



# Haverling

LONDON BOROUGH

## LOCAL PENSION BOARD AGENDA

**4.00 pm**

**Tuesday  
11 July 2023**

**Town Hall, Main Road,  
Romford**

Members 6: Quorum 2

Mark Holder, Scheme Member Representative  
Yasmin Ramjohn, Scheme Member Representative  
Joanne Sladden, Scheme Employer Representative  
Dionne Weekes, Scheme Member Representative

Denise Broom, Scheme Employer Representative  
Andrew Frater, Scheme Employer Representative

**For information about the meeting please contact:  
Luke Phimister 01708434619  
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 - 4)

To approve as correct the minutes of the meeting held on 25 April 2023 (attached) and authorise the Chair to sign them.

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

### 6 PENSIONS ADMIN PERFORMANCE REPORT Q4 22/23 (Pages 5 - 54)

Report and appendix attached

### 7 COP14 CHECKLIST (Pages 55 - 60)

Documents attached

### 8 MEMBER COMMUNICATIONS PLAN (Pages 61 - 62)

Document attached

### 9 RISK REGISTER (Pages 63 - 68)

Document attached

### 10 INDEPENDENT CHAIR

Verbal update to be given

**Zena Smith**  
**Head of Committee and Election Services**

**MINUTES OF THE MEETING OF THE  
LOCAL PENSION BOARD  
Virtual via Teams  
25 April 2023 (4.00 - 5.10 pm)**

**Present:**

Mark Holder (Scheme Member Representative), Yasmin Ramjohn (Scheme Member Representative), Joanne Sladden (Scheme Employer Representative) and Dionne Weekes (Scheme Member Representative).

Officers: Debbie Ford, Caroline Guyon, Tara Haroon, James Grafton, Sam Kemp, Alexandra McMahon, Lilian Thomas

**150 CHAIR'S ANNOUNCEMENTS**

The Chairman advised members of actions to take if they were disconnected from the video call.

**151 APOLOGIES FOR ABSENCE**

Apologies were received from Andrew Frater (Scheme Employer Representative). Denise Broom (Scheme Employer Representative) agreed to be Chair for the meeting.

**152 DISCLOSURE OF INTEREST**

There were no disclosures of interest.

**153 MINUTES OF THE MEETING 7 FEBRUARY 2023**

The minutes of the meeting of 7 February 2023 were accepted as a true and accurate record.

It was requested that any actions be shown additionally in bold and at the end of the section of the meeting with the initials of the Member that needed to action.

**154 THE PENSIONS COMMITTEE RECENT MEETING MINUTES 21 MARCH 2023**

The Pensions Committee meeting minutes of 21 March 2023 were noted.

**155 PENSIONS ADMINISTRATION STRATEGY**

The Board received a follow up from the last meeting on the decision to monitor various items as part of a quarterly than monthly reconciliation which ensured questions were asked to ensure employers' obligations were fulfilled for any possible Pension's Regulator requirements.

It was explained that by July there would be a monthly check that employers were meeting their obligations against that pension's administration strategy. A meeting would be held with the LPPA in May to discuss exactly how the requirements and their importance could be explained to employers.

The aim was then to have the first full monitoring at the end of quarter one and once all data was received there could be a monthly report.

It was hoped that at the next meeting there would be a monitoring report and it was likely there would be some stage 1 escalations initially due to employers understanding the new process and what was required of them within the specific time frame.

The Board noted the update.

#### 156 **CODE OF PRACTICE 14**

The Board were presented with a report outlining the Code of Practice 14 and explained that the review date for this was in August and there were no major changes expected.

It was to be noted that the section highlighted in yellow was IF4 and that would be picked up as part of the employer communications campaign. There was an assurance that each employer had received a stage 1 DRP in place.

The second section in yellow, were the breaches that were due for review in August and are there because there is a requirement by the Pension's Regulator to create a template for a register. The other issues were around new team members and Officers which required training. Any GDPR processes would be on the report and this was on the website also.

**Action Point: Caroline would check on this and come back.**

The Board noted the report.

#### 157 **RISK REGISTER**

The Board were presented with the Risk Ratings and at the last Local Pension Board meeting any amber risks would be looked at.

It was decided that Risk 1 (inaccurate three yearly actuarial valuation) would be taken to the next LPB meeting for discussion.

It was explained there were still some risks remaining on amber due to not knowing government guidance. It was agreed that in future categories of risks would be focused on instead of individual risks.

The Board noted the report.

158 **COMMUNICATIONS 2023/24**

The Board were provided with the Employer Communications plan for 2023/24 and it was explained that the plan was designed to complement and support employers when working to the Pensions Administration Strategy.

The focus was on connecting all policies and support together in one place to help employers fulfil their roles. Through monitoring the effectiveness of communications, there was a chance to review and adjust that in accordance with any feedback received.

**Action Point: Caroline would look into sending a communication out about an explaining the importance of filling out and keeping an 'expression of wish' form up to date.**

The Board noted the report.

159 **INDEPENDENT CHAIR - VERBAL UPDATE**

The Board was updated on the Independent Chair situation and that the budget of £7,000 - £8,000 had been approved.

Feedback was required by the 5 May on any suggestions of what and how the Chair's performance could be monitored. The feedback would be incorporated in the advert that would then go out mid-May.

The Board noted the update.

160 **ANNUAL GENERAL MEETING UPDATE - VERBAL REPORT**

It was agreed that Pensions Board AGM would be moved to the 26 September meeting (or earlier in September dependent on if the new Chair would be in post by then. The meeting in June could therefore be moved to July and be a regular meeting which could accommodate the LPPA report.  
**Action Point: Caroline would confirm the date for July.**

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Chairman





# LPP

Local Pensions Partnership  
Administration

Havering Pension Fund

## Quarterly Administration Report

1st January – 31st March 2023

[lppapensions.co.uk](http://lppapensions.co.uk)

Agenda Item 6

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# DEFINITIONS

## Page 9

### 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 11

### 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 12

### 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 'Member Online Portal' 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 & 15

### 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.

All figures reported in this section are non-client specific, as not all member calls are dispositioned at client level. This means that call volumes and wait times are not at client level - however, as calls are answered (through our various IVR options) in relation to wait time, performance across all LPPA clients is broadly the same

As the needs of our business, Clients and Members change, we adapt our reporting to suit the current trends and ensure sight of common topics. For this reason it is necessary to update and add new topics in the reason for calls. To accommodate the multitude of reasons we have created a "Other" category which includes (but not limited to) 'Information Only', 'Website', 'Resend Documents'.

## Page 17 & 18

### Customer Satisfaction Scores

The overall Helpdesk and Retirement satisfaction scores includes the percentage of people who provided a satisfied or neutral response.

## Page 20

### Member Online Portal

The number and % of Members that are registered for the Member Online Portal, including a quarterly view.

## Page 29

### 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.

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

✓ COMPLETED    📅 DUE

Page 9

	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23
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				✓	✓				✓			✓

# EXECUTIVE SUMMARY

Forward thinking...  
Working together...  
Doing the right thing...  
Committed to excellence...

## This performance report covers the reporting period of Q4 2022/23 (January – March 2023)

The second phase of the PACE migration to move to our new pensions administration system is now complete.

To help us manage this significant change programme, we agreed a period of temporary relaxed SLAs for all clients between March – May 2022 and then again between November – January 2023.

The usual overall SLA target is 95 %, and this target was relaxed as follows:

- High priority relaxed SLA for 3-months post go live (relaxed to 90 % target SLA)
- Other cases relaxed SLA for 3-months post go live (relaxed to 70 % target SLA – with the exception of no breach in statutory deadlines, disclosure or a guarantee period)
- Ill-health estimates/retirements prioritised
- Helpdesk call and web form wait times are likely to increase and we will manage this by proactively updating messages on our website, in the IVR when we receive calls and when a web-form is submitted to us

PRIORITY	CASE TYPE
HIGH	Deaths • Retirements deferred • Retirements active
OTHER	New Starters • Refunds • Transfers Out • Transfers In Divorce • Aggregation • Deferred Benefits • Estimates – member Estimates – employer • Correspondence

### Payroll

No disruption to pensioner payroll or lump sum payments (this equates to over £100m, across all clients, in pension payments per month).

### Statutory Deadlines

No statutory deadlines were due during the period.

### Casework SLA Performance

Casework performance for the period was impacted by the final Phase 2 Pace migration, and this migration contained the largest number of clients in a single go live (5 clients). The spikes in work created by the migrations adversely impacts performance. Relaxed SLAs applied through to the end of January to support Pace transition.

As outlined in previous quarterly performance reports, casework performance measures to the end of Q3 from UPM were not directly comparable with how they were measured from the previous system and were in excess of contractual obligations. Significant activity has taken place to ensure that we can measure performance in line with contractual obligations. The Q4 performance report is now measuring performance in line with contractual obligations.

## EXECUTIVE SUMMARY CONTINUED

Forward thinking...  
Working together...  
Doing the right thing...  
Committed to excellence...

### Satisfaction Scores

Helpdesk satisfaction scores has reduced slightly during the period. At the end of Q3, satisfaction was 80%, at the end of Q4 satisfaction was 78%.

Retirement satisfaction scores remained the same during the period. At the end of Q3, satisfaction was 64%, at the end of Q4 satisfaction was also 64%. Satisfaction scores have been impacted by the phase 2 migrations and spikes in work which we currently have plans in place to work through.

### Pensions Helpdesk

Helpdesk performance for the period has seen average wait times remain slightly higher, average 9 minutes, than our non-contractual target of 4 minutes. In January the average wait peaked at 10 minutes as performance was adversely impacted by higher call volumes at the start of the month, driving up average wait times.



