



Cyfarfod:	Bwrdd Pensiwn
Dyddiad:	22/02/2021
Teitl:	Y Rheolydd Pensiynau: Arolwg Trefn Llywodraethol Gwsanaeth Cyhoeddus 2020
Pwrpas:	Derbyn adborth gan y Bwrdd er mwyn cwblhau'r arolwg
Awdur:	Meirion Jones, Rheolwr Pensiynau

1. CYFLWYNIAD

Mae'r Rheolydd Pensiynau wedi cyhoeddi arolwg i bob rheolwr cynllun lleol ei gwblhau ar gyfer y gronfa bensiwn a gweinyddir. Cyngor Gwynedd yw'r rheolwr cynllun lleol ar gyfer Cronfa Bensiwn Gwynedd ac felly gyda chyfrifoldeb i gwblhau'r arolwg.

Dylid yr arolwg cael ei gwblhau gan reolwr y cynllun ar y cyd gyda Chadeirydd y Bwrdd Pensiwn. Mae Chadeirydd Bwrdd Pensiwn Gwynedd yn credu'r ffordd gorau yw i'r Bwrdd edrych ar yr arolwg ac ystyried ei ymateb. Y dyddiad cau ar gyfer ymatebion yw 12 Chwefror 2021. Fodd bynnag, mae'r Rheolydd yn fodlon ymestyn y terfyn amser ar gyfer Gwynedd er mwyn inni dderbyn mewnbwn gan y Bwrdd yn y cyfarfod hwn.

2. YR AROLWG

Mae copi o'r arolwg ynghlwm fel Atodiad A. Bydd yr ymatebion i'r cwestiynau yn cael eu hystyried yn y cyfarfod hwn a chytunir ar y fersiwn derfynol gyda'r Chadeirydd cyn ei anfon at y Rheolydd Pensiynau. Fodd bynnag, i helpu i gwblhau'r arolwg mae cwestiynau ffeithiol a barn y Rheolwr Pensiynau wedi'u marcio yn Atodiad A. Mae'r atebion ar agor i'w trafod yn y cyfarfod.

The Pensions Regulator Public Service Governance and Administration Survey 2020

This document is intended to be used as a guide to help you gather the information required for the survey. Please note, however, that we need you to complete the questionnaire through the online survey link contained in your invitation email.

Thank you for taking the time to complete this survey. Please answer the questions in relation to the scheme referenced in your invitation email. Where the scheme is locally administered, we mean the sub-scheme or fund administered by the local scheme manager.

Your responses will be kept anonymous unless you consent otherwise at the end of the survey. Linking your scheme name to your answers will help inform The Pensions Regulator's (TPR's) engagement with you in the future.

This survey should be completed by the scheme manager or by another party on behalf of the scheme manager. They should work with the pension board chair to complete it, and other parties (e.g. the administrator) where appropriate.

There is a space at the end of the survey to add comments about your answers where you feel this would be useful.

SECTION A – GOVERNANCE

The first set of questions is about how your pension board works in practice.

A1. EVERYONE TO ANSWER

Focusing on the scheme's pension board meetings in the last 12 months, please tell us the following:

Please write in the number for each of a-c below. Please include any board meetings that were held remotely (e.g. via teleconference or online meeting software)

- a) Number of board meetings that were scheduled to take place (in the last 12 months) **4**.....
- b) Number of board meetings that actually took place (in the last 12 months) **4**.....
- c) Number of board meetings that were attended by the scheme manager or their representative (in the last 12 months) **4**.....

A2. ANSWER IF KNOW NUMBER OF BOARD MEETINGS HELD (A1b=0+)

Thinking about the number of pension board meetings that took place, was this more, the same or less than in the previous 12 month period?

Please select one answer only

1. More
- 2. Same**
3. Less
4. Don't know

A3. EVERYONE TO ANSWER

Do the scheme manager and pension board have sufficient time and resources to run the scheme properly?

Please select one answer only

- 1. **Yes**
- 2. No
- 3. Don't know

A4. EVERYONE TO ANSWER

Do the scheme manager and pension board have access to all the knowledge, understanding and skills necessary to properly run the scheme?

Please select one answer only

- 1. **Yes**
- 2. No
- 3. Don't know

A5. EVERYONE TO ANSWER

How often does the scheme manager or pension board carry out an evaluation of the knowledge, understanding and skills of the board as a whole in relation to running the scheme?

