



LOCAL PENSION BOARD AGENDA

4.00 pm

Tuesday
16 December 2025

MS Teams

Members 7: Quorum 2

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

For information about the meeting please contact:

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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

To approve as correct the minutes of the meeting held on 14th October 2025 (to follow) and authorise the Chair to sign them.

5 PENSIONS ADMINISTRATION UPDATE (Pages 3 - 48)

Documents attached

6 PENSIONS ADMINISTRATION STRATEGY UPDATE (Pages 49 - 78)

Documents attached

7 TO RECEIVE FEEDBACK FROM RECENT MEETINGS OF THE PENSIONS COMMITTEE (Pages 79 - 92)

Document and previous Pensions Committee minutes attached

Zena Smith
Head of Committee and Election Services



LOCAL PENSIONS BOARD

Subject Heading:

Pensions Administration Update Q2
2025-26

OMT Lead:

James Cocks
Assistant Director of Transactional People
Services

Report Author and contact details:

Caroline Guyon
Pensions Projects and Contracts Manager
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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 July to September 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 Overall performance against SLA for Q2 is reported at 98.7%. 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.
- 1.4 Fund officers are monitoring and working with LPPA on cases identified as being outstanding for more than 6 months as at 31 July 2025. Focussing initially on cases that commenced prior to 1 January 2024. There has been a reduction in the number of outstanding cases and many more are now actively being processed. Monitoring will continue as part of the quarterly reviews. Detail of the initial monitoring is given in the table below:

Date Reviewed	Total number of cases commenced prior to 01/01/24	Cases where actions have been carried out within last 3 months	Cases queried with LPPA	Others
October 25	101	Review work not undertaken		
December 25	83	37	23	23

1.5 Officers are also reviewing cases identified as being outstanding for more than 6 months as at 31 July 2025, where those cases commenced after 1 January 2025. There are fewer cases to review and many of the cases are relating to transfers where a member has up to 12 months to make an election and a case will remain in the work tray until the deadline has passed. Two thirds of the total cases have seen progress within the last 3 months. Monitoring will continue as part of the quarterly reviews. Detail of the initial monitoring is given in the table below:

Date Reviewed	Total number of cases commenced since 01/01/25	Cases where actions have been carried out within last 3 months	Cases queried with LPPA	Others
October 25	78	Review work not completed		
December 25	63	42	16	5

1.6 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	191	286	326	151	98.8%
Retirement (Deferred)	5 working days	67	144	136	75	99.3%
Deaths	5 working days	220	214	232	202	97.3%

1.7 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 Q1 responses:

	Surveys Issued	Surveys Taken	Satisfied	Neutral	Dissatisfied
Ret from Active	38	18	13	3	2
Ret from Deferred	37	8	4	1	3

1.8 Calls into the LPPA's contact centre are recorded at a client level with 929 calls being answered during the quarter. The average wait time for callers across the quarter was 3 minutes 31 seconds with 24 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	66	53	6	7
Contact Centre Agent	72	68	0	4

1.10 Appendix B provides the complaint board overview for Q2.

1.11 LPPA received 5 complaints during Q2 and carried forward 3 complaints from Q1. 8 cases were completed in the quarter, where all were upheld. 0 cases will carry forward to Q3.

1.12 The main administration 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 98.0%) and the scheme specific data score was 93.1% (previously 92.5%).

2. Fund Valuation

2.1 Work is ongoing between the Fund and the Actuary and at the time of writing the report officers are due to meet with Hymans to discuss the individual employer contribution rates and next steps. .

3. McCloud Remedy Update

3.1 LPPA continue to work on the review of members but has highlighted that further work is required before making retrospective payments to McCloud affected members. The decision has been taking on the following points:

- Further work is needed by LPPA to validate the accuracy of member data
- The LGPS regulatory environment remains complex and fluid, and LPPA need to ensure that their interpretation of the rules governing the application of remedy underpin payments is consistent
- Whilst Civica's UPM system release at the end of August 2025 delivered key components, support for processing retrospective cases for some eligible member groups remains under development and will be introduced in future updates.

3.2 The regulation states that impacted members should be paid 'without undue delay' however it is important that the retrospective benefits are paid correctly.

4. Pensions Dashboards

4.1 It was reported at the last meeting that the connection to the Pensions Dashboard had been delayed following an issue identified during the IT health check stage.

4.2 The new connection date has been set as 15 December 2025 and no further problems have been identified during testing to date.

5. Regulation Consultations

5.1 On 13 October 2025 MHCLG launched the LGPS: Scheme Improvements (access and protections) which closes on 22 December 2025.

5.2 The consultation covers 4 proposals:

- Amend the Normal Minimum Pension Age (NMPA) from age 55 to age 57 with effect from 6 April 2028, in line with the Finance Act 2022, excluding ill health retirement. Under the Finance Act 2022 a scheme may allow

protections for certain members, and the consultation proposes a protected pension age of 55 only for members who were in the LGPS immediately before 4 November 2021.

- Re-instatement of access to the LGPS in England for councillors and mayors. Previously, elected members were eligible to join the LGPS in England until 31 March 2014.
- Simplifying the process for multi-academy trusts to apply for their staff from different schools geographically, to be administered in a single pension fund. At present this can only be achieved through an application for a direction from the Secretary of State and the proposal is broadly looking to remove this.
- Implementing new Fair Deal protections ensuring transferred employees retain access to the LGPS. This proposal takes into consideration responses to the previous consultation held in 2019 with the aim of employees being able to maintain the security offered by the LGPS and enabling employers to obtain better value from outsourced service contracts.

5.3 LPPA held a round table discussion and have shared their collective draft response that, once finalised, will be submitted on behalf of all their clients.

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LPP

Local Pensions Partnership
Administration

Quarterly Administration Report

Page 9

Havering Pension Fund
1 July - 30 September 2025

lppapensions.co.uk



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Forward thinking



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Havering
LONDON BOROUGH

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DEFINITIONS

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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 9

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 10

Casework Performance - Standard

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

APC/AVC Queries

Cessation of Additional Contribution

Change of Hours

Change of Personal Details

Under Three Month Opt-Out

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.

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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).

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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 20

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 22

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 25

Member Online Portal

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

Page 26

Member Log Ins

The number of unique log ins and total log ins by period on PensionPoint, these are only successful log ins where the password and one-time-pin has been successfully entered.

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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.

EXECUTIVE SUMMARY

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This performance report covers the reporting period of Q2 2025/26 (July – September 2025)

Casework SLA performance

Overall operational casework performance was **98.7%** 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 31 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 **72.2%** for Actives into Retirement and **50.0%** for Deferred into payment. Low survey responses can lead to high volatility in the satisfaction scores.

Contact Centre satisfaction 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 **94.4%** and **80.3%** respectively.



Statutory deadlines

Regulatory and statutory deadlines for the reporting period:

Annual Benefit Statements (ABS)

LPPA is one of a small number of administrators that delivered 24/25 ABSs with McCloud underpin included. Many LGPS Funds have not attempted to do this. Active and deferred members will receive an ABS with the underpin each year, regardless of whether they benefit from the underpin or not, until they retire, die or transfer their benefits - they will be remedied at the point their benefits crystallise, which could be in many years time. Despite these challenges, we're pleased to confirm that by the 31 August deadline, we managed to produce statements for over **98.8%** of your fund membership (**98.1%** for active members and **99.5%** for deferred members).

All published ABS documents have been made available for members to access in PensionPoint, with paper copies issued to any members who have opted out of digital communications.

Members were signposted to their ABS via their annual member newsletter. This was available online at lppapensions.co.uk from the beginning of August and also emailed to every member for whom we held an email address. The lead article in the newsletter included a link to our dedicated ABS web page and a reminder that the statements would be available to view by the end of August.

LPPA will continue to work to resolve data and other challenges that have prevented some ABSs from being produced and issue ABSs to members as they are resolved.

Outlook

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

- Significant regulatory change including McCloud remedy and the Pensions Dashboard
- Efficiency and Service Improvement Programme (ESIP) of work
- Activity to continue to improve the member experience in key areas.

LPPA PROJECTS - UPDATE

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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.

Good progress has been made on remedy for LGPS members and LPPA is well positioned compared to other public sector administrators in delivering McCloud remedy. **17.8%** of your LGPS members are McCloud eligible (**21.6%** actives, **20.2%** deferred, **14.7%** retrospective cases*).

LPPA has successfully delivered ABS statements with the remedy underpin to over **92.2%** of remedy eligible active members and **78.0%** of remedy eligible deferred members. There are several cohorts of McCloud eligible members where LPPA is unable to produce the underpin – this may be due to gaps in guidance, systems functionality and/or data. In those cases, the member will have received a standard ABS with a paragraph noting that we believe they are remedy eligible and the underpin will be included on next year's statement.

LPPA has initially assessed over **73%** of the **2,086** retrospective cases and we are developing payment journeys to be able to make remedy payments to those where the underpin is beneficial. Market intelligence supports the position that LPPA is ahead in delivering remedy for LGPS compared to many LGPS Funds and other third-party administrators.

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. It is worth noting that the Dashboard will not be available to individuals at this point; it is estimated they will be able to access in early 2027.

Civica development is ongoing (Civica are LPPA's Integrated Service Provider for connection to the dashboard ecosystem), and whilst we have recently been made aware of a short delay regarding connection to the Dashboard (which we have communicated to all our clients), this does not present a material risk and will not impact members.

Project communications and engagement plans are continuing, including client round tables every two months, AVC provider meetings and TPR sessions every two months.

The project continues to focus on business readiness in addition to the technical connection to the dashboard, including consideration on the unknown demand into LPPA and how to manage this. One of the project aims is to drive member self-service as much as possible.

Efficiency and Service Improvement Programme

LPPA's Service Improvement Programme (ESIP) is designed to leverage the investment in UPM, delivering automation and improved self-service capability and member experience.

Previously delivered improvements continue to provide benefit:

- Automated deferred quotes have been live for over a year, with 50% now going through automation.
- With the addition of the Automated Deferred Retirement Payment (ADRP) process, we are now seeing cases go through full end to end automation.
- With the online retirement form, we are seeing a response rate of 70% with online forms, compared to 40% for paper forms, and average return times of 6 days with online compared to 33 days with paper.

LPPA is currently focused on developing a new online leaver form, which will provide benefits to the majority of LGPS employers including real time validations and a simplified submission process. Once the process is fully tested and live, it will reduce queries and ultimately improve retirement processing timescales

Improvements have been implemented for our Employer Portal users, including use of employee payroll number when undertaking a member search, reassigning processes to another employer portal user within the same organisation and using 'filters' and in users' work feeds.

Planning is underway for other projects including Automated Active Retirement Payment (AARP) process, employer monthly return real-time validations, member contact form and remaining bank account verification processes.

* Retrospective cases include pensioners, pensioners deferred, deceased, transfers out and trivial commutations

Fund Membership

In this section...

