



## LOCAL PENSION BOARD AGENDA

**4.00 pm**

**Tuesday  
15 July 2025**

**MS Teams**

Members 6: Quorum 2

Jonathan Bunt, Independent, Chairman  
Mark Holder, Scheme Member Representative  
Yasmin Ramjohn, Scheme Member Representative  
Joanne Sladden, Scheme Employer Representative  
Dionne Corrodus-Weekes, Scheme Member Representative  
Andrew Frater, Scheme Employer Representative  
Clea Holmes, 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 3 - 6)**

To approve as correct the minutes of the meeting held on 8<sup>th</sup> April 2025 and authorise the Chair to sign them.

### **5 TO RECEIVE FEEDBACK FROM RECENT MEETINGS OF THE PENSIONS COMMITTEE (Pages 7 - 16)**

### **6 PENSIONS ADMIN UPDATE Q4 2024-25 (Pages 17 - 58)**

### **7 PENSIONS ADMIN STRATEGY MONITORING Q1 2025-26 (Pages 59 - 90)**

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

**MINUTES OF THE MEETING OF THE  
LOCAL PENSION BOARD  
Microsoft Teams  
8 April 2025 (4.01 - 5.54 pm)**

**Present:**

Jonathan Bunt (Independent) (Chairman), Clea Holmes (Scheme Employer Representative), Mark Holder (Scheme Member Representative), Yasmin Ramjohn (Scheme Member Representative) and Dionne Corrodus-Weekes (Scheme Member Representative)

**231 CHAIR'S ANNOUNCEMENTS**

The Chairman reminded Members of the action to be taken if they were to be disconnected from the call.

**232 APOLOGIES FOR ABSENCE**

Apologies were received from Andrew Frater and Joanne Sladden

**233 DISCLOSURE OF INTEREST**

There were no disclosures of interests.

**234 MINUTES OF THE MEETING**

The minutes of the previous meeting were agreed as a correct record.

**235 TO RECEIVE FEEDBACK FROM RECENT MEETINGS OF THE PENSIONS COMMITTEE**

This item was merged with Item 9.

**236 PENSIONS ADMINISTRATION UPDATE**

The Board received the Pensions Administration update from LPPA.

It was explained that there had been a reduction in elapsed time in retirement cases and complaints. The complaints procedure had changed which could have contributed to the reduction in time. It was noted complaints had previously been handled by a standalone team however they were now being handled by operational teams with oversight from senior officers.

Members noted there had been a spike in death cases in quarter 3 compiled with sickness in the team dealing with the cases; officers confirmed that the cases were being processed and there was no cause for concern.

Members were concerned that the satisfaction survey returns were low with only scores and no comments. Officers clarified the low level of returns was due to the survey only being set to retirements and not illness retirements.

Officers then explained that 25/26 was a valuation year with a deadline for submission for Hymans was 1<sup>st</sup> August 2025 with the data as at 31<sup>st</sup> March 2025. Managers had noted no concern even given short term fluctuations in the market. A full valuation should be provided in autumn 2025.

LPPA explained they focused on 3 main areas; Automation, Monthly Returns and Portal Enhancements with means of improving the process for uploading information to the portal and improving the user interface and better online forms.

Members were pleased to see manual quotes had become much quicker, with the quickest at 48 seconds but a target of 5 days, however, most scheme members would be on the automated service which would additionally speed up the quotation time. The satisfaction rate for the automated system was positive and encouraging.

Members questioned the difference in the number of total processed between page 42 and page 44 of the agenda. LPPA could not determine in the meeting why there was a difference and would provide an answer at a later date.

The Board noted the report

## **237 PENSIONS ADMINISTRATION BUDGET UPDATE**

The Board received the Pensions Administration Budget Update.

Officers firstly noted incorrect dates within the report and confirmed they would be changed before the report was presented to the Pensions Committee.

The Budget proposed was £0.74m which was an increase of 14.14% due to the average wage having increased by 3%, costs up by 2.4% and the NI contribution increased by 3%. Efficiencies were expected by investment would be needed first.

Members noted budget had been set aside for training and development.

The new Pensions Dashboard would be available for public access from October 2026.

Board members questioned whether LBH costs were shared with LPPA costs to which officers agreed they would check and confirm at a later date.

The Board noted the report.

## **238 PENSIONS FUND COMMUNICATIONS PLAN**

The Board received the Pension Fund Communications Plan.

The report looked back at the previous year and gave details of the next year's plan. Officers explained there had been a positive response to emails and there had been a good reach to scheme members. One member raised an issue that some comms formatting was not compatible with schools and would send an example to officers to investigate.

The numbers of hard to reach members is low but the team is aware they are there. The system is under review but some messaging is reliant on line managers to share with team members.

Members confirmed the amount of comms was just enough and the level of information was of a good level.

Officers accepted the feedback from the Board and the Board noted the report.

## **239 PENSIONS PAPERS REVIEW**

The Board received a review of recent Pensions Committee meetings.

There had been 2 Committee dates since the previous Board meeting and officers gave detail of what had been discussed. It was explained that there had been a high number of staff changes across the CIV and that investment management may move over to the CIV.

The Board noted the report.

## **240 TRAINING UPDATE**

The Board received the training update.

More modules had been completed but officers still reminded members that all LOLA modules need to be completed.

The Chairman noted that their training was completed in Sutton and that Sussex would need to be changed on the report. Members also asked for a footnote to be included to note that one member had left.

Members expressed a general consensus that the format and use of the training was poor. Officers explained there were no plans to change the training but the feedback would be taken back to Hymans for consideration.

The Board noted the report.

241 **RISK REGISTER**

The Board received the risk register.

Members questioned whether they should receive the strategic or operational register. The Chairman stated they would send their views to the Council's Chief Finance Officer with the views of the Board to focus more on the strategic register.

The Board noted the report.

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**Chairman**



## LOCAL PENSIONS BOARD

24 June 2025

**Subject Heading:**

**Review of Pension Committee Papers**

**SLT Lead:**

**Kathy Freeman Strategic director of Resources**

**Report Author and contact details:**

**Debbie Ford**  
**Pension Fund Manager (Finance)**  
**01708432569**

**Policy context:**

[.debbie.ford@havering.gov.uk](mailto:.debbie.ford@havering.gov.uk)  
Oversight and Scrutiny with respect to decisions taken by the Pension Committee

**Financial summary:**

None directly

### SUMMARY

The Pension Board is invited to note the reports from the Pension Committee meetings held on the 24 June 2025.

**Reports presented to Pensions Committee provides evidence to the Board as to the Fund's compliance with scheme regulations relating to the governance and administration of the scheme.**

### RECOMMENDATIONS

1. To note the report.

<b>REPORT DETAIL</b>
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**1. Background**

The papers from the most recent Pension Committee meeting are available online on the council's website: [Pension Committee papers 24 June 2025](#) with the exception of exempt papers, which can be made available on request. **Highlights of all papers are covered below:**

**2. 24 June 2025 (4 reports):**

**2.1 Pension Fund Performance Monitoring for the quarter ending 31 March 2025 (Agenda Item 6).**

(a) **Report presented to Pensions Committee provides evidence to the Board as to the Fund's compliance with scheme regulations relating to the governance and administration of the scheme and to provide assurances that its monitoring processes are in line with TPR best practice.**

(b) *TPR Best practice includes:  
Having procedures in place to monitor their scheme's investments and performance:*

- *these procedures should compare investment performance against the stated investment principles at least quarterly*
- *these procedures should consider fees and costs and whether they are justified*
- *these procedures should consider investment returns both before and after fees, and against relevant benchmarks*
- *these procedures should consider fees and costs and whether they are justified*

*Set expectations for their investment managers to:*

- *ensure monitoring information is prepared and considered at least quarterly and at shorter intervals as appropriate for the size and complexity of your scheme*
- *compare net investment returns to any relevant market or industry benchmarks*
- *consider environmental, social and governance (ESG) factors, including shareholder engagement,*

(c) The following is a summary of evidence to support the above:

(d) The Committee considered the quarterly investment performance of the Fund covering the quarter as at 31 March 2025.

(e) The Fund's asset value at 31 March 2025 was £1,007.9m compared with £1,018.6m at 31 December 2024; a decrease of £10.7m. This



movement is attributable to a decrease in asset values (-£15.1m) and increase in cash & currency £4.4m.

- (f) As at the 31 March 2025, internally managed operational cash balance stood at £16m, estimated cash position for 31 March 2026 is £15m
- (g) The Fund has appointed Northern Trust (NT) as the Fund's custodian and performance measurer. They produce both monthly and quarterly performance reports showing returns against the tactical benchmark (set for each fund manager) and strategic benchmarks (used to assess the expected fund liabilities and gives an indication of whether the funding level has improved or weakened).
- (h) The Fund's overall performance of -1.24% was marginally behind the tactical benchmark at -0.57% and marginally behind the strategic benchmark over the quarter by -0.25%. 3 year return of 2.38% outperformed the strategic benchmark of -12.0%. In this 3-year period a negative benchmark vs a positive asset return is a favourable position for the funding level of the fund.
- (i) Main attribution to the fall in asset values were in Global equities as they experienced volatility over the quarter and ultimately fell over the period, amidst concerns of ongoing uncertainty around US trade tariffs. As a result, all the Fund's equity allocations posted negative absolute returns.
- (j) The NT performance reports are used by our Investment Advisor (Hymans) and feeds into their quarterly monitoring reports, where performance is also compared against the strategy targets. Hymans report (Appendix A), has been moved to the exempt section of the agenda and this has been distributed separately to Board members via email on the .... Full details of the Fund's asset allocation and individual manager performance are included within Hymans report.
- (k) Hymans attend the Pensions Committee quarterly to present their report and this report also provides an overview of markets and any impacts this has had on performance. In advance of the committee meeting they are sent the presentation pack of the fund manager attending in order to prepare questions and challenges to the fund manager. Hymans will also highlight any performance concerns to the committee and offer advice if any further actions are necessary
- (l) At each reporting cycle meeting the committee will invite a fund manager to attend the meeting. The manager who attended the meeting was **Russell – Currency Hedging Manager**. Russell's report (Appendix B) is in the exempt section of the agenda and has been distributed separately to Board members on the .....2025.
- (m) Russell have been appointed to manage the Fund currency overlay mandate on a passive basis and their objective is to hedge non-sterling exposures in the Funds Private Market mandates. 100% of the exposure

to USD, EUR and AUD is hedged. The purpose of currency hedging is a risk management tool to help mitigate loss of income due to changes in exchange rates.

(n) **London CIV**

- i. *CBRE – Governance change and fee reduction* – LCIV has been working to establish a pooling solution for property assets and the Fund agreed to transfer responsibility of oversight of the CBRE, under a management agreement, and will receive a net fee saving of 0.055% per annum (c£16,500). This arrangement has been in place from 1 January 2025.
- ii. As a result of the above, the Fund now holds 63% of its assets within the London Collective Investment Vehicle (LCIV), 38% of assets under direct management and the LCIV have business arrangements in place with LGIM and CBRE which are classified as being held by LCIV (25%). The governance of investments held within LCIV is their responsibility but it is crucial that the Fund has assurances that the governance arrangements are robust and regular communication and contact is maintained.
- iii. LCIV produce Quarterly Investment reports, which includes an Investment Summary with valuation and performance data for each of our holdings and an update on activities at London CIV, a market update and Fund commentary from the London CIV Investment Team as well as key portfolio data and a summary of ESG activity during the quarter.
- iv. The Fund receives monthly transactions and investment statements from the LCIV custodian which are used to reconcile against the Funds custodian reports.
- v. The LCIV hosts Virtual weekly “coffee with the Chief Investment Officer (CIO). Opportunity to share news or in-depth discussions on a fund manager or asset classes. Attended by Officers, recordings available.
- vi. LCIV also hosts business update meetings, now held quarterly, which include updates from LCIV Chief Officers and includes covering current fund offerings, fund performance; fund updates (including those funds for which enhanced monitoring is in place) and the pipeline for new fund launches. In addition, relevant topical issues are included as appropriate. Attended by Officers, recordings available.
- vii. All Havering investments funds are on ‘normal’ monitoring status.
- viii. In depth reviews are held annually unless there are concerns about performance whereby the reporting cycle is reduced to six months, Closer six monthly monitoring is in place for the Absolute Return Fund, in which Havering invests.
- ix. *An Investor Update meetings* covering LCIV Passive Equity Progressive Paris –Aligned (PEPPA) Fund was held on the 13 March 2025. The LCIV uses a scoring /rating system as part of its monitoring – using 6 tests to assess the Skills element

(Fund manager focus) and two tests to assess the value (execution & cost) element. Overall a score of “1” was assigned to both, this being the highest score available (4 being the lowest score). Next review December 2025.

- x. *Capital Injection* – LCIV are required to maintain sufficient regulatory capital on their balance sheet and due to the growth in assets under management that regulatory capital needed to increase. Additional B shares were purchased in June 2025 and brings the total number of shares held by each partner to 220,312 (up from 150,000). Subscribing.
- xi. *LGPS Pensions Advisory & Support Service (PASS)* – This service was launched by LCIV in May 2025. The launch of LGPS PASS also complements the government’s “Fit for the Future” consultation. This service is made up of advisory services and strategy and policy support. Investment advisory services will include support with preparing investment strategy statements and strategic asset allocation advice.
- xii. *Staffing Changes* – Silvia Knott-Martin, Client Relations Manager left 31 March 2025

(o) **Fund Updates:**

- ***London Borough of Havering – Employer Contribution Rate Review*** – LBH requested a review of its employer contribution rate, due to a significant change in its ability to meet its obligations and evidenced this to the fund. This met the criteria set out in the Funding Strategy Statement. Following the review by the Fund’s Actuary, LBH secondary contribution rate was reduced by £2m from £9.65m to £7.65m for the year 2025/26. A reduction of £2m in 2025/26 will not have a significant impact on the Fund’s cash flow as projections are within the operational range set out in the Funds Cash Policy (£5m to £13m), nor will this have a significant impact on the funding position as the £2m represented the extra capacity built into the 2022 valuation.
- ***2.5% target change*** – A 2.5% (£25m) transfer from LCIV Global Alpha Paris Aligned Fund to LGIM future World Allocation was completed on 20 January 2025, this followed the Committee’s decision to adjust the target at their 10 December meeting.

(p) **LGPS updates, as follows:**

- ***LGPS – Fit for The Future consultation*** – As part of the Pensions Review Ministry of Housing, communities and Local Government (MHCLG) asked all eight LGPS pools to submit a strategic plan detailing how they take forward their pooling proposals as set out in the consultation. In April 2025 – MHCLG gave 6 of the pools approval to proceed, 2 were not approved (Brunel & Access) as they did not meet the governments requirements.
  - Officers met with the CEO of LCIV to discuss next steps for transitioning assets to LCIV:
  - **Passive assets-** An Investment Management Agreement (IMA) will need to be put in place so that management of

- these funds can be transferred to LCIV (this covers the passive mandates held with Legal & General)
- **Off pool liquid** – This will require a direct transfer of assets to LCIV (covers the mandates held with Royal London).
- **Off pool illiquid** – An IMA to be put in place so that management can transfer to LCIV (this covers mandates held with JPMorgan, Stafford, Churchill & Permira).
- **Transition planning** - now in progress.
- **Verbal update to committee** – following formal consultation response from MHCLG that was released on the 29 May:
  - Majority of the proposals set out in the consultation will proceed as proposed
  - Pooling - setting the investment strategy to remain with the Fund. Implementation of strategy will be LCIV
  - Primary strategic advice from the pool *will transfer to the LCIV*.
  - Good governance recommendations agreed but independent governance review switched to triennially instead of biannually. Some of the Good governance recommendations includes Funds having a senior LGPS officer in post (expected to be set at least Head of Service level and not the S151 officer) and aligning the legal requirement of the LPB with the Pensions Committee members in having appropriate knowledge and development

## **2.2 Pension Fund Accounts 2024/25 (Agenda item 7)**

- (a) **Committee noted the Havering Pension Fund Accounts as at 31 March 2025 (unaudited).**
- (b) The purpose of the report provides members with an extract of the Authority's Statement of accounts for the year to 31 March 2025.
- (c) The Pension Fund draft accounts have been produced and published in line with the Accounts and Audit Regulation deadlines.
- (d) The Accounts have been compiled in line with the Chartered Instituted Institute of Public Finance & Accountancy (CIPFA) "LGPS Funds Accounts 2020/21 example accounts. There were no code changes in 2024/25 that affect the Pension Fund accounts.
- (e) Key movements to note from the 2024/25 accounts are:
  - The Net Assets of the Fund has increased to £1,008m in 2024/25 from £969m in 2023/24, an increase of (£39m).
  - The increase of (£39m) is compiled of change in market value of investments (£21m), investment income of (£20m) and net reductions of cash of £2m. Further details are included within the Fund Account and Net Asset Statement included in this report.

- (f) Ernst & Young LLP are the appointed auditors for the London Borough of Havering. The 2024/25 Pension Fund accounts audit is currently ongoing.
- (g) Reforming local audit - In April 2025, Ministry of Housing, Communities & Local Government (MHCLG) published the outcome of its recent consultation on English local audit reform. Its key message for LGPS funds is the commitment to separate pension fund accounts from administering authority accounts. **UPDATE** – It is expected that the English Devolution Bill will be the legislative vehicle for this change and decoupling will take effect from the 2026/27 accounts onwards
- (h) A copy of the audited Pension Fund Accounts and the auditors' opinion will be included in the 2024/25 Pension Fund Annual Report. Deadline to publish is the 1 December 2025.
- (i) **Report presented to Pensions Committee provides evidence to the Board as to the Fund's compliance with scheme regulations relating to the governance and administration of the scheme**

**2.3 Annual Report on the Work of the Pensions Committee during 20224/25 and 2025/26 Business Plan (Agenda Item 8)**

- (a) **Committee noted the report on the work of the Pensions Committee for 2024/25**
- (b) **Agreed the Business Plan for the three year rolling period 2025/26 – 2027/28.**
- (c) This report sets out the work undertaken by the Committee during 2024/25 and the plan of work for the forthcoming three years. This will form the basis of a rolling Pension Fund Business Plan for the three years covering 2025/26 – 2027/28.
- (d) The new Local Government Pension Scheme (LGPS) (Management and Investment of Funds) Regulations 2016 has removed the requirement to publish compliance against the six Myners principles but the Committee agreed to still publish and explain compliance against these principles and to meet best practice decided that it is appropriate to prepare a report on the activity of the committee on an annual basis and this will be adopted as the Business Plan.
- (e) The Business Plan, compiled in line with CIPFA guidance "Principles for Investment Decision Making & Disclosure in the LGPS" suggests that the Business Plan is submitted to the committee for consideration.
- (f) In line with the Council's Constitution – Part 4 Rules of Procedure - ordinary meetings of the Council will receive reports for the previous year's Pension Committee activity from the Chair; this meeting is scheduled for the 23 July 2025 and the Business Plan (Appendix A), which includes the

work of the committee for 2024/25, will be referred to the Full Council meeting for consideration.

