



# Haverling

LONDON BOROUGH

## LOCAL PENSION BOARD AGENDA

**4.00 pm**

**Tuesday  
3 August 2021**

**Zoom**

Members 3: Quorum 2

Mark Holder, Scheme Member Representative  
Denise Broom  
Andrew Frater

**For information about the meeting please contact:  
Luke Phimister 01708 434619  
[luke.phimister@onesource.co.uk](mailto:luke.phimister@onesource.co.uk)**

## AGENDA ITEMS

### 1 CHAIR'S ANNOUNCEMENTS

The Chair will announce details of the arrangements in case of fire or other events that might require the meeting room or building's evacuation.

### 2 APOLOGIES FOR ABSENCE

(if any) – receive.

### 3 DISCLOSURE OF INTEREST

Members are invited to disclose any interest in any items on the agenda at this point of the meeting.

*Members may still disclose any interest in an item at any time prior to the consideration of the matter.*

### 4 MINUTES OF THE MEETING (Pages 1 - 2)

To approve as correct the minutes of the meeting held on 22nd June 2021 and authorise the Chair to sign them.

### 5 TO RECEIVE FEEDBACK FROM RECENT MEETINGS OF THE PENSIONS COMMITTEE

### 6 COP14 CHECKLIST (Pages 3 - 20)

Documents attached

### 7 COVID-19 IMPACT UPDATE

Verbal update to be given

### 8 DATA IMPROVEMENT PLAN (Pages 21 - 22)

Document attached

### 9 PROJECT PACE UPDATE

Verbal update to be given

### 10 Q4 LPPA PERFORMANCE REPORT (Pages 23 - 64)

Document attached

### 11 SPECIAL SEVERANCE PAYMENTS CONSULTATION UPDATE

Verbal update to be given

**Local Pension Board, 3 August 2021**

**12 RISK REGISTER** (Pages 65 - 66)

Document attached

**13 LOCAL PENSION BOARD END OF YEAR REPORT** (Pages 67 - 68)

Document attached

**Andrew Beesley**  
**Committee Administration Manager**

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# Public Document Pack Agenda Item 4

## MINUTES OF THE MEETING OF THE LOCAL PENSION BOARD

Zoom

22 June 2021 (4.00 - 4.15 pm)

### Present:

Denise Broom  
Andrew Frater (Chairman)  
Mark Holder

### 66 CHAIR'S ANNOUNCEMENTS

The Chairman reminded Members of the action to be taken if they lost connection to the Zoom call.

### 67 APOLOGIES FOR ABSENCE

Apologies were received from Anne Giles

### 68 DISCLOSURE OF INTEREST

There were no disclosures of interests.

### 69 LOCAL PENSION BOARD WORK PLAN

The Board were presented with the previous work plan and **agreed** for the following changes to be made:

- 1) Keep points 1 – 5 and 7 – 8 the same
- 2) Remove point 6
- 3) Add a further point to allow the Board to have oversight of the transition to the other admin platform
- 4) Alter the wording of points 2 and 4 to incorporate the entire risk register
- 5) Add a further point to report on COVID-19 and the impacts it has had on the scheme

The Board **agreed** for the updated work plan to be circulated by email

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Chairman

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# The Pension Regulator's and Scheme Advisory Board Compliance Checklist

Date of Current Version: 13/01/2021

## Contents

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## Introduction

This document outlines how the London Borough of Havering complies with The Pensions Regulator's (TPR) Code of Practice No 14 Governance and Administration of Public Service Pension Schemes (the TPR Code) in relation to the management of the London Borough of Havering Pension Fund which is part of the Local Government Pension Scheme (LGPS). It will be updated regularly by officers of the Fund and reported annually to the Pensions Committee and Pension Board.

This document highlights all the key elements of the TPR Code and evidences whether the London Borough of Havering meets these areas of best practice. The document shows when an element was last checked and whether, at that time, it was considered fully, partially or not compliant. Where an element is partially or not compliant, it highlights any actions that have been identified to improve current practices. Where an element is not yet active, the commentary will generally still highlight where advanced progress is being made.

Those reading this document should be mindful that the TPR Code applies equally to all public service pension schemes and therefore it is generic in nature. There may be a number of elements that are more specifically stipulated within the LGPS legislation and it is not the purpose of this compliance checklist to consider that level of detail.

## Key

Frequency of review and last review date: Where a process, policy or practice is officially reviewed at a set interval, the actual interval will be shown as well as the last interval date. However, in many circumstances, processes and procedures are ongoing and part of the day to day operation of the Fund. In these circumstances, an annual check will be carried out to ensure that the ongoing process meets the TPR Code expectations and therefore the date shown will be the date that annual check was carried out and the frequency will be shown as *ongoing (annual check)*.

to be reviewed

**Completed:**

Fully Completed
In Progress
Not Started
Not Yet Relevant

**Compliant**

Fully Compliant
Partially Compliant
Non Compliant
Not Yet Relevant

**Definitions**

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PSPA134	Public Service Pensions Act 2013
LGPS	Local Government Pension Scheme
TPR	The Pensions Regulator
TPR CODE	The Pensions Regulator's Code of Practice No 14 Governance and administration of public service pension schemes
Scheme Manager	This is the London Borough of Havering
Administering Authority	The LGPS specific term for Scheme Manager
LBH	The London Borough of Havering
IDRP	Internal Disputes Resolution Procedure
SAB	The National LGPS Scheme Advisory Board
PC	Pensions Committee
LPB	Local Pensions Board
LPPA	Local Pensions Partnership Administration
MSS	Member Self Service
CMS	Case Management System

**Summary Dashboard**

A dashboard showing the summary of the results of the latest compliance checklist is shown below:

No.	Check	Compliant	Deadline
<b>Reporting Duties</b>			
A1			
A2			
A3			
<b>Knowledge and Understanding</b>			
B1			
B2			
B3			
B4			
B5			
B6			
B7			
B8			
B9			
B10			
B11			
B12			
<b>Conflicts of Interest</b>			
C1			
C2			
C3			
C4			
C5			
C6			
C7			
C8			
C9			
C10			
C11			
<b>Publishing Information</b>			
D1			
D2			
D3			
D4			
<b>Risk and Internal Controls</b>			
E1			
E2			
E3			
E4			
E5			
E6			
E7			
E8			
<b>Maintaining Accurate Member Data</b>			
F1			
F2			

F3			
F4			
F5			
F6			
F7			
F8			
F9			
F10			
F11			
<b>Maintaining Contributions</b>			
G1			
G2			
G3			
G4			
G5			
G6			
G7			
G8			
G9			
<b>Providing Information to Members and Others</b>			
H1			
H2			
H3			
H4			
H5			
H6			
H7			
H8			
H9			
H10			
H11			
H12			
<b>Internal Dispute Resolution</b>			
I1			
I2			
I3			
I4			
I5			
I6			
I7			
I8			
I9			
<b>Reporting Breaches</b>			
J1			
J2			
J3			

## A - Reporting Duties

Note the requirements in this section are not included in the TPR Code but they are a fundamental to the relationship with TPR.

### Legal Requirements

All public service pension schemes have to be registered with TPR. On request from TPR, schemes must submit a scheme return, containing prescribed information. The Scheme Manager must also keep TPR informed of any changes to registrable scheme details.

Note the requirements in section A are not included in the TPR Code but are a requirement for all schemes.

No.	TPR Requirement	TPR Code Ref	London Borough of Havering Approach / Evidence	Frequency of Review	Last Review Date	Check Completed	Compliant	Notes	Action
A1	Is your scheme registered with the Pension Regulator?	n/a	Yes - the Pensions Projects and Contracts Manager is the contact on the registration.	n/a already registered		Fully completed	Fully compliant		
A2	Is the information held on the Pensions Regulator's website about the scheme up-to-date?	n/a	The scheme return was submitted to TPR with details of all scheme employers.	Annual check	17/11/2020	Fully completed	Fully compliant		
A3	Have you completed this latest Scheme Return in the required timescale?	n/a	The scheme return was submitted on 17/11/2020 prior to the deadline of 15/12/2020	Annual check	17/11/2020	Fully completed	Fully compliant		

## B - Knowledge and Understanding

### Legal Requirements

A member of the pension board of a public service pension scheme must be conversant with:

- the rules of the scheme, and
- any document recording policy about the administration of the scheme which is for the time being adopted in relation to the scheme.

TPR Code Ref 34

A member of a pension board must have knowledge and understanding of:

- the law relating to pensions, and
- any other matters which are prescribed in regulations.

TPR Code Ref 35

The degree of knowledge and understanding required is that appropriate for the purposes of enabling the individual to properly exercise the functions of a member of the pension board.

TPR Code Ref 36

No.	TPR Requirement	TPR Code Ref	London Borough of Havering Approach / Evidence	Frequency of Review	Last Review Date	Check Completed	Compliant	Notes	Action
B1	Are there policies and arrangements in place to support pension board members in acquiring and retaining knowledge and understanding?	38	A joint training strategy has been developed and was agreed by the Pensions Committee on the 24 November 2015 and presented to the Local Pension Board (LPB) at its meeting on the 6 January 2016. The Training Strategy covers both committee and board members. To assist in achieving the training strategy objectives the fund will aim for full compliance with the CIPFA Knowledge and Skills Framework. Training register is maintained throughout the year detailed in the annual report.	Annual check	31/03/2020	Fully completed	Fully compliant		Once the Good Governance Guide has been finalised and formally adopted, the training strategy will be revised to cover all areas within the recommendations. The timetable will depend on the capacity within MHCLG and other LGPS stakeholders to progress to implementation of the proposals and consult on formal guidance given their other current priorities.
B2	Has a person been designated to take responsibility for ensuring the framework is developed and implemented?	38	On a day to day basis the Pension Fund Manager (Onesource Pensions and Treasury) maintains compliance with the policy and annual reporting. Training is also arranged by Pensions Administration as applicable.	As and when required		Fully completed	Fully compliant		

B3	Is the Fund providing assistance to pension board members to determine the degree of knowledge and understanding required?	48	The CIPFA Knowledge and Skills self assessment was undertaken when the LPB was first set up. The LPB also undertook induction training held by Hymans (generic to the LGPS) and followed up by officers (Havering Pension Fund focus). Ongoing training is provided and attendance published in the Pension fund Annual report.	Ongoing		Fully completed	Fully compliant	Induction training has been carried out for all existing board members.	Do Board Members wish to comment here? Would it be useful to review the self assessment (See B10)?
B4	Are the roles and responsibilities of pension boards and members of pension board clearly set out in scheme documentation?	47	The roles and responsibilities are set out in the Board Members Terms of Reference and are provided to new members on appointment.	Annual check	31/08/2020	Fully completed	Fully compliant		Documentation to be published to the new havering.gov pensions web pages
B5	Are pension board members aware of their legal responsibility in terms of Knowledge and Understanding?	50	This is detailed in Terms of Reference which is provided to each member on appointment to the Board. The Training Strategy also outlines the legal requirements relating to knowledge and skills.	Ongoing		Fully completed	Fully compliant		Do Board Members wish to comment here?
B6	Have all pension board members got access to copies of the scheme rules and relevant Fund documentation?	40	Scheme Regulations are available on the lgpsregs.org website. All key fund documentation is also available to view on the havering.gov pensions web pages	Ongoing		Fully completed	Fully compliant		Documentation to be published to the new havering.gov pensions web pages
B7	Is there an up-to-date list of the Fund specific documents with which pension board members need to be conversant in?	46	LBH Has created and will maintain a list of documents that the Board members will need to be conversant with.	As and when required but at least annually	31/08/2020	Fully completed	Fully compliant		Revised list to be circulated
B8	Are all pension board members investing sufficient time in their learning and development?	55	A number of training sessions have been arranged and attendance to date is good. A log is maintained of who has attended training and this is published in the annual report. The CIPFA Knowledge and Skills Framework self-assessment form will also become a personalised training plan for each member and will be used to document areas of learning and continued development.	Ongoing		Fully completed	Fully compliant		Do Board Members wish to comment here?
B9	Does the Fund offer pre-appointment training for new pension board members or mentoring by existing members?	56	Pre-appointment training and mentoring has not been offered, but potential members are invited to discuss the roles and referred to the website where the roles and responsibilities are set out. Induction courses are designed to meet the needs of new members	As and when required		Fully completed	Fully compliant		
B10	Is there a process in place for regularly assessing the pension board members' level of knowledge and understanding is sufficient for their role, responsibilities and duties?	57	See comments in B3 - the knowledge and skills analysis will be carried out annually.	Annual check	30/11/2017	Fully completed	Fully compliant		A review of the self assessment should be undertaken. Do Board Members wish to comment here?
B11	Are records of learning activities being maintained?	60	A log is maintained of who has attended training and this is published in the annual report.	Annual check	31/03/2020	Fully completed	Fully compliant		

B12	Have the pension board members completed the Pension Regulator's toolkit for training on the Code of Practice number 14?	59	The modules within the Pensions Regulator online toolkit are available to Board Members and completed courses have been recorded in the training log. In addition, to the COP14 training, general online training is also available via the Pensions Regulator	Annual check	31/03/2020	In progress	Partially compliant		There is generic training available for trustees plus additional training specific to public service schemes and the COP14. Links to be provided
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### C - Conflicts of interest

#### Legal Requirements

The Public Service Pensions Act 2013 sets out the legal requirements for scheme managers and pension boards for conflicts of interest. In relation to the pension board, scheme regulations must include provision requiring the scheme manager to be satisfied:

TPR Code Ref 62

- that a person to be appointed as a member of the pension board does not have a conflict of interest and
- from time to time, that none of the members of the pension board has a conflict of interest.

Scheme regulations must require each member or proposed member of a pension board to provide the scheme manager with such information as the scheme manager reasonably requires for the purposes of meeting the requirements referred to above.

TPR Code Ref 63

Scheme regulations must include provision requiring the pension board to include employer representatives and member representatives in equal numbers.

TPR Code Ref 64

No.	TPR Requirement	TPR Code Ref	London Borough of Havering Approach / Evidence	Frequency of Review	Last Review Date	Check Completed	Compliant	Notes	Action
C1	Does the Fund have a conflict of interest policy and procedure, which includes identifying, monitoring and managing potential conflicts of interest?	76	A conflicts of interest Policy for the Local Pension Board (LPB) was adopted at a Council meeting held on the 25 March 2015. This is available to view on Havering.gov pensions web pages.	Annual	31/12/2020	Fully completed	Fully compliant		Documentation to be published to the new havering.gov pensions web pages
C2	Do pension board members have a clear understanding of their role, the circumstances in which they may have a conflict of interest and how to manage potential conflicts?	78	The LPB are aware of their roles and responsibilities and some of the LPB members have completed the TPR online toolkit module covering conflicts of interest.	Ongoing		Fully completed	Fully compliant		Do Board Members wish to comment here? Some training is outstanding (see B12)
C3	Have all Pension Board members provided appropriate information for the Administering Authority to determine whether a conflict exists (on appointment and from time to time)?	79	The Council maintain appropriate records of declared conflicts of interest and manage any potential conflicts to ensure they do not become actual or perceived conflicts of interest. Records will be lodged in advance of the Board Member's appointment and will be maintained by the Council's Monitoring Officer.	Ongoing		Fully completed	Fully compliant		
C4	Does the appointment process for pension board members require disclosure of interests and responsibilities which could become conflicts of interest?	80	There is a duty on all prospective Local Pension Board members to declare interests prior to their appointment to the Board. No declarations to have been received to date in the appointment process under any pension Fund requirement (this is looked at once appointed by way of the Council Code of Conduct declaration). Conflicts of interest is a standing item on all Board agendas	Ongoing		Fully completed	Fully compliant		
C5	Is the conflicts policy regularly reviewed?	76	There is an agreed and documented conflicts policy and procedure which includes identifying monitoring and managing potential conflicts of interest and keep under review from time to time.	As and when required		Fully completed	Fully compliant		

C6	Does the Fund have a conflicts register and it is circulated for ongoing review and published?	84	There is a conflicts register that covers all Councillors that is reviewed annually and published on the Havering Website. Declaration of interest is a standing item on the LPB agenda and when a conflict arises, this will be disclosed and recorded in a Pension Board conflicts register. There is no requirement for Board Members to publish their declarations of interest on the Council website			Fully completed	Fully compliant		
C7	Is appropriate information included in the register?	84	The Local Pension Board register is based on the Pensions Regulator template and has all required information	Annual	31/12/2020	Fully completed	Fully compliant		
C8	Is there a standing item on the agenda for declaring conflicts of interest?	85	There is a standing item on each LPB agenda	Ongoing		Fully completed	Fully compliant		
C9	Do those involved know how to report a conflict of interest?	78	There is an agreed and documented conflicts policy and procedure which includes identifying monitoring and managing potential conflicts of interest.	Ongoing		Fully completed	Fully compliant		
C10	Is the number of employer and member representatives on the board in line with legal requirements?	90	The board is made up of 2 member representatives and 2 employer representatives which meets the minimum legal requirements. All positions are currently filled.	Ongoing		Fully completed	Fully compliant	Positions are advertised as they become available.	
C11	Is the board made up of the appropriate mix of representatives in order to minimise potential conflicts?	91	The Board is made up of a suitable scheme representation.	Ongoing		Fully completed	Fully compliant		

**D - Publishing information about schemes**

**Legal Requirements**

The scheme manager for a public service scheme must publish information about the pension board for the scheme(s) and keep that information up-to-date.

