



Aquila Heywood

# Local Government Pension Scheme Scheme-specific Data Quality Report Croydon Pension Fund

August 2021

# Table of Contents

<b>1</b>	<b>Executive Summary</b>	<b>4</b>
1.1	Introduction	4
1.2	Data Quality Service	4
1.3	Benchmark	5
1.4	Summary of Scheme-specific Data Results	5
1.4.1	Member Benefits Data	6
1.4.2	Other Member Data	7
1.4.3	CARE Benefits	7
1.4.4	HMRC	7
1.4.5	Contracting Out	8
1.5	TPR Scheme-specific Data Core Test Results	8
1.6	Other Information	9
<b>2</b>	<b>Scheme-specific Data Results</b>	<b>10</b>
2.1	Member Benefits Data Category	10
2.1.1	Results	10
2.1.2	Analysis of Results	11
2.2	Other Member Data Category	17
2.2.1	Data Results	17
2.2.2	Analysis of Results	18
2.3	CARE Benefits	21
2.3.1	Data Results	21
2.3.2	Analysis of Results	22
2.4	HMRC	23
2.4.1	Data Results	23
2.4.2	Analysis of Results	24
2.5	Contracting Out	27
2.5.1	Data Results	27
2.5.2	Analysis of Results	28
<b>3</b>	<b>Data Correction Plan</b>	<b>30</b>
<b>4</b>	<b>Appendices</b>	<b>33</b>
4.1	Appendix A – TPR Guidance (In-Scope Tests)	33
4.2	Appendix B – Benefit Crystallisation Events (In-Scope)	37



# 1 Executive Summary

## 1.1 Introduction

In 2015, the Pensions Regulator (TPR) assumed responsibility for Public Sector Pension Schemes. Prior to this, in June 2010, TPR issued guidance on the approach that they consider to be good practice for measuring the presence of member data. Specific targets were set for data TPR deemed as 'common' and Aquila Heywood has assisted customers in the collection and qualification of this data. TPR also outlined 'scheme-specific' data but did not set prescriptive targets as the data is deemed to be scheme-specific. The guidance did target Pension Scheme Trustees to ensure that 'reasonable endeavours' were undertaken to provide evidence of assessment and measurement, together with an action plan to meet the scheme specific targets.

To assist customers in undertaking a practical assessment of their scheme-specific data, Aquila Heywood offers a Data Quality service.

## 1.2 Data Quality Service

Working with Croydon Pension Fund (Croydon), Aquila Heywood has completed a review of Croydon's scheme-specific pension data in line with the guidance notes set down by TPR detailed in appendix A. Aquila Heywood's understanding of the Local Government Pension Scheme data, benefit calculations, interfaces and processes, has assisted in the agreement of which items to test. The tests to satisfy each condition have been run and the results quantified to provide guidance on any corrective action required.

The following terms should be understood to aid understanding of the conditions used and the results obtained:

- **Data condition** – identified TPR condition, for example check that an active member does not have a date of leaving
- **Data category** – grouping of relevant data conditions, for example **Member Benefits** (see section 1.4 below)
- **Data item** – item of data which forms part of a data condition for example 'date of leaving'

The service incorporates in the order of 100 individual tests against the data conditions agreed with Croydon. To provide focus on the key areas of scheme-specific data to be addressed, each data category is measured against an agreed benchmark.

In 2020, a set of “core” tests were identified for reporting to TPR. The results to be quoted to TPR are quoted separately from the overall test scores. For details of where the TPR tests differ from the overall tests, please refer to appendix C.

### 1.3 Benchmark

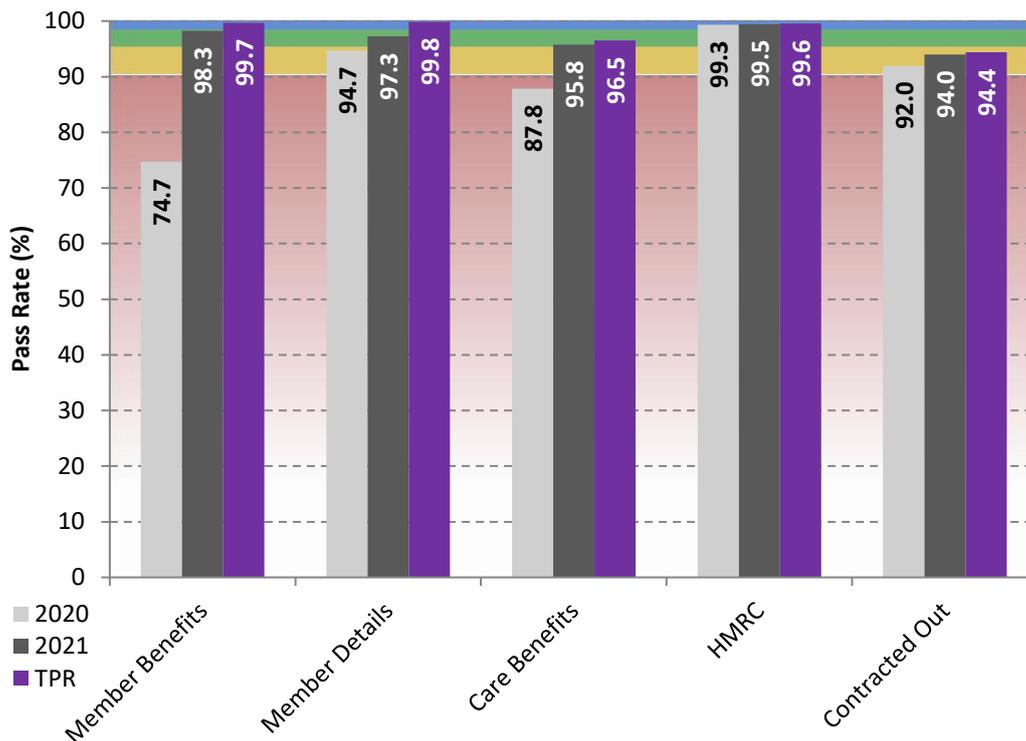
The benchmarks applied to the results presented in this report were agreed between Croydon and Aquila Heywood. The categories and thresholds are as follows:

Category	Pass Threshold
Blue	Pass rate $\geq$ 98%
Green	95% $\leq$ Pass rate $<$ 98%
Amber	90% $\leq$ Pass rate $<$ 95%
Red	Pass rate $<$ 90%

These benchmark ranges are illustrated in the background of subsequent results graphs.

### 1.4 Summary of Scheme-specific Data Results

The graph below indicates Croydon’s performance for each data category against the agreed scheme benchmarks together with the results from the 2020 tests. Also, below is an explanation as to the data conditions relevant to each data category. The results presented herein are generated from data extracted from Croydon’s Live Altair service on 5<sup>th</sup> August 2021 for all tests. The 2020 tests were generated from data extracted on 24<sup>th</sup> July 2020. The overall percentage of tests passed for Croydon’s scheme-specific data is **97.2%**, an increase of 5.3% on the 2020 score of 91.9%. The percentage of member records without a single scheme-specific data failure is 87.6%. This represents a significant increase of 25.7% over the 2020 score of 61.9%.



The total number of member records tested is 53,503, an increase of 2,337 records from the number tested in 2020.

#### 1.4.1 Member Benefits Data

This category includes those data conditions for members that directly relate to the details of benefits in payment or to the calculation of benefits yet to be paid.

A total number of 23,688 members qualified for one or more checks as part of the in-scope conditions under this category, an increase of 1,039 on 2020. Croydon set a minimum 90% benchmark target and achieved a **98.3%** pass rate, placing it in the highest blue benchmark. This pass rate is a **23.6%** increase on 2020. The detailed analysis of each condition is in Section 2.1, but 7 of the 10 Data Conditions specified attained the highest benchmark category (Blue, >98%). The lowest scoring condition was **Transfer In Details 1** with a score of **81.2%**, an increase of **0.8%**. The biggest improvement was in **Total Original Deferred Benefit** with a score of **99.3%**, an increase of **94.7%**.

### 1.4.2 Other Member Data

This category includes those data items that may be used in the calculation of member benefits.

A total number of 31,610 members qualified for one or more checks as part of the in-scope conditions under this category, an increase of 936 on 2020. Croydon set a minimum 90% benchmark target and achieved a **97.3%** pass rate, attaining the green benchmark. This pass rate is a **2.6%** increase over 2020. The detailed analysis of each condition is in Section 2.2 with 5 of the 7 Data Conditions specified attained the highest benchmark category (Blue, >98%). The two conditions not to meet the highest benchmark are; **Contributions**, where **88.0%** of members passed, representing a **13.9%** increase on 2020 and **Salary**, where **94.3%** of members passed, representing a **2.9%** increase on 2020.

### 1.4.3 CARE Benefits

This category includes those data items required to calculate Career Average Revalued Earning (CARE) benefits.

A total number of 18,714 members qualified for the checks as part of the in-scope conditions under this category, an increase of 1,235 on 2020. Croydon set a 90% minimum benchmark target and achieved a **95.8%** pass rate, placing CARE benefits in the green benchmark. This pass rate represents a **7.9%** increase on 2020. Failures in this category require investigation as CARE data directly affects member benefits.

As CARE revaluation is calculated for each member from a single factor table, the table itself is checked for a complete list of factors and was given a 100% pass. The detailed analysis of the conditions is in Section 2.3. Fails in this category directly affect the calculation of member benefits and so should be resolved as a priority.

### 1.4.4 HMRC

This category includes those values recorded as a result of the Finance Act 2004 as well as Pre A-Day limits.

A total number of 26,995 members qualified for one or more checks as part of the in-scope conditions under this category an increase of 677 on 2020. The conditions within this category have been expanded for clarity and are detailed in Appendix B.