Please select one answer only

- 1. At least monthly
- 2. **At least quarterly**
- 3. At least every six months
- 4. At least annually
- 5. Less frequently
- 6. Never
- 7. Don't know

A6. EVERYONE TO ANSWER

On average, how many hours of training per year does each pension board member have in relation to their role on the pension board?

Please write in the number below

.....**20**..... hours per year

A7. EVERYONE TO ANSWER

Does the pension board believe that in the last 12 months it has had access to all the information about the operation of the scheme it has needed to fulfil its functions?

Please select one answer only

- 1. **Yes**
- 2. No
- 3. Don't know

A8. EVERYONE TO ANSWER

Is the pension board able to obtain sufficient specialist advice on cyber security when it needs to?

Please select one answer only

- 1. **Yes**
- 2. No
- 3. Don't know

A9. EVERYONE TO ANSWER

Focusing on the composition of your pension board, please tell us the following:

Please write in the number for each of a-d below

- a) Number of current board members **6**.....
- b) Number of vacant positions on the board **0**.....
- c) Number of members that have left the board in the last 12 months **0**.....
- d) Number of members that have been appointed to the board in the last 12 months **0**.....

A10. EVERYONE TO ANSWER

Does the scheme have a succession plan in place for the members of the pension board?

Please select one answer only

- 1. Yes**
- 2. No
- 3. Don't know

SECTION B – MANAGING RISKS

The next set of questions is about managing risks.

B1. EVERYONE TO ANSWER

Does your scheme have any of the following?

Please select one answer per row

	Yes	No	Don't know
a) Its own documented procedures for assessing and managing risk (please select 'No' if your scheme relies on your local authority's documented procedures for assessing and managing risk)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) A documented policy to manage the pension board members' conflicts of interest	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Processes to monitor records for all membership types on an ongoing basis to ensure they are accurate and complete	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) A process for monitoring the payment of contributions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) A process for resolving contribution payment issues	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Procedures to identify breaches of the law	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Procedures to assess breaches of the law and report these to TPR if required	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

B2. ANSWER IF HAVE ANY OF THE KEY PROCESSES AT B1

When were these last reviewed by the scheme manager or pension board?

<i>Please select one answer per row (just for those selected at B1)</i>	In the last 12 months	More than 12 months ago but less than 3 years ago	More than 3 years ago	Never been reviewed	Don't know
a) The scheme's own documented procedures for assessing and managing risk	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) The documented policy to manage the pension board members' conflicts of interest	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) The processes to monitor records for all membership types on an ongoing basis to ensure they are accurate and complete	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) The process for monitoring the payment of contributions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) The process for resolving contribution payment issues	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) The procedures to identify breaches of the law	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) The procedures to assess breaches of the law and report these to TPR if required	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

B3. EVERYONE TO ANSWER

Does your scheme have its own risk register?

Please select 'No' if your scheme relies on your local authority's risk register.

Please select one answer only

1. Yes
2. No
3. Don't know

B4. EVERYONE TO ANSWER

In the last 12 months, how many pension board meetings reviewed the scheme's exposure to new and existing risks?

Please write in the number below

..........

B5. EVERYONE TO ANSWER

To what do the top three governance and administration risks on your register relate? If you do not have a risk register, please tell us to what the top three governance and administration risks facing your scheme relate.

Please select up to three options below

1. Funding or investment
- 2. Record-keeping (i.e. the receipt and management of correct data)**
3. Guaranteed Minimum Pension (GMP) reconciliation
4. Securing compliance with changes in scheme regulations
5. Production of annual benefit statements
6. Receiving contributions from the employer(s)
- 7. Lack of resources/time**
8. Recruitment and retention of staff or knowledge
9. Lack of knowledge, effectiveness or leadership among key personnel
10. Poor communications between key personnel (board, scheme manager, administrator, etc.)
11. Failure of internal controls
- 12. Systems failures (IT, payroll, administration systems, etc.)**
13. Cyber risk (i.e. the risk of loss, disruption or damage to a scheme or its members as a result of the failure of its IT systems and processes)
14. Administrator issues (expense, performance, etc.)
15. Remediation (i.e. the actions required to remedy the age discrimination in the 2015 schemes; also referred to as 'McCloud' or 'Sergeant')
16. Other (please specify):
17. Don't know

B6. EVERYONE TO ANSWER

Which, if any, of the following actions have you taken in relation to the remediation proposals?

By 'remediation' we mean the actions required to remedy the age discrimination in the 2015 schemes. This is also often referred to as either 'McCloud' or 'Sergeant'.