TPR Code Ref 92

The information must include:

TPR Code Ref 93

- who the members of the pension board are
- representation on the board of members of the scheme(s), and
- the matters falling within the pension board's responsibility

No.	TPR Requirement	TPR Code Ref	London Borough of Havering Approach / Evidence	Frequency of Review	Last Review Date	Check Completed	Compliant	Notes	Action
D1	Does the Administering Authority publish information about the pension board?	95	The havering.gov website provide information relating the LPB Members	As and when required		In progress	Partially compliant		Following the removal of any fund specific documents from the LPPA pension fund members website, new pages are being built within the main Havering website to accommodate the Local Pension Board information
D2	Does the Administering Authority publish other useful related information about the pension board?	96	The Havering website provides the names, contact details and biographies of the LPB Members. The website includes information regarding the roles and responsibilities of both scheme member and scheme employer roles and the terms of reference. The appointment process is not currently on the website, however adverts for new representatives are uploaded onto the site when applicable which give the required information.	As and when required		In progress	Partially compliant		As D1

D3	Is all the information about the Pension Board kept up to date?	98	All the information currently held on the website is up to date.	As and when required		In progress	Partially compliant		As D1
D4	Does the Administering Authority publish information about pension board business?	97	All papers are public and published on the Havering website, however some items may be restricted.	As and when required		Fully completed	Fully compliant		

## E - Managing risk and internal controls

### Legal Requirements

The scheme manager must establish and operate internal controls which adequately ensure the scheme is administered and managed in accordance with the scheme rules and the requirements of the law.

TPR Code Ref 101

Internal controls are defined in the legislation as:

TPR Code Ref 102

- arrangements and procedures to be followed in the administration and management of the scheme
- systems and arrangements for monitoring that administration and management
- arrangements and procedures to be followed for the safe custody and security of the assets of the scheme

The legal requirements apply equally where a scheme outsources services connected with the running of the scheme.

No.	TPR Requirement	TPR Code Ref	London Borough of Havering Approach/ Evidence	Frequency of Review	Last Review Date	Check Completed	Compliant	Notes	Action
E1	Is there an agreed process for identifying and recording scheme risks?	105	The Administering Authority's overall policy on risk is to identify all risks to the Fund and to consider the position both in aggregate and at an individual risk level. The Administering Authority monitors the potential risks to the Fund, and will take appropriate action to mitigate the impact of these on the fund wherever possible. Risks are identified and assessed in line with the Authority's risk management process, with risks being identified within Service Plans. Internal Controls operate in the day to day activities that fall under the administration and management of the scheme. Internal controls of the scheme assets include monitoring these quarterly and presenting formal reports to the Pensions Committee and risk is addressed as part of the quarterly monitoring processes. Risk implications are a standard inclusion in reports to the Pensions Committee and the Local Pension Board. LPPA have recruited a Head of Risk and Compliance and provide a monthly risk and compliance report which is presented to the Board	Ongoing		In Progress	Partially compliant		To ensure that the LPPA Annual Assurance Report provides the evidence required to have confidence in their approach to risk
E2	Does the Fund have an adequate process to evaluate risks and establish internal controls?	107	The Pension Fund Manager (Onesource Pensions and Treasury) has produced a risk register to include, initially, 7 areas of risk. Risks have been identified based on failure to comply, manage, govern, sign up new employers and to detect fraud within the LB Havering pension fund. A traffic light system is used to highlight areas of high, medium and low risk. In order to place reliance on the Pension Fund processes, internal controls are continually reconciled and reviewed. New risks may be detected and the traffic light system be updated where action has been taken to reduce a risk. The Risk Register is a living document and a standing item on the Local Pension Board agenda.	Ongoing		In Progress	Partially compliant	It is recognised that there are good internal controls in place in many areas but there is no formal identification/documentation of these. There is a Risk Register for the purpose of monitoring risk.	Consider documenting internal controls.

E3	Does the Administering Authority have a risk register to record all risks identified and action taken?	108	A Risk Register was adopted in June 2015 to record identified risks and required action. It is included in the Annual Report.	Annual check	12/01/2020	Fully completed	Fully compliant	Risk register reviewed and agreed by Pensions Committee January 2021	The LPP are currently in the process of compiling an employer level risk register to assess the employers in the LBH Fund. - Is this in place?
E4	Does the Administering Authority review the effectiveness of the risk management and internal control systems of the Fund?	111	There is no formal process for the review of the effectiveness of the internal controls we have identified. However as identified below (E7) there are substantial internal controls in place including a number of ongoing monitoring areas that are reported to Pensions Committee (investment matters and administration).	Annual check	12/01/2020	In Progress	Partially compliant		To consider having a documented process to meet the requirement of this part of the code
E5	Does the Administering Authority regularly review the risk register?	115	A Risk Register was adopted in June 2015 to record identified risks and required action. Additions to the register are presented to the Board and the Committee are asked to agree the risk register annually	Annual check	12/01/2021	Fully completed	Fully compliant	Risk register reviewed and agreed by Pensions Committee January 2021	
E6	Is there a standing item on the Pension Board agenda to review scheme risks?		The review of the risk register is a standing item on the Local Pension Board agenda	Ongoing		Fully completed	Fully compliant		
E7	Does the Administering Authority have adequate systems, arrangements and procedures (internal controls) in place for the administration and management of the Fund and are they documented ?	116	There are a large range of internal controls in place. Some examples are: <ul style="list-style-type: none"> <li>- Restricted access to the building</li> <li>- Altair (pension admin system) is tested at a national level and has a 2 tier login</li> <li>- Calculations are independently checked</li> <li>- National Fraud Initiative checks</li> <li>- Annual benefit statements request members check their details.</li> <li>- Payments made via BACS</li> <li>- Triennial valuation identifies data issues which are resolved.</li> </ul> Quarterly reconciliation of payments in and out and pension fund strain costs. Not all procedures are documented	Ongoing		In Progress	Partially compliant		To ensure documented procedures are in place where required and ensure that the LPPA Annual Assurance Report provides the evidence required to satisfy this point
E8	Do these procedures apply equally to outsourced services, are internal controls reflected in contracts with third party providers and is there adequate reporting in relation to those controls?	119	LBH and LPP work together to ensure that all internal controls are reflected in the work that LPP undertake although it is recognised that there are good controls in place	Ongoing		In Progress	Partially compliant		To ensure that the LPPA Annual Assurance Report provides the evidence required to have confidence in their approach to this area

**F - Administration and Scheme Record Keeping  
Legal Requirements**

Scheme managers must keep records of information relating to:

TPR Code Ref 122

- member information
- transactions, and
- pension board meetings and decisions.

The legal requirements are set out in the Public Service Pensions (Record Keeping and Miscellaneous Amendments) Regulations 2014 ('the Record Keeping Regulations').

TPR Code Ref 123

The Data Protection Act 1998 and the data protection principles set out additional requirements for using, holding and handling personal information. Other requirements are set out in the:

- Pensions Act 1995 and 2004
- Pensions Act 2008 and the Employers' Duties (Registration and Compliance) Regulations 2010
- Occupational Pension Schemes (Scheme Administration) Regulations 1996 (SI 1996/1715)
- Registered Pension Schemes (Provision of Information) Regulations 2006 (SI 2006/567)

No.	TPR Requirement	TPR	London Borough of Havering Approach / Evidence	Frequency of	Last Review	Check	Compliant	Notes	Action
F1	Do member records hold the information required as defined in the Record Keeping Regulations and is it accurate?	126	LBH/LPPA use Altair as their administration system. It records all member and beneficiary information set out in Record Keeping Regulations.	Ongoing		Fully completed	Fully compliant		
F2	Does the Fund have the appropriate processes in place so employers can provide timely and accurate information?	128/ 129	Prior to the beginning of the scheme year all employers are provided with an updated employee contribution table and the monthly pay and contribution spreadsheet including guidance for completion. New employers admitted to the pension fund, or anyone outsourcing their payroll services, are provided with all relevant information to meet their responsibilities as a scheme employer. LPPA have a secure portal for the submission of all member specific information, new starter forms, leaver forms, end of year data etc. All employers have an administration responsibility to ensure the correct users within their organisations have access to the portal.	Ongoing		Fully completed	Fully compliant		Pension Administration Strategy (PAS) to be put in place although not currently mandatory it is considered good practice
F3	Does the Fund keep records of and reconcile transactions as required by the Record Keeping Regulations?	131/ 132	The specific requirements of the record keeping regulations are adhered to except that employer contributions are not recorded to the member record on Altair as they have no impact on a members benefits. These are recorded at employer level by Pension Fund Accounts and the data can be obtained for all members if required. A record is kept of all overpayments written off during the financial year and the overpayment write off policy is agreed by Pensions Committee annually	Ongoing		Fully completed	Fully compliant	The overpayment write off policy was agreed by Pensions Committee in November 2020 for another 12 months.	Record keeping would benefit from an exercise to reconcile One Oracle payroll to Altair to check for discrepancies. Initial work has started to identify the scope of the project.
F4	Are records kept of pension board meetings as required by the Record Keeping Regulations?	133	This is the responsibility of the Clerk for Committee and all details are posted on LBH website.	Ongoing		Fully completed	Fully compliant		
F5	Are records kept of decisions made by the pension board, outside of meetings as required by the Record Keeping Regulations?	134	The LPB does not make decisions outside of normal meetings	Ongoing		Fully completed	Fully compliant		
F6	Are records retained for as long as they are needed?	135	GDPR allows pension records to be held indefinitely and no member records are archived or removed from the systems. There are no remaining paper files, historic files have been scanned onto an electronic system.	Ongoing		Fully completed	Fully compliant		

F7	Does the Administering Authority have policies and processes to monitor data on an ongoing basis?	136	There is no formal policy or documented procedure for the checks that are carried out, but there is confidence in the accuracy and completeness of the vast majority of data required. The Common and Conditional data scores are monitored and reported in the quarterly performance reports from LPPA. Other periodic checks include; - Triennial valuation exercise - Biannual National Fraud Initiative exercise carried out to identify deceased members. - Pensioner payslips sent in April/May and October. If a payslip is returned the team then investigates any possible address errors or sends life certificates. - Use of the DWP 'Tell Us Once' system.	Ongoing		In Progress	Partially compliant		To implement a data improvement plan
F8	Does the Administering Authority carry out a data review at least annually?	138	A full data check is carried out each year end to ensure accurate record keeping.	Annual check	31/03/2020	Fully completed	Fully compliant		
F9	Is a data improvement plan in place which is being monitored with a defined end date?	141	There is currently no plan in place	Annual check		In Progress	Partially compliant	Data scores have now been received and are very good. However a formal data improvement plan needs to be written.	A draft Data Improvement Plan has been written for approval
F10	Are processes and policies in place to reconcile scheme data with employer data?	142	The year end process ensures that scheme data is reconciled against employer, although this does not currently include postal or email addresses.	Annual check	31/03/2020	Fully completed	Fully compliant		Investigate whether addresses can be reconciled with future year end data.
F11	Do the Administering Authority's member data processes meet the requirements of the Data Protection Act 1998 and the data protection principles?	143	The data processes meet the requirements with regard to what is held, how it is used and how long it can be held for. Information shared securely via encrypted email, password protected documents or secure online portals.	Ongoing		Fully completed	Fully compliant		

## G - Maintaining contributions

### Legal requirements

Contributions must be paid as detailed below, and where not done, they should be reported to TPR in circumstances where the scheme manager has reasonable cause to believe that the failure is likely to be of material significance to TPR in the exercise of any of its functions. Reporting must be carried out as detailed below.

TPR Code Ref 147-149

Contribution Type	Contributions must be paid	Reporting a failure
Employer	On or before the due date as defined by the scheme regulations	To TPR: As soon as reasonably
Employee	Paid within the prescribed period (19 th day of the month, or 22nd day if paid electronically) or earlier date if required by the scheme regulations	To TPR: Within a reasonable period – 10 working days

No.	TPR Requirement	TPR	London Borough of Havering Approach / Evidence	Frequency of	Last Review	Check	Compliant	Notes	Action
G1	Does the Fund have procedures and processes in place to identify payment failures?	150	A comprehensive monitoring spreadsheet is maintained for each employer with an external payroll to identify late payments. LBH does not currently have any problems with late payments.	Ongoing		Fully completed	Fully compliant		

G2	Do those processes and procedures include a contributions monitoring record to determine whether contributions are paid on time and in full?	156/ 157	This is incorporated into the monitoring spreadsheet. Dates payments are received are recorded based on the information supplied by the Cashiers Team on a weekly basis. The spreadsheet would therefore indicate if an employer was a continual/regular late payment offender. In relation to payments being made in full, there are checks carried on both employer and employee contribution amount. These are generally carried out at total level per month, i.e. no individual spot checks unless there appears to be a bigger problem. In addition, at the start of the financial year, the employer contribution rates are checked against those being deducted to ensure they match the Valuation Rates and Adjustments Certificate. The revised employee contribution bands are circulated to all employers once they have been confirmed by the LGA.	Ongoing		Fully completed	Fully compliant		
G3	Do those processes and procedures include monitoring payments against the contributions monitoring record on an ongoing basis?	161	For employers with an external payroll, the money paid in and verified by the bank statement is compared to the totals on the monthly data submissions. The Pension Fund Accounts Team reconcile the data and money received into the pension fund against the Fusion payroll system on a monthly basis.	Ongoing		Fully completed	Fully compliant		
G4	Are these procedures regularly reviewed to ensure they are effective?		Other than via internal and external audit (which should identify areas for concern), the processes are not regularly reviewed. There are relatively few employers in the Fund and a good relationship exists with them, so the risk of deliberate underpayment or fraudulent behaviour is considered to be minor.	As and when required	31/12/2020	Fully completed	Fully compliant		
G5	Do the Administering Authority's processes include managing overdue contributions in line with TPR's suggested approach?	163	A formal procedure is in place and the Charging Policy has been updated to cover this. The Charging Policy was presented to Committee for noting in December 2018 with approval being given by the Section 151 officer.	As and when required		Fully completed	Fully compliant		
G6	Does the Fund maintain a record of any investigations and communications with employers?	170	Although there are currently no identified concerns or investigations a register has been created and is stored with the monthly monitoring spreadsheet	Ongoing		Fully completed	Fully compliant		
G7	Do employers provide sufficient information to monitor contributions and is this in accordance with the LGPS regulations?	164	The monthly pay and contribution return, provided by employers with external payrolls, has all required information, including splits for 50:50 scheme members, and guidance for the accurate completion of the return. Monthly reports are supplied to the Pension Fund Accounts Team regarding the LBH paid employers.	Ongoing		Fully completed	Fully compliant		
G8	Is there a satisfactory process in place to assess the materiality of any payment failures and ensure that those which are material are reported to the Regulator within a reasonable period?	173	Payments which are paid within 2-5 days of their due date are not considered material. A procedure note is in place and the Charging Policy has been updated to cover this.	As and when required		Fully completed	Fully compliant		
G9	If the administration of contributions outsourced to a service provider, is there a process in place to obtain regular information on the payment of contributions to the scheme?	167	AVCs are paid to AVC providers. Checks are carried out at the end of year to ensure the contributions paid match the totals received by the AVC providers.	Annual check	31/03/2020	Fully completed	Fully compliant		

## H - Providing information to members and others

### Legal requirements

The law requires schemes to disclose information about benefits and scheme administration to scheme members and others. This includes requirements relating to benefit statements and certain other information which must be provided under the requirements of the 2013 Act, HM Treasury directions and the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 ('the Disclosure Regulations 2013'). In addition to these duties, there are other legal requirements relating to the provision of information to members and others under other legislation.

