LPP

Local Pensions Partnership
Administration

Havering Pension Fund

Quarterly Administration Report

1st July – 30th September 2022

lppapensions.co.uk

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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 benefits, or receiving benefits from the pension fund.

Current Age Demographic

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

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

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

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

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Casework Performance Against SLA

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

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Casework Performance Against SLA

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

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

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

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Helpdesk Performance

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

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

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

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

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Customer Satisfaction Scores

The Helpdesk satisfaction scores (telephone and retirement) are the percentage of people who completed the survey with a satisfied (green) or neutral (amber) response. The Retirement satisfaction score illustrates the total surveys taken, split by response of Dissatisfied, Neutral or Satisfied. New joiners survey is emailed to new members after they have received their scheme welcome letter.

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Member Online Portal

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

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Common/Conditional Data Fails

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

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

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

OUR CORE VALUES

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

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

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

WORKING TOGETHER

DOING THE RIGHT THING

FORWARD THINKING

COMMITTED TO EXCELLENCE

OUR VALUES

ANNUAL PLAN 2022/23

✔ COMPLETED   📅 DUE

	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23
Annual Benefit Statement and Newsletter to Deferred Members			✔									
Pension Increases		✔										
Annual Benefit Statement and Newsletter to Active Members					✔							
Pension Saving Statements							📅					
HMRC Scheme Returns							📅					
IAS19 data				✔	✔				📅			📅

EXECUTIVE SUMMARY

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

This performance report covers the reporting period of Q2 2022/23 (July – September 2022)

The migration project to move to our new pensions administration system is well underway, with phase 1 clients (9 clients / c300,000 members) successfully migrated between January – March 2022. The remaining clients (9 clients / c300,000 members) will migrate across between October – December 2022.

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

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

- High priority relaxed SLA for 3-months post go live (relaxed to 90 % target SLA)

- Other cases relaxed SLA for 3-months post go live (relaxed to 70 % target SLA – with the exception of no breach in statutory deadlines, disclosure or a guarantee period)

- Ill-health estimates/retirements prioritised

- Helpdesk call and web form wait times are likely to increase and we will manage this by pro-actively updating messages on our website, in the IVR when we receive calls and when a web-form is submitted to us

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

Statutory Deadlines

Annual Benefit Statements (ABS) were issued to the majority of Deferred and Active members by the 31st August deadline. We have a second ABS run scheduled for 30th November.

Casework SLA Performance

Overall performance in CMS/Altair remains considerably below the targeted 95 % as performance continues to be adversely impacted by the 4-day Altair outage at the end of June. This was expected to impact Q2 performance as we worked to clear the backlog of work caused by the outage in parallel with maximum allowed levels of annual leave for summer holidays. The backlogs created by the outage have been cleared.

EXECUTIVE SUMMARY CONTINUED

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

Satisfaction Scores

Helpdesk satisfaction scores have improved during the period. At the end of Q1, satisfaction was 75 %, at the end of Q2 satisfaction was 83 %. Satisfaction has improved as a result of reduced average wait times.

Retirement satisfaction scores have slightly decreased during the period. At the end of Q1, satisfaction was 71 %, at the end of Q2 satisfaction was 69 %. Our Member Engagement team are reviewing the satisfaction surveys to identify potential opportunities to improve the member experience in this area.

Pensions Helpdesk

Helpdesk performance for the period has seen average wait times remain in line with our non-contractual target of 4 minutes. and the number of calls answered before being abandoned is less than 5 %.

We deployed a number of tactical changes to the way that we operate the Helpdesk to bring average wait times down from the high wait times experienced earlier in the year. Call volumes did reduce in Q2 from high volumes experienced through Q1. There was a spike in calls in August following the issuing of Annual Benefit Statements but wait times remained below 4 minutes.