# Fund Membership

## In this section...

- Total Fund membership
- Current Age Demographic

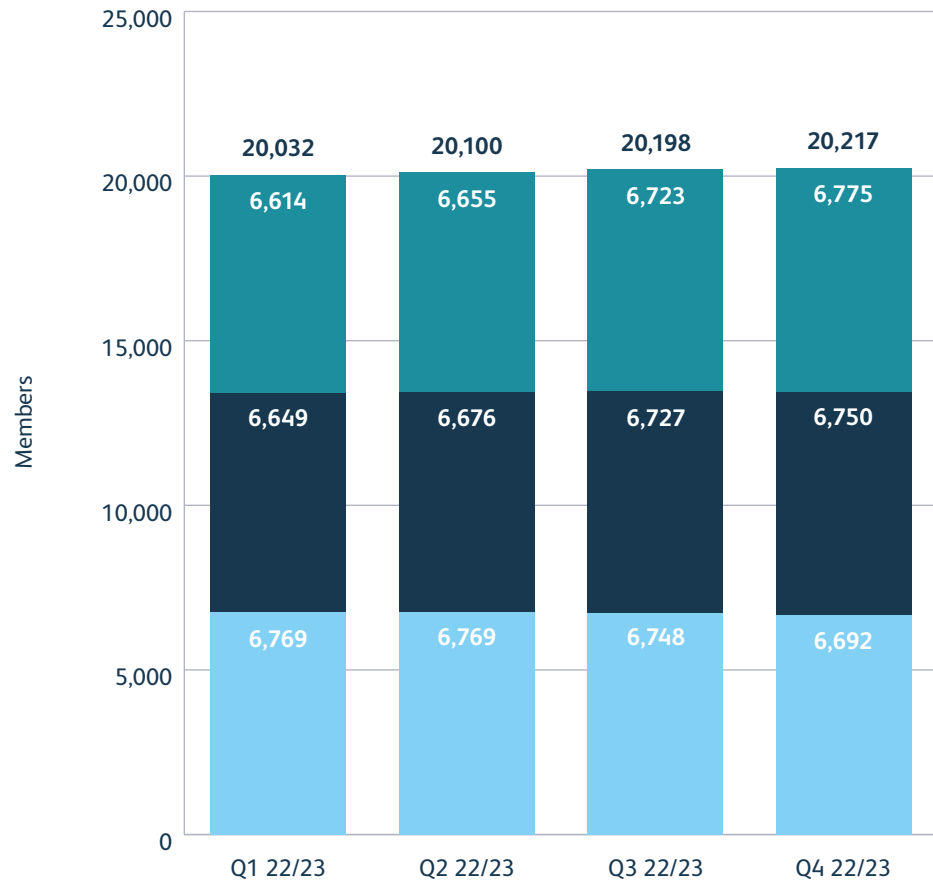
# TOTAL FUND MEMBERSHIP



## TOTAL FUND MEMBERSHIP

CLIENT SPECIFIC

Active Contributors   Deferred Beneficiaries   Pensioners & Dependents



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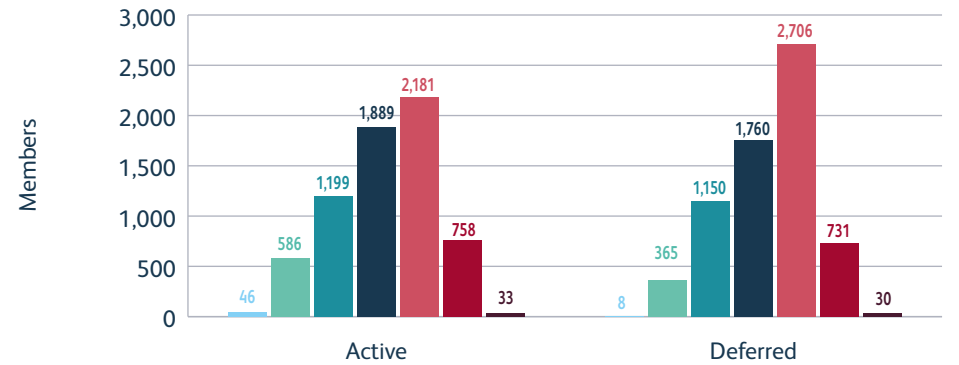
Members



## CURRENT AGE DEMOGRAPHIC

CLIENT SPECIFIC

Under 21   21 to 30   31 to 40   41 to 50   51 to 60   61 to 70   Over 70

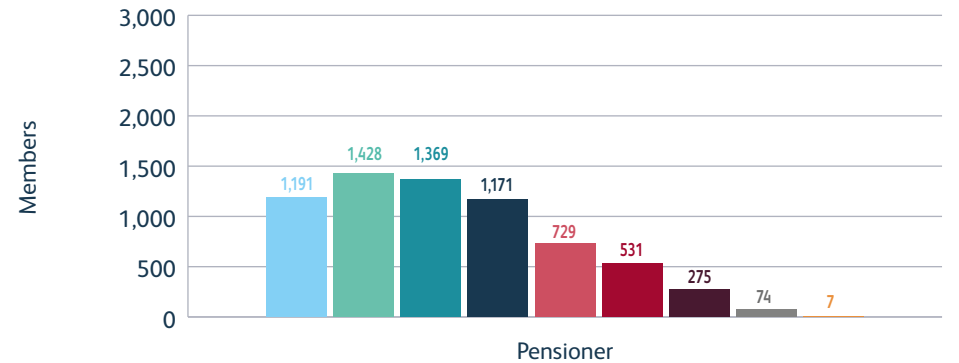


Members

Active

Deferred

Under 65   65 to 69   70 to 74   75 to 79   80 to 84  
85 to 89   90 to 94   95 to 99   100+



