

Appendix 2: Fund Service Targets

The Fund has split its processes into three different priorities levels, which are defined as follows, in order to manage its resources effectively.

Priority Level	Definition
High priority	<ul style="list-style-type: none">• The process is expected to result in a payment directly to the member (or a beneficiary) in the near future; or• Key statutory deadlines exist.• Answering queries related to high priority case work.
Medium priority	<ul style="list-style-type: none">• The process does not result in a payment directly to the member, but the task still needs to be completed by Fund officers and a failure to complete the task in a timely manner could result in subsequent complications or delays (for example to high priority cases).• All standard queries (except those related to high priority cases).
Low priority	<ul style="list-style-type: none">• The member is able to self-serve this information using My Wiltshire Pension but has requested for the Fund to provide this information instead.

Note: All timeframes stated below exclude 'out of office' time, whether that is waiting for a response from the employer, member or an (independent) third party such as another Pension Fund.

The priority levels help determine the Fund's management of tasks in busy times and inform the setting of target levels, the approach to governance reporting and the level of urgency assigned to taking remedying action.

Overview and 'tolerable' thresholds

In recognition, of the complexity that exists in certain cases and the reliance the Fund sometimes has on other parties, the Fund is aware there will be occasions where it is unrealistic for these targets to be met for certain cases. Therefore, the Fund has set a tolerable performance threshold (the minimum acceptable levels) which includes an allowance for these exceptions. The tolerable percentage is defined as the percentage of successful completions in each category that the Fund considers to be the minimum acceptable level of performance without further action being required.

A summary of all higher volume processes is outlined in the table below. This is followed by a more detailed description for each target (which also includes the lower frequency events).

Task number	Priority Level	Task Description	Turnaround time (Working days) – excludes ‘out of office’ query time)	KPI (Minimum Acceptable level)	Disclosure Regulations requirement
1.1/1.2	High	Active to retirement quotes	5 days (unless the request is received before the retirement date, in which case, 10 days)	95%	1 month after NPA
1.3	High	Process actual retirement	10 days	95%	None
2.1	High	Retirement from deferred status – issue quote from request (only applicable if online process not used)	10 days	95%	1 month
2.2	High	Retirement from deferred status – process benefits from date of instruction.	10 days	95%	None
5.1	High	Death benefits – acknowledgement of death	5 days / 10 days	95%	None
5.2	High	Notification of benefits payable to dependants – process and sending letter	10 days	95%	None
5.3	High	Death grants – make determination and process	10 days / 20 days	95%	None
6.1	High	Refund payment requests – process	10 days	95%	None
7.1	High	Scheme employer led estimate requests (redundancy) – issue quote	10 days	95%	None
11.1	High	Produce Annual Benefit Statements	31 August	99%	31 August
11.2	High	Send out AVC statements (legacy providers only)	31 August/within 4 weeks of receipt	100%	31 August
11.3	High	Issue Pension Saving Statements for Annual Allowance	6 October	95%	6 October
12.1	Medium	Issue starter packs	1 month from date of receipt	95%	1 month

13.1	Medium	Early leaver disclosure notification	2 months from date of receipt	95%	2 months
14.1	Medium	Deferral of benefits – process	20 days from the date deferred benefits are established	80%	None
15.1	Medium	Internal aggregation: A1, B1, D1	2 months from date that need to aggregate occurs (a new starter or leaver)	80%	None
15.2	Medium	Internal aggregation: D2, D3	1 month from the date of the member's election	80%	None
15.3	Medium	Internal aggregation: A2, B2 & C2	1 month from election or 13 months from starting otherwise	80%	None
15.4	Medium	External aggregation – transfer in	1 month from receiving payment and all required information.	80%	None
15.5	Medium	External aggregation – transfer out	1 month from all information being in place	80%	None
17.1	Medium	Divorce – issue quote	20 days	80%	3 months from request
17.2	Medium	Divorce – Implement Pension Sharing Order	25 days from receipt of all required information	80%	4 months from receipt of all information
18.1	Medium	Transfer in – quotation	15 days	80%	2 months from date of request
18.2	Medium	Transfer in – Issue member with letter	20 days	90%	None
19.1	Medium	Transfer out – Make payment	20 days	90%	None
20.1	Medium	Respond to general enquiries	5 days / 10 days	90%	None
21.1/21.2	Low	Member led estimate – issue estimate	20 days	80%	2 months
21.3	Low	Transfer out quote – provide quote	20 days	80%	3 months
21.4	Low	New Expression of wish completion	20 days	80%	None
21.5	Low	Change of name or address	20 days	80%	None

