



Meeting	Scottish Teachers Pension Board
Meeting date	24 September 2025
Meeting time	10:30 - 12:30
Meeting location	The Doddie Weir Suite B, SPPA Tweedbank & Microsoft Teams

Board members	Mark Cook	Chair
	Virginia Burke	Vice Chair
	Andrene Bamford	Board Member
	Andy McGoff	Board Member
	Cllr Fiona Dugdale	Board Member
	Kirsty Robb	Board Member
	Maureen Kennedy	Board Member
	Paul Cochrane	Board Member
	Suzanne McLeod	Board Member
	Terry Gray	Board Member
Apologies	Graham Hutton	Board Member
SPPA attendees	Chief Operating Officer	
	Corporate Governance Manager	
	Chief Transformation Officer	
	Governance, Risk & Control Manager	
	Chief Financial Officer	
	Deputy Chief Executive Officer	
	Strategic Communications Lead	
	Programme Delivery Manager	
	Chief Executive	
	Head of Strategy, Governance and Communications	
Minute taker	SPPA Governance Delivery Lead	

1. Welcome and apologies

- 1.1 The Chair welcomed all attendees and noted apologies from Graham Hutton.
- 1.2 Welcomed the new members of the Teachers' Pension Board (PB) – Andrene Bamford, Paul Cochrane and Terry Gray.
- 1.3 Thanked Drew Morrice for their service on the Teachers' PB.
- 1.4 Highlighted a new Deputy Chief Executive had joined the SPPA.
- 1.5 Highlighted a new Corporate Governance Manager had joined the SPPA Governance team.
- 1.6 No new interests were declared.
- 1.7 The Chair expressed his appreciation to Virginia Burke for her valuable support and dedicated service as Independent Vice-Chair of the Teachers' Pension Board. A formal acknowledgment would be provided later in the agenda.

2. Minutes of the previous meeting

- 2.1 The Board agreed that the minutes of the previous meeting were a true and correct record.

3. Chief Executive Overview

3.1 The Chief Executive Officer, SPPA provided opening remarks:

- Acknowledged that he was aware of the challenges facing SPPA when he joined but admitted that the scale of those challenges was greater than he had initially anticipated.
- Highlighted resource had been secured to enable the agency to meet its goals, with ongoing discussions taking place with Scottish ministers for additional resource.
- Work had been ongoing to replace contractors with permanent members of staff.
- Confirmed that the Executive Team (ET) had been restructured, with a particular emphasis on the appointment of a Deputy Chief Executive.
- Noted the agency remains committed to making further progress, acknowledging that SPPA is broadly comparable with other public service pension schemes in relation to the Remedy journey.
- Noted the progress made in the delivery of Annual Benefit Statements (ABS) and acknowledged that the agency had begun to make meaningful advancements in the implementation of Immediate Choice (IC).
- Confirmed the removal of the Vice-Chair roles as part of the updated Terms of Reference (ToR), which would be formally noted later in the agenda. In connection with this update, it was acknowledged that the current Teachers' Vice-Chair had successfully been appointed to the vacant Chair position of the NHS Pension Board.

3.2 The Board noted the update and further discussed:

- The ongoing recruitment of permanent staff members, with particular emphasis on the improvement of governance and accountability in project space by replacing contractors with permanent colleagues. The Board expressed its support for this strategic direction, recognising that it will enhance the agency's accountability and strengthen its overall governance framework.

4. BAU Delivery

4.1 The Chief Operating Officer, SPPA provided an overview of BAU Delivery, noting key points:

- The Teachers' summer operational peak was managed more effectively this year compared to previous years, with key lessons from prior experiences successfully integrated into planning and execution.
- A number of late member applications were received; investigations were underway to identify the underlying causes. In parallel, a separate review of the member journey was ongoing to support future improvements.
- Annual data returns were received from nearly all employers, with the exception of ongoing issues involving South Lanarkshire Council. Over 90% of returns were submitted by the deadline, reflecting strong engagement efforts by the Employer Engagement Team, who provided effective support to employers submitting late returns.
- South Lanarkshire Council did not meet its self-imposed deadlines for the submission of annual data returns. Breach reports had been included in the meeting pack for noting and were shared with the Chair and Vice-Chair for comment prior to submission to The Pensions Regulator (TPR). The Council cited payroll migration issues as the primary cause of the delays. SPPA confirmed that late return and additional administration charges had been communicated, with the level of charges dependent on the extent of the delay.
- I-Connect was identified as a long-term strategic solution to address ongoing data quality issues. A phased implementation plan was currently underway, with 57 employers having signed up to the system to date.

- The Engage member platform had seen strong initial uptake, with approximately 12,000 members registered to date. While current system functionality remained limited, efforts were focused on ensuring the platform was fully tested ahead of future enhancements. Minor registration issues had been reported and SPPA were working closely with the supplier, Heywood, to resolve these.
- Service delivery had been strong, ahead of initial projections; however, it was noted some service restrictions were in place due to the impact of Remedy on resource.

