

## Introduction

Thank you for taking the time to complete this survey.

Please answer the questions in relation to the following scheme:

FIREFIGHTERS PENSION SCHEME 2015- NORTH YORKSHIRE

Within the survey all references to 'the scheme' refer to the above. Where the scheme is locally administered, we mean the sub-scheme or fund administered by the local scheme manager.

Your responses will be kept anonymous unless you consent otherwise at the end of the survey. Linking your scheme name to your answers will help inform The Pensions Regulator's (TPR's) engagement with you in the future.

If you would like to print out a hard copy of this questionnaire to help you when collecting information from colleagues, please click [here](#)\*. Please note, however, that we need you to complete the questionnaire through this online survey and not by filling in a hard copy.

This survey should be completed by the scheme manager or by another party on behalf of the scheme manager. They should work with the pension board chair to complete it, and other parties (e.g. the administrator) where appropriate.

There is a space at the end of the survey to add comments about your answers where you feel this would be useful. There is also an option to print/save your responses before submitting them.

*\* In some internet browsers you may need to right click on the link and select 'open in new tab/window' to download the file*

**Please click the arrow below to continue to the questionnaire.**

## Section A - Governance

The first set of questions is about how your pension board works in practice.

- A1 Focusing on the scheme's pension board meetings in the last 12 months, please tell us the following:

*Please include any board meetings that were held remotely (e.g. via teleconference or online meeting software)*

*Please write in the number for each of a-c in the boxes below*

- a) Number of board meetings that were scheduled to take place (in the last 12 months)

4

Don't know

- b) Number of board meetings that actually took place (in the last 12 months)

4

Don't know

- c) Number of board meetings that were attended by the scheme manager or their representative (in the last 12 months)

4

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

A2 Thinking about the 4 pension board meetings that took place, was this more, the same or less than in the previous 12 month period?

- More
- Same
- Less
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

- A3 Do the scheme manager and pension board have sufficient time and resources to run the scheme properly?
- Yes  
 No  
 Don't know
- A4 Do the scheme manager and pension board have access to all the knowledge, understanding and skills necessary to properly run the scheme?
- Yes  
 No  
 Don't know
- A5 How often does the scheme manager or pension board carry out an evaluation of the knowledge, understanding and skills of the board as a whole in relation to running the scheme?
- At least monthly  
 At least quarterly  
 At least every six months  
 At least annually  
 Less frequently  
 Never  
 Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

A6 On average, how many hours of training per year does each pension board member have in relation to their role on the pension board?

*Please write in the number in the box below*

8

hours per year

Don't know

A7 Does the pension board believe that in the last 12 months it has had access to all the information about the operation of the scheme it has needed to fulfil its functions?

Yes

No

Don't know

A8 Is the pension board able to obtain sufficient specialist advice on cyber security when it needs to?

Yes

No

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

A9 Focusing on the composition of your pension board, please tell us the following:

*Please write in the number for each of a-d in the boxes below*

a) Number of current board members

9

Don't know

b) Number of vacant positions on the board

0

Don't know

c) Number of members that have left the board in the last 12 months

2

Don't know

d) Number of members that have been appointed to the board in the last 12 months

2

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

A10 Does the scheme have a succession plan in place for the members of the pension board?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

## Section B - Managing Risks

The next set of questions is about managing risks.

B1 Does your scheme have any of the following?

*Please select one answer per row*

	Yes	No	Don't know
a) Its own documented procedures for assessing and managing risk <i>(please select 'No' if your scheme relies on your local authority's documented procedures for assessing and managing risk)</i>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) A documented policy to manage the pension board members' conflicts of interest	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Processes to monitor records for all membership types on an ongoing basis to ensure they are accurate and complete	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) A process for monitoring the payment of contributions	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) A process for resolving contribution payment issues	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Procedures to identify breaches of the law	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Procedures to assess breaches of the law and report these to TPR if required	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**



B2 When were these last reviewed by the scheme manager or pension board?

*Please select one answer per row*

	In the last 12 months	More than 12 months ago but less than 3 years ago	More than 3 years ago	Never been reviewed	Don't know
a) The scheme's own documented procedures for assessing and managing risk	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) The documented policy to manage the pension board members' conflicts of interest	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) The processes to monitor records for all membership types on an ongoing basis to ensure they are accurate and complete	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) The process for monitoring the payment of contributions	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) The process for resolving contribution payment issues	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) The procedures to identify breaches of the law	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) The procedures to assess breaches of the law and report these to TPR if required	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

B3 Does your scheme have its own risk register?

