Meeting	Scottish Teachers Pension Board
Meeting date	10 September 2026
Meeting time	10:30-12.30
Meeting location	Microsoft Teams

Board members	Mark Cook	Chair
	Andrene Bamford	Board Member
	Greg Dempster	Board Member
	Maureen Kennedy	Board Member
	Suzanne McLeod	Board Member
Apologies	Andy McGoff	Board Member
	Councillor Fiona Dugdale	Board Member
	Paul Cochrane	Board Member
		Chief Transformation Officer
SPPA attendees		Customer Services Operations Manager
		Chief Operating Officer
		Corporate Governance Manager
		Governance, Risk and Control Manager
		Deputy Chief Executive Officer
		Strategic Communications Lead
		Employer Relationships Manager
		Programme Delivery Manager
		Head of IT Service Management
		Programme Delivery Lead
		Chief Executive Officer
		Head of Strategy and Governance
Minute taker		SPPA Governance Delivery Lead

1. Welcome and apologies

1.1 The Chair welcomed all attendees and noted apologies from Andy McGoff, Councillor Fiona Dugdale, Paul Cochrane and Frances Graham.

1.2 No new interests were declared.

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. Review of Actions

3.1 The Chair referenced the outstanding Teachers' Pension Board actions identified as 'propose to close' in the pack. The Board agreed that all actions identified as 'propose to close' should be formally closed.

3.2 In response to action T0925.03, Andrene Bamford and Maureen Kennedy volunteered to join the Teachers Communications Sub-Group. The Strategic Communications Lead agreed to follow up with them offline.

3.3 The Chair confirmed that he held productive discussions offline with the Governance, Risk and Control Manager on Action T0326.03 from the March 2026 meeting and was happy to close this action.

4. Deputy Chief Executive Overview

4.1 The Deputy Chief Executive Officer (DCEO), SPPA provided opening remarks and noted key points:

- A new Parliament had been established, bringing with it significant changes in personnel.
- The Scottish Government (SG) had published its five-year Programme for Government (PfG), providing a longer-term planning framework for SPPA.
- Potential budgetary implications and workforce impacts arising from Public Service Reform (PSR) initiatives.
- Recent media coverage in The Herald concerning Remedy delivery.
- Feedback received in relation to Pension Board governance. The Board papers included a proposed response from SPPA for consideration.

4.2 The Board noted the update and further discussed:

- The potential implications of PSR and organisational realignment, noting that any direct impact on members of the Teachers' Pension Scheme was likely to emerge over a longer timeframe.
- Whether the five-year PfG would enable SPPA to adopt a longer-term approach to financial planning and funding arrangements. Work is underway with the SG to refresh and extend SPPA's forward planning assumptions to better reflect future organisational requirements.

5. BAU Delivery

5.1 The Chief Operating Officer provided an overview of business as usual (BAU) Delivery, noting key points:

- The Customer Services Operations Manager, who recently joined SPPA, brings substantial pensions expertise and a wealth of relevant experience to the organisation.
- The annual Teachers' Pension Scheme summer peak, the most demanding on record, was successfully managed with performance targets met. Only one member case remaining unprocessed at the close of the period. The case was subsequently resolved to the member's satisfaction.
- Operational priorities had required resources to be allocated accordingly, resulting in some impact on Estimates processing. SPPA is taking steps to improve performance in this area, including the development of a Remedy-compliant pension modeller, which remains a work in progress.
- The Annual Data Return results were the strongest achieved in more than a decade, with all employers submitting returns on time. It was recognised that sustained early engagement with employers had made a significant contribution to this outcome.
- Contact management arrangements for scheme members are in a stronger position. While the full benefits of recent improvements will take time to be realised, work is ongoing to enhance customer journeys and increase the use of automation to improve service delivery and efficiency.

- A strong proportion of Teachers' Pension Scheme members are now registered on the Engage portal, and the new "Contact Us" functionality has been successfully launched. Further enhancements are being explored, with a greater emphasis on self-service capabilities to improve the member experience while reducing manual processing demands on staff. The existing webform service is scheduled to be phased out over the coming month as part of this transition.

5.2 The Board noted the update and further discussed:

- Development of the Remedy-compliant pension modeller remains dependent on delivery by the Government Actuary's Department (GAD). Testing is scheduled to commence in September and, while a definitive implementation date cannot yet be confirmed, it is anticipated that an estimated timetable will be available before the end of the year.
- SPPA plans to reduce pension estimate backlogs through the introduction of the pension modeller and enhanced deferred benefit statement functionality. While key dependencies mean firm delivery dates cannot yet be confirmed, these improvements are expected to reduce manual estimate requests by 60% to 80%, helping to alleviate current delays.
- Levels of registration for the Engage portal with the Board querying whether current usage met organisational aspirations. Approximately 30,000 Teachers' Pension Scheme members are registered, representing only a proportion of the overall membership base. SPPA advised that work is ongoing to direct member engagement and communications through Engage, with implementation expected to be substantially complete this year.
- Following the recent telephony outage, the supplier was unable to identify the root cause. SPPA has therefore commissioned an independent investigation and is migrating to a new telephony platform in October to remove a potential point of failure. Lessons learned from the incident will also inform future telephony resilience and service arrangements.
- The increase in complaint volumes, primarily driven by Remedy-related cases, Annual Benefit Statements (ABS), and pension estimates. SPPA is undertaking thematic reviews to better understand complaint trends and identify improvements within customer journeys and service delivery.
- Further work was required to provide improved management information on service provision and compliance, in line with feedback from the Board.

