Version 4.0
July 2026

West Yorkshire Pension Fund

Delivery Plan 2026

Business as Usual (Estimates and Retirements)

Retirements

All retirements received from the Fire Authorities will be acknowledged within 3 working days. Where retirements are received giving at least 12 weeks' notice before retirement, then the lump sum will be paid within 3 days of retirement and the first payment of pension will be paid on the next payroll.

Where retirements are received with less than 12 weeks before retirement (but not less than 4 weeks), then all attempts will be made to pay the lump sum within 3 days of retirement and the first payment of pension will be paid on the next payroll.

Where retirements are received with less than 4 weeks before retirement, then the lump sum and pension will be paid as soon as reasonably practical.

Estimates

All requests for estimates will come through the Fire Authorities. The estimate will be acknowledged within 3 working days. Estimates will be provided within 12 weeks of receipt, prioritised by **date received**.

Escalation: Any urgent ill-health or exceptional cases received will be put to the Oversight Board for a decision on priority.

Sargeant Delivery Plan

Position at 30/06/2026 following the closedown of 2025 production. Production has now moved to 2026 ABS

ABS-RSS production timeline for outstanding cases:

Cohorts	Outstanding at 30/06/26	Position	Comment
Scheme Pays	8	7 are awaiting a response from the member	**1** is ready to be produced
Interbrigade Transfer	39	33 outstanding which require Remedy Financial Data from the previous pensions' administrator. This has been requested and followed up by reminders.	**6** are in the queue for 2026 production. Remaining will be processed within 10 working days of receipt of outstanding data
Club Transfers In	39	Revised remedy calculations requested from the relevant Public Sector Scheme. Awaiting responses	To be processed within 20 working days of receipt of outstanding data
X Border transfers in	11	Revised remedy calculations requested from Scotland & Wales. Awaiting responses	To be processed within 20 working days of receipt of outstanding data
Divorce	63	Being worked on with a completion date of 31/08/2026	**13** are now in the queue for 2026 production.
Contributions Adjustment data	76*	Data required from FRA but most relate to Interbrigade transfers. Requested several times.	To be processed within 5 working days of receipt of outstanding data
Matthews 2	39*	On hold until relevant calculations received from Civica	
Other data issues	22	4 require additional investigations and record update.	**18** are now in the queue for 2026 production.
Total	291		
Adjustment*	27		
In queue for 2026 production	38		
Net Total	226		

* 27 cases blocked from production due to Matthews 2 are also included in the Contributions Adjustment numbers and in doing so are being counted twice. The number of active members who have not yet received their first RSS at 30/06/2026 is **226**.

DBS -RSS

2025

Total number	Deferred	RDS Modified	Unknown	Completion Date
2828	2703	121	4	31/12/2026

The 2025 DBS-RSS will not be produced and TPR has been updated.

Production of the 2026 DBS-RSS has not yet started, however, we are currently working on:

- Rolling back records (the bulk of 6 FRA's have been done)
- Making manual changes to data so that the bulk calculation can be run. We are working with our IT team to facilitate this.
- Testing the calculations

Current pensioner Ill Health cases

The breakdown of the IC Ill Health pensioners are shown below:

Cohort type	Numbers	Completion Date
Lower to Higher	0	N/A
1992 Higher to Higher	49	31/12/2026
Matthews 1	11	31/12/2026
Standard 2006 Higher to Higher	19	31/12/2026
1992 Lower to Lower	84	28/02/2027
Standard 2006 Lower to Lower	53	31/03/2027
Matthews 2	42	Dependant on member signing up
Other	9	31/03/2027
Total	267	

These cases are complex and often the member retired many years ago.

The data is usually not digital, not on the UPM member record, but in various documents scanned to files which pre date WYPF as the administrator. Occasionally the data is still on microfiche and/or with the FRA and not on the record at all.

These cases require extensive knowledge of the FPS and of historical documentation. Limited number of staff have this knowledge and experience and can perform these calculations. They are also involved in other work on this Delivery Plan i.e. ABS-RSS & DBS-RSS.

The completion dates are dependent on:

- Accurate and complete data being available
  - Additional Ill Health medical certificate
  - Accurate Remedy Financial data
  - Correct Final Pensionable Pay used in the original pension calculation (a number were not recalculated following the relevant pay award)
  - Historic CPD being accurate
  - LSI not being included in the original pension calculation when it applied
  - The correct ill health pension being calculated original (WYPF have come across a number that are incorrect)
  - Pensions increase on CPD & LSI being correctly applied
- ABS & RSS documentation available in UPM

This is an area which has resulted in a number of queries with the FRA's to clarify or obtain additional information and has impacted on the number of cases completed to date.

Non Ill Health IC-RSS cases

Work on these cases will start after the Ill health cases are completed.