4.2 The Board noted the updates and further discussed:

- Clear commitment was requested from union representatives that they would assist SPPA with South Lanarkshire communications, while recognising SPPA's responsibility to engage directly with those affected. Following unanimous offers of assistance from union representatives on the Board, it was agreed that SPPA would share common wording; a call with the employer engagement team was offered if further advice or support was required.

T0925.01 – In respect of ongoing issues with South Lanarkshire Council's annual data return, SPPA should ensure members are communicated with, and consider sending a communication should SLC fail to do so, in line with its duty as pension scheme administrator. SPPA will also provide supporting information to union representatives to ensure that members are fully supported by all stakeholders, by November 2025.

- The possibility of an Engage demonstration, with SPPA noting this was on the agenda for the Pension Board training event scheduled for 20 November 2025.
- I-Connect employer onboarding, with SPPA noting they expected all employers to be onboarded by the start of 2027. For any employers who do not sign up, the proposal was to provide separate monthly updates.
- Potential impacts to service delivery, with SPPA confirming that core services would be ring-fenced. Any temporary service restrictions would be clearly communicated to members, with contingency escalation routes in place to manage issues effectively.

5. South Lanarkshire Council Breach Report

5.1 The breach reports were highlighted for noting; no further discussion took place.

6. Teachers Technical Working Group (TWG) Update

6.1 The TWG report was highlighted for noting; no further discussion took place.

7. Finance Summary

7.1 The Chief Financial Officer, SPPA provided an overview of the Finance update, noting key points:

- Advised the Board that the debt recovery process would shortly commence for two independent schools with outstanding employer contributions. The action forms part of formalising the agency's debt recovery policy. It was highlighted that SPPA would require evidence from employers in respect of their financial position to avoid the debt recovery process being expedited, which was not yet received. It was noted that members pensions were fully protected during this process.
- Referenced the overpayments summary included in the meeting pack. SPPA advised that the primary cause of pension overpayments was the delayed notification of a member's death.

7.2 The Board noted the updates and further discussed:

- The robustness of the existing infrastructure, with SPPA expressing confidence in managing such cases.

- It was further agreed that future overpayment summaries would be shared with the Board on an exception basis.

A representative from Audit Scotland joined the meeting to observe.

8. Annual Events

8.1 The Chief Transformation Officer, SPPA provided an overview of Annual Events, noting key points:

- Circa 90% of Annual Benefit Statements (ABS) had been issued for active members which was a big improvement on previous years.
- Approximately 7,000 ABS were still to be produced, primarily due to incomplete member data, alongside a number of smaller contributing issues. The agency noted that the implementation of I-Connect would be a key mitigation in addressing these data challenges going forward.
- Additional complexities exist in producing ABS for Remedy-affected members. Over the coming months, work would focus on updating systems and developing processes to support delivery. If outstanding ABS cannot be issued, SPPA would provide legacy statements in the interim, with efforts then shifting to the preparation and prioritisation of the 2026 ABS cycle. The Board noted that early prioritisation of the 2026 ABS cycle is essential to ensure sufficient capacity and improved delivery outcomes.
- Annual Allowance Pension Saving Statements (PSS) were on track for 6 October 2025. The scale of the task was noted, with SPPA required to review up to 16 years of historical data in some cases to complete the statements.

8.2 The Board noted the updates and further discussed:

- The reason for reviewing 16 years of data in respect of PSS, with SPPA noting that this was a tax issue driven by growth in pensions.

9. Legislative Projects

9.1 The Chief Transformation Officer, SPPA provided an overview of Legislative Projects, noting key points:

- Introduced the Programme Delivery Manager for SPPA and highlighted recent changes to the team structure supporting the Remedy programme, with a focus on strengthening governance and accountability across the programme.
- Remediable Service Statements (RSS) production had commenced. Members who do not receive a statement would be contacted by the end of October 2025.
- SPPA were progressing towards the Pensions Dashboard (PD) sign-up date of October 2026, noting that full functionality at that time was unlikely. The agency would continue to meet with TPR and work through issues in advance of the legislative date. It was noted that, despite the absence of funding or preparatory work a year ago, SPPA has made significant progress in advancing this initiative.

9.2 The Board noted the update and further discussion took place:

- The Board welcomed the increased accountability and consistent oversight resulting from recent structural changes within the Remedy team, noting a positive shift in governance and operational assurance.
- SPPA reflected on lessons learned from previous challenges during Remedy, noting a shift towards working to indicative target dates rather than fixed deadlines. Data-related issues had been identified and were being addressed internally. Project Managers were being brought together to review and share lessons learned to support continuous improvement.
- SPPA re-assured the Board a detailed Remedy project plan was in place, with any issues to be highlighted as and when they become clear – it was noted that any unforeseen challenges could potentially impact project target dates.

