**Challenges / decisions to be made (must record the decisions and reasons why we made them)**

| Area | Challenge | LGA Recommendation | DCCPF Decision |
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| Calculations | Where value data cant be drawn from an ABS ran in the last 13 months, or any no other calcs on file; Should we: -Calculate value data each time a dashboard user requests view data OR -draw the data from a monthly bulk stored ABS calculation | Recommend draw data from a monthly ABS run | Agree - monthly ABS run. Need to adjust monthly return process to add in ABS run |
| Revaluation of Deferreds | How to revalue deferred benefits | Recommend including PI calculated up to the illustration date | PI to most recent PI date will be on system therefore PI will be correct to illustration date as long as PI exercise is complete |
| Rounding | Whether value data provided should be exact or rounded? | Recommend following existing approach in how you quote values in ABS | Currently quote exact figures from calc, no option in system to round so go with exact approach |
| Members over NPA | How to calculate value data for members over NPA | For deferred members of the 1995 scheme - recommend returning 'details not available' along with administrative data.  This is because benefits should already be in payment and not displayed on dashboard.  For members of later schemes, recommend using scheme last year-end date as illustration date with late retirement increases included | For deferred members of later schemes, 31/03 will be the most recent value data on file and will include LRF. ISP/Civica will advise how we show 'details not available' Adding a comment to the screen such as 'these benefits should already be in payment - if not contact DCCPF' would help identify GONE AWAY members. |
| Benefits with tranches linked to different NPAs | How to calculate value data where a member has tranches of membership with a benefits payable unreduced from different dates | Recommend you quote a single value as at: the illustration for accrued benefits and a normal pension age for estimated retirement income | Think this is maybe an issue for other types of schemes? If benefits tranches are held as one single benefit they cannot be split and payable from different ages. One single value will be show on the calc. |
| Survivor Benefits | How to indicate whether survivor benefits are present where the member has different tranches of membership within a single benefit | Recommend returning an indicator to show the value data includes contingent survivor benefits | Agree with LGA |
| GMP Equalisation | Whether to account for GMP equalisation in value data | GMP Equalisation for PSPS is under review by HMT and sponsoring government departments.  Until the outcome is known GMP equalisation cannot be accounted for within value data | Agree with LGA |
| GMP Stalemate | Whether to include individuals who HMRC shows as entitled to a GMP, but you believe the GMP did not accrue in your Fund or has been extinguished. | HMRC agreed in 2019 that any queries of this natures should be raised with HMRC and not to record such individuals on your system because you believe they were not a members of your Fund.  Therefore we recommend you exclude these individuals as you should not hold record of them. | We did not have any stalemate cases of this nature when conducting GMP reconicliation.  We had stalemate cases, however this was to do with GMP value and not whether liability was held at all. |
| GMP values | How to calculate value data for members with a GMP | Recommend you do not include the GMP when calculating value data unless the member has passed the age at which GMPs are payable (60 women, 65 man)  If this is the case, where appropriate you should uplift the value data to reflect the amount of GMP | Most members now will be post 2016 SPA and GMP will not effect value.  However agree LGA otherwise. |

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| AVC | Whether AVC view data should be provided to dashboards bu you or the AVC provider | Initially recommended AVC provider to provide data directly, however some AVC providers cannot do this. Need to speak to AVC providers | Need to decide on single of multiple approach. Ongoing discussions with Utmost Life. |
| Pension Debits | How to display value data where members benefits are subject to a pension debit | Recommend following existing approach in how you quote values in ABS | Agree - ABS show values net of debits |
| Scheme Pays Debits | How to display value data where members benefits are subject to a scheme pays debit | Recommend following existing approach in how you quote values in ABS | Agree - ABS show values net of debits |
| More than one UPM record | How to display view data where the member holds more than one benefit in the LGPS | Recommend view data for each benefit should be supplied to dashboard separately | Agree and UPM records are held separately with separate benefits also having their own rules/ages/dates attached |
| Transfers in and Additional benefits | How to display additional benefits gained from a transfer in, purchased by a member or awarded by an employer | Recommend inlcuding additional benefits within value data without separating them out | Agree - this is how system stores this data - wouldn't be able to split it out as transfer 'buy's LGPS durham service |
| Data refresh trigger | Value data can be no more than 12/13 months out of dat depending from where the data is retreieved.  However circumstacnes change far more frequently and you will need to decide what changes in circumstances warrant the dashboard data being refreshed | Recommend that you refresh data at the minimum of monhtly so that value data can be drawn from data always within 1 monht old  If you refresh data regualrly will need to consider what illustration date is used to calcualte accrued values | Most likely do a monhtly ABS? New dashabord retirement screen would need to built.  Would running ABS april & august be ok? |
| Flexible Retirements | For members who have flexibly retired and taken partial payment, or have flexibly retireed but are still active in the scheme again.  Whether you should show the unpaid view data. | DWP have confirmed that the unpaid data view/continued accrual view data is not in scope of reguations.  This means data will not be shown on dahsboard | We work to identify those with a pensioner record on flexible retirement and also other unclaimed benefit. Is this the case for all pensioners with an unclaimed benefit also? Pensioner & deferred? Pensioner & active? Or only felxible - will need to clarify |
| Suspended Tier 3 IHR | Whether to display the view data where Tier 3 benefits have been suspended | DWP have confirmed that whilst the pension is in payment they are out of scope and should not be displayed.  However once the pension becomes suspended and the member is deferred again they are back in scope. | Should be easy to include Pensioner Deferred members in data extract |
| Preserved Refunds | Should members with frozen refunds be treated as relevant members for dashboard purposes | DWP have indicated such members should not be treated as relevant members for dashboard purposes | Disregard preserved refund records from Dashboard data -easy to filter out |
| Undecided Leavers | Undecided leavers - where you are informed of a leaver but have not yet calculated benefits.  It can be manually set by you or automatically set by some software systems when a leaver is processed, however not all systems offer a temp status of undecided | Not all undecided leavers are in the scope of dashboards - such as refunds, transfers out, retirements etc. However some will be deferred benefits and in scope.  MaPS have advised you will need to send undecided leavers to dashboard indicating that the data is unavailble as a transaction is outstanding.  The ISP should be able to help with these cases | Members can be identified by an outstanding process. Civica should be able to sort. |