Clwyd Pension Fund

Pensions Dashboard Programme Update

Prepared for: Clwyd Pension Fund Committee

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31 January 2025

Private & Confidential

High Level Programme Plan

Pensions Dashboard Programme Plan

Key deliverables	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Jun-25	Jul-25	Aug-25	Sep-25	Oct-25
1. Approval by committee of key decisions to be delegated to the Project Management Group	x																
2. Integrated Service Provider (ISP)																	
i. Decide on who to appoint as ISP	x																
ii. Appoint ISP				x	x	x	x	x									
3. AVC's (1)																	
i. AVC data matching with providers				x	x												
ii. Review AVC options					x	x	x	x									
iii. Agree AVC approach								x									
4. Implementation of ISP (2)																	
i. Agree connection dates/timescales with ISP							x	x									
ii. Agree testing timescales										x	x						
iii. Agree matching criteria with ISP											x	x					
5. System Capabilities																	
i. Test system functionality											x	x					
ii. Test matching criteria											x	x					
iii. Test connection to dashboard											x	x	x				
6. Communications																	
i. Decide on what communications to send to mem	x			x	x	x	x	x	x	x	x	x	x	x	x	x	x
ii. Send communications to members	x					x	x	x	x	x	x	x	x	x	x	x	x
7. Data																	
i. Decide how to cleanse data ready for connection	x																
ii. Identify data issues in preparation for cleansing	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
iii. Use Heywood's Data Cleanse/Data Quality tools		x	x	x	x	x	x	x	x	x	x	x	x	x	x	x	
8. Programme meetings																	
i. PMG Meetings				x	x			x			x		x				x
9. Connection to Dashboard																	
i. Test connection date (TBC)																	
ii. Live connection date (TBC)																	
iii. Deadline to connect																	x

Pensions Dashboard Programme Update Programme Health: ▮

Key	Description
🟩	Complete
🟦	On track
🟧	Overdue
🟥	At risk
🟦	Not started

Programme background: Pensions dashboard will help individuals view information about their multiple pensions in one secure place online, at a time of their choosing. They bring together information on all a user's (in-scope) pensions, including their State Pension, as well as any occupational and personal pensions. This supports individuals' engagement with their pensions and

Programme purpose: To provide a single, comprehensive view of an individuals pension. Enhancing user engagement and understanding of their pensions whilst ensuring compliance with

Key deliverables 1st June 2024 - 31 October 2025

Programme workstream deliverables/description	Sign - off	Deadline	Notes	Status
1. Approval by committee of key decisions to be delegated to the Project Management Group (PMG)	Clwyd Pension Fund Committee	June 2024	i. Implementation of National Pension Dashboard Programme and delegation of key decisions to PMG approved at June 2024 Committee meeting	Complete
2. Integrated Service Provider (ISP) i. Decide on who to appoint as ISP ii. Appoint ISP	PMG	March 2025	i. Heywoods to be appointed as ISP using Direct Award through Framework ii. Signed and completed Order form A to appoint Heywood as ISP 14/01/2025	Complete
3. AVC's (1) i. AVC data matching with providers ii. Review AVC options iii. Agree AVC approach	PMG	January 2025	i. Received data from Prudential & Utmost for member matching and data cleansing - September 2024 ii. Utmost confirmed they are providing AVC data to funds to display as part of the main scheme benefits - September 2024 iii. Completed member matching and data cleanse and sent data back to providers - October	On track
4. Implementation of ISP (2) i. Agree connection dates/timescales with ISP ii. Agree testing timescales with ISP iii. Agree matching criteria with ISP	PMG	April 2025	i. Emailed Heywoods to pencil in Phase 1 & 2 of ISP connection & testing in October 2025, awaiting response ii. Pencilled in the testing phase for March 2025	On track
i. Test system functionality ii. Test matching criteria iii. Test connection to dashboard	N/A	September 2025		Not started
6. Communications i. Decide on what communications to send to members ii. Send communications to members	Officers/PMG	September 2025	i. Pensions Dashbord article in Latest News section on Clwyd Pension Fund website ii. Articles included within Deferred Diaries & Penpal newsletters Comms sent (status): Penpal Deferred Diairies CCU	On track
7. Data i. Decide how to cleanse data ready for connection ii. Identify data issues in preparation for cleansing iii. Use Heywood's Data Cleanse/Data Quality tools	N/A	September 2025	i. Using Heywoods Data Cleanse & Data Quality Insights dashboards for data cleansing ii. Using scores within the dashboards to idenfity areas for data cleansing	On track
8. Programme Meetings i. PMG Meetings	PMG	October 2025	i. PMG meetings planned around key decisions	On track
9. Connection to Dashboard i. Test connection date Live connection date Deadline to connect	N/A	October 2025	i. Emailed Heywoods to pencil in Phase 1 & 2 of ISP connection & testing in October 2025, awaiting response ii. Pencilled in the testing phase for March 2025	Not started