- (g) **Report presented to Pensions Committee provides evidence to the Board as to the Fund's compliance with scheme regulations relating to Funding and Investment Governance.**

**2.4 Pensions Administration Budget 2025/26 (Agenda item 9)**

- (a) **Committee agreed the Pensions Administration Budget for 2025/26 of £740k.**
- (b) This report was presented at the 8 April Local Pension Board meeting on the 8 April so no further details included here
- (c) **Report presented to Pensions Committee provides evidence to the Board as to the Fund's compliance with scheme regulations relating to the Governance and Administration of the scheme**

<b>IMPLICATIONS AND RISKS</b>
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**Financial implications and risks:**

This report provides feedback from items that have already been presented to the Pensions Committee on the 24 June 2025.

Report clearance was achieved as part of that process and no new recommendations are necessary. Therefore, there are no direct financial implications arising from the recommendations in this report to the Local Pension Board.

**Legal implications and risks:**

This report provides feedback from items that have already been presented to the Pensions Committee on the 24 June 2025.

Report clearance was achieved as part of that process and no new recommendations are necessary. Therefore, there are no legal implications arising from the recommendations in this report to the Local Pension Board.

**Human Resources implications and risks:**

This report provides feedback from items that have already been presented to the Pensions Committee on the 24 June 2025.

Report clearance was achieved as part of that process and no new recommendations are necessary. Therefore, there are no Human Resources implications arising from the recommendations in this report to the Local Pension Board.

**Equalities implications and risks:**

This report provides feedback from items that have already been presented to the Pensions Committee on the 24 June 2025.

Report clearance was achieved as part of that process and no new recommendations are necessary. Therefore, there are no Human Resources implications arising from the recommendations in this report to the Local Pension Board.

<b>BACKGROUND PAPERS</b>
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Background Papers List

None

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## LOCAL PENSIONS BOARD

**Subject Heading:**

Pensions Administration Update Q4  
2024-25

**OMT Lead:**

James Cocks  
Assistant Director of Transactional People  
Services

**Report Author and contact details:**

Caroline Guyon  
Pensions Projects and Contracts Manager  
[caroline.guyon@havering.gov.uk](mailto:caroline.guyon@havering.gov.uk)  
01708 4323185

**Policy context:**

Local Government Pension Scheme  
Regulations 2013.

## **SUMMARY**

This report reviews the performance of the Local Pensions Partnership Administration (LPPA) against the agreed service levels for the period January to March 2025.

It also provides an update on recent developments within the Local Government Pension Scheme (LGPS) regulatory environment.

## **RECOMMENDATIONS**

It is recommended that members note the report.

## **REPORT DETAIL**

### **1. Administration Update**

- 1.1 From 1 November 2017, the London Borough of Havering delegated the pension administration service to Lancashire County Council who have engaged the Local Pensions Partnership Administration (LPPA) to undertake their pension portfolio. The Local Pensions Partnership was formed in 2016 through a collaboration between Lancashire County Council and the London Pensions Fund Authority and provides pension services to the Local Government Pension Scheme, Police and Firefighter Schemes
- 1.2 LPPA provide a quarterly performance report attached as Appendix A.
- 1.3 LPPA's Efficiency and Service Improvement Plan continues to deliver new fully automated case processing, including active and deferred retirement quotes, deferred benefits and refunds where the members have no pre 2014 service. In January the number of fully automated cases processed surpassed 3,000 across the LPPA client base. Online retirement forms were trialled by Havering Fund members and are now being rolled out to LPPAs other clients. Work to improve the monthly returns process and the member and employer portals is ongoing.
- 1.4 Overall performance against SLA for Q4 is reported at 99.0%. The reported service is achieving results in excess of the required 95% target in all areas. Additional reports have been provided to enable independent monitoring of completed retirement cases by the Havering Pensions Team. These show a general improvement in the elapsed times, from the initial notification to LPPA to the completion of the case.

1.5 Looking at the 3 highest priority cases, Board members should note the following:

Case Type	SLA Target	Brought Forward	Received in Period	Completed	Carried Forward	Completed on time
Retirement (Active)	5 working days	93	289	252	130	98.7%
Retirement (Deferred)	5 working days	61	149	138	72	100%
Deaths	5 working days	235	255	266	224	96.8%

1.6 When looking at retirement satisfaction surveys, the results remain disappointing with a limited number of members responding. The table below provides the breakdown of the Q4 responses:

	Surveys Issued	Surveys Taken	Satisfied	Neutral	Dissatisfied
Ret from Active	36	11	7	0	4
Ret from Deferred	47	7	3	1	3

1.7 LPPA received 7 complaints during Q4 and carried forward 4 complaints from Q3. Of the 4 cases completed in the quarter, 3 were upheld and 1 was not upheld. 7 cases will carry forward to Q1.

1.8 Calls into the LPPA's contact centre are recorded at a client level with 1056 calls being answered during the quarter. The average wait time for callers across the quarter was 3 minutes 6 seconds with 17 people having to wait more than 15 minutes.

1.9 Members are directed to the contact centre survey on the completion of their call. Satisfaction levels are shown below:

	Surveys Taken	Satisfied	Neutral	Dissatisfied
Contact Centre Overall	52	37	11	4
Contact Centre Agent	58	54	2	2

1.10 The report details the data quality and the Pension Regulator data scores for common and scheme specific data. At the end of Q4 our common data score was 98.0% (previously 97.5%) and the scheme specific data score was 91.0% (previously 90.6%).

## **2. Fund Valuation**

- 2.1 Targeted communications have been sent to scheme employers that are yet to submit the full 2024/25 data and to advise of the risks of not supplying good quality timely information ahead of the full Fund Valuation.
- 2.2 The deadline for the submission of the full Valuation data cut to the Fund Actuary, Hymans Robertson, is 1 August 2025. LPPA will provide the file to the Havering Pensions Team ahead of this date for review and approval.
- 2.3 LPPA will provide a full update on the current position of Havering's valuation preparation.

## **3. McCloud Remedy Update**

- 3.1 The Pensions Regulator has confirmed that the 2025 Annual Benefit Statements, due to be issued by 31/08/25, will need to include remediable service information where a member is affected by the McCloud Remedy.
- 3.2 The McCloud project continues to be a priority project for LPPA and they have key resources focussed meeting the statutory deadline.
- 3.3 LPPA will provide a full update of the current position of the McCloud project work

## **4. Regulations Consultation**

- 4.1 The Ministry for Housing, Communities and Local Government has launched an 'Access and Fairness' consultation, which includes proposals on a range of LGPS issues, including survivor benefits, the gender pay gap and opt outs. The main points are:
  - 4.1.1 Survivor Benefits –
    - proposal to equalise survivor benefits following the Goodwin Case, which identified unlawful discrimination in the treatment of survivors of female members in the Teachers Pension Scheme
    - proposal to remove of the age 75 limit for death grant eligibility
    - with the changes expected to be retrospective, the administrative burden is likely to be significant
  - 4.1.2 Gender Pensions Gap
    - the consultations acknowledges there is a gender pensions gap in the LGPS. GAD analysis suggests the difference is approximately 35% for benefits in the Care Scheme and 46% for benefits in the Final Salary Scheme
    - proposal to make the first 30 days of authorised unpaid leave pensionable with both employer and employee contributions payable automatically. This is a return to the Pre April 2014 approach
    - proposal to rebalance the cost of buying back periods of unpaid leave in excess of 30 days, which is currently generally more expensive for older members and female members of the scheme
    - proposal to make all periods of unpaid maternity leave pensionable with the employer picking up the full cost

- proposal to mandate gender pay gap reporting in the LGPS to gather data and encourage focus on factors which may contribute to such gaps

**4.1.3 Opt Outs**

- the Government is seeking to address the lack of knowledge regarding why eligible members of the LGPS choose to opt out
- proposal for SAB to provide a new template opt out form and the Government will develop a Gov.UK form for members to complete voluntarily to improve the information available on why members re opting out and the type of member that is opting out

**4.1.4 Forfeiture**

- forfeiture is rarely used however current provisions are not well aligned with the policy intent
- proposal to remove the requirement for a member to have left employment because of the offence
- proposal to remove the time limit to make a forfeiture application
- proposal to ensure new forfeiture rules apply equally to pre and post April 2014 benefits
- 

4.2 There are a number of other smaller regulatory changes being proposed, some of which are clarifying amendments

4.3 The consultation closes on 7 August 2025. Havering will consider their response, if appropriate, once we have sight of both the LPPA formal response and that of Hymans Robertson.

<b>IMPLICATIONS AND RISKS</b>
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**Financial implications and risks:**

The Administering Authority must ensure the Shared Service Agreement is working efficiently, providing value for money and meeting the statutory requirements of the Fund via the monitoring of the work of LPPA.

**Legal implications and risks:**

Havering as the Administering Authority must ensure the Local Government Pension Scheme Regulations are adhered to however there are no specific legal implications within the report.

**Human Resources implications and risks:**

There appear to be no HR implications or risks arising directly as a result of this report.

**Equalities implications and risks:**

An EHIA (Equality and Health Impact Assessment) has not been completed and is not required for this decision. The Council seeks to ensure equality, inclusion, and dignity for all. There are no equalities and social inclusion implications and risks associated with this decision.

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# Quarterly Administration Report

Havering Pension Fund

1 January - 31 March 2025

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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, or receiving benefits from the pension fund.

## Page 10

### 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 12

### Casework Performance - All Cases

Performance is measured once all information is made available to LPPA to enable them to complete the process.

Relevant processes are assigned a target timescale for completion, and the performance is measured as the percentage of processes that have been completed within that timescale.

## Page 13

### Casework Performance - Standard

'Deaths' are included as a specific process, but it is important to highlight that processing can take a significant amount of time to complete fully. Furthermore, there can be seasonal aspects which impact case volumes ie. higher mortality rates during winter.

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

- APC/AVC Queries
- Additional Confs Cessation
- Change of Hours
- Change of Personal Details
- Under Three Month Opt-Out
- Main to 50/50 Scheme Changes
- Ill Health Reviews
- Complaints

Please note that this page includes cases that have met the SLA target, but the stop trigger may also have been actioned before the process has been completed.

## Page 14

### Ongoing Casework at the end of the Reporting Quarter

Please note the number of processes brought forward, does not match the corresponding number of outstanding processes reported in the previous quarter (due to various reasons which can include but are not limited to, the deletion of a process, or changes to the process category that a case is assigned to).

From Q1 2024/25, "Deaths" include over / under payments, and updates to pension and payroll processes (multiple associated processes can be triggered within a case, including the setup of multiple beneficiaries, and making multiple payments to individuals).

## Page 20 & 21

### Contact Centre Performance

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

## Page 23 & 24

### Contact Centre Call Satisfaction

Members are given the option to answer two questions, following a call with the LPPA Contact Centre (these relate to general satisfaction with LPPA, and satisfaction with the adviser they have spoken to – both responses follow a three-point rating scale).

## Page 25 & 26

### Retirement Satisfaction

Graphs show a breakdown of quarterly retirement surveys (emails issued and responses received).

- Retirements processed / completed - members can have multiple process counts.
- Surveys issued - does not equal retirement processes for several reasons; ill health retirements do not receive a survey; not all members provide an email address; members with multiple retirement processes only receive one survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid).

Satisfaction / Dissatisfaction is included as a % of email surveys issued. This demonstrates that a significant number of surveys are not completed (work is ongoing to encourage an increase in the number of responses to email surveys issued).

The Satisfaction Scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total survey responses - this is the true measure of member satisfaction.

Satisfied responses include satisfied (with the service) and very satisfied.

Dissatisfied responses include dissatisfied and very dissatisfied.

## Page 28

### Member Online Portal

The number of member records by status, that are registered for LPPA's member self-service portal, PensionPoint.

## Page 34

### Common/Scheme Specific Data Fails

The Pensions Regulator requires administrators to keep member data up to date to ensure benefits are accurately paid. This is split by Common Data (basic details that are specific to the Member) and Scheme Specific Data (data that is related to a member's data and specific circumstances surrounding their record).

Individual Fails shows the total number of unique members that have a single or multiple number of Common Data or Scheme Specific 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](#) (The Pensions Regulator) 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.



# STATUTORY DEADLINES

✓ COMPLETED    📅 DUE

Page 27

	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
Annual Benefit Statement and Newsletter to Deferred Members					✓							
Pension Increases		✓										
P60s and Newsletter to Pensioners		✓										
Annual Benefit Statement and Newsletter to Active Members					✓							
Pension Saving Statements							✓					

# EXECUTIVE SUMMARY

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

**This performance report covers the reporting period of Q4 2024/25 (January – March 2025)**

## Casework SLA performance

Overall operational casework performance was 99.0 % against overall Service Level Agreements (SLAs) for the quarter. Focus continues to be on driving further improvements to the member experience.

## Contact Centre

Contact Centre wait times have been consistently under the targeted 4-minute wait time with an average wait time over the quarter of 3 minutes 06 seconds.

## Satisfaction scores

The majority of those surveyed about their retirement experience do not respond. Of those that responded to the survey, customer satisfaction was 63.6 % for Actives into Retirement and 42.9 % for Deferred into payment. Low survey responses can lead to high volatility in the satisfaction scores.

Contact Centre satisfaction now includes both overall satisfaction and satisfaction with the individual call handler that the member spoke to. Satisfaction with the individual call handler is typically higher than overall satisfaction, with satisfaction rates for the quarter at 93.1 % and 71.2 % respectively.

## Statutory deadlines

There were no regulatory and statutory deadlines due in the reporting period.

## Outlook

Activity levels are, and are expected to remain high, due to:

- Embedding of monthly returns for all employers and managing the associated spikes in work driven by the late and concentrated submission of monthly return files from some employers
- Efficiency and Service Improvement Programme (ESIP) of work.
- Activity to continue to improve the member experience in key areas.
- Significant regulatory change including implementation of McCloud remedy and the Pensions Dashboard.
- Preparation for LG valuation data submission in 2025.



## LPPA PROJECTS - UPDATE

### McCloud Remedy

Following the McCloud judgment, changes to all public service pension schemes that provided transitional protections to older members, including the LGPS came into force on 1 October 2023. The changes were designed to rectify unlawful discrimination against younger scheme members.

In the LGPS, the impact is an extension of the underpin to all eligible members. The national timeline for revisiting all member cases is Oct 23 – Aug 25.

A dedicated project manager and team remains in place overseeing and delivering all the key areas of the project including:

- Data capture and data cleanse from employers to ensure that hour changes and service breaks have all been recorded correctly.
- System design and development is thoroughly tested prior to release into the live environment.
- Appropriate communication plans are in place and delivered.
- Contact Centre and Operational colleague training and business readiness.

### Current Position

- Eligibility flags are in place to identify all members in scope for remedy.
- We are calculating benefits and applying the underpin for active members retiring (for those members with a McCloud eligible flag, and whose data has been verified as being present and correct).
- Of those cases where the underpin applies, early results show that the underpin is driving a small increase in benefits (c.£280pa on average) in a small number of cases (c.4.5 % of cases) and those cases are where the member had a significant salary increase in the remedy period and/or retired early.

### Efficiency and Service Improvement Programme

LPPA mobilised an Efficiency and Service Improvement Programme (ESIP) shortly after the move to the new administration system (UPM). ESIP is designed to leverage the investment in UPM, delivering automation and improved self-service capability and member experience.

Across all LPPA clients, the number of fully automated cases surpassed 3k in a month for the first time in January 2025. Automated processes include active and deferred retirement quotes, deferred statements for leavers and refunds.

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

Online retirement forms were delivered in February (for members to access through PensionPoint) and will be rolled out for all Funds by the end of Q1 2025.

Work continues on the automation of the deferred retirements payment process (following previous automation that was delivered to produce deferred retirement quotes). This is the fifth ESIP automation and will be followed by automation for the payment process for CARE only active retirements.

Bank validation account name check is in testing, to be rolled out in Q1 2025.

Other activity in flight includes work to improve the monthly returns process and the member and employer online portals.

### Data Project

LPPA is partnering with Civica and Intellica on a data project to improve data quality ahead of valuation and the introduction of the Pensions Dashboard.

Data Validation Checks (DVCs) that check the integrity of member data have been run and LPPA have met with Funds and shared the results. Follow up sessions are planned for May 2025

The project continues to work towards producing a series of dashboards to give us clear visibility of the integrity and accuracy of the data that we hold to comply with regulatory change and to enable us to launch more self-service and automation for members and employers.

### Pensions Dashboard

The Pensions Dashboard will enable individuals to access their pensions information online, securely and all in one place. The connection date for public sector schemes to connect to the Pensions Dashboard is 31 October 2025. The dashboard project is in flight with a full-time project manager. Work is well underway on the project, including:

- Systems requirements (including the rules for partial matching of records and the treatment of AVCs); and the business readiness aspects of the project (e.g. readiness to deal with new inbound enquiries relating to dashboard).
- Civica are LPPA's Integrated Service Provider (ISP) for dashboard connection.
- Regular LPPA round table meetings being held with Funds to share updates.

