fund newsletters might include articles about when member data will be available via Pension Dashboard providers in addition to directly from the Fund).
- **Defer dashboard connection deadline** – it is not expected that this is something the Fund will wish to do and there is a strict set of criteria to be met.
- **Additional Voluntary Contributions (AVCs)** – agree with the Fund’s AVC providers how scheme members’ AVC data will be sent to dashboards. There are different options for AVC providers to supply data to dashboards:
 - approach 1 is where the data can be sent to the dashboard eco-system or
 - approach 2 is where the data is sent directly to the Fund, who in turn display/issue the AVC data with the main scheme benefit information.
- **Impact on day to day administration processes** – to consider any key decisions relating to how existing processes are modified or new processes required once dashboards are available to the public.