The average wait time for calls in Q1 was c.11 minutes with an abandon rate of c.11 %. In Q2 wait times were c.3 minutes with an abandon rate of c.3 %.
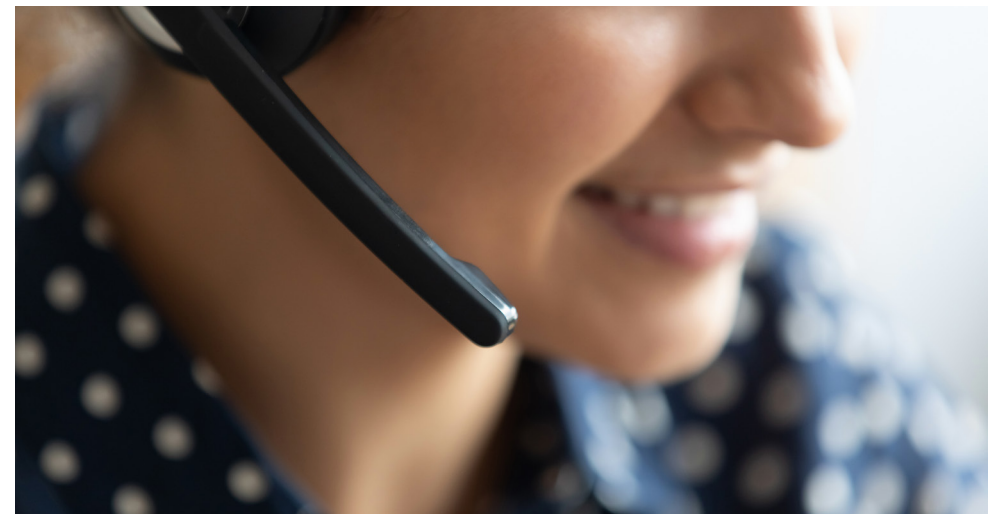
Fund Membership

In this section…

- Total Fund membership
- Current Age Demographic

TOTAL FUND MEMBERSHIP

TOTAL FUND MEMBERSHIP — CLIENT SPECIFIC

Legend: Active Contributors, Deferred Beneficiaries, Pensioners & Dependants

	Q3 21/22	Q4 21/22	Q1 22/23	Q2 22/23
Total	19,751	19,915	20,032	20,100
Pensioners & Dependants	6,529	6,548	6,614	6,655
Deferred Beneficiaries	6,442	6,681	6,649	6,676
Active Contributors	6,780	6,686	6,769	6,769
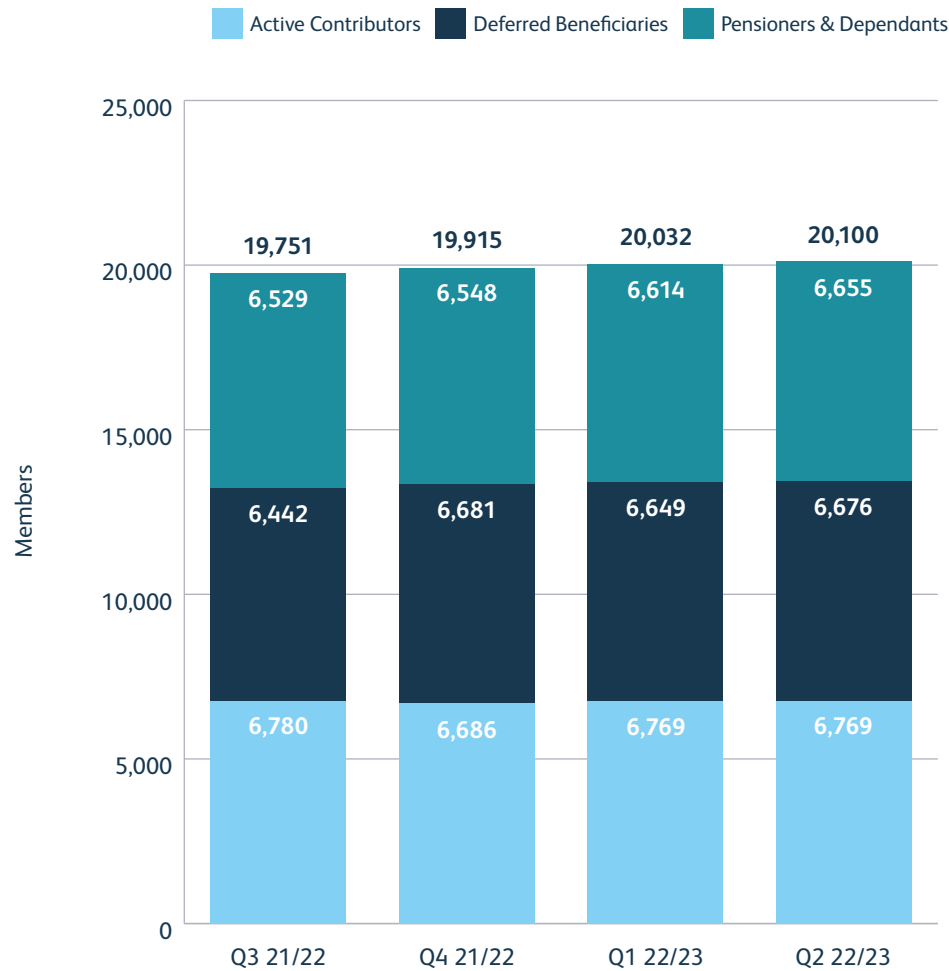
CURRENT AGE DEMOGRAPHIC — CLIENT SPECIFIC