Members

Pensioner

# Casework Performance Against SLA

## In this section...

- Performance – All cases
- Performance Standard

# CASEWORK PERFORMANCE AGAINST SLA

For annual data, please see the **Annual Appendix – page 5**



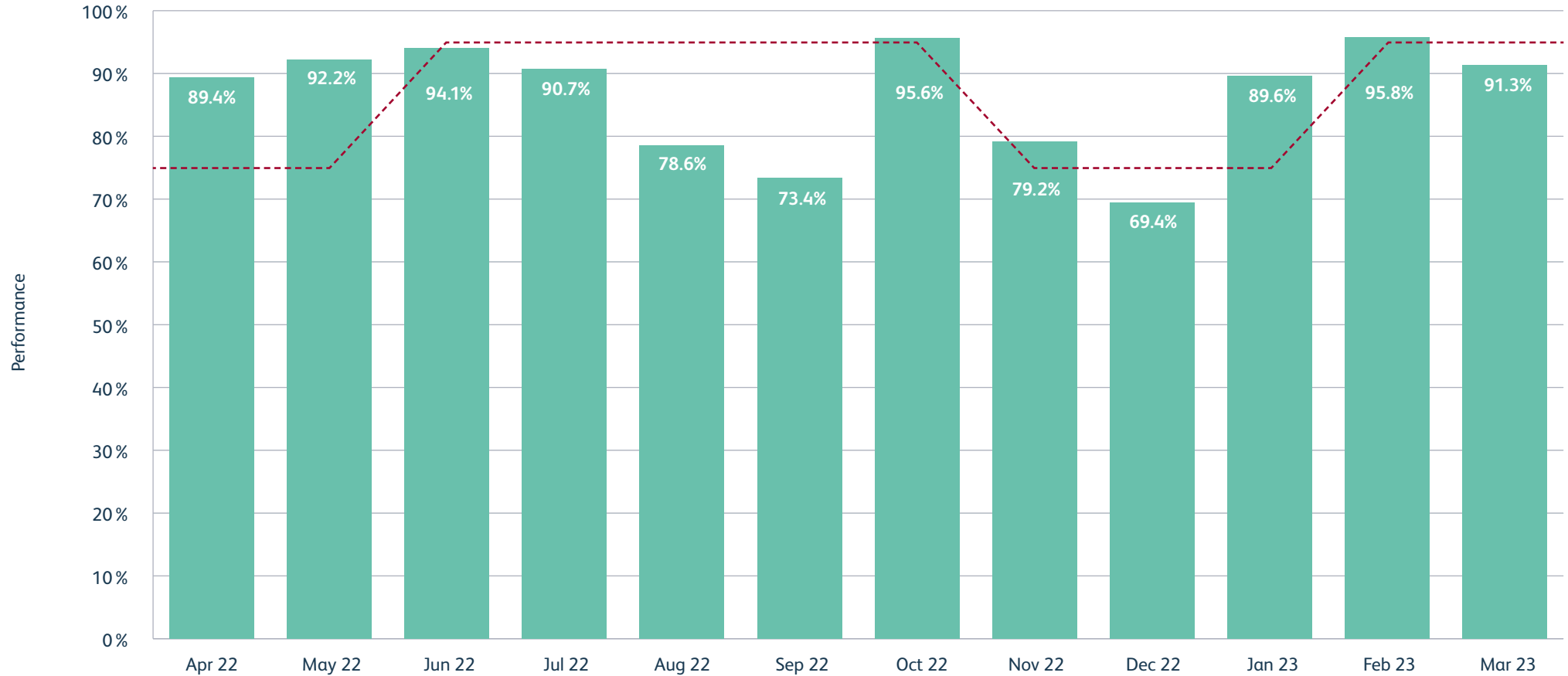
## PERFORMANCE – ALL CASES

CLIENT SPECIFIC

--- Target

The quarterly SLA performance was 92.1%

Page 15



# CASEWORK PERFORMANCE AGAINST SLA

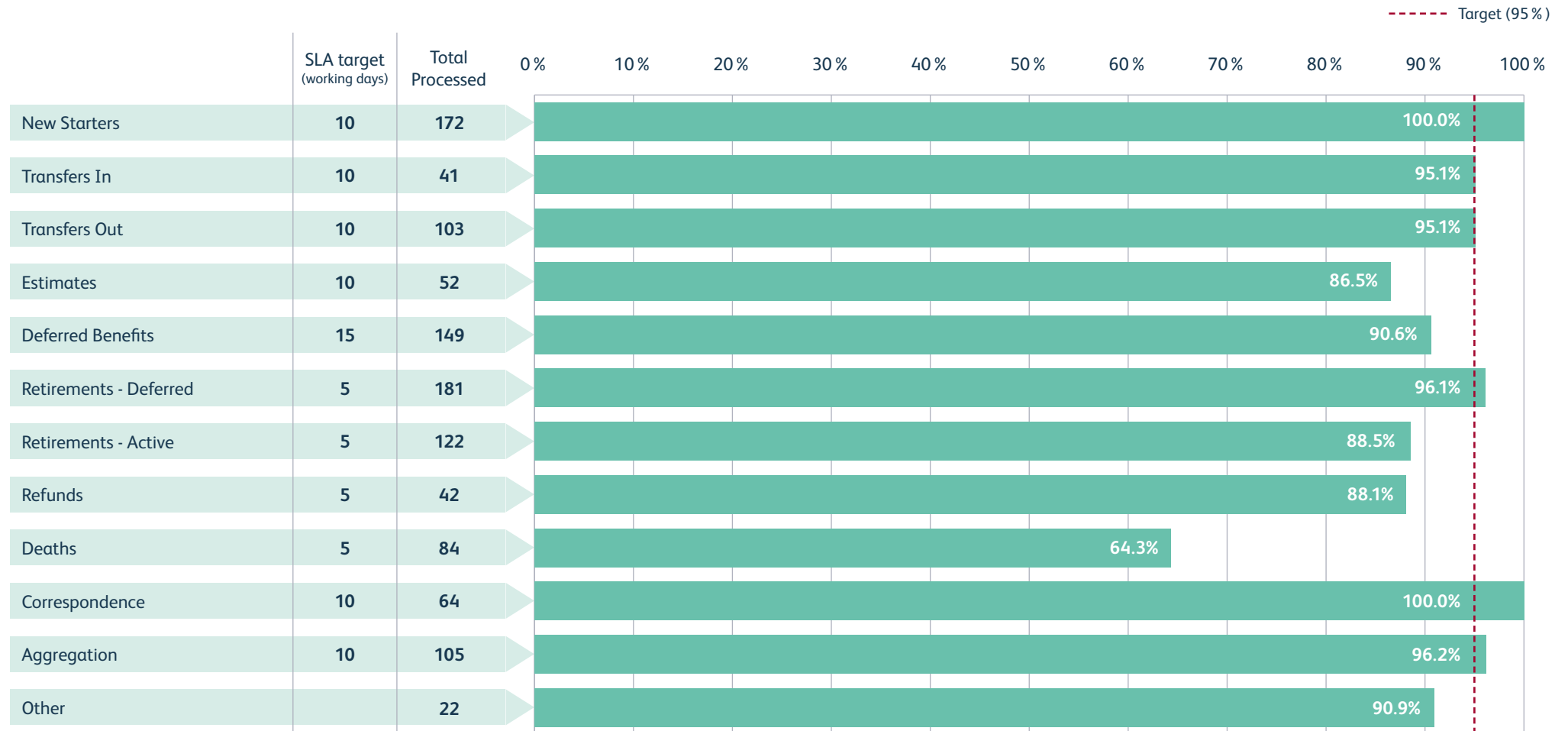
For annual data, please see the **Annual Appendix – page 6**



## PERFORMANCE STANDARD

## CLIENT SPECIFIC

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# Helpdesk Calls Performance

The Helpdesk deals with all online enquiries and calls from Members for all funds that LPPA provide administration services for.

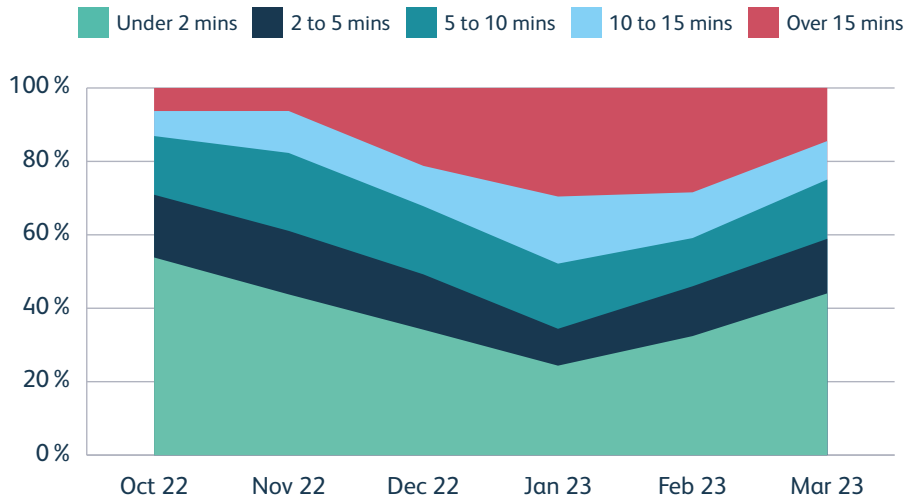
## **In this section...**

- Wait time range
- Calls answered (%)
- Total calls

# HELPDESK CALLS PERFORMANCE

## WAIT TIME RANGE

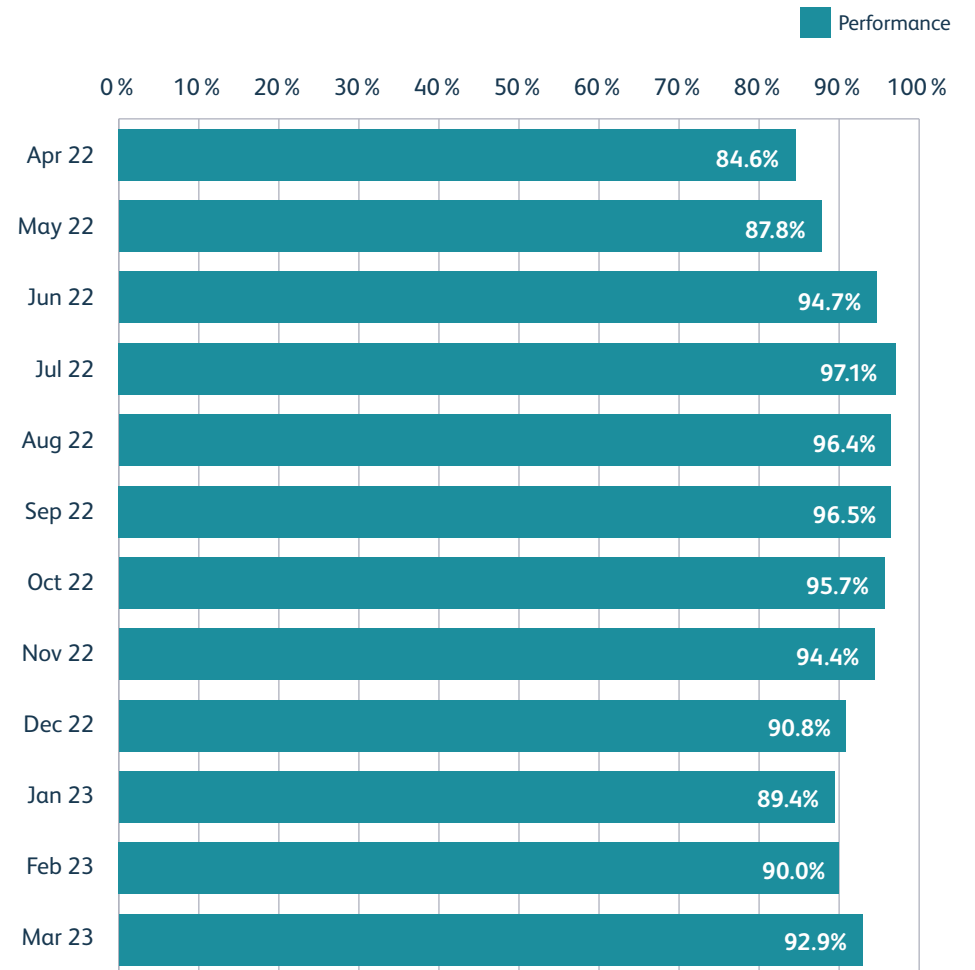
ALL LPPA



	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Oct 22	53.8%	17.1%	16.0%	6.8%	6.3%
Nov 22	43.8%	17.3%	21.2%	11.4%	6.3%
Dec 22	34.2%	15.1%	18.6%	11.0%	21.2%
Jan 23	24.4%	10.0%	17.8%	18.3%	29.6%
Feb 23	32.4%	13.6%	13.1%	12.5%	28.4%
Mar 23	44.1%	14.9%	16.1%	10.5%	14.5%

