

Appendix I

Low Volume Performance Schedule 2023-24

A) Information Commissioner Officer (Data breaches) log

Introduction – A personal data breach is ‘a breach of security leading to the accidental or unlawful destruction, loss, alteration, unauthorised disclosure of, or access to, personal data transmitted, stored or otherwise processed’ (GDPR Article 4, definition 12)

Reporting an incident to the ICO is assessed on the impact of an incident on a person’s rights and freedoms, where “impact” is risk assessed in terms of likelihood & severity of that incident. Where a person’s rights & freedoms have been compromised the individual(s) must be informed without delay. Where a breach is not reported to the ICO a justifiable reason must be recorded.

ICO breach by category	Severity rating	Total members affected	No. of breaches
Personal data sent by post to the wrong address	Green	76	3
Corrupted member data from employer loaded to pension data accessed by members through MSS. Members able to see other member data.	Amber	55	1
IG's Data Loss Prevention (DLP) tool identifying personal data being sent externally by email	Green	12	1
	Amber	470	1
Personal data within an email chain inadvertently forwarded to unauthorised personnel	Green	45	1
Total Data Protection breaches recorded in 2023/24		658	7
Last Year 2 incidents were recorded.			

Note: Amber incidents are where more than 50 members are impacted by one incident. Red incidents are where more than 500 members are impacted.

Officer comment – Fund officers complete an initial risk assessment employing a formula approach, before referring incidents to the Council’s Information Governance (IG) team. In 2023/24 all incidents were classed as immaterial personal data breaches caused by human error and behaviour. On referral to IG, it was determined that no incidents would be reported to the ICO.

Regarding the two incidents were identified as Amber, in both cases resolution included additional education of the data protection requirements to the parties involved. Significant improvements have also been made concerning the completion of data sharing agreements with scheme employer who have 3rd party HR and payroll providers. This work has largely mitigated unwitting data breaches by Employer Services team staff.

B) The Pension Regulator breach log

Introduction – Where a breach is likely to be of material significance to the Regulator there is a duty to report that breach having considered the cause, effect, reaction to and wider implications of that breach. Consequently, Fund officers have a process in place to monitor, record, assess & escalate any breaches where they are determined to be significant. Clarification of the term material significance remains an ongoing process & Fund officers continue to operate to a range of self-challenges in line with the Fund’s policy to assess materiality against the Regulator’s indistinct and

subjective examples. With the introduction of the new General Code of Practice this exercise will be reviewed again.

Scheme Managers, Board members, Employers, Fund advisers & any other party with a vested interest in the Fund have a responsibility to report breaches to the Regulator, albeit the process would in practice be undertaken by the s151 officer.

tPR breach by category	Severity rating	No. of breaches
Late Payment of Future Service Contributions	Green	51
	Amber	12
Contributions not being paid in accordance with the Rates and Adjustments Certificate	Green	26
	Amber	2
Key Employer Late Payment of Future Service Contributions, provision of data and receipt of remittance breakdowns	Amber	1
Annual Report and Accounts 2022/23 not signed off within statutory deadline	Amber	1
Instance of perpetrated fraud on member record	Amber	1
Not enabling Scheme Actuary FRS102/IAS19 Reporting by the statutory deadline, due to failure to sign their letter of engagement	Amber	1
Late settlement of TFCS & refunds due to immediate payment facility migration failings. Move from SAP to Oracle.	Amber	1
Total tPR breaches recorded in 2023/24		96
Last Year 152 incidents were recorded.		

Officer comment – The focus of the Fund’s breach log recording covers financial controls, maintenance of key documentation & the disclosure of information to members associated with significant projects. There are two breaches which are not typically recorded on the Fund’s breaches log, which are complaints & casework disclosures. Both of these are reported separately, within this report & at quarterly Board meetings via the administration KPI statistics. The failure of employers to submit their contributions to the Fund as required is also reported quarterly to both the Board and the Committee via the Key Financial Controls report.

During 2023/24 no breaches were reported to the Regulator, and it is noted that there was a significant fall in the number of breaches recorded in relation to the late payment and correct rate of payment of contributions by employers (Almost 40%), which is also reflected in the overall fall in identified breaches since last year. The main reason for this can be attributed to the active management of scheme employers via the Fund’s Employer Data and Contributions Working Group which co-ordinates the activities of the Fund’s Employer Relationship, Accounting and Administration practice areas and delivers a unified service. Whilst a handful of scheme employers continue to submit their contributions payments late each month, this too has seen a reduction in repeat instances.