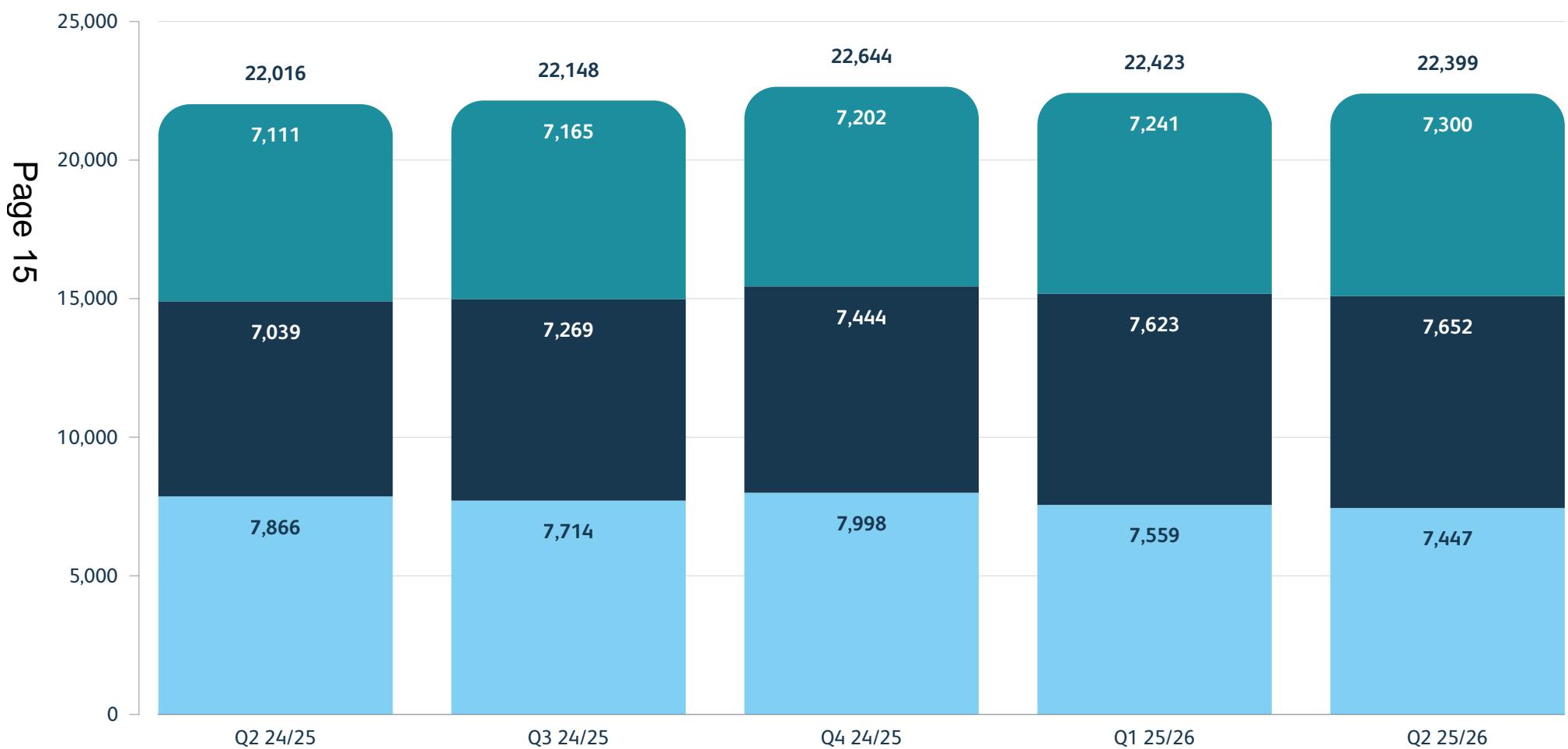
- Total fund membership

TOTAL FUND MEMBERSHIP

TOTAL FUND MEMBERSHIP

CLIENT
SPECIFIC

Active Members Deferred Members Pensioners & Dependents



Casework Performance

In this section...

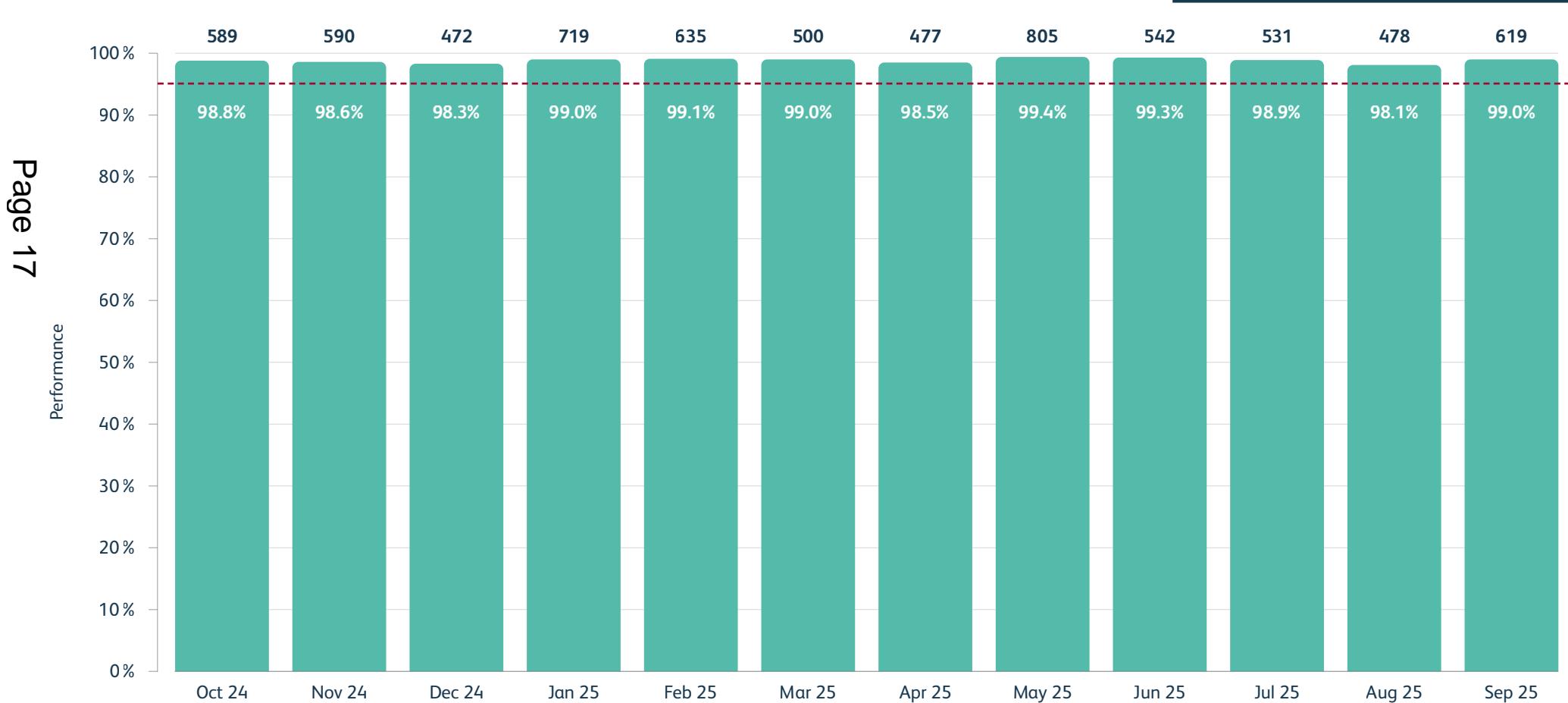
- Performance – all cases
- Performance standard
- Ongoing casework at the end of the reporting quarter

CASEWORK PERFORMANCE

PERFORMANCE – ALL CASES

CLIENT
SPECIFIC

The quarterly SLA performance was **98.7%**



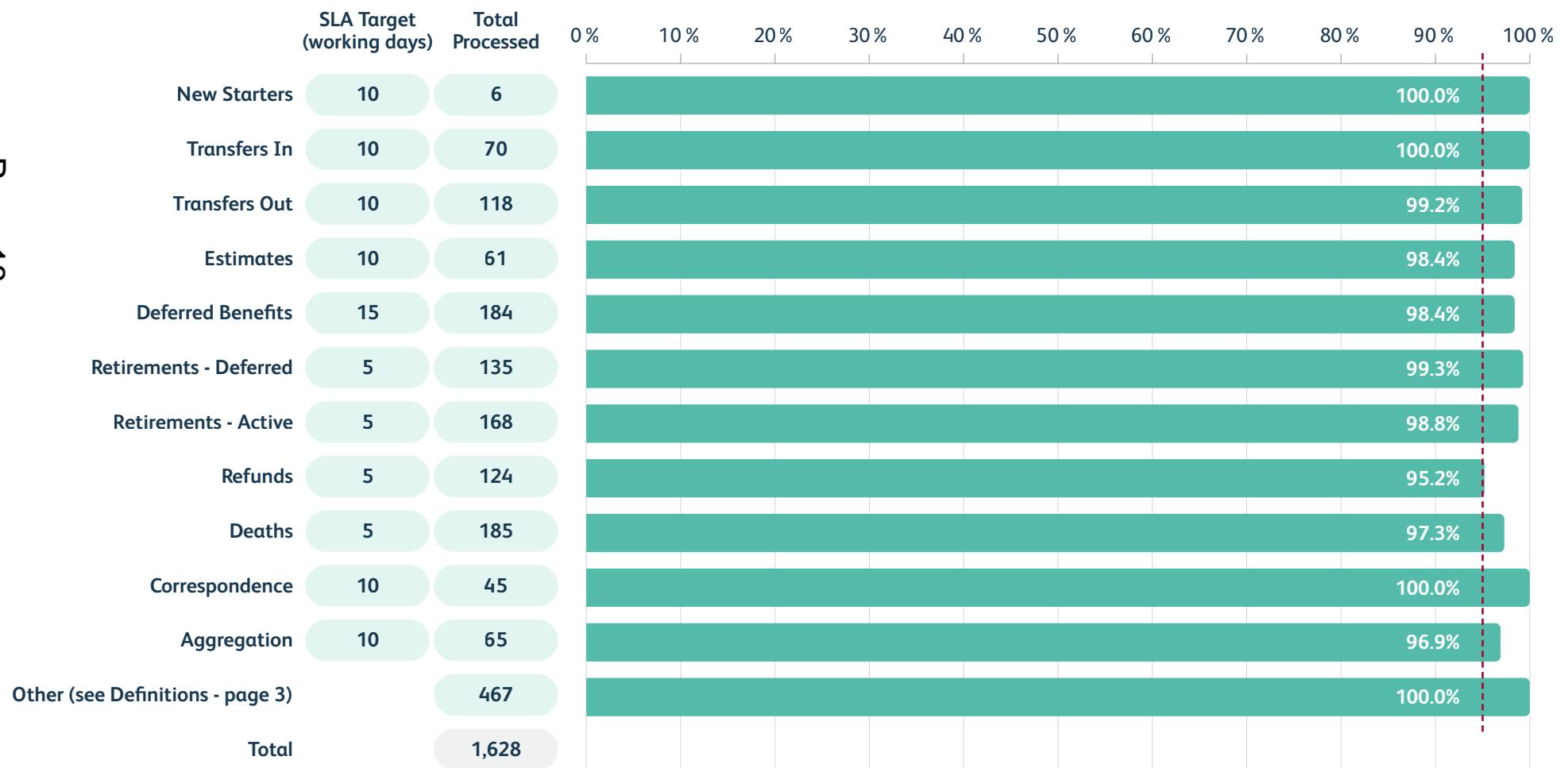
CASEWORK PERFORMANCE

PERFORMANCE STANDARD

CLIENT
SPECIFIC

----- Target (95 %)

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CASEWORK PERFORMANCE

ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

CLIENT
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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.

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	Brought forward at 01/07/25	Received (Inbound)	Completed (Outbound)	Work in Flight as of 30/09/25
New Starters	0	20	20	0
Transfers In	321	153	96	378
Transfers Out	239	146	137	248
Estimates	33	49	62	20
Deferred Benefits	276	296	290	282
Retirements - Deferred	67	144	136	75
Retirements - Active	191	286	326	151
Refunds	137	145	181	101
Deaths	220	214	232	202
Correspondence	46	112	112	46
Aggregation	440	489	614	315
Other	48	494	487	55
Total	2,018	2,548	2,693	1,873

Active to Retirement Process - 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

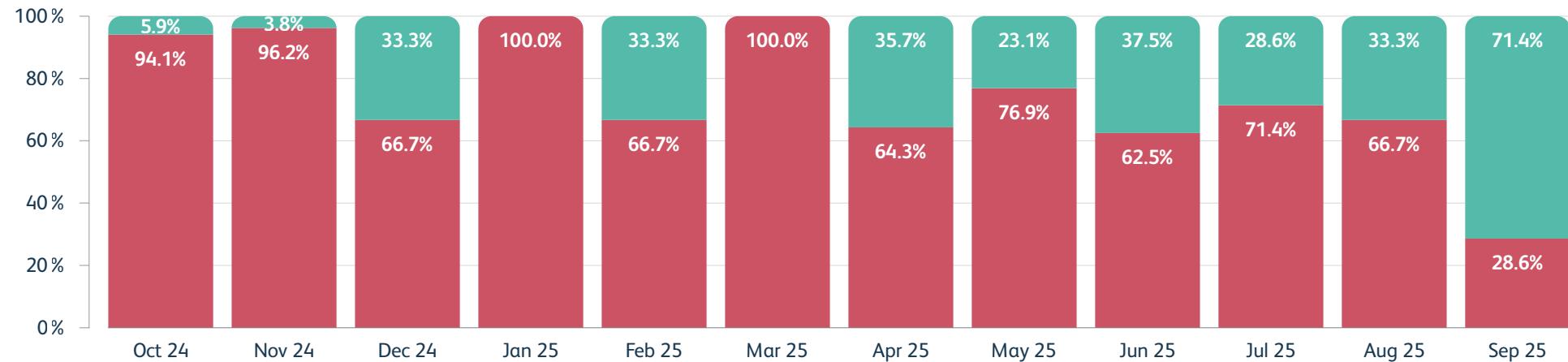
EMPLOYER RETIREMENT NOTIFICATIONS

CLIENT
SPECIFIC

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).