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

Age band	Active	Deferred
Under 21	52	10
21 to 30	594	384
31 to 40	1,213	1,136
41 to 50	1,895	1,758
51 to 60	2,203	2,672
61 to 70	781	693
Over 70	31	23

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

Age band	Pensioner
Under 65	1,188
65 to 69	1,398
70 to 74	1,342
75 to 79	1,159
80 to 84	707
85 to 89	505
90 to 94	285
95 to 99	65
100+	6
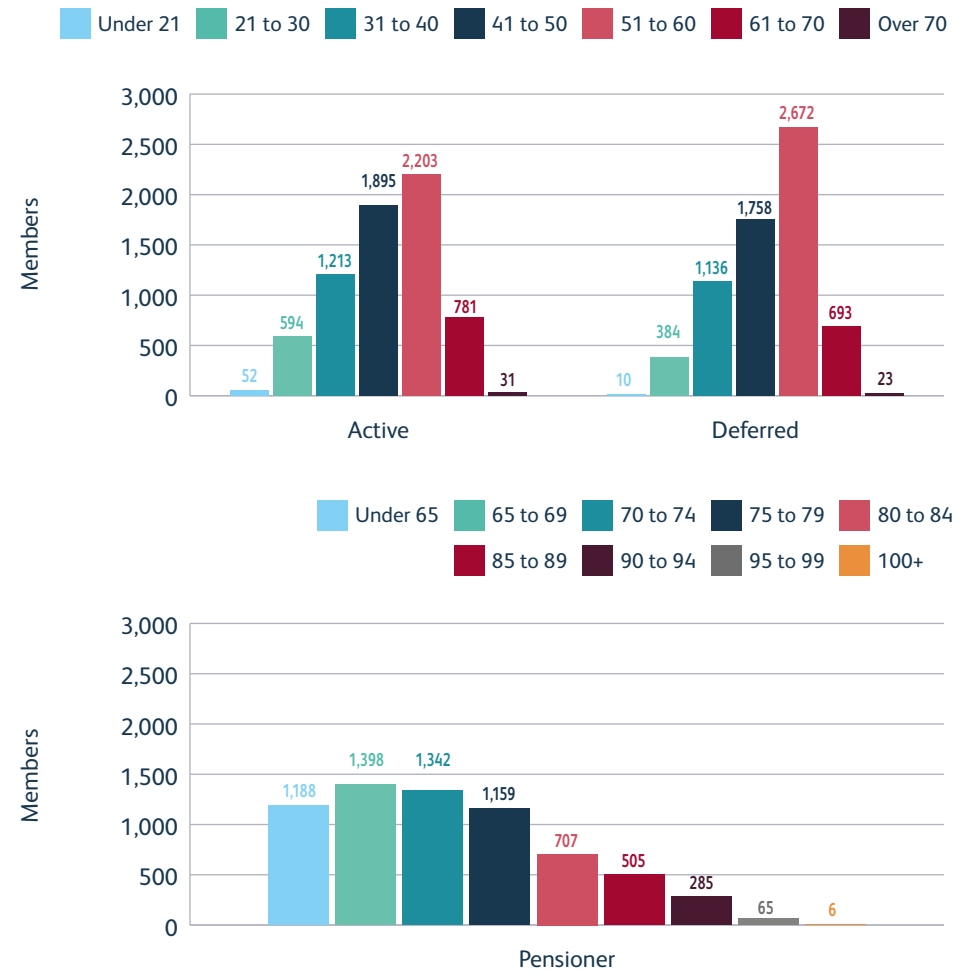
Casework Performance Against SLA