Croydon set a 90% minimum benchmark target and achieved a **99.5%** pass rate placing the category in the highest blue category. This pass rate is an increase of **0.2%** on 2020. The detailed analysis of each condition is in Section 2.4. The highest benchmark was achieved in 6 of the 7 categories. The one category not to achieve the highest benchmark was **BCE 7**, where **78.6%** of members passed placing it in the red benchmark.

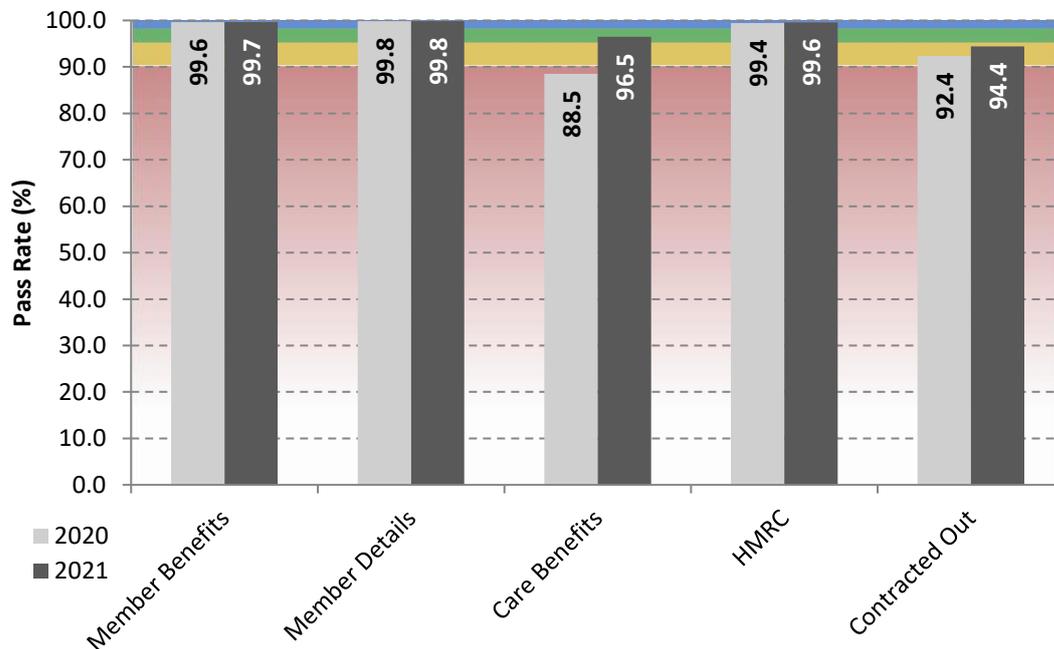
### 1.4.5 Contracting Out

This category includes those data items required to meet scheme contracting out conditions.

A total number of 28,833 members qualified for one or more checks as part of the in-scope conditions under this category, an increase of 283 on 2020. Croydon set a 90% minimum benchmark target and achieved a **94.0%** pass rate, placing Contracting Out in the amber benchmark. This pass rate is **2.0%** higher than in 2020. The detailed analysis of each condition is in Section 2.5 but the highest individual score was achieved in the condition **Date Contracted Out**, where **98.7%** of members passed. The remaining three categories in Contracting Out were benchmarked as red with scores between **81.1%** and **87.8%** with all 3 categories increasing between 4.0% and 7.0%. Fails in this category are likely to have an impact on GMP Reconciliation and so should be resolved either in advance, or as part of the GMP Reconciliation process.

## 1.5 TPR Scheme-specific Data Core Test Results

The percentage of member records that did not fail any of the tests deemed to be in the core list of TPR tests is **95.3%**. This represents an 3.4% increase over the 2020 score of 91.9%. This is the figure to be quoted on the scheme return to TPR. The results for each qualifying category are shown below:



## 1.6 Other Information

The remainder of this report is split into the following sections:

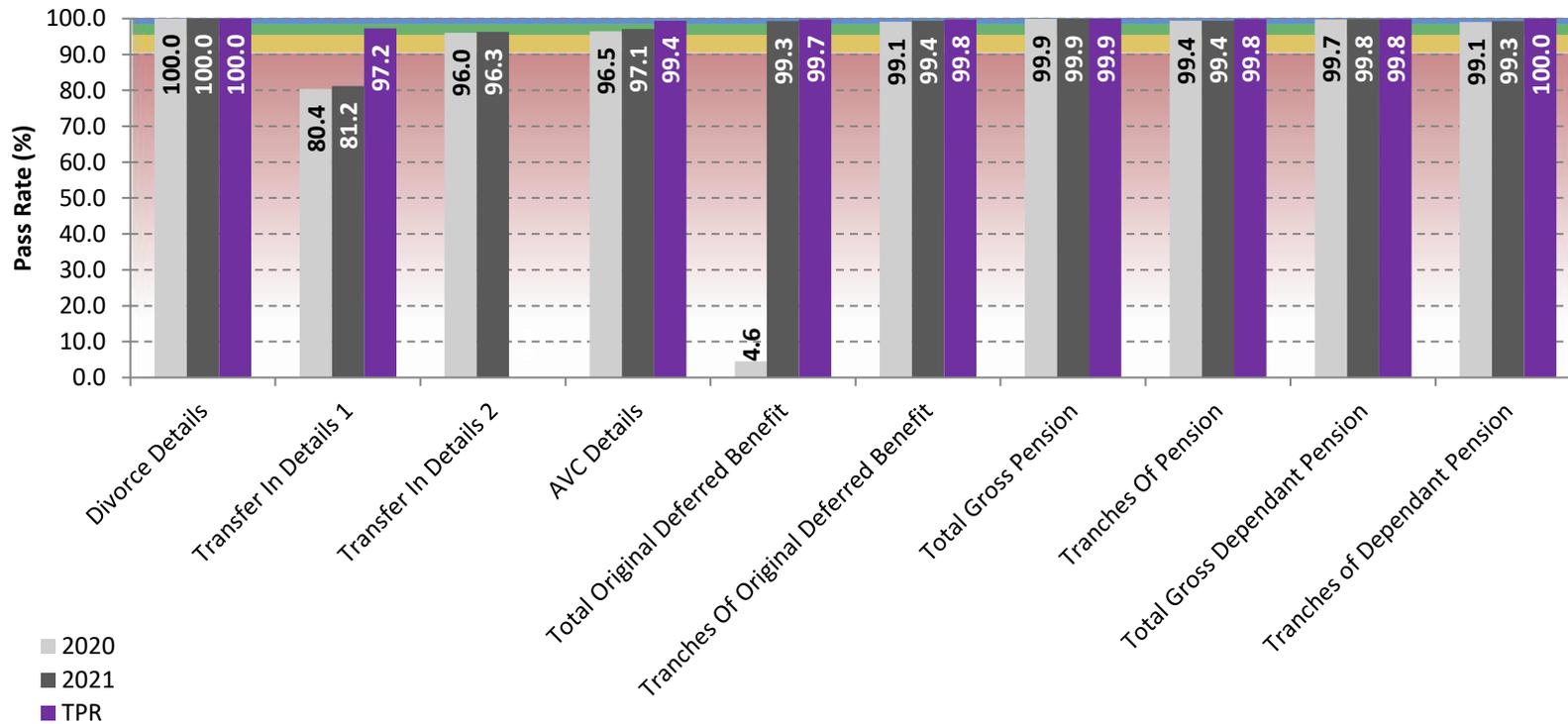
- **Scheme-specific Data Results** – results of each in-scope condition per category along with the number of members tested, main failures and suggested risks and actions
- **Appendices** – details to qualify failures against each condition, along with a list of TPR’s guidance relating to the Local Government Pension Scheme

Where possible, Aquila Heywood has provided advice and suggested next actions to work with Croydon in implementing a solution to any data anomalies. This document is the start point for Croydon data management policy and Aquila Heywood will agree with Croydon the appropriate frequency to repeat these conditions and demonstrate progress in scheme-specific data cleansing.

## 2 Scheme-specific Data Results

### 2.1 Member Benefits Data Category

#### 2.1.1 Results



### 2.1.2 Analysis of Results

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Divorce Details</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where Calculation Date (DVC-CALDTE) has a value	9  (0)	9  (0)	100%  (0%)	100%  (0%)	Fail A: 0 Fail B: 0 Fail C: 0 Fail D: 0 Fail E: 0 Fail F: 0	All members tested have passed all tests for the fourth year running.

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Transfer In Details 1</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where transfer In details exist	2541  (+89)	2063  (+91)	81.2%  (+0.76%)	97.2%  (+0.22%)	Fail A: 171 Fail B: 16 Fail C: 102 Fail D: 228 Fail E: 10 Fail F: 171	<p>The number of members failing a test has reduced by 2 to 478 since 2020</p> <p>171 transfers are missing the date of transfer. 16 are missing a transfer value. 1 transfer is missing both. 69 of the members failing these tests are either active or deferred and count towards the TPR core tests.</p> <p>There are also 102 failures where there is no service credit or pension credit recorded from the transfer that will require investigation. Providing service was recorded correctly on the service history, member benefits will be correct.</p> <p>A common fail with 228 instances are where there is a service credit, but no corresponding service dates on the service history that should be investigated urgently.</p> <p>10 instances concerned invalid transfer types that do not match those calculations write-back or have no transfer type selected. The latest transfer with no type selected was in 2020. This fault may lead to incorrect reporting but will not affect benefits for these members.</p> <p>Additionally, there were 171 cases where the transfer date was prior to the date of commencement.</p>

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Transfer In Details 2</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where transfer In details exist	2541  (+89)	2447  (+92)	96.3%  (+0.26%)	N/A	Fail A: 116	116 transfers across 94 members are missing both the name and the location number of the previous scheme. In 2020, 119 transfers across 97 members failed this test.
<b>AVC Details</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where AVC details exist	859  (-19)	834  (-13)	97.1%  (+0.62%)	99.4%  (+0.1%)	Fail A: 6 Fail B: 20 Fail C: 0 Fail D: 5	The number of members failing a test has reduced by 6 to 25 since 2020.  6 pensioner members are missing both a start date and end date for their AVC contract. A further 14 pensioner members are missing only the end date for the contract. These cases should be investigated as a priority as incorrect benefits may be calculated. The status for these tests does not count towards the TPR core results.  3 active members, and 2 deferreds, have an additional pension purchase contract without an amount of pension being purchased, which count towards the TPR core tests.

