Item 3

25th November 2026

Glasgow City Council

Strathclyde Pension Fund Committee

Report by Director of Strathclyde Pension Fund

Contact: Linda Welsh, Pension Scheme Manager, Ext: 77463

Administration update

Purpose of Report:

To update the Committee on pensions administration activity and to present a summary of performance to 30th September 2026.

Recommendations:

The Committee is asked **to NOTE** the contents of this report.

Ward No(s): Citywide: ✓

Local member(s) advised: Yes ☐ No ☐ consulted: Yes ☐ No ☐

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1 Strathclyde Pension Fund Office (SPFO)

Total administration staff in post at 30th Sept 2026 was 88 (FTE 84.3). This includes 3 modern apprentices. Recruitment is currently ongoing for:

- Service Manager
- Assistant Service Manager
- 8 Senior Pensions Officers
- 4 Pensions Assistants

SPFO operates a hybrid working arrangement. Current requirement is for all staff members to be in the office a minimum of two days a week.

2 Membership

Scheme membership is summarised as follows.

2.1 Local Government Pension Scheme (LGPS)



Total membership increased from *300,038* to **301,994** over the quarter. All membership statuses grew during the quarter. This is a change from the recent trend for active membership which has been one of gradual reduction, with the exception of a slight increase after automatic re-enrollment during 2025/26. It is too early to understand the reason for this slight increase during the last two quarters or the likely future trend.

Main changes contributing to the net increase of 1,956 were:

- **4,066** new records (*4,168 last quarter*)
- **868** retirals (928 *last quarter)*
- **445** refunds (*407 last quarter)*
- **1,872** deferred (*1,638 last quarter)*
- **621** deferred into payment (*617 last quarter*)
- **843** deaths (*773 last quarter).*

Some additional analysis of scheme membership is set out in **Appendix 1** for information.

2.2 Teachers Compensation

In addition to its statutory function of administering the LGPS, SPFO also acts as a payroll agent for compensatory added years' payments to **7,338** members of the Scottish teachers' superannuation scheme.

3 SPFO Performance

Performance for the quarter is summarised as follows.

3.1 Payments

SPFO Payments	SPFO Target	Achieved	*Last quarter*
Pensions payroll run on time	**100%**	**100%**	***100%***
New retirals processed for due payroll date	**95%**	**97%**	***98%***
Deferred retirals processed for due date	**95%**	**97%**	***64%***
Retirement lump sums paid on retirement date	**95%**	**97%**	***97%***
Deferred lump sums processed for due date	**95%**	**100%**	***100%***

3.2 Other Transactions

Transaction	Volume	SPFO			Statutory	
		Target		Actual	Deadline	Actual
		Days	%	%		%
New Records	**4,066**	**15**	**95.0**	**100**	**1 month**	**100**
Refunds	**445**	**7**	**90.0**	**98**	**n/a**	**n/a**
Deferred	**1,872**	**20**	**85.0**	**70**	**2 months**	**82**
Retiral Estimates	**468**	**20**	**80.0**	**78**	**2 months**	**98**

3.3 Customer Satisfaction

	Refunds	Retirals
Forms issued	**445**	**1,489**
Responses	19	365
Response rate (%)	4.3	24.5
Satisfaction Rating (%)	**85.3**	**89.1**
Target	**80.0**	**90.0**
2025/26 full year (%)	*86.4*	*86.8*

Target was comfortably achieved for refunds but rating was slightly below target for retirals.

3.4 Complaints

Category	No.	Days to Respond		Achieved (%)	Upheld (%)
		Target	Actual (Average)		
Process delay	**5**	**5**	**3**	**100**	**80**
Quality of information	**1**	**5**	**8**	**0**	**100**

Waiting time-correspondence	**1**	**5**	**3**	**100**	**0**
Staff knowledge	**1**	**5**	**5**	**100**	**0**
Staff knowledge – 2nd stage	**2**	**20**	**14**	**100**	**0**
Procedure	**2**	**5**	**2.5**	**100**	**0**
*Other	**2**	**5**	**4.5**	**100**	**0**

* Other includes:

- Member expressed concerns regarding what they understood to be the Funds investments
- Member not happy with the customer service they received when they queried the transfer process

3.5 Performance Commentary

Performance over the quarter was mixed:

- SPFO's overriding administration priority is to ensure that the monthly pensions payroll is run and payments are received on time by the 100,000+ pensioner members. Payroll was run and paid each month without incident.
- Some transactions did not achieve target, mainly Deferred options/retirements and retirement estimates. Competing priorities including the actuarial valuation and issue of annual benefit statements, were contributing factors, together with some resourcing issues.