*Please select 'No' if your scheme relies on your local authority's risk register.*

- Yes
- No
- Don't know

B4 In the last 12 months, how many of the 4 pension board meetings reviewed the scheme's exposure to new and existing risks?

*Please write in the number in the box below*

4

- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

B5 To what do the top three governance and administration risks on your risk register relate?

*Please select up to three options below*

- Funding or investment
- Record keeping (i.e. the receipt and management of correct data)
- Guaranteed Minimum Pension (GMP) reconciliation
- Securing compliance with changes in scheme regulations
- Production of annual benefit statements
- Receiving contributions from the employer(s)
- Lack of resources/time
- Recruitment and retention of staff or knowledge
- Lack of knowledge, effectiveness or leadership among key personnel
- Poor communications between key personnel (board, scheme manager, administrator , etc.)
- Failure of internal controls
- Systems failures (IT, payroll, administration systems, etc.)
- Cyber risk (i.e. the risk of loss, disruption or damage to a scheme or its members as a result of the failure of its IT systems and processes)
- Administrator issues (expense, performance, etc.)
- Remediation (i.e. the actions required to remedy the age discrimination in the 2015 schemes; also referred to as 'McCloud' or 'Sergeant')
- Other (please specify)
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

B6 Which, if any, of the following actions have you taken in relation to the remediation proposals?

By 'remediation' we mean the actions required to remedy the age discrimination in the 2015 schemes. This is also often referred to as either 'McCloud' or 'Sergeant'.

*Please select all that apply*

- Assessed the possible administration impacts
- Assessed the data requirements
- Commenced a specific data cleansing or data gathering exercise
- Assessed any additional resources likely to be required
- Discussed system requirements with IT suppliers
- Provided specific information to members
- Taken other actions (please specify)
- None of these
- Don't know

*Please write in your 'Taken other actions' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

## Section C - Administration and Record-Keeping Processes

The next set of questions is about administration and record-keeping.

C1 Does the scheme have an administration strategy?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

C2 Thinking about the scheme's objectives in terms of administration, how important are the following?

*Please select one answer per row*

	Not at all important	Not particularly important	Neither important nor unimportant	Fairly important	Very important	Don't know
a) Addressing issues which impair your ability to run your scheme effectively	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) Implementing legislative change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Meeting TPR's expectations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) Improving members' experience (e.g. by providing online access)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
e) Increasing automation or administrator efficiency	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
f) Moving to a new administration system or a new administrator	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Reducing costs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

C3 Which of the following best describes the scheme's administration services?

- Delivered in house
- Undertaken by another public body (e.g. a county council) under a shared service agreement or outsource contract
- Outsourced to a commercial third party
- Other
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

C4 Are you likely to look to outsource any of your scheme administration in the next three years?

- Yes – to another public body (e.g. a county council) under a shared service agreement or outsource contract
- Yes – to a commercial third party
- Yes – but unsure who to
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.



C5 In the last 12 months, how many of the 4 pension board meetings had administration as a dedicated item on the agenda?

*Please write in the number in the box below*

3

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

C6 Is your scheme single employer or multi-employer?

- Single employer scheme (i.e. used by just one employer)
- Multi-employer scheme (i.e. used by several different employers)

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

C7 In the last 12 months, has your participating employer...

Yes

No

Don't know

a) Always provided you with accurate and complete data?



b) Always submitted the data required each month to you on time?



C8 And in the last 12 months, has your participating employer submitted data to you electronically?

Yes – all data

Yes – some but not all data

No

Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

C9 In the last 12 months, what proportion of your scheme's employers have...

*Please write in the percentage (from 0% to 100%) in each box. If you don't know exactly, please give approximate percentages*

a) Always provided you with accurate and complete data?

%

Don't know

b) Always submitted the data required each month to you on time?

%

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

C10 And in the last 12 months, what proportion of your scheme's employers have...

*Please write in the percentage (from 0% to 100%) in each box. If you don't know exactly, please give approximate percentages. The percentages in the boxes should sum to 100%.*

a) Submitted all data to you electronically?

%

b) Submitted some but not all data to you electronically?

%

c) Not submitted any data to you electronically?

%

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

## Section D - Cyber Security

The next set of questions is about your scheme's cyber security.

- D1 Which, if any, of the following controls does your scheme have in place to protect your data and assets from 'cyber risk'?