TPR Code Ref 187

No.	TPR Requirement	TPR Code Ref	London Borough of Havering Approach / Evidence	Frequency of Review	Last Review Date	Check Completed	Compliant	Notes	Action
H1	Has an annual benefit statement been provided to all active members within the required timescales?	188	Active and deferred benefit statements were issued by 31st August 2020. There were a few that were not issued due to having queries on the record.	Annual check	31/08/2020	Fully completed	Fully compliant		
H2	Do these meet the legal requirements in relation to format?	188	The statements used, when read in conjunction with the covering letter, do provide all the required information.	Annual check	31/08/2020	Fully completed	Fully compliant		
H3	Has a benefit statement been provided to all active, deferred and pension credit members who have requested one within the required timescales?	191	Deferred Benefits Statements and Pension Credit Statements are produced annually as part of the year end process (ie members do not need to request a statement).	Annual check	31/08/2020	Fully completed	Fully compliant		
H4	Does this meet the legal requirements in relation to format?	192	The statements currently include all information required under the Disclosure Regulations, apart from the method of calculation.	Annual check	31/08/2020	In Progress	partially compliant		To speak to LPP
H5	Has an annual benefit statement been provided to all members with AVCs within the required timescales?	194	The statements are sent directly to the members by the AVC providers.	Annual check	31/08/2020	Fully completed	Fully compliant	Providers have confirmed that they are compliant with this point.	
H6	Do these meet the legal requirements in relation to	195	Providers have confirmed that they are compliant with this point.		30/11/2018	Fully completed	Fully compliant		
H7	Is basic scheme information provided to all new and prospective members within the required timescales?	200	All relevant scheme information is available on the LPPA Pension Website for all new and prospective members to view at any time. LPPA write to all new scheme members within 3 working days of receiving the joiner information from an employer. There are a few instances when the Disclosure Regulation timeframes are not met due to late notification by an employer.	Ongoing		Fully completed	Fully compliant		
H8	Does this meet the legal requirements in relation to format?	200	All scheme information is available on the Havering pensions website. There is a guide to the scheme which provides the required information other than: - The statement regarding whether a charge may be made - although no charges are applied to LGPS benefits - There are other guides and factsheets, including the IDRPA leaflet.	Ongoing		In Progress	partially compliant		Need to be reviewed following the release of the new LPPA website
H9	Is all other information provided in accordance with the legal timescales?	201	It is not possible to confirm whether disclosure timescales are being met in all cases as the reporting is not available. Disclosure timescales are reviewed by the Pensions Projects and Contracts Manager as part of the monthly monitoring of cases.	Ongoing		In Progress	partially compliant		A query has been raised with LPP to see whether more automated reporting can be implemented

H10	Where any information is only provided electronically (i.e. instead of any hard copy) does it comply with the legal requirements?	203	Annual Benefit Statements are provided online. Disclosure requirements were met and members have the opportunity to elect to receive a paper copy. Initial contact with new members is via mail and recommends signing up to the Member Self Service (MSS) facility to be able to access future statements. Hard copies of documents can be provided of intranet material if required. Correspondence with members via email is carried out at member request.	Ongoing		Fully completed	Fully compliant		Specific information needs to be given regarding online ABS at joiner/leaver events - to be raised with LPP
H11	Does the Administering Authority aim to design and deliver communications in a way that ensures scheme members are able to engage with their pension provision?	207	Both Havering as the Administering Authority and LPPA have robust communication strategies to ensure sound engagement with members and other stakeholders. The use of MSS is actively promoted by both Havering and LPPA. Communications are kept as clear as possible and always include contact details for further clarification.	Ongoing		Fully completed	Fully compliant		
H12	Does the Administering Authority use a tracing service?	208	LPPA have engaged Target Professional Services to provide address tracing and mortality screening for all clients	Ongoing		Fully completed	Fully compliant		

#### I - Internal Dispute Resolution Legal requirements

The Pensions Act 1995 requires scheme managers to set up and implement an Internal Dispute Resolution Procedure (IDRP) to help resolve disputes between the scheme manager

TPR Code Ref 213

and people with an interest in the scheme.

The Act states that a person has an interest in the scheme if they:

TPR Code Ref 215

- are a member or beneficiary
- are a prospective member
- have ceased to be a member, beneficiary or prospective member
- claim to be any of the above and the dispute relates to this claim.

The Act also states that the procedure must include:

TPR Code Ref 218

- how an application is to be made
- what must be included in an application
- how decisions are to be reached and notified
- a specified period (which is reasonable) within which applications must be made.

The procedure may require people with an interest in the scheme to first refer matters in dispute to a 'specified person' in order for that person to consider and give their decision on those

TPR Code Ref 216

matters. This decision may then be confirmed or replaced by the decision taken by the scheme manager after reconsideration of the matters. However, legislation provides flexibility for scheme managers to decide the details of these.

No.	TPR Requirement	TPR	London Borough of Havering Approach / Evidence	Frequency of	Last Review	Check	Compliant	Notes	Action
I1	Has the Administering Authority put in place an internal dispute resolution procedure?	213	There is a formal process in place. This is documented in the IDRP factsheet which is available from the pensions team or on the Havering Pensions website. The factsheet details the 2 different steps and provides the required contact details for each stage and information regarding TPAS and the Pensions Ombudsman.	Annual check	31/08/2020	Fully completed	Fully compliant		
I2	Does the Administering Authority's process highlight or consider whether a dispute is	214	Exempt disputes are covered in the IDRP factsheet	Annual check	31/08/2020	Fully completed	Fully compliant		

13	Does the information made available to applicants about the procedure clearly state the procedure and process to apply for a dispute to be resolved including: - who it applies to - who the specified person (stage 1) is - the timescales for making applications - who to contact with a dispute - the information that an applicant must include - the process by which decisions are reached?	224	The IDRPs Factsheet includes all specified information along with a form for the person with an interest in the scheme to complete.	Annual check	31/08/2020	Fully completed	Fully compliant		
14	Has the Administering Authority ensured that employers who make first stage decisions also have IDRPs in place?		Some of our scheme employers have published their stage 1 IDRPs adjudicator details along with their scheme discretions, available on the pension scheme website. This has not been followed up with all employers	Ongoing		In Progress	Partially compliant		Liaise with employers to agree a stage 1 process (which could be use of the LBH stage 1 appointed person).
15	Are the timescales in the procedure adhered to including sending an acknowledgment on receipt of an application?	228	LPPA has a dedicated complaints team which assist in the monitoring of IDRPs timescales	As and when required		Fully completed	Fully compliant		Having would benefit from have a central register of IDRPs cases as and when they arise in the future
16	Does the Administering Authority notify and advertise the procedure appropriately?	235	There is a paragraph in all standard letters for notification of benefits and new starters. The guide is also on the Havering Pensions website	Ongoing		Fully completed	Fully compliant		
17	Are the notification requirements in relation to TPAS and the Pensions Ombudsman being adhered to?	238	The TPAS and Ombudsman details are provided at the required stages	Annual check	31/08/2020	Fully completed	Fully compliant		
18	Does the Administering Authority regularly assess the effectiveness of its arrangements?	234	No formal reporting as such is in place. LBH have very few IDRPs cases they are almost exclusively Tier 3 Ill health cases.	As and when required		Fully completed	Fully compliant		Having would benefit from have a central register of IDRPs cases as and when they arise in the future
19	Does the Administering Authority regularly assess the effectiveness where employers carry out a stage one process?	234	No formal reporting as such is in place. Our employers have very few IDRPs cases they are almost exclusively Tier 3 Ill health cases.	As and when required		Fully completed	Fully compliant		Having would benefit from have a central register of IDRPs cases as and when they arise in the future

**J - Reporting breaches of the law**

**Legal Requirements**

Certain people are required to report breaches of the law to the regulator where they have reasonable cause to believe that:

TPR Code Ref 241

- a legal duty which is relevant to the administration of the scheme has not been, or is not being, complied with
- the failure to comply is likely to be of material significance to the regulator in the exercise of any of its functions.

People who are subject to the reporting requirement ('reporters') for public service pension schemes are:

TPR Code Ref 242

- scheme managers
- members of pension boards
- any person who is otherwise involved in the administration of a public service pension scheme
- employers: in the case of a multi-employer scheme, any participating employer who becomes aware of a breach should consider their statutory duty to report, regardless of whether the breach relates to, or affects, members who are its employees or those of other employers
- professional advisers including auditors, actuaries, legal advisers and fund managers: not all public service pension schemes are subject to the same legal requirements to appoint professional advisers, but nonetheless the regulator expects that all schemes will have professional advisers, either resulting from other legal requirements or simply as a matter of practice
- any person who is otherwise involved in advising the managers of the scheme in relation to the scheme.

The report must be made in writing as soon as reasonably practicable.

TPR Code Ref 243

No.	TPR Requirement	TPR	London Borough of Havering Approach / Evidence	Frequency of	Last Review	Completed	Compliant	Notes	Action
J1	Is the Administering Authority satisfied that those responsible for reporting breaches under the legal requirements and TPR guidance understand the requirements?	244	The reporting arrangements are published in on the Havering Pension website	Annual check	21/11/2017	In Progress	Partially Compliant		Staff may benefit from an update/reminder
J2	Does the Administering Authority have appropriate procedures in place to meet their legal obligations for identifying and assessing breaches?	245	A procedure for reporting breaches has been in place since 2005 and a report is presented annually to the Pensions Committee which includes the reporting arrangements and whether any breaches occurred and reported to TPR. Administration breaches are reported by LPPA on a monthly basis and a register is kept by Havering	Annual check	31/12/2020	In Progress	Partially Compliant		
J3	Are breaches being recorded in accordance with the agreed procedures?	246	As above (J2). The named officer for reporting issues to within Havering is currently the Section 151 Officer. A register is maintained to record breaches even if they are not reported to the Pensions Regulator.	Annual check	31/12/2020	Fully completed	Fully compliant		

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Data Improvement Plan - London Borough of Havering Pension Fund

Activity	Action	Owner	Priority	Timescale	Outcome/Objectives	Progress	Comments
Data Improvement Plan implementation	Agree LPP input into Data Improvement plan	Havering Contract Manager	1	Jul-21	LPPA agree to support the plan	LBH/LPPA met 02/07/2021	
	Obtain Board and Committee approval to implement the plan	Havering Contract Manager	1	Sep-21	Board sign off and Committee agree the plan		
<b>Year end</b>							
Activities associated with annual "year-end" processing, to ensure the Fund is "data ready" for the formal valuation exercise, annual benefit production and issue of pension savings statements	Liaise with participating employers to confirm year-end data requirements	LPPA	1	Feb-22	All employers receive bespoke EOY template and have access to Your Fund		
	Identify any specific employer training that may be required	LPPA and Havering PF	1	Feb-22	Training given where required		
	Provide training to participating employers where necessary	LPPA and Havering PF	1	Mar-22	Employers confirm they understand their data responsibilities and the data requirements of the Fund		
	Ensure all year-end posting is carried out in administration system	LPPA	1	Jul-23	Year end posting is complete and update provided to Havering PF		
	Run year-end validations through administration system	LPPA	1	Jul-23	Validation work completed and update provided to Havering PF		
	Clear errors - liaising directly with participating employers where necessary	LPPA	1	Jul-23	Errors cleared and update provided to Havering PF		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		
<b>Education</b>							
Ensure employers are aware of their responsibilities as scheme employers	Identify training issues required by participating employers	LPPA	1	Ongoing	Employer training plan put in place		
	Ensure delivery of training, where required	LPPA and Havering PF	1	As and when required	Complete work as noted in 'action' comments		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		
<b>Annual Data Audit</b>							
Regular activities available to ensure quality and timeliness of data received in relation to scheme members from external agencies and sources	Report on new Target Address Tracing	LPPA	3	Mar-22	Receive assurances from LPPA that the service received is effective and value for money		
	Undertake regular checks to ensure all contact details are present and correct: address, email and telephone number and update as required	LPPA	3	Oct-21	Work completed and update provided to Havering PF as part of quarterly reporting		
	Ensure appropriate use of the LGPS "NI Database" to ensure correct payment of death grants	LPPA	1	Oct-21	Assurances provided by LPPA		
	Routinely check the NI Database as part of day-to-day administration and action as appropriate	LPPA	3	Mar-22	Assurances provided by LPPA		
	Ensure appropriate use of the DWP "Tell us Once" service, to ensure timely notification of scheme member deaths, where appropriate	LPPA	1	Oct-22	Assurances provided by LPPA		
	Undertake regular data mortality screening against the national death register as administered by the General Register Office + take action where unreported deaths are identified	LPPA and Havering PF	1	Mar-22	Complete work as noted in 'action' comments		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		
<b>Data Accuracy</b>							
Regular run of data through Fund Actuary's "Data Portal" as a means of checking accuracy of member data - part of regular inter-valuation data monitoring	Arrange for running of valuation extracts from administration system	LPPA	2	Aug-21	Complete work as noted in 'action' comments		
	Upload on to Data Portal	LPPA and Havering PF	2	Aug-21	Complete work as noted in 'action' comments		
	Analyse critical errors and warnings + undertake data correction activities in administration system where required	LPPA and Havering PF	2	Aug-21	Complete work as noted in 'action' comments		
	Re-run reports and upload to Data Portal to confirm corrections	LPPA and Havering PF	2	Aug-21	Complete work as noted in 'action' comments		
	Perform a Payroll to Altair comparison for Pensioner/Dependant members and review mismatches	LPPA and Havering PF	3	Dec-21	Pension payments within Altair and Fusion match to within an agreed tolerance limit		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		
	<b>Employer engagement</b>						
Actions to link data held by Fund with that of participating scheme employers	Ensuring monthly employee and employer contribution returns are received within required timescales	Havering PF	1	ongoing monthly	Monthly monitoring task		
	Issuing reminders to those employers who miss deadlines	Havering PF	1	ongoing monthly	Monthly monitoring task		
	Escalating persistent offenders to the Administering Authority and seeking to resolve persistent failure, utilising legal services where required	Havering PF	1	ongoing monthly	Escalated cases are progressed and actively monitored. Outcome is high engagement with Scheme employer		
	Undertake monthly reconciliation of employee and employer contributions and the supporting member summaries provided by each employer	Havering PF	1	ongoing monthly	Monthly monitoring task		
	Put in place a communications plan for regular contact with scheme employers	LPPA and Havering PF	2	Mar-22	All employers receive regular news updates and training opportunities		
Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting			
<b>Continual development of technology</b>							
Objectives to ensure where technology is used it assists in the delivery of consistent and accurate member data	Continue to seek opportunities to develop appropriate technology to improve member data quality standards	LPPA and Havering PF	1	Sep-22	Technology is used to advance, improve and better member data quality		
	Streamline operational processing participating employer and administration activities	LPPA and Havering PF	1	Sep-22	Complete work as noted in 'action' comments		
	Implement full monthly reporting on UPM	LPPA and Havering PF	1	Sep-22	Complete work as noted in 'action' comments		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		
<b>TPR data scoring</b>							