# Fund Membership

## In this section...

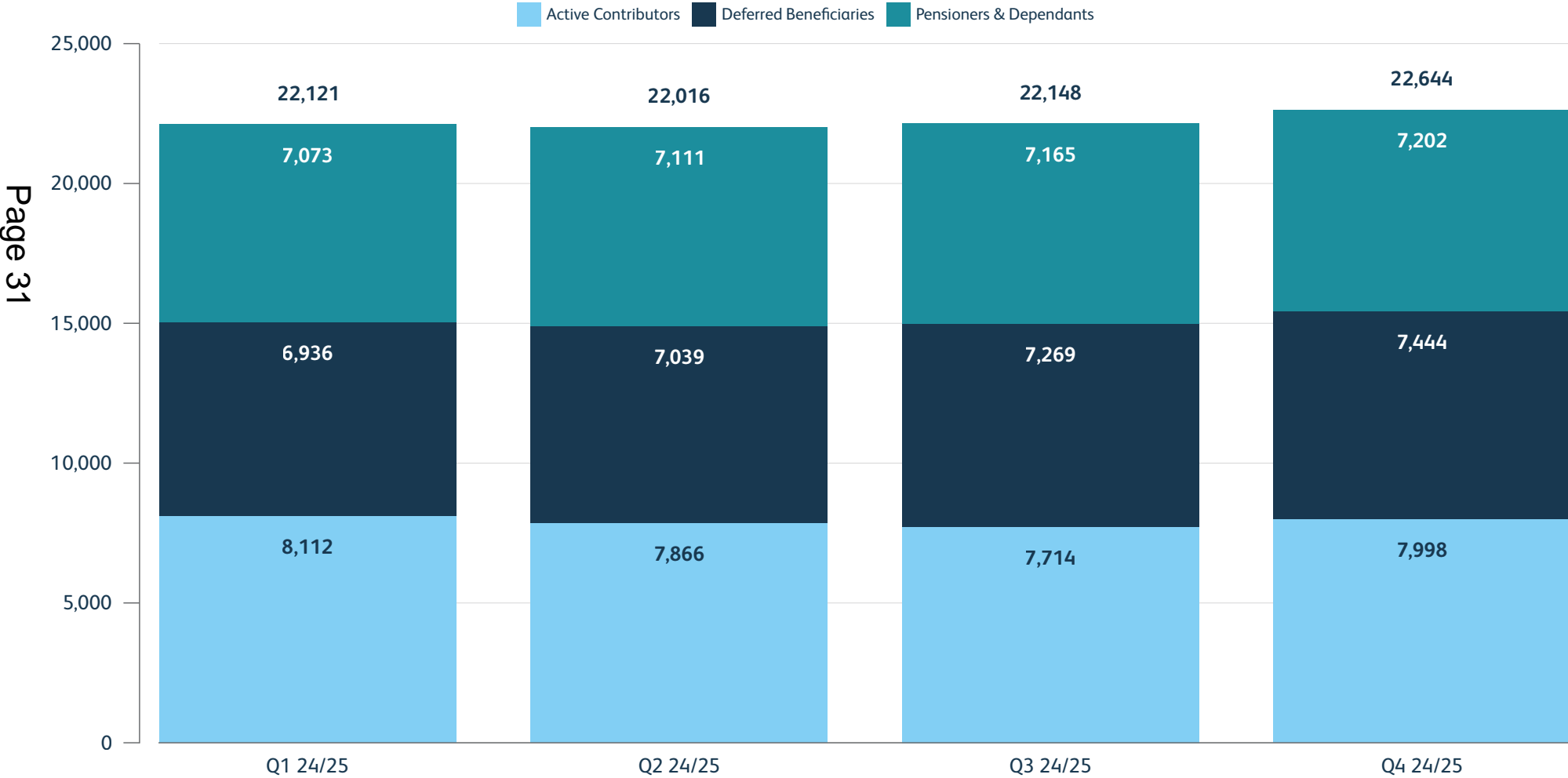
- Total fund membership
- Current age demographic

# TOTAL FUND MEMBERSHIP



## TOTAL FUND MEMBERSHIP

### CLIENT SPECIFIC



# TOTAL FUND MEMBERSHIP

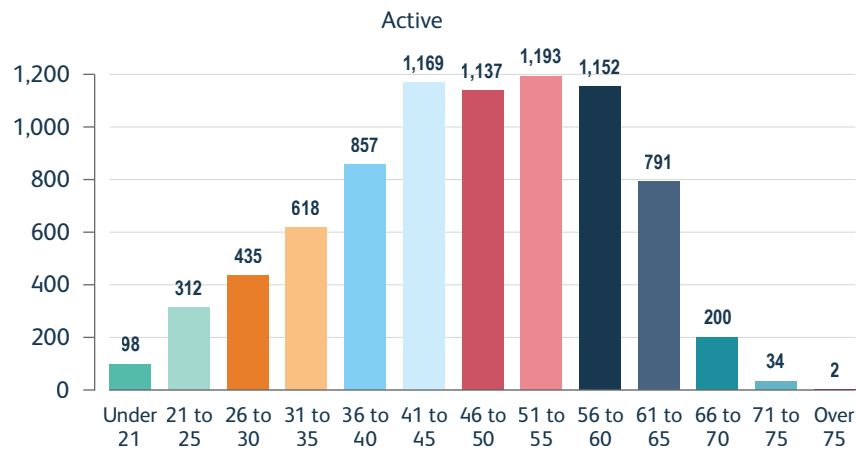


## CURRENT AGE DEMOGRAPHIC

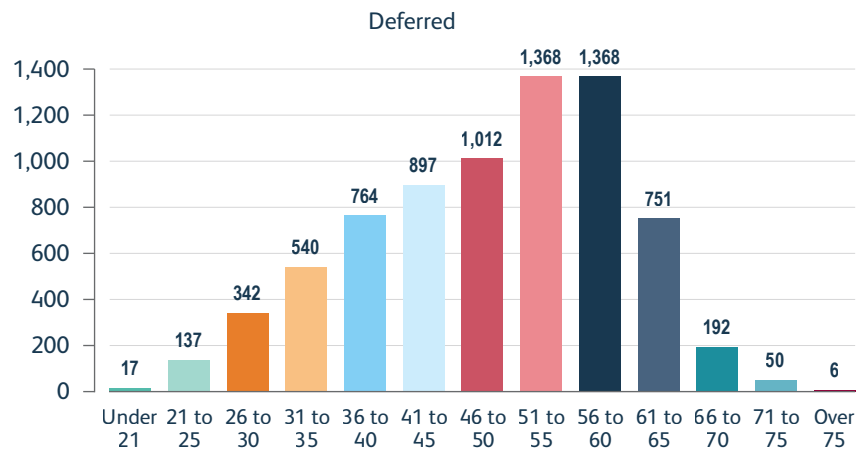
CLIENT SPECIFIC

Page 32

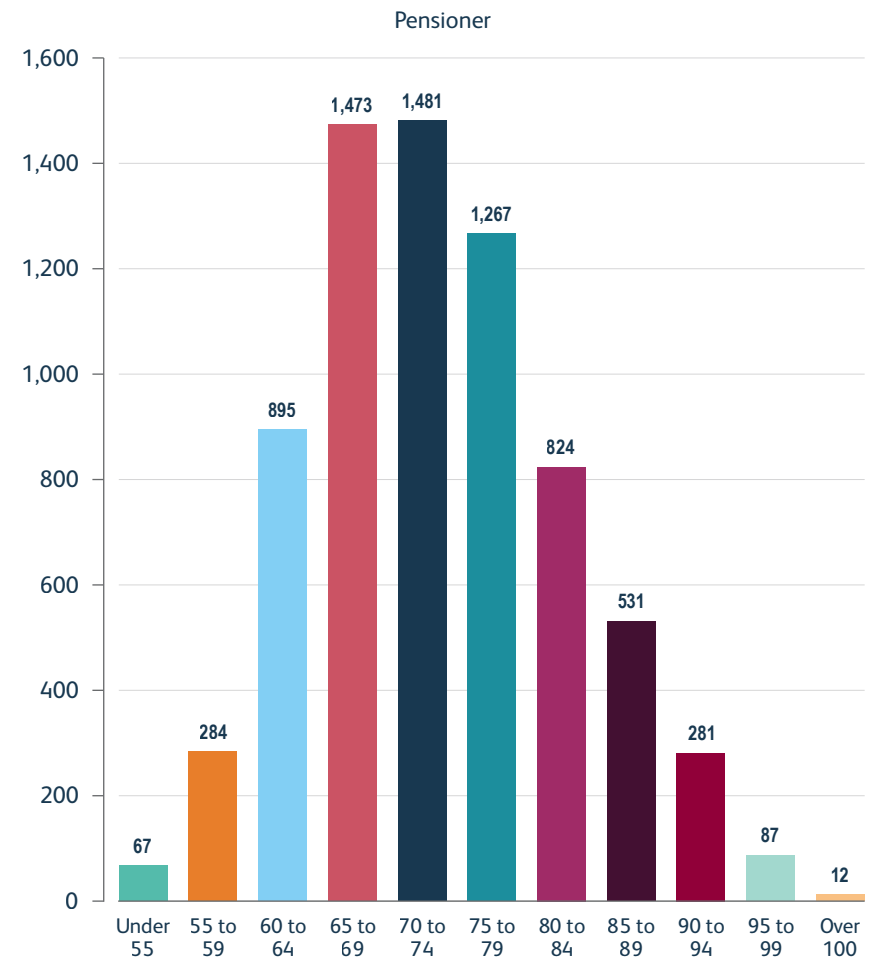
Active



Deferred



Pensioner





# Casework Performance

## In this section...

- Performance – all cases
- Performance standard
- Ongoing casework at the end of the reporting quarter

# CASEWORK PERFORMANCE



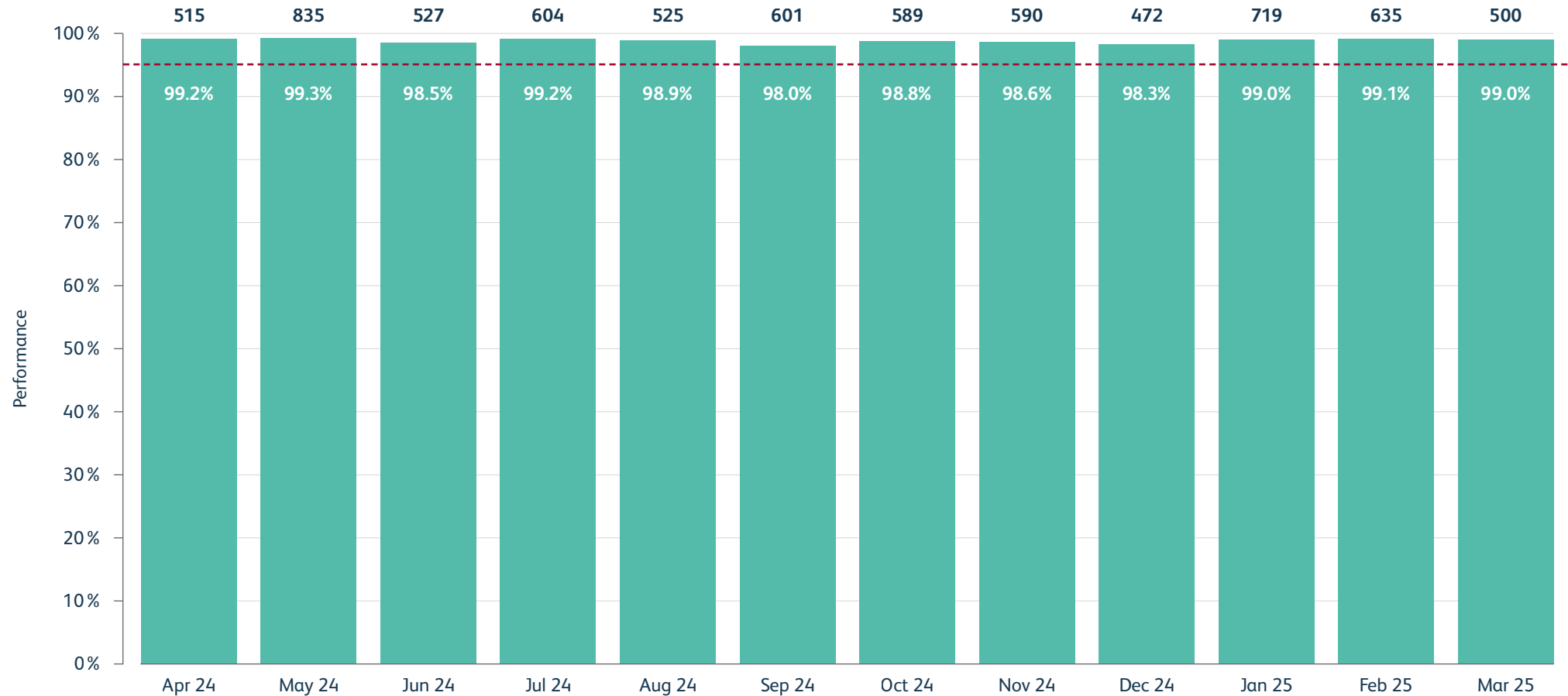
## PERFORMANCE – ALL CASES

CLIENT SPECIFIC

----- Target (95%)

The quarterly SLA performance was 99.0%

Total completed cases included for each month.



# CASEWORK PERFORMANCE

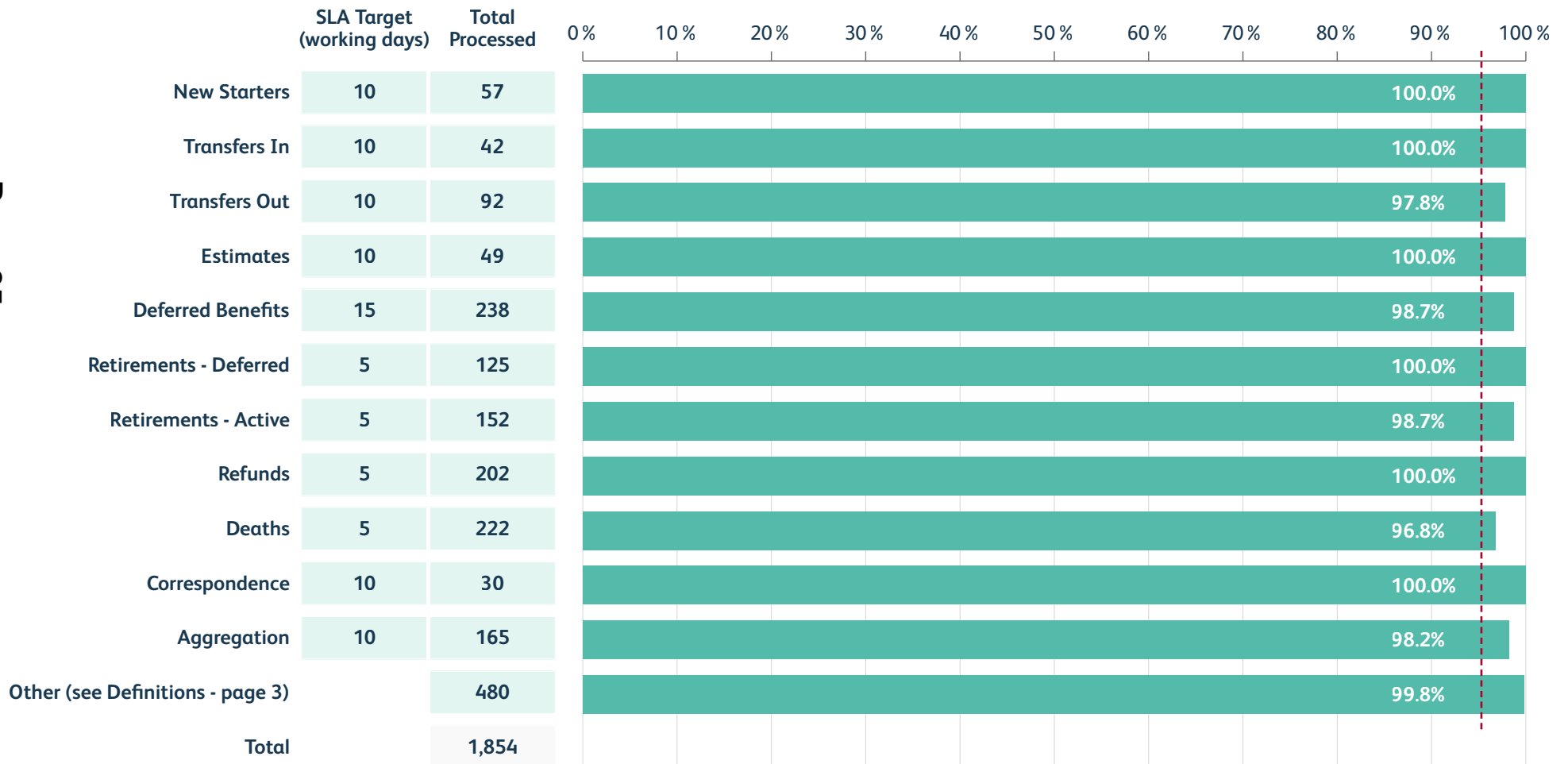


## PERFORMANCE STANDARD

## CLIENT SPECIFIC

----- Target (95%)

Page 35



# CASEWORK PERFORMANCE



## ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

CLIENT SPECIFIC

The following table is created by identifying all reportable casework within UPM, and includes those that have subsequently Completed / Aborted / Remain Outstanding within the quarter. The figures in this table cannot be compared to those in the previous slide for a number of reasons including: the table includes aborted cases, but the horizontal bar graph does not; the SLA 'stop trigger' can be actioned before the process has been completed.

Page 36

	Brought forward at 01/01/25	Received (Inbound)	Completed (Outbound)	Outstanding as of 31/03/25
New Starters	3	66	69	0
Transfers In	204	150	77	277
Transfers Out	205	136	125	216
Estimates	16	52	52	16
Deferred Benefits	296	533	478	351
Retirements - Deferred	61	149	138	72
Retirements - Active	93	289	252	130
Refunds	129	306	298	137
Deaths	235	255	266	224
Correspondence	48	108	106	50
Aggregation	427	415	300	542
Other	63	482	496	49
Total	1,780	2,941	2,657	2,064

# Active to Retirement Processes - First Payment Within 30 Days

## In this section...

- Employer retirement notifications - notified on-time vs. late
- On-time notification - first payment
- Late notification - first payment

# ACTIVE TO RETIREMENT

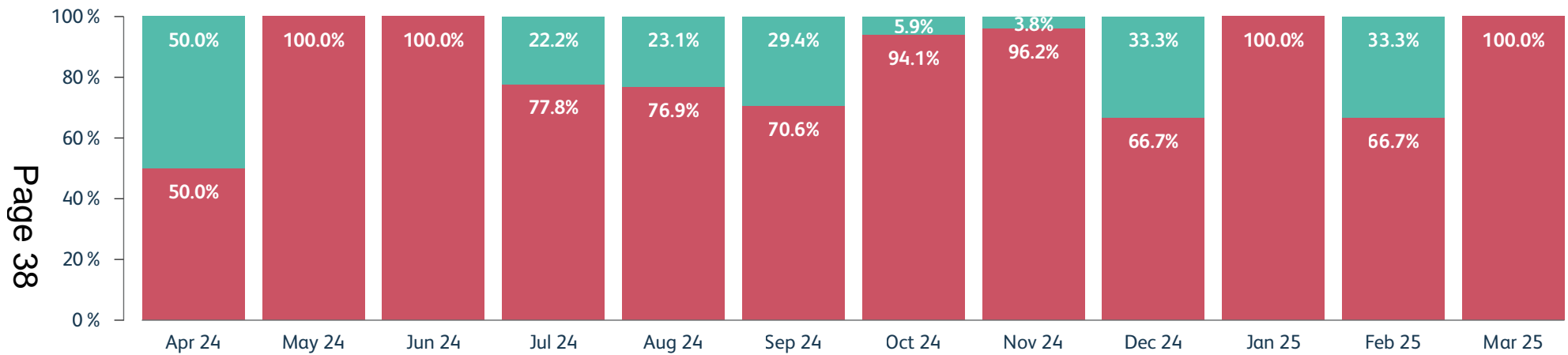
## Please note:

LPPA require at least 30 days notice prior to an active member retirement date, to be able to pay a member their first payment within 30 days of their retirement date. The chart below shows the number / % of on-time notifications vs. the number / % of late notifications from employers in the month (late being received within 30 days or after the retirement date).