T0926.01	SPPA to undertake further work to provide improved MI on service provision and compliance, in line with feedback from the Board, as part of the refreshed Pension Board arrangements for 2027/28.

6. Technical Working Group Update

The Board noted the paper as presented. No questions or comments were raised by members.

7. Scottish Negotiating Committee for Teachers (SNCT) Pay and Leave Specification Pension Issues

7.1 The Board noted the letter from the Teachers' Scheme Advisory Board (SAB) included in the pack. It was confirmed that a more detailed update is due to be brought to the March 2027 meeting.

T0926.02	SPPA to present a paper on SNCT Pay and Leave Specification Pension Issues to the Pension Board in March 2027 providing a comprehensive update, including an action plan.

8. Annual Events

8.1 The Programme Delivery Lead provided a brief overview of Annual Events, of which the key points were:

- An update on the delivery of ABS and Remediable Service Statements (RSS). Performance was reported to be broadly in line with that achieved in 2025. It was noted that breach reports would be submitted to The Pensions Regulator (TPR) in accordance with regulatory requirements.
- Lessons learned from the ABS process were being reviewed to inform future delivery. This includes consideration of process improvements and enhancements to tools and calculators to support more efficient administration.
- Annual Allowance (AA) activity. Given the relatively low risk of Teachers' Pension Scheme members breaching AA limits, completion of Teachers-related work has been prioritised after NHS scheme activity.

8.2 The Board noted the update and further discussed:

- The implications of reporting breaches to TPR, a recognised and relatively routine occurrence across large public service pension schemes. The Board was reminded of its responsibilities in relation to breach reporting, and SPPA's internal processes for identifying, assessing and reporting breaches were outlined.
- Progress with the i-Connect programme and how the Board might support increased engagement. Onboarding activity remains focused on reconciling data held by SPPA with employer records to support successful implementation.

T0926.03	SPPA to provide a clear description of any actions or support required from the Pension Board by October 2026 to ensure effective communication and engagement with employers in relation to i-Connect.

9. Data Governance

9.1 The Programme Delivery Lead advised that work is ongoing to establish governance roles and implement baseline data governance measures. The data strategy applies across all schemes administered by SPPA and is not specific to the Teachers' Pension Scheme.

10. Legislative Projects

10.1 The Programme Delivery Lead and Programme Delivery Manager provided an overview of Legislative Projects, noting key points:

- The deadline for the public launch of the Pensions Dashboards Programme (PDP) remains 31 October 2026 but no formal statutory 6-month launch notification has been issued to schemes by the UK PDP. SPPA continues to work towards the original deadline for its internal preparations.
- A number of challenges have impacted Remedy delivery, including the Scheme Factor Review, which required resources to be redirected. Priority was also given to retirement processing during the summer peak period.
- SPPA will not achieve 100% completion of Remedy activity by the end of the year. A mechanism exists to extend the deadline, and SPPA intends to utilise this. A

revised delivery plan is being developed, including contingency provision for emerging risks and unknown issues.
- SPPA has formally advised Parliament of the position, which has contributed to recent media coverage.
- Providing updates on actual progress and current status is considered more meaningful and less risky than communicating projected delivery dates that may subsequently change.

10.2 The Board noted the update and further discussed:
- Current projections were considered achievable and had been developed without undue optimism. Further stress testing and planning work is being undertaken to ensure any revised delivery timescales and extension requests are robust.
- How delays and revised timescales would be communicated to affected cohorts. Careful sequencing of communications would be essential, with the Communications Sub-Group playing an important role in supporting engagement with stakeholders.
- SPPA expects to be in a position by the end of September to provide the Pension Board with a clearer assessment of progress and delivery timelines. Subject to those discussions, communications to affected members are anticipated in October.

T0926.04	SPPA to issue communications to Teachers' Scheme members in October 2026 setting out the current Remedy delivery timelines, projections and prioritisations of recourses across all schemes.

11. Pension Board Scheduling

11.1 The Head of Strategy and Governance introduced the paper and highlighted the following key points:
- Feedback from Board members indicated a desire for more frequent engagement, with monthly information packs viewed as helpful but not a substitute for Board meetings.
- The proposals to move from two to three Pension Board meetings per year, scheduled approximately four months apart; and for the monthly Pension Board information packs to be discontinued.
- Over 90% of attendees found the SPPA Governance seminar held in May 2026 valuable. It was therefore proposed that the joint seminar continues, with the frequency reducing from two events per year to one.
- Future Management Information (MI) reporting would place greater emphasis on operational performance and customer outcomes.
- The benefit in strengthening links with the Scheme Advisory Boards (SABs), including through the sharing of minutes and opportunities to observe meetings.

