CLWYD PENSION FUND COMMITTEE

Date of Meeting	Wednesday, 19 February 2025
Report Subject	Administration and Communications Update
Report Author	Pensions Administration Manager

EXECUTIVE SUMMARY

This update report includes matters arising relating to administration and communications since the high- level summary report provided at the November Committee meeting. These are mainly for noting, albeit comments are clearly welcome. There are two requests for approval which relate to the 2024/25 business plan tasks as follows:

- An extension of the timescales required to implement survivor benefit changes in relation to the situations where we are not awaiting further regulations/guidance (A3), into Q1 and Q2 of the 2025/26 Business Plan.
- An extension of the timescales for completion of the review and update of the structure and content of the Fund's non-administration areas of the website including videos (A7 in part).

The report includes updates on:
- Progress against the administration and communications related matters in the Fund's 2024/25 Business Plan
- Current developments and news – including updates on the Fund's McCloud programme and National Pension Dashboard project
- Monitoring against the Administration Strategy in relation to day-to-day tasks and key performance indicators, showing the position for completed and outstanding tasks to 31 December 2024
- Administration and communication risks on the Fund's risk register.

	RECOMMENDATIONS
1	That the Committee consider the update and provide any comments.
2	That the Committee consider and approve the proposed amendments to timescales for the "Implementation of Survivor Benefits" into 2025/26.
3	That the Committee consider and approve the review of the structure and content of the Fund's non-administrtion areas of the website including videos into 2025/26.

REPORT DETAILS

1.00	ADMINISTRATION AND COMMUNICATIONS RELATED MATTERS
	Business Plan 2024/25 Update
1.01	Progress against the business plan items up to and including quarter four of this year is positive for the majority of items. However, some areas will continue into 2025/26 either due to national requirements, routine review of administration and communication policies (as illustrated in Appendix 1). Key items to note relating to this quarter's work (Q4) are as follows: • A1 – McCloud judgement – as usual an update on this programme is included later in this report. • A2 – National Pensions Dashboard – an update on this is included later in this report and includes information on the appointment of the Integrated Software Provider (ISP) and a Project Plan. • A3 – Implement Survivor Benefit Changes – regulations are still awaited in relation to the Employment Tribunal ruling (the ''Goodwin ruling'') outlining how affected beneficiaries are to be treated. This court cases was in regard to the Teachers' Pension Scheme, and it concluded that provisions for survivor's benefits of a female member in an opposite sex marriage are less favourable than for a female member in a same sex marriage or civil partnership, which amounts to direct discrimination on grounds of sexual orientation. Therefore, this item will need to continue into 2025/26 and will be included as part of the 2025/206 business plan which will be brought to the March Committee meeting for approval. Other areas within this item are behind schedule due to the difficulty in tracing cohabiting partners of the deceased member to establish potential eligibility of benefits. This is in relation to the Elmes versus Essex case where the High Court ruled that for any LGPS members who left the scheme between 1 April 2008 and 31 March 2014, and who subsequently died leaving a cohabiting partner, a survivor's pension could be paid to that partner. This work will, therefore, need to continue into 2025/26 and will also be included in the Business Plan to be approved at the March Committee meeting. • A4 - Other Expected National Changes (dates unknown) – There are a number of further changes expected but the final dates are still not yet known. These changes cover areas such as Cost Management, Fair Deal and the Exit Payment Reform. This item will be continued into the 2025/26 Business Plan. • A6 - Review Administration & Communications Related Policies and Strategies – Amendments to the Fund's existing Administration Strategy was agreed by the Committee at the June 2024 meeting. Some minor changes were required to be made at that time pending a fundamental review with the expected publication of the Good Governance recommendations. As these recommendations have been delayed further, a full review of the strategy will be undertaken and brought to the March Committee meeting for approval. Further updates may then be required following receipt of the recommendations which are currently

		expected in the autumn of 2025. A new Data Quality Policy is also being developed and is near completion. This will also be brought to the March Committee for approval along with the Personal Data Retention Policy which is due for review as this was last approved in March 2022.

