

| Date   | Category       | Description and cause of breach                                   | Possible effect of breach and wider implications   | Reaction of relevant parties to the breach   | Reported/Not reported (with justification if not reported and dates)  | Traffic light colour | Outcome of report and or investigations   | Outstanding actions | Comments |
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| Aug-19 | Administration | Failure to produce 100% of Annual Benefit Statement notifications | Members and former members do not receive have up to date information on the value of their LGPS benefits affecting their ability to make informed decisions around pension provision. Non-compliance with LGPS regulations timescales. Member has been unable to check personal data is complete and accurate or that the correct contributions have been credited. | Error reports identified members without statements which the technical team checked. Some had not required a statement as they had not passed an increase date. The remainder had the issues resolved and statements were sent out. | the matter was not referred to the Pensions Regulator. All the issues were identified through error reports and resolved. Statements were sent to all individuals where a statement was required. No further action was needed. |                      | Not reported. Only 3.36% for active and 2% for deferred members not issued. The issues are being addressed so that notifications can be sent. |                     |          |

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| Aug-20 | Administration | Failure to produce 100% of Annual Benefit Statement notifications | Members and former members do not receive have up to date information on the value of their LGPS benefits affecting their ability to make informed decisions around pension provision. Non-compliance with LGPS regulations timescales. Member has been unable to check personal data is complete and accurate or that the correct contributions have been credited. | Error reports identified members without statements which the technical team checked. There was an error suppressing ABS for members over age 65 and under NPA. The technical team issued 98.69% of the statements due. They are continuing to work on the remainder. | The matter was not referred to the Pensions Regulator. All the issues were identified through error reports and are being resolved. Statements have been or are being sent to all individuals where a statement was required. |  | Not reported. Only 2.12% for active and 0.27% for deferred members not issued. The issues are being addressed so that notifications can be sent. |  |  |
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| Aug-21 | Administration | Failure to produce 100% of Annual Benefit Statement notifications | Members and former members do not receive have up to date information on the value of their LGPS benefits affecting their ability to make informed decisions around pension provision. Non-compliance with LGPS regulations timescales. Member has been unable to check personal data is complete and accurate or that the correct contributions have been credited. | The team managed to issue 99.94% of annual benefit statements. | The matter was not referred to the Pensions Regulator. All the issues were identified through error reports and are being resolved. Statements have been or are being sent to all individuals where a statement was required. |  | Not reported. Officers will continue to attempt to resolve any outstanding issues so that the remaining notifications can be sent. |  |  |
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| Jan-21 | Administration | <b>Failure to inform 100% of scheme members of their calculated benefits (refund or deferred) – backlog cases</b> | Members and former members do not receive have up to date information on the value of their LGPS benefits affecting their ability to make informed decisions around pension provision. Non-compliance with LGPS regulations timescales. Member has been unable to check personal data is complete and accurate or that the correct contributions have been credited. | Historical backlog is impacting performance. Hymans Robertson have been engaged to provide administration services to clear this backlog, | The issue has been identified and action taken to rectify it. Outsourcing the historical backlog provides greater administrative capacity , mitigting the risk of recurrence. This has therefore been judged as not necessary to report to the Pensions Regulator. |  | Not reported to The Pensions Regulator. |  |  |
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| Sep-21 | Administration | <p>Failure to pay a refund of scheme contributions to members of the pension fund, who left after the 01 April 2014 with less than two years membership, within 5 years of leaving (regulation 18(5) of the LGPS Regulations 2013). Number of cases as at 31 October 2021 is 249. The average net refund value per case is £333.74</p> | <p>Possible tax implications for the member if the refund is paid after 5 years. Burden of administration resources to repeatedly chase members.</p> | <p>Administration team use last known address or email address provided by the employer to send details to former members making them aware of their options and the 5 year deadline when leaver calculation processed. A quarterly check of the LGPS NI database is made to see if an automatic transfer is due to another LGPS fund. Reports run quarterly to find those approaching 5 year period/age 75 – admin team to try to make contact again – address searches carried out if required.</p> | <p>The matter has not been reported to the Pension Regulator. The fund has made all reasonable efforts to trace and inform members of their options. The fund is reliant on members responding in order to comply with the regulations. The Fund's approach is in line with Technical Group recommendations (see Technical Group minutes 28 September 2018)</p> |  | N/A |  | <a href="https://www.lgpslibrary.org/assets/minutes/TG20180928.pdf">https://www.lgpslibrary.org/assets/minutes/TG20180928.pdf</a> |
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| Oct-21 | Administration | Without minutes any decisions made are not recorded and so have no legal basis. Any actions taken as a result of those decisions have no legal authority. There is no public access to decisions taken, preventing openness and challenge. | The matter was discussed at the meeting on 14 September 2021. Democratic Services have been experiencing resourcing issues and backlogs of all Council Committee meeting minutes have arisen. The team are now fully resourced and will be trying to catch up on the backlog and produce future minutes in a more timely fashion moving forward. Members requested that officers look into sourcing external minuting provision in respect of Pension Meetings to safeguard Fund business. | Officers have designated the breach as amber in line with TPR guidance. Whilst there is an impact on the administration of the Fund, action has been taken to resolve the issue. The Monitoring Officer has advised that the matter should be reported to the TPR which has been done by the Chairs of the Board and Committee. |  | A Report prepared by democratic services on minutes was considered by the Pension Committee at their meeting on 3/12/2021. Members decided they wanted external provision for producing Fund minutes to be provided. Democratic services will put this in place. Democratic Services provided the minutes for the meeting of 14/9/2021 for the 3/12/2021 meeting. | Democratic Services to act on the decision of the Pension Committee on minute provision and providing any missing minutes |  |
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| Sep-21 | Finance | Failure of the Fund to publish the Fund Accounts for year 2019/20 by 30 September 2020. | Lack of accurate data available on which to base funding requirements. This could result in insufficient funds to pay all benefit liabilities. | A report on the Annual report and Fund Accounts 2019/20 is being considered by the Pensions Committee in their meeting on 3 December 2021 and they will be published on the website. | The matter has not been reported to the Pension Regulator. Progress has been delayed due to the issuing of the Section 114 notice applicable to Croydon and, more widely, to the impact of the Covid 19 pandemic. Many other LGPS Funds had been unable to finalise their accounts due to the impact of the pandemic. The failure to sign off the accounts does not relate to a failure on the part of the Fund to produce them but with delays in the audit process which is beyond the control of the Fund. The Annual Report and Accounts have now been published on the website. |  | N/A | Head of Pensions to continue to liaise with Audit on progress |  |
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