High priority processes – more detailed explanation

1. Retirements (from active status)

Description		Fund target (working days)	Disclosure Legal Requirement
1.1	Voluntary Retirement: Quote and options issued	The Fund will issue the member with a quote and claim forms within 5 days of receipt of all the required retirement information (and AVC fund value if applicable), or 10 days if the request is received before the retirement date. <i>(Note: This process is currently being reviewed and may be replaced with a member-led process)</i>	No later than 1 month after Normal Pension Age. OPPS Regs 2013 20(2)
1.2	Ill Health and redundancy retirement: Options issued	The Fund will issue the member with a quote and claim forms within 5 days of receipt of the retirement notification and ill health certificate (and AVC fund value if applicable).	No later than 1 month after Normal Pension Age. OPPS Regs 2013 20(2)
1.3	Retirement benefits paid (all active retirement types)	The Fund will process benefits for payment within 10 days of receipt of correctly completed member forms (and receipt of AVC funds, if applicable). The lump sum will be paid on next council pay run (usually a further 5 working days after the Fund has processed the benefits). The first monthly pension will be paid on next available pensions payroll run. Note: No retirement benefits can be paid out before the retirement date.	N/A

2). Retirements from deferred status (excluding ill health) early payment

Description		Fund target (working days)	Legal Requirement
2.1	Retirement quote and options issued	The member will be issued with a quote and claim forms within 10 days of request (if member has an AVC then fund value will also need to be received by the provider) Note: This process is also available online.	1 month
2.2	Retirement benefits paid	Benefits processed for payment within 10 working days of correctly completed forms (and receipt of AVC fund, if applicable). Lump sum payment made on next council pay run (usually a further 5 working days after the Fund has processed the benefits) First monthly pension paid on next available pensions payroll run	N/A

3. Early payment of deferred benefits on grounds of ill health

Description		Fund target (working days)	Legal Requirement
3.1	Member notified of benefits due, in relation to the award determined by the employer	The Fund will send a letter or email within 10 days of the fund obtaining all relevant information required by the employer	N/A
3.2	Retirement benefits paid.	The Fund will process the benefits for payment within 10 days of receipt of correctly completed member forms. The lump sum will be paid on next council pay run (a further 5 days) The first monthly pension will be paid on next available pensions payroll run.	N/A

4. Review of Tier 3 Ill Health Benefits

Description		Fund target (working days)	Disclosure Legal Requirement
4.1	To review Tier 3 ill-health pensions in payment after 18 months of commencement and, if required after 3 years.	The Fund will issue a reminder letter to the employer 25 days prior to the 18-month review.	N/A
4.2	To notify member in writing when Tier 3 pension ceases.	(If applicable) The Fund will stop the Tier 3 pension in payment and notify the member within 10 days of all required documents from employer.	N/A
4.3	To notify member of uplift to Tier 2 benefits.	(If applicable) The Fund will award and notify the member of the Tier 2 uplift within 10 days of receipt of the all required documents from the employer.	N/A

5. Death benefits

Description		Fund target (working days)	Legal Requirement
5.1	Acknowledgement of death and request for further information made	Next of Kin/Family member notifications: The Fund will send an acknowledge and request for further family details within 5 days of being notified of the death.	N/A

		<p>Third party notifications (e.g. tracing agents, National Fraud Initiative): The Fund will write to the last known address of the deceased within 10 days of receiving the third-party notification, to try to establish the next of kin.</p> <p>If no response is received, the Fund will contact a tracing agent within 3 months of the third party notification to establish the next of kin and executor of the estate (if any).</p>	
5.2	Notification of benefits payable to dependants	<p>The Fund will send a final confirmation letter of amounts payable and process the payments within 10 days of receipt of all required information.</p> <p>The first monthly payment will be paid on the next available pay run.</p>	<p>2 months from date of notification of the death.</p> <p>OPPS Regs 2013 – Reg 21.</p>
5.3	Death grant paid	<p>Complex cases: Determination and payment instruction made within 20 working days of the Fund receiving all required information (excludes query time)</p> <p>Non-complex cases: Determination and payment instruction made within 10 working days of the Fund receiving all the required information (excludes query time)</p>	N/A

6. Refund payments

	Description	Fund target (working days)	Legal Requirement
6.1	Refund payments	The Fund will process the refund ready for payment within 10 days of receipt of all necessary information from the member/employer. The actual payment will be made within a further 5 days.	None