By 'cyber risk' we mean the risk of loss, disruption or damage to a scheme or its members as a result of the failure of its information technology systems and processes.

*Please select all that apply*

- Roles and responsibilities in respect of cyber resilience are clearly defined and documented
- Cyber risk is on the risk register and regularly reviewed
- Assessment of the vulnerability to a cyber incident of the key functions, systems, assets and parties involved in the running of the scheme
- Assessment of the likelihood of different types of breaches occurring in the scheme
- Access to specialist skills and expertise to understand and manage the risk
- System controls (e.g. firewalls, anti-virus and anti-malware products and regular updates of software)
- Controls restricting access to systems and data
- Critical systems and data are regularly backed up
- Policies on the acceptable use of devices, passwords and other authentication, and on home and mobile working
- Policies on data access, protection, use and transmission which are in line with data protection legislation and guidance
- An incident response plan to deal with any incidents which occur
- The scheme manager has assured themselves of third party providers' controls (including administrators)
- The scheme manager receives regular updates on cyber risks, incidents and controls
- The pension board receives regular updates on cyber risks, incidents and controls
- None of these
- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

D2 Have any of the following happened to your scheme, including at your administration provider, in the last 12 months?

*Please select all that apply*

- Computers becoming infected with ransomware
- Computers becoming infected with other viruses, spyware or malware
- Attacks that try to take down your website or online services
- Hacking or attempted hacking of online bank accounts
- People impersonating your scheme in emails or online
- Staff receiving fraudulent emails or being directed to fraudulent websites
- Unauthorised use of computers, networks or servers by staff, even if accidental
- Unauthorised use or hacking of computers, networks or servers by people outside your scheme
- Any other types of cyber security breaches or attacks
- None of these
- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

D3 Thinking of all the cyber security breaches or attacks experienced by your scheme in the last 12 months (including at your administration provider), which, if any, of the following happened as a result?

*Please select all that apply*

- Software or systems were corrupted or damaged
- Personal data (e.g. on members, beneficiaries or staff) was altered, destroyed or taken
- Permanent loss of files (other than personal data)
- Temporary loss of access to files or networks
- Lost or stolen assets, trade secrets or intellectual property
- Money was stolen
- Your website or online services were taken down or made slower
- Lost access to any third-party services you rely on
- None of these
- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**



D4 Did you report any of these cyber security breaches or attacks to...?

*Please select all that apply*

- The pension board
- Information Commissioner's Office (ICO)
- TPR
- Members of your scheme
- None of these
- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

D5 Still thinking about the cyber security breaches or attacks experienced in the last 12 months, did any of these trigger your scheme's incident response plan?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

D6 How would you rate the effectiveness of the incident response plan?

- Very effective
- Fairly effective
- Neither effective nor ineffective
- Not very effective
- Not at all effective
- Don't know

D7 Have these experiences of implementing the incident response plan led you to make any changes to it?

- Yes
- No
- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

## Section E - Annual Benefit Statements

The next set of questions is about members' annual benefit statements.

E1A In 2020, in which of the following ways were your active members sent their annual benefit statements?

*Please select all that apply*

- Via a digital online portal, with notification by email
- Via a digital online portal, with notification by letter
- Via a digital online portal, with no notification
- By post
- Other way(s) (please specify)
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

E1B In 2020, what proportion of your active members were sent their annual benefit statements in each of these ways?

*Please write in the percentage (from 0% to 100%) in each box. If you don't know exactly, please give approximate percentages.*

Via a digital online portal, with notification by email

%

Via a digital online portal, with notification by letter

%

Via a digital online portal, with no notification

%

By post

%

Other way(s)

%

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

E2 In 2020, what proportion of active members received their annual benefit statements by the statutory deadline?

*Please write in the percentage in the box below. If you don't know exactly, please give an approximate percentage.*

100 %

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

E3 Was the missed deadline for issuing active member statements reported to TPR?

- Yes - and Breach of Law report made
- Yes - but decided not to make a Breach of Law report
- No - not reported
- Don't know

E4 What was the main reason for not reporting the breach?

- Not material - few statements affected
- Not material - very short delay
- Other reason (please specify)
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

E5 What proportion of all the annual benefit statements the scheme sent out in 2020 contained all the data required by regulations?

*Please write in the percentage in the box below. If you don't know exactly, please give an approximate percentage.*

100 %

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**



## Section F - Resolving Issues

The next set of questions is about resolving issues or complaints the scheme has received.