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	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25
Retirement Notifications	17	26	6	4	12	17	14	13	8	14	9	14
Received On-Time (Number)	1	1	2	0	4	0	5	3	3	4	3	10
Received On-Time (%)	5.9 %	3.8 %	33.3 %	0.0 %	33.3 %	0.0 %	35.7 %	23.1 %	37.5 %	28.6 %	33.3 %	71.4 %
Received Late (Number)	16	25	4	4	8	17	9	10	5	10	6	4
Received Late (%)	94.1 %	96.2 %	66.7 %	100.0 %	66.7 %	100.0 %	64.3 %	76.9 %	62.5 %	71.4 %	66.7 %	28.6 %

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

ACTIVE TO RETIREMENT

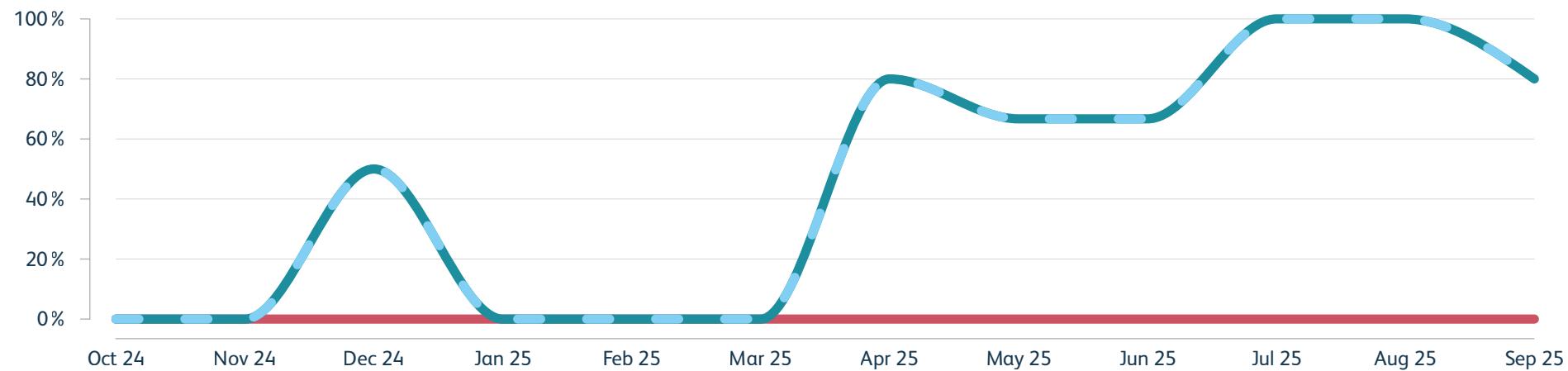
ON-TIME NOTIFICATION - FIRST PAYMENTS

CLIENT
SPECIFIC

Please note:

Alongside the timeliness of when LPPA are notified of a members intention to retire, there are also other areas impacting the timeliness of when payments are made. The accuracy of retirement information received (typically the calculation of pensionable and/or CARE pay) often result in subsequent queries being raised with an employer. There may also be delays with members returning their retirement forms.

Page 22



	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 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 no AVC	1	1	2	0	4	0	5	3	3	4	3	10
% of payments made within 30 days – with AVC	N/A	N/A	N/A									
% of payments made within 30 days – no AVC	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A	80.0 %	66.7 %	66.7 %	100.0 %	100.0 %	80.0 %
% of payments made within 30 days – combined	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A	80.0 %	66.7 %	66.7 %	100.0 %	100.0 %	80.0 %

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.

ACTIVE TO RETIREMENT

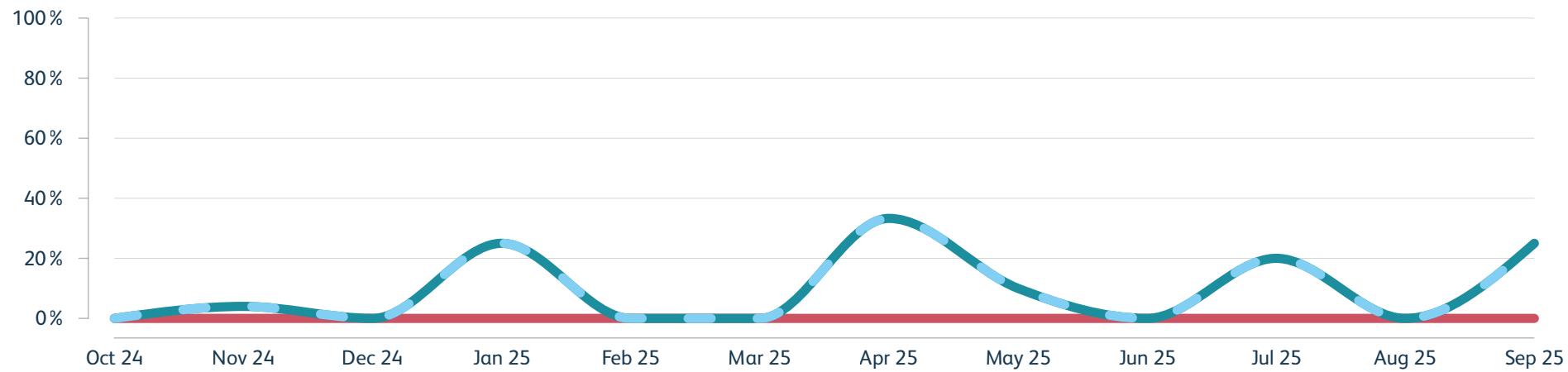
LATE NOTIFICATION - FIRST PAYMENTS

CLIENT
SPECIFIC

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.

Page 23



	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 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 no AVC	16	25	4	4	8	17	9	10	5	10	6	4
% of payments made within 30 days – with AVC	N/A											
% of payments made within 30 days – no AVC	0.0 %	4.0 %	0.0 %	25.0 %	0.0 %	0.0 %	33.3 %	10.0 %	0.0 %	20.0 %	0.0 %	25.0 %
% of payments made within 30 days – combined	0.0 %	4.0 %	0.0 %	25.0 %	0.0 %	0.0 %	33.3 %	10.0 %	0.0 %	20.0 %	0.0 %	25.0 %

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...

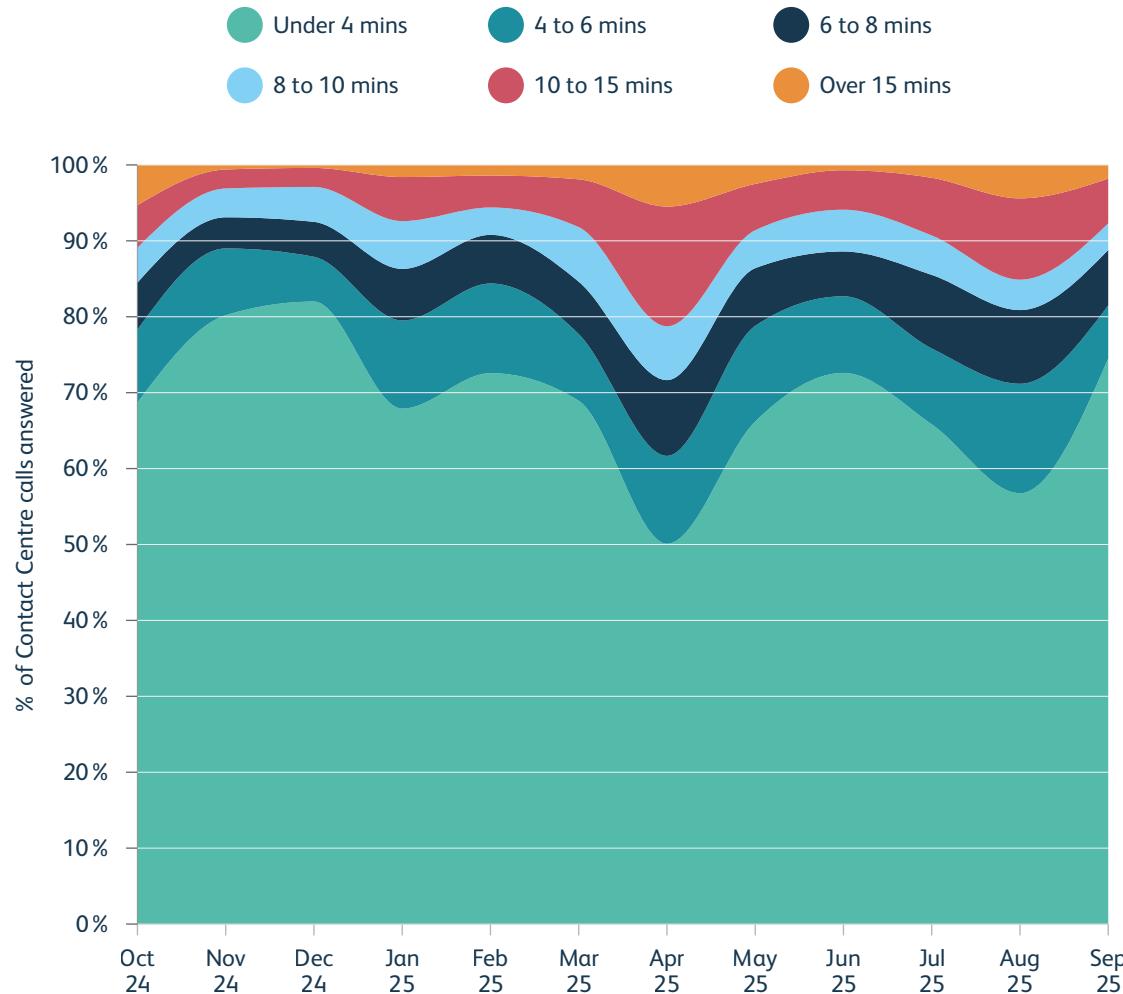
- Wait time range
- Calls answered

CONTACT CENTRE CALLS PERFORMANCE

WAIT TIME RANGE

CLIENT
SPECIFIC

	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
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%
Apr 25	50.2%	11.6%	10.0%	7.1%	15.8%	5.5%
May 25	66.2%	12.6%	7.6%	5.0%	6.1%	2.5%
Jun 25	72.6%	10.1%	5.9%	5.5%	5.2%	0.7%
Jul 25	65.9%	10.0%	9.7%	5.2%	7.6%	1.7%
Aug 25	56.7%	14.4%	9.7%	4.0%	10.7%	4.4%
Sep 25	74.5%	7.0%	7.3%	3.5%	5.9%	1.8%



CONTACT CENTRE CALLS PERFORMANCE

CALLS ANSWERED

CLIENT
SPECIFIC

Please note:

The graph highlights seasonal activities which deliver higher volumes of in-bound enquiries from members into the Contact Centre.

Pension Increase and P60

Pension Saving Statements

Member annual newsletters

Annual Benefit Statements (ABS)

Deferred Benefit Statements (DBS)



Customer Satisfaction Scores

In this section...

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

CUSTOMER SATISFACTION SCORES

CONTACT CENTRE CALLS SATISFACTION - OVERALL

CLIENT
SPECIFIC

Please note:

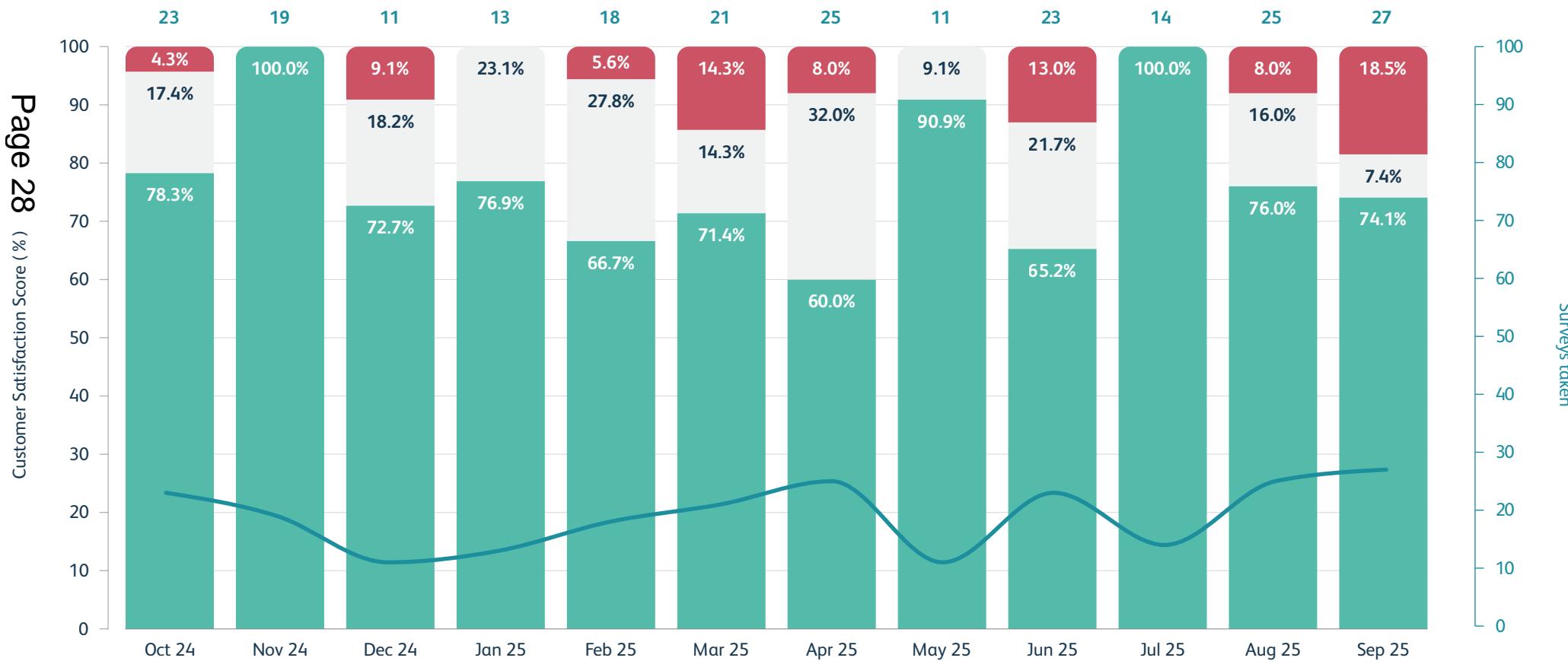
The graph measures monthly member satisfaction with LPPA ("How satisfied are you with the overall service you have received from LPPA?").