## EMPLOYER RETIREMENT NOTIFICATIONS

## CLIENT SPECIFIC



	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
Retirement Notifications	12	5	16	9	13	17	17	26	6	4	12	17
Received On-Time (Number)	6	0	0	2	3	5	1	1	2	0	4	0
Received On-Time ( % )	50.0 %	0.0 %	0.0 %	22.2 %	23.1 %	29.4 %	5.9 %	3.8 %	33.3 %	0.0 %	33.3 %	0.0 %
Received Late (Number)	6	5	16	7	10	12	16	25	4	4	8	17
Received Late ( % )	50.0 %	100.0 %	100.0 %	77.8 %	76.9 %	70.6 %	94.1 %	96.2 %	66.7 %	100.0 %	66.7 %	100.0 %

Data based on retirement notifications received from employers in the month.

# ACTIVE TO RETIREMENT

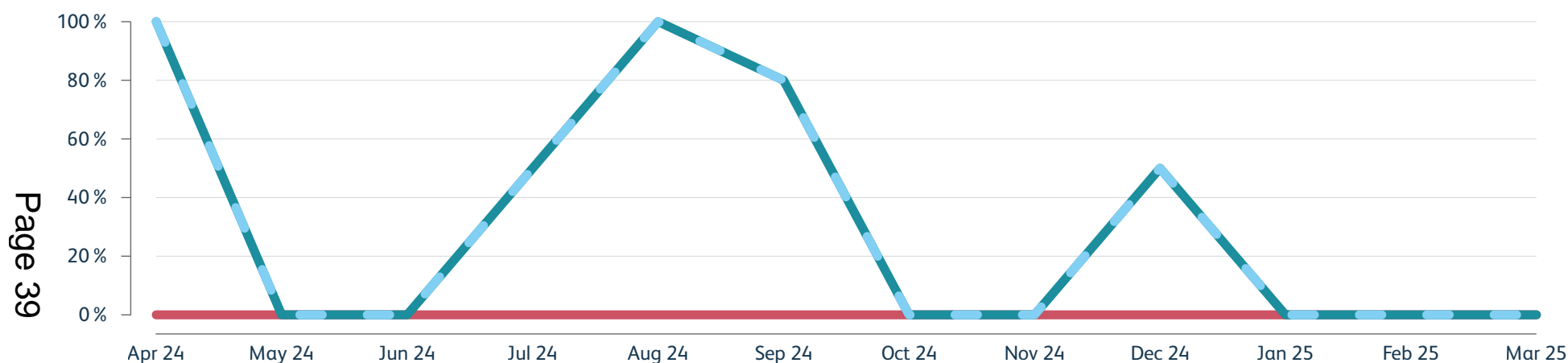
## Please note:

% of first payments made within 30 days of retirement date – where LPPA receives the leaver notification from the employer with at least 30 days notice.



## ON-TIME NOTIFICATION - FIRST PAYMENT

CLIENT SPECIFIC



	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
No. of payments made where member has an AVC	0	0	0	0	0	0	0	0	0	0	0	0
No. of payments made with <b>no</b> AVC	6	0	0	2	3	5	1	1	2	0	4	0
% of payments made within 30 days – with AVC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
% of payments made within 30 days – <b>no</b> AVC	100.0 %	N/A	N/A	50.0 %	100.0 %	80.0 %	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A
% of payments made within 30 days – combined	100.0 %	N/A	N/A	50.0 %	100.0 %	80.0 %	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A

Data based on processes completed in the month.

Measurement is based on the earliest payment made, i.e. earliest of first pension payment or lump sum.

# ACTIVE TO RETIREMENT

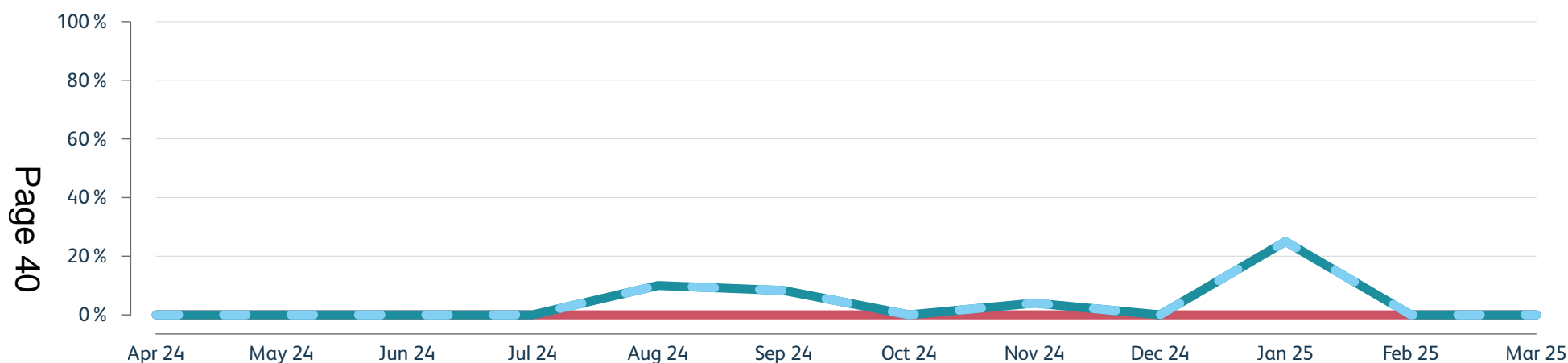
## Please note:

% of first payments made within 30 days of retirement date – where LPPA receives the leaver notification from the employer with less than 30 days notice, or after the actual retirement date.



## LATE NOTIFICATION - FIRST PAYMENT

CLIENT SPECIFIC



	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25
No. of payments made where member has an AVC	0	0	0	0	0	0	0	0	0	0	0	0
No. of payments made with <b>no</b> AVC	6	5	16	7	10	12	16	25	4	4	8	17
% of payments made within 30 days – with AVC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
% of payments made within 30 days – <b>no</b> AVC	0.0%	0.0%	0.0%	0.0%	10.0%	8.3%	0.0%	4.0%	0.0%	25.0%	0.0%	0.0%
% of payments made within 30 days – combined	0.0%	0.0%	0.0%	0.0%	10.0%	8.3%	0.0%	4.0%	0.0%	25.0%	0.0%	0.0%

Data based on processes completed in the month.

Measurement is based on the earliest payment made, i.e. earliest of first pension payment or lump sum.



# Contact Centre Calls Performance

The Contact Centre deals with all online enquiries and calls from members for all funds that LPPA provides administration services for.

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

- Wait time range
- Calls answered

# CONTACT CENTRE CALLS PERFORMANCE

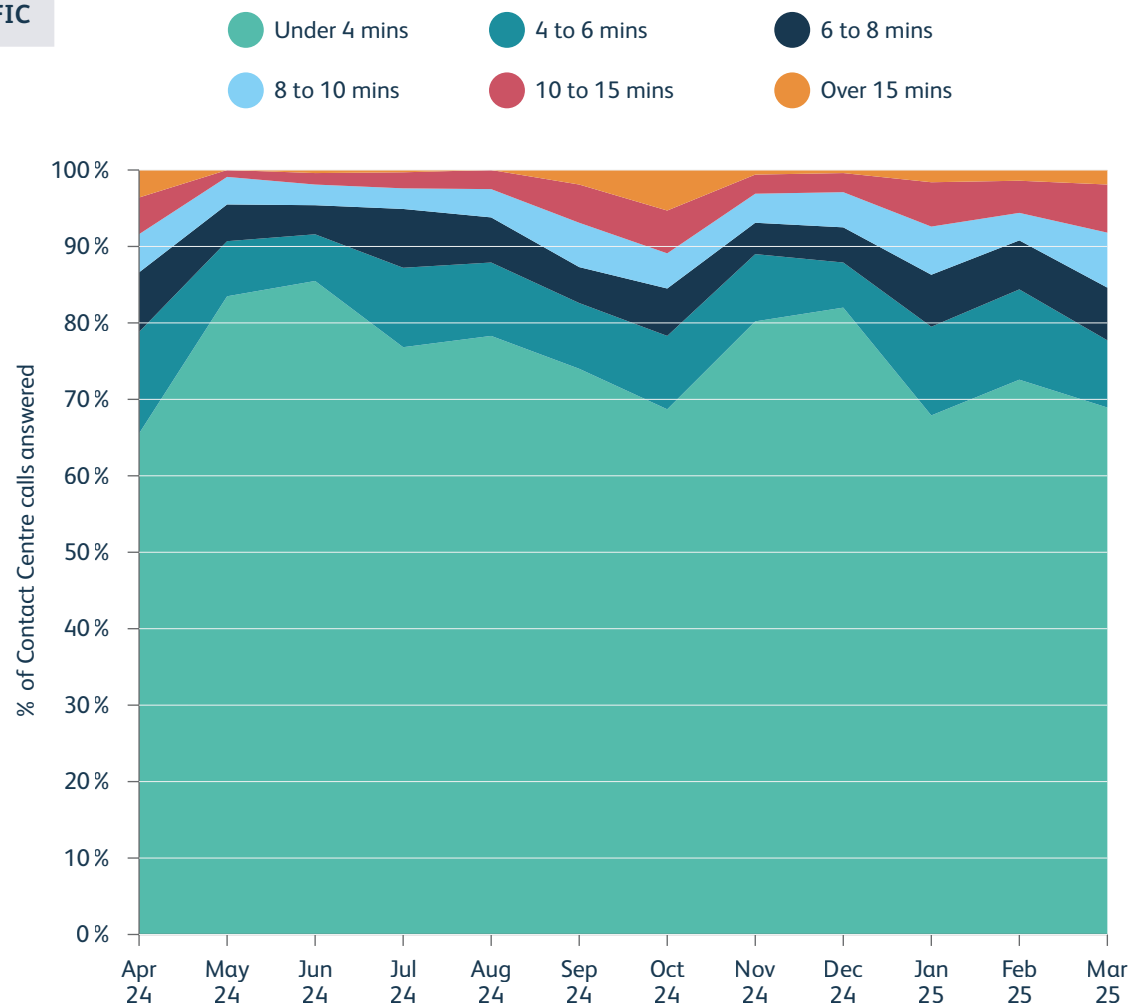


## WAIT TIME RANGE

CLIENT SPECIFIC

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	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
Apr 24	65.6%	13.3%	7.8%	5.0%	4.8%	3.6%
May 24	83.4%	7.2%	4.8%	3.6%	0.9%	0.0%
Jun 24	85.4%	6.1%	3.8%	2.7%	1.5%	0.4%
Jul 24	76.9%	10.4%	7.7%	2.7%	2.1%	0.3%
Aug 24	78.3%	9.6%	5.9%	3.7%	2.5%	0.0%
Sep 24	74.0%	8.6%	4.7%	5.8%	5.0%	1.9%
Oct 24	68.7%	9.6%	6.2%	4.6%	5.6%	5.3%
Nov 24	80.2%	8.8%	4.1%	3.8%	2.5%	0.6%
Dec 24	82.0%	5.9%	4.6%	4.6%	2.5%	0.4%
Jan 25	67.9%	11.6%	6.8%	6.3%	5.8%	1.6%
Feb 25	72.5%	11.8%	6.4%	3.6%	4.2%	1.4%
Mar 25	69.0%	8.8%	6.9%	7.2%	6.3%	1.9%



# CONTACT CENTRE CALLS PERFORMANCE

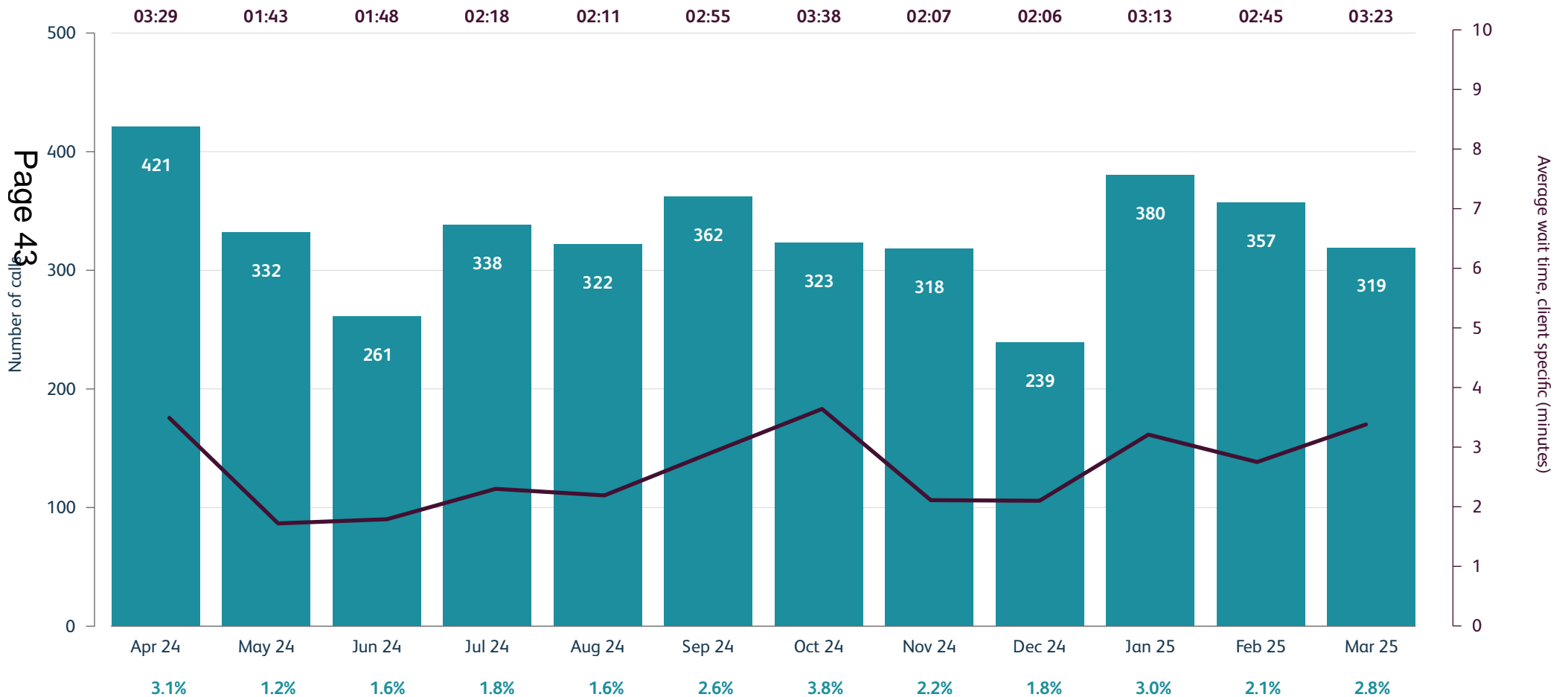


## CALLS ANSWERED

CLIENT SPECIFIC

— Average wait time (mm:ss)

Quarterly average wait time was 3 minutes 06 seconds



# Customer Satisfaction Scores

## In this section...

- Contact Centre calls satisfaction
- Contact Centre calls satisfaction - Agent
- Retirements - Active
- Retirements - Deferred

# CUSTOMER SATISFACTION SCORES

## Please note:

The graph measures monthly member satisfaction with LPPA ("How satisfied are you with the overall service you have received from LPPA?").

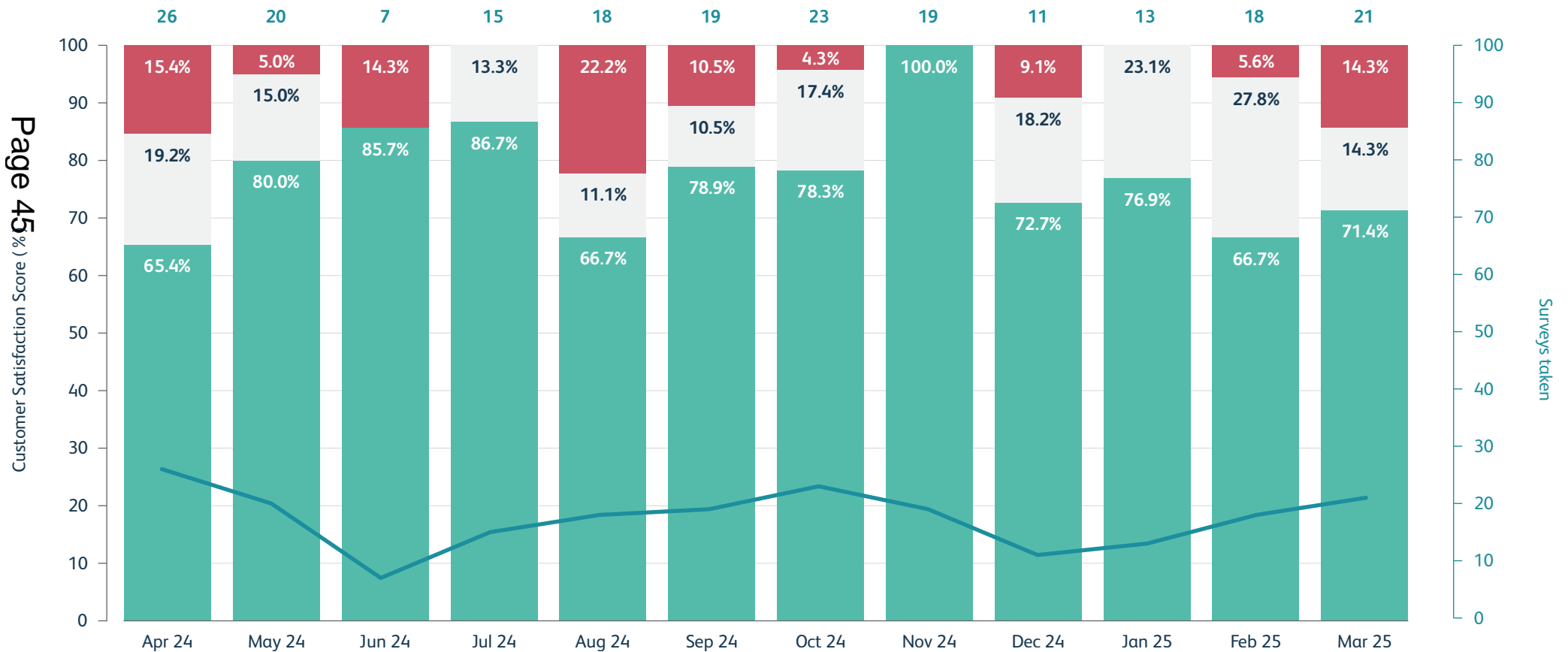


## CONTACT CENTRE CALLS SATISFACTION - OVERALL

## CLIENT SPECIFIC

Overall member satisfaction for the quarter was 71.2 %

Dissatisfied Neutral Satisfied Surveys taken



# CUSTOMER SATISFACTION SCORES

**Please note:**

The graph measures monthly member satisfaction with the Contact Centre adviser ("In connection with the adviser you have just spoken to, how satisfied are you with the service they provided?")