F1 Does the scheme have a working definition of what constitutes a complaint?

- Yes  
 No  
 Don't know

F2 Focusing on the complaints you have received from members or beneficiaries in relation to their benefits and/or the running of the scheme, please tell us the following information.

a) Total number of complaints received in the last 12 months

1

Don't know

b) Number of complaints that have entered the Internal Dispute Resolution (IDR) process in the last 12 months

0

Don't know

c) Number of complaints that were upheld by the IDR process in the last 12 months

0

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

F3 In the last 12 months, to what did the top three types of complaints entering the IDR process relate?

*Please select up to three options below*

- Slow or ineffective communication
- Inaccuracies or disputes around pension value or definitions
- Delays to benefit payments
- Disputes or queries about the amount of benefit paid
- Delay or refusal of pension transfer
- Inaccurate data held and/or statement issued
- Pension overpayment and recovery
- Eligibility for ill health benefit
- Other (please specify)
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

## Section G - Reporting Breaches

The next set of questions is about the scheme's approach to dealing with any breaches of the law.

G1 Do you maintain documented records of any breaches of the law identified?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

G2 Do these records include the decision taken on whether or not to report the breach of the law to TPR?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

G3 Does the pension board receive reports on any breaches of the law identified?

- Always
- Sometimes
- Never
- Don't know

G4 In the last 12 months, have you identified any breaches of the law that were not related to annual benefit statements?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

G5 What were the root causes of the breaches identified?

*Please select all that apply*

Systems or process failure

Failure to maintain records or rectify errors

Management of transactions (e.g. errors or delays in payment of benefits)

Failure of the employer(s) to provide timely, accurate or complete data

Late or non-payment of contributions by the employer(s)

Other employer related issues (please specify)

Something else (please specify)

Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

G6 In the last 12 months, have you reported any breaches to TPR as you thought they were materially significant? Please do not include any breaches that related to annual benefit statements.

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

## Section H - Governance and Administration

The next set of questions is about your progress in addressing governance and administration issues.

H1 What do you believe are the top three factors behind any improvements made to the scheme's governance and administration in the last 12 months?

*Please select up to three options below*

- |  |                                   |
|--|-----------------------------------|
| Improved understanding of underlying legislation and standards expected by TPR | <input type="checkbox"/>          |
| Improved engagement by TPR   | <input type="checkbox"/>          |
| Improved understanding of the risks facing the scheme                          | <input type="checkbox"/>          |
| Resources increased or redeployed to address risks                             | <input type="checkbox"/>          |
| Administrator action (please specify)  | internal admin:<br>more timely at |
| Scheme manager action (please specify)   | improved<br>(continual)           |
| Pension board action (please specify)  | Introduced its<br>first Annual    |
| Other (please specify)   |                                   |
| No improvements made to governance/administration in the last 12 months        | <input type="checkbox"/>          |
| Don't know   | <input type="checkbox"/>          |

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**



H2 What are the main three barriers to improving the governance and administration of your scheme over the next 12 months?

*Please select up to three options below*

- Lack of resources or time
- Complexity of the scheme
- The volume of changes that are required to comply with legislation
- Recruitment, training and retention of staff and knowledge
- Lack of knowledge, effectiveness or leadership among key personnel
- Poor communications between key personnel (board, scheme manager, administrator, etc.)
- Employer compliance
- Issues with systems (IT, payroll, administration systems, etc.)
- The remediation process (also referred to as 'McCloud' or 'Sergeant')
- Other (please specify)
- There are no barriers
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

## Section I - COVID-19 Pandemic

The next set of questions is about the COVID-19 pandemic.

11 Since the COVID-19 lockdown started in March 2020, how would you rate the following?

*Please select one answer per row*

	Not at all effective	Not very effective	Neither effective nor ineffective	Fairly effective	Very effective	Don't know
a) Communication between the scheme manager and the administrator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) Performance of the administrator	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
c) Relationship between the scheme manager and the pension board	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

12 Prior to the COVID-19 lockdown did your scheme have a business continuity plan (BCP) in place?

- Yes – its own BCP
- Yes – the local authority's BCP
- No
- Don't know

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

13 How would you rate the effectiveness of the BCP in helping your scheme respond to the COVID-19 pandemic?

- Very effective
- Fairly effective
- Neither effective nor ineffective
- Not very effective
- Not at all effective
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

14 What barriers, if any, did you face in implementing the BCP?

*Please select a maximum of three*

- Key person risks
- Staff shortages
- Issues with administration processes
- Issues with employer(s)
- Suitability of IT infrastructure
- Suitability of IT hardware (i.e. equipment)
- Suitability of IT software
- Ability of staff to work from home
- Lack of leadership
- Other (please specify)
- There were no barriers
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

## Section J - Pensions Dashboards

The government has made a commitment to facilitate the pensions industry in the creation of a digital interface that will present all of a person's pensions together in one place. It is most often referred to in the industry as the 'pensions dashboards' project.