In this section…

- Performance – All cases
- Performance Standard

CASEWORK PERFORMANCE AGAINST SLA

PERFORMANCE – ALL CASES   CLIENT SPECIFIC

------ Target (95 %)   **The quarterly SLA performance was 79.2%**

Month	Performance
Oct 21	99.8%
Nov 21	99.8%
Dec 21	97.1%
Jan 22	98.3%
Feb 22	96.4%
Mar 22	96.3%
Apr 22	89.4%
May 22	92.2%
Jun 22	94.1%
Jul 22	90.7%
Aug 22	78.6%
Sep 22	73.4%
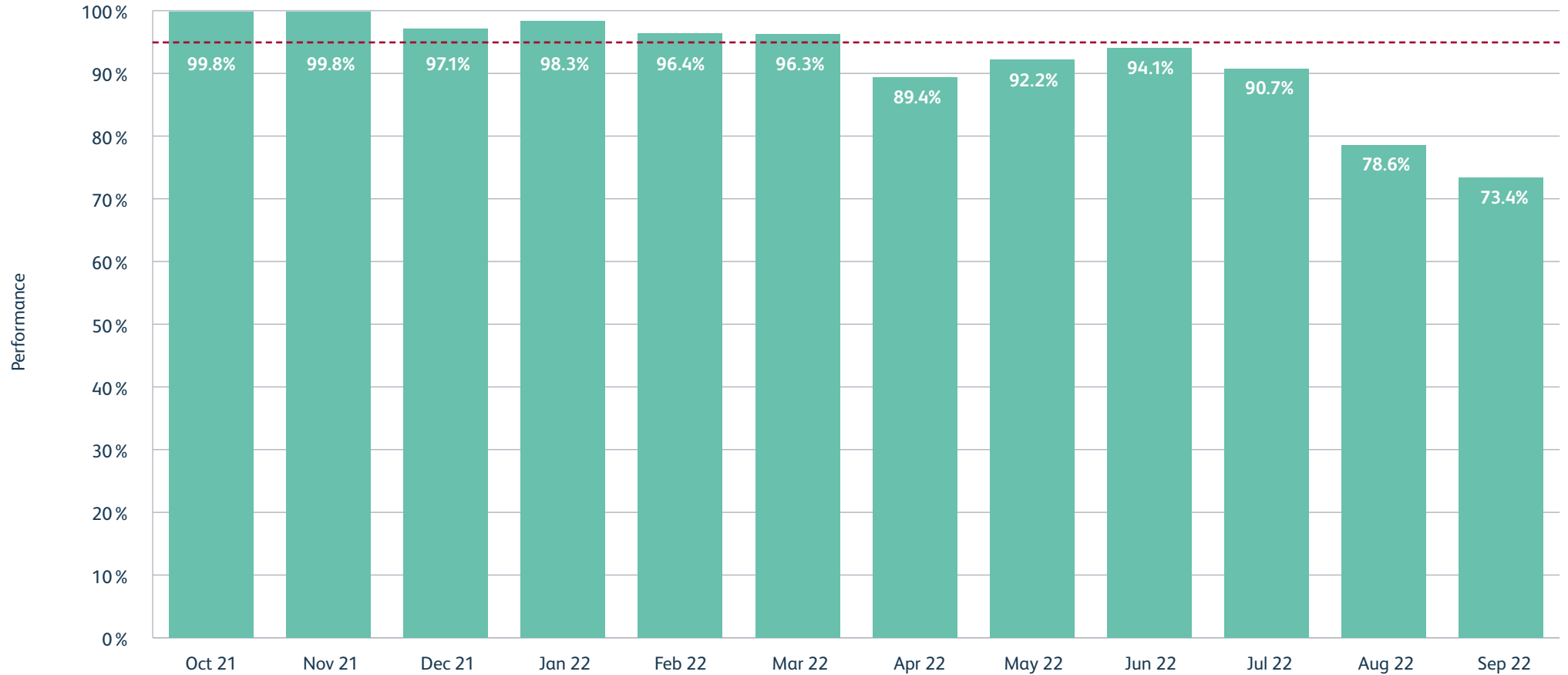
CASEWORK PERFORMANCE AGAINST SLA

⬊ PERFORMANCE STANDARD   **CLIENT SPECIFIC**

Target (95%)