Dissatisfied Neutral Satisfied

Surveys taken

Over all member satisfaction
for the quarter was

80.3%



CUSTOMER SATISFACTION SCORES

CONTACT CENTRE CALLS SATISFACTION - AGENT

CLIENT
SPECIFIC

Please note:

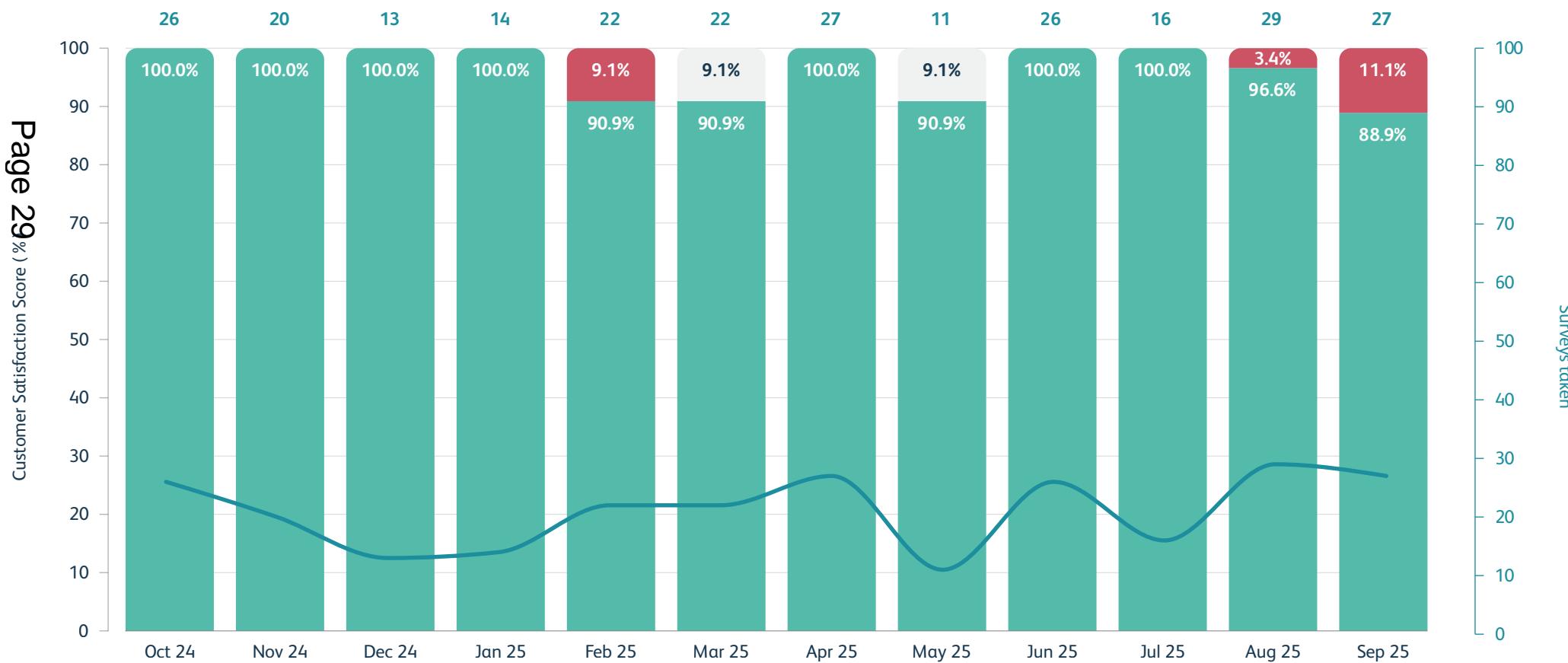
The graph measures monthly member satisfaction with the Contact Centre adviser ("In connection with the adviser you have just spoken to, how satisfied are you with the service they provided?")

● Dissatisfied ● Neutral ● Satisfied

— Surveys taken

Agent specific member satisfaction for the quarter was **94.4%**

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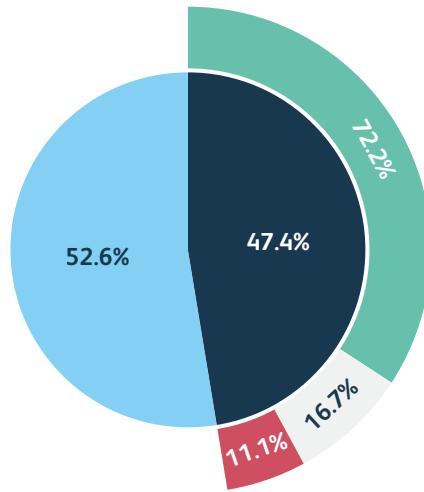
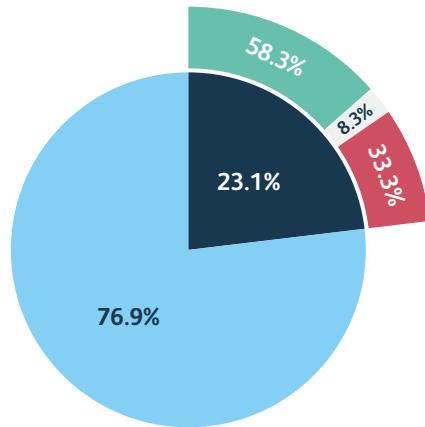
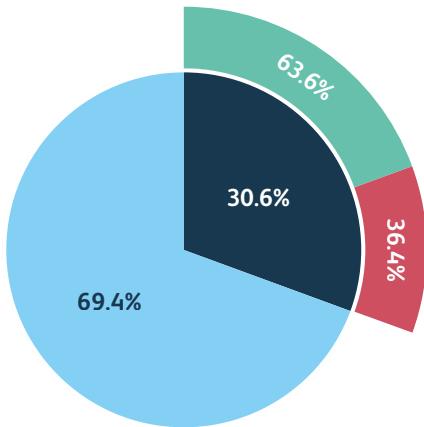
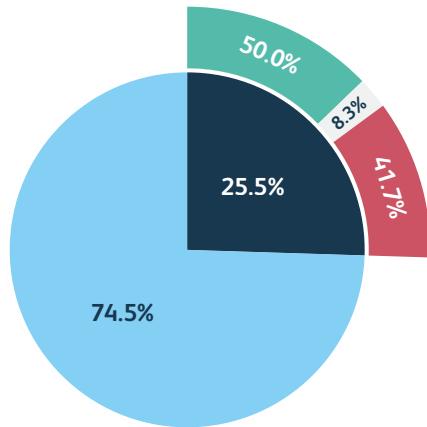


CUSTOMER SATISFACTION SCORES

RETIREMENTS - ACTIVE

CLIENT
SPECIFIC

Page 30
Responses



	Q3 24/25		Q4 24/25		Q1 25/26		Q2 25/26	
Retirements processed, completed	52		44		47		50	
Surveys issued and as a % of retirements	47	90.4%	36	81.8%	52	110.6%	38	76.0%
Satisfied Responses (as a % of surveys issued)	6	12.8%	7	19.4%	7	13.5%	13	34.2%
Dissatisfied Response (as a % of surveys issued)	5	10.6%	4	11.1%	4	7.7%	2	5.3%
Non responses and as a % of surveys issued	35	74.5%	25	69.4%	40	76.9%	20	52.6%
Responses and as a % of surveys issued	12	25.5%	11	30.6%	12	23.1%	18	47.4%
Satisfied responses and as a % of responses	6	50.0%	7	63.6%	7	58.3%	13	72.2%
Neutral responses and as a % of responses	1	8.3%	0	0.0%	1	8.3%	3	16.7%
Dissatisfied Responses and as a % of responses	5	41.7%	4	36.4%	4	33.3%	2	11.1%

Please note:

Graphs show a breakdown of quarterly retirement surveys:

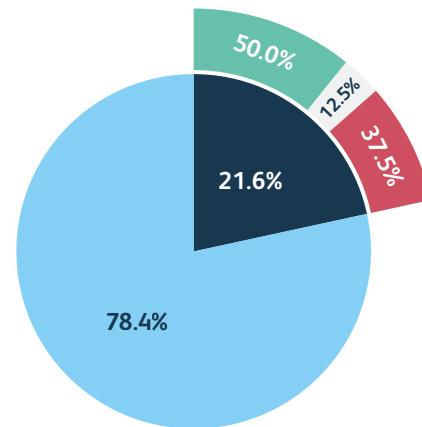
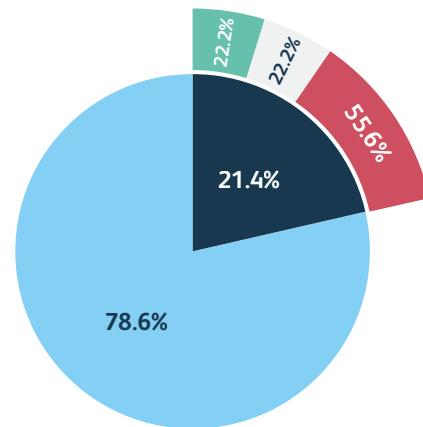
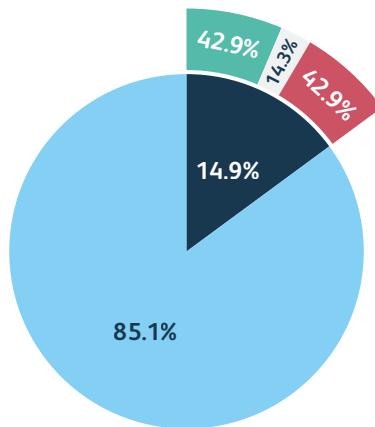
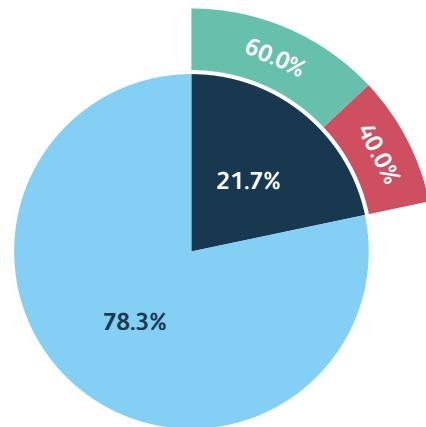
- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; 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).*

CUSTOMER SATISFACTION SCORES

RETIREMENTS - DEFERRED

CLIENT
SPECIFIC

Page 31
Responses
Non responses



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 processed, completed	51	
Surveys issued and as a % of retirements	46	90.2%
Satisfied Responses (as a % of surveys issued)	6	13.0%
Dissatisfied Response (as a % of surveys issued)	4	8.7%
Non responses and as a % of surveys issued	36	78.3%
Responses and as a % of surveys issued	10	21.7%
Satisfied responses and as a % of responses	6	60.0%
Neutral responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	4	40.0%