		• A7 – Implement the Communications Strategy – Further information is provided later in the update report. The key areas of work for this quarter are:
		   o Testing and implementation of new online processes within Member Self Service (MSS) and providing MSS to Councillors. This will now become business as usual when new functionality becomes available.
		   o Review of all member letters ensuring clear and concise language is being used (following the plain language review of member forms and booklets). This is expected to be complete by the end of this quarter.
		   o Investigation of new website provider is underway with assistance from FCC colleagues. This is anticipated to be complete by the end of this quarter with the implementation commencing next year and will be included on the 2025/26 Business Plan.

		Some other areas included in the communications part of the business plan, such as to review and update the structure and content of the Fund's non-administration areas of the website and develop some non-administration videos , have not yet commenced due to other priorities. These will continue as part of the 2025/26 Business Plan.
1.02		**Current Developments and News** The following details developments and news in addition to business as usual *McCloud update* McCloud Regulatory Update In June 2024 the Department for Levelling Up, Housing and Communities (DLUHC) (now MHCLG) issued its McCloud implementation statutory guidance. This covers areas such as case prioritisation and the requirements for the 2024/25 Annual Benefit Statements (ABS's) which the fund is having regard to. The LGA has also now provided all parts of its administration guide with recent sections covering other types of calculations and revisiting past calculations. Regulations are still required in order to effectively implement the remedy for teachers' excess service, and it is expected that there will be a technical consultation on these in due course. Teachers' Pension started to contact LGPS employers during Summer/Autumn 2024 informing them of the process they are implementing to move eligible excess service into the LGPS. CPF Programme Update An update on the progress of the Clwyd Pension Fund McCloud

programme is attached as Appendix 2. The programme currently has an overall health status of green and whilst slightly behind the original timetable (due to the higher than anticipated manual work needed) is still on track to meet the annual benefit statement deadline of 31 August 2025.

The data validation element of the programme is nearing completion with a target to have all data uploaded to the administration system by 31 March 2025. The McCloud team continue to work extremely hard to meet this deadline and weekly reporting has been put in place to monitor and track progress. The bulk McCloud system runs are scheduled in ahead of the steps needed to be taken by the Technical team to run the ABS process.

Furthermore, the LGA are in the process of drafting a McCloud compliant ABS template for funds to use and at this stage it is not known when this will be available. Software providers will then need to deliver a template solution which meets the legislative requirements. The Fund usually staggers the issuing of its ABS's to minimise the impact on business as usual. Deferred member statements are usually issued in June and active member statements in August (the statutory deadline for both categories of members is 31 August). However, with the software solution timeframes currently unknown discussions are ongoing whether to delay the deferred statement production which may result in both sets of statements being issued around the same time.

There are a very small number of employers who have not submitted data and discussions are ongoing with these employers.

With regards to communications, a newsletter was issued to active and deferred members in August 2024. This asked members to inform the Fund of any previous public service pensions membership which may mean they are eligible to the McCloud remedy. The McCloud Team continue to work to validate the information provided on the forms and upload it to member records. Processes have been amended to issue this form as part of all member events if one has not been issued previously.

Software is now largely up to date, with the exception being a solution relating to the treatment of members who have had a transfer in. We continue to engage with our software provider to ensure they develop an automated solution, to keep manual intervention to a minimum. A representative of the McCloud Team also continues to attend any ad hoc webinars hosted by the software providers, along with other LGPS funds, to share best practice ideas and discuss any issues.

Benefit rectification for previous retirements and leavers is due to commence in the next couple of months. The commencement of the delivery of this workstream was delayed due to external factors, including the final regulations being laid so near to the coming into force date, and the delay in expected guidance on the exercise. This delay made it challenging for software providers to update the software to cover the types of cases where retrospective calculations need to be carried out. However, as mentioned above, statutory guidance was issued in June 2024 on how funds are expected to prioritise their retrospective cases which we will be following. This means the delivery of this workstream is able to commence following the completion of the data validation exercise.