7. Estimate requests (employer led)

Description		Fund target (working days)	Legal Requirement
7.1	Scheme employer led estimate requests (redundancy/flexible retirement)	<p>The Fund will issue the employer with the strain costs and a summarised member quote within 10 days of receipt of all the required information.</p> <p>If the employer requests that the Fund issues a detailed quote direct to the member, this will be issued within 5 days.</p>	N/A

8. Complaint management

Description		Fund target (working days)	Legal Requirement
8.1	Responding to scheme members complaints	The Fund will issue an acknowledgement of the complaint within 5 days of its receipt.	None
8.2	Issuing full response to members complaints	A full response to the complaint will be issued within 25 days	None
8.3	Monitoring IDRPs cases in accordance with Stage 1 and Stage 2 reviews	An IDRPs response will be issued within 2 months (see the Fund's full IDRPs procedure)	None

9. Internal Dispute Resolution Procedure (IDRP) Stage 1 – Appeal against determination of WPF

Description		Fund target (working days)	Legal Requirement
9.1	Acknowledgement sent to applicant on receipt of Stage 1 application	Within 5 days of request	N/A
9.2	Forms to be issued to the Fund's stage 1 adjudicator	Within 5 days of request	N/A
9.3	Stage 1 adjudicator to give written notice of the decision to the applicant and a copy to the Fund (this should also include information on further appeal rights under Stage 2)	Within 2 months of the date on which the application was received If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date	Within 2 months of the date on which the application was received If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date LGPS Regs 2013 75 (1)
9.4	The Fund to act on any actions arising from the Stage 1 decision	Within 10 days of determination of receiving the decision	N/A

10. Internal Dispute Resolution Procedure (IDRP)- Stage 2

Description		Fund target (working days)	Legal Requirement
10.1	Acknowledgement sent to applicant on receipt of Stage 2 application	Within 5 days of request	N/A

10.2	Forms to be issued to the fund/employer's stage 2 adjudicator	Within 10 days	N/A
10.3	Stage 2 adjudicator to give written notice of the decision to the applicant and a copy to the employer and to the Fund (this should also include information on further appeal rights)	Within 2 months of the date on which the application was received If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date	Within 2 months of the date on which the application was received If no such notice can be given by this date an interim reply should be issued with an explanation as to the reasons for the delay and an expected decision date
10.4	If applicable the Employer to act on any actions arising from the Stage 2 decision The Fund to act on any actions arising from the Stage 2 decision, if applicable after the employer has carried out their actions (this could include recalculation of the applicants benefits)	Within 10 days of receiving the decision	Within 2 months of receiving all documentation from member/employer or to provide a holding reply for a further 2 months with explanation as to why no decision can yet be reached. LGPS Regs 2013 75(1)

11. Annual member statements

	Activity	Fund (and legal) target
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11.1	<p>Annual Benefits statements (ABS) All active and deferred members are issued an ABS for the year ending 31st March</p>	All ABSs to be published on My Wiltshire Pension by 31 st August or sent via post if the member has requested paper statements.
11.2	<p>Additional Voluntary Contribution (AVC) annual statements The Fund's is required to send out year end statements from the legacy AVC providers to relevant members. The legacy AVC provider produces the statements.</p>	All legacy AVC statements to be issued by 31 st August following the most recent year or within 4 weeks of receipt if later. Prudential are responsible for issuing their own statements.
11.3	<p>Pension Saving Statements (PSS) for Annual Allowance All members who have exceeded the standard Annual Allowance are issued a PSS for the year ending 5th April</p>	All PSSs to be issued by 6 th October following the tax year end date (providing the employer has submitted all required data)

Medium priority processes

12). Starters Packs

Description		Fund target (calendar days)	Legal Requirement
12.1	To issue a starter pack	To issue a starter pack with one calendar month of the date starter notifications were due to be uploaded to i-Connect (19 th of the month following submission)	1 month from receipt of data from the employer. (OPPS Regs 2013 6(5)) Also, 2 months from the start date (OPPS Regs 2013 6(6))

13). Early leaver disclosure information

Description		Fund target (working days)	Legal Requirement
13.1	Early leaver options letter	To provide a generic statement of the member's rights within 2 months of receipt of the leaver information (unless specific leaver information has already been provided). For members eligible to receive a refund, to advise members of the refund and transfer amount within 2 months of receipt of the leaver information.	2 months from date of leaving OPPS Regs 2013 16(3)

14). Deferred benefits

Description		Fund target (working days)	Legal Requirement
14.1	Confirmation of deferral of benefits.	Member notified of deferred benefit entitlement within 20 days of the leaver notification (excluding any time where WPF is waiting for a query response from the employer)	None