Q3 24/25

Q4 24/25

Q1 25/26

Q2 25/26

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



Member Online Portal

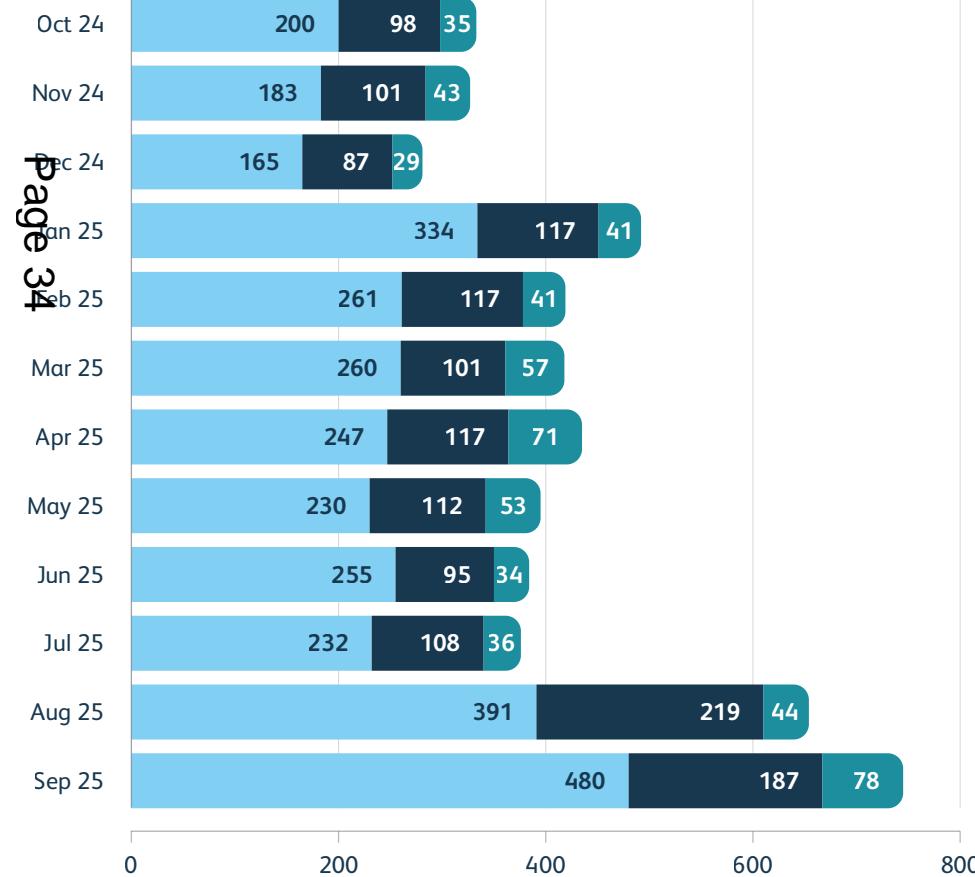
In this section...

- Total members registered
- Member Log Ins

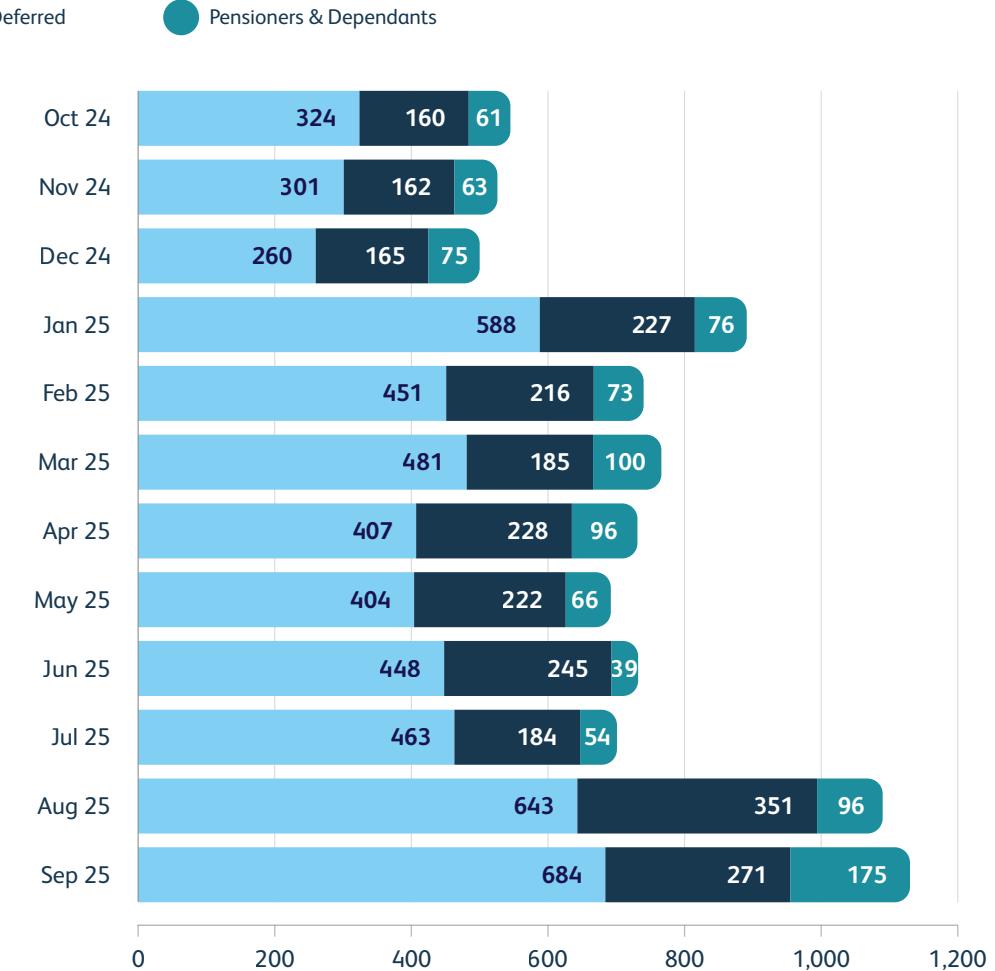
TOTAL MEMBERS REGISTERED



MEMBER LOG INS



Unique Log ins



Total Log ins

Employer Engagement & Member Communication Activity

In this section...

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ALL
LG CLIENTS

Delivered

- LPPA won the Pension Administration Award (2 October) at the 2025 LAPF Investment Awards. The award acknowledged LPPA's operational service performance across the previous 12 months and recognised the positive impact of AI and automation within the business. Other nominees were Essex pension fund, Greater Manchester pension fund, NE Scotland pension fund, Surrey pension fund and West Yorkshire pension fund.
- 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).
- The 2025 active and deferred online member newsletter was emailed to members and also published on the LPPA website. The content covered the following topics:
 1. Understanding your ABS
 2. Pension increases/CARE revaluation
 3. The extra benefits of your workplace pension
 4. Popular pension topics (tax on your pension, retirement tips and registering for PensionPoint)
 5. Age discrimination remedy (McCloud)
 6. How life events impact your pension (link to new web section)

Page 36

- ABS documents were produced and uploaded to members online PensionPoint accounts (documents were issued in the post to members who requested a paper copy, and if no email address was available).
- Information on the McCloud Remedy was updated on the LPPA website for LGPS members.
- The LPPA website was updated in Q2 to include information on UPM Employer Portal improvements (including simpler leaver form; data validation checks; real-time member quotes)
- Pension Pulse (employer newsletter) was issued in Q2 with features on:
 - a. Employer portal updates – summary of delivered and planned improvements.
 - b. ABS toolkit - reminder of ready-made communications on topics including nominating beneficiaries, annual benefit statements and retirement.
 - c. Access and fairness consultation – details of the Government's consultation on changes to the Local Government Pension Scheme (LGPS) to improve scheme fairness and access.
- A 'Pension Awareness Week' email campaign was issued to members in September, promoting the benefits of registering for PensionPoint, which generated a significant number of new registrations.
- A 'key employer strategy' was launched to larger employers (over 1,000 active members), with a focus on improving the timeliness and accuracy of monthly returns, and the submission of retirement notifications at least 30 days before the employees' retirement date.
- A number of new surveys were piloted in Q2, including an employer satisfaction survey and a new joiner survey (targeted at members who joined the scheme in the previous six months).
- Two new member panel surveys were sent out in Q2. A general survey to all new panel members (sent in July) and a PensionPoint survey (sent in August) – both providing valuable feedback, which we are using to improve LPPA communications.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ALL
LG CLIENTS

Scheduled

October to December 2025

- McCloud activity will be ongoing in Q3, including making remedy payments to members.
- Further improvements will be made to the LPPA pensions website.
- Pension Pulse (employer newsletter) communications will be issued in Q3.

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EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

CLIENT
SPECIFIC

Members

Date	Activity	Employer	Number in attendance
14 Jul	Making Sense of Your Pension	HPF Members	1
11 Aug	Making Sense of Your Pension	HPF Members	10
12 Aug	Making Sense of Your Pension	HPF Members	7
08 Sep	Making Sense of Your Pension	HPF Members	3
09 Sep	Making Sense of Retirement	HPF Members	1

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Data Quality

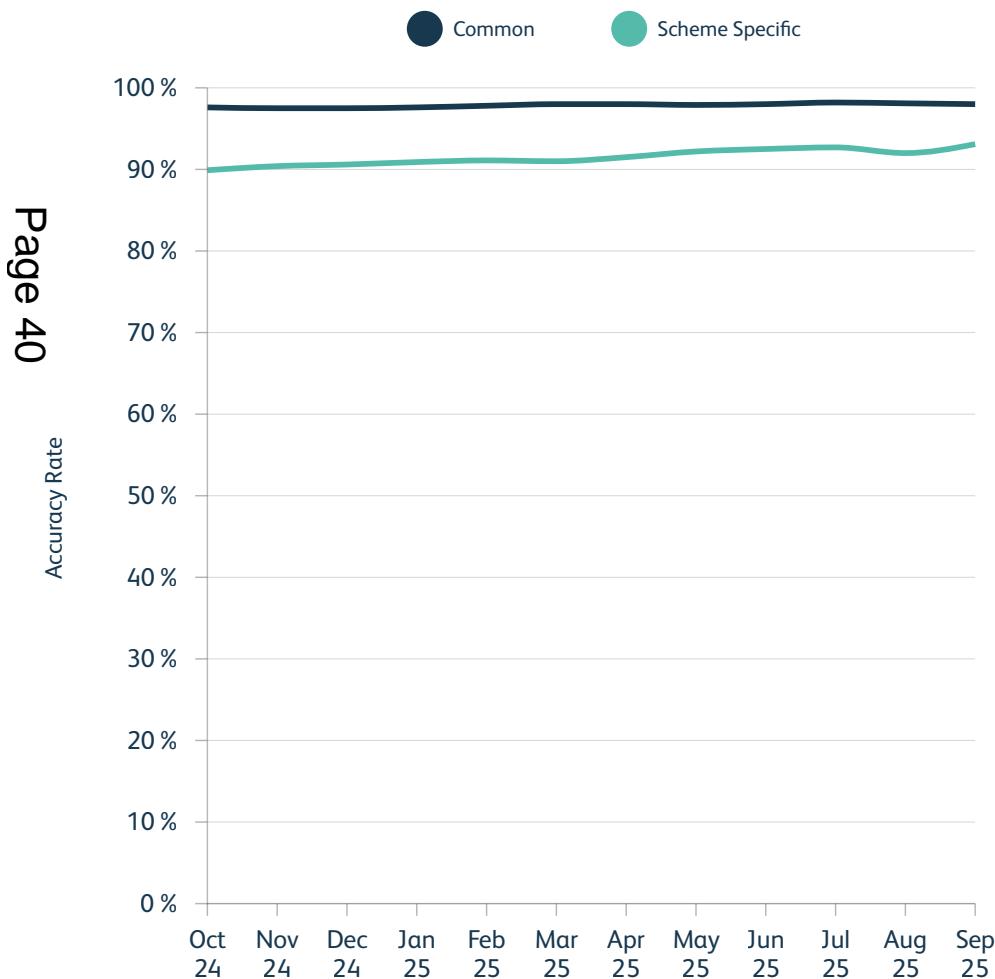
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT
SPECIFIC



	Common (Target 95 %)	Scheme Specific (Target 90 %)
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%
Apr 25	98.0%	91.5%
May 25	97.9%	92.2%
Jun 25	98.0%	92.5%
Jul 25	98.2%	92.7%
Aug 25	98.1%	92.0%
Sep 25	98.0%	93.1%

END OF QUARTER DATA QUALITY

(TPR SCORES)

CLIENT
SPECIFIC

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	0	6	17
Duplicate effective date in status history	1	4	2
Gender is not Male or Female	3	3	0
Duplicate entries in status history	27	22	11
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	1	2	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	2	0	0
No entry in the status history	1	0	0
Last entry in status history does not match current status	107	5	4
Member has no address	19	148	25
Missing Forename(s)	0	0	0
Missing State Retirement Date	3	3	0
Missing postcode	17	168	47
Missing Date Joined Pensionable Service	1	0	0
Total Fails	182	361	106
Individual Fails	160	204	77
Total Members	7,447	7,652	7,300
Accuracy Rate	97.9%	97.3%	98.9%
Total Accuracy Rate			98.0%

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SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	30
AVCs/Additional Contributions	12
Deferred Benefits	3
Tranches (DB)	19
Gross Pension (Pensioners)	3
Tranches (Pensioners)	87
Gross Pension (Dependants)	3
Tranches (Dependants)	13
Date of Leaving	138
Date Joined Scheme	142
Employer Details	3
Salary	245
Crystallisation	81
CARE Data	50
CARE Revaluation	3
Annual Allowance	387
LTA Factors	312
Date Contracted Out	6
Pre-88 GMP	164
Post-88 GMP	346
Total Fails	2,047
Individual Fails	1,548
Total Members	22,399
Accuracy Rate	93.1%

Appendices

In this section...