Undertaking regular data scoring exercise as part of TPR annual reporting exercise	Review scores provided within the LPPA quarterly performance report	Havering PF	2	Oct-21	Complete work as noted in 'action' comments		
	Agree plan for tackling any gaps/errors/inconsistencies uncovered	LPPA and Havering PF	2	Dec-21	Complete work as noted in 'action' comments		
	Undertake data correction and report progress	LPPA	2	Mar-22	Receive assurances from LPPA that action has been taken		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		
<b>Website</b>							
Undertake a review of Fund website - to ensure content is appropriate for needs of members and their beneficiaries	Review site content for both Havering Pensions and LPPA Pensions websites	Havering PF	1	Dec-21	Complete work as noted in 'action' comments		
	Update Havering Pensions website content where required	Havering PF	1	Apr-21	Complete work as noted in 'action' comments		
	Ensure all relevant documents are published to the Havering Pensions website	Havering PF	1	Apr-21	Complete work as noted in 'action' comments		
	Report progress to Pension Board	Havering Contract Manager			Progress to be reported at each relevant meeting		

# LPP

Local Pensions Partnership  
Administration



Havering Pension Fund

# Quarterly &

1st January – 31st March 2021

# Annual

1st April 2020 – 31st March 2021

# Administration Report

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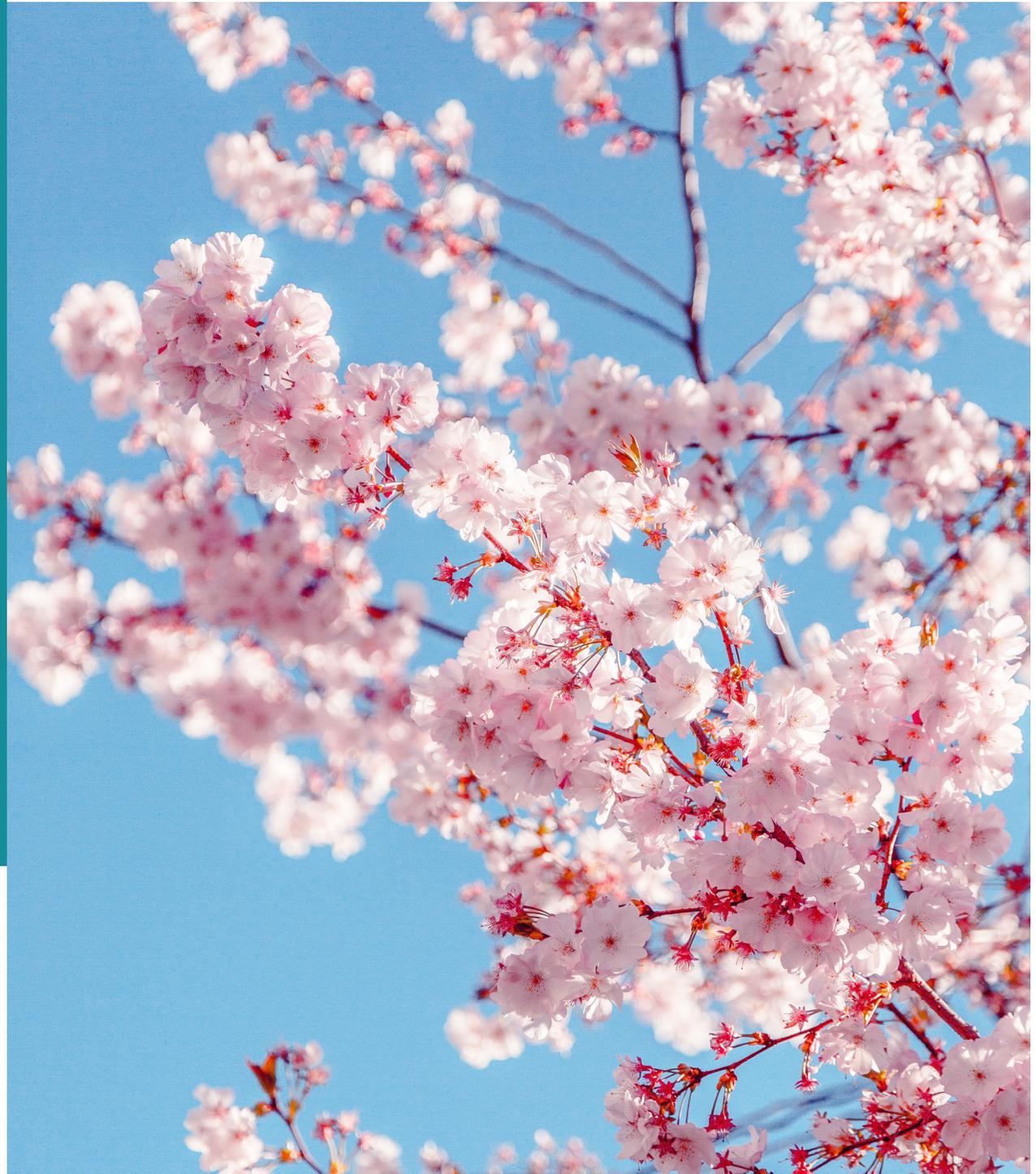
## Key



**Quarterly Figures**



**Annual Figures**



# Definitions

Page 6

## **Total Fund Membership**

Total Fund Membership is the number of Member records held on the LPPA pensions administration system that are contributing to, awaiting benefits, or receiving benefits from the pension fund.

## **Current age demographic**

The age profile of the Membership is split across three types of status:

**Active Members** – Members who are currently contributing toward their pension benefits.

**Deferred Members** – Members who hold a deferred benefit in the fund.

**Pensioner Members** – Pensioners and Dependants who are currently receiving a pension.

Page 9

## **Casework Performance Against SLA**

Performance is measured once all information is made available to LPPA, to enable them to complete the process. All casework has a target timescale in which to complete the process, and performance is measured as the % of cases that have been completed within that timescale.

Page 10-13

## **Casework Performance Against SLA**

The category of 'Other' on this page covers cases including, but not limited to:

- Benefit revisions
- Maternity/paternity cases
- Ill Health cases
- Scheme Opt-Out cases
- Cases raised to cover 'My Pension Online' registration queries
- P60 queries
- 50/50 scheme changes
- APC / AVC queries

Please note the number of cases brought forward, does not match the corresponding number of outstanding cases reported in the previous quarter (due to reasons including the deletion of cases during the current reporting period).

Page 14-17

## **Elapsed Times**

Elapsed days represent the total number of working days between the case being set up, and when it was completed by LPPA.

Page 18-21

## **Helpdesk Performance**

Average wait time measures the time taken from the caller being placed into the queue, to them speaking with a Helpdesk adviser.

The percentage of calls answered does not include calls that are abandoned by the caller where the wait time is less than 2 minutes.

From July 2020, the average wait time is Client specific (prior to this, it was measured for All Clients). The Annual Calls answered performance figures are not Client specific (as we are unable to measure abandoned calls by Client).

Page 22-24

## **Customer Satisfaction Scores**

The Helpdesk satisfaction scores (telephone, email and retirement) are the percentage of people who completed the survey with a satisfied (green) or neutral (amber) response. The Retirement satisfaction score illustrates the total surveys taken, split by response of Dissatisfied or Satisfied.

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## **My Pension Online (MPO)**

The number and % of Members who have signed up to "My Pension Online" (online Member portal), including a quarterly view and a comparison with the overall LPPA sign up rate (all Members).

Page 27

## **My Pension Online (MPO)**

The number of Members that are registered for My Pension Online, split by Member status and age profile.

Page 31-33

## **Telephone Numbers**

The number and % of telephone numbers held by Member status (this is important as LPPA use telephone contact details where possible to reduce elapsed times).

## **Existing e-mail addresses**

The number and % of emails held by Member status (this is important as LPPA utilise email as the preferred method of written communication).

## **E-Communications Opt-outs**

The number and % of Members who have chosen not to receive email communications.

Page 38-40

## **Common/Conditional Data Fails**

The Pension Regulator requires Administrators to keep Member data up to date to ensure benefits are accurately paid. This is split by Common Data (details that are specific to the Member) and Conditional Data (data that is related to the pension).

Individual Fails shows the total number of unique Members that have a single or multiple number of Common Data or Conditional Data fails. On both charts, the Accuracy Rate (%) then compares the number of Individual Fails to the total number of Scheme Members.

The TPR (The Pension Regulator) data scores were originally collected on a quarterly basis, but from June 2020 both have been collected monthly.

For more detail on the Data Items / Error types presented in these charts, please visit either the [TPR](#) or [PASA](#) (The Pension Administration Standards Association) websites.

# Our Core Values

This administration report is produced in accordance with the Service Level Agreement (SLA) for the provision of pension administration services.

The report describes the performance of Local Pensions Partnership Administration (LPPA) against the standards set out in the SLA.

Within LPPA, our values play a fundamental role in guiding our behaviour as we grow our pensions services business and share the benefits with our Clients.



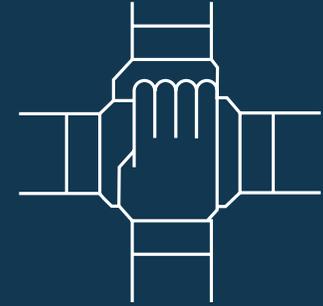
# Annual Plan 2020/21

✓ COMPLETED    📅 DUE

Page 27

	Apr 20	May 20	Jun 20	Jul 20	Aug 20	Sep 20	Oct 20	Nov 20	Dec 20	Jan 21	Feb 21	Mar 21
Annual Benefit Statement and Newsletter to Deferred Members			✓									
Pension Increases		✓										
Annual Benefit Statement and Newsletter to Active Members					✓							
Pension Saving Statements							✓					
HMRC Scheme Returns							✓					
IAS19 data				✓	✓				✓			✓

# Fund Membership



Working Together

## Key



Quarterly Figures



Annual Figures

# Fund Membership

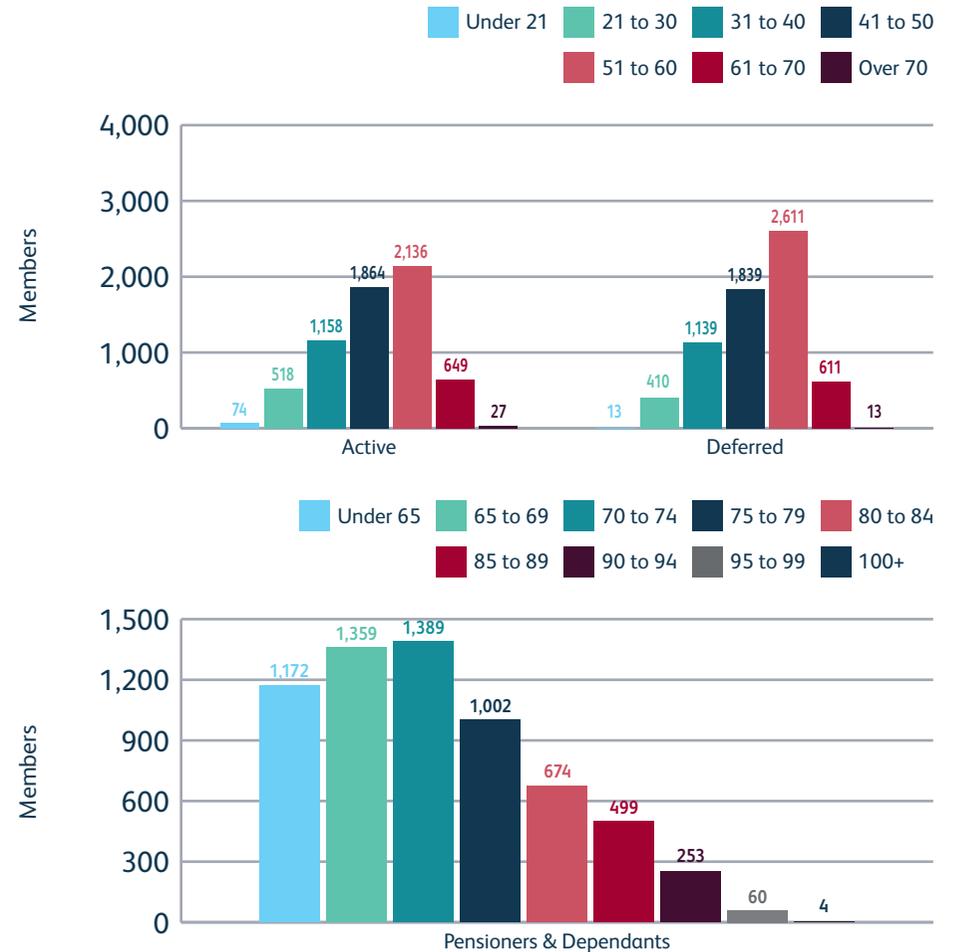
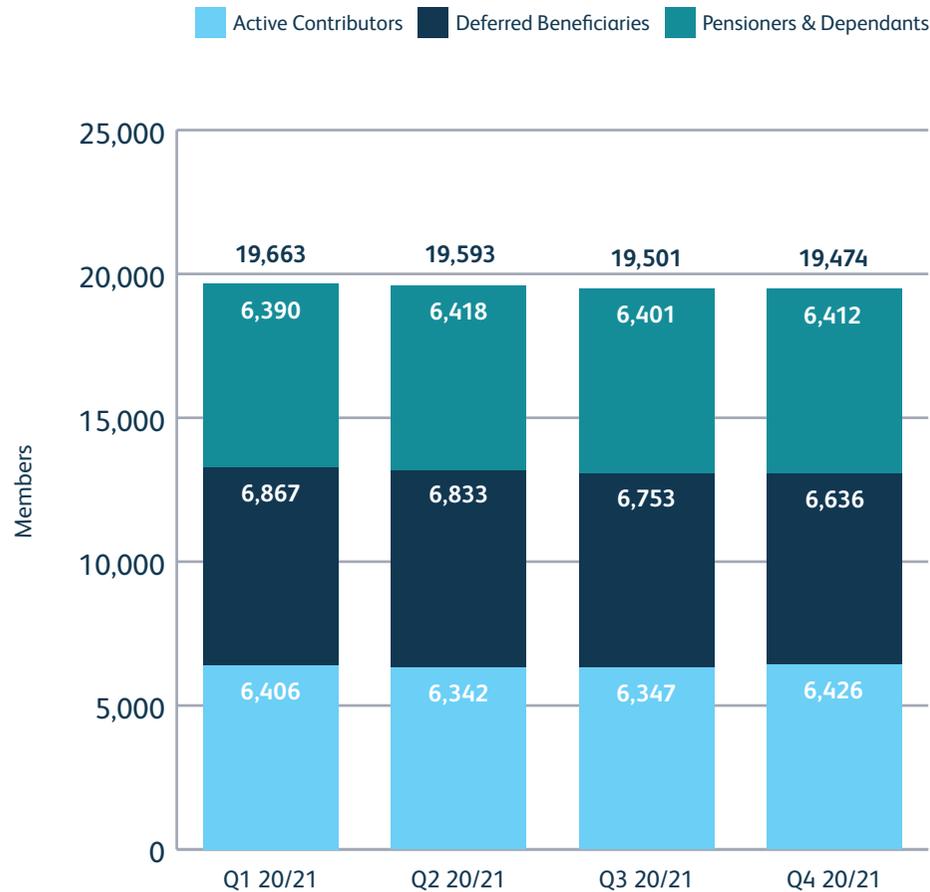


## ANNUAL TOTAL FUND MEMBERSHIP



## QUARTERLY CURRENT AGE DEMOGRAPHIC

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Committed to Excellence

# Casework Performance Against SLA

Page 30

## Key



Quarterly Figures



Annual Figures

# Casework Performance Against SLA

## ANNUAL PERFORMANCE - ALL CASES

--- Target (98%)    The quarterly SLA performance was 99.43% • The annual SLA performance was 99.78%





# Casework Performance Against SLA

## QUARTERLY PERFORMANCE STANDARD

■ Target

Page 32

	SLA target (working days)	Total Processed	92%	93%	94%	95%	96%	97%	98%	99%	100%
New starters	3	218									100%
Transfer In	4	65									100%
Transfer Out	5	68									100%
Estimate – Individual	5	86									100%
Deferred Benefits	4	98									100%
Deaths	10	161							98.1%		
Retirements (immediate)	5	46									100%
Retirements (deferred)	5	80									100%
Refunds	4	61									100%
Estimates – Employer	5	15									100%
Correspondence	5	72							98.6%		
Aggregation	30	141									100%
Other (see Definitions – page 3)		297							98.7%		