A specific amber breach was recorded in relation to Swindon Borough Council’s (SBC) ongoing failure to pay its contributions, provide data and remittances during 2023/24, and in an attempt to mitigate

the impact of these failings regular meetings were introduced by the Fund to improve the situation to a point whereby the employer could be considered for onboarding to i-Connect.

Auditors sign off on the Annual Report and Accounts continues to be an area of concern for the 2022/23 Accounts, however with national guidance anticipated and the appointment of a new external auditor there is a greater expectation that this can be resolved going forward.

In respect of the remaining breaches of law, involving a member fraud, the failure to enable the Scheme Actuary to provide statutory reporting on a timely basis and breaches caused by the late payment of lump sums and refunds (see Informal Complaints) caused by Wiltshire Council’s failure to effectively migrate its immediate payments system to Oracle, relied upon by the Fund, all are considered to be non-systemic events and unlikely to reoccur.

Whilst other notable activities of potential breach exist, such as the issuance of Annual Benefit Statements & Pension Savings Statements, the payroll reconciliation exercise & the clearance of backlogged casework, in all cases the implementation of project and improvement plans to address each activity has meant that the recording of breaches was not felt necessary when set against the performance actually achieved.

C) Freedom of Information (FOI) log

Introduction – As part of Wiltshire Council’s compliance requirements with the Freedom of Information Act 2000 the Pension Fund will respond to all FOI requests notified to it by the Council’s Information Governance team within the statutory timeframe. The purpose of the Act is to create a general right of access to all types of recorded information held by UK public authorities, which includes the Wiltshire Pension Fund, with the aim of enhancing accountability and transparency by explaining the reasons behind the decisions being taken by the Fund.

Where reasonably possibly the Fund will aim to openly publish all relevant information about its operation. However, where a FOI request is made in respect of information which isn’t already readily available, the Fund will respond to any valid request by first assessing whether it holds the information requested and secondly by establishing whether any exemption to publishing that information applies.

Information Provided	Date received	Completed within legal requirement	Resolution
Service Area - Investments Requests			
A request in relation to climate risk and climate scenario analysis covering the period 2020 to 2023. The scope of the request included email box searches.	19/04/2023	Yes	Exceeds appropriate limit

<p>A request for the most recent quarterly information of alternative investment portfolio records covering the Fund's private equity, debt funds, real estate funds, infrastructure funds, fund of funds and hedge funds. To include details of committed capital, invested capital, distribution, market values, Net IRRs & MOIC/TVPI.</p> <p>Note: This ongoing request began to ask for even more detail. Consequently, under Section 21, it was determined that the information could be made available to the requestor by other means</p>	28/04/2023	No	Request refused
<p>A list of the Fund's alternative investments. The information should include: The names, sizes, vintage years, invested amounts, distributions, net asset values & IRR's etc of each limited partnership the Fund owns. In addition, the information should also state the dates calculated, details of consultancy advice taken, asset bought and sold, valuations, any continuation vehicles, and any other information on secondary transactions, such as minutes of meetings.</p>	05/06/2023	Yes	Request fulfilled
<p>A request for the most recent quarterly information of alternative investment portfolio records covering the Fund's private equity, debt funds, real estate funds, infrastructure funds, fund of funds and hedge funds. To include details of committed capital, invested capital, distribution, market values, Net IRRs & MOIC/TVPI.</p> <p>Note: This ongoing request began to ask for even more detail. Consequently, under Section 21, it was determined that the information could be made available to the requestor by other means</p>	11/07/2023	Yes	Request refused
<p>To provide a list of all hedge funds and fund of hedge funds in which Wiltshire Pension Fund is an investor. The information should include, the amounts invested each month, the monthly net returns and month by month market values to 30th September 2023.</p>	23/10/2023	Yes	Information not held
<p>A request for the most recent quarterly information of alternative investment portfolio records covering the Fund's private equity, debt funds, real estate funds, infrastructure funds, fund of funds and hedge funds. To include details of committed capital, invested capital, distribution, market values, Net IRRs & MOIC/TVPI.</p>	17/11/2023	Yes	Request fulfilled

A request for quarterly cashflow reports between Q1 2020 and Q3 2023 on all private capital investments, including, but not limited to private equity, real estate, infrastructure, and private debt. The reports should include the fund name, vintage year, period covered, contributions, distributions, asset values, Net IRRs, and other measures, as well as a breakdown of the asset allocations under management.	15/01/2024	Yes	Request fulfilled
Service Area - General Requests			
A request to establish how much Council Tax in 2024/25 will go towards funding current and previously employed staff members pensions.	21/03/2024	n/a	Determination outstanding
Freedom of Information Requests in 2023/24	8		
Last Year 12 incidents were recorded.			