15). Internal and external (intra-fund) aggregation of LGPS benefits

Description		Fund target (working days)	Legal Requirement
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15.1	Internal aggregation of active member benefits with frozen refund benefits (A1, B1, C1, D1)	The Fund aggregate these benefits within 2 months of receiving notification from the employer of the new starter or leaver information (as relevant). Note: the member has no other option in these circumstances.	None
15.2	Internal aggregation of active member benefits with pre-2014 benefits (D2 & D3)	The Fund will notify the member of the option to aggregate these benefits as part of the starter pack issued by the Fund. The Fund will aggregate these benefits within 1 month of receiving a positive election form.	None
15.3	Internal aggregation of active member benefits with pre/post or post 2014 benefits (A2, B2 & C2)	The Fund will notify the member of the option to aggregate or keep these benefits as part of the starter pack issued by the Fund. If the Fund does not receive an election from the member, the Fund will formally aggregate these benefits within one month of 12 month election window expiring (i.e. after 13 months from starting) If the Fund does receive a positive election within the 12 month window, the Fund will aggregate the benefits within 1 month of receiving that election. If the Fund receives a negative election, no further action will be required.	None
15.4	Intrafund/external aggregation – transfer in	The Fund will process the aggregation with 1 month of receiving the required data and payment from the other Fund. The Fund will attempt to identify such aggregations, using the NI database, on a quarterly basis.	None
15.5	Intra-fund/external aggregation – transfer out	The Fund will process the aggregation and make payment within one month of receiving all the required information, including a positive	None

		election. If no election is received, the Fund will make the payment within one month of the 12 month election window expiring.	
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16). Additional Pension Contributions (APCs)

Description		Fund target (working days)	Legal Requirement
16.1	Extra pension contract (application sent direct to the fund)	On receipt of extra pension application from a member, to issue the employer with an instruction to deduct extra contributions within 10 days of application from the member and to update the pension record within 10 days of application.	N/A
16.2	Lost pension contract	To set up a contract on the pension database within 10 days of receiving the application from the employer	N/A

17. Divorce: Provision of quote

Description		Fund target (working days)	Legal Requirement
17.1	Issue pension quotation to member.	Within 20 days of all required information being received	3 months from date of request. (Source: The Pensions on Divorce etc. (Provision of Information) Regulations 2000)
17.2	Implementation and notification of Pension Sharing Order (PSO).	Within 25 days of receipt of all required information being received	4 months from receiving all required information and admin charges.

18). Transfers in

Description		Fund target (working days)	Legal Requirement
18.1	Transfer in quotation	Member issued with a quotation within 15 days of receiving CETV of previous pension benefits.	2 months from date of request OPPS Regs 2013 14(4)
18.2	Transfer in completion confirmation	Member issued with confirmation letter within 20 days of receiving all Funds and other information required.	N/A

19). Transfer out payments

Description		Fund target (working days)	Legal Requirement
19.1	Transfer out payments	Payment made to new pension scheme within 20 days of receipt of all relevant documents	N/A

20). General enquiries

Description		Fund target (working days)	Legal Requirement
20.1	Responding to scheme members email and written requests	Response issued within 10 days <u>Note:</u> In some circumstances this may be an acknowledgement of receipt with next steps outlined rather than a full resolution.	None

Low priority processes

These tasks are treated as lower priority processes, because in all cases, members can generate this information themselves using the member self-service portal, My Wiltshire Pension.

21. My Wiltshire Pension tasks

Description		Fund target (working days)	Disclosure Legal Requirement
21.1	Member led estimate requests (active members)	Member issued with quotation within 20 days of the Fund receiving all required information.	2 months from date of request (automatically fulfilled through self-service) OPPS Regs 2013 Reg 16(3)
21.2	Member led estimate requests (deferred members)	Member issued with quotation within 20 days of completion of estimate request form	2 months from date of request (automatically fulfilled through self-service) OPPS Regs 2013 Reg 16(3)
21.3	Transfer out quotation (including requests from Financial advisors)	Member issued with required information within 20 working days of receiving all the required information.	3 month from the date of request (automatically fulfilled through self-service functionality) OPPS The Occupational Pension Schemes (Transfer Values) Regulations 1996, 11 (1B)
21.4	Entering or altering expression of wish details.	Within 20 working days of receiving of receiving all the required information.	
21.5	Change of name or address	Within 20 working days of receiving of receiving all the required information.	