1.03	*National Pensions Dashboard* Background In the 2016 Budget, the Government made a commitment that Pensions Dashboards would be created by the pensions industry, enabling pension savers to view details of all of their pensions online and in one place. In 2019, the Money and Pensions Service (MaPS) established the Pensions Dashboards Programme (PDP) to design and implement the infrastructure that will make Pensions Dashboards work. The Pension Schemes Act 2021 provides a legal framework for Pensions Dashboards including new powers to compel trustees/scheme managers to provide information to Pensions Dashboard providers. The Government has now confirmed that all public sector pension schemes must be connected to the pensions dashboards ecosystem and be in a position to process 'Find' and 'View' requests by 31 October 2025. This is referred to as the "staging date". It should be noted that the dashboard will not be available to the general public at the staging date. There is a separate go-live date for the general public access which has not yet been confirmed by the Government but is expected to be late 2026/2027. National Pensions Dashboard regulatory/guidance update In September 2024, the Pension Regulator (TPR) published their pensions dashboard compliance and enforcement policy, providing information to occupational pension schemes in respect of their duties under the Pensions Dashboards Regulations 2022. The policy also states that "*schemes need to have systems of governance and internal controls in line with applicable legal requirements. Our expectations on this are set out in our code of practice. This includes but is not limited to the following.* ○ *Keeping records about any decisions taken by scheme, including related advice or information received.* ○ *Having a risk management function in place, including identifying, evaluating and recording risks, with appropriate internal controls to mitigate the key risks and monitor them.* ○ *Having appropriate controls when selecting, appointing and managing service providers, including any substantial change, such as a change of administrator.* ○ *Reviewing and assessing the quality of their data from multiple dimensions and putting adequate controls around them for continuous improvement.* ○ *Having processes in place to identify breaches of the law and if necessary, reporting them to us.* As approved at the June Pension Fund Committee, a Clwyd Pension Fund Pensions Dashboard Project Management Group ("PMG") has now been established which includes the Head of Clwyd Pension Fund, the Pensions Administration Manager (who will also be the Project Sponsor), the Project Team Leader (Project Manager) and the Independent Chair of the Pension Board. Part of the remit of the group is to consider and implement the

	above requirements ensuring appropriate levels of governance are met in all areas.
	On 22 October 2024, the Minister for Pensions provided a [written statement](#) to Parliament confirming the Government's support for pensions dashboards and updating on the programme's good progress. The Minister also clarified that the MoneyHelper pensions dashboard, being developed by the Money and Pensions Service (MaPS), will be made available to the public before commercial dashboards become operational. This is expected to provide industry insights into customer behaviour.
	The Pensions Administration Standards Association (PASA) issued guidance in December 2024 on data scoring which covers the principles of testing the accuracy of data. As part of the dashboards project officers review all guidance and where necessary ensure any actions are included within the overall project plan.
	CPF Project Update
	An update on the progress of the Clwyd Pension Fund Dashboard project is attached as Appendix 3. The project currently has an overall health status of blue, meaning that it is currently on track to meet the connection deadline of 31st October 2025.
	Preparation to meet the connection deadline covers a wide range of areas. A lot of work has already been completed and Appendix 3 provides a Project Plan of actions in preparation for connection, particularly focussing on:
	• the use the National Framework to successfully appoint Heywoods to be the Fund's Integrated Software Provider (ISP). This appointment will allow for a safe and efficient transfer of member data and reduce the amount of time required for testing third-party systems.
	• member data matching and cleansing where required including data held by the Fund's AVC providers, Utmost and Prudential.
	• agreeing testing and implementation schedules including member matching criteria and how AVC information will be displayed. These decisions along with others will be discussed and approved by PMG in-line with the project's governance structure.
	Some changes may need to be made to the project timescales if following the ISP 10 week testing phase (which commences in March 2025) the ISP advises that the Fund needs to connect earlier than 31 October 2025. If this is the case resourcing requirements of the Project Team may need to be considered.
	Regular PMG meetings are scheduled to take place during the testing, connection and go-live phases of the project, ensuring good governance, decision making and risk management are all considered. Update reports will be provided at future Committee meetings.
1.04	*Other updates*

