**Data Improvement Plan 2025/26 – Northamptonshire Pension Fund**

|  | **Activity** | **Risk** | **Action** | **Number of affected records** | **Resolution timescale** | **Resource required** |
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| **1** | **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) | 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.  If a correct home address is not held scheme members may also not receive important communications about their benefits.  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. | 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.  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.  *(In the past it has not proved to be cost or time effective to conduct large scale bulk address tracing exercises).* | Approx. 3,020 | Ongoing | All Officers within the Pensions Service (and in bulk via activities 3 and 4). |
| **2** | **Unprocessed leaver records** **(backlog)**  The Fund has a number of records where a member has 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. | These cases need to be resolved to ensure that members receive timely information on the benefits that they are entitled to.  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 for that period of membership only until that benefit is fully processed. | To reduce the backlog by 1,000 in 2025/26.  In years 2026/27 and 2027/28, the backlog will be reduced by 2,000 each year. | 6,100 as of 1st February 2025 | March 2028 | Officers from the Projects Team |
| **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. | 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 for 2024/25 statements. | Collect and update member records with the 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 verified with the previous Fund. Members will have one final opportunity at the point they transfer or receive payment of accrued benefits to update their record with this information. | Unknown – depends on responses from scheme members | All members will be contacted by 31 March 2025 and previous Funds by 30 April 2025 in preparation for issuing benefit statements in August 2025 to reference the McCloud underpin. | Officers from the Projects Team |
| **4** | **Membership details of other previous Public Service Pension Schemes**  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. | 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 for 2024/25 benefit statements. | 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. Members will have one final opportunity at the point they transfer or receive payment of accrued benefits to update their record with this information. | Unknown – depends on responses from scheme members | All members will be contacted by 31 March 2025 and previous Funds by 30 April 2025 in preparation for issuing benefit statements in August 2025 to reference the McCloud underpin. | Officers from the Projects Team |
| **5** | **2025 Valuation**  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 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. | Poor quality data may result in an inaccurate assessment of the employer’s and Fund’s assets and liabilities.  If the data errors/inconsistencies cannot be resolved the scheme actuary may not be able to issue a clean data statement for inclusion in the final valuation report. | A preliminary data review of membership data up to 31 March 2024 was undertaken by the Actuary. The Actuary identified that overall, the data quality fell within their expected tolerances and as such no immediate data rectification was required. However, the information will be analysed and a plan formed to resolve priority arrears of concern in advance of the final cut of data that will be used for the basis of the official valuation results | Not known until after the formation of the plan in April 2025 | July 2025 | Officers from the Projects and Systems Team |