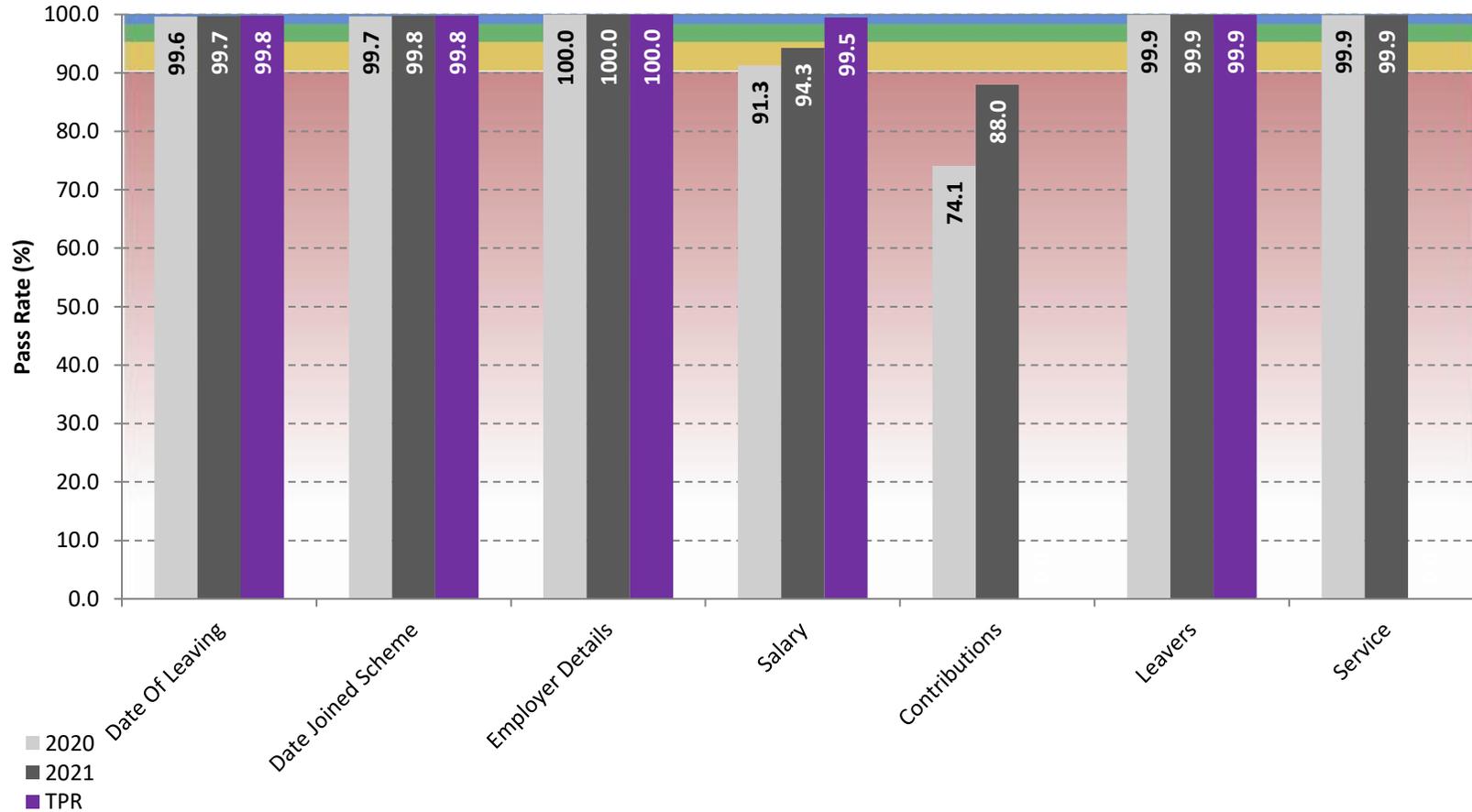
Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Total Original Deferred Benefit</b>  <u>Eligible for Testing:</u> Status 4	11579  (+603)	11493  (+10993)	99.3%  (+94.7%)	99.7%  (+0.01%)	Fail A: 28 Fail B: 27 Fail C: 28 Fail D: 27 Fail E: 27 Fail F: 80	<p>The number of members failing tests in this condition has decreased by 10,390 to 86 since 2020 translating to a 94.7% increase in the pass rate.</p> <p>28 members failed on 2 occasions (tests A and C) due to lack of an initial pension value and current pension value. 27 members, including 26 of the members above, have a blank PI effective date or one that is earlier than date joined fund. These tests are included in the TPR core results.</p> <p>80 members, including 28 of the members above, have a latest PI date earlier than the latest PI date processed. These cases should be investigated ahead of producing deferred ABS. 27 members have a value in initial and current pension that is less than £1.</p>
<b>Tranches of Original Deferred Benefit</b>  <u>Eligible for Testing:</u> Status 4	11579  (+603)	11511  (+631)	99.4%  (+0.29%)	99.8%  (+0.02%)	Fail A: 28 Fail B: 24 Fail C: 0 Fail D: 0 Fail E: 0 Fail F: 16	<p>The number of members failing tests in this condition has reduced by 28 to 68 leading to a 0.29% improvement to the pass rate.</p> <p>28 members failed with a missing or small PEN tranche which is mandatory amount. This test counts towards the TPR core tests.</p> <p>24 members have a total pension that is not the total of the protected, unprotected and tapered tranches. 16 members with pre-08 service did not have a scheme lump sum recorded. These cases should be investigated ahead of producing deferred ABS. Neither of these tests are included in the TPR core tests.</p>

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Total Gross Pension</b> <u>Eligible for Testing:</u> Status 5 & T	7570  (+319)	7565  (+318)	99.9%  (-0.01%)	99.9%  (-0.02%)	Fail A: 0 Fail B: 0 Fail C: 1 Fail D: 0 Fail E: 4	<p>The number of members failing tests in this condition has increased by 1 to 5 leading to a very small decrease in the pass rate.</p> <p>4 members have a missing PI effective date or one that is earlier than date joined fund. This test is included in the TPR core results.</p> <p>1 member has a small current pension value.</p>
<b>Tranches of Pension</b> <u>Eligible for Testing:</u> Status 5& T	7570  (+319)	7526  (+319)	99.4%  (+0.03%)	99.8%  (+0.04%)	Fail A: 0 Fail B: 0 Fail C: 1 Fail D: 0 Fail E: 14 Fail F: 29	<p>The number of members failing tests in this condition has remained the same at 44 since 2020.</p> <p>14 members have a latest PI date earlier than the latest processed. 1 member has failed with a missing CARE tranche where one is expected. These tests are included in the TPR core results.</p> <p>29 members do not have PEN or GMP as the first component.</p> <p>These cases should be investigated as a high priority.</p>
<b>Total Gross Dependent Pension</b> <u>Eligible for Testing:</u> Status 6	1130  (+47)	1128  (+48)	99.8%  (+0.1%)	99.8%  (+0.1%)	Fail A: 0 Fail B: 0 Fail C: 0 Fail D: 0 Fail E: 2	<p>The number of members failing tests in this condition has decreased by 1 to 2 leading to a very small increase in the pass rate.</p> <p>2 members have a missing PI effective date or one that is earlier than date joined fund. This test counts towards the TPR core results.</p>

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Tranches of Dependant Pension</b>  <u>Eligible for Testing:</u> Status 6	1130  (+47)	1122  (+49)	99.3%  (+0.22%)	100%  (0%)	Fail A: 0 Fail B: 8	<p>The number of members failing tests in this condition has decreased by 2 to 8 leading to an increase of 0.22% in the pass rate.</p> <p>No members failed the only test included in the TPR core results.</p> <p>8 members have a last PI date earlier than the latest date processed by Croydon and should be investigated as a high priority to ensure correct benefits are in payment.</p>

## 2.2 Other Member Data Category

### 2.2.1 Data Results



## 2.2.2 Analysis of Results

Pension Credit members are excluded from tests in this category.