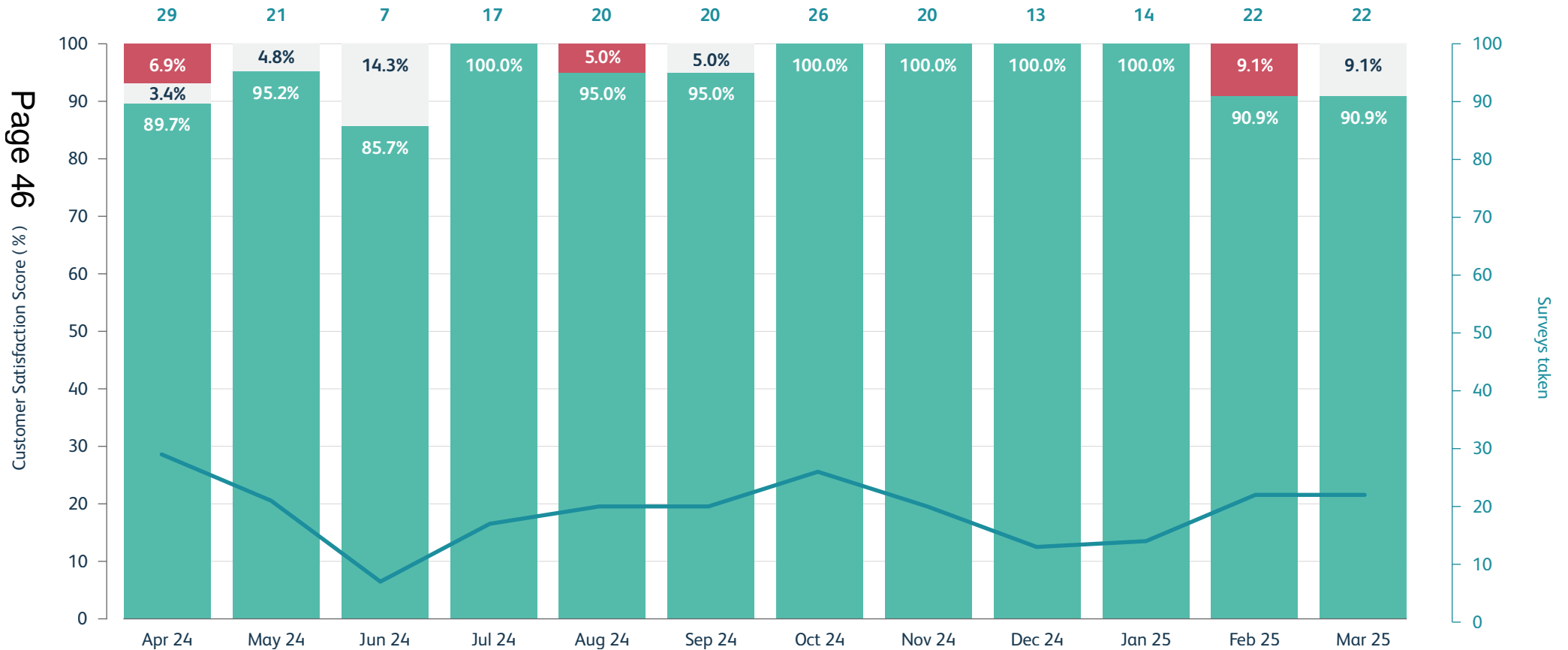


## CONTACT CENTRE CALLS SATISFACTION - AGENT

CLIENT SPECIFIC

Agent specific member satisfaction for the quarter was 93.1 %

Dissatisfied Neutral Satisfied Surveys taken



# CUSTOMER SATISFACTION SCORES

## Please note:

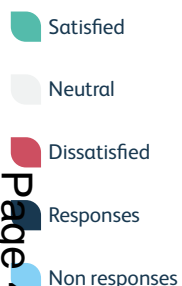
Graphs show a breakdown of quarterly retirement surveys:

- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid). We extended this period in Q4, which explains the drop in the number of email surveys issued.
- The satisfaction scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total responses (the true measure of member satisfaction).\*

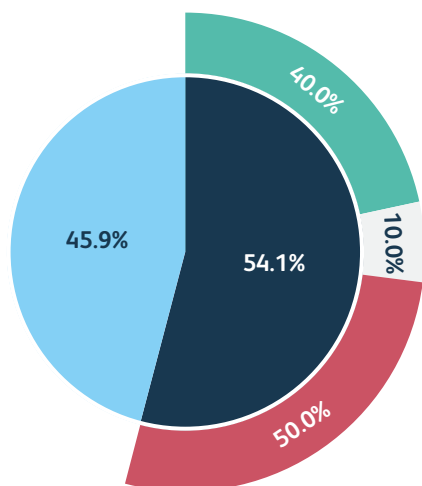


## RETIREMENTS - ACTIVE

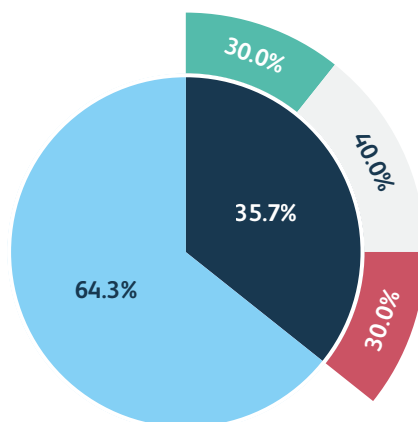
## CLIENT SPECIFIC



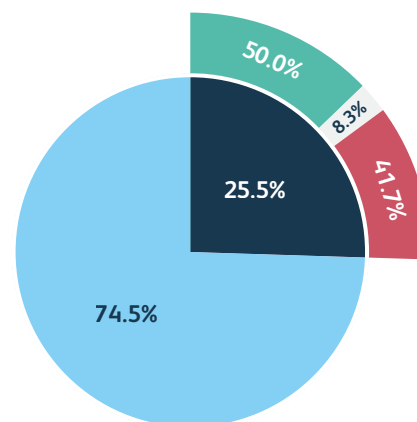
Page 47



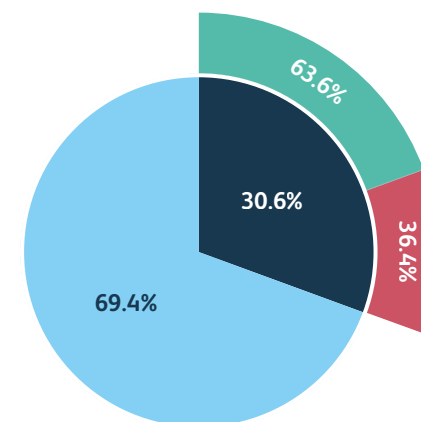
Q1 24/25



Q2 24/25



Q3 24/25



Q4 24/25

Retirements processed, completed	50	
Surveys issued and as a % of retirements	37	74.0%
Satisfied Responses (as a % of surveys issued)	8	21.6%
Dissatisfied Response (as a % of surveys issued)	10	27.0%
Non responses and as a % of surveys issued	17	45.9%
Responses and as a % of surveys issued	20	54.1%
Satisfied responses and as a % of responses	8	40.0%
Neutral responses and as a % of responses	2	10.0%
Dissatisfied Responses and as a % of responses	10	50.0%

Retirements processed, completed	36	
Surveys issued and as a % of retirements	28	77.8%
Satisfied Responses (as a % of surveys issued)	3	10.7%
Dissatisfied Response (as a % of surveys issued)	3	10.7%
Non responses and as a % of surveys issued	18	64.3%
Responses and as a % of surveys issued	10	35.7%
Satisfied responses and as a % of responses	3	30.0%
Neutral responses and as a % of responses	4	40.0%
Dissatisfied Responses and as a % of responses	3	30.0%

Retirements processed, completed	52	
Surveys issued and as a % of retirements	47	90.4%
Satisfied Responses (as a % of surveys issued)	6	12.8%
Dissatisfied Response (as a % of surveys issued)	5	10.6%
Non responses and as a % of surveys issued	35	74.5%
Responses and as a % of surveys issued	12	25.5%
Satisfied responses and as a % of responses	6	50.0%
Neutral responses and as a % of responses	1	8.3%
Dissatisfied Responses and as a % of responses	5	41.7%

Retirements processed, completed	44	
Surveys issued and as a % of retirements	36	81.8%
Satisfied Responses (as a % of surveys issued)	7	19.4%
Dissatisfied Response (as a % of surveys issued)	4	11.1%
Non responses and as a % of surveys issued	25	69.4%
Responses and as a % of surveys issued	11	30.6%
Satisfied responses and as a % of responses	7	63.6%
Neutral responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	4	36.4%

\*More information on data / results are included in the Definitions page earlier in this report.

# CUSTOMER SATISFACTION SCORES

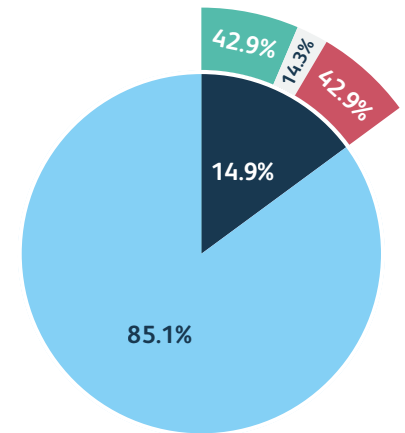
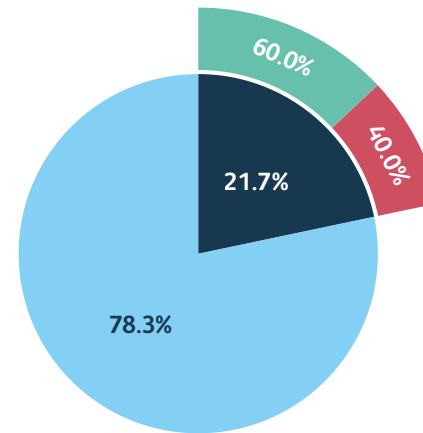
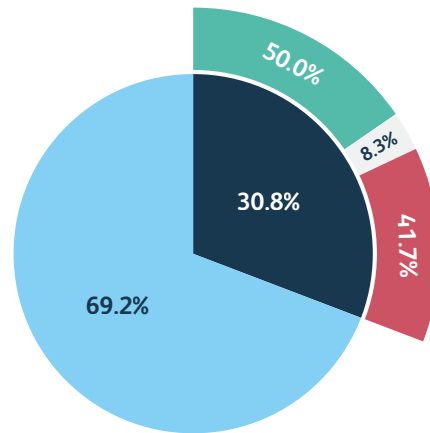
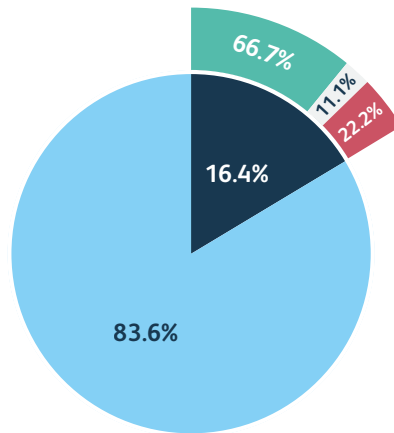


## RETIREMENTS - DEFERRED

CLIENT SPECIFIC

Satisfied  
 Neutral  
 Dissatisfied  
 Responses  
 Non responses

Page 48



Retirements processed, completed
Surveys issued and as a % of retirements
Satisfied Responses (as a % of surveys issued)
Dissatisfied Response (as a % of surveys issued)
Non responses and as a % of surveys issued
Responses and as a % of surveys issued
Satisfied responses and as a % of responses
Neutral responses and as a % of responses
Dissatisfied Responses and as a % of responses

Q1 24/25	
85	
55	64.7%
6	10.9%
2	3.6%
46	83.6%
9	16.4%
6	66.7%
1	11.1%
2	22.2%

Q2 24/25	
43	
39	90.7%
6	15.4%
5	12.8%
27	69.2%
12	30.8%
6	50.0%
1	8.3%
5	41.7%

Q3 24/25	
51	
46	90.2%
6	13.0%
4	8.7%
36	78.3%
10	21.7%
6	60.0%
0	0.0%
4	40.0%

Q4 24/25	
50	
47	94.0%
3	6.4%
3	6.4%
40	85.1%
7	14.9%
3	42.9%
1	14.3%
3	42.9%





# Member Online Portal

## In this section...

- Total members registered

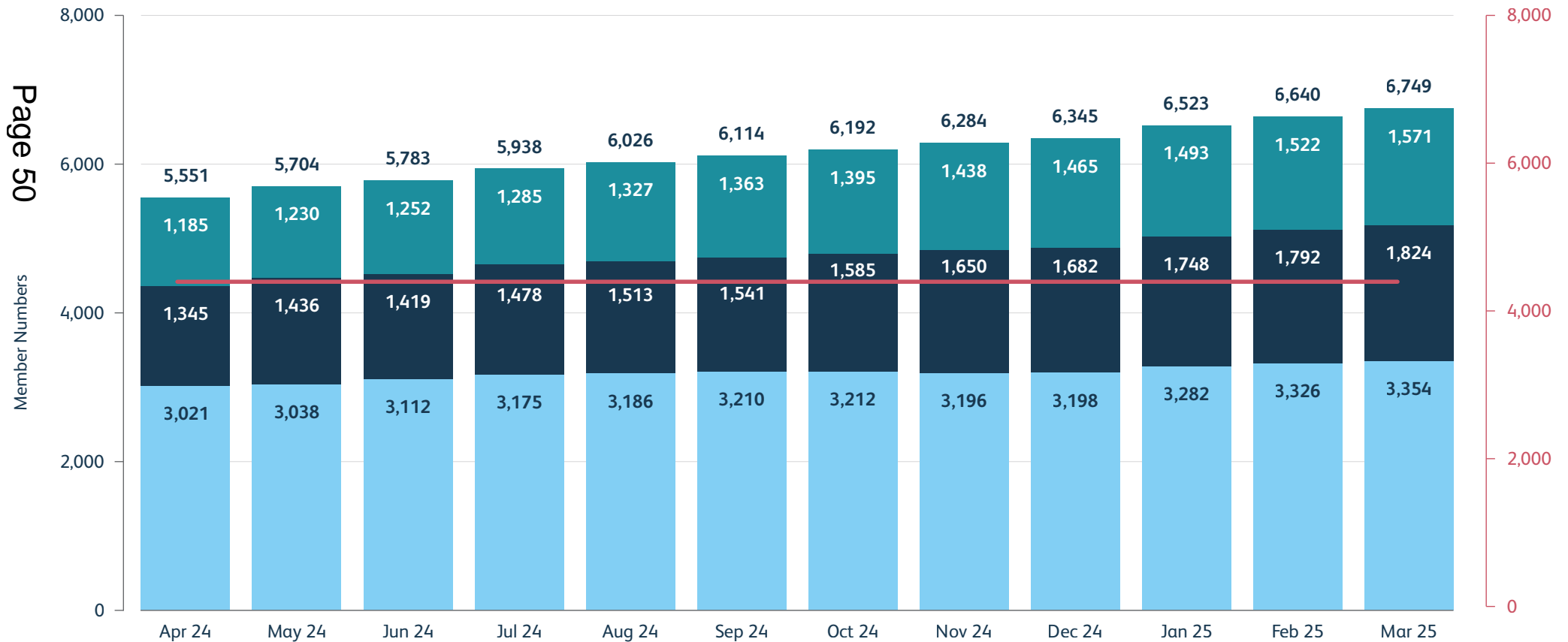


## TOTAL MEMBERS REGISTERED

CLIENT SPECIFIC

Active Deferred Pensioner

4,395 (previous My Pension Online registrations as of October 2022)



# Employer Engagement & Member Communication Activity

## In this section...

- Delivered
- Scheduled
- Engagement communications (employers & members)

# EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



## DELIVERED

ALL LPPA

- Member training sessions were delivered, including Making Sense of Your (LGPS) Pension (to support new joiners in understanding their LGPS pension), and Making Sense of Your Retirement (to prepare members in their plans for retirement).
- Training sessions were successfully delivered to support employers including:
  - Monthly Returns (successfully submitting files and resolving data queries)
  - LGPS Scheme Essentials (including support with calculating final pay, CARE pay and assumed pensionable pay)
  - Employer Responsibilities (support with ongoing pension administration responsibilities)
  - Absence and Ill Health (support with managing different types of absence in the LGPS)
- Emails were issued to all LGPS employers (“Help Us to Improve the Retirement Process for your Employees”) to help communicate the leaver process, and the impact that timeliness accuracy of data submission can have on the member experience:
  - a. Leaver forms should be submitted to LPPA at least 30 days before a member’s retirement date.
  - b. Estimated final pay figures can be include in the leaver form, in the absence of confirmed final pay)
  - c. Details of which ‘Reasons for Leaving’ still require a leaver form to be submitted (and for other reasons, that they can be included as part of the monthly data return).
- Further Monthly Return reminders were issued, including details of the 2025 valuation (the importance of accurate and up-to-date data files, and the possible impact on employer contributions of non-submission)

- Information on the McCloud Remedy was updated on the LPPA website for LGPS members.
- The LPPA website was updated in Q4 to include self-serve information on:
  - a. Transferring in / out of the LGPS
  - b. Contribution refunds
  - c. 2025 LGPS valuation (for employers)
  - d. Understanding your Benefits
  - e. Notifying LPPA of a bereavement
  - f. Retirements (updates to AVC information)
  - g. Pension Increases and CARE revaluation.
- Pension Pulse (employer newsletter) was issued in Q4 with features on:
  - a. LGPS valuation 2025
  - b. Monthly returns and Annual Benefit Statements (2024/25)
  - c. Ongoing updates on the latest employer training, monthly submission deadlines and retirement leaver notifications (submission at least 30 days in advance of the retirement date)



## EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



### SCHEDULED

ALL LPPA

- The annual, online newsletter will be published on the LPPA website, and emails issued to retired members of the LGPS. The newsletter will focus on accessing 2024/25 P60 documents, pension pay dates for 2025/26 and information on the McCloud remedy.
- Further Pension Pulse (employer newsletter) communications will be issued in Q1 with a focus on the 'employer toolkit', and resources that can be used to increase active member engagement with their LGPS pension.
- Work will continue at pace to ensure that communications are issued to LGPS members impacted by McCloud remedy, ahead of the statutory deadline (31 August 2025)
- Further improvements will be made to the LPPA pensions website.