## CALLS ANSWERED (%)

ALL LPPA

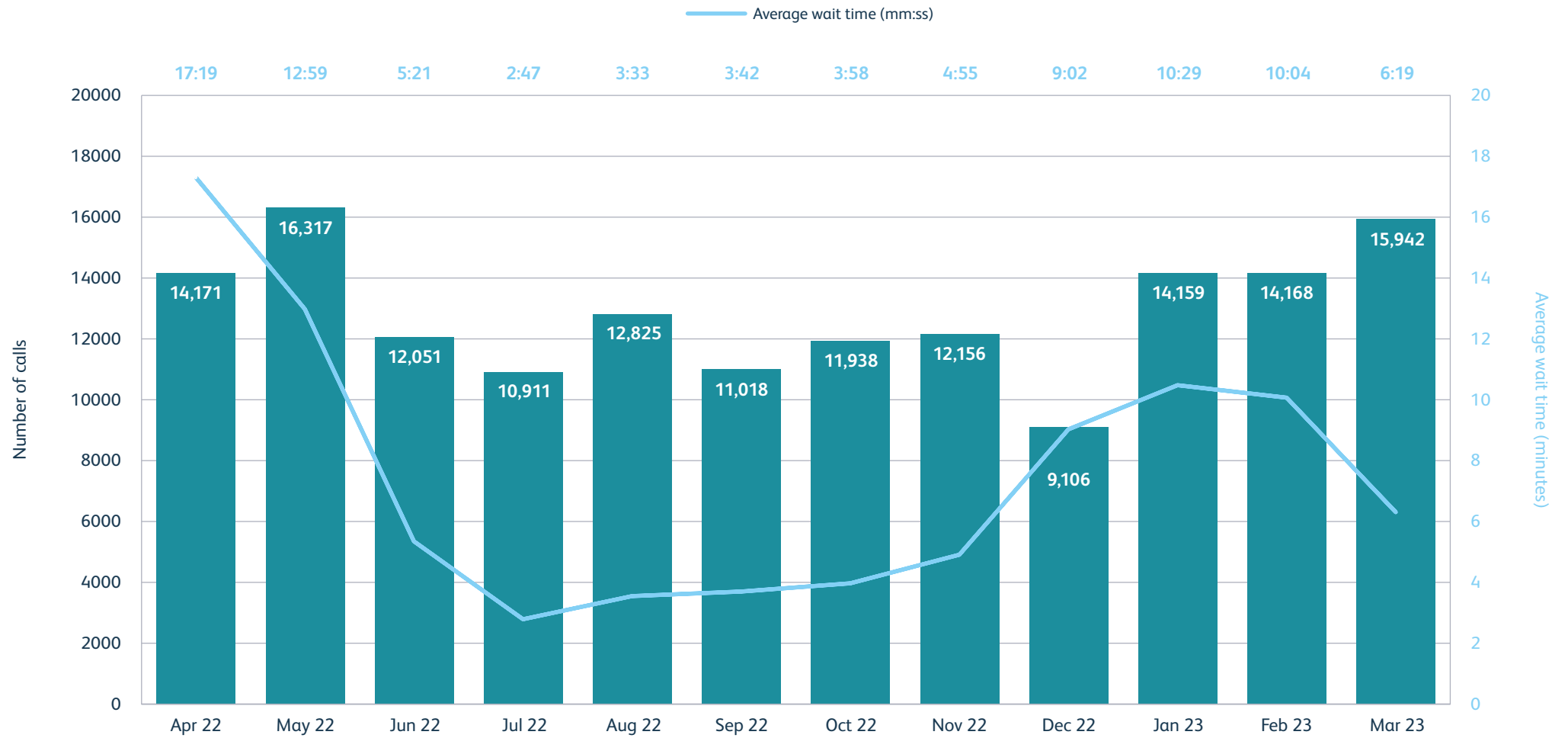


# HELPDESK CALLS PERFORMANCE



TOTAL CALLS

ALL LPPA



# Customer Satisfaction Scores

## In this section...

- Helpdesk calls satisfaction
- Retirements

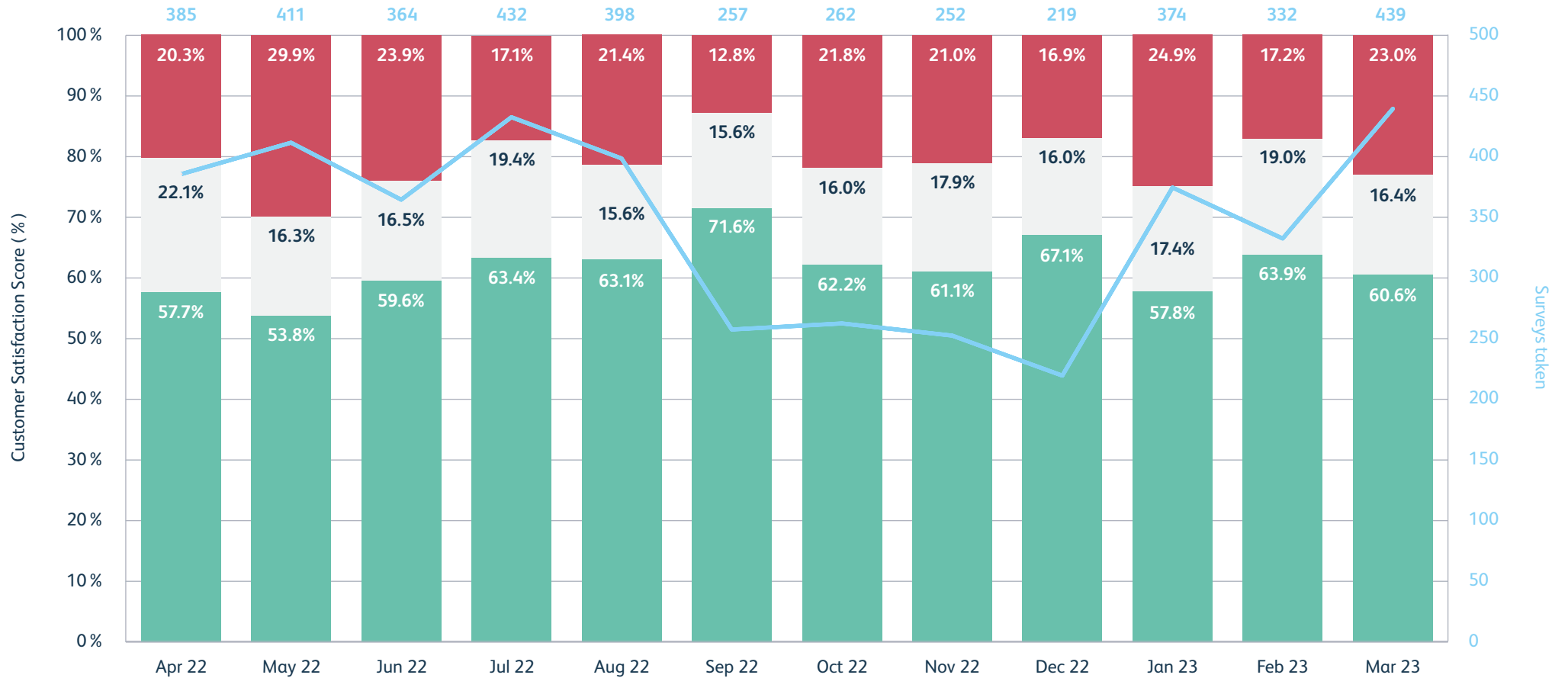
# CUSTOMER SATISFACTION SCORES



## HELPDESK CALLS SATISFACTION

ALL LPPA

■ Dissatisfied 
 ■ Neutral 
 ■ Satisfied 
 — Surveys taken



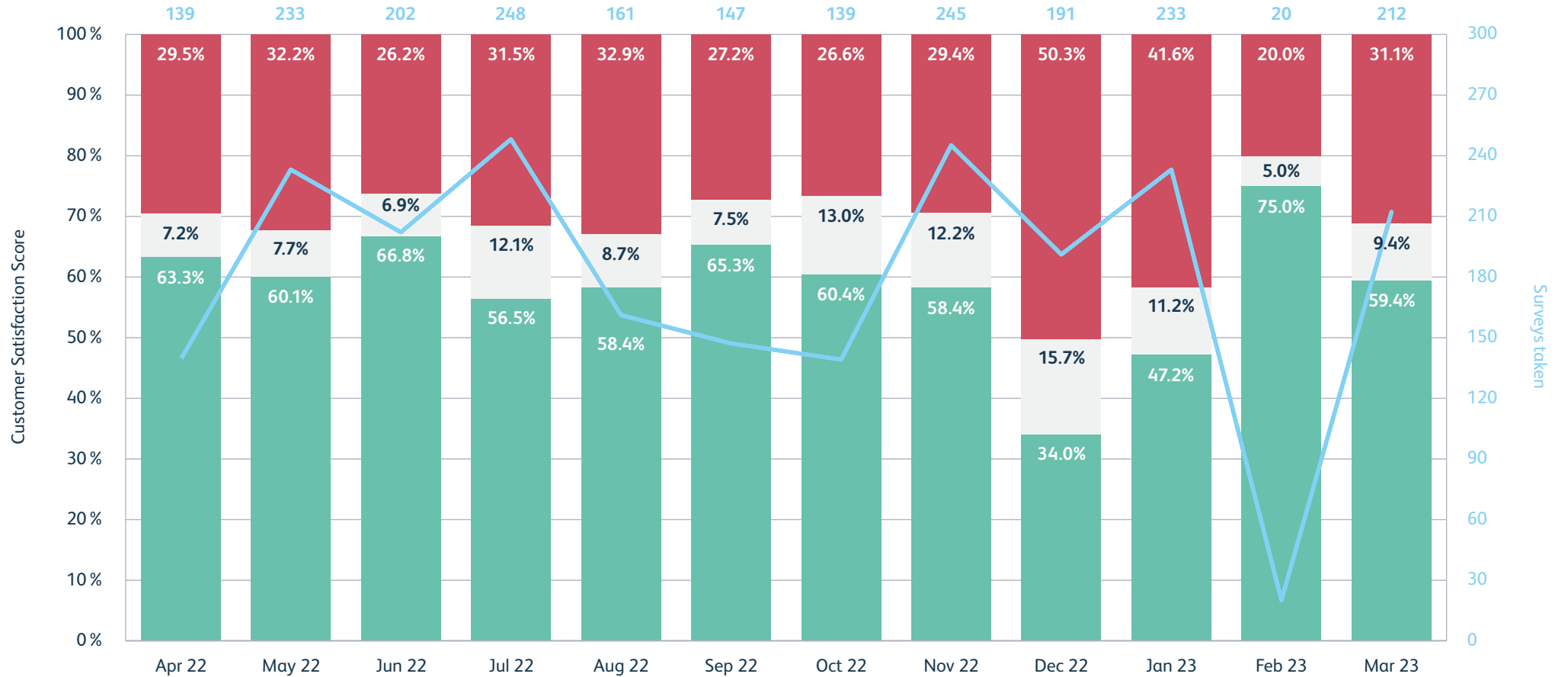
# CUSTOMER SATISFACTION SCORES

**Please note:**

Surveys were paused in February and reinstated in March, following a review of the process. Some surveys were being issued before payment had been made to the member – the timing of the survey has now been updated to correct this.

RETIREMENTS ALL LPPA

Dissatisfied Neutral Satisfied Surveys taken





# Member Online Portal

In this section...