Note: Four requests were effectively refused, one on the basis that the information wasn't available. Three were fulfilled and one was still in progress at the end of the Scheme year.

Officer comment – The legal requirement for completing and issuing FOI requests is 20 working days. Unfortunately, in all but one case (a case which was refused) a response wasn't completed within the statutory deadline. Officers are not aware of any redactions to any parts of the information provided having occurred. All but one request during 2023/24 was investment related, with most of the requests being made by investment analytical and research organisations.

D) Subject Access Requests

Introduction – Under GDPR a Subject Access Request is a right that can be exercised by a member to receive a copy of their personal data held by the Fund in accordance with Article 15. This right was later included within the Data Protection Act 2018 under Chapter 3, paragraph 45. In summary the Fund is required to provide all member specific information to a member, or their authorised representative within 30 days, however in order to administer such requests effectively Fund officers can request clarification concerning the scope of data requested. Officers will also assess the validity of any such requests prior to their fulfilment. This additional scoping of requests enables the “clock to be stopped” in relation to the fulfilment of requests and in October 2020 the ICO disclosed additional guidance detailing how such clarifications should be managed.

As a Data Controller the Fund will also work in its capacity as a Joint Data Controller with other organisations to fulfil SARs as they occur. Examples of organisations may include the Fund's AVC Providers, the Actuary, and its Scheme Employers.

Subject Access Requests	No.
Fulfilled with 30 days	0
Requests for extensions due to scope clarification	0
Not fulfilled with 30 days, or extended deadline	0
Total Subject Access Requests recorded in 2023/24	0
Last Year 1 SAR was recorded.	

Officer comment – During the last Scheme Year, no SARs were raised with the Fund.

E) Informal Complaints (Disgruntlement) log

Introduction – As part of the Fund’s aim to improve its service delivery it is seeking accreditation through the organisation Customer Service Excellence. Within this accreditation is the requirement to record informal complaints and apply any lessons learnt from the themes and patterns of informal complaints raised.

The updated version of the Fund’s complaints procedure defines an informal complaint, which is lower than a formal complaint, as an expression of dissatisfaction, frustration, or concern about the level of service provided, or the performance of staff, where it may have fallen below an expected standard. Whether it is justified or not, the officer responsible for that member’s case will manage the complaint, particularly if the complainant has made no request for their concern to be escalated. The officer should deal with the matter informally, seeking line management support only where required and resolve the complaint within no more than 5 working days.

Nature of Informal Complaint	Number of Cases	Average overdue delay (Days)	Resolution
Chasing for information and late payment	1	0	Resolved, in time
Data breach correction	1	0	Resolved, in time
Delay in payment of Death Grant	1	0	Resolved, in time
Delay in payment of refund (Oracle) (Ref 2)	3	0	Resolved, in time
	18	19	Not resolved in time
Delay in providing divorce information	1	0	Resolved, in time
Delay in providing TV out information (Ref 1)	3	0	Resolved, in time
	2	2	Not resolved in time
Delay in set up retirement pension	3	0	Resolved, in time
	1	16	Not resolved in time
Delay payment of AVC & TFCS (Oracle)	1	0	Resolved, in time
Delay payment of TFCS (Oracle) (Ref 3)	6	0	Resolved, in time
	6	19	Not resolved in time
Late Payment of lump sum	1	0	Resolved, in time

Pensions Payroll - data discrepancy	2	0	Resolved, in time
Retirement pack sent late, plus late payment	1	51	Not resolved in time
Transfer in information incorrect	1	0	Resolved, in time
Transfer out payment delay	5	0	Resolved, in time
Unable to register on Rpowered	1	0	Resolved, in time
Total Informal Complaints recorded in 2023/24		58	
Informal Complaints progressed to Formal Complaints		3	
Last Year 0 Informal Complaints were recorded.			

Officer comment – The recording of informal complaints commenced with effect from 1 September 2023 and during this first part year period, the Fund experienced Wiltshire Council’s migration from SAP to Oracle with effect from 13 November 2023. Whilst delays in the completion of member casework, caused by the backlog and the suspension of transfer value calculations during the summer of 2023 have contributed to these initial statistics, a significant proportion of the volume of informal complaints can be attributed to the Council’s migration of immediate payments to Oracle which impacted the operation of the Pension Fund significantly. Many of the cases not resolved with the 5-day deadline (44%) relate to that initial November/December period.