Please select all the options that apply

- 1. Assessed the possible administration impacts**
- 2. Assessed the data requirements**
- 3. Commenced a specific data cleansing or data gathering exercise**
- 4. Assessed any additional resources likely to be required**
- 5. Discussed system requirements with IT suppliers**
6. Provided specific information to members
7. Taken other actions (please specify):
8. None of these
9. Don't know

SECTION C – ADMINISTRATION AND RECORD-KEEPING PROCESSES

The next set of questions is about administration and record-keeping.

C1. EVERYONE TO ANSWER

Does the scheme have an administration strategy?

Please select one answer only

1. Yes
- 2. No**
3. Don't know

C2. EVERYONE TO ANSWER

Thinking about the scheme's objectives in terms of administration, how important are the following?

<i>Please select one answer per row</i>	Not at all important	Not particularly important	Neither important nor unimportant	Fairly important	Very important	Don't know
a) Addressing issues which impair your ability to run your scheme effectively	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) Implementing legislative change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Meeting TPR's expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) Improving members' experience (e.g. by providing online access)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
e) Increasing automation or administrator efficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
f) Moving to a new administration system or a new administrator	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Reducing costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

C3. EVERYONE TO ANSWER

Which of the following best describes the scheme's administration services?

Please select one answer only

- 1. Delivered in house**
2. Undertaken by another public body (e.g. a county council) under a shared service agreement or outsource contract
3. Outsourced to a commercial third party
4. Other
5. Don't know

C4. ANSWER IF ADMINISTRATION IS CURRENTLY DELIVERED IN-HOUSE (C3=1)

Are you likely to look to outsource any of your scheme administration in the next three years?

Please select one answer only

1. Yes – to another public body (e.g. a county council) under a shared service agreement or outsource contract
2. Yes – to a commercial third party
3. Yes – but unsure who to
- 4. No**
5. Don't know

C5. EVERYONE TO ANSWER

In the last 12 months, how many pension board meetings had administration as a dedicated item on the agenda?

Please write in the number below

.....4.....

C6. EVERYONE TO ANSWER

Is your scheme single employer or multi-employer?

Please select one answer only

- 1. Single employer scheme (i.e. used by just one employer)
- 2. Multi-employer scheme (i.e. used by several different employers)

C7. ANSWER IF SINGLE EMPLOYER SCHEME (C6=1)

In the last 12 months, has your participating employer...

Please select one answer per row

	Yes	No	Don't know
a) Always provided you with accurate and complete data?	e	e	e
b) Always submitted the data required each month to you on time?	e	e	e

C8. ANSWER IF SINGLE EMPLOYER SCHEME (C6=1)

And in the last 12 months, has your participating employer submitted data to you electronically?

Please select one answer only

- 1. Yes — all data
- 2. Yes — some but not all data
- 3. No
- 4. Don't know

C9. ANSWER IF MULTI-EMPLOYER SCHEME (C6=2)

In the last 12 months, what proportion of your scheme's employers have...

Please write in the percentage (from 0% to 100%) in each box. If you don't know exactly, please give approximate percentages

- a) Always provided you with accurate and complete data?85..... %
- b) Always submitted the data required each month to you on time?85..... %

C10. ANSWER IF MULTI-EMPLOYER SCHEME (C6=2)

And in the last 12 months, what proportion of your scheme's employers have...

Please write in the percentage (from 0% to 100%) for each of a-c below. If you don't know exactly, please give approximate percentages. The percentages in the boxes should sum to 100%

- a) Submitted all data to you electronically?100..... %
- b) Submitted some but not all data to you electronically?0..... %
- c) Not submitted any data to you electronically?0..... %

SECTION D – CYBER SECURITY

The next set of questions is about your scheme's cyber security.

D1. EVERYONE TO ANSWER

Which, if any, of the following controls does your scheme have in place to protect your data and assets from 'cyber risk'?

By 'cyber risk' we mean the risk of loss, disruption or damage to a scheme or its members as a result of the failure of its information technology systems and processes.