	• <u>Councillor Member access to MSS</u> – In accordance with the *Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013* all Councillor members have been advised that all future communications will be electronic unless an election is made for paper communications. This is due to MSS functionality now being available to Councillor Members to access information about their benefits. • <u>Employer monitoring and escalation process</u> – Following successful developments of an employer escalation procedure, the first revised reports were issued to employers in January. The reports highlighted the areas where employers had not met their legal responsibility of providing information to the fund within the required timescales. Follow-up meetings are in the process of taking place with some employers to explain the reports and offer assistance. The reports will be issued to employers on a monthly basis, and it is hoped that certain KPI measures will improve as a result of this new procedure. • <u>New employer onboarded to ELT</u> – Wrexham University has now signed up to the ELT services and ELT have therefore been working on the onboarding process following access to the payroll system now being approved.
1.05	**Policy and Strategy Implementation and Monitoring** The latest monitoring information in relation to administration is outlined below: <u>Day to day cases</u> – Appendix 4 provides the analysis of the numbers of cases received and completed on a monthly basis from April 2021 up to and including December 2024, and how this is split in relation to our three unitary authorities and all other employers. The number of incoming cases for October up to and including December was 8,142 which is as expected lower compared to previous quarters due to the festive season. The number of cases completed by the team for the same period was 8,720. The processing time for some cases is continuing to take longer due to manual workarounds for McCloud and some transfer types. As the data upload part of the McCloud project nears completion and system upgrades are developed for transfer cases, the manual calculation element will reduce and the time taken to complete some cases will improve. Ongoing training also continues to impact on case completion timeframes. The number of open cases has reduced to 6,021 at the end of December from 6,241 as reported to the end of October in the Administration Summary paper taken to the November Committee meeting. It is positive

	that the number of open cases has reduced considering the points highlighted above. The Pension Administration Manager will continue to monitor the impact that the McCloud regulations/guidance and system functionality is having on case completion numbers.
1.06	Key performance indicators – Appendix 5 shows our performance against the KPIs measured monthly up to and including December 2024. The summary reports illustrate the number of cases that have been completed over either 3 months or 12 months, as well as the proportion completed within the agreed KPI target timescales.

As can be seen, across three months and twelve months, there are several KPIs where the number of completed cases has increased and others that have reduced. Due to the festive period falling within this quarter, numbers are expected to be lower than previous reporting periods due to the number of working days being less in this period. Other key points to note are:
- Joiners – 931 joiner cases have been completed over the last three months which is a 35% increase compared to the previous three months and of those 95% were completed within the legal and overall (member experience) KPIs and 99% were completed within the CPF (internal) target.
- Leavers – 427 leaver cases have been completed over the last three months which is slightly lower than 434 for the three-month period up to September 2024. Performance against all of the three-month measures remains consistent with a slight improvement in all areas.
- As mentioned in previous reports, some transfers in and out had been on hold pending new GAD guidance being issued. Guidance has now been received but manual workarounds are still required pending pension software updates. In addition, the team responsible for transfers has had a full-time vacancy resulting in a reduction of cases of being completed. This vacancy has now been appointed to and a full staffing update is included later in this report. Processing of those cases that can now be actioned is underway but the numbers of both transfers in and out being completed will continue to fluctuate until business as usual can resume and all transfers that were previously on hold have been completed. However, it is positive that of the cases completed within the current period (compared to the three-month period to September) that the legal and CPF measures have all increased.
- Retirements – 542 retirement cases have been completed over the last three months (which is only three less than the number completed in the three-month period up to September). Over the 12-month period there has been an increase of 390 retirement cases being processed with all measures remaining consistent.