4 Employers

4.1 Participating Employers

The table below shows the number of employers participating in the Fund. Employers include the 12 Local Authorities in the West of Scotland, whose employees constitute around 70% of the active membership.

Total employers at 30th June 2026	**130**
New employers	0
Exiting employers	0
Total employers at 30th Sep 2026	**130**

There was no change to participating employers during the quarter.

4.2 Employer Payments to SPFO

Employers are required to pay contributions to SPFO by 19th of the month after they are deducted from payroll.

All Employers	**Target (%)**	**Actual (%)**	***Last Quarter***
Contributions received by SPFO by due date	**100**	**97**	***96***

There were 10 instances of late payments this quarter. None had any material impact.

4.3 Employer *i-Connect* Submissions

Employers are required to submit regular electronic data returns via *i-Connect* no later than 19th of the month following the reporting period. The table below summarises the number of valid returns received on time from the Fund's employers.

July	Aug	Sep	Total	Total Expected	Target	Achieved	*Last Quarter*
119	118	119	**356**	**390**	**100%**	**91%**	***91%***

SPFO continues to work closely with employers to ensure data is submitted by the due date.

5 Digital Communications

Improving and increasing SPFO's digital delivery is a key priority. Digital uptake as at 30th September 2026 is summarised as follows.

SPFO Website

Category	Measure	2026/27 Actual	2026/27 Target	*2025/26 Actual*
www.spfo.org.uk	**Total weekly visits**	**5,156**	**8,500**	***8,177***
	Unique weekly visits	**1,362**	**1,600**	***1,464***

SPFonline

SPFOnline is a portal which allows members to view and amend their pension records and carry out illustrative pension calculations.

Members	Total Members	Registered	(%)	2026/27 Target	*2025/26 Actual*
Active	**114,875**	**82,234**	**71.6**	**69.0**	
Deferred	**82,745**	**46,311**	**56.0**	**37.0**	
Pensioner	**104.374**	**65,698**	**62.9**	**54.0**	
Total	**301,994**	**194,243**	**64.3**	**55.0**	***180,137***

Members	Registered Members	Logged in during 2026/27	(%)	2026/27 Target	*2025/26 Actual*
Total	**194,243**	**78,465**	**40.4**	**118,000**	***135,000***

In January 2026 SPFonline migrated to a new platform *Engage*. This required all registered members to complete an additional verification process. To end of October **89,760** members had migrated to the new platform. The roll out of the new platform will continue throughout the year.

Both the migration process and the subsequent increase in member registration and usage have been very satisfactory. (Though note that the process involved a change in the way registrations and logins are counted which has to some extent distorted the comparison with target, which was based on the previous methodology.)

Increasingly, SPFOnline is also used to provide information and documentation to members, and to allow member transactions to be completed online. For example:
Annual Benefit Statements (ABS) were issued during August to all active members:

- **71%** were issued via SPFOnline with notification via email;
- **25%** were issued via SPFOnline with notification by letter; and only
- **4%** were issued hard copy.

Since the ABS were issued:

- **52%** of registered active members have logged in to SPFOnline;
- reminder emails have been issued to those who have not logged in;
- **8%** of active members that were notified by letter have now registered;
- **845** address changes and **3,090** nomination updates have also been completed, presumably as a response to the statements; and
- surveys have been issued to capture feedback – results below for both active ABS and deferred ABS, which were issued earlier in the year.