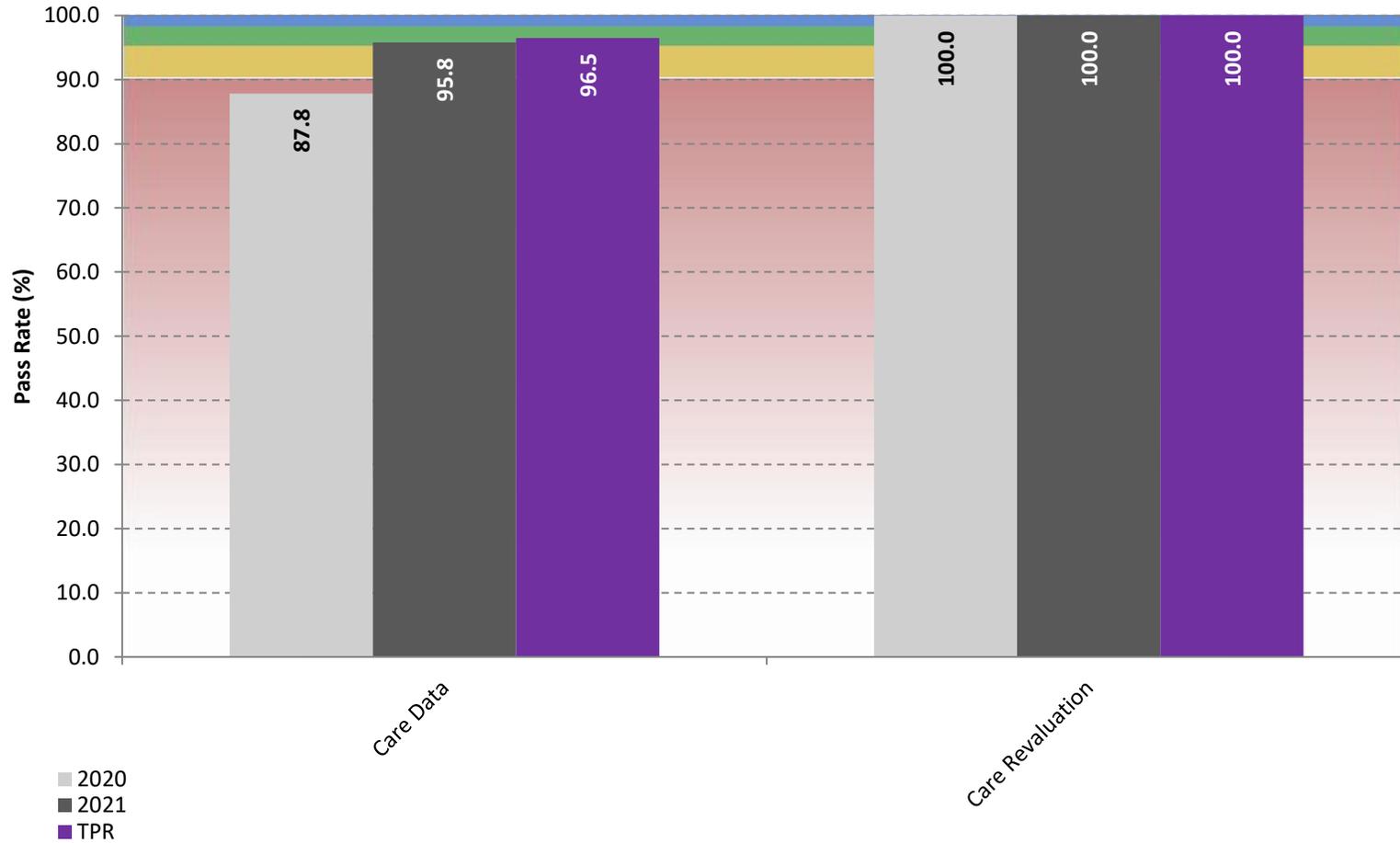
Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Date of Leaving</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	31610  (+936)	31521  (+968)	99.7%  (+0.11%)	99.8%  (+0.03%)	Fail A: 22 Fail B: 0 Fail C: 45 Fail D: 22	<p>The number of members failing a test in this condition has decreased by 32 to 89 from 2020 leading to a 0.11% improvement in the pass rate.</p> <p>22 members have a blank or invalid data joined fund and this should be investigated as their benefits may be incorrect. This has increased by 6 members. 45 members, a reduction of 13 members, have a date joined fund that is later than or equal to date left. These 2 tests are included in the TPR core results.</p> <p>22 members have a date of leaving present without a previous deferred or frozen leaver status. The number of fails has decreased by 25 since last year.</p>
<b>Date Joined Scheme</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	31610  (+936)	31533  (+954)	99.8%  (+0.07%)	99.8%  (+0.07%)	Fail A: 77 Fail B: 0	<p>There are 18 fewer members failing a test in this condition since 2020.</p> <p>77 members are missing their date commenced pensionable service. This should be investigated immediately as it can affect benefits paid. This test is included in the TPR core tests.</p>

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Employer Details</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	31610  (+936)	31602  (+936)	100%  (+0%)	100%  (+0%)	Fail A: 0 Fail B: 7 Fail C: 1 Fail D: 0	<p>8 members have failed a test in this condition the same as in 2020.</p> <p>7 members are either missing a date joined employer or has one earlier than 01/01/1900. This test is included in the TPR core results.</p> <p>1 member has a 'date joined employer value' that is earlier than, or the same, as their date of birth plus 15 years.</p>
<b>Salary (Final Salary members)</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	29556  (+605)	27858  (+1431)	94.3%  (+2.97%)	99.5%  (+0.13%)	Fail A: 1003 Fail B: 0 Fail C: 21 Fail D: 133 Fail E: 235 Fail F: 618	<p>The number of members failing tests in this condition has decreased by 826 to 1698 representing an increase in the pass rate of 2.97%.</p> <p>1003 members, with pre-2014 membership, are missing a pensionable salary entry. This has fallen by 89 since last year. This test counts towards the TPR core results.</p> <p>21 have a blank pay as their latest entry the same as last year.</p> <p>133 deferred members have a blank or small pensionable pay on their deferred details. Similarly, 235 pensioners, a reduction of 35 on last year, have a blank or small entry in the pensionable pay field on the pension details.</p> <p>618 members had a latest salary recorded that was earlier than the latest bulk update by Croydon and should be investigated to determine if they are still active members. This has reduced by 769 since last year.</p> <p>Annual benefit statements cannot be processed for members with final salary service without a pay recorded and therefore investigation should be made to ensure no members are affected in this way.</p>

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Contributions</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	31610  (+936)	27810  (+5082)	88%  (+13.88%)	N/A	Fail A: 3259 Fail B: 723	<p>The number of failed tests in this condition has reduced by 4146 to 3800 representing an increase in the pass rate of 13.88%.</p> <p>This condition is excluded from the TPR core results.</p> <p>3259, a decrease of 3698 members, are missing the rolled-up contribution total. The bulk contribution totalling calculation will populate the rolled-up contribution total where contributions exist. 723 members, a decrease of 876 members, did not have a contribution posting for the latest bulk update by Croydon and these should be investigated to determine if they are still active members.</p>
<b>Leavers</b>  <u>Eligible for Testing:</u> Status 4, 5, 9 & T	21554  (+1213)	21543  (+1217)	99.9%  (+0.02%)	99.9%  (+0.02%)	Fail A: 11 Fail B: 0 Fail C: 0	<p>The number of failed tests in this condition has reduced by 4 to 11 representing an increase in the pass rate of 0.02%.</p> <p>11 members are missing a date of leaving. This test is included in the TPR core test results.</p>
<b>Service</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	31610  (+936)	31574  (+941)	99.9%  (+0.02%)	N/A	Fail A: 36	<p>The number of members failing tests in this condition has reduced by 5.</p> <p>This condition is excluded from the TPR core results.</p> <p>36 members have dates on the basic details that suggest a service change since commencement, but do not have a service history to detail the change. Of these; 11 are active, 11 are deferred, 13 are pensioners and 1 is a frozen refund.</p>