Please select all the options that apply

1. Roles and responsibilities in respect of cyber resilience are clearly defined and documented
2. Cyber risk is on the risk register and regularly reviewed
3. Assessment of the vulnerability to a cyber incident of the key functions, systems, assets and parties involved in the running of the scheme
4. Assessment of the likelihood of different types of breaches occurring in the scheme
5. Access to specialist skills and expertise to understand and manage the risk
6. System controls (e.g. firewalls, anti-virus and anti-malware products and regular updates of software)
7. Controls restricting access to systems and data
8. Critical systems and data are regularly backed up
9. Policies on the acceptable use of devices, passwords and other authentication, and on home and mobile working
10. Policies on data access, protection, use and transmission which are in line with data protection legislation and guidance
11. An incident response plan to deal with any incidents which occur
12. The scheme manager has assured themselves of third party providers' controls (including administrators)
13. The scheme manager receives regular updates on cyber risks, incidents and controls
14. The pension board receives regular updates on cyber risks, incidents and controls
15. None of these
16. Don't know

D2. EVERYONE TO ANSWER

Have any of the following happened to your scheme, including at your administration provider, in the last 12 months?

Please select all the options that apply

1. Computers becoming infected with ransomware
2. Computers becoming infected with other viruses, spyware or malware
3. Attacks that try to take down your website or online services
4. Hacking or attempted hacking of online bank accounts
5. People impersonating your scheme in emails or online
6. Staff receiving fraudulent emails or being directed to fraudulent websites
7. Unauthorised use of computers, networks or servers by staff, even if accidental
8. Unauthorised use or hacking of computers, networks or servers by people outside your scheme
9. Any other types of cyber security breaches or attacks
10. None of these
11. Don't know

D3. ANSWER IF EXPERIENCED ANY CYBER SECURITY BREACHES OR ATTACKS IN THE LAST 12 MONTHS (D2=1-9)

Thinking of all the cyber security breaches or attacks experienced by your scheme in the last 12 months (including at your administration provider), which, if any, of the following happened as a result?

Please select all the options that apply

1. Software or systems were corrupted or damaged
2. Personal data (e.g. on members, beneficiaries or staff) was altered, destroyed or taken
3. Permanent loss of files (other than personal data)
4. Temporary loss of access to files or networks
5. Lost or stolen assets, trade secrets or intellectual property
6. Money was stolen
7. Your website or online services were taken down or made slower
8. Lost access to any third-party services you rely on
- 9. None of these**
10. Don't know

D4. ANSWER IF EXPERIENCED ANY CYBER SECURITY BREACHES OR ATTACKS IN THE LAST 12 MONTHS (D2=1-9)

Did you report any of these cyber security breaches or attacks to...?

Please select all the options that apply

1. The pension board
2. Information Commissioner's Office (ICO)
3. TPR
4. Members of your scheme
- 5. None of these**
6. Don't know

D5. ANSWER IF EXPERIENCED ANY CYBER SECURITY BREACHES OR ATTACKS IN THE LAST 12 MONTHS & HAVE INCIDENT RESPONSE PLAN (D2=1-9 & D1=11)

Still thinking about the cyber security breaches or attacks experienced in the last 12 months, did any of these trigger your scheme's incident response plan?

Please select one answer only

1. Yes
- 2. No**
3. Don't know

D6. ANSWER IF INCIDENT RESPONSE PLAN WAS TRIGGERED BY ANY CYBER SECURITY BREACHES OR ATTACKS IN THE LAST 12 MONTHS (D5=1)

How would you rate the effectiveness of the incident response plan?

Please select one answer only

- ~~1. Very effective~~
- ~~2. Fairly effective~~
- ~~3. Neither effective nor ineffective~~
- ~~4. Not very effective~~
- ~~5. Not at all effective~~
- ~~6. Don't know~~

~~D7. ANSWER IF INCIDENT RESPONSE PLAN WAS TRIGGERED BY ANY CYBER SECURITY BREACHES OR ATTACKS IN THE LAST 12 MONTHS (D5-1)~~

~~Have these experiences of implementing the incident response plan led you to make any changes to it?~~

~~Please select one answer only~~

- ~~1. Yes~~
- ~~2. No~~
- ~~3. Don't know~~

SECTION E – ANNUAL BENEFIT STATEMENTS

The next set of questions is about members' annual benefit statements.

E1a. EVERYONE TO ANSWER

In 2020, in which of the following ways were your active members sent their annual benefit statements?

Please select all the options that apply

- 1. Via a digital online portal, with notification by email**
2. Via a digital online portal, with notification by letter
3. Via a digital online portal, with no notification
- 4. By post**
5. Other way(s) (please specify):
6. Don't know

E1b. ANSWER IF USED MORE THAN ONE METHOD TO SEND ANNUAL BENEFIT STATEMENTS AT E1a

In 2020, what proportion of your active members were sent their annual benefit statements in each of these ways?