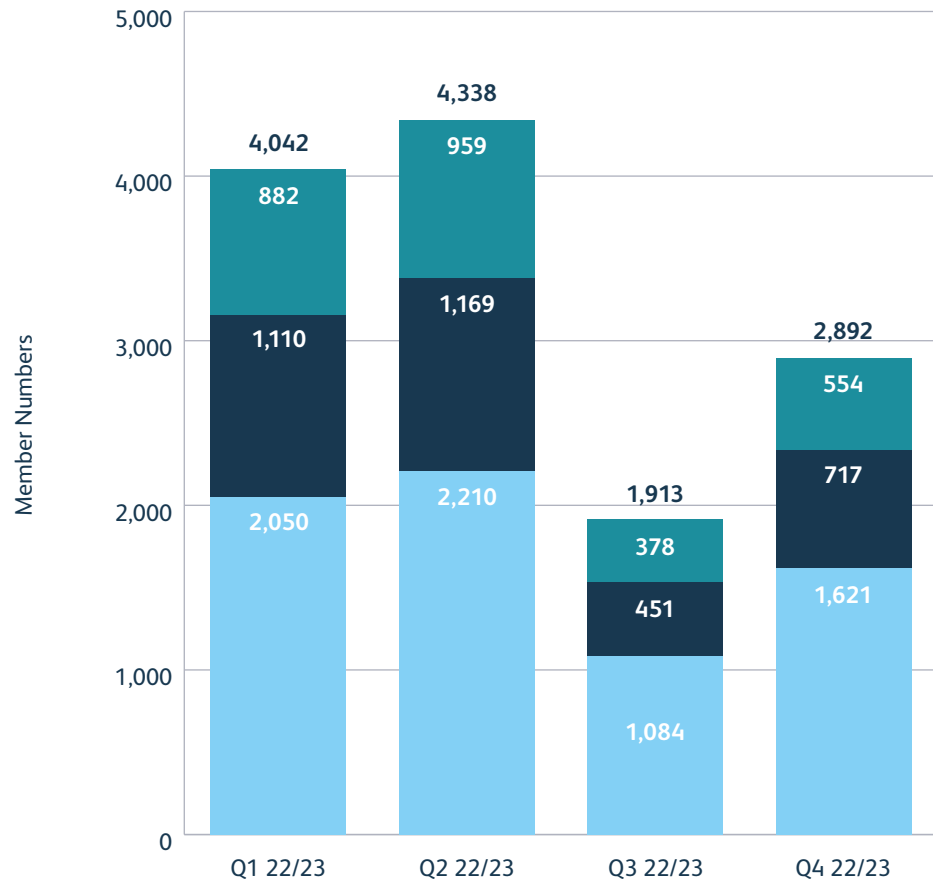
- Members registered



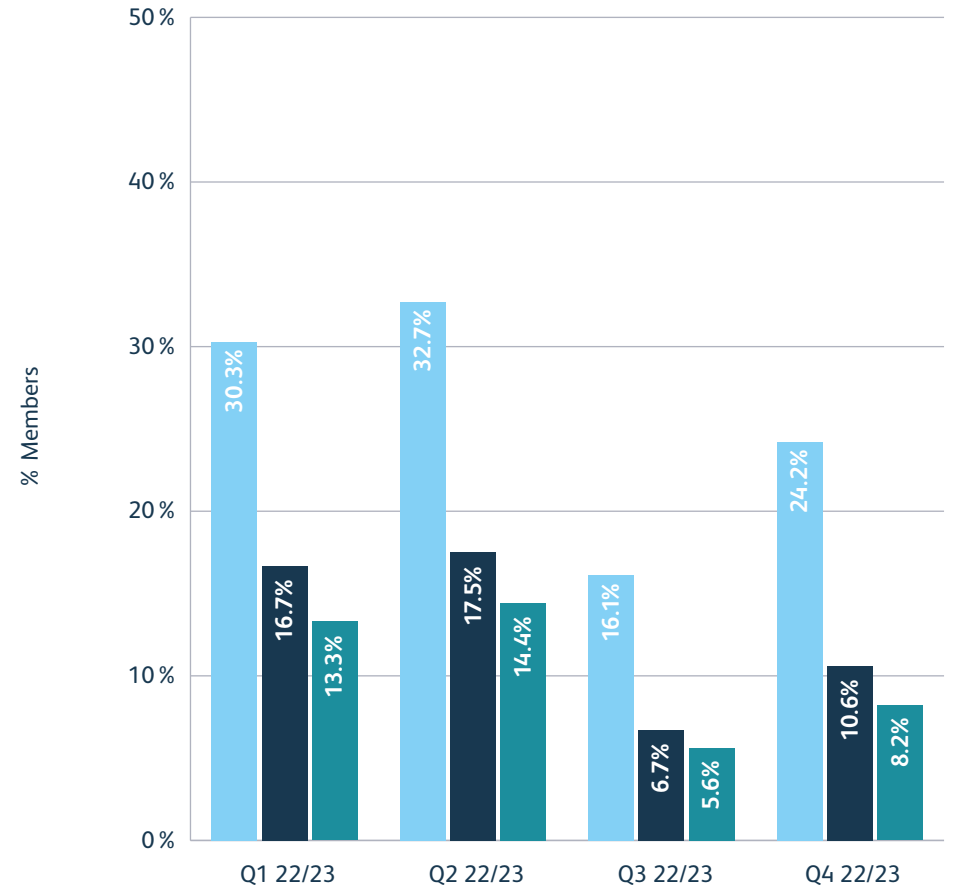
MEMBERS REGISTERED

CLIENT SPECIFIC

Active Deferred Pensioner



Active Deferred Pensioner



# Employer Engagement & Communication Activity

## In this section...

- Delivered
- Scheduled
- Engagement communications

For annual data,  
please see the  
**Annual Appendix –  
pages 7-19**

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED

ALL LPPA

Page 26

1. A [member panel email](#) was issued, asking for feedback on the new LPPA Help Hub, which was launched in December on the LPPA website.
2. Emails, to a cross-section of members from all clients, inviting them to [join the member panel](#) were sent out in January.
3. A pension increases web page was created to update members on the latest pension increases.
4. Further website developments (additional pages) went live in Q4 including:
  - [New Joiners](#)
  - [Member contribution rates \(23/24\)](#)
  - [Additional Pension Contributions \(APC\)](#)
  - [Pension pay dates \(23/24\)](#)
  - [Updating Your Bank Details](#)
  - [Retirement Guide for Leavers](#) (updated)
  - [Tier 3 Ill Health Retirement](#) (updated)
5. In preparation for McCloud remedy, [further communications](#) were issued to fund employers to ensure that historic data submissions have been accurately supplied (specifically hours worked and service break data).
6. A [McCloud roadmap webpage](#) was also created for our clients.
7. [Several bite-sized video FAQs](#) were developed to help answer some of the more popular member questions, including opting out, and information on the 50:50 option.
8. New Frequently Asked Questions (FAQs) were added to the LPPA website, following the Spring Budget, [including updates on Lifetime Allowance \(LTA\) and annual allowance](#). A news story was also added to the [website](#).
9. The automated Helpdesk (recorded) message was updated to include details of how to access P60 documents for retired members (from April).
10. [A joint press release was issued with Civica](#), following the completed switch to the UPM administration platform.
11. LinkedIn posts were issued in Q1 covering a wide range of topics including:
  - Pension health checks
  - LPPA's Cyber Essentials Plus certification
  - Pension increases
  - Safer internet day
  - PensionPoint ('register to enjoy the benefits')
  - Employer Monthly Return training
  - LGBT history month
  - Chinese New Year
  - '100,000' members registered on PensionPoint
  - International Women's Day
  - LPPA Client forum
  - Spring Budget (2023)
  - Monthly Returns

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED CONTINUED

ALL LPPA

Page 27

- Happy Easter
  - Happy Ramadan
12. [Pension Pulse bulletin](#) – a UPM special was issued to employers in January, followed by a '[financial year end](#)' special in March.
13. Employer training sessions were delivered with a focus on monthly returns and navigating the UPM employer portal, including:
- UPM employer portal training (sessions to support with general navigation and submitting the monthly return data file)
  - Monthly Return Training – regular training sessions available for employers to attend, with a demonstration of the upload of Monthly Return file via UPM employer portal.
  - Remote employer visits conducted to support with navigating the UPM employer portal.
  - Employer visits (training sessions and support meetings) continue to be delivered remotely.
14. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:
- Making Sense of your Pension (online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while).
  - Making Sense of Retirement (sessions are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claim their pension).

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## SCHEDULED

ALL LPPA

1. All employers will be required to provide monthly data submissions to LPPA from the 10 May 23 (previously only employers of specific funds supplied monthly data files), and training will continue to be delivered by the engagement team in support of this.
2. P60's will be uploaded to members online accounts (PensionPoint) before the end of May, and email notifications will be issued across the period April to May (paper copies will be mailed to members who have requested them).
3. The LPPA online Spring Newsletter for retired members will be issued around the same time as P60's.
4. ABS notification activity will be planned in Q1, with communications scheduled for delivery in line with statutory deadlines (by the end August).
5. The LPPA online Summer Newsletter for Active and Deferred retired members will be issued around the same time as ABS communications.

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- UPM employer portal training was delivered and 1 Havering Pension Fund employer attended
- Monthly return training was delivered and 1 employer attended
- Scheme Leavers training was delivered with 1 employer in attendance
- LGPS Scheme Essentials training was delivered and 1 employer from Havering Pension Fund attended
- 1 Havering fund member attended the Making Sense of your Pension session

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# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
10 Jan	Unity Schools Partnership	UPM Employer Portal	1
19 Jan	Unity Schools Partnership	LGPS Scheme Essentials	1
22 Feb	L B Havering	Submitting Monthly Returns	1
09 Mar	LB	Scheme Leavers	4

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## MEMBERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
06 Mar	Havering Fund Members	Making sense of your pension	1

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

For annual data, please see the **Annual Appendix – pages 17-19**

## ↓ EMAILS – EMPLOYERS

CLIENT SPECIFIC

### January

- Pension Pulse (UPM Special)
- Monthly data returns training

### February

- Annual returns / Important information on 2022 / 23 submissions

### March

- Annual returns / Important information on 2022 / 23 submissions (Reminder)
- Pension Pulse
- McCloud Data Collection (first)
- McCloud data file collection (follow up)

## ↓ EMAILS – MEMBERS

CLIENT SPECIFIC

### January

- Member training - Making Sense of Your Pension / Retirement

### February

- Member panel / News Hub (small selection across multiple funds)

### March

- Member panel / invitation (small selection across multiple funds)

# Data Quality

## In this section...

- Common data
- Conditional data

# DATA QUALITY (TPR SCORES)

## COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	0	5	13
Duplicate effective date in status history	0	8	4
Gender is not Male or Female	0	0	0
Duplicate entries in status history	2	10	16
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	3	1	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	4	0	0
No entry in the status history	1	0	0
Last entry in status history does not match current status	13	6	1
Member has no address	4	149	25
Missing Forename(s)	0	0	0
Missing State Retirement Date	0	0	0
Missing postcode	7	170	57
Missing Date Joined Pensionable Service	2	0	0
<b>Total Fails</b>	<b>36</b>	<b>349</b>	<b>116</b>
<b>Individual Fails</b>	<b>31</b>	<b>188</b>	<b>85</b>
<b>Total Members</b>	<b>6,692</b>	<b>6,750</b>	<b>6,775</b>
<b>Accuracy Rate</b>	<b>99.5%</b>	<b>97.2%</b>	<b>98.7%</b>
<b>Total accuracy rate</b>	<b>98.5%</b>		

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## CONDITIONAL DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	24
AVC's/Additional Contributions	12
Deferred Benefits	3
Tranches (DB)	0
Gross Pension (Pensioners)	2
Tranches (Pensioners)	0
Gross Pension (Dependants)	5
Tranches (Dependants)	11
Date of Leaving	211
Date Joined Scheme	216
Employer Details	1
Salary	233
Crystallisation	237
Annual Allowance	202
LTA Factors	144
Date Contracted Out	4
Pre-88 GMP	142
Post-88 GMP	318
<b>Total Fails</b>	<b>1,765</b>
<b>Individual Fails</b>	<b>1,350</b>
<b>Total Members</b>	<b>20,217</b>
<b>Accuracy Rate</b>	<b>93.3%</b>

# LPP

Local Pensions Partnership  
Administration



# LPP

Local Pensions Partnership  
Administration

Havering Pension Fund

## Administration Report – Annual Appendix

1st April 2022 – 31st March 2023

[lppapensions.co.uk](http://lppapensions.co.uk)

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Employer Engagement & Communication Activity	7



# ANNUAL SUMMARY

During 2022-23 LPPA completed a significant change programme to implement a new pension administration system. This also involved rationalising other historic systems and moving to a new operating platform.