# Casework Performance Against SLA

## ANNUAL PERFORMANCE STANDARD

■ Target

Page 33

	SLA target (working days)	Total Processed	92%	93%	94%	95%	96%	97%	98%	99%	100%
New starters	3	977									100%
Transfer In	4	326									100%
Transfer Out	5	327									99.7%
Estimate – Individual	5	351									99.7%
Deferred Benefits	4	726									100%
Deaths	10	530									99.1%
Retirements (immediate)	5	209									100%
Retirements (deferred)	5	320									100%
Refunds	4	443									99.8%
Estimates – Employer	5	101									100%
Correspondence	5	310									99.4%
Aggregation	30	575									100%
Other (see Definitions – page 3)		1,639									99.7%



# Casework Performance Against SLA

## ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

Page 34

	Brought Forward at 01/01/21	Completed	Received	Outstanding as of 31/03/21
New Starters	30	218	194	6
Transfer In	90	65	60	85
Transfer Out	24	68	77	33
Estimate - Individual	13	86	75	2
Deferred Benefits	62	98	103	67
Deaths	162	161	159	160
Retirements (Immediate)	33	46	50	37
Retirements (Deferred)	72	80	90	82
Refunds	19	61	59	17
Estimates - Employer	5	15	10	0
Correspondence	9	72	71	8
Aggregation	102	141	87	48
Other (see Definitions – page 3)	80	297	300	83
<b>TOTALS</b>	<b>701</b>	<b>1,408</b>	<b>1,335</b>	<b>628</b>

# Casework Performance Against SLA

## ONGOING CASEWORK AT THE END OF THE REPORTING YEAR

	Brought Forward at 01/04/20	Completed	Received	Outstanding as of 31/03/21
New Starters	10	977	973	6
Transfer In	146	326	265	85
Transfer Out	36	327	324	33
Estimate - Individual	25	351	328	2
Deferred Benefits	244	726	549	67
Deaths	104	530	586	160
Retirements (Immediate)	23	209	223	37
Retirements (Deferred)	79	320	323	82
Refunds	57	443	403	17
Estimates - Employer	23	101	78	0
Correspondence	36	310	282	8
Aggregation	313	575	310	48
Other (see Definitions – page 3)	658	1,639	1,064	83
<b>TOTALS</b>	<b>1,754</b>	<b>6,834</b>	<b>5,708</b>	<b>628</b>

# Elapsed Times



Doing The Right Thing

## Key



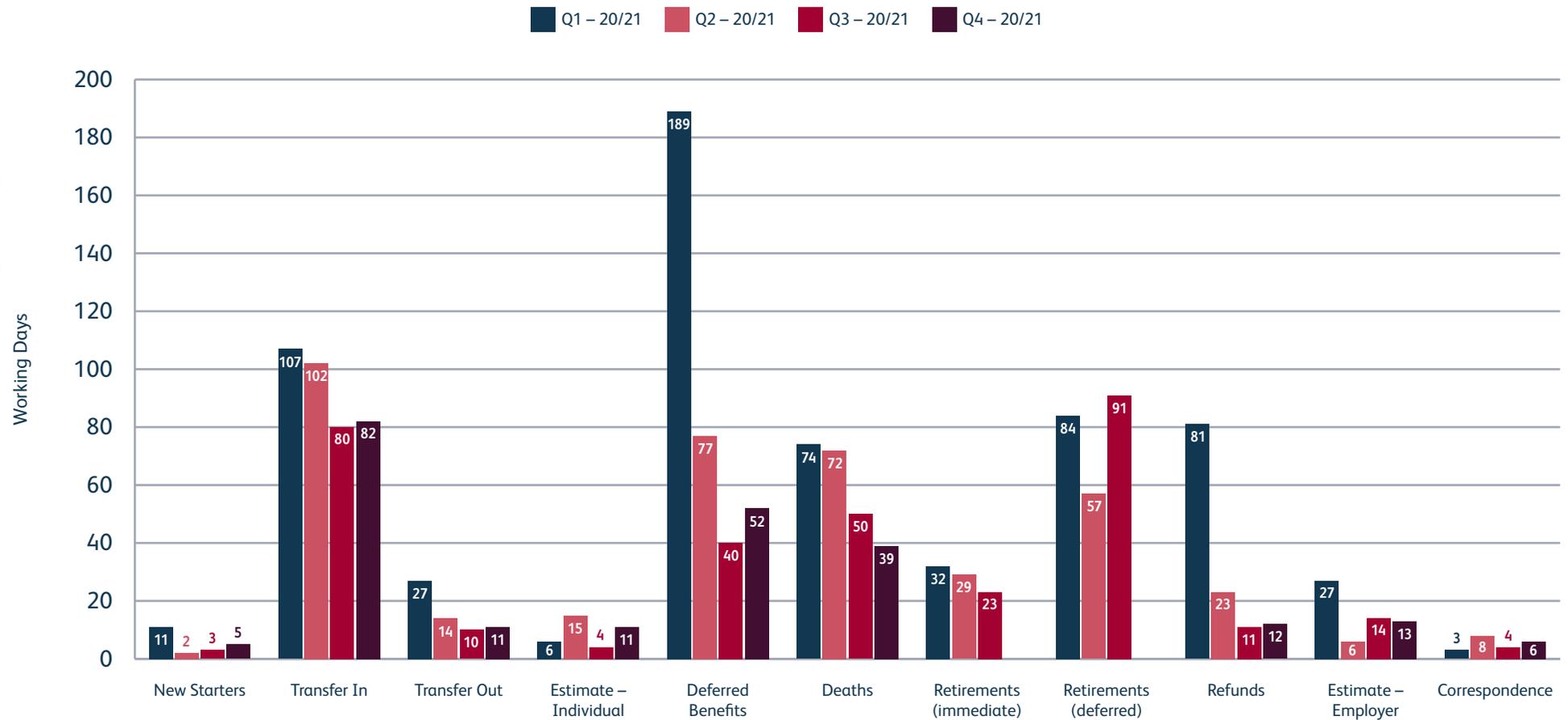
Quarterly Figures



Annual Figures

# Elapsed Times

## ANNUAL ELAPSED DAYS BY QUARTER

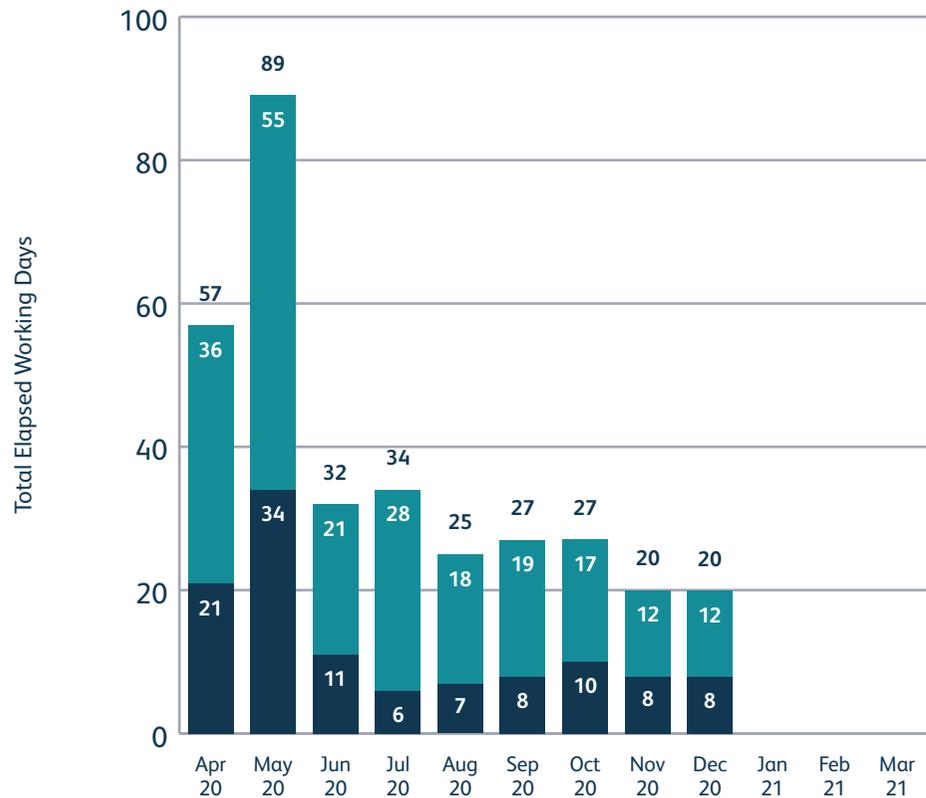
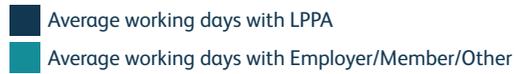


\*Retirement case elapsed time is unavailable for the reporting period 20/21 quarter 4. This will be available in 21/22 quarter 1 after we have transitioned to our new workflow allocation method. This will enable us to prioritise retirement work in a more focussed way to make more payments within 1 month of retirement.

# Elapsed Times (Retirements)

## ANNUAL ACTIVE INTO PAYMENT

## REASONS ON HOLD



	Employer	Member	Other	Total
Apr 20	12.0	24.0	0.0	36.0
May 20	25.5	24.7	4.8	55.0
Jun 20	11.0	10.0	0.0	21.0
Jul 20	1.9	26.1	0.0	28.0
Aug 20	10.8	7.2	0.0	18.0
Sep 20	7.6	7.6	3.8	19.0
Oct 20	2.2	14.8	0.0	17.0
Nov 20	2.7	9.3	0.0	12.0
Dec 20	1.0	11.0	0.0	12.0

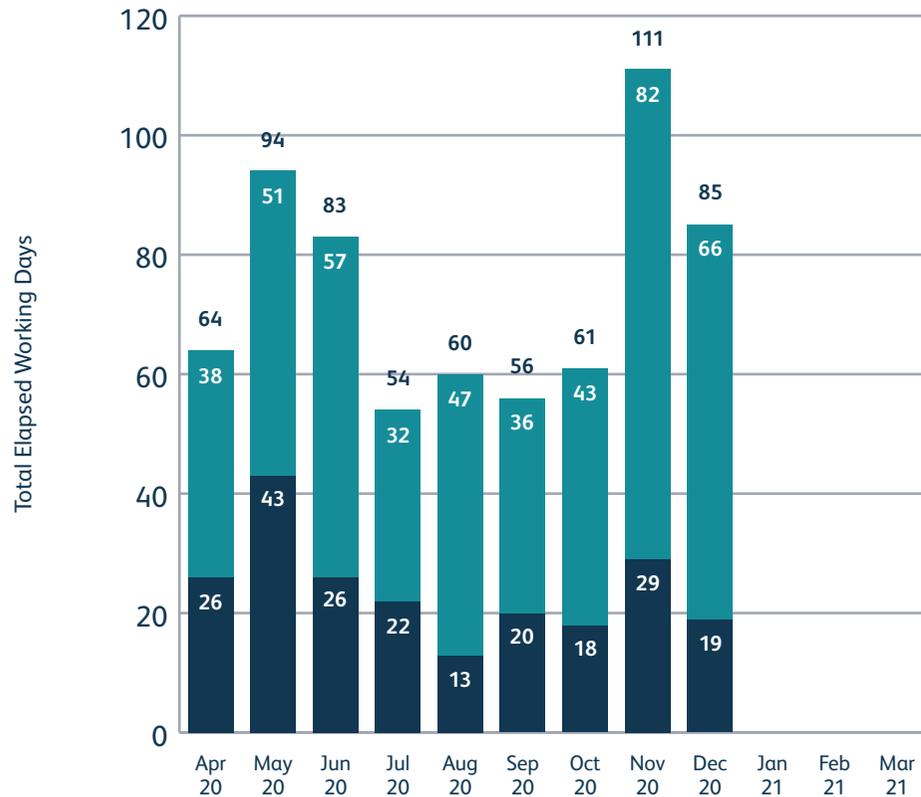
*\*Retirement case elapsed time is unavailable for the reporting period 20/21 quarter 4. This will be available in 21/22 quarter 1 after we have transitioned to our new workflow allocation method. This will enable us to prioritise retirement work in a more focussed way to make more payments within 1 month of retirement.*

# Elapsed Times (Retirements)

## ANNUAL DEFERRED INTO PAYMENT

## REASONS ON HOLD

Average working days with LPPA  
 Average working days with Employer/Member/Other



	Employer	Member	Other	Total
Apr 20	2.9	35.1	0.0	38.0
May 20	1.5	49.5	0.0	51.0
Jun 20	1.4	53.7	1.9	57.0
Jul 20	0.7	30.2	1.1	32.0
Aug 20	2.4	44.3	0.3	47.0
Sep 20	3.4	27.8	4.8	36.0
Oct 20	1.2	28.5	13.3	43.0
Nov 20	5.2	48.6	28.2	82.0
Dec 20	15.6	50.2	0.1	65.9

*\*Retirement case elapsed time is unavailable for the reporting period 20/21 quarter 4. This will be available in 21/22 quarter 1 after we have transitioned to our new workflow allocation method. This will enable us to prioritise retirement work in a more focussed way to make more payments within 1 month of retirement.*



Committed To Excellence

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# Helpdesk Performance

## Key



**Quarterly Figures**

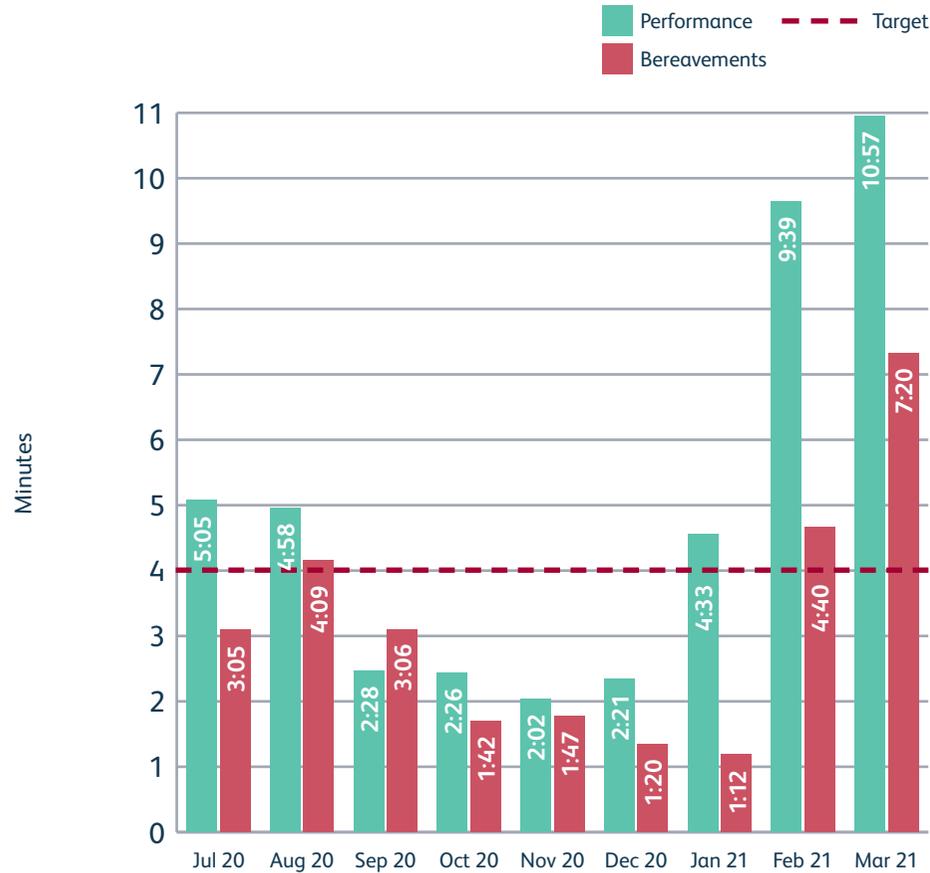


**Annual Figures**

# Helpdesk Performance - Calls

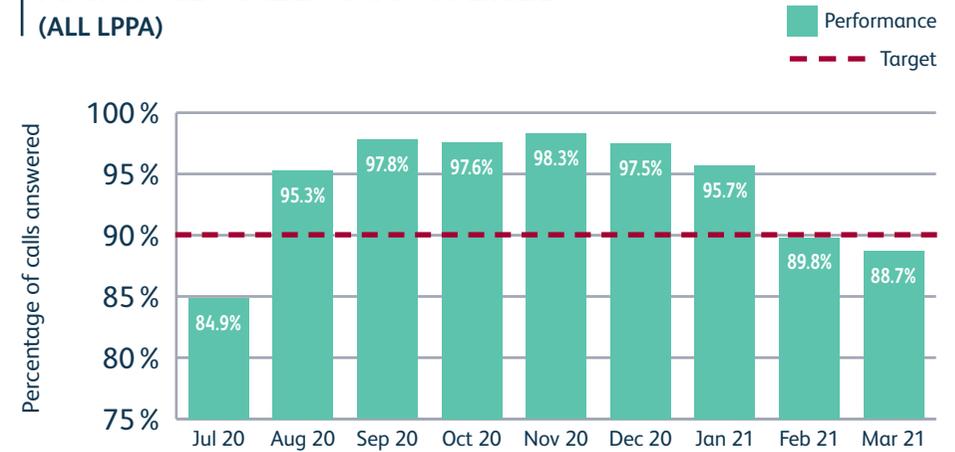
The Helpdesk deals with all call and e-mail enquiries from both members and employers for all funds that LPPA provide administration services for. The call data could not be collected between April and June due to the change in the way LPPA had to work during lockdown. LPPA implemented remote working and maintained an operational contact team but lost the management information temporarily.