Please write in the percentage (from 0% to 100%) for each of a-e below. If you do not know exactly, please give approximate percentages

- | | |
|---|-------------------------|
| a) Via a digital online portal, with notification by email | 90 % |
| b) Via a digital online portal, with notification by letter | % |
| c) Via a digital online portal, with no notification | % |
| d) By post | 10 % |
| e) Other way(s) (please specify): | % |

E2. EVERYONE TO ANSWER

In 2020, what proportion of active members received their annual benefit statements by the statutory deadline?

Please write in the percentage below. If you do not know exactly, please give an approximate percentage

.....**90**..... %

E3. ANSWER IF DEADLINE WAS MISSED FOR ANY MEMBERS (E2=0-99%)

Was the missed deadline for issuing active member statements reported to TPR?

Please select one answer only

1. Yes - and Breach of Law report made
2. Yes - but decided not to make a Breach of Law report
3. **No - not reported**
4. Don't know

E4. ANSWER IF MISSED DEADLINE WAS NOT REPORTED TO TPR (E3=3)

What was the main reason for not reporting the breach?

Please select one answer only

1. Not material - few statements affected
2. Not material - very short delay
3. **Other reason (please specify):Work ongoing to correct records.....**
4. Don't know

E5. EVERYONE TO ANSWER

What proportion of all the annual benefit statements the scheme sent out in 2020 contained all the data required by regulations?

Please write in the percentage below. If you do not know exactly, please give an approximate percentage

.....**100**..... %

SECTION F – RESOLVING ISSUES

The next set of questions is about resolving issues or complaints the scheme has received.

F1. EVERYONE TO ANSWER

Does the scheme have a working definition of what constitutes a complaint?

Please select one answer only

1. **Yes**
2. No
3. Don't know

F2. EVERYONE TO ANSWER

Focusing on the complaints you have received from members or beneficiaries in relation to their benefits and/or the running of the scheme, please tell us the following information.

Please write in a number for each of a-c below

- | | |
|---|----------------------|
| a) <u>Total</u> number of complaints received in the last 12 months | 2 |
| b) Number of complaints that have entered the Internal Dispute Resolution (IDR) process in the last 12 months | 1 |
| c) Number of complaints that were upheld by the IDR process in the last 12 months | 0 |

F3. ANSWER IF ANY COMPLAINTS ENTERED THE IDR PROCESS IN THE LAST 12 MONTHS (F2b>0)
In the last 12 months, to what did the top three types of complaints entering the IDR process relate?

Please select up to three options below

1. Slow or ineffective communication
2. Inaccuracies or disputes around pension value or definitions
3. Delays to benefit payments
4. Disputes or queries about the amount of benefit paid
5. Delay or refusal of pension transfer
6. Inaccurate data held and/or statement issued
7. Pension overpayment and recovery
- 8. Eligibility for ill health benefit**
9. Other (please specify):
10. Don't know

SECTION G – REPORTING BREACHES

The next set of questions is about the scheme's approach to dealing with any breaches of the law.

G1. EVERYONE TO ANSWER

Do you maintain documented records of any breaches of the law identified?

Please select one answer only

1. Yes
2. No
3. Don't know

G2. ANSWER IF MAINTAIN RECORDS OF BREACHES OF THE LAW (G1=1)

Do these records include the decision taken on whether or not to report the breach of the law to TPR?

Please select one answer only

- 1. Yes**
2. No
3. Don't know

G3. EVERYONE TO ANSWER

Does the pension board receive reports on any breaches of the law identified?

Please select one answer only

- 1. Always**
2. Sometimes
3. Never
4. Don't know

G4. EVERYONE TO ANSWER

In the last 12 months, have you identified any breaches of the law that were not related to annual benefit statements?

Please select one answer only

1. Yes
- 2. No**
3. Don't know

G5. ANSWER IF ANY BREACHES OF THE LAW NOT RELATED TO ANNUAL BENEFIT STATEMENTS HAVE BEEN IDENTIFIED IN THE LAST 12 MONTHS (G4=1)

What were the root causes of the breaches identified?

Please select all the options that apply

- 1. ~~Systems or process failure~~
- 2. ~~Failure to maintain records or rectify errors~~
- 3. ~~Management of transactions (e.g. errors or delays in payments of benefits)~~
- 4. ~~Failure of the employer(s) to provide timely, accurate or complete data~~
- 5. ~~Late or non-payment of contributions by the employer(s)~~
- 6. ~~Other employer-related issues (please specify):~~
- 7. ~~Something else (please specify):~~
- 8. ~~Don't know~~

G6. ANSWER IF ANY BREACHES OF THE LAW NOT RELATED TO ANNUAL BENEFIT STATEMENTS HAVE BEEN IDENTIFIED IN THE LAST 12 MONTHS (G4=1)

In the last 12 months, have you reported any breaches to TPR as you thought they were materially significant? Please do not include any breaches that related to annual benefit statements.