## 2.3 CARE Benefits

### 2.3.1 Data Results

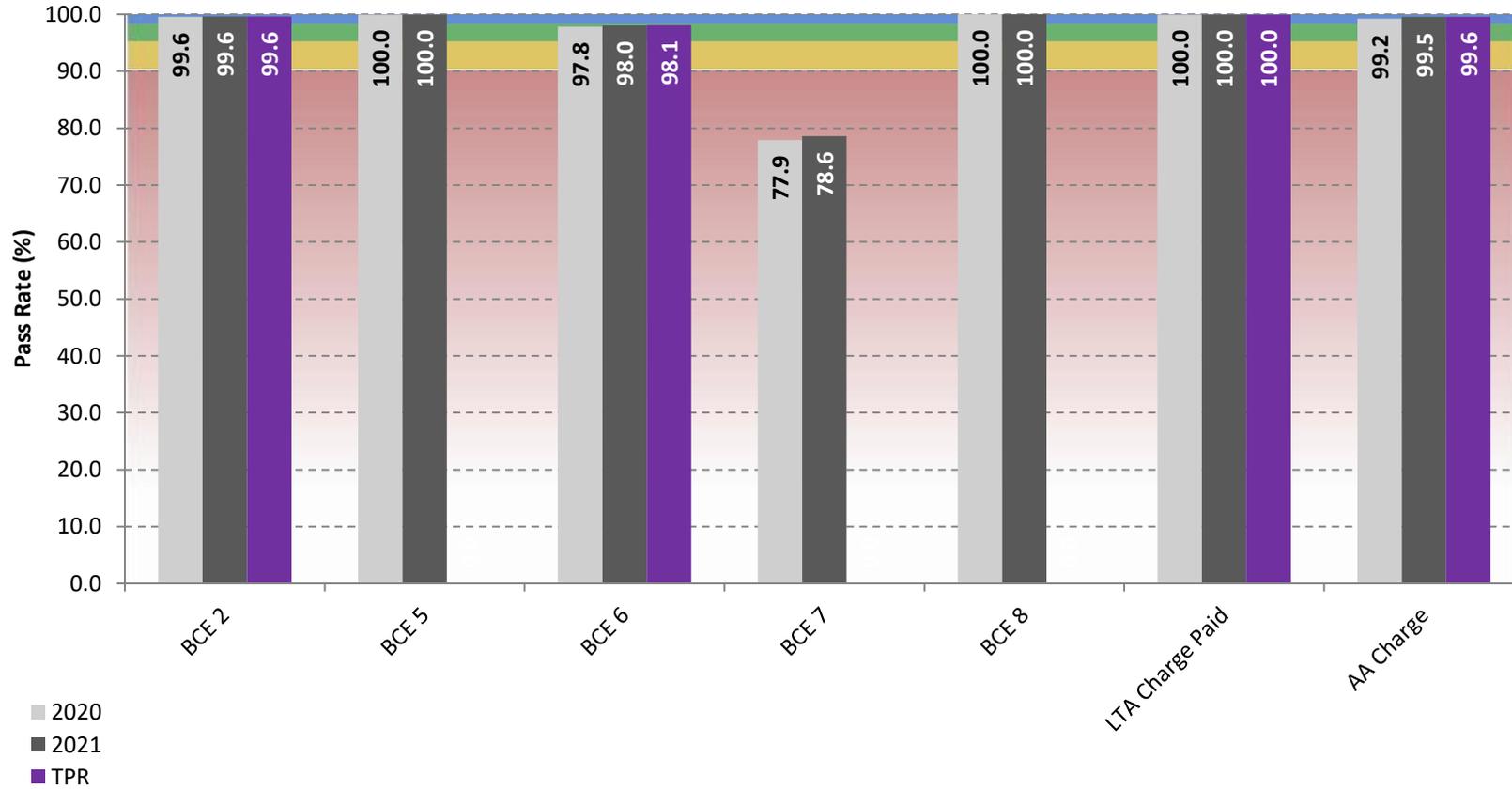


### 2.3.2 Analysis of Results

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>CARE data</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	18714  (+1235)	17925  (+2572)	95.8%  (+7.95%)	96.5%  (+8%)	Fail A: 198 Fail B: 654 Fail C: 110	<p>The number of failed tests in this condition has decreased from 2126 to 789 translating to a 6.21% reduction in the pass rate.</p> <p>654, a reduction of 1356 members, appear to be missing at least one year-end entry of CARE data. Some members failing this test joined the fund in March and may not have been received payment in the scheme year of entry so may be genuine exceptions. This test is included in the TPR core results.</p> <p>There are 198 members without CARE data where some is expected.</p> <p>110 members have a contribution entry recorded for a year in which there are no CARE benefits recorded.</p> <p>This data is crucial to the calculation of member benefits and the employers with missing data should be reminded of the importance of providing this data as soon as possible. Annual Benefits Statements cannot be processed without this information.</p>
<b>CARE Revaluation</b>  <u>Eligible for Testing:</u> Revaluation Factor Table	1	1	100%  (0%)	100%  (0%)	None	The revaluation table is present and correct

## 2.4 HMRC

### 2.4.1 Data Results



## 2.4.2 Analysis of Results

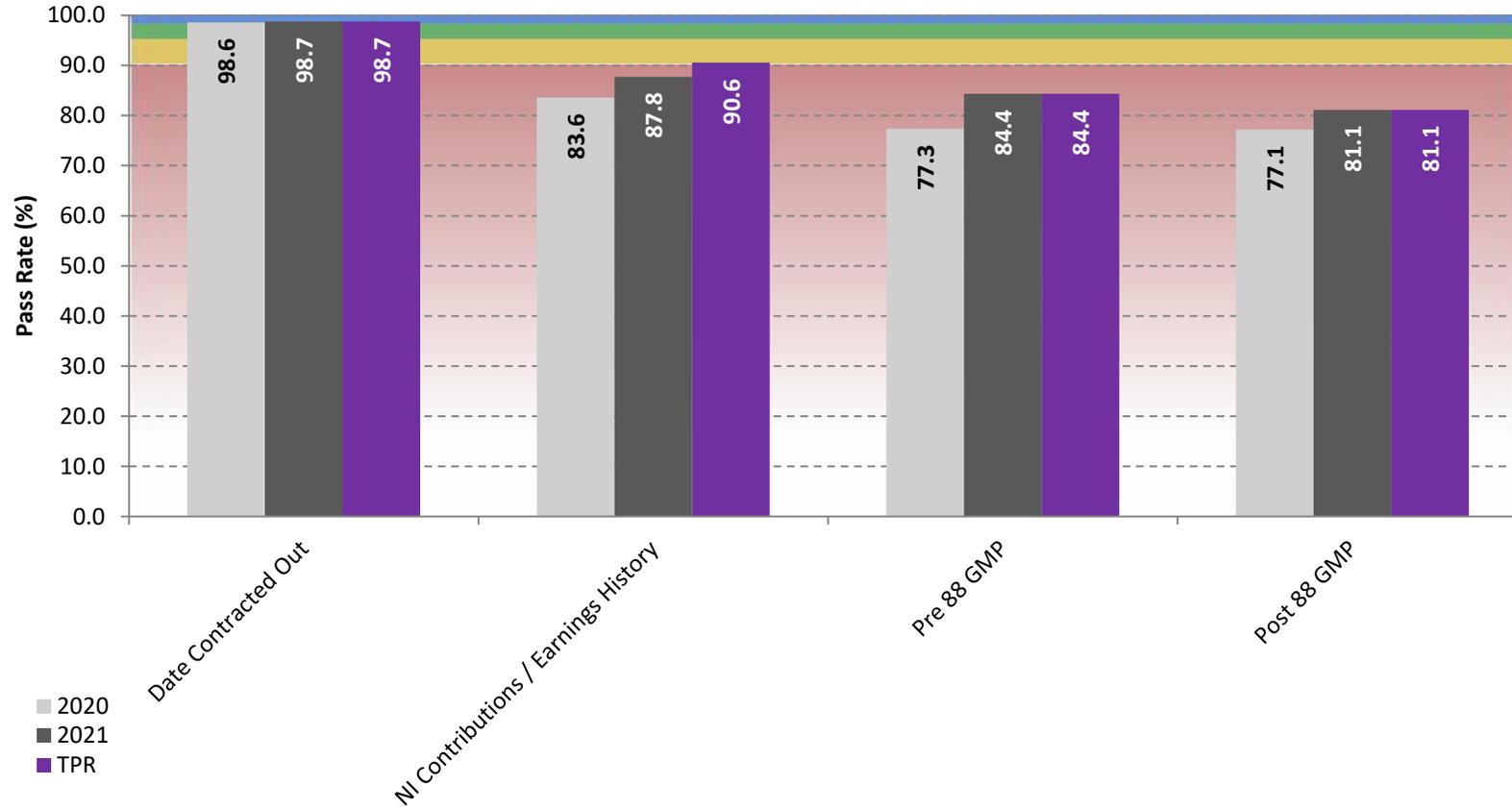
Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>BCE 2</b>  <u>Eligible for Testing:</u> Status 5 & T where Date Retired > 6/4/2006	5429  (+485)	5408  (+486)	99.6%  (+0.06%)	99.6%  (+0.04%)	Fail A: 3 Fail B: 17 Fail C: 18	The number of members failing a test in this condition has decreased from 22 to 21 since 2020.  3 have a crystallisation date that is either invalid or earlier than the date of leaving. 17 members have a blank personal lifetime allowance recorded. These tests are part of the TPR core tests.  18 members, including the 17 members above, have a blank personal lifetime allowance percentage recorded.
<b>BCE 5</b>  <u>Eligible for Testing:</u> Status 4 & T	11580  (+604)	11576  (+604)	100%  (+0%)	N/A	Fail A: 4	The number of members failing a test in this condition has remained the same at 4 since 2020.  4 members with deferred benefits are over the age of 75.
<b>BCE 6</b>  <u>Eligible for Testing:</u> Status 5 & T members where Date Retired > 6/4/2006 and Age at Date Retired < 75	5420  (+486)	5313  (+488)	98%  (+0.23%)	98.1%  (+0.23%)	Fail A: 3 Fail B: 104 Fail C: 0	The number of members failing a test in this condition has decreased from 109 to 107 since 2020.  104 members do not have a PCLS recorded despite having a lump sum on the pension details. This test is included in the TPR core results.  3 have a crystallisation date that is either invalid or earlier than the date of leaving.

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>BCE 7</b> <u>Eligible for Testing:</u> Status 7 members where Date of Death (from Exit Details) is after 6/4/06 and within 5 years of Date Retired	98  (+3)	77  (+3)	78.6%  (+0.68%)	N/A	Fail A: 21 Fail B: 0	The number of members failing a test in this condition has remained the same at 21 since 2020.  21 members have a death grant of zero where a value was expected.
<b>BCE 8</b> <u>Eligible for Testing:</u> Status 3 members where Date Left is > 6/4/2006 and there is a value in QROPS Transfer Date	5  (0)	5  (0)	100%  (0%)	N/A	Fail A: 0 Fail B: 0 Fail C: 0 Fail D: 0	All members tested passed all tests in this condition for the third consecutive year.

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Lifetime Allowance Charge Paid</b>  <u>Eligible for Testing:</u> Status 5 & T where Date Retired is after 6/4/2006  (ignoring members where Date, Amount & Indicator) are ticked in either Enhanced Protection or Payment of PCLS Reportable Events (Reportable Events 1 & 2 on Crystallisation screen)	5419  <b>(+482)</b>	5417  <b>(+482)</b>	100%  <b>(+0%)</b>	100%  <b>(+0%)</b>	Fail A: 2	The number of members failing a test in this condition has remained the same at 2 since 2020.  2 members appear to have exceeded the Lifetime Allowance and does not have a tax charge recorded. This test is included in the TPR core results.
<b>Annual Allowance</b>  <u>Eligible for Testing:</u> Status 1 members	9883  <b>(-415)</b>	9838  <b>(-380)</b>	99.5%  <b>(+0.32%)</b>	99.6%  <b>(+0.35%)</b>	Fail A: 41 Fail B: 4	80 members failed tests in this condition in 2020. This has now reduced to 45 resulting in a 0.32% increase in the pass rate.  There are 41 active members without the latest AA data recorded that was processed by Croydon which was tested against period ending 05/04/2020. This test is included in the TPR core results.  4 additional members have invalid scheme pays data and should be investigated as a priority.

