

Item 4 - Appendix 5 Data Improvement Plan 2024/25 – Cambridgeshire Pension Fund

	Data type	Risk	Action	Number of affected records	Resolution timescale	Resource required
1	<p>Improve the presence and accuracy of common data (Basic details about the scheme member such as full names, date of birth, national insurance number, address – email address)</p>	<p>If basic personal details such as date of birth are incorrect benefit entitlement may be calculated incorrectly which may adversely impact the scheme member, scheme employer or Fund.</p> <p>If a correct home address is not held scheme members may also not receive important communications about their benefits.</p> <p>Members using the Pensions Dashboard (when they become available) may not get instant access to their membership data if any of their personal data that they enter does not match with the information held on their pension records. Such incidents will result in additional work in matching the member to their data and may fail turnaround times as directed by the Pensions Dashboard Programme, and reportable to, the Pensions Regulator.</p>	<p>Most of the scheme’s common data fails are missing or incorrect addresses so the focus will be on this area. Ensuring that all returned items of post are followed up by using the Fund’s Address Tracing service to obtain the correct address for the scheme member.</p> <p>Ensuring all personalised (non-bulk) communications where no address is held on the record for the individual are traced through the Fund’s Address Tracing service.</p> <p><i>(In the past it has not proved to be cost or time effective to conduct large scale bulk address tracing exercises).</i></p>	Approx. 4,700	Ongoing	All Officers within the Pensions Service (BAU activity)
2	<p>Unprocessed leaver records (backlog) The Fund has a number of records where a member has</p>	<p>These cases need to be resolved to ensure that members receive timely information on the benefits that they are entitled to.</p>	<p>To reduce the backlog by 1,000 in 2024/25.</p> <p>In years 2025/26 and 2026/27, the backlog will be reduced by 2,500 each year.</p>	6,800 as of 1 st August 2024	March 2027	Officers from the Projects Team

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	left a period of pensionable employment, is not entitled to immediate payment of pension benefits, but is entitled to either a refund of contributions, aggregation with another period of pensionable membership and/or a deferred pension award.	A significant number of these records are in progress for a variety of reasons, including outstanding information required from the employer. Any case which is older than 6 months since the point of notification is classed as a backlog. The number of backlog cases is reported in each business plan update report. Members with unprocessed future benefits are not able to access the Fund's online portal and would not be able to see the value of their benefits on the Pensions Dashboard.				
3	Unaggregated LGPS membership Members individual records (at employment level) need to hold details of any previous LGPS membership from either another LGPS employment within this Fund or from other LGPS Funds. This enables accurate assessments of whether the member qualifies for the McCloud underpin protection or the 85-year rule (depending upon their dates of membership).	If members records are not accurately updated with previous LGPS membership their annual benefit statements will not reflect the information needed for the McCloud underpin that is a statutory requirement from 2023/24*. In addition, members whose records do not hold their previous membership may have their retirement date and the value of any early retirement reductions calculated incorrectly, which would also be reflected on annual benefit statements.	Collect and update member records with the following any previous LGPS membership that is not already recorded as either aggregated or unaggregated on the member's record. This information can be obtained by using the National LGPS database and/or writing to the scheme member and verified with the previous Fund.	Unknown – depends on responses from scheme members	May 2025	Officers from the Projects Team

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4	<p>Membership details of other previous Public Service Pension Schemes</p> <p>Member's individual records (at employment level) need to hold details of any previous Public Service Pension Schemes (PSPS) membership to enable accurate assessments of whether the member qualifies for the McCloud underpin protection.</p>	<p>If members records are not accurately updated with previous PSPS membership their annual benefit statements will not reflect the information needed for the McCloud underpin that is a statutory requirement from 2023/24*.</p>	<p>Any previous public service pension scheme membership that the member has not elected to transfer into their LGPS benefits held in this Fund need to be collated from the scheme member and verified with their previous scheme and recorded as unaggregated membership.</p>	<p>Unknown – depends on responses from scheme members</p>	<p>May 2025</p>	<p>Officers from the Projects Team</p>
5	<p>Additional Voluntary Contributions (AVCs)</p> <p>It is necessary to ensure that the personal data that the Fund holds matches that of the AVC providers for each member's AVC account so that they can be digitally matched in readiness for Pensions Dashboards.</p>	<p>If the personal details (name, address, date of birth, national insurance number) held by both the AVC provider and the Fund do not match, it will not be possible for the member to view all of their benefits on the Dashboard which will be a breach of the standards set by the Pensions Dashboards Programme and maybe reportable to the Pensions Regulator.</p>	<p>Data will be obtained from the Fund's AVC providers and reviewed to ensure the data held by the providers is correct and advise of any amendments that need to be made.</p>	<p>1,063</p>	<p>December 2024</p>	<p>Officers from the Projects Team</p>
6	<p>2025 Valuation</p> <p>As part of the triennial valuation process, the scheme actuary will identify data items that they believe to be errors/inconsistent that need to be investigated to ensure the data is of an appropriate</p>	<p>Poor quality data may result in an inaccurate assessment of the employer's and Fund's assets and liabilities.</p> <p>If the data errors/inconsistencies cannot be resolved the scheme actuary may not be able to issue a</p>	<p>All data queries to be investigated and rectified.</p> <p>A preliminary data review of membership data up to 31 March 2024 will be carried out during September and October 2024. The conclusions of the review will be used to develop a valuation focussed data</p>	<p>Not known until after the data review</p>	<p>October 2024 – July 2025</p>	<p>Officers from the Projects and Systems Team</p>

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	quality before the actuary perform their assessments that lead to the valuation of assets and liabilities of the scheme employers and the Fund as a whole.	clean data statement for inclusion in the final valuation report.	improvement plan.			