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# Data Quality

## In this section...

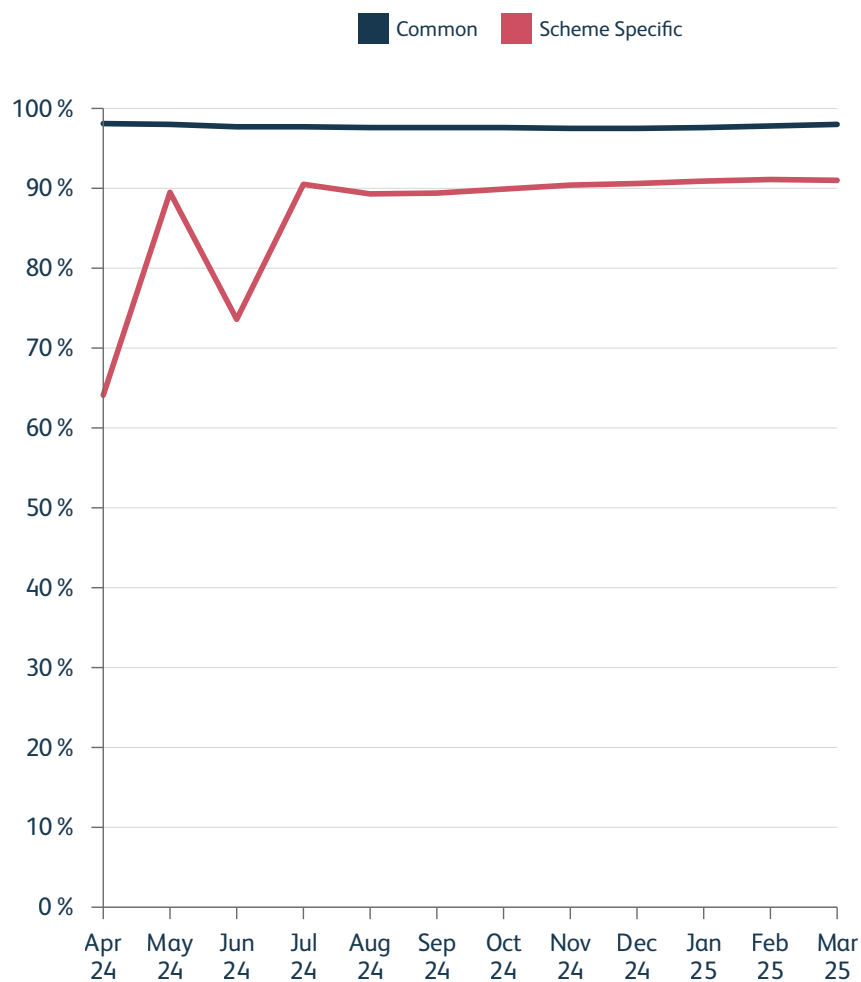
- TPR data scores
- Common data
- Scheme specific data

# DATA QUALITY



## TPR DATA SCORES

CLIENT SPECIFIC



### Please note:

Fall in Q1 Scheme Specific Data score is seasonal, and specifically related to the processing of Pensions Increase for deferred members and Annual Allowance calculations (which follow employer submission of data returns and ABS processing).

	Common (Target 95 %)	Scheme Specific (Target 90 %)
Apr 24	98.1%	64.1%
May 24	98.0%	89.5%
Jun 24	97.7%	73.6%
Jul 24	97.7%	90.5%
Aug 24	97.6%	89.3%
Sep 24	97.6%	89.4%
Oct 24	97.6%	89.9%
Nov 24	97.5%	90.4%
Dec 24	97.5%	90.6%
Jan 25	97.6%	90.9%
Feb 25	97.8%	91.1%
Mar 25	98.0%	91.0%

# END OF QUARTER DATA QUALITY

(TPR SCORES)



## COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	0	6	14
Duplicate effective date in status history	0	13	6
Gender is not Male or Female	5	2	0
Duplicate entries in status history	27	22	16
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	3	3	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	2	0	0
Last entry in status history does not match current status	90	19	5
Member has no address	32	148	22
Missing Forename(s)	0	0	0
Missing State Retirement Date	5	2	0
Missing postcode	31	168	47
Missing Date Joined Pensionable Service	1	0	0
<b>Total Fails</b>	<b>200</b>	<b>383</b>	<b>110</b>
<b>Individual Fails</b>	<b>159</b>	<b>216</b>	<b>79</b>
<b>Total Members</b>	<b>7,998</b>	<b>7,444</b>	<b>7,202</b>
<b>Accuracy Rate</b>	<b>98.0%</b>	<b>97.1%</b>	<b>98.9%</b>
<b>Total Accuracy Rate</b>	<b>98.0%</b>		



## SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	31
AVCs/Additional Contributions	14
Deferred Benefits	3
Tranches (DB)	17
Gross Pension (Pensioners)	3
Tranches (Pensioners)	42
Gross Pension (Dependants)	3
Tranches (Dependants)	22
Date of Leaving	397
Date Joined Scheme	403
Employer Details	3
Salary	584
Crystallisation	81
CARE Data	53
CARE Revaluation	3
Annual Allowance	610
LTA Factors	267
Date Contracted Out	5
Pre-88 GMP	167
Post-88 GMP	338
<b>Total Fails</b>	<b>3,046</b>
<b>Individual Fails</b>	<b>2,031</b>
<b>Total Members</b>	<b>22,644</b>
<b>Accuracy Rate</b>	<b>91.0%</b>



# LPP

Local Pensions Partnership  
Administration

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## LOCAL PENSIONS BOARD

**Subject Heading:**

Pensions Administration Strategy  
Monitoring Q1 2025/26

**SLT Lead:**

James Cocks  
Assistant Director of Transactional People  
Services

**Report Author and contact details:**

Sam Kemp  
Pensions Administration Specialist  
Sam.kemp@havering.gov.uk  
01708 434348

**Policy context:**

Local Government Pension Scheme  
Regulations 2013

## **SUMMARY**

This report provides a summary of the Quarter 1 monitoring of scheme employer and administering authority performance against the Pensions Administration Strategy (PAS).

## **RECOMMENDATIONS**

It is recommended that members note the update.

## **REPORT DETAIL**

1. Regulation 59 of the Local Government Pension Scheme Regulations 2013 allows an administering authority to prepare a Pensions Administration Strategy (PAS) for the purpose of improving administrative processes to enable provision of a cost-effective, high quality pension administration service.
2. The use of a PAS is not currently mandatory although this is expected to change with the introduction of the Good Governance Guide in the future.
3. The Havering Pension Fund reviewed and updated the PAS (Attached as Appendix A) in 2024 to provide clear guidelines on the responsibilities of being a part of the LGPS for scheme employers and the administering authority. It provides a clear set of performance standards that the administering authority and scheme employers should meet and an escalation process for any unsatisfactory performance.
4. As part of our commitment to improving our member experience and maintaining good quality data fund officers remind employers of their responsibilities and have produced an employer responsibility guide to provide support.
5. Performance against the PAS will be reported twice yearly at Local Pension Board meetings.
6. Appendix B provides the full monitoring report for employer performance against the PAS standards for Q1 and Appendix C highlights areas where closer monitoring and support may be required.
7. You will note that generally employers are performing well in most areas and are no cause for concern, shown in green. However there are a number

of areas highlighted in amber where we are monitoring performance closely and it has been identified that an escalation to stage 1 of poor performance under the PAS may be required. Any escalations will take place during July/August if following an initial email to highlight the concern, no improvement is seen. Should the PAS escalation be required this will consist of an email to the relevant employer, advising of the area of concern and offering support to resolve the issue. Fund officers give a deadline for resolution before a stage 2 escalation would be appropriate.

8. Appendix D provides the monitoring report for administering authority performance against the PAS standards for Q1 and Appendix E highlights where a timeframe has been missed.
9. You will note one amber highlighted area where there has been a delay on the Administering Authority's side in obtaining approval for the admission of a new employer. This is due to the implementation of a new internal procedure and shouldn't be a re-current issue.

### **IMPLICATIONS AND RISKS**

#### **Financial implications and risks:**

There are no financial implications arising directly from this report. However the monitoring of performance against the Pensions Administration Strategy will aid in the efficient running of the pension scheme.

#### **Legal implications and risks:**

There are no financial implications arising directly from this report

#### **Human Resources implications and risks:**

There are no HR implications arising directly from this report

#### **Equalities implications and risks:**

An EHIA (Equality and Health Impact Assessment) has not been completed and is not required for this decision. The Council seeks to ensure equality, inclusion, and dignity for all. There are no equalities and social inclusion implications and risks associated with this decision.

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**Havering**  
L O N D O N B O R O U G H

## **HAVERING PENSION FUND**

## **PENSIONS ADMINISTRATION STRATEGY**

**Effective from 1 April 2025**

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## 1. Introduction

This is the Pension Administration Strategy (PAS) of the London Borough of Havering Pension Fund in relation to the Local Government Pension Scheme (LGPS).

The Strategy is made under Regulation 59 of the Local Government Pension Scheme Regulations 2013 which allows an administering authority to prepare a Pensions Administration Strategy for the purpose of improving administrative processes to enable provision of a cost-effective, high quality pension administration service.

The PAS provides clarity on the key roles and responsibilities of the administering authority and scheme employers and confirms the expectations and standards that need to be achieved. It will help to ensure all parties provide the best possible service to scheme members and other relevant stakeholders. The actions that may be taken if employers do not meet the requirements are also defined within the strategy.

The PAS applies to all employers in the Havering Pension Fund. The administering authority and scheme employers must have regard to the pension administration strategy when carrying out their functions under the LGPS Regulations

### Strategy Review, Ownership and Authorisation

The Pensions Administration Strategy is effective from 01 April 2025.

The administering authority will review this strategy as required to reflect changes in regulations, governance or working practices with a full review every three years. Employers will be consulted in the event of any changes.

The strategy lead is the Pension Projects and Contracts Manager. The document has been developed in consultation with scheme employers and the Local Pensions Board and with approval from the Pensions Committee.

If you have any questions or comments regarding the Pensions Administration Strategy, please contact Caroline Guyon, Pensions Projects and Contracts Manager.

Telephone: 01708 432185 or via email [caroline.guyon@haverling.gov.uk](mailto:caroline.guyon@haverling.gov.uk)

### Pensions Administration

From 1 November 2017, the London Borough of Havering delegated the pension administration service to Lancashire County Council who have engaged the Local Pensions Partnership Administration (LPPA) to undertake their pension portfolio. The Local Pensions Partnership was formed in 2016 through a collaboration between Lancashire County Council and the London Pensions Fund Authority and provides pension services to the Local Government Pension Scheme, Police and Firefighter Schemes.

## 2. Legislative Framework

### Local Government Pension Scheme Regulations (LGPS) 2013

The administering authority and scheme employers must have regard to the PAS when carrying out their Scheme functions and Regulation 59 sets out a number of requirements to facilitate best practice and efficient customer service in respect of the following:

- Administration standards
- Performance measures
- Communication with scheme employers

In addition, Regulation 70 of the LGPS Regulations allows an administering authority to recover additional costs arising from scheme employers where, in its opinion, they are directly related to the poor performance of that scheme employer. Where this situation arises the administering authority is required to give written notice to the Scheme employer, setting out the reasons for believing that additional costs should be recovered, the amount of the additional costs, together with the basis on which the additional amount has been calculated.

Regulation 71 gives the administering authority the ability to apply interest on late payments by scheme employers.

Havering Pension Fund has a published Charging Policy that covers the fees that may be applied.

In accordance with the Public Sector Pensions Act 2015, the LGPS is regulated by the Pensions Regulator. The administering authority and its employers are also required to comply with regulatory guidance or Code of Practice issued by the Pensions Regulator.

Appendix 1 provides Additional information regarding the relevant regulations and guidance

## 3. Key Objectives

The key objectives of the PAS are:

- To set out the performance standards expected of the administering authority, its Scheme Employers and payroll providers and to promote good working relationships and improve efficiencies
- To ensure that the Havering Pension Fund operates in accordance with the LGPS Regulations and relevant Pensions Regulator Codes of Practice for governance and administration of the fund
- To promote open communication between the administering authority, its scheme employers and payroll services
- To achieve accurate record keeping to ensure a high quality service to our pension scheme members

#### **4. Roles and Responsibilities**

##### **The Administering Authority's Roles and Responsibilities**

The key responsibilities for the administering authority (most of which are discharged by the Local Pensions Partnership Administration under the shared service agreement) are to:

- Administer the LGPS in respect of all scheme members in accordance with Regulations
- Communicate and engage with Employers on LGPS matters
- Provide support/training to Employers
- Maintain and review Strategies, Policies and Reports and all other matters relating to the governance of the LGPS

##### **The Scheme Employer's Roles and Responsibilities**

The key responsibilities for the Employer are to:

- Ensure that LGPS information is communicated to eligible staff and participating members of the LGPS
- Ensure timely collection, payment and reporting of the correct levels of pension contributions
- Report member information and data as set out in this PAS or on request.

#### **5. Performance Standards**

The administering authority and scheme employers have decision-making and administrative duties under the LGPS regulations and other relevant legislation. Employer performance has a significant impact on the overall level and quality of service provided to scheme members.

A key purpose of the PAS is to set performance standards of the administration function. The performance measures which will be monitored are outlined in Appendix 2 (administering authority) and 3 (employer), with the outcomes subject to scrutiny by the Local Pension Board, with a summary published in the Fund's Annual Report & Accounts.

The PAS is linked to the Charging Policy that can be found on the website [LGPS Pension Administration | London Borough of Havering](#). This details the penalties that can be charged to an employer for late submissions and persistent or unresolved poor performance.

Although the PAS provides deadlines to adhere to, it should be noted that to provide the best possible employee retirement experience, leaver notifications should be submitted via the Local Pensions Partnership Administrations UPM portal at least 30 days prior to the leaving date.

## **6. Monitoring Performance**

To ensure the key objectives are being met, the performance measures will be monitored by the Pensions Projects and Contracts Manager and subject to scrutiny by the Local Pensions Board. A summary published in the Fund's Annual Report and Accounts.

The preferred route to resolution in regard to shortfalls in the performance standards is to support and work closely with employers via the Pensions Projects and Contracts Manager and the LPPA employer engagement team. This will allow an opportunity to correct the issue.

However, where persistent failure (which is defined as an ongoing failure to positively engage with the administering authority) occurs in relation to meeting the performance standards, the escalation procedure (Appendix 5) and Charging Policy may be invoked.

If unsatisfactory performance impacts the administering authority's ability to perform statutory functions or provide a high quality administration service to LGPS members and measures are not being taken by the employer to address this the administering authority will consider reporting the employer to the Pension Regulator.

## **7. Feedback from Employers**

The Scheme Manager (or their representative) will monitor the performance of the Local Pensions Partnership Administration and the London Borough of Havering in its role as administering authority against the standards in the PAS.

Employers who wish to provide feedback on the performance of LPPA or the administering authority against the standards in the PAS should send their comments to the Pensions Projects and Contracts Manager.

Any feedback received will be responded to and considered for incorporation into the reports provided to the Local Pension Boards.

**APPENDIX 1**

## **Regulations**

### **Overriding Legislation**

In performing the role of administering the LGPS, the administering authority, scheme employers and the LPPA must comply with all overriding legislation including:

- The Occupational Pension Schemes (Disclosure of Information) Regulations 2015
- The LGPS Scheme (Amendment) (Governance) Regulations 2015
- The Pensions Act 1995, 2004 and 2014
- The Pension Schemes Act 2021
- The Finance Act 2004, 2006 and 2014
- Public Service Pensions Act 2015
- Data Protection Act 2018
- HMRC legislation

This list is not exhaustive and other Legislation and Regulations may and will apply in certain circumstances.

In accordance with the Public Sector Pensions Act 2015, the LGPS is regulated by the Pensions Regulator. The administering authority and scheme employers are required to comply with regulatory guidance or Code of Practice issued by the Pensions Regulator.

### **The Local Government Pension Scheme Regulations**

The LGPS Regulations 2013 (Regulation 59 (1)) enables an administering authority to prepare a written statement of the Administering Authority's policies in relation to such matters mentioned in Regulation 59 (2) that it considers appropriate.

The regulation says that this written statement shall be known as the "Pension Administration Strategy"

In addition Regulation 59 (3-7) sets out the requirements for the review and revision of the PAS.

Regulation 70 of the Local Government Pension Scheme Regulations 2013 enables the administering authority to recover additional costs from a Scheme employer when, in the opinion of the administering authority, it has incurred additional costs because of the poor performance of the scheme employer in relation to the PAS.

Regulation 71 gives the administering authority the ability to apply interest on late payments by scheme employers.

The full Regulations can be viewed on:

<https://www.lgpsregs.org/schemeregs/lgpsregs2013/timeline.php>

## **Disclaimer**

**Overriding legislation dictates the minimum standards that pension schemes should meet. The LGPS regulations also identify a number of requirements for the administering authority, the LPPA and scheme employers. The PAS is designed to highlight the key areas for providing high quality administration of the LGPS but does not cover all regulatory requirements. Nothing in the PAS overrides or negates the duties of the administering authority, the Local Pensions Partnership Administration or scheme employers of their obligations under the LGPS or overriding legislation.**

## Appendix 2

### Performance Standards- Administering Authority

This section outlines the responsibilities of the Administering Authority of the Havering Pension Fund and the performance standards they are expected to meet to enable the provision of an efficient, quality pension administration service.