## ANNUAL AVERAGE WAIT TIME

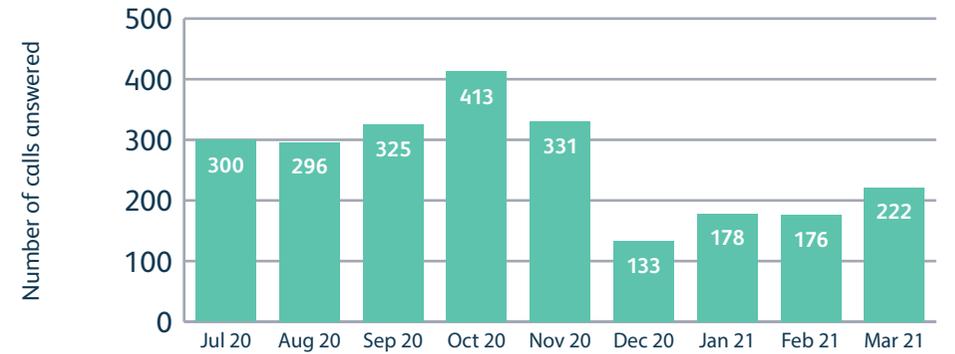


## ANNUAL CALLS ANSWERED

(ALL LPPA)



## ANNUAL CALL VOLUMES



# Helpdesk Performance - Calls

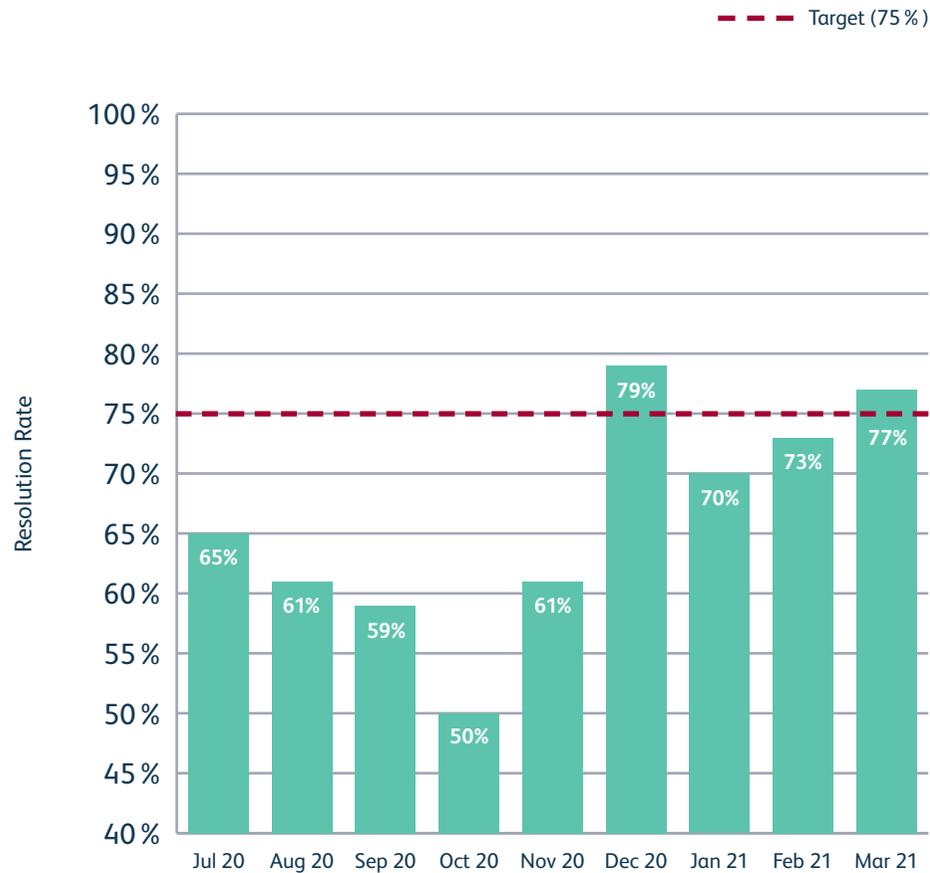


## ANNUAL RESOLUTION RATE\*



## WHAT DO MEMBERS & EMPLOYERS CALL ABOUT?

Page 42



\*Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual time-scales.

	JAN 21	FEB 21	MAR 21
Annual Benefit Statement	3	1	2
Annual Allowance	0	2	0
Additional Voluntary Contributions / Additional Pension Contributions	2	0	1
Bereavement	28	29	22
Deferred	4	4	3
Divorce	3	3	2
Estimate	17	11	11
Life Certificates	0	0	2
McCloud	0	0	0
My Pension Online	8	17	26
P60	1	2	1
Payslip	6	16	12
Pension Increase	0	0	0
Refund	9	5	5
Retirement	63	42	73
Transfer	16	13	16
Update Details	11	8	8
Other	7	23	38
<b>TOTALS</b>	<b>178</b>	<b>176</b>	<b>222</b>



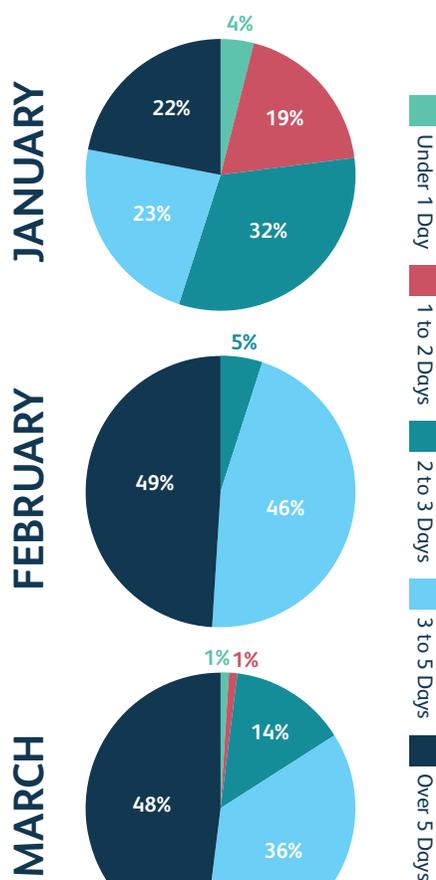
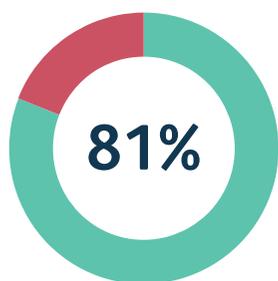
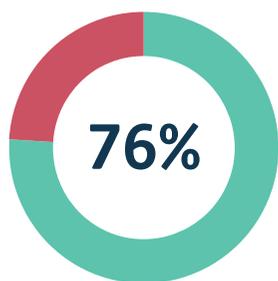
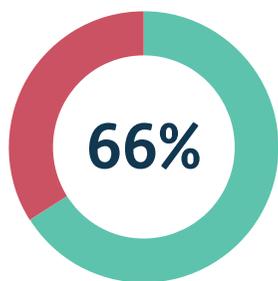
# Helpdesk Performance - Emails

## QUARTERLY RESOLUTION RATE\* (TARGET 75%)

## EMAIL HANDLING RATE

## WHAT DO MEMBERS & EMPLOYERS EMAIL ABOUT?

Page 43  
JANUARY  
FEBRUARY  
MARCH



	JAN 21	FEB 21	MAR 21
Annual Benefit Statement	3	1	2
Annual Allowance	1	2	0
Additional Voluntary Contributions / Additional Pension Contributions	2	6	1
Bereavement	17	11	8
Deferred	0	0	3
Divorce	3	6	7
Estimate	15	11	14
Life Certificates	2	0	1
McCloud	0	0	0
My Pension Online	14	22	22
P60	5	0	0
Payslip	3	0	7
Pension Increase	0	0	0
Refund	5	4	2
Retirement	19	14	28
Transfer	33	50	26
Update Details	12	18	16
<b>TOTALS</b>	<b>134</b>	<b>145</b>	<b>137</b>

\*Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual time-scales.

# Customer Satisfaction Scores



Committed To Excellence

## Key



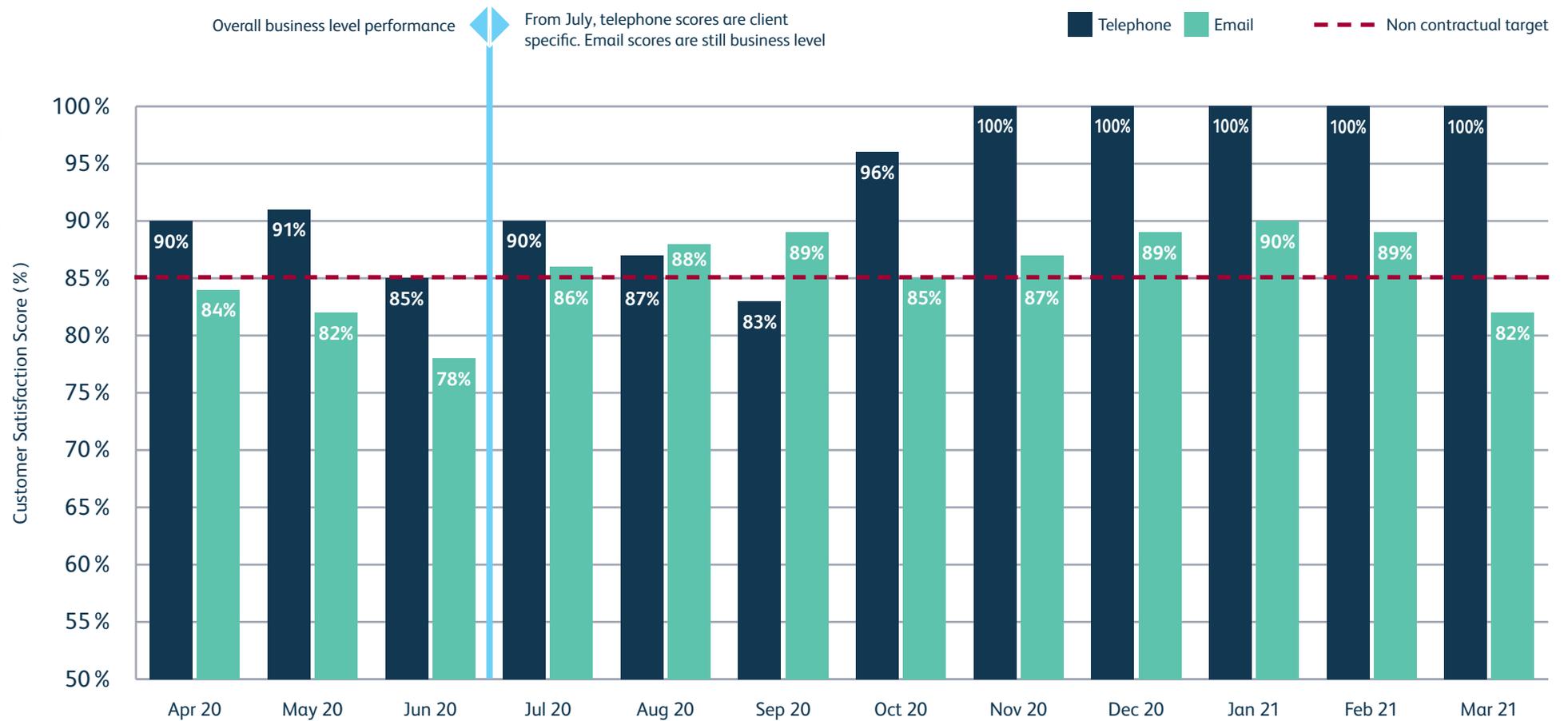
Quarterly Figures



Annual Figures

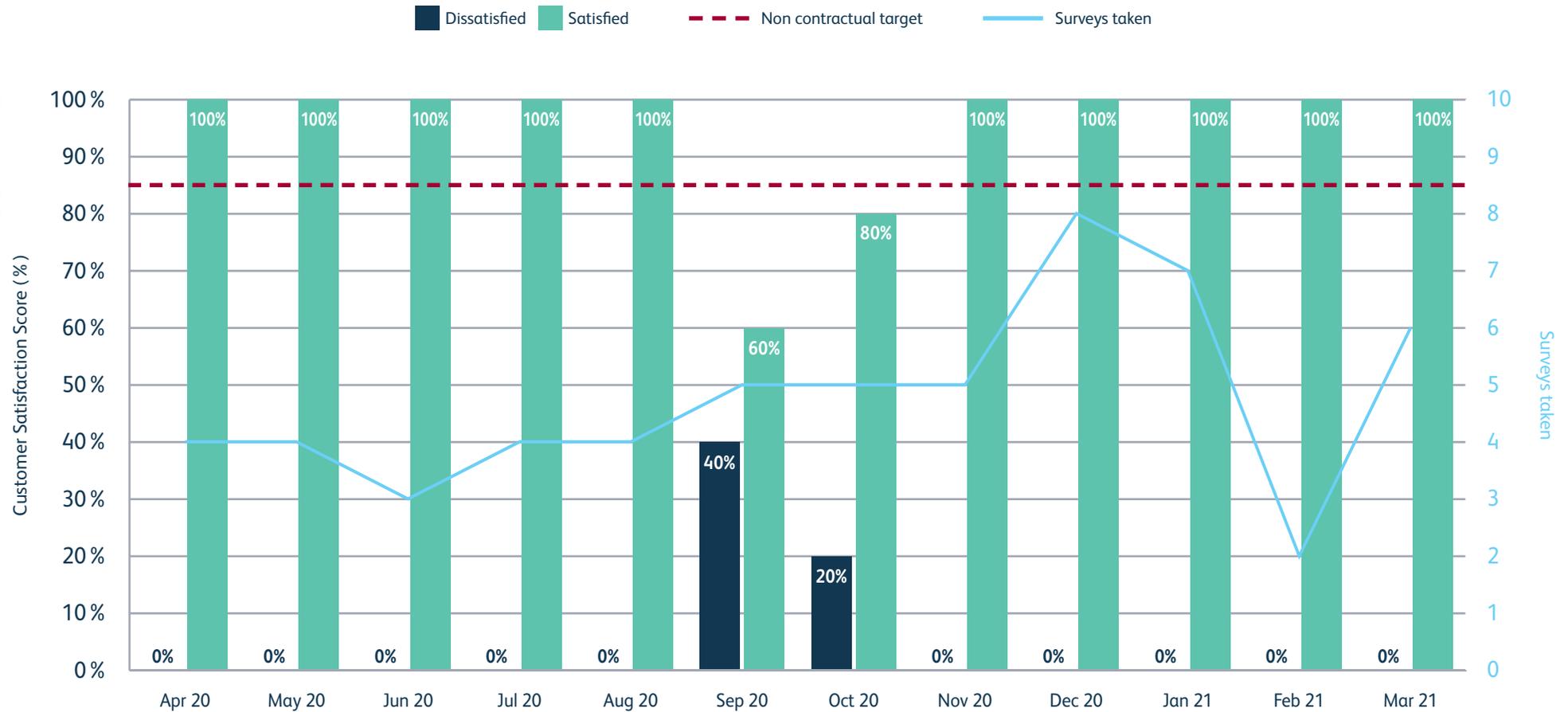
# Customer Satisfaction Scores

## ANNUAL HELPDESK SATISFACTION



# Customer Satisfaction Scores

## ANNUAL RETIREMENTS





Forward Thinking

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# My Pension Online (MPO)