J1 Before this survey, had you heard about pensions dashboards?

- Yes
- No
- Don't know

J2 The Pension Schemes Bill currently going through Parliament contains provisions to require trustees and scheme managers to provide data to savers through pensions dashboards. Before today, were you aware of this proposed change to pensions law?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

J3 To what extent do you agree or disagree with the following statements?

*Please select one answer per row*

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
a) The introduction of pensions dashboards is, in principle, a good idea for savers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
b) The scheme will be able to deal with any administrative demands involved in delivering the pensions dashboards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
c) It will be easy for the scheme to implement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
d) The scheme will leave it as late as possible before preparing for the pensions dashboards	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

J4 What, if any, challenges is the scheme likely to face in terms of preparing for the pensions dashboards?

*Please select a maximum of three*

- Knowing what is required
- Availability of data
- Accuracy of data
- Participating employer reticence
- Cost
- Software compatibility
- Capacity constraints
- Other (please specify)
- None – do not expect to face challenges
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

J5 From where do you expect to learn about the requirements for the pensions dashboards?

*Please select all that apply*

- The Pensions Dashboards Programme (PDP) (led by the Money and Pensions Service)
- TPR
- The Financial Conduct Authority (FCA)
- The Department for Work and Pensions (DWP)
- Your scheme advisory board
- Industry bodies e.g. PASA, PLSA
- Somewhere else (please specify)
- Don't know

*Please write in your 'Other' response in the box below*

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**



## Section K - Climate Change

The next set of questions is about climate change.

K1 Firstly, has your scheme allocated time or resources to assessing any financial risks and opportunities associated with climate change?

- Yes
- No
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

K2 Has your scheme done any of the following...?

Please answer yes if these have been done by advisers acting on your behalf.

*Please select one answer per row*

	Yes	No	Don't know
a) Assessed the risks and opportunities for your scheme from particular climate-related scenarios	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Assessed your scheme portfolio's potential contribution to global warming (this is also referred to as the 'implied temperature rise' of the portfolio)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Tracked the carbon intensity of your scheme's portfolio	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

K3 Which of the following processes do you use to manage climate-related risks and opportunities?

*Please select one answer per row*

	Yes	No	Don't know
a) Include climate-related issues as a regular agenda item at pension board meetings	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Assign responsibility for climate-related issues to a specified individual or sub-committee	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Include, monitor and review targets in the scheme's climate policy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Add climate-related risks to your risk register	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

K4 Thinking about your scheme's investment and funding strategy, to what extent do you consider the following?

Please answer on a scale of 1 to 5, where 1 means 'you do not consider this at all' and 5 means 'it is a very significant consideration for your scheme'.

*Please select one answer per row*

	1 - Do not consider this at all	2	3	4	5 - Very significant consideration	Don't know
a) Physical risks such as weather events, sea level exposure, heat wave exposure and drought risk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) Transition risks such as increased pricing of greenhouse gas emissions and moves towards low-carbon policies and technologies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Climate-related opportunities such as improved creditworthiness of the low-carbon sector or investments in new technologies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) The participating employer's exposure to climate-related factors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

K5 Have you taken any of the following actions on stewardship in order to help with your management of climate risks?

By stewardship we mean the responsible allocation, management and oversight of capital to create long-term value for pension scheme members.

*Please select one answer per row*

	Yes	No	Don't know
a) Talked to advisers and asset managers about how climate-related risks and opportunities are built into their engagement and voting policies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) When appointing new asset managers, asked the prospective manager how they include climate factors in engagement and voting behaviour	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) When outsourcing activities, set out in legal documents your expectations on climate stewardship and approaches (e.g. in the Investment Management Agreement or in side letters to pooled fund documentation)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d) Joined collaborative engagement efforts on climate change	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Signed the UK Stewardship Code	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

K6 Are you aware of the work of the Taskforce on Climate-related Financial Disclosures (TCFD)?

