

Factors Guidance Hub

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Public service pension schemes administrators can access scheme factors and guidance from a new online hub developed by the Government Actuary's Department.

The new GAD Factors Guidance Hub makes it easy for administrators of public service pension schemes to locate actuarial factors (within the consolidated factors workbooks) and guidance for their use for the public service pension schemes.

Information in one area

GAD provides thousands of actuarial factors for schemes which enable members to vary the form of benefit payments from their pension scheme. This might include:

- retiring earlier or later than a scheme's normal pension age
- converting pension to a lump sum at retirement
- buying additional pension

More than 400 sets of guidance are required to accompany the actuarial factors, so that administrators have relevant information and formulae which explain their use.

In the past, guidance documents were prepared for and provided to each of the public service pension schemes individually. Their onward sharing varied, with some schemes displaying factors and guidance on their own websites and others not sharing them. Where factors and guidance were shared, this tended to be the most recent guidance only.

As a result of the McCloud remedy, a further suite of guidance has been required to ensure correct implementation. In some cases, remedy requires reference back to factors and guidance that applied historically.

The Hub brings all the information - past and present guidance (including McCloud remedy) and factors - together in one area, in a standardised and consistent way.

Streamlined reviews

As part of developing the hub, the structure of the guidance was reviewed and revised to better meet the needs of users and to bring efficiencies to future updates. These updates include:

- Generic information that was provided individually within each set of guidance has been brought out of the guidance to the scheme home pages. Any updates to this information required in future will be quick to apply across all schemes.
- Assumptions now appear in the consolidated factors workbooks, alongside the factors that they underpin. This will require one update per review, rather than updates within each set of guidance.
- Removal of factors from the body of the guidance means that guidance and factors can be

reviewed independently, ensuring that each are done as quickly and efficiently as possible.

GAD actuary and project lead, Sam Watts said, “The GAD Factors Guidance Hub provides a wealth of information that previously was difficult to track down and time consuming to update. The vision for and implementation of this Hub used skills from a range of people across the department who collaborated brilliantly to produce this product, of which I am very proud!”

<https://www.gov.uk/government/news/factors-guidance-hub>