<b>1.1 Administering Authority - Governance</b>		
	<b>Function/Task</b>	<b>Performance Standard</b>
1.1.1	Regularly review the pension administration strategy and consult with all scheme employers	To review at least triennially and revise following any material change in policies that relate to the PAS
1.1.2	Review the Funding Strategy Statement following consultation with scheme employers and the Fund's actuary where required	To review following each Fund valuation or following material change in policy or regulation. Publish by 31 March following the valuation date or as required
1.1.3	Review the Communication Policy	Triennial review and publish within 30 days of the policy being agreed by Pension Committee. An annual update of actions taken to be included in the pension fund annual report
1.1.4	Review the Governance and compliance statement	Annual review and publish within 30 days of any revision being agreed by Pension Committee
1.1.5	Formulate and publish policies in relation to all areas where the administering authority may exercise a discretion within the Regulations	Review following a material change in policy or regulation and publish within 30 days of any revision being agreed by Pension Committee
1.1.6	Maintain the Internal Disputes Resolution Procedure Policy and register of IDRP appeals	To review policy following any change in policy or regulation. Register to be updated within 7 days of receiving notification
1.1.7	Notify scheme employer of issues relating to unsatisfactory performance under the PAS	When performance issues are noted
1.1.8	Notify scheme employer of decision to recover additional costs associated with unsatisfactory performance	Within 10 working days of scheme employer failure to improve performance by notified timescale
1.1.9	Ensure continued and open communications channels are maintained between the Local Pensions Board and Pensions Committee	Each meeting to include relevant updates and actions
<b>1.2 Administering Authority – Fund Administration</b>		
	<b>Function/Task</b>	<b>Performance Standard</b>
1.2.1	Consult with employers on the outcomes of the triennial valuation	Within 30 days of receiving the draft Rates and Adjustment Certificate from the Fund Actuary
1.2.2	Notify employers of contribution requirements for 3 years effective from April following the actuarial valuation date	Within 30 days following sign off of the final Rates and Adjustment Certificate
1.2.3	Notify new scheme employers of their contribution requirements	Within 7 days of receipt of the Contribution Rate Report from the Fund Actuary
1.2.4	Carry out termination valuations on scheme employers ceasing participation in the Fund	Within 60 days of receipt of notification of termination
1.2.5	Invoice strain cost payments in relation to early payment of benefits following flexible, redundancy, efficiency, employer consent or ill health retirements	Within 60 days of payment of members benefits or upon notification that the charge is due
1.2.6	Invoice any other charges in respect of work carried out on behalf of the employer by the accounts team, administration team or Fund actuary in line with the charging policy	Within 60 days of work being carried out or, in the case of a re-charge, receipt of the relevant invoice by the Fund

<b>1.3 Administering Authority – Outsourcing</b>		
	<b>Function/Task</b>	<b>Performance Standard</b>
1.3.1	Action requests for a Pensions Information Memorandum for inclusion in Invitation to Tender Packs	Each step to be actioned within 7 days of receipt of the relevant information
1.3.2	Ensure Admission Agreements are in place for relevant new scheme employers	Within 90 days of receipt of all required information dependent on timely responses from other stakeholders
1.3.3	Arrange a risk assessment to be carried out by the Fund Actuary for all new admitted bodies to establish the level of bond or guarantee required in order to protect other scheme employers participating in the Fund	To be completed prior to the body being admitted
1.3.4	Undertake a review of the level of bond/guarantee	Annual review each year end or on extension of a contract or as advised by the Fund Actuary
<b>1.4 Administering Authority – Data Quality and Administration</b>		
	<b>Function/Task</b>	<b>Performance Standard</b>
1.4.1	Provide support for employers in conjunction with the LPPA engagement team through a dedicated employer section of the website, forums, employer newsletters and training program	Ongoing support as required
1.4.2	Notify scheme employers and scheme members of changes to the scheme regulations	As soon as possible following confirmation/receipt of guidance regarding the change with a target of within 60 days of the regulatory change
1.4.3	Provide good quality data to the Fund Actuary for the purposes of performing the triennial fund valuation exercise.	All data to be submitted by the Actuary's deadline and queries responded to within 14 days of receipt of the initial query or within 14 days of information being received from a scheme employer if required
1.4.4	Produce annual benefit statements to active and deferred members as at 31 March each year	By 31 August following the year-end
1.4.5	Produce and issue pension saving statements each year to members who have exceeded their annual allowance	By 6 October following the end of tax year (subject to receipt of all relevant information from the scheme employer)
1.4.6	Monitor administration work in line with the Service Level Agreement that forms part of the shared service agreement with Lancashire County Council	On receipt of each quarterly performance report. Discussed at the quarterly client meeting and presented to the Local Pension Board



### Appendix 3

## Performance Standards- Scheme Employer

This section outlines the responsibilities of scheme employers in the Havering Pension Fund and the performance standards they are expected to meet to enable the provision of an efficient, quality pension administration service. All information must be provided in the format prescribed by the Fund within the prescribed timescales.

A scheme employer remains responsible for carrying out the requirements in this section even if that employer decides to outsource some of its functions to a third-party provider. An employer must ensure that the third-party provider can meet the employer's duties and obligations.

<b>2.1 Scheme Employers - Governance</b>		
	<b>Function/Task</b>	<b>Performance Standard</b>
2.1.1	Designate a named individual to act as a Pensions Liaison Officer who is the main contact with regards to any aspect of administering the LGPS	Within 30 days of becoming a scheme employer or a change of named contact
2.1.2	Formulate, publish and keep under review policies in relation to all areas where the employer may exercise a discretion within LGPS	A copy of the policy document is to be supplied to the administering authority within 30 days of becoming a scheme employer or a change in policy
2.1.3	Appoint person for stage 1 internal dispute process (IDRP) and ensure this is noted within the discretions policy	Within 30 days of becoming a scheme employer or a change of appointed person
2.1.4	Notify the administering authority of a receipt of a complaint under IDRP	Within 7 days of receipt of the complaint
2.1.5	Notify the administering authority that the stage 1 IDRP decision has been made	Within 7 days of making the determination
2.1.6	Distribute any information provided by the administering authority or administrators to scheme members/potential scheme members	Individual requirement within timescale specified in each instance
<b>2.2 Scheme Employers – Fund Administration</b>		
	<b>Function/Task</b>	<b>Performance Standard</b>
2.2.1	Ensure correct employee contribution rate is applied and reviewed in line with the contribution bands	Immediately on commencing scheme membership and in line with employer discretion
2.2.2	Ensure correct employer contribution rate is applied as advised by the administering authority and determined by the Fund Actuary	Immediately as directed in line with the Rates and Adjustments certificate
2.2.3	Ensure correct deduction of employee contributions	Each payroll cycle
2.2.4	Arrange the deduction of any employee additional contributions and any amendments as required	Each payroll cycle as required
2.2.5	Arrange the deduction of Additional Voluntary Contributions (AVCs) and payment to the relevant AVC provider	Each payroll cycle as required
2.2.6	Remit the employer and employee contributions to the Fund and provide a monthly report, to include details of any additional contributions and AVCs, in the format specified by the administering authority	Payment via BACS by 22 <sup>nd</sup> of the month following the deduction. The monthly contribution reconciliation report must be sent as specified in the completion notes by the same deadline
2.2.7	Refund any employee contributions when an employee opts out of the pension scheme within 3 months of joining	From the earliest available payroll after the opt out form is received



## London Borough of Havering Pension Administration Strategy Statement

2.2.8	Remit strain cost payments to the Fund in relation to early payment of benefits following flexible, redundancy, efficiency, employer consent or ill health retirements	Within 30 days of receipt of the Fund's invoice
2.2.9	Remit any other charges to the Fund in respect of work carried out on behalf of the employer by the accounts team, administration team or Fund actuary in line with the charging policy	Within 30 days of receipt of the Fund's invoice

### 2.3 Scheme Employers – Restructures and Outsourcing

	Function/Task	Performance Standard
2.3.1	Notify the administering authority of any services that are being outsourced and will involve a Tupe transfer of staff to another organisation	Immediately at the decision to tender and prior to the launch of the tender process. A Pensions Information Memorandum must be obtained to include with Invitation to Tender documentation to potential bidders, to confirm pension costs.
2.3.2	Respond to requests for information from the administering authority or LPPA	Within 21 days of receipt
2.3.3	Work with the administering authority to arrange for an Admission Agreement to be completed and Fund security to be established	At least 90 days in advance of the contract commencement date
2.3.4	Notify the administering authority of any decision to extend existing outsourced contracts beyond the initial end date	Within 30 days of the decision to extend
2.3.5	Notify the administering authority that the contract is due to cease	At least 90 days before the end of the contract

### 2.4 Scheme Employers – Data Quality and Scheme Administration

	Function/Task	Performance Standard
2.4.1	Provide a monthly return as specified by the administering authority to update member records, feed into valuation/GAD cost sharing exercise and annual benefit/annual allowance statements	Completed and validated return to be submitted by the specified deadline (10 <sup>th</sup> of the following month) via the LPPA Portal
2.4.2	To resolve queries resulting from the monthly return process via the LPPA Portal	As soon as possible but no later than 21 days from date of receipt. In circumstances where an employer submits a late monthly return shorter timescales may be required as advised by the administering authority or LPPA.
2.4.3	To action all requests for data, information or delayed forms	To fully answer all queries from the administering authority or LPPA within 21 days of receipt of the query
2.4.4	Ensure Automatic Re-enrolment requirements are met	Engage with payroll department as soon as notification is received from the Pensions Regulator
2.4.5	Notify new joiners/additional employments in the format specified by the administering authority	Via the monthly return on the LPPA Portal. This must be submitted by the 10 <sup>th</sup> of the month following the member's first pensionable pay run after contractual or automatic enrolment date.
2.4.6	Direct all eligible new employees to the pension scheme website <a href="http://www.lppapensions.co.uk">www.lppapensions.co.uk</a>	At date of employee appointment

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2.4.7	Action and notify movement between the main and 50:50 scheme following member election or automatic re-enrolment in the format specified by the administering authority	Action from the next available payroll and notify via the monthly return on the LPPA Portal. This must be submitted by the 10 <sup>th</sup> of the month following the member's scheme movement.
2.4.8	Notify all child related absence, reserved forces leave or periods of unpaid authorised or un-authorised leave without pay in the format specified by the administering authority	Within 30 days of the start of the leave and confirmation that the member has returned within 30 days via the absence/return from absence notification forms on the LPPA Portal
2.4.9	Notify of a change to members contractual hours or weeks	Notify via the monthly return on the LPPA Portal. This must be submitted by the 10 <sup>th</sup> of the month following the change.
2.4.10	Notify of any new/revised additional contribution elections	Notify via the monthly return on the LPPA Portal. This must be submitted by the 10 <sup>th</sup> of the month following the first deduction
2.4.11	Notify of early leavers or opt outs in a format specified by the administering authority	Via the monthly return on the LPPA Portal. This must be submitted by the 10 <sup>th</sup> of the month following the member's last pensionable pay run. Any requests for additional information should be responded to within 21 days of receipt
2.4.12	Notify of retirements (age, redundancy, efficiency, ill health or flexible) in a format specified by the administering authority	30 days prior to the date of leaving where possible but latest within 7 days of the members final pensionable pay run via the leaver form on the LPPA Portal. Any requests for additional information should be responded to within 7 days of receipt.
2.4.13	Notify of the relevant tier for an ill health retirement in a format specified by the administering authority	The relevant ill health certificate should be completed by the Occupational Health Practitioner and uploaded with the leaver form on the LPPA Portal
2.4.14	Notify of the death of an employee and provide next of kin details in a format specified by the administering authority	Within 3 working days of knowledge of the death of the employee via the bereavements form on the LPPA website. Followed by the leaver form on the LPPA Portal within 7 days of the final pay run. Any requests for additional information should be responded to within 7 days of receipt.
2.4.15	Notify of the revision to a member's leaver information following a payment after leaving in a format specified by the administering authority	Within 30 days of the pay run having sought guidance from LPPA with regards to the submission.
2.4.16	To Notify of intent to request a bulk estimate retirement calculations to seek both member pension details and employer strain costs	As soon as practical to allow time to consider resource planning via email to the Pensions Projects and Contracts Manager
2.4.17	Request estimate retirement calculations to seek member pension details and employer strain costs (where applicable) in a format specified by the administering authority	Where possible, all employer estimates should be self served and calculated via the retirement quotations process on the LPPA portal. Where an employer requires an estimate to be calculated by LPPA they should give as much notice as possible but at least 30 days prior the date figures are required via the employer estimate request form on the LPPA Portal

The administration for the Havering LGPS is performed by the Local Pensions Partnership Administration (LPPA). Their website [www.lppapensions.org.uk](http://www.lppapensions.org.uk) is a valuable source of information for both members and employers and can be used to submit queries, download the bereavement forms and view guides and scheme information.

The LPPA Portal can be found via the employer login page of the above website and should be used to submit monthly returns, member related forms and information. Guides and videos on how to use the UPM portal are also available on the website.

**Appendix 4****Pensions Administration Service Level Agreements**

This section provides an abridged version of the service level agreements set out in Schedule 1 of the Shared Service Agreement with Lancashire County Council (LCC). LCC have delegated the pensions administration function to the Local Pensions Partnership Administration (LPPA) and it is their responsibility to ensure the data collected from employers is accurate and received in a timely manner. Any requests for information or queries raised by LPPA should be responded to in line with the PAS.

The SLA's below are those directly reflected within the PAS.

ACTIVITY TYPE	DESCRIPTION	TARGET (WORKING DAYS)
New Members	Admissions/new employment	10
Transfers In	LGPS to LGPS or Other scheme to LGPS (actual or estimate)	10
Additional Contributions	Additional contributions (actual or estimate/AVC)	10
Change of Circumstances	Maternity Leave/LWOP	10
	Change of hours	10
Leavers	Deferred Benefits	15
	Refunds	5
Retirements	Retirements from active	5
	Retirements from deferred	5
Transfers Out	LGPS to LGPS or LGPS to Other scheme (actual or estimate)	10
Deaths	Death in service	5
Estimates	Estimates (individual)	10
	Estimates (employer)	5
Miscellaneous	Scheme movement to 50:50 scheme	10
	Scheme movement to main scheme	10

## **Escalation Procedure**

### **Scheme Employer**

This section confirms the escalation procedure that will be applied following the identification of any unsatisfactory performance by a scheme employer.

The preferred route to resolution is to support and work closely with employers via the Pensions Projects and Contracts Manager and the LPPA employer engagement team.

However, where persistent failure (which is defined as an ongoing failure to positively engage with the administering authority) occurs in relation to meeting the performance standards, the following steps may be taken

- **Stage 1:** Write to the scheme employer, setting out area(s) of non-compliance with performance standards offering support and where appropriate request attendance at a training session. Deadline for response to be agreed between the administering authority and the employer.
- **Stage 2:** If no improvement has been demonstrated or where there has been a failure to take agreed action the employer will be requested to attend a meeting with representatives of the Fund to agree an improvement plan.
- **Stage 3:** If no improvement is evident or the employer is unwilling to attend a meeting to resolve the issue a formal notice will be issued setting out the area(s) of non-compliance with performance standards that have been identified. At this point charges will be levied against the employer in line with the charging policy.
- A report will be presented to the Local Pension Board detailing charges levied against scheme employers and outstanding payments.

If unsatisfactory performance impacts the administering authority's ability to perform statutory functions or provide a high quality administration service to LGPS members and measures are not being taken by the employer to address this the administering authority will consider reporting the employer to the Pension Regulator.

### **Administering Authority**

Where a scheme employer believes the administering authority is not meeting the performance standards set out in the strategy, the preferred route is to raise this with the Scheme Manager via the Pensions Projects and Contracts Manager.

Alternatively, a scheme employer may speak to an employer representative on the Local Pensions Board. Details of the Board members can be found on the [havering.gov.uk](http://havering.gov.uk) website.

PAS Code	Function/Task	Performance Standard	Frequency of Monitoring	Internal/LPPA Reporting	Outcome	Comments/Progress	Date Check Completed
<b>2.1 SCHEME EMPLOYERS - GOVERNANCE</b>							
2.1.1	Designate a named individual to act as a Pensions Liaison Officer who is the main contact with regards to any aspect of administering the LGPS	Within 30 days of becoming a scheme employer or a change of named contact	Annually	Internal	Share with LPPA and Finance	All but 10 employers have responded to the questionnaire. They are being chased for a response.	03/07/2025
2.1.2	Formulate, publish and keep under review policies in relation to all areas where the employer may exercise a discretion within LGPS	A copy of the policy document is to be supplied to the administering authority within 30 days of becoming a scheme employer or a change in policy	As and when Regulations change	Internal	Publish policies to LBH website	All but 10 employers have responded to the questionnaire. They are being chased for a response.	03/07/2025
2.1.3	Appoint person for stage 1 internal dispute process (IDRP) and ensure this is noted within the discretions policy	Within 30 days of becoming a scheme employer or a change of appointed person	Annually	Internal	Maintain an IDRP Register stored locally	All but 10 employers have responded to the questionnaire. They are being chased for a response.	03/07/2025
2.1.4	Notify the administering authority of a receipt of a complaint under IDRP	Within 7 days of receipt of the complaint	Annually	Internal	Maintain an IDRP Register stored locally	All but 10 employers have responded to the questionnaire. They are being chased for a response.	03/07/2025
2.1.5	Notify the administering authority that the stage 1 IDRP decision has been made	Within 7 days of making the determination	Annually	Internal	Maintain an IDRP Register stored locally	All but 10 employers have responded to the questionnaire. They are being chased for a response.	03/07/2025
2.1.6	Distribute any information provided by the administering authority or administrators to scheme members/potential scheme members	Individual requirement within timescale specified in each instance	Annually	Internal	Record as part of the Communication Review	Employers are expected to meet the standard. Unable to monitor as the administering authority.	03/07/2025
<b>2.2 SCHEME EMPLOYERS - FUND ADMINISTRATION</b>							
2.2.1	Ensure correct employee contribution rate is applied and reviewed in line with the contribution bands	Immediately on commencing scheme membership and in line with employer discretion	Annually	Internal/LPPA	Payroll set the contribution rate based on previous year pay.	LPPA would flag any potential contribution mismatches.	30/06/2025
2.2.2	Ensure correct employer contribution rate is applied as advised by the administering authority and determined by the Fund Actuary	Immediately as directed in line with the Rates and Adjustments certificate	Monthly	Internal	Monitored monthly on the contribution schedule.	Mismatches have been raised with employers and set to the correct rate.	04/07/2025
2.2.3	Ensure correct deduction of employee contributions	Each payroll cycle	Monthly	Internal	Monitored monthly on the contribution schedule.	LPPA would flag any potential contribution mismatches.	30/06/2025
2.2.4	Arrange the deduction of any employee additional contributions and any amendments as required	Each payroll cycle as required				Employers are expected to meet the standard. Unable to monitor as the administering authority.	30/06/2025
2.2.5	Arrange the deduction of Additional Voluntary Contributions (AVCs) and payment to the relevant AVC provider	Each payroll cycle as required				Employers are expected to meet the standard. Unable to monitor as the administering authority.	30/06/2025
2.2.6	Remit the employer and employee contributions to the Fund and provide a monthly report, to include details of any additional contributions and AVCs, in the format specified by the administering authority	Payment via BACS by 22 <sup>nd</sup> of the month following the deduction. The monthly report must be sent as specified in the completion notes by the same deadline	Monthly	Internal	Monitored monthly on the contribution schedule.	Payments from one trust were late following a change of payroll provider but it isn't an ongoing issue.	04/07/2025
2.2.7	Refund any employee contributions when an employee opts out of the pension scheme within 3 months of joining	From the earliest available payroll after the opt out form is received				Employers are expected to meet the standard. Unable to monitor as the administering authority.	30/06/2025
2.2.8	Remit strain cost payments to the Fund in relation to early payment of benefits following flexible, redundancy, efficiency, employer consent or ill health retirements	Within 30 days of receipt of the Fund's invoice	Quarterly	Finance to Report	Review a report of invoices raised and paid.	Any invoices raised were paid.	04/07/2025
2.2.9	Remit any other charges to the Fund in respect of work carried out on behalf of the employer by the accounts team, administration team or Fund actuary in line with the charging policy	Within 30 days of receipt of the Fund's invoice	Quarterly	Finance to Report	Review a report of invoices raised and paid.	Any invoices raised were paid.	04/07/2025