The Operations Team continues to prioritise cases where a payment is made either to an individual or a third party. As previously mentioned, a number of high priority processes (e.g. retirements and transfers) are now taking longer to complete due to the added complexity that the McCloud ruling has brought and the delay in system upgrade. This will continue until, all member data has been uploaded onto the pension system, and |

	system functionality has been upgraded to minimise manual intervention and workarounds. The management of meeting challenging regulatory timescales which apply to significant numbers of cases continues to be difficult whilst a number of staff continue their training. Resourcing is considered further later in this report.

1.07	**Internal dispute resolution procedures (IDRP)**
	
	In relation to cases for 2023/2024:
	
	• There were two Stage One appeals against employers. One has been rejected and one is still ongoing.
	  ▪ The rejected appeal relates to non-award of ill health retirement
	  ▪ For the ongoing appeal, the member is disputing the tier of ill health retirement that they have been awarded
	• There was one Stage Two appeal against the employer. The member appealed that they were only awarded tier 2 ill health retirement. This appeal was rejected.
	
	In relation to cases for 2024/2025:
	
	• There are three Stage One appeals against the employer.
	  ▪ One was an appeal due to ill health retirement not being awarded. This appeal was rejected
	  ▪ Two appeals are still ongoing and relate to either non-award of ill health retirement or the tier of ill health that was awarded
	• There are two Stage Two appeals against the employer. One was for non-award of ill health retirement and the second was an appeal against only receiving tier 3 ill health retirement. Both appeals were rejected.
	
	There continues to be no appeals against the administering authority, which is extremely positive.
	
	table below

	2023/2024			
	Received	Upheld	Rejected	Ongoing
Stage 1 - Against Employers	2	0	1	1
Stage 1 - Against Administering Authority	0	0	0	0
Stage 2 - Against Employers	1	0	1	0
Stage 2 - Against Administering Authority	0	0	0	0

	2024/2025			
	Received	Upheld	Rejected	Ongoing
Stage 1 - Against Employers	3	0	1	2
Stage 1 - Against Administering Authority	0	0	0	0
Stage 2 - Against Employers	2	0	2	0

	Stage 2 - Against Administering Authority	0	0	0	0

There are no Clwyd Pension Fund appeals that are currently with the Pensions Ombudsman. However, the two members who have recently lost their stage 2 IDRPs may consider pursuing their appeal further.

1.08	**Communications Strategy** The Communication Strategy focuses on improved member and employer engagement. To help achieve this the following meetings have taken place since the last update report: • a number of virtual member presentation sessions were held in collaboration with Mercer to explain the complexities of potential tax charges in relation to Annual Allowance. These sessions are offered as part of the Fund's Policy for Administration and Communication of Tax Allowances to Scheme Members. Feedback from these sessions was very positive. • In-person training was provided for a number of Denbighshire County Council school staff (non-teaching) in relation to the benefits of the LGPS and general understanding of how the scheme works. • Attendance at National Working Group and All Wales Communication Group meetings. • Training sessions for staff of six fund employers covering the leaver process and employer responsibilities.

1.09	The Communications Team has maintained regular engagement with employers and scheme members over recent months. Other key points in relation to communications include:
	
	• Twenty eight 1-2-1 member sessions have taken place
	• Deferred Diaries and Penpal newsletters have been issued to all deferred and active members highlighting the following information:
	    o The 2024 cost of living increase
	    o Pensions Dashboards
	    o Clwyd Pension Fund financial update
	    o Changes to the Lifetime Allowance
	    o Options to pay extra contributions
	The annual satisfaction survey has been issued to all active and deferred members with a closing date of the 31 January 2025. As in previous years, results will be collated and provided in a later Committee update paper.
	