## Key



Quarterly Figures

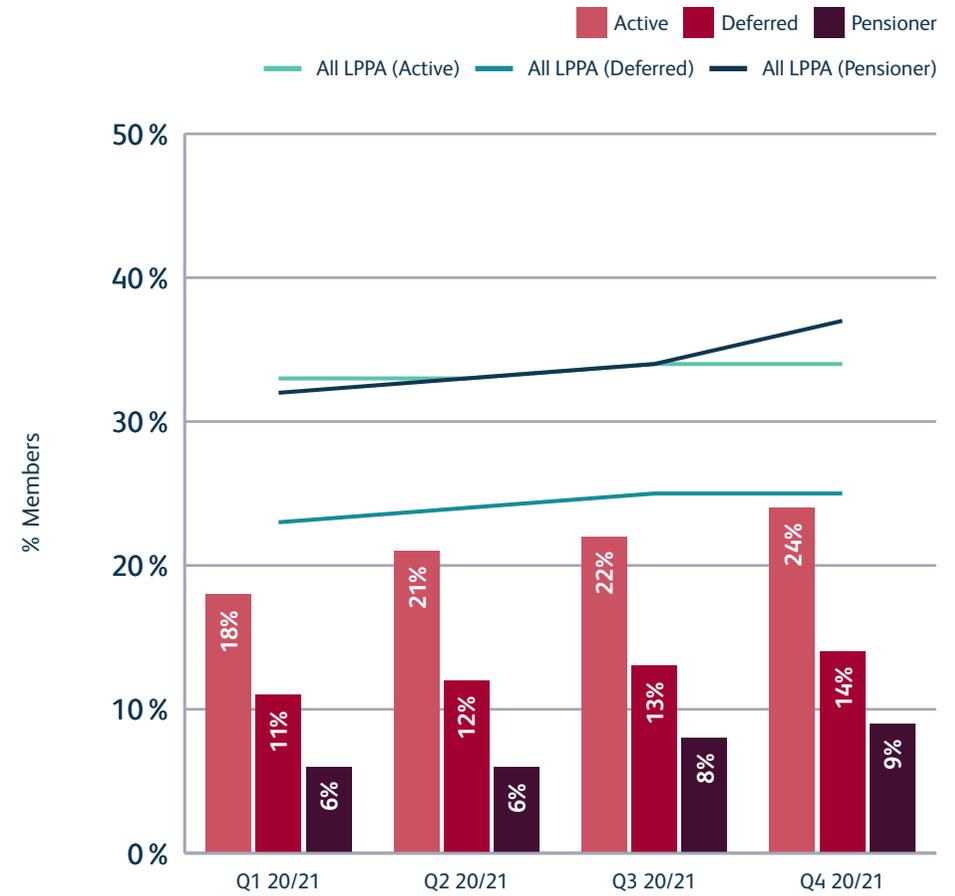
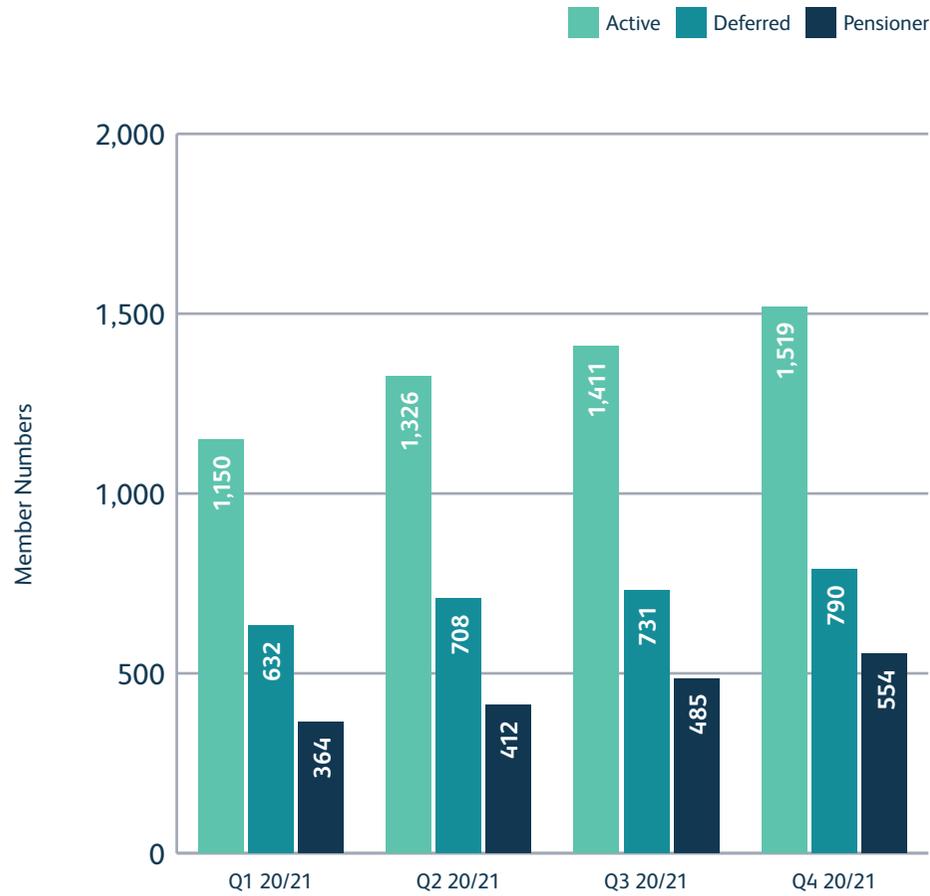


Annual Figures

# My Pension Online

## ANNUAL MEMBERS REGISTERED

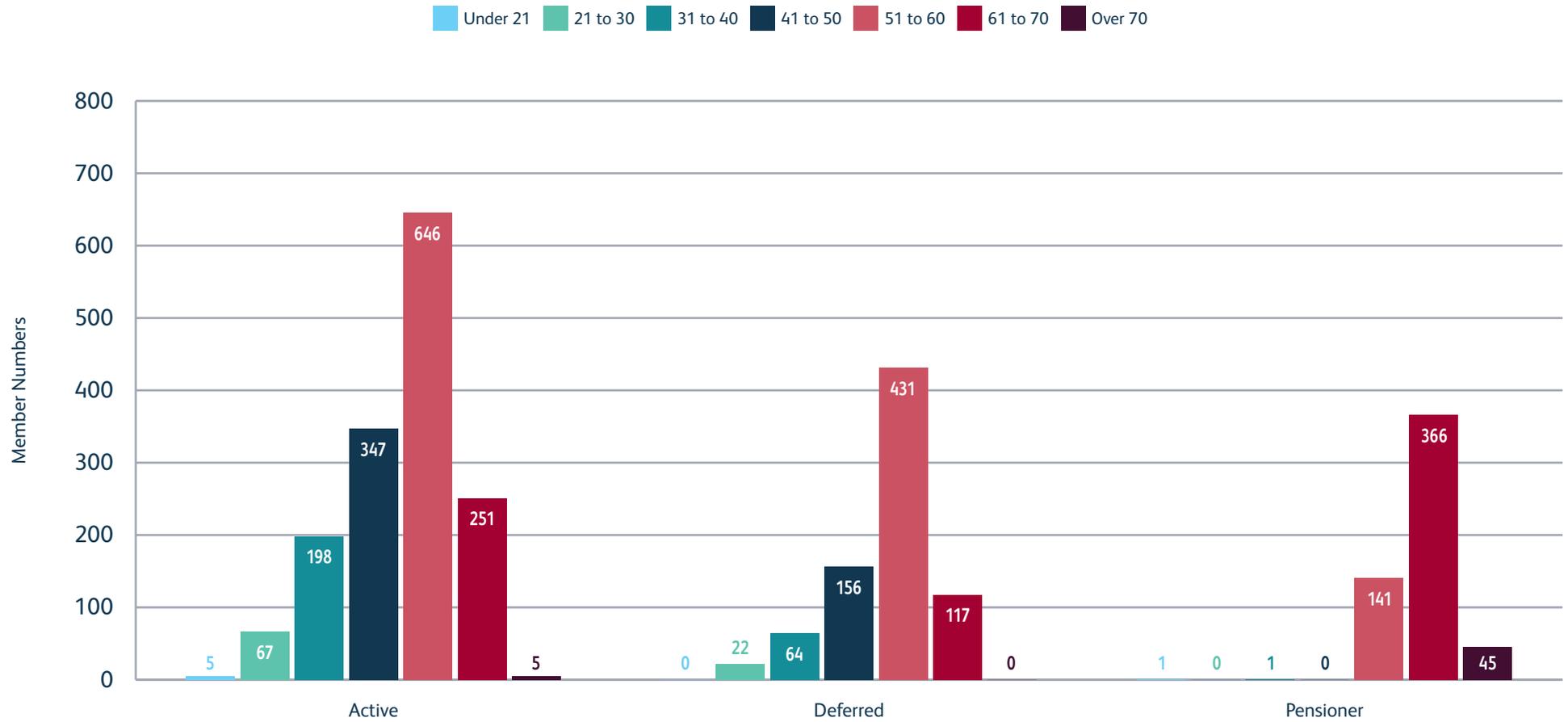
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# My Pension Online

## QUARTERLY AGE DEMOGRAPHIC





Forward Thinking

Page 50

# Service Improvements

## Key



QUARTERLY

Quarterly Figures



ANNUAL

Annual Figures



# Service Improvements

## DELIVERED

1	Email campaign to 'Overseas Members', to encourage submission of a completed life certificate
2	End of Year data return activity (Employer training to clear outstanding queries / leaver forms)
3	Pensioner (Spring) Newsletter approved by Clients for MPO upload
4	'Contact LPPA' webform enhanced to allow multiple documents to be submitted
5	Populated retirement dates in the system
6	New operating model launched
7	Transfer Satisfaction survey launched

## SCHEDULED

1	Changing how we prioritise retirements to improve time to payment measures
2	Focusing online Member enquiries through the Ippapensions website (secure communication channel preferences offered through LiveChat, Contact LPPA webform and My Pension Online portal), and removal of AskPensions email channel
3	Launch of Member video guide (Register your MPO account) and MPO self-service articles (How to Reset your Password, How to Update your Telephone Number, How to Nominate your Death Beneficiary) on the Ippapensions website
4	Educational videos to feature on website (Managing your Retirement Process, a Brief History of LPPA, The Value of the LGPS), and published to Clients, Employers and Members
5	Helpdesk IVR message to route MPO queries initially to the website (to review online 'help and support' resources)
6	Member pensions documents (descriptions) in MPO to be simplified to improve Members understanding
7	Pilot (potentially launch) new Member Welcome email campaign

# Service Improvements

## DELIVERED

1	Improved Quarterly Client Reporting pack developed (including Employer Performance reports)
2	Extended Member satisfaction surveys to 6 interactions
3	Restructured operations to create process aligned teams
4	Ring-fenced all quality checking
5	Removed manual pay calculations
6	Launched new Member and Employer facing website
7	Launched Live Chat on Ippapensions.co.uk
8	Launched enhanced bereavement process (including dedicated and prioritised Helpdesk option)
9	Implemented standard (monthly) mortality tracing and (at point of retirement) address tracing
10	Callers notified of place in call queue
11	Covid-19 impact analysis and service measures (quarterly Client pack issued)
12	Introduce new helpdesk telephony system 8x8

## SCHEDULED

1	Focused improvement on elapsed times for Retirements process
2	Video assistance applied to Ippapensions.co.uk to improve Member self-service
3	Proactive Retirement help sessions & bookable appointments (through website)
4	Simplicity promise applied to all communications (letters project to review all correspondence & forms, and generate ongoing feedback from Members)
5	LiveChat and website 'Contact LPPA' forms fully utilised
6	Flexible resource and forecasting tools to predict and plan for work peaks
7	Automation and standardisation



Forward Thinking

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# Member Contact Data

## Key



Quarterly Figures



Annual Figures

# Member Contact Data

## EMAIL ADDRESSES

	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21
Active Contributors	2,894 (45.18%)	2,942 (46.39%)	2,972 (46.83%)	3,134 (48.77%)
Deferred Beneficiaries	1,655 (28.95%)	1,699 (29.7%)	1,719 (30.33%)	1,750 (31.36%)
Pensioner and Dependents	1,167 (18.26%)	1,229 (19.15%)	1,344 (21%)	1,457 (22.72%)

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## TELEPHONE NUMBERS

	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21
Active Contributors	1,201 (18.75%)	1,182 (18.64%)	1,199 (18.89%)	1,338 (20.82%)
Deferred Beneficiaries	930 (13.54%)	962 (14.08%)	998 (14.78%)	1,088 (16.40%)
Pensioner and Dependents	1,017 (15.92%)	1,039 (16.19%)	1,101 (17.20%)	1,236 (19.28%)

# Member Contact Data

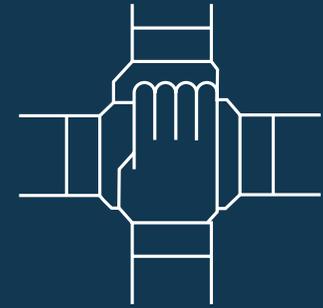
## DEATH NOMINATION

	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21
Active Contributors	2,487 (38.82%)	2,481 (39.12%)	2,467 (38.87%)	2,506 (39%)

## E-COMMUNICATIONS OPT-OUT

	Q1 – 20/21	Q2 – 20/21	Q3 – 20/21	Q4 – 20/21
Active Contributors	93 (1.45%)	91 (1.43%)	87 (1.37%)	85 (1.32%)
Deferred Beneficiaries	104 (1.51%)	101 (1.48%)	95 (1.41%)	94 (1.42%)
Pensioner and Dependents	51 (0.80%)	56 (0.87%)	64 (1.00%)	67 (1.04%)

# Engagement Activity



Working Together

## Key



Quarterly Figures



Annual Figures



# Engagement Activity

## EMPLOYERS

Date	Employer	Activity	Number in attendance
22 Jan 2021	SLM Fitness & Health/SLM Community Leisure	Virtual Visit	1
11 Feb 2021	Concordia Academy	Virtual Visit	1
18 Feb 2021	Drapers' Multi Academy Trust	Training	2
18 Feb 2021	Havering	Training	4
18 Feb 2021	SLM Everyone Active	Training	2
18 Feb 2021	The Coopers' Company and Coborn School	Training	1
24 Feb 2021	Unity Schools Partnership	Training	3
04 Mar 2021	Reach2 Academy Trust	Training	1
04 Mar 2021	The Coopers Company & Coborn School	Training	1
04 Mar 2021	SLM Everyone Active	Training	1
15 Mar 2021	LIFE Education Trust	Training	1
29 Mar 2021	OCL Oasis Academy Pinewood Oasis Academy Silvertown	Training	2