F) Formal Complaints log

Introduction – The threshold definition for a complaint to the Fund is lower than that of an IDPR. A complaint can be made by anyone whether they be a member, beneficiary, or any other person with a legitimate reason to raise a statement of dissatisfaction against the Fund. The definition of “reason” can include the Fund’s conduct, standards of service, action or lack of action which is not considered to be of an acceptable standard and will involve a degree of investigation by a senior officer. The updated Pensions Administration Strategy will stipulate that the Fund will respond to a complaint within 20 working days.

Nature of Formal Complaint	Date received	Dated resolved	Resolution
Dispute: Member complained about the reduction to his pension following the implementation of the GMP after 25 years and that he intended to report it to his Union. (Went to IDRP Stage 1 Ref 4)	16/03/2023	01/04/2023	Not Upheld
Dispute: Concerned the reduction in the member's pension following a review of their pension caused by the GMP rectification exercise.	06/03/2023	12/04/2023	Not Upheld
Dispute: Concerned the reduction in the member's pension following a review of their pension caused by the GMP rectification exercise.	23/03/2023	17/04/2023	Not Upheld

Dispute: Concerned the incorrectly quoted adjustment to the member's pension as a result of the GMP rectification exercise, in which Aon omitted to include the member's AVC pension.	31/03/2023	19/04/2023	Upheld
Dispute: Member complaint about the tax being deducted as part of her overpayment, caused by the GMP Rectification exercise.	20/04/2023	16/05/2023	Not Upheld
Dispute: Related to a letter we sent to her stating she had left. Namely a deferred statement. Matter resolved on explanation.	31/05/2023	05/06/2023	Not Upheld
Dispute: Right to request a TV had expired as it was too close to NRD	24/05/2023	13/06/2023	Not Upheld
Dispute: Pension Fund overpaid the member's Pension Add Yrs. pension due to Aon rectification project, which subsequently needed to be recovered. Member complained about income uncertainty caused by all the changes since March.	26/06/2023	28/06/2023	Not Upheld
Dispute: Member complained about the reduction to their pension following the implementation of the GMP and whether it impacted the additional pension they had been awarded.	23/06/2023	03/07/2023	Not Upheld
Dispute: Member wanted a full breakdown and details of arrears payment, which had been delayed	07/07/2023	10/07/2023	Upheld
Dispute: Following a fraud perpetrated on this member's record, the member complained. The nature of the complaint revolved around how such a fraud could have happened impacting the payment of her benefits. The delayed response was due to the ongoing investigation at the time.	16/06/2023	25/07/2023	Upheld
Dispute: Pension Fund overpaid the member's Pension Add Yrs. pension due to Aon rectification project, which subsequently needed to be recovered. Member complained about income uncertainty caused by all the changes since March.	11/07/2023	01/08/2023	Not Upheld
Dispute: Pension Fund overpaid the member's Pension Add Yrs. pension due to Aon rectification project, which subsequently needed to be recovered. Member complained about income uncertainty caused by all the changes since March.	25/07/2023	02/08/2023	Not Upheld
Dispute: Pension Fund overpaid the member's Pension Add Yrs. pension due to Aon rectification project, which subsequently needed to be recovered. Member complained about income	24/07/2023	02/08/2023	Not Upheld