	• Eleven update emails have been sent to all employers including LGA training information for 2025, Employer Engagement Session invitations and updates to the Fund's website.

1.10	Appendix 6 provides an updated summary of Member Self Service ("MSS") registered users, which shows that enrolment to MSS has increased slightly since the last full update (in June) with nearly 57% of scheme members having registered. The number of members that have

	opted for paper correspondence has increased to approximately 20% of the scheme membership. For those members registered on MSS, use of the facilities remains high. For the period of May up to and including December: 138 members have requested a retirement pack for their deferred benefit. 37,066 benefit projections have been calculated. - there have been 1,072 changes to members' expression of wish details, 943 address updates and 49 bank account changes. The Fund continues to focus on onboarding members of the LGPS Councillor Scheme to MSS and statistics for Councillors using MSS will be included as part of the overall statistics from the next update onwards.
1.11	**Delegated Responsibilities** The Pension Fund Committee has delegated a number of responsibilities to officers or individuals. As mentioned at the November Committee meeting, the Government recently consulted on expanding inheritance tax to pensions - Inheritance Tax on pensions: liability, reporting and payment. As announced at the Autumn Budget 2024, from 6 April 2027 most unused pension funds and death benefits will be included within the value of a person's estate for Inheritance Tax purposes and pension scheme administrators will become liable for reporting and paying any Inheritance Tax due on pensions to HMRC. This consultation sought views on the processes required to implement these changes. As mentioned in the November Committee report, due to the timing of the consultation and the technical nature of it, a response would be agreed by officers under delegated powers. Since the last meeting the Pensions Administration Manager has worked with all of the other Welsh Pension Funds to form a collaborative response to the consultation. Furthermore a Fund specific response was also submitted. A copy of the response is attached as Appendix 7 including an extra bullet point to Question 9 as requested by the Pension Board at the last meeting on 16 January, which is highlighted in red for ease. A copy is being provided to Committee for noting.

2.00	RESOURCE IMPLICATIONS
2.01	During the past couple of years the Fund has regularly reviewed resourcing levels to align with increasing workloads, and considered the team structure to deliver the best level of service to stakeholders and keep pace with national changes and projects. The Committee have made a numbers of decisions to support increases in resources to manage the various LGPS challenges, which has allowed the Administration Team to deliver an improved level of service.

Whilst the Administration Team do not currently have a postholder occupying all roles, it is somewhat expected for there to be a small amount of turnover which will inevitably lead to some vacancies in a team of this size.

Since the last update, successful appointments have been made to the vacant Payroll Officer position and one of the two vacant Pension Officer positions. The Payroll Officer role was filled by an external candidate whilst the Pension Officer position was filled by an existing Pension Assistant from the Operations Team. This post will not be replaced immediately due to efficiencies in processes that have been made in recent months. This will be monitored and advertised if needed.

The remaining vacant Pensioner Officer position within the Employer Liaison Team will be re-advertised along with the vacant Pension Assistant position within the Project Team.

Two members of staff from the Administration Team have been absent due to long term sickness. The relevant Team Leaders along with HR colleagues are monitoring the situation.

As previously mentioned, one of the Operations Team Leaders is due to retire at the end of March and, given the nature of that role it was agreed that recruitment could be made prior to the retirement date to ensure sufficient time for training and a hand-over of responsibilities. Recruitment to that post has been made and a full transition is underway.

Again, due to the training requirements for new staff being very labour intensive, improvements in KPI performance will be over a number of months. Resource requirements will be monitored within the ELT particularly in light of a new employer having recently signed up to utilise ELT services.

3.00	CONSULTATIONS REQUIRED / CARRIED OUT
3.01	None directly as a result of this report.

4.00	RISK MANAGEMENT
4.01	Appendix 8 provides the extract of administration and communication risks from the Fund's risk register. The risks are reviewed monthly in-line with the Risk Management Policy. There have been no changes to the scoring of risks since the last meeting.