## 2.5 Contracting Out

### 2.5.1 Data Results



## 2.5.2 Analysis of Results

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Date Contracted Out</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T members	28833  (+283)	28472  (+331)	98.7%  (+0.18%)	98.7%  (+0.18%)	Fail A: 361 Fail B: 0 Fail C: 0	409 members failed tests in this condition in 2020.  361 members now have a blank DCO and joined prior to 6/4/16. 170 are active members, 5 are undecided leavers. 127 are deferred and the remaining 59 are pensioners.
<b>NI Contributions / Earnings History</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T members where NI-Table is not E and date contracted out is on or after 6/4/78 AND before 6/4/1997	6074  (-444)	5330  (-120)	87.8%  (+4.14%)	90.6%  (+4.07%)	Fail A: 1 Fail B: 207 Fail C: 0 Fail D: 0 Fail E: 573	The number of members failing tests in this condition has reduced by 324 to 744, translating to an increase of 4.14% in the pass rate.  1 member has an inconsistent leaving date. 573 members have neither a full NI earnings history nor a GMP recorded (failed both C and D simultaneously). These tests are included in the TPR core results.  207 members do not have values that correspond with Period End Dates. If there are GMP details for these members, the data will not be required. This test is excluded from the TPR core results.  This data is key for correct assessment and payment of benefits.

Condition	Qualifying Members		Pass Rate		Areas for Review	Comments
	Tested (change)	Passed (change)	Overall (change)	TPR		
<b>Pre 88 GMP</b>  <u>Eligible for Testing:</u> Status 4, 5 & T members where Contract Out SSPA75 is before 6/4/88	2826  (-361)	2384  (-81)	84.4%  (+7.01%)	84.4%  (+7.01%)	Fail A: 438 Fail B: 1 Fail C: 3	<p>The number of members failing tests in this condition has fallen by 280 to 442. The number of members qualifying for these tests has fallen by 361. Both of these factors have led to a 7.01% increase in the pass rate.</p> <p>438 members, that have left with pre-1988 service, are missing a GMP at exit. 1 member has a Post 88 GMP that is greater than the Total GMP, while 3 members have a Pre 88 GMP that is not divisible by 52. These tests are included in the TPR core results.</p>
<b>Post 88 GMP</b>  <u>Eligible for Testing:</u> Status 4, 5 & T members where Contract Out SSPA75 is before 6/4/97 and Date Left is after 6/5/1988	5544  (-390)	4498  (-80)	81.1%  (+3.98%)	81.1%  (+3.98%)	Fail A: 960 Fail B: 1044 Fail C: 1	<p>The number of members failing tests in this condition has decreased by 310 to 1046, leading to an increase of 3.98% in the pass rate.</p> <p>959 members in this category are missing a value for Total GMP and Post 88 GMP at exit. An additional 1 member is missing just the Total GMP while a further 85 members are just missing a Post 88 GMP at exit. 1 member has a Post 88 GMP that is not divisible by 52. These tests are included in the TPR core results.</p>

### 3 Data Correction Plan

The table below provides Croydon with suggestions for resolving the issues identified in Section 2 and a suggested priority. This table is deliberately high-level as the detail and dates should be agreed once the results have been thoroughly reviewed. The milestones represent a summary of the recommended actions outlined in more detail in Section 2.

Data Category	Milestone	Suggested Priority
<b>Member Benefits</b>	<ul style="list-style-type: none"> <li>• Investigate the cases with incomplete Transfer In data with a high priority as benefits may be incorrect</li> <li>• Correct the 25 members with incorrect AVC details at the highest priority as benefits may be incorrect</li> <li>• Correct the issues with deferred benefit cases prior to running deferred annual benefit statements</li> <li>• Investigate the 49 defects in pension benefits</li> <li>• Investigate the 10 Dependant Pensioner cases</li> <li>• Investigate all cases where the latest PI does not appear to have been applied</li> </ul>	<ul style="list-style-type: none"> <li>• <b>High</b></li> <li>• <b>VERY HIGH</b></li> <li>• <b>High</b></li> <li>• <b>High</b></li> <li>• <b>High</b></li> <li>• <b>VERY HIGH</b></li> </ul>

Data Category	Milestone	Suggested Priority
<b>Other Member Data</b>	<ul style="list-style-type: none"> <li>• Investigate the 89 cases with either an unexplained date of leaving present or a missing date of leaving</li> <li>• Investigate the 77 cases with incorrect date for when they joined the scheme</li> <li>• Investigate the 8 cases with missing employer details</li> <li>• Investigate the final salary pay issues prior to running annual benefit statements</li> <li>• Investigate cases with missing contributions prior to running annual benefit statements</li> <li>• Investigate the 11 cases where the date for leaving is either blank or incorrect</li> <li>• Investigate the 36 cases that appear to have a service change not reflected on their service history. Prioritise the 11 active and 11 deferred members</li> </ul>	<ul style="list-style-type: none"> <li>• Low</li> <li>• High</li> <li>• High</li> <li>• High</li> <li>• High</li> <li>• High</li> <li>• VERY HIGH</li> </ul>
<b>CARE Data</b>	<ul style="list-style-type: none"> <li>• Investigate all data issues in this category by status prior to issuing annual benefit statements for that status. Pensioners should be investigated as soon as possible to ensure correct benefits are in payment</li> </ul>	<ul style="list-style-type: none"> <li>• VERY HIGH</li> </ul>

Data Category	Milestone	Suggested Priority
<b>HMRC</b>	<ul style="list-style-type: none"> <li>• Review criteria for testing HMRC data and ensure that current processes populate this data correctly in Altair</li> <li>• Investigate the 3 incorrect Crystallisation Dates</li> <li>• Investigate the 18 members with missing Crystallisation amounts or percentages</li> <li>• Investigate the 4 members with deferred benefits that are over the age of 75</li> <li>• Investigate the 104 missing PCLS amounts</li> <li>• Investigate the 21 cases with missing death grant data</li> <li>• Investigate the 2 members that have exceeded the LTA without a tax charge recorded</li> <li>• Investigate the 45 cases with missing Annual Allowance data, particularly the 4 scheme pays case.</li> </ul>	<ul style="list-style-type: none"> <li>• Medium</li> <li>• Medium</li> <li>• Medium</li> <li>• Medium</li> <li>• Medium</li> <li>• Low</li> <li>• High</li> <li>• High</li> </ul>
<b>Contracting Out</b>	<ul style="list-style-type: none"> <li>• Investigate the 361 cases with incorrect Date Contracted Out data</li> <li>• Investigate missing and incorrect data for NI contributions and earnings history</li> <li>• Review and update GMP values in conjunction with the GMP Reconciliation process</li> <li>• Obtain and upload GMP figures for the members with missing data as a high priority</li> </ul>	<ul style="list-style-type: none"> <li>• Medium</li> <li>• Medium</li> <li>• Medium</li> <li>• High</li> </ul>

## 4 Appendices

### 4.1 Appendix A – TPR Guidance (In-Scope Tests)

#### Member Benefits

Condition	Status Tested	TPR Guidance
Pension Sharing Details	Active, Deferred, Pensioner	If a member has had a pension sharing order, check that full details of the benefits transferred to the ex-spouse/ex-civil partner are present.
Transfer In Details	Active, Deferred, Pensioner	If benefits have been transferred in, check that all relevant details are recorded. This will include (as a minimum) the details of the previous scheme, the amount of the transfer value (split between protected rights and non protected rights and, if relevant, split between the amount received in respect of the member and employer contributions and AVCs), benefits secured, (if relevant) contracting out details.
AVC Details	Active, Deferred, Pensioner	Check that there is a history of any AVCs paid, type of investment, current provider, and (if relevant) benefits being secured
Total Original Deferred Benefit	Deferred	Check that total original deferred benefit is present (either derived or explicit).
Tranches of Original Deferred Benefit	Deferred	Check that there is a breakdown of the various tranches of the total deferred benefit. This must identify tranches with different rates of increases either in deferment or in payment, and tranches with different contingent spouse's/civil partner's benefits. Likely to include such items as pre/post 1997 splits, pre/post 2005 splits, Barber splits, VFM underpin etc. Details of the date at that any tranche is payable, if different from the scheme's normal retirement date, will also be required. The sum of the individual components must equal any total deferred pension that is recorded on the system.
Total Gross Pension	Pensioner	Check that a total pension is present (either derived or explicit).

Condition	Status Tested	TPR Guidance
Tranches of Pension	Pensioner	Check that there is a breakdown of the various tranches of the total pension, identifying tranches with different rates of increase and contingent spouse's/civil partner's benefits. The sum of the individual components must equal any total pension that is recorded on the system.

### Other Member Data

Condition	Status Tested	TPR Guidance
Date of Leaving	Deferred, Pensioner	For trust-based schemes, check that member has a date of leaving that is after date joined
Date Joined Scheme	Active, Deferred	Check that the date joined scheme is present, later than date of birth, and not earlier than date joined company. False dates should be classed as missing data.
Date joined employing company	Active, Deferred	For members of multi-employer schemes check that date joined employing company is present and is later than date of birth. False dates should be classed as missing data.
Salary	Active, Deferred	Check that there is at least one relevant salary within the last 12 months of membership.
Salary History	Active, Deferred	Check that a relevant salary exists for each of the last 5 renewal periods of membership and is greater than £0.50.
Contributions	Pensioner	For contributory schemes check that there is a contribution amount present for each year of active membership, or that a contribution total is present.
Date of leaving (date pensionable service ended)/ date last premium/contribution paid	Deferred, Pensioner	For trust-based schemes check that member has a date of leaving which is after date joined scheme, and that member status is not active if date of leaving is present.

