

## Hounslow Pension Fund

### 1.0 Scheme Information

1.1 Membership numbers are as follows (by member type):

Numbers	Active	Deferred	Undecided*	Pensioner	Frozen	Total
LGPS	6,628	7,689	194	7,640	1,411	23,562
Percentage of Membership	28.13%	32.63%	0.82%	32.43%	5.99%	100%

\*Undecided is someone who has left their employment but is **undecided** as to the action that they want to take with regard to their pension benefits.

### 1.2 Number of Employers in the Hounslow Pension Fund

Scheduled		As at 31.12.21
Schedule 1	Local Authorities	1
	Academies	25
	Others – active	8
Schedule 2	Town and parish Councils	0
	Others – actives	0
<b>Total Scheduled</b>		<b>34</b>
<b>Admitted</b>		
Admission		20
Others	Actives	0
<b>Total Admitted</b>		<b>22</b>
<b>Total</b>		<b>58</b>

### 2.0 Member Contact

2.1 Over the quarter July to September we received **1** online customer response.

Over the quarter July to September **66** Hounslow member's sample survey letters were sent out and **10 (15.2%)** returned:

Overall Customer Satisfaction Score;

July to September 2020	October to December 2020	January to March 2021	April to June 2021	July to September 2021
90.6%	92.6%	83.6%	96.3%	96.4%

Appendix B – Customer survey results.

### 3.0 Internal Disputes Resolution Procedures

3.1 All occupational pension schemes are required to operate an IDRPF. The LGPS has a 2-stage procedure. Stage 1 appeals, which relate to employer decisions or actions, are considered by a person specified by each employer to review decisions (the 'Adjudicator'). Stage 1 appeals relating to appeals against administering authority decisions or actions are considered by the Head of Governance and Business Development at WYPF. Stage 2 decisions are considered by the Director of WYPF.

3.2 The following decisions were made:

Date of appeal	Reason for appeal	Current position /Outcome	Date decision letter sent
30/03/2021	Overpayment of pension due to employer changing tier of ill health pension	Appeal turned down as it was determined that employer had not followed correct procedure in initially awarding tier 1 ill health retirement. However the adjudicator recommended a payment of £500 should be made to the member due to the distress and inconvenience caused, as a result of WYPF not informing the member when it suspended her pension payments in January 2020 that there could be a potential overpayment.	13/07/2021
12/04/2021	Continued to receive Annual Benefit Statements but membership had been linked to membership with new Fund.	Appeal upheld as there was no evidence of member making an election to link membership with new Fund. However, as the member's pension is in payment with the new Fund transfer could not be undone. Adjudicator awarded the member a payment of £500 for the distress and inconvenience caused.	13/07/2021
20/07/2021	Amounts on 2021 Annual Benefit Statement lower than those on	Appeal turned down as adjudicator was satisfied that	07/09/2021

	2019 and 2020 Annual Benefit Statements.	latest statement was correct. However, the adjudicator identified that the error should have been identified earlier by thorough testing, therefore adjudicator awarded member a payment of £250 for the distress and inconvenience caused.	
17/08/2021	Not able to transfer in previous pension rights after ceasing employment.	Appeal turned down as Regulations only allow an active member to transfer in.	04/10/2021
19/08/2021	Award of tier 3 ill health retirement.	Acknowledged on 24/08/2021 and consent form received from member on 31 August 2021  Information requested from LBH on 3 September 2021	
24/08/2021	Should have not been allowed to transfer out.	Appeal turned down as adjudicator was satisfied that previous administrator had carried necessary checks on the documents received regarding member's new scheme and member was entitled to transfer.	07/10/2021
19/08/2021	Award of tier 3 ill health retirement.	Acknowledged on 24/08/2021 and consent form received from member on 31 August 2021  Information requested from LBH on 3 September 2021 and received of 22 November 2021.  Holding letter sent 15 December 2021.  Considering evidence and in process of preparing decision letter.	
26/11/2021	Not allowing early payment of deferred benefits due to ill health	Consent form received and to request relevant documents from London Borough of Hounslow.	

### 3.3 Stage 2

<b>Date application received</b>	<b>Reason for appeal</b>	<b>Current position/Outcome</b>	<b>Date decision letter sent</b>
27/08/2021	Incorrect pensions in payment. Also provided additional information on hours worked in both of her posts	Adjudicator referred the case back to WYPF to check hours and CARE pay for each post as it appears may be incorrect and upon receiving a response to recalculate pension benefits.	29/09/2021
10/08/2021	Tax deduction from death grant.	The appeal was turned down as tax was correctly deducted from death grant due to it been paid more than 2 years after member died	7/12/2021

### 3.4 TPAS/Pensions Ombudsman cases

<b>Date application received</b>	<b>Details of complaint</b>	<b>Current position/outcome</b>	<b>Date complete</b>
22/07/2021	Final benefits paid lower than previous estimate provided by Capita	Response sent 12/08/2021, acknowledging that member had been provided with an incorrect estimate, which was due to incorrect final pay been provided., however, we could only pay the correct pension benefits	
10/09/2021	Incorrect Deferred Benefit Statement provided in 2019, which member states had relied on to make a decision to stop working.	Response sent 01/10/2021, agreeing to allegation that the Deferred Benefit Statement provided in 2019 was incorrect. However, noting the Deferred Benefit Statement said member should obtain a retirement quote if wanted claim benefits, and would have expected to have queried the large increase in pension benefits	

#### 4.0 Web Registrations

The number of members registered for online member web are:

Active	1873
Deferred	1235
Pensioner	688

#### Appendices

These are listed below and attached at the back of the report	
Appendix B	Customer survey results