Please select one answer only

- 1. ~~Yes~~
- 2. ~~No~~
- 3. ~~Don't know~~

SECTION H – GOVERNANCE AND ADMINISTRATION

The next set of questions is about your progress in addressing governance and administration issues.

H1. EVERYONE TO ANSWER

What do you believe are the top three factors behind any improvements made to the scheme's governance and administration in the last 12 months?

Please select up to three options below

- 1. Improved understanding of underlying legislation and standards expected by TPR**
- 2. Improved engagement by TPR
- 3. Improved understanding of the risks facing the scheme**
- 4. Resources increased or redeployed to address risks**
- 5. Administrator action (please specify):
- 6. Scheme manager action (please specify):
- 7. Pension board action (please specify):
- 8. Other (please specify):
- 9. No improvements made to governance/administration in the last 12 months
- 10. Don't know

H2. EVERYONE TO ANSWER

What are the main three barriers to improving the governance and administration of your scheme over the next 12 months?

Please select up to three options below

1. Lack of resources or time
2. **Complexity of the scheme**
3. **The volume of changes that are required to comply with legislation**
4. Recruitment, training and retention of staff and knowledge
5. Lack of knowledge, effectiveness or leadership among key personnel
6. Poor communications between key personnel (board, scheme manager, administrator, etc.)
7. **Employer compliance**
8. Issues with systems (IT, payroll, administration systems, etc.)
9. The remediation process (also referred to as 'McCloud' or 'Sergeant')
10. Other (please specify):
11. There are no barriers
12. Don't know

SECTION I – COVID-19 PANDEMIC

The next set of questions is about the COVID-19 pandemic.

I1. EVERYONE TO ANSWER

Since the COVID-19 lockdown started in March 2020, how would you rate the following?

<i>Please select one answer per row</i>	Not at all effective	Not very effective	Neither effective nor ineffective	Fairly effective	Very effective	Don't know
a) Communication between the scheme manager and the administrator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) Performance of the administrator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Relationship between the scheme manager and the pension board	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

I2. EVERYONE TO ANSWER

Prior to the COVID-19 lockdown did your scheme have a business continuity plan (BCP) in place?

Please select one answer only

1. Yes – its own BCP
2. **Yes – the local authority's BCP**
3. No
4. Don't know

I3. ANSWER IF HAD BCP IN PLACE (I2=1-2)

How would you rate the effectiveness of the BCP in helping your scheme respond to the COVID-19 pandemic?

Please select one answer only

1. **Very effective**
2. Fairly effective
3. Neither effective nor ineffective
4. Not very effective
5. Not at all effective
6. Don't know

I4. ANSWER IF HAD BCP IN PLACE (I2=1-2)

What barriers, if any, did you face in implementing the BCP?

Please select up to three options below

1. Key person risks
2. Staff shortages
3. **Issues with administration processes**
4. **Issues with employer(s)**
5. Suitability of IT infrastructure
6. **Suitability of IT hardware (i.e. equipment)**
7. Suitability of IT software
8. Ability of staff to work from home
9. Lack of leadership
10. Other (please specify):
11. There were no barriers
12. Don't know

SECTION J – PENSIONS DASHBOARDS

The government has made a commitment to facilitate the pensions industry in the creation of a digital interface that will present all of a person's pensions together in one place. It is most often referred to in the industry as the 'pensions dashboards' project.

J1. EVERYONE TO ANSWER

Before this survey, had you heard about pensions dashboards?

Please select one answer only

1. **Yes**
2. No
3. Don't know

J2. ANSWER IF AWARE OF PENSIONS DASHBOARDS (J1=1)

The Pension Schemes Bill currently going through Parliament contains provisions to require trustees and scheme managers to provide data to savers through pensions dashboards. Before today, were you aware of this proposed change to pensions law?

Please select one answer only

1. **Yes**
2. No
3. Don't know

J3. EVERYONE TO ANSWER

To what extent do you agree or disagree with the following statements?