## CARE Data

Condition	Status Tested	TPR Guidance
Accrued benefit details	Active, Deferred, Pensioner	Check that accrued benefit details are present if they are updated and recorded annually. If benefits are calculated from first principles when member leaves, all relevant salary & contribution will be required instead.
Revaluation percentage	Global Table	Check that there is a history of revaluation percentage for the accrued pension for each relevant year, if benefits have not been not uprated and recorded annually.

## HMRC

Condition	Status Tested	TPR Guidance
Benefit Crystallisation Event Details	Active, Deferred, Pensioner	Check that full details of the dates and amounts paid at each benefit crystallisation event, including details of LTA percentage used, are present.
Lifetime Allowance Charge Paid	Pensioner	Check that the date and amount of any lifetime allowance charge paid is present.

## Contracting Out

Condition	Status Tested	TPR Guidance
Date Contracted Out	Active, Deferred, Pensioner	Check that this is present and not earlier than 06/04/1978.
N.I. History (Contracted Out earnings & contributions)	Active, Deferred, Pensioner	Check that members have a full contracted-out history during any period contracted out on a GMP basis. A verified GMP, agreed with NISPI, would be an acceptable alternative. Not required for reduced rate females.
Pre 88 GMP	Deferred, Pensioner	Check that a member with at least one month of pre 4/88 contracted out service has a pre 88 GMP. GMP must be divisible by 52. May be derived if total GMP and post 4/88 GMP are recorded.
Post 88 GMP	Deferred, Pensioner	Check that a member with at least one month of post 4/88 service contracted out on a GMP basis has a post 88 GMP. Can be derived or explicit.

## 4.2 Appendix B – Benefit Crystallisation Events (In-Scope)

Benefit Crystallisation Event	Description
BCE2	Where a member becomes entitled to a scheme pension, whether from a defined benefits arrangement or a money purchase arrangement.
BCE5	Test the level of entitlements not taken by a member at age 75 under a defined benefits arrangement, by measure of the level of benefits that would come into payment at that time, if drawn.
BCE6	<p>A lifetime allowance test is triggered through BCE6 whenever a member becomes entitled under a registered pension scheme to:</p> <ul style="list-style-type: none"> <li>• A pension commencement lump sum paid before age 75, when uncrystallised benefits are drawn under an arrangement</li> <li>• A serious ill health lump sum paid before age 75, where the individual falls into serious ill health</li> <li>• A lifetime allowance excess lump sum where a chargeable amount has been identified because the individual's lifetime allowance has been fully used up.</li> </ul>
BCE7	Where a relevant lump sum death benefit is paid on the death of the member.
BCE8	Where a member's benefits or rights are transferred to a qualifying recognised overseas pension scheme.

### 4.3 Appendix C – Conditions and Fail Criteria

#### Member Benefits

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Divorce Details</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where Calculation Date (DVC-CALDTE) has a value	Value is missing in total pension debit (DVC-TOTINI)	Value prior to 01/12/2000 is present in calculation date (DVC-CALDTE)	Value prior to 01/12/2000 is present in Payment Date (DVC-PAYDTE)	CETV (DVC-TVAMT) is blank or 0	Pension debit (DVC-CONAMT) is blank or 0	Percentage split (DVC-PCSPLT) is blank, 0 or over 100
Tested: 9	Failed: 0	Failed: 0	Failed: 0	Failed: 0	Failed: 0	Failed: 0
<b>Transfer In Details 1</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where transfer In details exist	Date received (ADD-TV-DT) is blank or 0  Only Actives (1), undecided leavers (2) and deferred (4) are counted for the TPR results	Transfer Value is blank or 0 (ADD-TV)  Only Actives (1), undecided leavers (2) and deferred (4) are counted for the TPR results	Service (ADD-BD-CR) and transferred pension (ADD-RETP) are both blank or 0  Test is excluded from the TPR results	If service (ADD-BS-CR) > 0, service history must be present. There must be a service history line that starts (HIST-START) on the same date as previous scheme from ADD-FROM)  Test is excluded from the TPR results	Type (ADD-TYPE) is not valid ie CLUB, INTERFND, NON CLUB, PERSONAL, RESTITUTIO or some have INTRAFND  Test is excluded from the TPR results	Date TV Received is invalid or < date joined fund (DJF)  Test is excluded from the TPR results
Tested: 2541	Failed: 171	Failed: 16	Failed: 102	Failed: 228	Failed: 10	Failed: 171
<b>Transfer In Details 2</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where transfer In details exist	Previous scheme name (ADD-PR-SCH) or employer reference (ADD-PR-EMP) must be present  Test is excluded from the TPR results					
Tested: 2541	Failed: 116					

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>AVC Details</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where AVC details exist	If AVC Details present, then start date (AVC-START) must be present  Only Actives (1), undecided leavers (2) and deferred (4) are counted for the TPR results	If AVC Details present, then contract end date (AVC-TE-DUE) must be present and equal to or later than AVC-START  Test is excluded from the TPR results	If AVC Details present and type (AVC-TYPE) is A, B, G, L, P, R, S then added years (AVC-ADDY) must be greater than 0  Only Actives (1), undecided leavers (2) and deferred (4) are counted for the TPR results	If AVC Details present and type (AVC-TYPE) is H, M then pension (AVC-P75T) must be greater than 0 and less than or equal to the scheme maximum  Only Actives (1), undecided leavers (2) and deferred (4) are counted for the TPR results		
Tested: 859	Failed: 6	Failed: 20	Failed: 0	Failed: 5		
<b>Total Original Deferred Benefit</b>  <u>Eligible for Testing:</u> Status 4	No value in Initial Pension (DEF-TOT-IP)	The value in Initial Pension is between £0.01 and a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	No value in total current pension (DEF-TOT-CP)	The value in total current Pension is between £0.01 and a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	PI date (DEF-INC-DT) must be present and later than date joined fund (DJF)	Last PI date (DEF-PI-DT[1]) is earlier than last PI date processed by customer  Test is excluded from the TPR results
Tested: 11579	Failed: 28	Failed: 27	Failed: 28	Failed: 27	Failed: 27	Failed: 80
<b>Tranches of Original Deferred Benefit</b>  <u>Eligible for Testing:</u> Status 4	Member has no 'PEN' tranche (DEF-TYPE) or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer. (including negative values)	'PEN' + 'UPEN' + 'TAPE' does not equal Total Initial Pension  Test is excluded from the TPR results	Member with service between 01/04/2008 (09 S&NI) and 31/03/2014 (15 S&NI) has no 'PN60' tranche or has one with a value less than a small figure (default of £1.00) agreed with customer	Member with post 31/03/2014 (15 S&NI) service has no 'CARE' tranche or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer	Member with CARE5050 or TVINLG50 CARE data has no 'CP50' tranche or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	Member with pre 01/04/2008 (09 S&NI) service has no 'RA' tranche or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results
Tested: 11579	Failed: 28	Failed: 24	Failed: 0	Failed: 0	Failed: 0	Failed: 16

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Total Gross Pension</b>  <u>Eligible for Testing:</u> Status 5 & T	No value in Initial Pension (PEN-TOT-IP)	The value in Initial Pension is between £0.01 and a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	No value in total current pension (PEN-TOT-C)	The value in total current Pension is between £0.01 and a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	PI date (PEN-INC-DT) must be present and later than DJF	
Tested: 7570	Failed: 0	Failed: 0	Failed: 1	Failed: 0	Failed: 4	
<b>Tranches of Pension</b>  <u>Eligible for Testing:</u> Status 5 & T	'PEN' tranche (PEN-TYPE) has a value less than or equal to a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	Member with service between 01/04/2008 (09 S&NI) and 31/03/2014 (15 S&NI) has no 'PN60' tranche or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer	Member with post 31/03/2014 (15 S&NI) service has no 'CARE' tranche or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer	Member with CARE5050 or TVINLG50 CARE data has no 'CP50' tranche or has one with a value less than or equal to a small figure (default of £1.00) agreed with customer	Last PI date (PEN-PI-DT[1]) is earlier than last PI date processed by customer	The first pension component on the list must be either 'PEN' or 'GMP'  Test is excluded from the TPR results
Tested: 7570	Failed: 0	Failed: 0	Failed: 1	Failed: 0	Failed: 14	Failed: 29
<b>Total Gross Dependant Pension</b>  <u>Eligible for Testing:</u> Status 6	No value in Initial Pension (DEP-TOT-IP)	The value in Initial Pension is between £0.01 and a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	No value in total current pension (DEP-TOT-C)	The value in total current Pension is between £0.01 and a small figure (default of £1.00) agreed with customer  Test is excluded from the TPR results	PI date (DEP-INC-DT) must be present	
Tested: 1130	Failed: 0	Failed: 0	Failed: 0	Failed: 0	Failed: 2	

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Tranches of Dependant Pension</b>  <u>Eligible for Testing:</u> Status 6	'PEN' tranche (DEP-TYPE) has a value less than or equal to a small figure (default of £1.00) agreed with customer	Last PI date (DEP-PI-DT) is earlier than last PI date processed by customer  Test is excluded from the TPR results				
Tested: 1130	Failed: 0	Failed: 8				

## Other Member Details

Pension Credit members are excluded from tests in this category.