The risks that are further from target are:

- Risk number 1: Insufficient suitably trained administration and communications staff – This is currently scored as significant impact and possible likelihood (the target is negligible and unlikely). The key reasons for this relate to the ongoing recruitment and retention |

	challenges, along with ongoing training for the newest staff in order to be fully proficient in all of their duties. Once the analysis of the staff satisfaction survey has been concluded along with the further actions regarding succession planning and pay benchmarking it is hoped that the rating should decrease. • Risk number 3: Significant changes required to existing administration and communications processes and procedures - This is currently scored significant for impact and likely for likelihood (the target is moderate and unlikely). The reasons for its current status are largely due to the volume and pace of external change along with some manual workarounds still being required for McCloud, which impact on resourcing. Furthermore, in relation to the Pensions Dashboards project and the recent appointment of the ISP it is expected that the testing/onboarding period will provide greater assurances around system functionality and procedures which should allow the risk to be downgraded. As this is a red risk, in accordance with the Risk Management Policy it continues to be escalated to the Advisory Panel. With regards to Dashboards more generally and as discussed earlier in this report the Project Team are making excellent progress on the data cleansing and matching exercises which all contribute to this risk moving closer to its target status.
4.02	Work continues in all areas to reduce the risks that are not on target. Updates to the risk register have been made to incorporate some further actions as well as closing some actions for work completed (i.e. the appointment of the Integrated Service Provider for the Pensions Dashboard and the commencement of the employer escalation process). It is also worth noting that three of the risks' current scores match their target risk scores which is extremely positive (these are risks 5, 7 and 8).

5.00	APPENDICES
5.01	Appendix 1 – Business Plan progress Appendix 2 – McCloud Programme update report Appendix 3 – Pension Dashboard Project update report Appendix 4 – Analysis of cases received and completed Appendix 5 – Key Performance Indicators Appendix 6 – Member Self Service update Appendix 7 – Inheritance Tax consultation response Appendix 8 - Risk register update

6.00	LIST OF ACCESSIBLE BACKGROUND DOCUMENTS
6.01	• Report to Pension Fund Committee – Pension Administration Strategy (June 2024) • Report to Pension Fund Committee – Communications Strategy (June 2022)

- Report to Pension Fund Committee - 2024/25 Business Plan
- Inheritance tax on pensions consultation (paragraph 1.11) – https://www.gov.uk/government/consultations/inheritance-tax-on-pensions-liability-reporting-and-payment/technical-consultation-inheritance-tax-on-pensions-liability-reporting-and-payment

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7.00	GLOSSARY OF TERMS
7.01	(a) **CPF – Clwyd Pension Fund** – The Pension Fund managed by Flintshire County Council for local authority employees in the region and employees of other employers with links to local government in the region. (b) **Administering authority or scheme manager** – Flintshire County Council is the administering authority and scheme manager for the Clwyd Pension Fund, which means it is responsible for the management and stewardship of the Fund. (c) **PFC – Clwyd Pension Fund Committee -** the Flintshire County Council committee responsible for the majority of decisions relating to the management of the Clwyd Pension Fund (d) **LPB or PB – Local Pension Board or Pension Board** – each LGPS Fund has an LPB. Their purpose is to assist the administering authority in ensuring compliance with the scheme regulations, TPR requirements and efficient and effective governance and administration of the Fund. (e) **LGPS – Local Government Pension Scheme** – the national scheme, which Clwyd Pension Fund is part of. (f) **TPR – The Pensions Regulator** – a government organisation with legal responsibility for oversight of some matters relating to the delivery of public service pensions including the LGPS and CPF. (g) **SAB – The national Scheme Advisory Board** – the national body responsible for providing direction and advice to LGPS administering authorities and to DLUHC. (h) **DLUHC – Department of Levelling Up, Housing and Communities** – the government department responsible for the LGPS legislation.