- Appendix A - Annual Activity

APPENDIX A LPPA ANNUAL ACTIVITY

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	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
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												
McCloud Remedy												
Pensions Dashboards connection												



LPP

Local Pensions Partnership
Administration

Complaints Board

Page 45



Committed to excellence



Forward thinking



Doing the right thing



Working together

COMPLAINTS BOARD

ALL
LPPA

Complaint Board Overview

Building upon the foundations established in our initial complaints report, this second quarterly update marks the continued approach to acting on member feedback and complaint resolution. The Complaints Board remains dedicated to critically assessing complaint cases, identifying patterns, and addressing root causes with strategic actions. Over the past quarter, we have maintained our commitment to transparency and learning, ensuring that our recommendations drive real improvements in member experience.

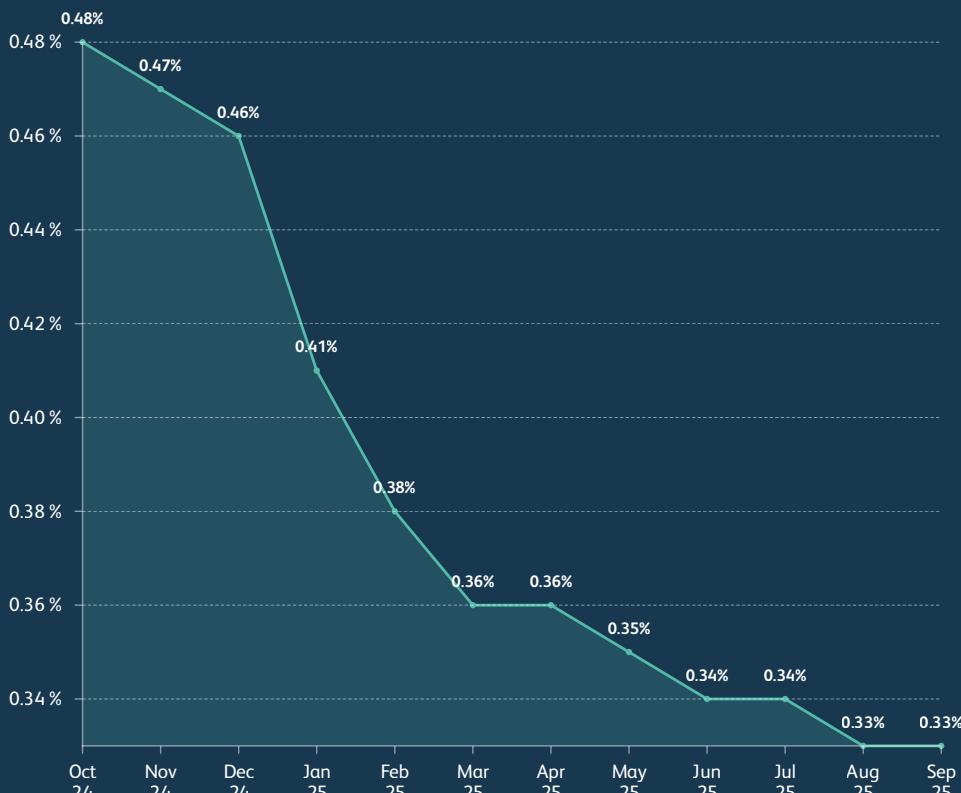
Senior Operations Managers alongside the Technical Appeals lead have attended the board, reviewed a further sample of complaint cases and shared insights that inform our ongoing understanding of the service. The Board continues to oversee both corrective and preventative measures, led and guided by the Head of Member Service from Q3 onwards. Details of these findings, along with progress updates on previously identified themes, are presented in the Key Themes section of this report.

Our Board will continue to treat every complaint with fairness and diligence, irrespective of its origin or nature. Whether issues arise from internal processes or external factors beyond our direct control, such as challenges caused by third parties, we will continue to investigate thoroughly and communicate outcomes clearly. Our approach ensures members are heard and actions are taken.

Complaints Handling Performance

Performance across all LPPA clients demonstrates that at the end of Q2, 0.33% of SLA processes have resulted in a complaint in the past 12 rolling months (see Fig.1), which is slightly down on Q1 (0.34%). Of the complaints received, 70% were resolved within 30 days, and continued focus remains to sustain and improve the good progress in complaint handling times achieved to date. 99% of all complaints were acknowledged within two working days. Whilst this appears to fall below 100%, this was due to our member services team logging and concluding the complaint within 24-48 hours.

Fig 1 Complaints vs SLA Processes Created - Rolling Trend



COMPLAINTS BOARD

ALL
LPPA

Key Themes

During Q2, LPPA sampled at least 10% of all complaints received. The key themes emerging from the complaint board centre on communication gaps between employers, third parties and scheme members, particularly regarding ill health retirements and transfers. Additionally, data exceptions also contributed to member dissatisfaction around ABS for a small proportion of members, despite a high production rate of ABS across membership. Overall, the findings highlight the need for improved employer engagement and earlier intervention to address recurring concerns. In addition, LPPA continue to embed those lessons highlighted in Q1.

No.	Title	Team	Theme identified	Action taken
Page 472	Transfers in/out third-party delays	Transfers	Members faced delays due to delays obtaining information from the third party.	Ongoing dialogue with relevant larger third parties to develop the relationship to resolve cases more promptly.
	Deferred ill health retirements	Transfers	Lack of understanding and responsibility by employer around ill health retirement and managing member expectations.	To review and improve communication with employers and ensure employers understand their responsibilities.
3	ABS Production	Data	A small number of members complained about not receiving their ABS – this was due to known exception reasons, including where information was outstanding from employers	For future ABS years, work will begin earlier to identify and correct data exceptions, working with employers where required to ensure ABS documents can be produced and we will continue to produce ABS' following exception resolution where possible.





LOCAL PENSIONS BOARD

Subject Heading:

Pensions Administration Strategy
Monitoring Q2 2025/26

SLT Lead:

James Cocks
Assistant Director of Transactional People
Services

Report Author and contact details:

Sam Kemp
Pensions Administration Specialist
Sam.kemp@onesource.co.uk
020 3373 9297

Policy context:

Local Government Pension Scheme
Regulations 2013

SUMMARY

This report provides a summary of the Quarter 2 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 Q2 and Appendix C highlights areas where closer monitoring and support may be required.
7. Members 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 Q4 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. One employer is highlighted in red to indicate late submission of retirement leaver forms. LPPA are currently reporting forms in the month they are completed, not the date they are submitted. Due to this the ratings for previous months change with each new report received so while it may be a cause for concern, we are unable to confirm with certainty. LPPA are currently reviewing a list we collated of required report changes, one of the changes being forms to be reported in the month they are submitted rather than completed.
9. Appendix D provides the monitoring report for administering authority performance against the PAS standards for Q2 and Appendix E highlights where a timeframe has been missed.

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Havering
LONDON BOROUGH

HAVERING PENSION FUND

PENSIONS ADMINISTRATION STRATEGY

Effective from 1 November 2021

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4. Roles and Responsibilities: Administering Authority	5
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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 November 2021.

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@havering.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 | The London Borough Of Havering. This details the penalties that can be charged to an employer for persistent and unresolved poor performance. This includes the re-charge of any interest due to a member if the late payment of benefits is a direct result of the employer not meeting the specified standard.

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.

1.1 Administering Authority - Governance	
Function/Task	Performance Standard
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
1.2 Administering Authority – Fund Administration	
Function/Task	Performance Standard
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

1.3 Administering Authority – Outsourcing

Function/Task		Performance Standard
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

1.4 Administering Authority – Data Quality and Administration

Function/Task		Performance Standard
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.

2.1 Scheme Employers - Governance	
Function/Task	Performance Standard
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
2.2 Scheme Employers – Fund Administration	
Function/Task	Performance Standard
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 nd of the month following the deduction. The monthly 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
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 (usually the 10 th of the month) via the LPPA Portal
2.4.2	To resolve queries resulting from the monthly return process	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	Within 14 days of the member's first pensionable pay run after contractual or automatic enrolment date via the new joiner form or monthly return on the LPPA Portal.
2.4.6	Direct all eligible new employees to the pension scheme website www.lppapensions.co.uk	At date of employee appointment
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
2.4.8	Notify all child related absence, reserved forces leave or periods of unpaid authorised or unauthorised 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	Within 30 days of the pay run implementing the change via the change of hours form on the LPPA Portal
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
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

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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
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
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.
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
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
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

The administration for the Havering LGPS is performed by the Local Pensions Partnership Administration (LPPA). Their website 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 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

- 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.
- 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.
- 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 website.

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			
ATLAS CLEANING - WAS LEWIS AND GRAVES PARTNERSHIP			
BENHURST PRIMARY SCHOOL			2.4.1
BOWER PARK ACADEMY			
BRITTONS ACADEMY			
CAMPION SCHOOL			
CATERLINK (at St Edwards 6th Form)			
CLEANTEC (at Elm Park Primary)			2.4.1
CONCORDIA ACADEMY			
COOPERS COBORN SCHOOL			
CORBETS TEY SCHOOL			2.4.1
DAME TIPPING SCHOOL			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)			
FRANCES BARDSTLE ACADEMY			2.4.1
GAYNES ACADEMY			2.4.12
HACTON ACADEMY			
HALL MEAD SCHOOL			
HARRIS ACADEMY RAINHAM (previously Chafford School)			
HARRIS RAINHAM SIXTH FORM			
HARRISON CATERING (GAYNES)			2.4.1
HARROW LODGE PRIMARY SCHOOL			2.4.1
HORNCHURCH HIGH SCHOOL (Previously Albany School)			
LANGTONS JUNIOR ACADEMY			

LB HAVERING (LBHMON)			2.4.1 & 2.4.12
LB HAVERING (LBHSCH)			2.4.1 & 2.4.12
LIFE Education HV (Trust)			
MARLBOROUGH HIGHWAYS	Yellow		
MARSHALLS PARK ACADEMY			
May Harris (Rise Park)			
May Harris (Royal Liberty)			
MEARS (LBH HOUSING REPAIRS)			
Mercury Land Holdings			
OASIS ACADEMY PINewood	Yellow		2.4.1
Olive Academies MAT	Yellow		
OLIVE ACADEMY TRUST	Yellow		
Olive Dining Ltd			2.4.12
Olive Dining Ltd (Maylands)			
RAVENSBORNE ACADEMY			2.4.12
REDDEN COURT SCHOOL			
RISE PARK INFANT ACADEMY			2.4.12
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			2.4.1
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
2.1 SCHEME EMPLOYERS - GOVERNANCE							
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.	03/12/2025
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.	03/12/2025
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.	03/12/2025
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.	03/12/2025
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.	03/12/2025
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.	03/12/2025
2.2 SCHEME EMPLOYERS - FUND ADMINISTRATION							
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.	No issues flagged by LPPA	03/12/2025
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.	No mismatches in Q2	03/12/2025
2.2.3	Ensure correct deduction of employee contributions	Each payroll cycle	Monthly	Internal	Monitored monthly on the contribution schedule.	No issues flagged by LPPA	03/12/2025
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. We are working with LPPA with a view to being able to monitor this standard	03/12/2025
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. We are working with LPPA with a view to being able to monitor this standard	03/12/2025
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 nd 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.	No late payments in Q2	03/12/2025
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. We are working with LPPA with a view to being able to monitor this standard	03/12/2025
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.	03/12/2025
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.	03/12/2025
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	2 new contracts were awarded during the quarter both were advised ahead of the award	03/12/2025
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	All communications were responded to within the timescale	03/12/2025
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	90 days notice was not given but work is underway to finalise the admission agreements	03/12/2025
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	We were not notified of any extensions in Q2	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	There were 2 cessations in Q2	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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
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. We are working with LPPA with a view to being able to monitor response times.	03/12/2025
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. We are working with LPPA with a view to being able to monitor this standard	03/12/2025
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	No AE required in Q2	03/12/2025
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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
2.4.6	Direct all eligible new employees to the pension scheme website www.lppapensions.co.uk	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.	03/12/2025
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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
2.4.8	Notify all child related absence, reserved forces leave or periods of unpaid authorised or unauthorised 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				There were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025