The reason for this decision was to partner with a supplier who had a technology roadmap aligned to our own. This was the most transformational activity LPPA had undertaken and understandably resulted in challenges. The transition from the old system to the new platform was carried out over a phased basis.

Some of the challenges were pre-empted and resulted in relaxing SLAs with partners during the implementation periods as is shown in this document.

Pensions in payment continued to be paid on a monthly basis, thus meeting the expectations of members and employers.

Forward thinking...  
Working together...  
Doing the right thing...  
Committed to excellence...

## Digital Transformation



# Casework Performance Against SLA

## In this section...

- Performance – All cases
- Performance Standard

# CASEWORK PERFORMANCE AGAINST SLA



## PERFORMANCE – ALL CASES

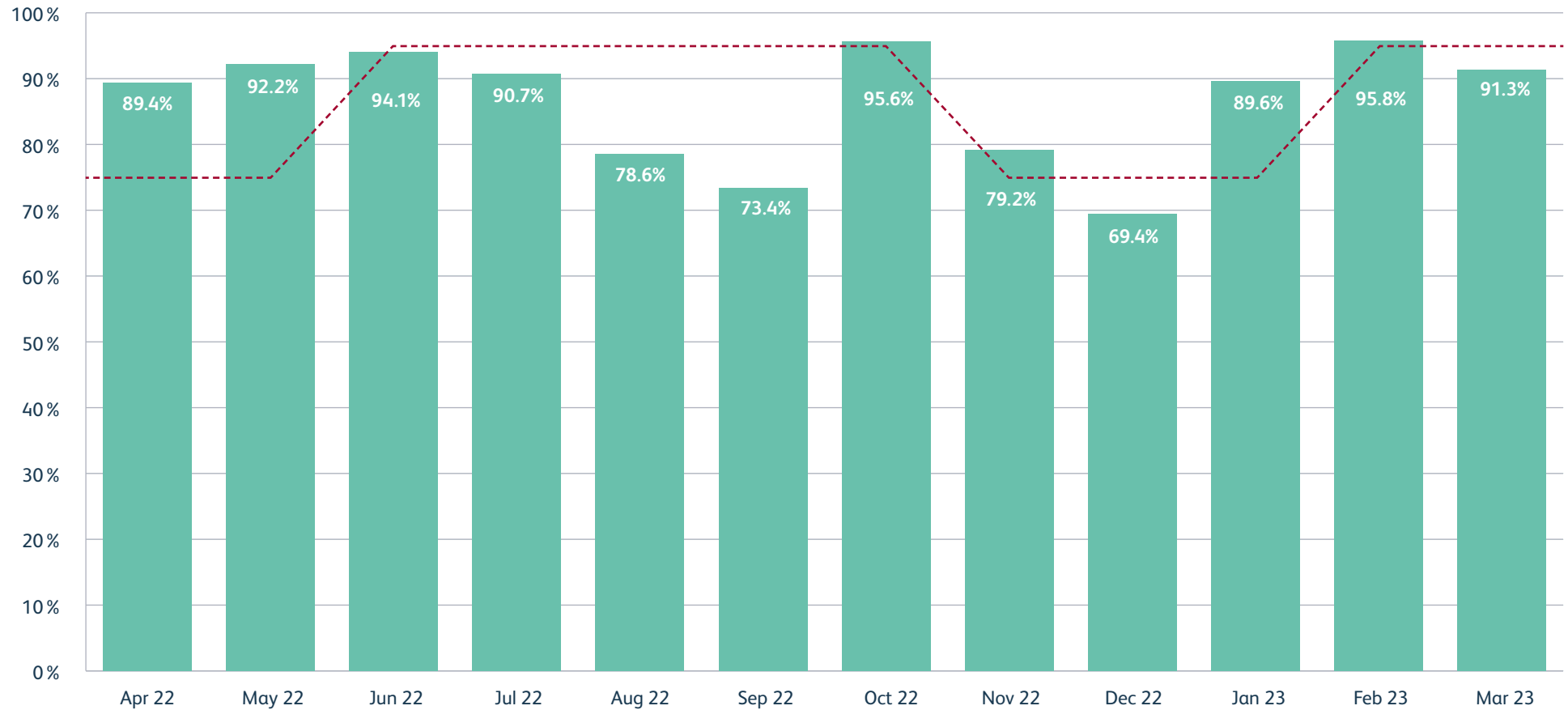
CLIENT SPECIFIC

--- Target

The annual SLA performance was 88.6%

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Performance



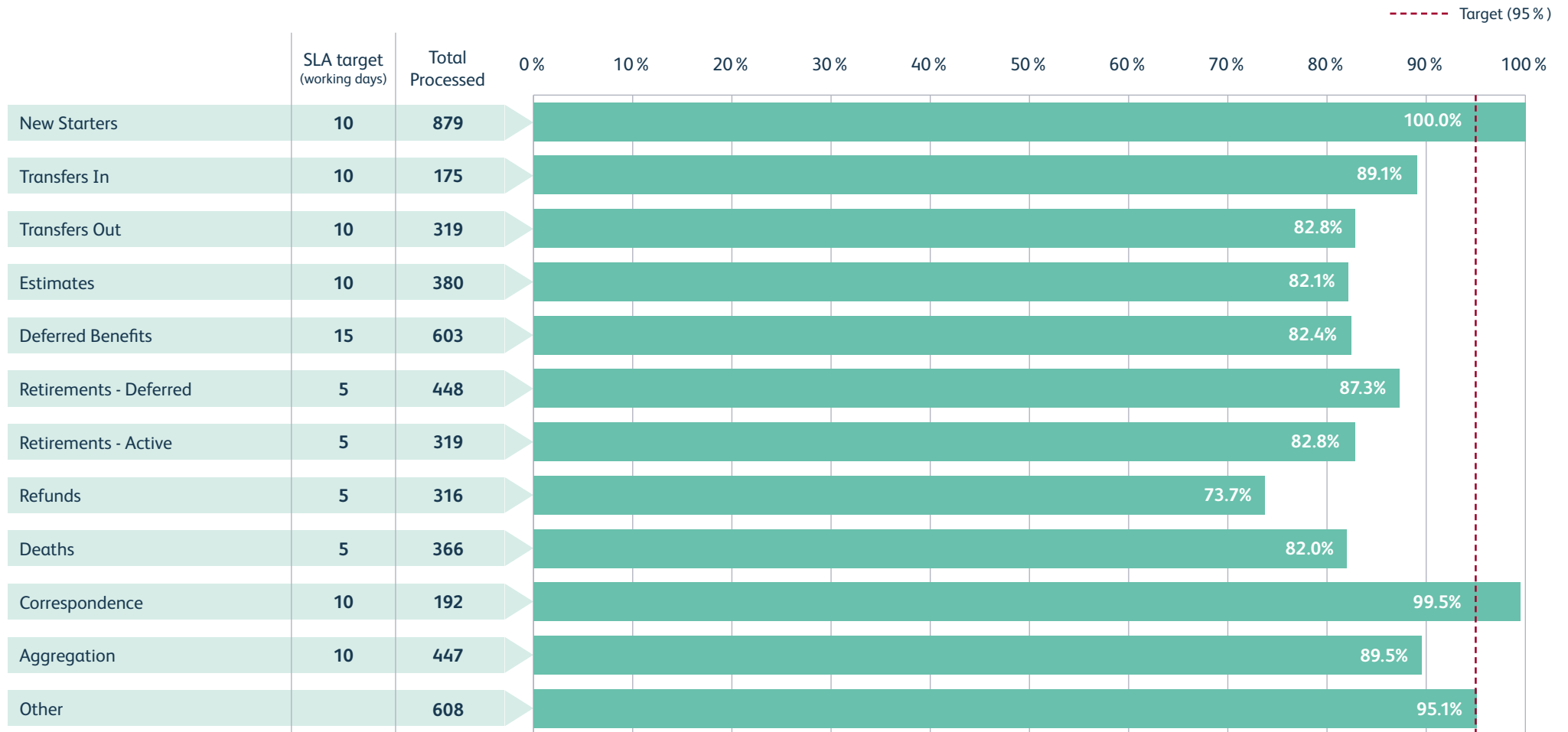
# CASEWORK PERFORMANCE AGAINST SLA



## PERFORMANCE STANDARD

## CLIENT SPECIFIC

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# Employer Engagement & Communication Activity

## In this section...

- Delivered
- Engagement communications

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 1

ALL LPPA

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1. Getting ready for retirement - an email is sent once we have received a member's intention to retire. It advises them of the process and gives them the option to download a retirement checklist and to watch LPPA's [retirement video](#)
2. Member surveys - emails are sent after retirement, helpdesk interactions, bereavements, and joining the scheme, to allow LPPA to gather feedback and continue to improve the experience across the processing teams
3. P60 emails have been issued to retired members, explaining that their P60s are available to view through their online portal (paper copies have been issued to members who requested them)
  - [Pension Point P60 email](#)
  - [My Pension Online email](#)
4. ABS emails for deferred members started to be issued in Q1, before active members are scheduled to receive them in Q2. The email explained that their Annual Benefit Statements is available to view in their online portal ([My Pension Online example](#))
5. Spring newsletter – this was made available in a new online format for retired members, and emailed to contactable retired members.  
[View spring newsletter \(retirees\)](#)
6. [Additional member video guides](#) (LPPA website) – these have been added to the LPPA YouTube channel including 'How to use the PensionPoint Retirement calculators' (videos have been important in supporting the launch of PensionPoint, the new online member portal)
7. Welcome to the Engagement Team email – this was issued and introduced some new LPPA team members and how they can offer employer support.  
[View Engagement Team email](#)
8. Pension Pulse employer newsletters sent out in April and May
  - [April Pension Pulse](#)
  - [May Pension Pulse](#)

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 1 CONTINUED

ALL LPPA

9. A new employer training page has been created and included on the LPPA website (making it easier for employers to book ongoing training sessions).