ABS Survey Results Satisfaction Rating	2026/27		*2025/26*
	Actual	Target	*Actual*
Active members	**82%**	**77%**	***78.3%***
Deferred members	**58%**	**72%**	***58.1%***

Survey results for active members have improved from last year, but deferred member results remain some way short of target.

6 Scheme Developments

6.1 Inflation Increase

UK CPI for the year to 30th September 2026 has been confirmed as **+3.5%**. It is expected that this will be the basis for April 2027's pension increase of pensions in payment, and revaluation of all career average benefits for active and deferred members. This needs to be confirmed in the Pensions Increase (Review) Order and Public Service Pensions Revaluation Order which will be made in parliament early in 2027.

7 Policy and Resource Implications

Resource Implications:

Financial:	None.
Legal:	None.
Personnel:	None.
Procurement:	None.

Council Strategic Plan: SPF supports all Missions within the Grand Challenge of: ***Enable staff to deliver essential services in a sustainable, innovative and efficient way for our***

	communities. The LGPS is one of the key benefits which enables the Council to recruit and retain staff.
Equality and Socio-Economic Impacts:	
Does the proposal support the Council's Equality Outcomes 2025 - 29	Equalities issues are addressed in the scheme rules which are the responsibility of Scottish Government, in the Fund's Communications Policy which has been the subject of an Equalities Impact Assessment, and in the Fund's Responsible Investment strategy.
What are the potential equality impacts as a result of this report?	N/a
Please highlight if the policy/proposal will help address socio economic disadvantage.	N/a.
Climate Impacts:	
Does the proposal support any Climate Plan actions? Please specify:	N/a. Monitoring report. Strathclyde Pension Fund's Climate Change strategy is being developed in line with Item 34 of the Council's Climate Action Plan.
What are the potential climate impacts as a result of this proposal?	N/a.
Will the proposal contribute to Glasgow's net zero carbon target?	N/a.
Privacy and Data Protection impacts:	
Are there any potential data protection impacts as a result of this report Y/N	No.
If Yes, please confirm that a Data Protection Impact Assessment (DPIA) has	

been carried out N/a.

8 Recommendation

The Committee is asked to note the contents of this report.

Appendices

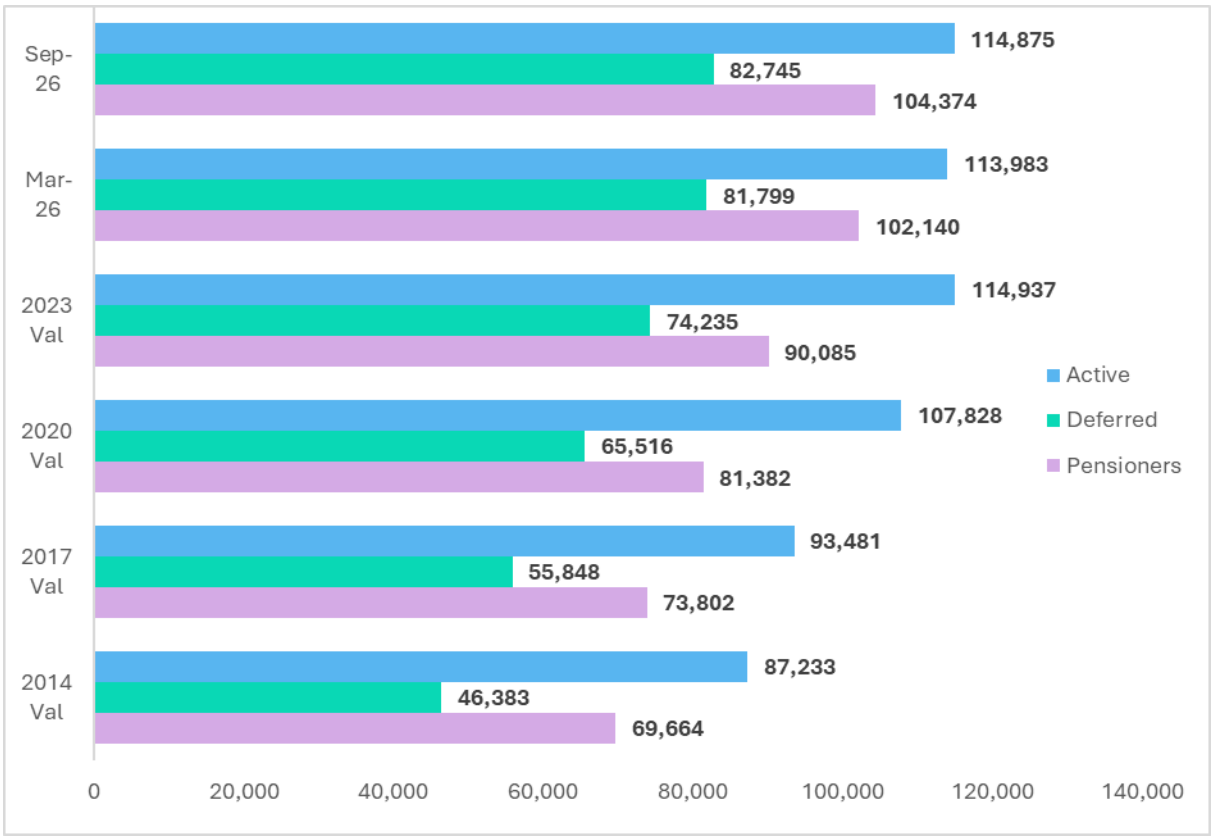
Appendix 1 Membership – Additional Analysis