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Date of Leaving</b> <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T	A non-Status 1 member has a blank entry or an invalid date in Date Left (DATE-LEFT)	Date Joined Fund (DJF) is either blank or earlier than or equal to 1/1/1900	Date Joined Fund is later than or equal to Date Left if Date Left present	Date left is present for a status 1 member who does not have a previous status of 4 or 9  Test is excluded from the TPR results		
Tested: 31610	Failed: 22	Failed: 0	Failed: 45	Failed: 22		
<b>Date Joined Scheme</b> <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	Any of Date Joined Scheme (DJF), Date of Birth (DOB) and/or Date commenced current service (DCCPS) Joined Fund are either blank or earlier than or equal to 1/1/1900	Date Joined Fund (DJF) is earlier or equal to Date of Birth (DOB) plus 15 years  Test is excluded from the TPR results				
Tested: 31610	Failed: 77	Failed: 0				
<b>Employer Details</b> <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	Location (LOCATION) is blank	Date Joined employer (DT-JOIN-EM) is either blank or earlier than or equal to 1/1/1900	Date Joined employer must be earlier than date of birth (DOB) plus 15 years  Test is excluded from the TPR results	Employment type (CLASS) is blank  Test is excluded from the TPR results		
Tested: 31610	Failed: 0	Failed: 7	Failed: 1	Failed: 0		

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Salary (Final Salary members)</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	A member with pre-01/04/2014 (2015 in S&NI) service has an invalid or blank date in the latest instance of Pensionable remuneration (PEN-REM)	For non-status 1 or 2 members, the latest instance of Pensionable remuneration does not equal the member's DATE-LEFT  <i>Test is excluded from the TPR results</i>	The latest instance of Pensionable remuneration contains a valid date (PEN-REM-DT) but there is no corresponding amount  <i>Test is excluded from the TPR results</i>	Status 4 member does not have a value in DEF-PENREM or a value less than a small figure (default of £1.00) agreed with customer  <i>Test is excluded from the TPR results</i>	Status 5 or T member does not have a value in PEN-PS-REM or a value less than a small figure (default of £1.00) agreed with customer  <i>Test is excluded from the TPR results</i>	For status 1 members the latest pensionable remuneration date must be equal to or later than the customer's last posting date  <i>Test is excluded from the TPR results</i>
Tested: 29556	Failed: 1003	Failed: 0	Failed: 21	Failed: 133	Failed: 235	Failed: 618
<b>Contributions</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	Total Paid Including Interest (TCI-TOTAL) is blank or less than a small figure (default of £1.00) agreed with customer  <i>Test is excluded from the TPR results</i>	For status 1 members the latest date must be equal to or later than the customer's last posting date and have a corresponding figure  <i>Test is excluded from the TPR results</i>				
Tested: 31610	Failed: 3259	Failed: 723				
<b>Leavers</b>  <u>Eligible for Testing:</u> Status 4, 5, 9 & T	Date Left (DATE-LEFT) is either blank or is earlier than or equal to 1/1/1900	Date Joined Scheme (DJF) is either blank or is earlier than or equal to 1/1/1900				
Tested: 21554	Failed: 11	Failed: 0	Failed: 0			

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Service</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5, 9 & T	If DCCPS > DJF, and DJF < 01/04/2014(15 S&NI)), service history must be present  Test is excluded from the TPR results					
Tested: 31610	Failed: 36					

## CARE Benefits

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>CARE data</b>  <u>Eligible for Testing:</u> All status 1 and status 2, 4, 5, 9 & T where Date Left is after 31/03/14 (31/03/15 in S&NI)	If member has post-31/03/2014 (2015 in S&NI) service, then at least one of LGPSMAIN or LGPS5050 must be present if the member joined before the start of the current scheme year  Test is excluded from the TPR results	Every 31/03 from later of DJF or 2015 (2016 in S&NI) to earlier of date-left or current date must be present as an end date on at least one of LGPSMAIN, LGPS5050, TVINLGMN or TVINLG50	If contributions at any 31/03 from later of DJF or 2015 (2016 in S&NI) to earlier of date-left or current date are > 0, there must be an entry on at least one of LGPSMAIN or LGPS5050 for the same date with a pay figure > 0  Test is excluded from the TPR results			
Tested: 18714	Failed: 198	Failed: 654	Failed: 110			
<b>CARE revaluation</b>  <u>Eligible for Testing:</u> Revaluation Factor Table	Every 31/03 from 2015 (2016 in S&NI) to date must be present on factor table 000/B/00/684/2014/0101 2012	The rates on the table do not match the record of HM treasury rates  Test is excluded from the TPR results				
	Failed: 0	Failed: 0				

## HMRC

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>BCE 2</b>  <u>Eligible for Testing:</u> Status 5 & T where Date Retired > 6/4/2006	Crystallisation Date (CRYS-CRYSYS) is not a valid date or is earlier than date left	PLA Value (CRYS-PLA) is blank	PLA% (CRYS-PLAPC) is blank  Test is excluded from the TPR results			
Tested: 5429	Failed: 3	Failed: 17	Failed: 18			
<b>BCE 5</b>  <u>Eligible for Testing:</u> Status 4 & T	Any member of these deferred statuses where the member is over the age of 75  Test is excluded from the TPR results					
Tested: 11580	Failed: 4					
<b>BCE 6</b>  <u>Eligible for Testing:</u> Status 5 & T where Date Retired > 6/4/2006 and Age at Date Retired < 75	Crystallisation Date is not a valid date (CRYS-PPD) or is earlier than date left  Test is excluded from the TPR results as they are included in BCE2	PCLS amount (CRYS-PPA) is blank if PEN-TOT-AL is > zero	There is a date in Serious Ill Health Lump Sum Payment (CRYS-ILLD) but no corresponding amount (CRYS-ILLA)  OR There is an amount in Serious Ill Health Lump Payment but no corresponding date  Test is excluded from the TPR results			
Tested: 5420	Failed: 3	Failed: 104	Failed: 0			

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>BCE 7</b>  <u>Eligible for Testing:</u> Status 7 where Date of Death (from Exit Details) is after 6/4/06 and within 5 years of Date Retired	Total death grant (CDTC-TOTLS) is blank (To be checked in first run and removed if deemed not relevant.)  Test is excluded from the TPR results	There is a value >0 in Total death grant but one or more of the following fields is blank or 0: Crystallised Value at Date of Death (CDTC-CVAL) Crystallised % Value at Date of Death (CDTV-CVALP)  Test is excluded from the TPR results				
Tested: 98	Failed: 21	Failed: 0				
<b>BCE 8</b>  <u>Eligible for Testing:</u> Status 3 where Date Left is > 6/4/2006 and there is a value in QROPS Transfer Date	QROPS Transfer Date (CRYS-TFRD) is not a valid date or is earlier than date left  Test is excluded from the TPR results	QROPS Transfer Amount (CRYS-TFRA) is blank  Test is excluded from the TPR results	Date of Birth (DOB) is not a valid date  Test is excluded from the TPR results	Age at QROPS Transfer Date is over 75  Test is excluded from the TPR results		
Tested: 5	Failed: 0	Failed: 0	Failed: 0	Failed: 0		

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Lifetime Allowance Charge paid</b>  <u>Eligible for Testing:</u> Status 5 & T where Date Retired is after 6/4/2006 (ignoring members where Date, Amount & Indicator) are ticked in either Enhanced Protection or Payment of PCLS Reportable Events (Reportable Events 1 & 2 on Crystallisation screen)	Value in Used PLA% (CRYS-TPPC) is greater than 100% and there is no value in any of LTA Charge (CRYS-LTACH), 25% LTA Charge (CRYS-LTA25) or 55% LTA Charge (CRYS-LTA55)					
Tested: 5419	Failed: 2					
<b>Annual Allowance</b>  <u>Eligible for Testing:</u> Status 1	Latest annual allowance PIP end date is earlier than the latest run by the customer					
Tested: 9883	Failed: 41	Failed: 4				

## Contracting Out

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F		
<b>Date Contracted Out</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T	Contract-Out SSPA75 is blank and DJF is prior to 6/4/16	Contract-Out SSPA75 is prior to 6/4/78	The date in Contract-Out SSPA75 is later than 5/4/16					
Tested: 28833	Failed: 361	Failed: 0	Failed: 0					
<b>NI Contributions/Earnings History</b>  <u>Eligible for Testing:</u> Status 1, 2, 4, 5 & T where NI-Table is not E and date contracted out is on or after 6/4/78 AND before 6/4/1997	A Status 4 member is missing Date Left Active Service or a Status 5 member is missing both Date Left Active Service and Date of Retirement	For one or more of the Period End Dates, there is not a corresponding value in Amount  Test is excluded from the TPR results	There is not a separate entry in Period End Date (NI) for each April 5th between Date Contracted Out and 5/4/97 (or Date Left/Date Ret if earlier for Status 4 & 5 respectively) (non-reportable – see fail E)				GMP is not present on the NI details for status 1 and 2 and on GMP details for status 4, 5 & T (non-reportable – see fail E)	Fail C and Fail D both occurred
Tested: 6074	Failed: 1	Failed: 207	Failed: 0				Failed: 0	Failed: 573
<b>Pre 88 GMP</b>  <u>Eligible for Testing:</u> Status 4, 5 & T where Contract Out SSPA75 is before 6/4/88	There is no value provided for total GMP at exit	Deducting Post 88 GMP at Exit from Total GMP at Exit results in a negative number	The result of deducting Post 88 GMP at Exit from Total GMP at Exit is not divisible by 52.					
Tested: 2826	Failed: 438	Failed: 1	Failed: 3					

Condition	Fail A	Fail B	Fail C	Fail D	Fail E	Fail F
<b>Post 88 GMP</b>  <u>Eligible for Testing:</u> Status 4, 5 & T where Contract Out SSPA75 is before 6/4/97 and Date Left is after 6/5/1988	There is no value provided for total GMP at exit	There is no value provided for Post 88 GMP at Exit	Post 88 GMP at Exit is not divisible by 52			
Tested: 5544	Failed: 960	Failed: 1044	Failed: 1			