Type	Numbers	Completion Date
Unprotected 1992	42	
Taper Protected 1992	214	
Unprotected 2006	49	
Taper Protected 2006	46	
Protected 2006 Standard	260	
Protected 2006 Special	524	
Protected 1992	2480	
Total	3615	31/03/2027

The completion date is dependent on:

- Accurate data received from the FRA's – the majority of data has been received but the accuracy will start to be known once WYPF begin running the calculations
- RSS documentation available in UPM
- Internal IT solution to build RSS in UPM
- Regulations/legislation/guidance issues

Additional Resource:

- When capacity allows a Pension Officer will be assigned Non Ill Health IC-RSS cases. Numbers will be unpredictable but overall this cohort will have a more consistent regular reduction to the outstanding cases.

- These have already been prepared for calculation and do not need further FPS technical resource
- FRAs will be asked to provide the GAD contribution data
- Cases will be processed in the agreed date order (largest period from leaving to payment).

Beneficary RSS

Priority Order	Member Type	Numbers (55)	RSS Timetable
1	Deaths before remedy resolved: No beneficiary benefits currently paid—highest priority	3 (2 x 92 and 1 x Mod 06 – all pensioners and incl in numbers below)	
2	Death in deferment in remedy period DB	3 (1 1992 and 2 2006)	31 July 2026**
3	Pensioner	39 (25 1992 and 14 2006)	31 December 2026
4	Cases with FRA's/Nok awaiting information	13 (3 1992, 8 2006, and 2 Deferred)	

Note:

1. Numbers are subject to change as new deaths in service/deferment occur or any pensioner cases who may die before receiving their IC-RSS.

Current Resource

- Due to the complexity of the regulations and calcuations the a Member Services Manager and a Team Manager have the knowledge and skills
- We are recruiting on the team to 1 vacant Pension Officer post
- We are recruiting on the team to 2 vacant Senior Pension Officer posts

Matthews Delivery Plan

1. Caseload

The best current estimate of the baseline caseload across all Matthews cohorts is 10,916, as provided by FRAs through the LGA's Project Implementation Data Request as at 31 March 2026. How many cases will ultimately choose to proceed is of course unknown.
As there is a lack of a single source of ongoing data, a number of available data sets are presented in chronological order. These are not directly comparable.

As at **20 February 2026**, 2,902 cases had been passed to WYPF, in the following cohorts:

Cases	Number
Special Active	210
Special Deferred	698
Special Pensioner	1,994
Total	**2,902**

As at **31 March 2026**, Fire Authorities provided baseline caseload data through the LGA's Project Implementation Data Request:

Cases	Number	%age of in-scope
Total number of cases in scope	10,916	
Total number of cases who have replied with EOI	6,522	60%
Total number of statements issued by FRA to members	4,806	44%
Total number of cases passed to WYPF	3,244	30%

WYPF clients represent 55% of the total cases in scope nationally. The number of statements issued is similar to the total for non-WYPF clients (source: LGA Bulletin June 2026).

In **June 2026**, FRAs reported that 2,968 cases have expressed an interest but have not yet received and/or returned their statement. Most of these cases are expected to progress and be received at WYPF over the coming months. The cohorts are:

Cases	Numbers known
Special Active	363
Special Deferred	1,708
Special Pensioner	897
Total	**2,968**

Outstanding Special Pensioner cases as at 11 June 2026

The outstanding case data as at 11 June 2026 is the starting point for the Special Pensioner Completion Plan:

Cases	Number
Outstanding payments	626
Outstanding quotations to issue by WYPF	835
Number of quotes issued awaiting pension claim form	92
Special Pensioner EOI cases expected to be received (*previous table*)	897
Total outstanding known cases	**2,450**
Rough estimate of potential cases where the member has not yet returned an EOI *(see 'Further EOIs' section below)*	**670**
Potential Final Total	**3,120**

2. Priorities

The overriding priority is to pay Special Pensioners.

The more detailed priority order is:

- Processing by date of receipt of data from FRA
- Pay benefits to special pensioners due or overdue payment now.
- Processing beneficiaries' payments (for deceased members)
- Creating member records for deferred members
- Updating active member records
- Issuing Pension Saving Statements when relevant.

With regards to Active and Deferred Members:

- These will be processed after the pensioner payments have completed
- Where the member reaches age 60 after FRA has submitted data, processing will be completed as part of BAU
- Members who have reached age 60 will be identified and processed as a priority
- Each month a "birthday list" will identify members who are about to turn 60 to be processed that month
- If possible, data updates may be completed to membership history screens on member records if resource is available.
- Data updates to records (non-payment) will not be completed until Civica have delivered updates to UPM. This is because any work WYPF complete needs to be compatible with future calculation build in the UPM system.

3. Completion Plan for Special Pensioners

To the end of May, 802 special pensioners have been paid.

Processing resources significantly increased in June, with the onboarding of external pensions staff from Aptia.