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## EMAILS – EMPLOYERS

Date	Message / Campaign	Call to Action
28 Jan 2021	Employer Ill health Webinar Invitation	Book training
03 Feb 2021	Submitting End of Year Queries	Submitting End of Year Queries
04 Feb 2021	Ill Health Campaign	Book on training
05 Feb 2021	McCloud Data Collection	Information
12 Feb 2021	Scheme Essentials Promotion	Promote member presentations
12 Feb 2021	Updated Process - Opt Out Notification	New process to follow
15 Feb 2021	Exit Cap (Update)	Information
16 Feb 2021	Bereavement for Employers	New process

## EMAILS – EMPLOYERS continued...

Date	Message / Campaign	Call to Action
17 Feb 2021	End of Year Training	Book on training
17 Feb 2021	Bereavment Notification Proforma Launch	New process to follow
18 Feb 2021	Exit Cap (Update)	Information
24 Feb 2021	End of Year Preview Template	Use template for submission of year end data
01 Mar 2021	Email Address Collection	Supply member email data
02 Mar 2021	Understanding Employer Roles - LGA Training	Promote LGA training
02 Mar 2021	3rd party Payroll Campaign	Information
04 Mar 2021	Introducing Your Employer Engagement Team	Information
04 Mar 2021	Exit Cap (Update)	Information
08 Mar 2021	Outsource Payroll	Information
19 Mar 2021	Scheme Leaver Essentials Training Invitation	Book training

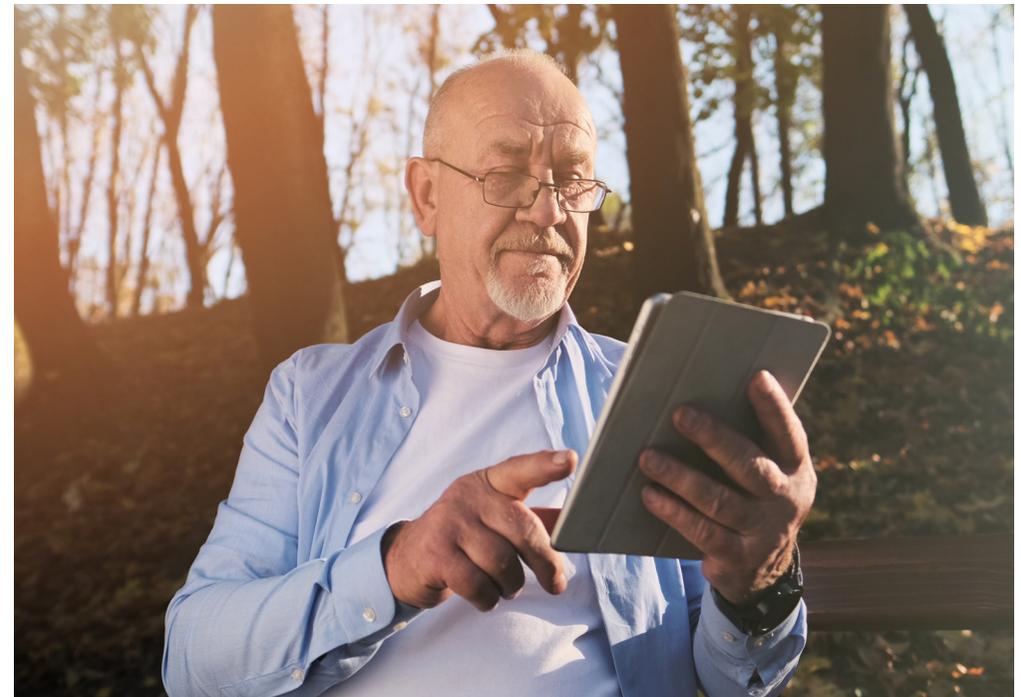
## EMAILS – MEMBERS

Date	Message / Campaign	Call to Action
January	Overseas Pension Certificate Request	Form
	Surveys: Bereavement, Retirement, Estimates, Transfer Out	Survey
February	Surveys: Bereavement, Retirement, Estimates, Transfer Out	Survey
March	MPO: Nominate a Beneficiary	Update MPO
	MPO: Update Telephone Details	Update MPO
	Surveys: Bereavement, Retirement, Estimates, Transfer Out	Survey

## QUARTERLY ENGAGEMENT COMMUNICATIONS OVERVIEW

- Overseas Members email activity (to encourage submission of complete life certificate).
- Targeted email / website communications to update Members of service issues relating to disinvestment of Prudential AVC's.
- Updated Q3 Covid-19 impact reports issues to Clients.
- LGPS Essentials program was launched to Members (bookable monthly sessions for 21/22).
- LPPA shortlisted for Administrator of the Year in the Pension Age Awards 2021.
- External media (PR) activity issued promoting success of LPPA's partnership with Target Professional Services (contact tracing and mortality tracing), and the award of contract with Civica for their UPM pension administration system.

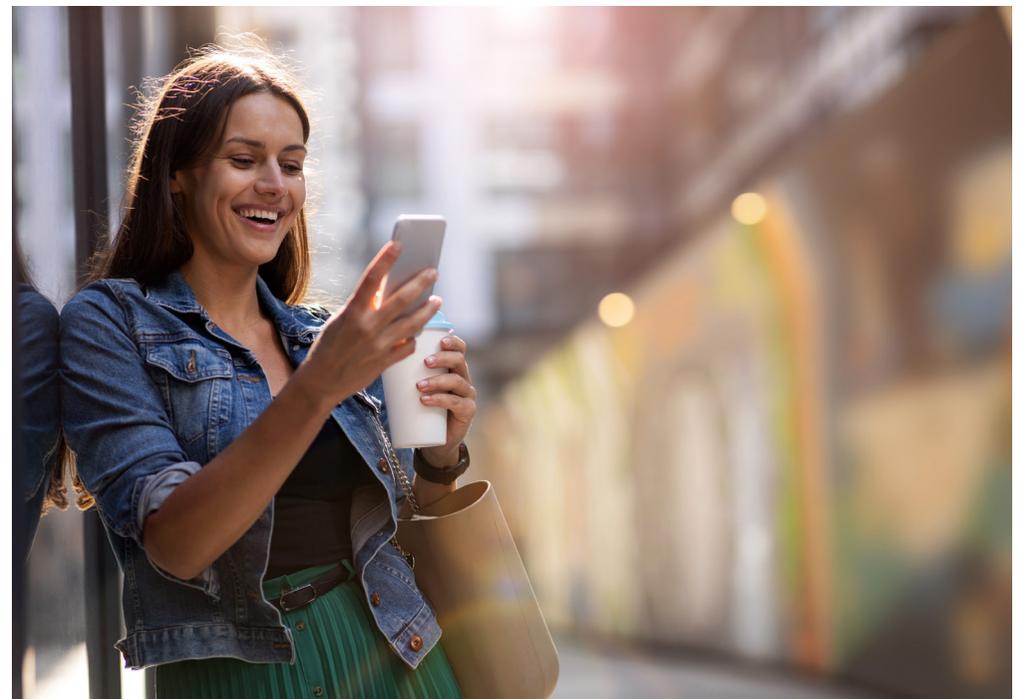
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## ANNUAL ENGAGEMENT COMMUNICATIONS OVERVIEW

- Bulk email platform brought in-house (delivering time and cost efficiencies, more responsive to business needs, and improved analytics).
- Creative and design work brought in-house (more professional communications, and consistent application of LPPA brand style).
- Ongoing development of lppapensions.co.uk (improved Member experience, simplified journey to access pension information through MPO).
- Member engagement email campaigns to deliver KPI's (increase MPO registration, improve quality of personal contact data including personal email address and telephone number, and death beneficiary nominations).
- Remote (online) Employer training and workshops, delivered via Teams (and recorded / distributed via email to extend reach of activity).
- Content strategy implemented to review pension information published offline (Member correspondence) and online (website, email) to ensure clear, understandable, and simplified communications.
- During the latter part of 2020/21 five virtual visits were carried out with Employers in need of one to one support.
- Over 40 delegates from across all Employers attended training, the topics included leaver essentials, ill health and absence and assumed pensionable pay to name a few.

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# Data Quality



Doing The Right Thing

## Key



Quarterly Figures



Annual Figures



# Data Quality (TPR scores)

## QUARTERLY COMMON DATA

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	1	6	22
Surname	0	0	0
Forename / Initials	0	0	0
Sex	0	0	0
Date of Birth	0	0	0
Date started pensionable service / Policy / Contributions	0	0	0
Expected retirement / maturity / target retirement date	0	0	0
Membership status	0	0	0
Last event status	0	0	0
Address	12	429	66
Postcode	14	448	98
<b>Total fails</b>	<b>27</b>	<b>883</b>	<b>186</b>
<b>Individual fails</b>	<b>15</b>	<b>454</b>	<b>120</b>
<b>Total members</b>	<b>6,426</b>	<b>6,636</b>	<b>6,412</b>
<b>Accuracy rate</b>	<b>99.8%</b>	<b>93.2%</b>	<b>98.1%</b>

Total accuracy rate

97.0%

# Data Quality (TPR scores)



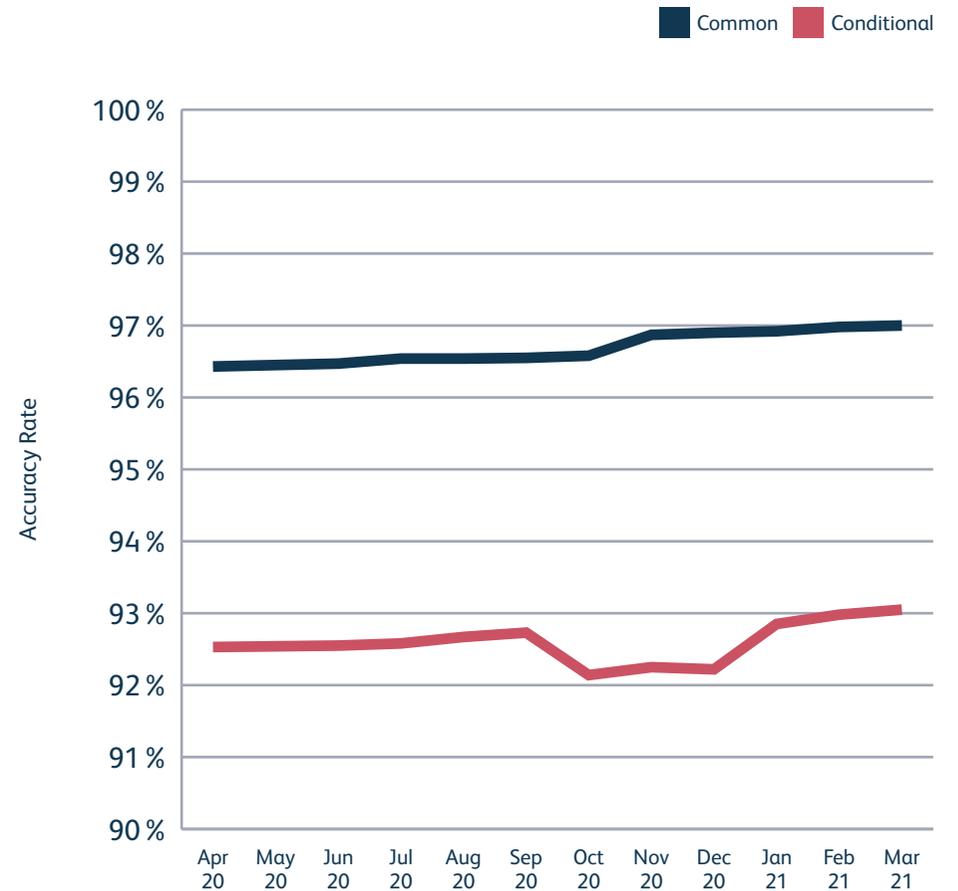
## QUARTERLY CONDITIONAL DATA

Data Item	Fails
Divorce records	0
Transfer In	8
AVC's / Additional Contributions	1
Deferred Benefits	0
Tranches (DB)	438
Gross Pension (Pensioners)	0
Tranches (Pensioners)	34
Gross Pension (Dependants)	3
Tranches (Dependants)	0
Date of leaving	3
Date Joined Scheme	0
Employer Details	1
Salary	242
Crystallisation	40
Annual Allowance	188
LTA Factors	0
Date Contracted Out	53
Pre-88 GMP	97
Post-88 GMP	444
<b>Total fails</b>	<b>1,552</b>
<b>Individual fails</b>	<b>1,354</b>
<b>Total members</b>	<b>19,474</b>

**Total accuracy rate 93.0%**



## ANNUAL COMMON & CONDITIONAL ACCURACY RATE



# LPP

Local Pensions Partnership  
Administration

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## Havering Pension Fund – Risk Register – Summary of Further Actions and Amendments to the Register

### Summary of Further Actions as at 3<sup>RD</sup> August 2021

Risk No.	Risk Owner	Objectives	Consequences of not Achieving the Objective (Effect)	Controls/ Mitigations	Likelihood/Impact	Review of Actions Taken to Date and Further Actions Identified
<b>RISK TITLE</b>						
<b>No 3. Risk of failure of Investments to perform in-line with growth expectations</b>						
3.10	S151 Officer/Lower Level as follows  PFM	<b>Cause</b>  Risk that MATS Consolidate existing Pension Fund memberships funded within various Local Authorities into a Pension Fund outside Havering.	If a request to transfer out from the Fund is granted by MHCLG, this could set a precedent for the sector and the potential wider impact on other employers who may also seek to transfer out. There will be an impact on cash flow and it is estimated that c10% of the Fund’s assets and liabilities would transfer out if all existing MATS were to transfer out.	The Fund has responded to the consultation issued by MHCLG opposing the transfer on the grounds of the wider risks faced by the Fund.  If the Transfer request is granted the Fund will ensure data is correct and work with the actuary to ensure that the settlement of the transfer is valued correctly for exit.	C2 Likely/Serious	To monitor the Secretary of States actions re Transfer request from Oasis Community Learning  To ensure contact with the Actuary regarding transfers and exit valuations.

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## LOCAL PENSION BOARD

### END OF YEAR REPORT 2020/21

Local Government Pension Scheme Governance Regulations 2015 section 106(9) states that the expenses of a Local Pension Board (LPB) are to be regarded as part of the costs of administration of the fund held by the administering authority.

Guidance issued in January 2015 suggested that it is appropriate for the LPB to be given adequate resources to fulfil its task.

Terms of reference adopted by Governance Committee on the 11 March 2015 and then the Council meeting on the 25 March 2015 also states that the LPB is to be provided with adequate resources to fulfil its role.

The estimated budget agreed by the Administering Authority's Statutory Section 151 officer and costs incurred for 2020/21 are shown in the following table:

Description	2019/20 Estimate £	2019/20 Actual £	2020/21 Estimate £	2020/21 Actual £	2021/22 Estimate £	2021/22 Actual £	2022/23 Estimate £	2022/23 Actual £
Members Allowance & Travelling	3,000	946	3,000	391	3,000	0	3,000	0
Support Services – Internal Recharge	1,000	640	1,000	360	1,000	0	1,000	0
Printing, Stationary & Office Expenses	3,400	0	3,400	0	3,400	0	3,400	0
Communication & Computing	500	0	500	0	500	0	500	0
Professional Advice	10,000	0	10,000	0	10,000	0	10,000	0
*Training & Development	10,000	295	10,000	325	10,000	0	10,000	0
<b>Total</b>	<b>27,900</b>	<b>1,881</b>	<b>27,900</b>	<b>1,076</b>	<b>27,900</b>	<b>0</b>	<b>27,900</b>	<b>0</b>

\*Training costs of £10,000 is to be shared with the Pensions Committee to keep officer time and training costs to a minimum. The amounts shown above represent the LPB share of the costs.

Budgets have been set to cover a four year period to reflect the period of term that the LPB appointees will serve

2020/2021 is the sixth operational year of the LPB. The LPB is accountable to the Administering Authority and approval of budget has been agreed by the Section 151 officer for the period 2019 to 2023. The cost for the LPB is met from the Havering Pension Fund and approved by the Administering Authority's Statutory Section 151 Officer.

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