uncertainty caused by all the changes since March.			
Dispute: Member complaint about changes to their pension as a result of tax code changes. Changes impacted by added years pension payment adjustment.	26/06/2023	02/08/2023	Not Upheld
Dispute: Complained amount the delay in settlement of underpayment, following the GMP rectification exercise. Complaint covered details of the amount, period of error and when the underpayment would be paid.	31/07/2023	07/08/2023	Upheld
Dispute: Member complained about the reduction to his pension following the implementation of the GMP. The complaint covered, the period of pension service on which the pension was calculated, the lawful basis of the change, the Fund's integration with the State Pension and the breakdown of payments.	04/08/2023	07/08/2023	Not Upheld
Dispute: Delay in stating benefit options as considering whether or not to opt out of scheme as early retirement approaches.	31/08/2023	04/09/2023	Upheld
Dispute: Poor communication and delays in payment of the member's lump sum on retirement.	25/08/2023	05/09/2023	Partially upheld
Dispute: No communications provided to employer concerning new contribution rates	13/09/2023	18/09/2023	Not Upheld
Dispute: Delay in the payment of benefits caused by the delay in the provision of AVC information due to poor administration of AVCs by Clerical Medical	02/09/2023	19/09/2023	Not Upheld
Dispute: Covered the time taken to provided TV out information, poor customer service and the quality of the information provided (Ref 1)	09/10/2023	16/10/2023	Partially upheld
Dispute: Delay in the payment of member's lump sum caused by the immediate payments facility during the Oracle migration escalated to a formal complaint. (Ref 3)	27/10/2023	31/10/2023	Upheld
Dispute: Covered the time taken to complete the transfer of the member's benefits, including slow due diligence checks (Went to IDRP Stage 1 Ref 5)	02/11/2023	14/11/2023	Not Upheld
Dispute: Delay in payment of refund due to the migration of the immediate payments system to Oracle. (Ref 2)	22/11/2023	08/12/2023	Not Upheld

Dispute: Miscommunication concerning the implementation of the switching on of the Rule of 85 for this member. Agreed to approach employer to approve strain cost.	24/11/2023	18/12/2023	Partially upheld
Dispute: Delay in providing information concerning dependent benefits, Aon rectification project could not reconcile the value of the member's benefits.	07/02/2024	22/02/2024	Partially upheld
Dispute: Delay in providing a full breakdown of my pension from Dec 1994 to date. To include the Transfer-in from Nationwide Pension Fund	13/01/2024	21/03/2024	Upheld
Total Complaints recorded in 2023/24			28
Formal Complaints progressed to IDPRs			2
Last Year 8 complaints were recorded.			

Officer comment – It has been another year where the variety of complaints reflects the administrative complexity being dealt with by the Pension Fund, covering areas such as transfers-in and out, AVCs, the provision of information, retirements and even a fraud case. However, it is notable that two thirds of the formal complaints this year relate directly to completion of the payroll (GMP) rectification exercise and the Council’s migration to its Oracle system, with the former factor being the predominant force in the growth of complaints during 2023/24. This is also largely consistent with complaints not being upheld. Now that the payroll (GMP) rectification exercise has been completed it is anticipated that formal complaints should reduce during 2024/25. Where complaints have been upheld the broad theme relates to poor communication of information and customer service. On the whole the level of complaint activity remains consistent with a Fund of this size, noting that resolution target times were reduced from 25 to 20-days during this scheme year. With this in mind, it is noted that 5 cases (18%) were outside the old target deadline and 8 cases (28%) fell outside of the new target deadline.

G) Internal Dispute Resolution Procedure (IDPRs)

Introduction – The Fund has a two stage formal complaints process for eligible complainants, with IDPR stage 1 complaints involving officers using the services of an independent external consultant & stage 2 complaints involving determinations at Corporate Director level which may include guidance from the Fund’s actuarial advisers. Resolution at each stage is required within 60 days of the submission of an IDPR, although extensions to enable completion of a response can be requested. Where a resolution can still not be reached the complainant can take their case to the Pensions Ombudsman.

Sponsoring employers of the Fund are also required to appoint a stage 1 independent adjudicator & publish a discretionary decision-making policy to ensure fair & transparent determinations. IDPRs raised against sponsoring employers are not included in this analysis.

Nature of IDPR	Date received	Dated resolved	Resolution
Stage 1 IDPRs			

<p>Dispute: Basis of IDRP 1 was that the significant reduction in the value of the member's pension paid as a result of the GMP rectification exercise, was as a result of the Fund's maladministration and consequently the Fund should continue to pay the original amount. Outcome: Adjudicator found that whilst maladministration had occurred the Fund was legally required to correct the pension. A distress and inconvenience payment were awarded and accepted by the member. (Went to IDRP Stage 2 Ref 4)</p>	16/05/2023	19/06/2023	Not upheld
<p>Dispute: Basis of IDRP was that the reduction in member's pension caused by the Fund's GMP rectification exercise had impacted their personal financial situation and caused real financial hardship. Outcome: Adjudicator found that whilst the Fund's legally required changes had adversely impacted the member, they could not uphold the complaint. A distress and inconvenience payment were awarded and accepted by the member.</p>	25/07/2023	20/09/2023	Not upheld
<p>Dispute: Basis of IDRP was that the reduction in member's pension caused by the Fund's GMP rectification exercise had impacted their personal financial situation which they would be unable to replace and to provide details as to how the maladministration had occurred. Outcome: Adjudicator found that whilst the Fund's legally required changes had adversely impacted the member, they could not uphold the complaint. A distress and inconvenience payment were awarded and accepted by the member. (Went to IDRP Stage 2 in 2024/25)</p>	24/08/2023	23/10/2023	Not upheld
<p>Dispute: Basis of IDRP related to the length of time it took for WPF to complete their transfer out and that officer repeated stalled and delayed the process without explanation. Outcome: Adjudicator found that elements of the delay were outside of the Fund's control (Suspension of TV factors), however officer communication was poor. A distress and inconvenience payment were awarded and accepted by the member (Ref 5).</p>	12/12/2023	22/01/2024	Partially upheld
Stage 2 IDPRs			