[View new training page](#)

**The Employer Engagement team has continued to deliver employer support sessions including:**

10. Scheme Leavers Essentials training – for any employers in need of support with submitting leaver details to LPPA, this session cover what to do and how to do it
11. LGPS Scheme Essentials – for any employer that wants more knowledge of the LGPS pension scheme and support with calculating final pay, CARE pay and Absence and Pensionable Pay
12. Year-end file submission training and support for UPM employers

**There have also been training sessions delivered to members (all bookable via the LPPA website member training page) including:**

13. Making Sense of your Pension (online sessions) - these are aimed at members to help improve their knowledge of their LGPS pension, whether they have recently joined the scheme, or have been in the scheme a while
14. Making Sense of Retirement (online sessions) – these are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claiming their LGPS pension

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 2

ALL LPPA

1. [Getting ready for retirement email](#) – issued when LPPA have received a member’s intention to retire. It advises them of the process and gives them the option to download a retirement checklist and watch LPPA’s retirement video.
2. Member survey emails – issued following completion of several processes including retirement, helpdesk interactions, bereavements, and joining the scheme, to allow LPPA to gather feedback and continue to improve the member experience across the business.
3. ABS activity (active and deferred members) – ABS communications activity with active and deferred members receiving email notification that their ABS was available via their online member portal. Those who chose to receive their ABS in the post, received them by the end of August 22 (statutory deadline).
4. [Active/deferred member newsletter](#) – in a new online format, which allows members to view and share articles in an easy-to-read, mobile-friendly format.
5. Member Sessions – all bookable via the LPPA Member Training page, including:

## **Making Sense of your Pension**

These online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while.

## **Making Sense of Retirement**

These sessions are aimed at Members who are reaching retirement age (55 and over) to help improve their knowledge of the retirement process and claim their pension.

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 2 CONTINUED

ALL LPPA

Page 45

6. Employer Communications - various emails have been sent to employers including:
  - [Teams training dates email](#) – promoting training sessions to help employers and members get a better understanding of pension processes
  - [Address reminder email](#) – reminder emails issued to employers (address to return member documents to LPPA, link to example is for Lancashire employers)
  - Various PACE planning emails, including [Road map](#) (Lancashire fund example) and [training dates](#) communications
  - Pension Pulse employer bulletin sent out in [July](#) and [September](#)
7. During Q2 the Engagement team supported several LG Fund clients in their valuation activities, as well as delivering training to employers in readiness for the Phase 2 launch of UPM and the new employer portal (from October through to December). This included:
  - UPM employer portal system navigation
  - Submitting monthly returns (process and new template)
8. The Employer Engagement Team launched an online Employer Panel, with employers registering to be part of the panel. The first panel meeting included discussions around the employer training requirements, and how the LPPA website can be used to support their activities.
9. Ongoing Website Development – updates to the LPPA website are ongoing, additional content in Q2 included:
  - [New PACE page created \(with timeline included\)](#)
  - [New submitting employer information page](#)

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 3

ALL LPPA

1. An [email](#) was issued to members of the LPPA member panel to share results of a survey focusing on the new online newsletter (active and deferred members), whilst also asking for feedback on the FAQ (Frequently Asked Questions) section of the LPPA website.
2. [Help Hub](#) was launched on the LPPA website, a new member help and support section that consolidates all resources (FAQ's, videos, forms and documents, training) into one easily accessible area. The 'search' function has also been improved so that members can access the information they need quicker and easier.
3. [News Hub](#) was launched at the same time, a website page that enables quick and simple access to all LPPA new articles, blogs and research stories. It also includes links to all the latest LPPA newsletters.
4. The [LPPA employer toolkit page](#) was made available to help all employers communicate the benefits of PensionPoint to their members in the workplace. This includes access to content for internal emails, posters and intranet articles.
5. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:

## **Making Sense of your Pension**

These online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while.

## **Making Sense of Retirement**

These sessions are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claim their pension.

6. [Emails](#) were issued to clients and employers to highlight planned maintenance days and details of system downtime (w/c 31 Oct, with reminders issued w/c 14 and 21 Nov).



# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 3 CONTINUED

ALL LPPA

7. [Pension Pulse](#) (employer newsletter) was issued in Q3, with features on UPM employer portal training, industry news and links to LGA bulletins.
8. [Training invites](#) were issued both to employers who are currently providing monthly data returns, as well as those which will be submitting from May 23 (training is scheduled every two weeks throughout 2023). The communication also provided employers with access to the monthly returns [online support page](#).
9. Details of the LPPA Christmas opening hours were provided to clients ([email](#)) and employers / members on the LPPA website.

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# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## DELIVERED – QUARTER 4

ALL LPPA

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1. A [member panel email](#) was issued, asking for feedback on the new LPPA Help Hub, which was launched in December on the LPPA website.
2. Emails, to a cross-section of members from all clients, inviting them to [join the member panel](#) were sent out in January.
3. A pension increases web page was created to update members on the latest pension increases.
4. Further website developments (additional pages) went live in Q4 including:
  - [New Joiners](#)
  - [Member contribution rates \(23/24\)](#)
  - [Additional Pension Contributions \(APC\)](#)
  - [Pension pay dates \(23/24\)](#)
  - [Updating Your Bank Details](#)
  - [Retirement Guide for Leavers](#) (updated)
  - [Tier 3 Ill Health Retirement](#) (updated)
5. In preparation for McCloud remedy, [further communications](#) were issued to fund employers to ensure that historic data submissions have been accurately supplied (specifically hours worked and service break data).
6. A [McCloud roadmap webpage](#) was also created for our clients.
7. [Several bite-sized video FAQs](#) were developed to help answer some of the more popular member questions, including opting out, and information on the 50:50 option.
8. New Frequently Asked Questions (FAQs) were added to the LPPA website, following the Spring Budget, [including updates on Lifetime Allowance \(LTA\) and annual allowance](#). A news story was also added to the [website](#).
9. The automated Helpdesk (recorded) message was updated to include details of how to access P60 documents for retired members (from April).
10. [A joint press release was issued with Civica](#), following the completed switch to the UPM administration platform.
11. LinkedIn posts were issued in Q1 covering a wide range of topics including:
  - Pension health checks
  - LPPA's Cyber Essentials Plus certification
  - Pension increases
  - Safer internet day
  - PensionPoint ('register to enjoy the benefits')
  - Employer Monthly Return training
  - LGBT history month
  - Chinese New Year
  - '100,000' members registered on PensionPoint
  - International Women's Day
  - LPPA Client forum
  - Spring Budget (2023)
  - Monthly Returns

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED – QUARTER 4 CONTINUED

ALL LPPA

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- Happy Easter
  - Happy Ramadan
12. [Pension Pulse bulletin](#) – a UPM special was issued to employers in January, followed by a [‘financial year end’](#) special in March.
13. Employer training sessions were delivered with a focus on monthly returns and navigating the UPM employer portal, including:
- UPM employer portal training (sessions to support with general navigation and submitting the monthly return data file)
  - Monthly Return Training – regular training sessions available for employers to attend, with a demonstration of the upload of Monthly Return file via UPM employer portal.
  - Remote employer visits conducted to support with navigating the UPM employer portal.
  - Employer visits (training sessions and support meetings) continue to be delivered remotely.
14. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:
- Making Sense of your Pension (online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while).
  - Making Sense of Retirement (sessions are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claim their pension).

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- Virtual employer visits were held with 1 Havering Pension Fund employer
- Scheme Leavers Training was delivered and 7 Havering Pension Fund employers attended
- 2 employers within the Havering Pension Fund attended an Employer Scheme Essentials training session
- UPM employer portal - monthly return sessions delivered and 19 Havering Pension Fund employers attended
- UPM employer portal - system navigation sessions delivered and 20 Havering Pension Fund employers attended
- PensionPoint awareness training was delivered and 1 employer from Havering Pension Fund attended
- 1 Havering fund member attended the making sense of your pension session

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# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## EMAILS – EMPLOYERS

CLIENT SPECIFIC

### 2022

#### April

- Year end bulletin
- Welcome to the Engagement Team
- My PensionOnline: Currently Unavailable
- Submitting your end of year data EOY
- Pension Pulse

#### May

- Pension Pulse
- Scheme leavers training invite
- Have your say with LPPA

#### June

- PensionPoint promotional email
- Project PACE - getting ready for our new pension administration system
- Update on end of year queries
- Employer Panel email
- LPPA address reminder

#### July

- Getting ready for your new pension administration system (PACE) / timelines
- UPM employer portal training
- Pension Pulse

#### August

- UPM employer portal training (reminder)
- Monthly returns submission (update)

#### September

- UPM employer portal training
- Pension Pulse

#### October

- Blackout period

#### November

- Welcome to UPM / UPM now live
- Important reminder about your move to UPM
- Planned maintenance reminder
- November Pension Pulse
- Essential system maintenance reminder
- Monthly return (update)

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## EMAILS – EMPLOYERS CONTINUED

CLIENT SPECIFIC

### December

- December opening hours
- Invite: book on monthly returns training

## 2023

### January

- Pension Pulse (UPM Special)
- Monthly data returns training

### February

- Annual returns / Important information on 2022 / 23 submissions

### March

- Annual returns / Important information on 2022 / 23 submissions (Reminder)
- Pension Pulse
- McCloud Data Collection (first)
- McCloud data file collection (follow up)

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## EMAILS – MEMBERS

CLIENT SPECIFIC

### 2022

#### April

- Pension Estimate: MPO

#### May

- Annual Benefit Statement
- Annual pension statement
- Member panel email and survey

#### July

- PensionPoint (live now - follow up)

#### August

- Summer newsletter (Active members)
- ABS: ready to view

#### September

- Help us improve PensionPoint

#### October

- PensionPoint (coming soon)

#### December

- PensionPoint (go-live)

### 2023

#### January

- Member training - Making Sense of Your Pension / Retirement

#### February

- Member panel / News Hub (small selection across multiple funds)

#### March

- Member panel / invitation (small selection across multiple funds)

# LPP

Local Pensions Partnership  
Administration

**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:

- 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.