Programme Success Criteria (SC)	
SC1	Identify data cleanse members
SC2	Cleanse data in readiness for matching
SC3	Administration & ISP systems operate in line with dashboard requirements
SC4	Member communications are effective, evidenced by few queries and complaints
SC5	The programme is completed without unplanned disruption to business as usual and other Clwyd Pension Fund projects
SC6	The programme is completed within budget and timescales (subject to reasonable tolerances), noting that these will be agreed and reassessed from time to time throughout this programme
SC7	Pensions Dashboard are Live
SC8	Team is resourced adequately to deal with any ongoing queries after go live date
SC9	Members are engaging and using the dashboard

Programme Risks – current risks furthest from target

Risk No:	Risk Event (this [event] could happen)	Risk cause......(due to....[cause]....)	Risk Impact (....which may result in the following [impact]	Category	Current likelihood	Current impact	Current Risk Status	Internal Controls in place	Target likelihood	Target impact	Target risk
R8	**GDPR/Data Security** Data breaches occur due to sharing sensitive personal information or members using a non-qualifying dashboard	1 - Sharing sensitive pension data across platforms increases the risk of data breaches or cyber-attacks. Pensions data contains valuable personal and financial information, which makes it a target for hackers. Advent of commercial dashboards could result in scammers creating fake dashboards and potentially increase the risk of cyber attacks. 2 - False positive matches if data isn't accurate	1 - Financial losses to the member and/or CPF, reputational damage, and legal liabilities under data protection laws such as the UK GDPR.	Data	2 Unlikely	5 Catastrophic	Amber 10	1 - Data Cleansing linked with R1, R5 and R7 2 - Communications strategy in place plus updates to other communications - potentially consider signposting members to use the government's Moneyhelper dashboard 3 - Cyber Incident response plan & questionnaires for certificates etc. 4 - Adequate training to spot potential scams 5 - Strong encryption, access controls, and cybersecurity measures to protect data during transmission and storage 6 - Regular audits and updates to security protocols are essential.	1 Rare	2 Moderate	Green 2
R4	**Staffing issues** There are insufficient staff and expertise to deliver the project	1 - Members of staff leaving the project team, impacting on data cleansing 2 - McCloud team staff leave	1 - Team understaffed to deal with any queries & data cleansing in readiness for connection 2 - If members of staff on the McCloud team leave, that work will potentially be passed to the Project Team	Staffing	2 Unlikely	3 Significant	Amber 6	1 - Regular meetings with Project team staff 2 - Share the data cleansing workload across other teams within CPF if loss of staff occurs 3 - Expertise and support provided by Aon where required	1 Rare	2 Moderate	Green 2
R3	**Impact on BAU** BAU team receive an increase in queries and case workloads which impacts on the delivery of service to stakeholders	1 - Unknown number of data queries/find requests during testing phase & go Live 2 - Communications about dashboards not being clear	1 - Find requests could lead to BAU members of staff receiving queries, taking them away from their day to day duties 2 - Influx of queries from members of the fund 3 - Pensioners unsettled, understanding of dashboards - (pensions in payment from LGPS not in scope for dashboards but members who are under State Pension Age may access dashboards to review their State Pension entitlement) 4 - Numbers of requests for estimates, transfers out etc. 5 - Negative impact on KPIs/performance 6 - Status 2's	BAU	4 Likely	2 Moderate	Amber 8	1 - Proactive member communications including reviewing CPF's communications strategy to reflect the new dashboards environment 2 - Clear communication channels with CPF stakeholders including members and employers 3 - Fully trained team can help manage the flow of enquiries and minimise confusion 4 - Data cleansing will improve overall data quality & will reduce any queries 5 - Share these queries across multiple teams	3 Possible	1 Negligible	Yellow 3