2.3 SCHEME EMPLOYERS - RESTRUCTURES AND OUTSOURCING							
2.3.1	Notify the administering authority of any services that are being outsourced and will involve a Tupe transfer of staff to another organisation	Immediately at the decision to tender and prior to the launch of the tender process. A Pensions Information Memorandum must be obtained to include with Invitation to Tender documentation to potential bidders, to confirm pension costs.	As and when a notification is received	Internal	Maintain a register of outsourced services for ease of review	We are not aware of any outsourcing contracts starting since 01/04/2025.	04/07/2025
2.3.2	Respond to requests for information from the administering authority or LPPA	Within 21 days of receipt	As and when required	Internal	Maintain a monitoring log	We are not aware of any outsourcing contracts starting since 01/04/2025.	04/07/2025
2.3.3	Work with the administering authority to arrange for an Admission Agreement to be completed and Fund security to be established	At least 90 days in advance of the contract commencement date	As and when required	Internal	Maintain a monitoring log	We are not aware of any outsourcing contracts starting since 01/04/2025.	30/06/2025
2.3.4	Notify the administering authority of any decision to extend existing outsourced contracts beyond the initial end date	Within 30 days of the decision to extend	As and when required	Internal	Maintain a register of outsourced services for ease of review	2 employers have notified us of extensions effective 01/09/2025.	30/06/2025
2.3.5	Notify the administering authority that the contract is due to cease	At least 90 days before the end of the contract	As and when required	Internal	Maintain a register of outsourced services for ease of review	We are not aware of any contracts that are due to cease.	30/06/2025
2.4 SCHEME EMPLOYERS - DATA QUALITY AND SCHEME ADMINISTRATION							
2.4.1	Provide the monthly return as specified by the administering authority to update member records, feed into valuation/GAD cost sharing exercise and annual benefit/annual allowance statements	Completed and validated return to be submitted by the specified deadline (usually 30 April) via the LPPA Portal	Monthly	LPPA	Submit the return each month before the deadline.	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.2	To resolve queries resulting from the annual return process	As soon as possible but no later than 21 days from date of receipt. In circumstances where an employer submits a late annual return shorter timescales may be required as advised by the administering authority or LPPA.	Annually	LPPA	LPPA to run reports showing query levels.	All employers have a manageable level of queries according to the report from LPPA dated 20/06/2025.	03/07/2025
2.4.3	To action all requests for data, information or delayed forms	To fully answer all queries from the administering authority or LPPA within 21 days of receipt of the query	Monthly	LPPA	Maintain a monitoring log	Unable to monitor as the administering authority but it is important to note the employer's responsibility to undertake the task.	30/06/2025
2.4.4	Ensure Automatic Re-enrolment requirements are met	Engage with payroll department as soon as notification is received from the Pensions Regulator	Triannual	LPPA	Report of number of active members before/after AA	Havering auto-enrolment successfully completed as at May 2025.	30/06/2025
2.4.5	Notify new joiners/additional employments in the format specified by the administering authority	Within 14 days of the member's first pensionable pay run after contractual or automatic enrolment date via the new joiner form on the LPPA Portal.	Monthly	LPPA	Actioned via the monthly return report	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.6	Direct all eligible new employees to the pension scheme website <a href="http://www.lppapensions.co.uk">www.lppapensions.co.uk</a>	At date of employee appointment	Annually	Internal	Record as part of the Communication Review	Unable to monitor as the administering authority but LPPA's website is included in the Employer Responsibility Guide.	30/06/2025
2.4.7	Action and notify movement between the main and 50:50 scheme following member election or automatic re-enrolment in the format specified by the administering authority	Action from the next available payroll and notify via the scheme movements form on the LPPA Portal within 30 days of the change	Annually	LPPA	Actioned via the monthly return report	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.8	Notify all child related absence, reserved forces leave or periods of unpaid authorised or un-authorised leave without pay in the format specified by the administering authority	Within 30 days of the start of the leave and confirmation that the member has returned within 30 days via the absence/return from absence notification forms on the LPPA Portal				LPPA would flag any potential breaks not previously notified.	30/06/2025

2.4.9	Notify of a change to members contractual hours or weeks	Within 30 days of the pay run implementing the change via the change of hours form on the LPPA Portal	Annually	LPPA	Actioned via the monthly return report	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.10	Notify of any new/revised additional contribution elections	Within 30 days of the pay run implementing the additional contributions via the employer contact form on the pensions website	Annually	LPPA	Actioned via the monthly return report	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.11	Notify of early leavers or opt outs in a format specified by the administering authority	Within 30 days of the members final pensionable pay run via the leaver form on the LPPA Portal	Monthly	LPPA	Actioned via the monthly return report	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.12	Notify of retirements (age, redundancy, efficiency, ill health or flexible) in a format specified by the administering authority	Within 7 days of the members final pensionable pay run via the leaver form on the LPPA Portal	Monthly	LPPA	Maintain a monitoring log	***** report on date of leaving, date form submitted and whether cert has been received from lpp	
2.4.12	Notify of the relevant tier for an ill health retirement in a format specified by the administering authority	The relevant ill health certificate should be completed by the Occupational Health Practitioner and uploaded with the leaver form on the LPPA Portal	Monthly	LPPA	Maintain a monitoring log	***** report on date of leaving, date form submitted and whether cert has been received from lpp	
2.4.13	Notify of the death of an employee and provide next of kin details in a format specified by the administering authority	Within 3 working days of knowledge of the death of the employee via the bereavements form on the LPPA website. Followed by the leaver form on the LPPA Portal within 7 days of the final pay run.	Monthly	LPPA	Maintain a monitoring log	***** report on date of leaving, date form submitted and whether cert has been received from lpp	
2.4.14	Notify of the revision to a member's leaver information following a payment after leaving in a format specified by the administering authority	Within 30 days of the pay run via the leaver form on the LPPA Portal	Monthly	LPPA	Actioned via the monthly return report	There are currently 8 employers that are not up to date with their monthly returns.	03/07/2025
2.4.15	To Notify of intent to request a bulk estimate retirement calculations to seek both member pension details and employer strain costs	As soon as practical to allow time to consider resource planning via email to the Pensions Projects and Contracts Manager	Monthly	LPPA	Actioned upon receipt of a request from HR		30/06/2025
2.4.16	Request estimate retirement calculations to seek member pension details and employer strain costs (where applicable) in a format specified by the administering authority	With as much notice as possible but at least 30 days prior the date figures are required via the estimate request form on the LPPA Portal	Monthly	LPPA	Actioned upon receipt of a request from HR	Unable to monitor as the administering authority. Self-service estimates are available to employers. LPP haven't informed us of any issues.	30/06/2025

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Employer	2.1 - Questionnaire	2.2 - Contributions	2.4 - Data & Administration
ABBS CROSS SCHOOL			
ACCENT CATERING			
ARDLEIGH GREEN INFANT SCHOOL			
ARDLEIGH GREEN JUNIOR SCHOOL			
ASPENS SERVICES LTD (ELAT CATERING)			
ATALIAN SERVEST FOOD CO LTD NOW CALLED OCS		2.2.6	
ATLAS CLEANING - WAS LEWIS AND GRAVES PARTNERSHIP			
BENHURST PRIMARY SCHOOL		2.2.2	2.4.1
BOWER PARK ACADEMY			
BRITTONS ACADEMY			
CAMPION SCHOOL			
CATERLINK (at St Edwards 6th Form)			2.4.1
CLEANTEC (at Elm Park Primary)			
CONCORDIA ACADEMY			
COOPERS COBORN SCHOOL		2.2.2	
CORBETS TEY SCHOOL			2.4.1
DAME TIPPING SCHOOL		2.2.2	2.4.1
DRAPERS ACADEMY			
DRAPERS BROOKSIDE INF ACADEMY			
DRAPERS BROOKSIDE JNR ACADEMY			
Drapers MAT			
DRAPERS MAYLANDS ACADEMY			
DRAPERS PYRGO PRIORY SCHOOL			
DYCORTS SCHOOL - LIME ACADEMY FOREST APPROACH			
EMERSON PARK ACADEMY			
EMPOWER MAT			
FCC Waste Services (was Urbaser)		2.2.2	
FRANCES BARDSLEY ACADEMY			
GAYNES ACADEMY			
HACTON ACADEMY			
HALL MEAD SCHOOL			
HARRIS ACADEMY RAINHAM (previously Chafford School)			
HARRIS RAINHAM SIXTH FORM			
HARRISON CATERING (GAYNES)			
HARROW LODGE PRIMARY SCHOOL			2.4.1
HORNCHURCH HIGH SCHOOL (Previously Albany School)		2.2.2	2.4.2
LANGTONS JUNIOR ACADEMY			
LB HAVERING (LBHMON)			2.4.1
LB HAVERING (LBHSCH)			2.4.1

LIFE Education HV (Trust)			2.4.1
MARLBOROUGH HIGHWAYS		2.2.2	
MARSHALLS PARK ACADEMY			
May Harris (Rise Park)			
May Harris (Royal Liberty)		2.2.2	
MEARS (LBH HOUSING REPAIRS)			
Mercury Land Holdings		2.2.2 / 2.2.3	
OASIS ACADEMY PINWOOD			
Olive Academies MAT		2.2.2	
OLIVE ACADEMY TRUST		2.2.2	
Olive Dining Ltd			2.4.1
Olive Dining Ltd (Maylands)		2.2.2	
RAVENSBORNE ACADEMY			
REDDEN COURT SCHOOL			
RISE PARK INFANT ACADEMY			
RISE PARK JUNIOR ACADEMY			
ROYAL LIBERTY ACADEMY			
SACRED HEART OF MARY			
SANDERS DRAPER SCHOOL			
SCARGILL INFANT ACADEMY			
SCARGILL JUNIOR ACADEMY			
SFAET MAT			
SLM COMM			
SLM F&H			
ST EDWARDS C of E ACADEMY			
St Edwards CE Primary School			
THE COMPASS SCHOOL			
UPMINSTER INFANT ACADEMY			
UPMINSTER JUNIOR ACADEMY			
WHYBRIDGE JUNIOR ACADEMY			



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PAS Code	Function/Task	Performance Standard	Frequency of Monitoring	Internal/LPPA Reporting	Outcome	Comments/Progress	Date Check Completed
<b>1.1 ADMINISTERING AUTHORITY - GOVERNANCE</b>							
1.1.1	Regularly review the pension administration strategy and consult with all scheme employers	To review at least triennially and revise following any material change in policies that relate to the PAS	Every 3 years or as and when required	Internal	Keep up to date with changes to Havering policy and scheme regulations.	Reviewed November 24 for April 25.	30/06/2025
1.1.2	Review the Funding Strategy Statement following consultation with scheme employers and the Fund's actuary where required	To review following each Fund valuation or following material change in policy or regulation. Publish by 31 March following the valuation date or as required	Every 3 years or as and when required	Internal	Keep up to date with changes to Havering policy and scheme regulations.	Hymans to review once valuation is complete.	30/06/2025
1.1.3	Review the Communication Policy	Triennial review and publish within 30 days of the policy being agreed by Pension Committee. An annual update of actions taken to be included in the pension fund annual report	Every 3 years or as and when required	Internal	Keep up to date with changes to Havering policy and scheme regulations.	Reviewed and implemented November 24	30/06/2025
1.1.4	Review the Governance and compliance statement	Annual review and publish within 30 days of any revision being agreed by Pension Committee	Annually	Internal	Keep up to date with changes to Havering policy and scheme regulations.	Reviewed and updated November 24	30/06/2025
1.1.5	Formulate and publish policies in relation to all areas where the administering authority may exercise a discretion within the Regulations	Review following a material change in policy or regulation and publish within 30 days of any revision being agreed by Pension Committee	As and when required	Internal	Keep up to date with changes to Havering policy and scheme regulations.	Reviewed February 21. Discretions policy states it is to be reviewed when there is a material change. We will be informed via an LGA bulletin if this occurs.	30/06/2025
1.1.6	Maintain the Internal Disputes Resolution Procedure Policy and register of IDRP appeals	To review policy following any change in policy or regulation. Register to be updated within 7 days of receiving notification	As and when required	Internal	Keep up to date with changes to Havering policy and scheme regulations.	Revised and updated October 23. IDRP policy is to be reviewed when there is a material change. We will be informed via an LGA bulletin if this occurs.	30/06/2025
1.1.7	Notify scheme employer of issues relating to unsatisfactory performance under the PAS	When performance issues are noted	Monthly	LPPA	Monitor reports from LPP including timely submission of forms, outstanding queries and monthly return submissions.	The following employers were moved to Stage 1 escalation in May following Valuation Preparation communications: ELAT, Emerson Park Academy, Harris Federation, LIFE, Loxford Academy & Partnership Learning Trust.	30/06/2025
1.1.8	Notify scheme employer of decision to recover additional costs associated with unsatisfactory performance	Within 10 working days of scheme employer failure to improve performance by notified timescale	Monthly	Internal	Employers to be contacted following monitoring of 1.1.7.	No charges made.	30/06/2025
1.1.9	Ensure continued and open communications channels are maintained between the Local Pensions Board and Pensions Committee	Each meeting to include relevant updates and actions	Quarterly	Internal	Regular meetings are held with Board and Committee.	Meeting for 25/26 have been scheduled.	30/06/2025
<b>1.2 ADMINISTERING AUTHORITY - FUND ADMINISTRATION</b>							
1.2.1	Consult with employers on the outcomes of the triennial valuation	Within 30 days of receiving the draft Rates and Adjustment Certificate from the Fund Actuary	Every 3 years	Internal	Targeted comms with all relevant information to be sent to employers.	Initial communications have been sent. Outcomes expected in Q3/4	30/06/2025
1.2.2	Notify employers of contribution requirements for 3 years effective from April following the actuarial valuation date	Within 30 days following sign off of the final Rates and Adjustment Certificate	Every 3 years	Internal	Sent with the comms from 1.2.1.	Initial communications have been sent. Outcomes expected in Q3/4. Awaiting results of valuation from Hymans.	30/06/2025
1.2.3	Notify new scheme employers of their contribution requirements	Within 7 days of receipt of the Contribution Rate Report from the Fund Actuary	As and when required	Internal	Employers notified as part of the onboarding process.	Rate is automatic if pass-through is used. Checked as a step on the monitoring sheet	30/06/2025

1.2.4	Carry out termination valuations on scheme employers ceasing participation in the Fund	Within 60 days of receipt of notification of termination	As and when required	Internal	To be carried out in the event of an employer leaving the scheme.	No cessations have taken place in Q1	30/06/2025
1.2.5	Invoice strain cost payments in relation to early payment of benefits following flexible, redundancy, efficiency, employer consent or ill health retirements	Within 60 days of payment of members benefits or upon notification that the charge is due	As and when required	Internal/LPPA	Invoices to be raised when required following retirements.	No pension fund cost for recharges this quarter.	07/07/2025
1.2.6	Invoice any other charges in respect of work carried out on behalf of the employer by the accounts team, administration team or Fund actuary in line with the charging policy	Within 60 days of work being carried out or, in the case of a re-charge, receipt of the relevant invoice by the Fund	As and when required	Internal/LPPA	Invoices to be raised as and when required.	Legal recharges are due at the end of Q4. Hymans recharges are done quarterly, awaiting Q1 invoice.	30/06/2025
<b>1.3 ADMINISTERING AUTHORITY - OUTSOURCING</b>							
1.3.1	Action requests for a Pensions Information Memorandum for inclusion in Invitation to Tender Packs	Each step to be actioned within 7 days of receipt of the relevant information	As and when required	Internal	Part of the onboarding process. Checked as a step on the monitoring sheet.	Not aware of any new outsourcing contracts.	30/06/2025
1.3.2	Ensure Admission Agreements are in place for relevant new scheme employers	Within 90 days of receipt of all required information dependent on timely responses from other stakeholders	As and when required	Internal	Part of the onboarding process. Checked as a step on the monitoring sheet.	One outsourcing contract effective 01/04/2025 waiting to be finalised.	30/06/2025
1.3.3	Arrange a risk assessment to be carried out by the Fund Actuary for all new admitted bodies to establish the level of bond or guarantee required in order to protect other scheme employers participating in the Fund	To be completed prior to the body being admitted	As and when required	Internal	Part of the onboarding process. Checked as a step on the monitoring sheet.	Not required under new funding strategy statement effective 1/4/24.	30/06/2025
1.3.4	Undertake a review of the level of bond/guarantee	Annual review each year end or on extension of a contract or as advised by the Fund Actuary	Annually	Internal	Checked same as above.	Process to be reviewed.	30/06/2025
<b>1.4 ADMINISTERING AUTHORITY - DATA QUALITY AND ADMINISTRATION</b>							
1.4.1	Provide support for employers in conjunction with the LPPA engagement team through a dedicated employer section of the website, forums, employer newsletters and training program	Ongoing support as required	As and when required	Internal/LPPA	Updates to be made to the Havering website when required following changes to policy or scheme regulations. Regular comms to be sent also.	Training offered via monthly employer engagement. SFAET hired a new member of pensions staff and they reached out for help which was provided in April 25.	30/06/2025
1.4.2	Notify scheme employers and scheme members of changes to the scheme regulations	As soon as possible following confirmation/receipt of guidance regarding the change with a target of within 60 days of the regulatory change	As and when required	Internal	Keep up to date with changes to the scheme regulations and update employers via monthly comms.	No significant changes to the scheme regulation	30/06/2025
1.4.3	Provide good quality data to the Fund Actuary for the purposes of performing the triennial fund valuation exercise.	All data to be submitted by the Actuary's deadline and queries responded to within 14 days of receipt of the initial query or within 14 days of information being received from a scheme employer if required	Monthly	Internal/LPPA	Data is kept up to date and accurate via the submission of monthly returns.	Data submission due in Q2, 01/08/2025	30/06/2025
1.4.4	Produce annual benefit statements to active and deferred members as at 31 March each year	By 31 August following the year-end	Annually	LPPA	LPPA to produce these statements using data submitted via the monthly returns.	Awaiting figures from LPPA, expected in Q2/3	30/06/2025
1.4.5	Produce and issue pension saving statements each year to members who have exceeded their annual allowance	By 6 October following the end of tax year (subject to receipt of all relevant information from the scheme employer)	Annually	LPPA	LPPA monitor annual allowance levels and contact member's who are likely to exceed the amount.	Awaiting figures from LPPA, expected in Q3	30/06/2025

1.4.6	Monitor administration work in line with the Service Level Agreement that forms part of the shared service agreement with Lancashire County Council	On receipt of each quarterly performance report. Discussed at the quarterly client meeting and presented to the Local Pension Board	Quarterly	Internal/LPPA	Quarterly reports are reviewed to ensure SLAs are met.	Performance is reviewed quarterly. LPP report all SLAs as green. Ongoing discussions between LBH and LPP around SLA reporting.	30/06/2025
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Employer	1.3 Outsourcing
Accent Catering	
Aspens Services LTD	
Atalian Servest OCS	
Atlas Cleaning	
Campion	
Caterlink	
Cleantec	
Coopers Coborn	
Corbets Tey	
Drapers Academy Trust	
ELAT	
Emerson Park	
FCC Waste Services	
Harris Federation	
Harrison Catering	
Hornchurch Academy Trust	
LB Havering	
LIFE Education Trust	
Lime Academy Trust	
Loxford Academy Trust	
Marlborough Highways	1.3.2
May Harris Rise Park	
May Harris Royal Lib	
Mears	
Mercury Land Holdings	
Oasis Community Learning	
Olive Academy Trust	
Olive Dining	
Olive Dining Maylands	
Partnership Learning Trust	
Reach2 Academy Trust	
Sacred Heart	
SFAET MAT	
SLM COMM	
SLM F&H	
St Edwards Primary	
SWECET	
Unity Schools Partnership	