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	There were 5 employers with late forms at the end of Q2, 1 of which was given a red rating. However LPPA are currently reporting on forms in the month they are completed so these ratings change in following months. We are working with LPPA with a view to being able to monitor this standard more effectively	03/12/2025
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	There were 5 employers with late forms at the end of Q2, 1 of which was given a red rating. However LPPA are currently reporting on forms in the month they are completed so these ratings change in following months. We are working with LPPA with a view to being able to monitor this standard more effectively	03/12/2025
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	There were 5 employers with late forms at the end of Q2, 1 of which was given a red rating. However LPPA are currently reporting on forms in the month they are completed so these ratings change in following months. We are working with LPPA with a view to being able to monitor this standard more effectively	03/12/2025
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 were 10 employers not up to date with their returns at the end of Q2. An increase of 2 after Q1. Every employer only 1 month behind.	03/12/2025
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	We are working with LPPA with a view to being able to monitor this standard	03/12/2025
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	Within 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	Self-service estimates are available to employers. We are working with LPPA with a view to being able to monitor this standard	03/12/2025

PAS Code	Function/Task	Performance Standard	Frequency of Monitoring	Internal/LPPA Reporting	Outcome	Comments/Progress	Date Check Completed
1.1 ADMINISTERING AUTHORITY - GOVERNANCE							
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.	Revised November 24 for April 25, review not yet due	03/12/2025
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.	Draft FSS will be presented to Pensions Committee in December for approval before consultation with employers	03/12/2025
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, review not yet due	03/12/2025
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 25	03/12/2025
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.	03/12/2025
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.	Reviewed 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.	03/12/2025
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.	No issues raised with employers in Q2	03/12/2025
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.	03/12/2025
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.	Minutes of the Pensions Committee meeting is a standing item on the Board agenda. Board present an annual report to Committee detailing the work undertaken and future workplan	03/12/2025
1.2 ADMINISTERING AUTHORITY - FUND ADMINISTRATION							
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.	Draft Rates and Adjustment Certificates will be sent to employers following completion of the actuarial work and approval of the FSS by Pensions Committee	03/12/2025
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.	Rates will be confirmed following the consultation on the draft R&A Certificates	03/12/2025
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.	New employers were aware of the rate prior to start date of the contracts	03/12/2025
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	The cessations in Q2 were both on a pass-through basis so no termination valuations due	03/12/2025
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.	04/12/2025
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 actioned quarterly	03/12/2025
1.3 ADMINISTERING AUTHORITY - OUTSOURCING							
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.	The Pensions Information Memorandum was provided in both cases within the stated timeframe	03/12/2025
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.	Work on outstanding admission agreements is progressing	03/12/2025
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.	03/12/2025
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.	03/12/2025
1.4 ADMINISTERING AUTHORITY - DATA QUALITY AND ADMINISTRATION							
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.	03/12/2025
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 regulations	03/12/2025
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 was submitted 01/08/2025 in line with the Actuaries deadline. No additional queries were raised in Q2	03/12/2025
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.	98.1% of active members and 99.5% of deferred members were supplied with an Annual Benefit Statement on or before 31 August 2025	03/12/2025
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	03/12/2025
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. LPPA report all SLAs as green. Officers continue to monitor and challenge	03/12/2025

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Employer	1.1 - Governance	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		
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		

Employer	Emp No	July	August	September
Ardleigh Green Infants	10497			
Mears Group Plc	10498			
OCS Food co Ltd	10499			
L.B.OF HAVERING	10500	7 / 99	3 / 98	16 / 38
ABBS CROSS SCHOOL	10502			
Frances Bardsley Academy	10503			
COOPERS COBORN	10506			
SACRED HEART OF MARY	10507			
SLM Fitness and Health Ltd	10515			
SLM Community Leisure C T	10516			
Harris Academy Rainham	10519			
DRAPERS ACADEMY	10520	0 / 3		
THE BRITTONS ACADEMY	10521			
CAMPION SCHOOL	10522			0 / 3
HALL MEAD SCHOOL	10523			
ST EDWARDS SNR ACADEMY	10524			
EMERSON PARK SCHOOL	10525			0 / 2
REDDEN COURT SCHOOL	10526	0 / 1	0 / 3	
Hornchurch High Sch (Albany)	10529	13 / 13		
UPMINSTER INFANT ACADEMY	10531			
UPMINSTER JUNIOR ACADEMY	10532			
BOWER PARK ACADEMY	10533			
DRAPERS BROOKSIDE JNR SCHOOL	10534			
LANGTONS JUNIOR ACADEMY	10535			
OASIS ACADEMY PINEWOOD	10536			
RISE PARK INFANT ACADEMY	10539			4 / 4
RISE PARK JUNIOR ACADEMY	10540	4 / 4		
DRAPERS PYRGO PRIORY PRI SCH	10542			
Lime Academy Forest Approach	10543			
DRAPERS MAYLANDS	10545		4 / 12	
LIME ACADEMY RAVENSBOURNE	10546			8 / 10
DRAPERS BROOKSIDE INFANTS	10547			
BENHURST PRIMARY SCHOOL	10549			
CONCORDIA ACADEMY	10550			
OLIVE ACADEMY TRUST	10551			
MARSHALLS PARK ACADEMY	10552			
ROYAL LIBERTY ACADEMY	10553			
ACCENT CATERING	10554			
SCARGILL INFANT ACADEMY	10555			
SCARGILL JUNIOR ACADEMY	10556			
WHYBRIDGE JUNIOR ACADEMY	10557			
Harrow Lodge Primary School	10559		1 / 1	
Gaynes Academy	10561		4 / 4	6 / 6
Hacton Academy	10562	0 / 4		
Sanders Academy	10563			
Dame Tipping Academy	10564			
Lewis and Graves Partnr Ltd	10565			
Drapers MAT	10568		4 / 4	

May Harris (Royal Liberty Ac)	10573						
Corbets Tey Sch	10575				Red		0 / 3
OLIVE ACADEMIES MAT	10576						
MERCURY LAND HOLDINGS LTD	10577				Yellow		
OLIVE DINING LTD	10578						3 / 3
Ardleigh Green Juniors	10580				Yellow		
FCC Waste Management Ltd	10581				Yellow		
The Compass School (Unity	10582						
CaterLink (St Edwards)	10583	Yellow					
Harris Rainham Sixth Form HV	10584						
Empower MAT HV	10585		0 / 2		Yellow		
Cleantec Ltd (HV)	10587					Yellow	
Aspens Srvs Ltd HV	10588						
SFAET MAT	10589						
Olive Dining Ltd (Maylands)	10590						
Life Education HV	10591	Yellow			Red		
Harrison Catering (Loxford Trst)	10593				Yellow		Yellow
Marlborough Highways	10594						
May Harris (Rise Park) HV	10595						
St Edwards CE Primary HV	10596				Red	0 / 1	Yellow



LOCAL PENSIONS BOARD

16 December 2025

Subject Heading:	Review of Pension Committee Papers
Finance Lead:	Heather Salmon
Report Author and contact details:	Tara Haroon Pensions Accountant Tara.Haroon@havering.gov.uk
Policy context:	Oversight and scrutiny of decisions made by the Pension Committee
Financial summary:	None directly

PURPOSE OF THE REPORT

This report is to provide the Board with feedback from the recent Pensions Committee Meetings held on **11 November 2025** and **09 December 2025**.

Reports submitted to the Pensions Committee assure the Board of the Fund's adherence to governance and administration standards required by scheme regulations.

RECOMMENDATIONS

Members are asked to note the updates within the report.

1. Pensions Committee 11 November 2025

The papers from the most recent Pension Committee meeting are available online on the council's website: [Pensions Committee](#) with the exception of exempt papers, which can be made available on request.

(a) Draft Funding Strategy Statement (FSS)

The Committee agreed to defer consideration of the Draft FSS to the 9 December 2025 meeting following further discussions with the Actuary. It was deemed more appropriate to deliver a Draft FSS that was closer to completion than the version presented at that time.

(b) Investment Consultant Objectives

Investment Consultant Objectives – the Committee noted the review of the investment consultant's performance over the past year as well as the following 3 new objectives.

New objectives

- i. Work with officers to support a smooth transition of the remaining assets to the investment pool.
- ii. Support oversight of the pool following transition.
- iii. Help the Committee to establish clear expectations of the investment pool.

However, this will need to be in line with the new regulations which are due to be effective from 1 April 2026. Once the statutory guidance has been published, these objectives will be reviewed and finalised.

The committee were satisfied that the investment consultant delivered well against all areas including;

- Supported investment strategy statement implementation and tactical asset allocation.
- Delivered ESG integration and TCFD reporting.
- Maintained strong governance advice and training.
- Happy with overall investment performance.

(c) Review of Custodian and Performance Monitoring Service

The Committee noted the review of the Custodian. Officers rated the custodian service as favourable across all monitored areas including;

- Safekeeping & Custody of Assets – Secure record-keeping, dividend collection, and fund transfers.
- Investment Accounting & Reporting – Compliance with IFRS, SORP, CIPFA; supports year-end accounts and ONS returns.

- Performance Measurement – Monthly/quarterly reports against benchmarks for all managers and the Fund.
- All reports and requested actions (i.e. capital calls) were actioned/delivered on time.

The custody contract is due to expire on 30/06/2026. Officers requested permission to join the LGPS National Framework to commence procurement of a 10-year contract.

A 10-year contract for custody services is considered standard practice within the LGPS framework. Such a term provides business continuity, cost certainty, and stability in service delivery, which is particularly important given the long-term nature of pension fund investments.

The forthcoming Investment Management Agreement (IMA) with London CIV requires each Fund to appoint a custodian as part of its operational structure to ensure secure safekeeping of assets, accurate investment accounting, and compliance with regulatory standards. Custodians play a critical role in safeguarding assets, managing fund transfers, collecting income, and providing performance measurement against benchmarks.

To maintain high standards and ensure value for money, objectives are set and monitored annually, with performance reviews covering areas such as asset security, reporting accuracy, and timeliness of actions. This approach ensures that service quality remains robust throughout the contract term and aligns with governance and fiduciary responsibilities.

(d) Review of Actuarial Service

The Committee noted the review of the Actuarial Service. In a valuation year the work with the actuary and reporting timescales are crucial to meeting statutory deadlines. All meetings, feedback and actions were carried out on time and to a high standard, including:

- Valuation: Updated 2022 valuation report; planning for 2025 valuation;
- McCloud remedy data work.
- Employers: Opening/cessation valuations, bond renewals, employer-specific advice.
- Accounting: IAS19, IAS26, and FRS102 disclosures for employers and academies.
- Administration & Governance: IDRP investigations, regulation research, governance support.
- Consulting & Training: Section 15 report, committee attendance, LGPS Online Learning Academy updates.

Procurement update

At the 5 November 2024 Pensions Committee meeting, members agreed the commencement of tendering for a new 10-year Actuarial

Services contract from the new LGPS National Framework, commencing July 2026 at the estimated cost of £1m.

A 10-year contract is considered standard practice within the LGPS framework, as regulations require administering authorities to undertake triennial valuations. Continuity with the same actuarial provider ensures a comprehensive understanding of the Fund's structure and long-term objectives. This consistency is particularly important because the actuary relies on detailed member data to perform valuations, including active, deferred, and pensioner records, salary progression, contribution history, and demographic assumptions such as mortality and retirement patterns. Accurate and consistent interpretation of this data enables the actuary to project future liabilities, assess funding levels, and recommend employer contribution rates. Maintaining a long-term relationship with the actuary supports robust planning, reduces the risk of data misinterpretation, and ensures that assumptions remain aligned with the Fund's experience and regulatory requirements.

The LGPS National Framework for Actuarial Services is underway, with a launch anticipated in January 2026. Havering will join the Framework once launched.

(e) Annual Report and compliance checklist

The Committee agreed the Annual Report which has now been sent to the Scheme Advisory Board (SAB) and uploaded to the scheme's website [Havering Pension Fund Annual Report 2024 to 2025 DRAFT](#), ahead of the statutory deadline of 1 December.

The Committee also noted the accompanying checklist which is included in the meeting pack to show compliance with SAB guidance which was issued in April 2024.

The Annual Report is now with the auditors who will carry out a consistency check against the Statement of Accounts. Any required amendments will be approved by the S151 officer and once the auditor provides their statement a final version will be uploaded to the website and submitted to the SAB.

(f) Risk Register

The Committee reviewed the risk register and questioned officers around the risks that were assessed as amber, i.e. requires oversight. Officers explained the mitigations in place.

Key risks and mitigations

PF1

Risk:	Key person dependency in both finance and administration
Impact:	<ul style="list-style-type: none">• Key person dependency in both finance and administration• Key work areas not completed.• Staff turnover increases due to workload. Lack of continuity and knowledge.• Non-compliance with good governance.
Mitigations:	Review of pensions teams, work plan and required resources to be undertaken.
Actions:	<ul style="list-style-type: none">• Develop training plan for officers.• Finance Section has a vacant post.• Head of Pensions and Treasury remains vacant.• LCIV PASS obtained for 1 year to aid the development of staff.• Consideration for decision making on LGPS matters to be prioritised.