<p>Dispute: Basis of IDRPs 2 is whilst the member understood that the WPF was now paying the correct pension in accordance with the regulations and that it will not be seeking to recover any of the overpayments, the member remained dismayed at the amount of time that this error went unrecognised. In particular, that a failure in the quality of independent auditing allowed the maladministration to continue, indicating a systematic breakdown of process</p> <p>Outcome: Adequate independent audit provision in place, which had identified discrepancies in pension payments. However, the recommendations could not be implemented as WPF did not hold all the required information to correct the discrepancies (Ref 4).</p>	17/09/2023	17/11/2023	Not upheld
Total Stage 1 & 2 IDRPs recorded in 2023/24			5
IDRPs currently upheld in 2023/24 (including partially)			0
Last Year 4 IDRPs were recorded.			

Officer comment – Increased activity occurred during 2023/24 primarily due to the pension payroll rectification exercise, however the suspension of transfer value calculations during the summer of 2023 also served to increase dissatisfaction amongst the membership. No new cases were referred to the Pensions Ombudsman. All but the Stage 2 IDRPs were completed within the required timescale, which was missed by 1 day.

H) Pension Ombudsman cases

Introduction – Where a member continues to be dissatisfied with a Fund activity following a Stage 2 IDRPs determination, they can take their case to the Pensions Ombudsman. Complaints to the Pensions Ombudsman must be submitted within 3 years from the date of the original decision about which the member is complaining.

Nature of IDRPs	Date received	Dated resolved	Resolution
Pension Ombudsman cases			
<p>Dispute: A Stage 1 IDRPs case b/fwd. from 2020/21 - A member exceeded their Annual Allowance in the Scheme Year 2019/20 due to a transfer-in. As a result of administrative delays in addressing their case the member claimed that they had suffered a financial loss. Outcome: Adjudicator upheld Stage 1 IDRPs on the basis of maladministration and suggested compensation. Stage 2 was not upheld on the basis that the Fund must comply with HMRC rules, and that the adjudicator has no power to award financial compensation.</p>	04/10/2022	n/a	Stage 2 Not upheld, Pension Ombudsman determination outstanding

<p>Dispute: A TV-out request to a member was not managed correctly. Namely that the Regulator's guidance wasn't followed by WPF and wasn't highlighted to the member when it occurred in 2013. Additionally, it was noted that at the time it was not compulsory for the member to obtain financial advice and this does not constitute maladministration by the Fund. Outcome: Stage 1 and Stage 2 IDRs not upheld as insufficient evidence to support claim. Member has taken it to the Pensions Ombudsman, but no decision received</p>	06/03/2023	n/a	Stage 2 Not upheld, Pension Ombudsman determination outstanding
<p>Dispute: Prior to retirement member received multiple contradictory retirement quotations from WPF, including their eligibility under Rule of 85. Member based his retirement on information provided, however final retirement benefits were lower. Outcome: IDR Stage 1 & Stage 2 complaints partially upheld the member's case awarding them £1,500 distress & inconvenience payments due to maladministration Outcome: Distress payment made as insufficient notice of change was provided to member.</p>	27/10/2020	17/05/2023	Not Upheld
Total Pension Ombudsman cases recorded in 2023/24			3
Pension Ombudsman cases resolved in 2023/24			1
Last Year 3 PO cases were outstanding.			

Officer comment – The Fund has 3 long standing cases where members have taken their complaint to the Pensions Ombudsman (PO). One was resolved in 2023/24 in favour of the Fund. The PO acknowledging the responses and redress already made by the Fund during its Stage 1 & 2 IDR stages. The other two remain outstanding and are considered by Fund officers to be timed out complaints on which they will take no further action unless the PO indicates otherwise.