The Taskforce has made recommendations that help investors to understand financial exposure to climate risk and disclose this information in a clear and consistent way.

- Yes
- No
- Don't know

K7 Does your scheme make disclosures as recommended by the TCFD?

- Yes
- No
- Don't know

## Section L - Perceptions of TPR

The final set of questions is about your views of TPR.

- L1 Thinking about your overall perception of TPR, to what extent do you agree or disagree with the following words as ways to describe TPR?

*Please select one answer per row*

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
a) Tough	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
b) Efficient	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) Visible	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
d) Fair	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
e) Respected	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
f) Evidence-based	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
g) Decisive	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
h) Clear	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
i) Approachable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

L2 Thinking now about how TPR operates, how effective do you think it is at improving standards in scheme governance and administration in public service pension schemes?

- Very effective
- Fairly effective
- Neither effective nor ineffective
- Not very effective
- Not at all effective
- Don't know

Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.

L3 And to what extent do you agree or disagree with the following statements?

*Please select one answer per row*

	Strongly disagree	Disagree	Neither agree nor disagree	Agree	Strongly agree	Don't know
a) TPR is effective at bringing about the right changes in behaviour among its regulated audiences	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
b) TPR is proactive at reducing serious risks to member benefits	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
c) TPR clearly explains its expectations in respect of administration	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**



## Section M - Attribution

Thank you for completing this survey. Your responses will help TPR understand how schemes are progressing and any issues they may face, which will inform further policy and product developments. Before you submit your answers, there are just a few more questions about your survey responses.

M1 Which of the following best describes your role within the pension scheme?

- Scheme manager\*
- Representative of the scheme manager
- Pension board chair
- Pension board member
- Administrator
- Other (please specify)

*Please write in your 'Other' response in the box below*

*\* In this survey 'Scheme manager' refers to the definition within the Public Service Pensions Act, e.g. the Local Authority, Fire and Rescue Authority, Police Pensions Authority, Secretary of State/Minister or Ministerial department*

M2 What other parties did you consult with to complete this survey?

*Please select all that apply*

- Scheme manager
- Representative of the scheme manager
- Pension board chair
- Pension board member
- Administrator
- Other
- Did not consult with any other parties

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

M3 To inform TPR's engagement going forward, they would like to build an individual profile of your scheme by linking your scheme name to your survey answers. This will only be used for internal purposes by TPR and your scheme name would not be revealed in any published report.

Are you happy for your responses to be linked to your scheme name and supplied to TPR for this purpose?

- Yes, I am happy for my responses to be linked to my scheme name and supplied to TPR for this purpose
- No, I would like my responses to remain anonymous

M4 And would you be happy for the responses you have given to be linked to your scheme name and shared with the relevant scheme advisory board? This is to help inform the advisory boards of areas for improvement and to further their engagement with pension boards.

- Yes, I am happy for my responses to be linked to my scheme name and shared with the relevant advisory board
- No, I would like my responses to remain anonymous

M5 TPR may conduct some follow up research on this topic to improve their advice and engagement with schemes such as yours. Would you be willing for us to pass on your name, contact details and relevant survey responses to them so that they, or a different research agency on their behalf, could invite you to take part?

You may not be contacted and, if you are, there is no obligation to take part. Your contact details will be stored for a maximum duration of 12 months, before being securely destroyed.

- Yes, I am happy to be contacted for follow-up research
- No, I would prefer not to be contacted for follow-up research

**Please complete all questions on this page before clicking the right hand arrow below to continue to the next question.**

M6 Please record your name below. This is just for quality control purposes and will not be passed on to TPR (unless you have agreed that they can contact you for follow-up research).

David Hood

M7 Finally, please use the box below if you have any other comments or would like to clarify/explain any of the answers you have given.

I marked down tPR's 'efficiency' score because I found myself chasing tPR following a breach of law report. This took longer than expected to resolve, especially as one wouldn't expect to have to proactively chase for a possible reprimand!

If you would like to print and/or save a copy of your responses then please click the 'print' button below. This will open a new browser window (you may need to allow pop-ups from this site for it to open). You can then print this or choose to save it as a pdf document. Please do this before clicking the submit button.

IMPORTANT: Please click the 'tick' button below to submit your survey.

Once you have submitted your survey you will not be able to go back and change any of your answers or print/save a copy of your responses.