- SPPA acknowledged that the scale and complexity of the Remedy programme had been underestimated, a challenge common across the wider industry. The agency reiterated its commitment to affected members, with plans in place to issue communications explaining the situation and providing updates.
- The Board acknowledged the good progress made by SPPA in delivering the Remedy programme. A request was made to enhance future board reporting by including additional milestones and more detailed information on data-related matters.

T0925.02 – SPPA to consider how future Remedy board reporting can be enhanced by including additional milestones and more detailed information on data-related matters, with the next iteration to be presented to the Board in March 2026.

- The Board discussed the importance of ensuring members are fully informed about the data that will be available through the Pensions Dashboard ahead of its go-live date, to help manage expectations. SPPA noted that a Data Governance Lead had been appointed to support this significant area of work.

The representative from Audit Scotland left the meeting.

10. **Member Engagement**

10.1 The Strategic Communications Lead, SPPA provided an overview of Member Engagement, noting key points:

- Highlighted the importance of the Remedy Hub and member newsletters as key components of SPPA's communications strategy. It was confirmed that the agency would move away from strict deadline dates, instead aligning future updates with the next scheduled member communication date. It was hoped that this pragmatic approach, supported by clear and timely communication, would help build trust and confidence among members.
- Introduced the SPPA 'Core Brief' as an internal tool to support consistent and accurate messaging.
- Noted the reinstatement of the Teachers' Communications sub-group, with representation expected from both the PB and Scheme Advisory Board (SAB). It was noted that there were currently no PB representatives, and the Chair invited volunteers to join the sub-group.

T0925.03 – Pension Board members to volunteer to join the recently re-established Teachers Communications sub-group by October 2025.

- Advised that recruitment was underway for a new Senior Content Designer. This role would support the agency in navigating increasingly complex messaging requirements as part of its evolving communications strategy.

11. **Update on Scheme Risks**

11.1 The Governance, Risk and Control Manager, SPPA provided an overview of Scheme Risks, noting key points:

- The top five agency risks that impacted the Teachers' Pension scheme were as follows:
 - Data Quality
 - Data Strategy
 - McCloud Remedy
 - Operational Remedy
 - Pensions Dashboard

- 11.2 The Board noted the update and further discussed:
- The ongoing risk associated with data quality. SPPA acknowledged that while data challenges persist, the implementation of I-Connect is expected to significantly reduce this risk over the coming years. It was noted that historical data issues remain and would require a period of rectification to resolve.

12. **Update on TPR General Code Compliance**

- 12.1 The Governance, Risk and Control Manager, SPPA provided an overview of TPR General Code Compliance, noting key points:

- The Teachers scheme was reporting 81% overall compliance with the Code, which was 1% behind other schemes due to the representation of the boards from employers and member representatives.

- 12.2 The Board noted the update and further discussed:

- The membership discrepancy on the Teachers' Pension Board, with SPPA highlighting that discussions were ongoing with the Convention of Scottish Local Authorities (COSLA) regarding the vacant employer representative positions.
- SPPA confirmed they had action plans in place for all non/partially compliant items, to demonstrate a path to green.

13. **Review of Action Points**

- 13.1 The following actions were considered and closed:

- T0906.07
- T0921.07
- T0624.04
- T0225.01
- T0225.02

- 13.2 It was agreed that Action T0924.01 would remain open until the Engage portal demonstration is completed at the Pension Board training event scheduled for 20 November 2025.

14. **Teachers Pension Board Terms of Reference**

- 14.1 The Chair noted the updated Terms of Reference (ToR) for noting. It was highlighted that extra detail around quorum details would be useful, particularly in the event of the Chair being unavailable to attend a meeting. SPPA agreed to add a point of clarity around this within the ToR.

T0925.04 – SPPA to address wording in the Terms of Reference (ToR) to ensure cover, should a Board Chair be unavailable. The SPPA indicated it would do this consistently for ToR to all Pension Boards by 31 October 2025.

15. **Any Other Business**

- 15.1 SPPA noted there had been an increase in charges for divorce administration, the work on which was almost complete. SPPA was looking at mitigations where possible to offset the overall increase in base pricing. An update would be included in the October monthly communications to board members.

- 15.2 The Chair thanked all in attendance and brought the meeting to a close at 12.33

Summary of new Actions

T0925.01	In respect of ongoing issues with South Lanarkshire Council's annual data return, SPPA should ensure members are communicated with, and consider sending a communication should SLC fail to do so, in line with its duty as
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	pension scheme administrator. SPPA will also provide supporting information to union representatives to ensure that members are fully supported by all stakeholders, by November 2025.
T0925.02	SPPA to consider how future Remedy board reporting can be enhanced by including additional milestones and more detailed information on data-related matters, with the next iteration to be presented to the Board in March 2026.
T0925.03	Pension Board members to volunteer to join the recently re-established Teachers Communications sub-group by October 2025.
T0925.04	SPPA to address wording in the Terms of Reference (ToR) to ensure cover, should a Board Chair be unavailable. The SPPA indicated it would do this consistently for ToR to all Pension Boards by 31 October 2025.