<i>Please select one answer per row</i>	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
a) The introduction of pensions dashboards is, in principle, a good idea for savers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) ANSWER IF AWARE OF PENSIONS DASHBOARDS (J1=1): The scheme will be able to deal with any administrative demands involved in delivering the pensions dashboards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) ANSWER IF AWARE OF PENSIONS DASHBOARDS (J1=1): It will be easy for the scheme to implement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) ANSWER IF AWARE OF PENSIONS DASHBOARDS (J1=1): The scheme will leave it as late as possible before preparing for the pensions dashboards	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

J4. ANSWER IF AWARE OF PENSIONS DASHBOARDS (J1=1)

What, if any, challenges is the scheme likely to face in terms of preparing for the pensions dashboards?

Please select up to three options below

1. Knowing what is required
2. Availability of data
3. Accuracy of data
4. Participating employer reticence
5. Cost
6. Software compatibility
7. Capacity constraints
8. Other (please specify):
9. **None – do not expect to face challenges**
10. Don't know

J5. EVERYONE TO ANSWER

From where do you expect to learn about the requirements for the pensions dashboards?

Please select all the options that apply

1. The Pensions Dashboards Programme (PDP) (led by the Money and Pensions Service)
2. TPR
3. The Financial Conduct Authority (FCA)
4. The Department for Work and Pensions (DWP)
5. **Your scheme advisory board**
6. Industry bodies e.g. PASA, PLSA
7. **Somewhere else (please specify):LGA and Software Provider: Aquila Heywood.....**
8. Don't know

SECTION K – CLIMATE CHANGE (FOR LOCAL GOVERNMENT SCHEMES ONLY)

The next set of questions is about climate change.

K1. ANSWER IF LOCAL GOVERNMENT SCHEME

Firstly, has your scheme allocated time or resources to assessing any financial risks and opportunities associated with climate change?

Please select one answer only

1. **Yes**
2. No
3. Don't know

K2. ANSWER IF ALLOCATED TIME/RESOURCES TO CLIMATE CHANGE (K1=1)

Has your scheme done any of the following...?

Please answer yes if these have been done by advisers acting on your behalf.

<i>Please select one answer per row</i>	Yes	No	Don't know
a) Assessed the risks and opportunities for your scheme from particular climate-related scenarios	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Assessed your scheme portfolio's potential contribution to global warming (this is also referred to as the 'implied temperature rise' of the portfolio)	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Tracked the carbon intensity of your scheme's portfolio	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

K3. ANSWER IF ALLOCATED TIME/RESOURCES TO CLIMATE CHANGE (K1=1)

Which of the following processes do you use to manage climate-related risks and opportunities?

<i>Please select one answer per row</i>	Yes	No	Don't know
a) Include climate-related issues as a regular agenda item at pension board meetings	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Assign responsibility for climate-related issues to a specified individual or sub-committee	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Include, monitor and review targets in the scheme's climate policy	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) Add climate-related risks to your risk register	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

K4. ANSWER IF LOCAL GOVERNMENT SCHEME

Thinking about your scheme's investment and funding strategy, to what extent do you consider the following? Please answer on a scale of 1 to 5, where 1 means 'you do not consider this at all' and 5 means 'it is a very significant consideration for your scheme'.

<i>Please select one answer per row</i>	1 – Do not consider this at all	2	3	4	5 – Very significant consideration	Don't know
a) Physical risks such as weather events, sea level exposure, heat wave exposure and drought risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) Transition risks such as increased pricing of greenhouse gas emissions and moves towards low-carbon policies and technologies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Climate-related opportunities such as improved creditworthiness of the low-carbon sector or investments in new technologies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) The participating employer's/employers' exposure to climate-related factors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

K5. ANSWER IF ALLOCATED TIME/RESOURCES TO CLIMATE CHANGE (K1=1)

Have you taken any of the following actions on stewardship in order to help with your management of climate risks?

By stewardship we mean the responsible allocation, management and oversight of capital to create long-term value for pension scheme members.

<i>Please select one answer per row</i>	Yes	No	Don't know
a) Talked to advisers and asset managers about how climate-related risks and opportunities are built into their engagement and voting policies	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) When appointing new asset managers, asked the prospective manager how they include climate factors in engagement and voting behaviour	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) When outsourcing activities, set out in legal documents your expectations on climate stewardship and approaches (e.g. in the Investment Management Agreement or in side letters to pooled fund documentation)	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Joined collaborative engagement efforts on climate change	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Signed the UK Stewardship Code	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

K6. ANSWER IF LOCAL GOVERNMENT SCHEME

Are you aware of the work of the Taskforce on Climate-related Financial Disclosures (TCFD)?

The Taskforce has made recommendations that help investors to understand financial exposure to climate risk and disclose this information in a clear and consistent way.