11.2 The Board noted the update and further discussed:
- The purpose of increased engagement with the SABs and whether enhanced collaboration would add value. While Pension Boards and SABs have distinct statutory roles, closer engagement may be beneficial where policy, systems and processes overlap.
- October can be a particularly challenging period within the education sector for scheduling Pension Board meetings. It was confirmed that flexibility would be

maintained when setting meeting dates and that Board members would be consulted on their availability.
- Support for the proposal to move to three Board meetings per year, supported by a single annual seminar.

12. Update on Scheme Risks

12.1 The Governance, Risk and Control Manager provided an overview of Scheme Risks, noting that the paper was written from an Agency perspective with a Teachers' Pension Board lens. The top SPPA risks that impacted the Teachers' Pension scheme were as follows:
- IT Effectiveness
- Operational Remedy
- Data Strategy
- Data Quality
- Cyber Security
- Agency Fraud Prevention Response
- Business Continuity

12.2 The TPR Compliance paper was also noted, highlighting that the Teachers' scheme was 1% behind other schemes due to Board composition which SPPA was currently working on.

12.3 The Board noted the update and further discussed:
- The risk scoring methodology and the frequency at which risks are reviewed.
- The amber rating and limited assurance assigned to the fraud risk, including enhancements to current controls and processes. Members were assured that fraud awareness remains a key area of focus despite the relatively low likelihood of occurrence.
- SPPA's active engagement with the Convention of Scottish Local Authorities (COSLA) to fill Pension Board vacancies and address the current compliance position against TPR's requirements.

13. IT and Cyber Security

13.1 The Head of IT Service Management provided an overview of IT and Cyber Security, noting key points:
- Significant progress in strengthening IT leadership and governance arrangements, including the introduction of more robust supplier management processes and the continued development of cyber security capabilities.
- The shift in focus from initial service stabilisation towards a more controlled, repeatable and sustainable operating environment.
- Work underway to document key processes and improve organisational resilience and knowledge management.
- Cyber incident response and business continuity plans, including challenges relating to leadership continuity.
- A cyber security exercise planned for later in the year to test organisational preparedness.

13.2 The Board noted the update and further discussed:
- That an IT and Cyber Security update would be welcome at each Board meeting.
- The structured, phased approach to risk reduction. With SPPA anticipating that risk levels will begin to reduce from April 2027.

- The current risk profile, which is driven largely by the need to strengthen internal monitoring and assurance arrangements. Several key processes operate within the wider SG control framework, where robust controls and governance mechanisms are already in place.

14. Communications and Engagement Update (including Communications Sub-Group)

14.1 The Strategic Communications Lead provided an overview of member engagement, noting key points:

- The Communications Sub-Group continues to support Remedy delivery communications. While meetings were paused over the summer period, engagement activity is due to recommence shortly, with further communications planned for members. The earlier discussion regarding volunteers to join the Communications Sub-Group was referenced and recorded as an action.

T0926.05	SPPA to contact Andrene Bamford and Maureen Kennedy with details to join the Teachers Communications Sub-Group

- Communications activity is currently focused on a strategic approach to Remedy messaging, including balancing transparency regarding delivery challenges with maintaining member confidence.
- Work underway to develop an Inclusive Communications Policy, aimed at improving the accessibility and inclusivity of member communications.
- Development of newsletter functionality within the Engage portal is nearing completion, with member newsletters expected to be published through the platform shortly.
- The communications escalation process, reflecting the current operating environment and supporting effective management of communications issues.

14.2 The Board noted the update and further discussed the development of a communications pack and accompanying Frequently Asked Questions (FAQ) document on Remedy for scheme members in October.

15. Horizon Scanning

15.1 Members noted that the key horizon-scanning topics, including Remedy and Engage, had been considered during earlier agenda items. The Chair confirmed that no additional issues had been identified for discussion, and no further topics were raised by Board members.

16. Any Other Business

16.1 The next scheduled meeting is the SPPA Training Event on Thursday 19 November 2026, with the Chair encouraging Board members to attend and to propose any topics they would like to see covered at the event. No further business was put forward.

Summary of new Actions

T0926.01	SPPA to undertake further work to provide improved MI on service provision and compliance, in line with feedback from the Board, as part of the refreshed Pension Board arrangements for 2027/28.
T0926.02	SPPA to present a paper on SNCT Pay and Leave Specification Pension Issues to the Pension Board in March 2027 providing a comprehensive update, including an action plan.
T0926.03	SPPA to provide a clear description of any actions or support required from the Pension Board by October 2026 to ensure effective communication and engagement with employers in relation to i-Connect.
T0926.04	SPPA to issue communications to Teachers' Scheme members in October 2026 setting out the current Remedy delivery timelines, projections and prioritisations of recourses across all schemes.
T0926.05	SPPA to contact Andrene Bamford and Maureen Kennedy with details to join the Teachers Communications Sub-Group