The expected number of Special Pensioner payments from June 2026 through to March 2027 is 2,520 with Aptia staff available to the present end date of 31 October. This rises to 3,030 if Aptia is engaged for a further three months to 31 January 2027 (details of the Aptia engagement are provided at Section 4). The monthly plans are shown in the table:

June*	July	Aug	Sept	Oct	Nov	Dec	Jan 27	Feb	Mar	**Total**
310	340	340	340	340	170	170	170	170	170	**2,520**
		If Aptia remains engaged:			340	340	340			**3,030**

*309 actual payments for the 4 weeks ending 3rd July.

This profile suggests that with the extended Aptia support, the potential 3,120 cases could more or less be paid by 31 March 2027. In practice, this will of course depend on the actual numbers and when they are received from FRAs. In reality, there will be a residual flow of cases into Quarter 1 of 2026/27 given the deadline for FRAs and individuals is 31 March 2027.

Delivery of the Completion Plan - dependencies:

- Staff levels remaining consistent and recruitment to permanent WYPF roles
- Quotations being issued to allow payments to be made
- FRA's sending in their remaining cases in reasonable time and as far ahead of 31 March 2027 as possible. On average FRA's are currently sending 32 new cases per week.
- It should be noted that some cohorts cannot currently be progressed by FRAs, pending further iterations of the GAD calculator and/or national guidance
- Potential to extend the Aptia contract for 3 months from November to January. This would require Oversight Board agreement to the extent that costs would fall to FRAs.

Further EOIs that may be received by FRAs

- Potentially up to circa 4,000 EOIs are yet to be returned to FRAs (4,394 at 31 March 2026 as in the second table, being 10,916 in scope less 6,522 EOIs)
- If half of these EOIs are returned and progress (2,000), and a third are Special Pensioners (using the June 2026 proportions), this would be an additional 670 cases. This is an estimate.
- As noted above, the expected monthly processing volumes with the extended Aptia support could potentially pay these by 31 March 2027.
- It is unknown how many EOIs will be submitted and progress and how many will be Special Pensioners
- The Matthews team will remain in place and the project will remain open beyond March 2027 to process later submissions until otherwise instructed by FRAs.

4. Staffing and External Resources

WYPF established a dedicated Matthews team dealing with the delivery of the project. There is a team of 9 permanent staff members and a permanent Pensions Officer will be onboarded mid-July. WYPF remain committed to filling the 3 remaining permanent vacancies on this team with recruitment ongoing.

Due to the pressure of high volumes of payments to be made within a reasonable timeframe in line with the Matthews deadline of 31 March 2027, WYPF have contracted Aptia to increase volume output and shorten delivery time.

The initial contract is to 31 October 2026 with an option to extend by 3 months to 31 January 2027. FRAs will be informed if the extension is activated and will be consulted in advance should there be an additional cost to them.

9 Aptia administrators were onboarded across 3 weeks from 11 May 2026 and as of 9 June 2026 all were trained to process Matthews payments.

WYPF staff focus:

- Creating new records on receipt of new cases from FRA’s
- Reviewing GAD spreadsheets submitted by FRA’s
- Issuing quotes
- Processing non-payroll client payments (where FRAs run their own pensioner payrolls)
- Processing complex payments involving Sargeant Remedy
- Member queries & contact.

Aptia staff focus:

To provide assurances and ensure accuracy, WYPF staff checked the output of Aptia staff until the end of June.

With effect from 16 June, payment checking training was provided to 2 senior Aptia staff and this will also be provided to another 2 Aptia staff in July. The remaining 4 Aptia administrators will continue to process payments. Hence, Aptia are now processing and checking the payments.

This will ensure payments do not back up and the risk of not being paid is significantly reduced, also WYPF staff are freed up.

The cycle of processing is effective from the issue date of interest from GAD each month to payroll close down and then from monthly payroll opening until the final lump sum payroll of the month, which is on average 12 working days per month.

On the non-payment processing days, Aptia staff are to:

- Process general bulk BAU tasks such as Life Certificates, Address changes
- Process BAU Leaver Notifications and Deferred Benefit calculations
- Update active records and prepare quotations
- Process simple quotes in the agreed date order leaving the complex cases to be processed by WYPF staff.

This will lead to some cases being processed out of order. This will however result in higher numbers, quicker processing time overall and better value for money for FRAs.

Keeping Quotes and Payments in balance
We anticipate that numbers of payments processed will be higher than the numbers of quotes processed solely by WYPF officers. If quote processing does not keep pace with payments, eventually there will not be payments for Aptia to process. More staff at WYPF and Aptia staff have been trained to process quotes and maintain a steady number of payments available to process.

5. Improvements made

An additional lump sum payroll runs on the last available date of each month which allows payment to be made to the member's account on the last day of each month.

On average this has increased processing time by 1.5 days per month. This will continue throughout the entirety of this project.

Automation has been introduced for processing retirement payments from active status. This has reduced the manual process by 20 minutes.

6. Ongoing Commitments

- Further Internal IT development of automation
- Further internal development of processes to improve efficiencies and enhance reporting

- Assist Civica with their calculation development.

Completed by: WYPF

Date: 21 July 26