Please select one answer only

1. Yes
2. No
3. Don't know

K7. ANSWER IF AWARE OF TCFD (K6=1)

Does your scheme make disclosures as recommended by the TCFD?

Please select one answer only

1. Yes
2. No
3. Don't know

SECTION L – PERCEPTIONS OF TPR

The final set of questions is about your views of TPR.

L1. EVERYONE TO ANSWER

Thinking about your overall perception of TPR, to what extent do you agree or disagree with the following words as ways to describe TPR?

Please select one answer per row

<i>row</i>	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
a) Tough	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Efficient	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Visible	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Fair	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Respected	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Evidence-based	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Decisive	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h) Clear	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
i) Approachable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

L2. EVERYONE TO ANSWER

Thinking now about how TPR operates, how effective do you think it is at improving standards in scheme governance and administration in public service pension schemes?

Please select one answer only

1. Very effective
- 2. Fairly effective**
3. Neither effective nor ineffective
4. Not very effective
5. Not at all effective
6. Don't know

L3. EVERYONE TO ANSWER

To what extent do you agree or disagree with the following statements?

Please select one answer per row

<i>row</i>	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
a) TPR is effective at bringing about the right changes in behaviour among its regulated audiences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) TPR is proactive at reducing serious risks to member benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) TPR clearly explains its expectations in respect of administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

SECTION M – ATTRIBUTION

Thank you for completing this survey. Your responses will help TPR understand how schemes are progressing and any issues they may face, which will inform further policy and product developments. Before you submit your answers, there are just a few more questions about your survey responses.

M1. EVERYONE TO ANSWER

Which of the following best describes your role within the pension scheme?

Please select one answer only

1. Scheme manager*
2. Representative of the scheme manager
- 3. Pension board chair**
4. Pension board member
5. Administrator
6. Other (please specify):

**In this survey 'scheme manager' refers to the definition within the Public Service Pensions Act, e.g. the Local Authority, Fire and Rescue Authority, Police Pensions Authority, Secretary of State/Minister or Ministerial department.*

M2. EVERYONE TO ANSWER

What other parties did you consult with to complete this survey?

Please select all the options that apply

- 1. Scheme manager**
2. Representative of the scheme manager
- 3. Pension board chair**
- 4. Pension board member**
- 5. Administrator**
6. Other
7. Did not consult with any other parties

M3. EVERYONE TO ANSWER

To inform TPR's engagement going forward, they would like to build an individual profile of your scheme by linking your scheme name to your survey answers. This will only be used for internal purposes by TPR and your scheme name would not be revealed in any published report.

Are you happy for your responses to be linked to your scheme name and supplied to TPR for this purpose?

Please select one answer only

- 1. Yes, I am happy for my responses to be linked to my scheme name and supplied to TPR for this purpose**
2. No, I would like my responses to remain anonymous

M4. EVERYONE TO ANSWER

And would you be happy for the responses you have given to be linked to your scheme name and shared with the relevant scheme advisory board? This is to help inform the advisory boards of areas for improvement and to further their engagement with pension boards.

Please select one answer only

- 1. Yes, I am happy for my responses to be linked to my scheme name and shared with the relevant advisory board**
2. No, I would like my responses to remain anonymous

M5. EVERYONE TO ANSWER

TPR may conduct some follow up research on this topic to improve their advice and engagement with schemes such as yours. Would you be willing for us to pass on your name, contact details and relevant survey responses to them so that they, or a different research agency on their behalf, could invite you to take part?

You may not be contacted and, if you are, there is no obligation to take part. Your contact details will be stored for a maximum duration of 12 months, before being securely destroyed.

Please select one answer only

1. Yes, I am happy to be contacted for follow-up research
2. **No, I would prefer not to be contacted for follow-up research**

M6. EVERYONE TO ANSWER

Please record your name below. This is just for quality control purposes and will not be passed on to TPR (unless you have agreed that they can contact you for follow-up research).

Please write in below

.....**Meirion Jones (Pensions Manager) in conjunction with Osian Richards (Pension Board Chair) and members of the Board**.....

M7. EVERYONE TO ANSWER

Finally, please use the space below if you have any other comments or would like to clarify/explain any of the answers you have given.

Please write in below if applicable

.....

.....

.....

.....

.....

.....

.....

.....

Thank you. Please now submit your responses through the [online survey link](#) contained in your invitation email. If you have any queries or technical issues please contact James Murray (Director, OMB Research) at james.murray@ombresearch.co.uk