Appendix 1

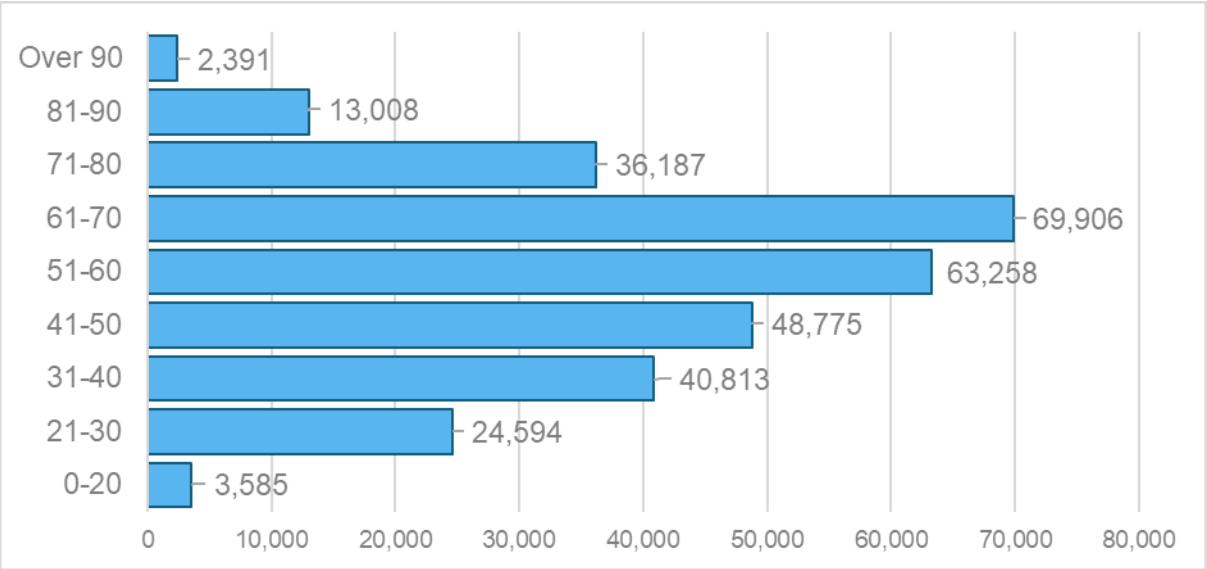
Membership – Additional Analysis

Longer-Term Trends

This chart shows changes in membership since the 2014 actuarial valuation. All categories of membership increased steadily between the 2014 and 2023 actuarial valuations. Active membership increased this quarter but still remains slightly below the level at the 2023 actuarial valuation. The future trend is uncertain.



Total Members by Current Age
This illustrates the broad age span of SPF membership.



Average Age of Members