TPR Code Ref 241

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 Code Ref	London Borough of Havering Approach / Evidence	Frequency of Review	Last Review Date	Completed	Compliant	Notes	Action
J1	Is the Administering Authority satisfied that those responsible for reporting	244	The reporting arrangements are published on the Havering Pension website	Annual check	31/08/2022	In Progress	Partially compliant		A register of breaches must be set up and maintained. New officers would benefit from training
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 quarterly basis and a register is kept by Havering	Annual check	30/06/2023	Fully completed	Fully compliant		Register is now in place for 2022/23 amd will be updated quarterly for Q1 2023/24
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	30/06/2023	Fully completed	Fully compliant		Register is now in place for 2022/23 amd will be updated quarterly for Q1 2023/24

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**BREACH REGISTER 2022/2023**

Ref	Date entered into the Register	Category of Member	No of Members affected	Date Breach Occurred	Description and Cause	Action Taken	Assessment of Breach	Summary of rationale	Reported to tPR Y/N	If Reported, tPR Outcome	Any Additional Actions Required
BR1	03/07/2023	Active	1	11/07/2022	Member did not update address details resulting in correspondence being sent to previous address	Address now updated			N		No
BR2	03/07/2023	Active	1	19/07/2022	Employer input incorrect address on EOY Return resulting in correspondence being sent to wrong address	Data corrected			N		No
BR3	03/07/2023	Active	1	06/01/2023	The incorrect bank details were entered on the pension input form	Data corrected and uploaded to Havering prior to any payment made. Re-training provided to LPPA staff.			N		No
BR4	03/07/2023	Active	2	17/02/2023	Member data held incorrectly on wrong member record - 2 members affected.	Data removed from wrong record and added to correct record. No data was disclosed to incorrect party. Re-training provided to LPPA staff.			N		No
BR5	03/07/2023	Active	1	23/02/2023	Correspondence sent to incorrect address.	Correspondence resent and re-training provided to LPPA staff.			N		No

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**IDRP Register 2022/23**

<b>Ref</b>	<b>Date entered into the Register</b>	<b>Category of Member</b>	<b>IDRP Stage</b>	<b>Date IDRP Received</b>	<b>Description and Cause</b>	<b>Stage Outcome</b>	<b>Any Additional Actions Required</b>
ID1	03/07/2023	Deferred	1	05/12/2022	Member was refused transfer overseas under the powers given to scheme managers in the Pension Schemes Act 2021.	ongoing	response needed

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# Agenda Item 8

## LB HAVERING PENSION FUND - MEMBER COMMUNICATION PLAN 2023/24

The key objectives of the communications policy are: • To improve the understanding of members, their representatives and perspective members of the benefits of the Local Government Pension Scheme

- Assist Scheme employers in understanding their roles and responsibilities within the LGPS and to provide guidance and support
  - To improve the service that Pension Fund Members receive
  - Use plain English for all communications
- Identify and use the most appropriate communication method to take account of stakeholders' different needs
  - To communicate in the most effective and cost efficient way

Time line:	Date Sent:	Audience:	Method of distribution:	Overview:	Detail:	Links:
June	<a href="#">13/06/2023</a>	LBH CORPORATE	GlobalEmail email sent 15/06/2023	Corporate LBH email - get our own staff on pensionpoint, expressions of wish	Follow up with LPPA to measure success	<a href="#">Forms &amp; documents • Local Pensions Partnership Administration (lppapensions.co.uk)</a>
July	<a href="#">29/06/2023</a>	LBH CORPORATE	GlobalEmail	Planning for Retirement	Link in any online training LPPA are offering at the time. Retirement Planning Guide, Retirement Factsheet.	
	<a href="#">29/06/2023</a>	Scheduled/ Admitted Bodies	Email to employer to be distributed			
	<a href="#">29/06/2023</a>	LA Schools	HES Newsletter			
Aug		LBH CORPORATE	GlobalEmail	Useful Links and Contact details: LPP Contact details reminder that pensions administration is outsourced. Expressions of Wish	Provide details of latest LPPA newsletter (Contact Judith Richards at LPPA for latest). PensionPoint, LPPA Contact Us. LGPS Members website	<a href="#">PensionPoint - Log in to your LPPA online portal - Home (lppapensions.co.uk)</a> <a href="#">Forms &amp; documents • Local Pensions Partnership Administration (lppapensions.co.uk)</a> <a href="#">Contact us • Local Pensions Partnership Administration (lppapensions.co.uk)</a>
		Scheduled/ Admitted Bodies	Email to employer to be distributed			
		LA Schools	HES Newsletter			
Sept		Public	Website Update	ABS's ONLINE REMINDER & 15th September – Pensions Awareness Day	Pensions Awareness Day feels like a great opportunity to remind you about the benefits of being a member of the Local Government Pension Scheme. Etc	
		LBH CORPORATE	GlobalEmail			
		Scheduled/ Admitted Bodies	Email to employer to be distributed			
		LA Schools	HES Newsletter, or email to Headteachers for cascade			
Oct		Public	Website Update	Latest news update on pensions page website.		
		Affected Staff	Targeted Email	Annual Allowance - Pension Savings Statements go out		
Nov				to follow		
Dec		LBH CORPORATE	GlobalEmail	Useful Links and Contact details: LPP Contact details reminder that pensions administration is outsourced. Expressions of Wish	Provide details of latest LPPA newsletter (Contact Judith Richards at LPPA for latest). PensionPoint, LPPA Contact Us. LGPS Members website	<a href="#">PensionPoint - Log in to your LPPA online portal - Home (lppapensions.co.uk)</a> <a href="#">Forms &amp; documents • Local Pensions Partnership Administration (lppapensions.co.uk)</a> <a href="#">Contact us • Local Pensions Partnership Administration (lppapensions.co.uk)</a>
		Scheduled/ Admitted Bodies	Email to employer to be distributed			
		LA Schools	HES Newsletter			
Jan		LBH CORPORATE	GlobalEmail	Planning for Retirement	Link in any online training LPPA are offering at the time. Retirement Planning Guide, Retirement Factsheet.	
		Scheduled/ Admitted Bodies	Email to employer to be distributed			
		LA Schools	HES Newsletter			
Feb				to follow		
March				to follow		

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# **Havering Pension Fund Risk Register**

**September 2022**

Generic Pension Fund Risk Register

The pension fund uses a 4 x 6 matrix to plot risk likelihood and impact and has set its risk appetite. The Risk Likelihood/Impact score shows in the column “Risk Likelihood/Impact Prior to controls” and the column “Risk Likelihood/Impact Post Controls”. The green shaded area on the matrix shows the risks where there is good control and the Council is comfortable with the risk. Risks in the amber and red zones are those over which closer control is needed.

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Likelihood	A	Green	Amber	Red	Red
	B	Green	Amber	Amber	Red
	C	Green	Green	Amber	Amber
	D	Green	Green	Green	Amber
	E	Green	Green	Green	Green
	F	Green	Green	Green	Green
		4	3	2	1
	Impact				

**Risk Likelihood**  
 F = Very Unlikely  
 E = Unlikely  
 D = Possible  
 C = Likely  
 B = Very likely  
 A = Certainty

**Risk Impact**  
 4 = Negligible  
 3 = Moderate  
 2 = Serious  
 1 = Major

Risk No.	Risk Owner	Details of Risk	Consequences (Effect) of not addressing the risk	Risk Likelihood/ Impact prior to Controls	Controls/Mitigations	Risk Likelihood/ Impact post Controls	Actions/ Recommendations	Review of Actions taken to date and further actions identified		
<b>RISK TITLE</b>										
<b>No 1. Risk of Inaccurate three yearly actuarial valuation</b>										
<b>Upper Level: S151 Officer/Director of Exchequer and Transactional Services</b>										
1.1	Lower Levels: PFM	Inappropriate assumptions used by actuary in calculations for valuation.	Inappropriate investment risk may be adopted and deficit not reduced.	AMBER B/2	Assumptions for valuation are in compliance with regulation.	GREEN E/3		Risk and Controls Reviewed September 22. Valuation process is on going. Valuation training in place for pensions Committee members by Hymans in December 22.		
					Actuarial assumptions are open to challenge by officers, members during training and as part of the Funding Strategy Statement consultation with stakeholders					
					Valuation results are checked for consistency across LGPS funds via GAD S13 report.					
					Local Government benchmarking/comparisons of assumptions. Asset/Liability review following Valuation and consideration by members					
					Potential for Council Tax increases to plug funding gap.		Valuation completed by a qualified professional actuary.			Risk and Controls Reviewed September 22. Current contract extended to 2025
							Robust, open procurement process in place for appointment of actuary.			
							Annual review of actuary performance undertaken by Pensions Committee.		Service Review submitted to	

**Havering Pension Fund Risk Register**

**Appendix A**

Risk No.	Risk Owner	Details of Risk	Consequences (Effect) of not addressing the risk	Risk Likelihood/ Impact prior to Controls	Controls/Mitigations	Risk Likelihood/ Impact post Controls	Actions/ Recommendations	Review of Actions taken to date and further actions identified
							Pensions Committee 08 November 2022.	
1.2	PFM/CMO	Poor quality data provided /personal data not maintained (gaps/incorrect)	Poor quality or Incomplete data could result in an Increase to employer contributions/ inappropriate contribution percentages calculated.	AMBER B/2	Data cleansing/Controls in place to ensure accuracy and completeness of data.	GREEN E/3		Risk and Controls Reviewed September 22.
					Annual Data Improvement plan implemented with agreement from LPPA and regular checking of the Pensions Regulator data scores to identify areas to be fed into the plan			
					Pensions Administration Strategy implemented with effect from 01/10/21 to clarify employer responsibilities regarding data accuracy and timeliness			

## Havering Pension Fund Risk Register

## Appendix A

CMO	Contract Monitoring Officer - Caroline Guyon
CIPFA	Chartered Institute of Public Finance and Accountancy
DLUHC	Department for Levelling UP,Housing & Communities
DWP	Department for Work and Pensions
ESG	Environmental,Social and Governance
FCA	Financial Conduct Authority
GAD	Government Actuary's Department
ICT	Information and Communications Technology
LCIV	London Collective Investment Vehicle
LGPS	Local Government Pension Scheme
LPB	Local Pension Board
LPPA	Local Pensions Partnership Administration
PEM	Pension Fund Manager – Finance – Debbie Ford
SAB	Scheme Advisory Board
SLA	Service Level Agreement
SLT	Society of London Treasurers
TCFD	Task Force on Climate-related Financial Disclosures
tPR	The Pensions Regulator

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