PF3

Risk:	Poor Pension fund administration by the outsourced service LPPA.
Impact:	Service Delivery failure leading to client/customer complaints, fines and reputational damage.
Mitigations	<ul style="list-style-type: none">• Formal agreement in place with LPPA, working to SLA's.
Actions:	<ul style="list-style-type: none">• Contract monitoring in place• LPPA have provided their AAF (Audit and Assurance Faculty) 01/20 "Type II" report, which provides an independent audit on the LPPA internal controls focusing on operational and financial processes.

PF10

Risk:	Where MATS hold membership across various funds, they may opt to consolidate to a single Pension Fund.
Impact:	<ul style="list-style-type: none">• Current proposal to remove Secretary of State approval for MAT's to consolidate into a single administering authority.• Approx 10% of fund assets and liabilities are allocated to academies
Mitigations	Robust cash flow modelling to ensure sufficient cash to meet benefits obligations.
Actions:	<ul style="list-style-type: none">• Continue to monitor the consultation and be aware of changes in legislation.• Seek support from Administrator and Actuary as required.

PF11

Risk:	Cyber-attack to either the Council or the Administrator leading to critical service delivery failure to undertake tasks
Impact:	<ul style="list-style-type: none"> • Financial loss • Reputational damage • Unable to pay benefits on time
Mitigations	<ul style="list-style-type: none"> • Key mitigations in place to protect entry points to our network (MFA, SOC etc.). • Backups to enable the council to recover its data in the event of a cybersecurity incident. This reduces the likelihood of an attack being successful. • 24/7 monitoring via Security Operations Centre (SOC) contract. • Regular scanning and patching of IT vulnerabilities. • Regular mandatory training on cyber security for all staff. • Regular vulnerability scanning of the network and remediation as needed on all high/critical risks.
Actions:	<ul style="list-style-type: none"> • Work is underway to further mitigate as part of future 3rd party partner contractual arrangements and plans to move on premise infrastructure to the cloud. • Staff and councillor training and awareness activities around cyber security best practices continue on an ongoing basis to strengthen our posture. • Services to have specific Business Continuity Plans detailing how they would approach service delivery when facing continued lack of IT. • Regular testing of Disaster Recovery processes. • Review and update on conditional access policies as part of Havering sovereign Microsoft tenancy optimisation. • LPPA have the Cyber Essentials Plus accreditation alongside the ISO 27001 accreditation which provides assurance of robust cyber defence and response mechanisms

PF17

Risk:	Climate Risk / Responsible investment considerations
Impact:	Climate change could impact negatively on financial outcomes e.g. stranded assets, carbon taxes etc.
Mitigations:	The Committee have developed a set of Investment beliefs that recognises that climate change and the expected transition to a low carbon economy represents a long –term financial risk to Fund outcomes and these beliefs are incorporated as part of the ongoing implementation of investment strategy
Actions:	Workshop to assess progress against Responsible Investment beliefs held 29/09/2025 – recommendation paper to follow.

PF24

Risk:	Conflict of interest between council and the Fund
Impact:	Decisions may be taken in the best interest of either party.
Mitigations:	Be clear in requirements of the Fund/Council and roles and responsibilities of all entities.
Actions:	Fund to follow advice in the SAB good governance once published.

The Committee agreed the risk register.

(g) Governance Compliance Statement

The Committee agreed the Governance Compliance Statement, a statutory document which has been uploaded to the scheme's website.
[Pension governance compliance statement | London Borough of Havering](#)

The committee noted the officers rating and observations;

- Fully compliant with Secretary of State's governance principles.
- No secondary committee/panel (hence some principles marked N/A).

2. Pensions Committee 9 December 2025

(a) Valuation – Whole Fund Results

Following a training session held by the Actuary, the Committee noted the whole fund results, including the proposed assumptions and the prudence levels which will be set at 85% (2022 80%) and the resulting discount rate of 5.5% (2022 3.5%).

Funding Position (Whole Fund)

- Funding Level: 101% (up from 80% in 2022).
- Surplus: £13m (previously £229m deficit).
- Assets: £1,008m (up from £920m).
- Liabilities: £995m (down from £1,149m).
- Required return to remain 100% funded: 5.5% p.a. (was 4.8%).
- Likelihood of achieving required return: 88% (up from 66%).

Draft Funding Strategy Statement

The Committee approved the Draft Funding Strategy Statement (FSS) for consultation. In accordance with the Local Government Pension Scheme (LGPS) Regulations, the next stage is to undertake a formal consultation with all scheme employers. Employer engagement commenced on 10 December 2025, and the consultation period will run until 30 January 2026. To facilitate understanding and encourage meaningful participation, a comprehensive briefing paper will accompany the consultation

documents. Feedback received during this process will be carefully considered prior to presenting the final version of the FSS to the Committee for approval.

(b) 2025 Q3 Performance Monitoring

The investment consultant presented the quarterly monitoring report. The committee noted the performance of 5% over the quarter ending 30 September 2025.

The increase is largely due to the Fund's allocation to growth assets as equities continued to gain, primarily driven by easing trade tensions, continued momentum in the AI space and supportive central bank rate cuts.

The Committee noted the cash position as at 30 September 2025 and the forecast for the subsequent three years. The operational cash balance at the end of September stood at £17.7 million. In preparation for the transition of all Fund assets, including investment cash, to the London CIV pool on 31 March 2026, the Fund will maintain higher cash balances. This approach is intended to mitigate any potential delays in withdrawals during the implementation of new pooling arrangements and associated policies.

Due to the size and quantity of the quarterly reports of each fund manager these are circulated to committee members by email and noted.

(c) Task Force for Climate Related Disclosure Report

The investment consultant presented the TCFD Report which set out what the Committee have achieved in the year to 31 March 2025 and the plans for 2025/26.

As part of the plan for 2025/26 committee members have attended an Investment Beliefs Workshop and training on Local Investment. The investment advisor has recorded the views of members and these will be incorporated in the Investment Strategy Statement which will be presented at the March 2026 Pensions Committee meeting.

The Committee agreed the climate-related disclosure report for year ending 31 March 2025 and noted plans for 2025/26.

(d) Fit for the Future – Preparations

On 20 November 2025, the Government launched the LGPS: Fit for the Future – technical consultation, seeking views on 2 draft statutory instruments.

The 'Local Government Pension Scheme (Pooling, Management and Investment of Funds) Regulations 2026'. Key requirements include:

- Administering authorities (AAs) must delegate investment strategy implementation to their asset pool.
- AAs must take principal investment advice from the pool.
- All assets to be managed by the pool.
- Secretary of State empowered to direct participation in pools.
 - Pools must meet minimum standards (FCA authorisation, capacity for local investment).

The Local Government Pension Scheme (Amendment) Regulations 2026 will implement the proposals in the Governance chapter of the consultation, key requirements

- Administering authorities will be required to carry out regular governance reviews aligned with valuation cycles.
- A new requirement for each administering authority to appoint a Senior LGPS Officer with overarching responsibility for all pension functions. The first appointment must be made by 1 October 2026, with subsequent appointments within six months of a vacancy.

MHCLG and the SAB are expected to publish statutory guidance in January 2026 to accompany these regulations. Compliance with these regulations is set to come into effect from 1 April 2026, subject to passage of the Pension Schemes Bill.

Implementation Plan

Officers have been working with London CIV to plan the transition of assets and finalise the Investment Management Agreement (IMA). The IMA will be the formal contract between London CIV and each Partner Fund which establishes the terms under which London CIV will assume investment responsibilities for each Funds off-pool investments.

Collectively the London Boroughs have engaged Brabners to review the IMA documentation.

The committee delegated authority to the Strategic Director of Resources in consultation with the Chair of the Pensions Committee to oversee the finalisation and approval of the Investment management Agreement with the London CIV and the associated asset transition plans, to comply with LGPS regulations.

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**MINUTES OF A MEETING OF THE
PENSIONS COMMITTEE
Council Chamber - Town Hall
11 November 2025 (7.00 - 7.45 pm)**

Present:

COUNCILLORS

Conservative Group Viddy Persaud

Harvering Residents' Group John Crowder (Chairman) and Stephanie Nunn (Vice-Chair)

Labour Group Keith Darvill

Apologies were received for the absence of Joshua Chapman and James Glass.

All decisions were taken with no votes against.

The Chairman reminded Members of the action to be taken in an emergency.

30 APOLOGIES FOR ABSENCE AND ANNOUNCEMENT OF SUBSTITUTE MEMBERS

Apologies were received from Councillors Joshua Chapman and James Glass. Apologies were also received from Trade Union Observer Peter Liddle.

31 DISCLOSURE OF INTERESTS

There were no disclosures of interests.

32 MINUTES OF THE MEETING

The minutes of the previous meeting were agreed as a correct record and were signed by the Chairman.

33 FUNDING STRATEGY STATEMENT

The Committee were informed that, following discussions with internal legal department and Hymans, a draft Funding Strategy Statement will be available in the December 9th Pensions Committee Agenda.

34 INVESTMENT CONSULTANT OBJECTIVES

Members were introduced to Tim Mpofu, Head of Partner Fund Solutions at London CIV, and Dagma Dvorak, Head of Invest Strategy and Strategy Asset Allocation at London CIV, who will assist the Council with transition arrangements.

The Committee received a report on the performance of the Investment Consultant for the period 1 October 2024 to 30 September 2025 against strategic objectives previously set.

It was noted that three new objectives are being added this year to aid with the transition of assets to the London CIV asset pool. These objectives are:

- Work with officers to support a smooth transition of the remaining assets to the investment pool.
- Support oversight of the pool following transition.
- Help the Committee to establish clear expectations of the investment pool.

It was noted that the performance ratings of Hymans when reviewed against set objectives are all currently green.

The Committee agreed all the recommendations as set out in the report.

35 REVIEW OF CUSTODIAN

The Committee received a report on the reviewed performance of the Custodial and Performance Measurement services provided by Northern Trust for the period 1 October 2024 to 30 September 2025.

It was noted that a new replacement Global Custody Framework should be available soon, albeit the time frame is unknown, and waiting for this framework is the preferred route to take by the officers. However, if not, consultations with legal advisors have been sought and procurement will commence for a new framework.

Councillors were pleased to note that the assessment service review ratings were all currently Green (Favourable Output) and were pleased with the timely service that is provided by Northern Trust.

The Committee agreed all the recommendations as set out in the report.

36 REVIEW OF ACTUARIAL SERVICE

The Committee received a report on the review of the service and performance of the Havering Pension Fund's ("the Fund") Actuary from the 1 October 2024 to 30 September 2025.

Officers assured Members that they currently have no concerns about the Actuarial Service provided.

Members were pleased at the service that is currently being provided, noting that the actuarial service provides regular and digestible information, feedback, and justification to Councillors and officers.

The Committee agreed all the recommendations as set out in the report.

37 ANNUAL REPORT

The Committee received a draft of The Pension Fund Annual Report 2024/25 that was prepared in accordance with Regulation 57 of the Local Government Pension Scheme Regulations 2013. It was noted that the report, along with the financial statement, is currently awaiting approval from the auditor and may be subject to some minor changes before the final version is issued.

It was noted that the Fund continues to demonstrate strong stewardship and resilience. As of the 31 March 2025, the net assets rose to £1.008billion, which was a 4% increase on the previous totals.

In line with the Governments Fit for the Future Reform, the Fund continues to transition assets to London CIV. At the end of the year 64% of assets were poor or under poor management, so officers remain committed to a full transition deadline of the 31 March 2026.

Seven key risks and mitigation strategies were reviewed and updated, including investment performance, compliance, cyber threats, and fraud.

The Committee agreed all the recommendations as set out in the report.

38 RISK REGISTER

The Committee received a report on the Pension Fund Risk Register as of October 2025, which details the potential risks the Fund is exposed to and the controls in place to manage those risks.

It was noted that the risk register is a live document which is continuously being updated and reviewed to ensure that all risks remain relevant and controlled.

Members noted that some of the Risks are currently categorised as Amber (Very likely / Serious or Likely / Moderate). However, officers assured that these Amber risks are being mitigated, such as the Operational Risk of key person dependency in both finance and administration being alleviated through Tim Mpofu's secondment.

The Committee agreed all the recommendations as set out in the report.

39 GOVERNANCE COMPLIANCE STATEMENT

The Committee received a report on the review of the Governance Compliance Statement, which is a statutory duty of the Authority to produce.

It was noted that the Governance Compliance Statement has been a statutory requirement since 2006, however during the Fit for the Future consultation the Government has proposed that this be altered to be a more comprehensive governance and training strategy.

The Committee agreed all the recommendations as set out in the report.

Chairman