	SLA target (working days)	Total Processed	Performance
New Starters	10	157	100.0%
Transfers In	10	68	79.4%
Transfers Out	10	83	74.7%
Estimate - Individual	10	70	54.3%
Deferred Benefits	15	135	56.3%
Retirements - Deferred	5	76	77.6%
Retirements - Active	5	47	78.7%
Refunds	5	102	40.2%
Deaths	5	105	93.3%
Estimates - Employer	5	7	85.7%
Correspondence	10	45	97.8%
Aggregation	10	107	86.9%
Other		183	95.1%
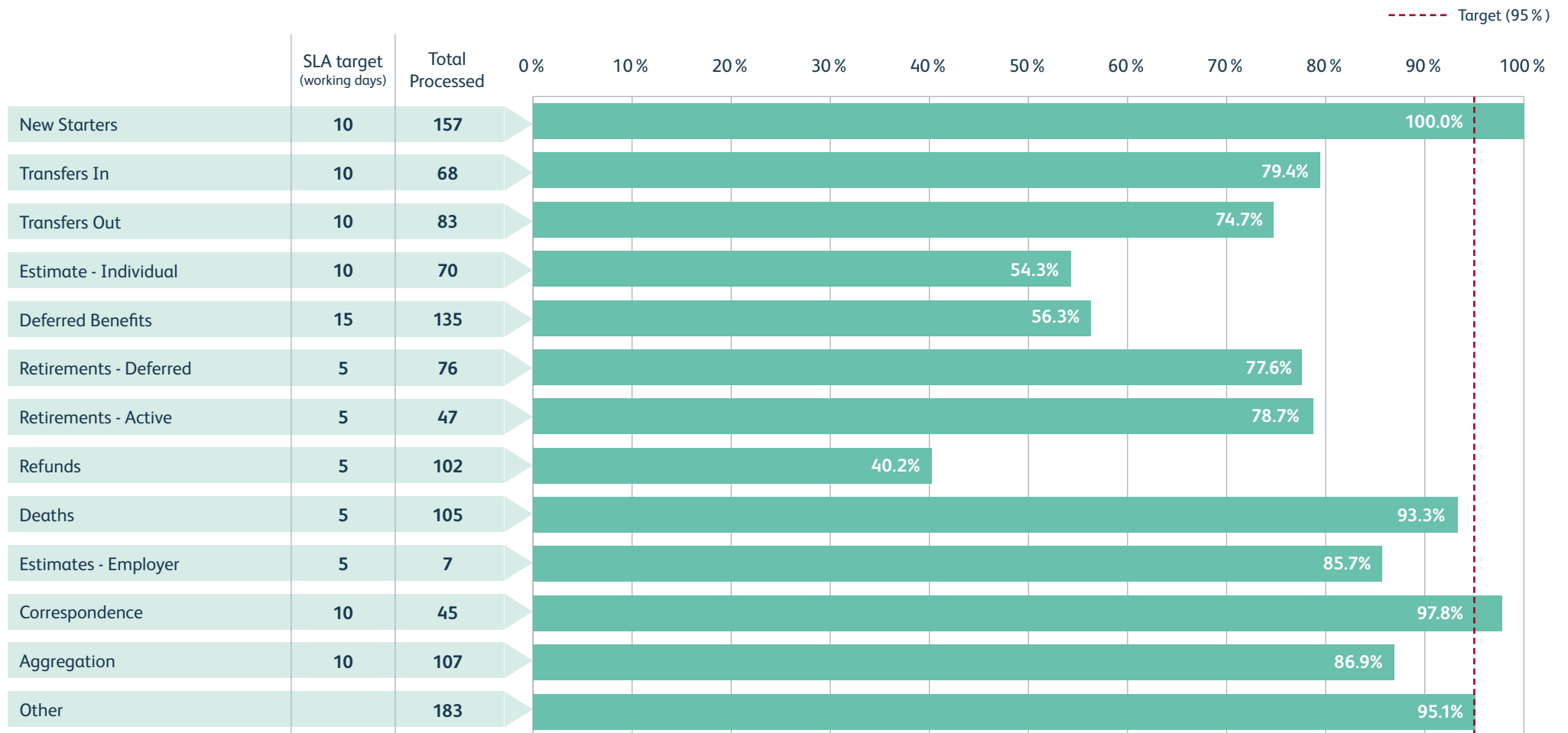
Helpdesk Calls Performance

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

In this section…
- Wait time range
- Calls answered (%)
- Calls answered (volumes)

HELPDESK CALLS PERFORMANCE

WAIT TIME RANGE

ALL LPPA

Legend: Under 2 mins | 2 to 5 mins | 5 to 10 mins | 10 to 15 mins | Over 15 mins

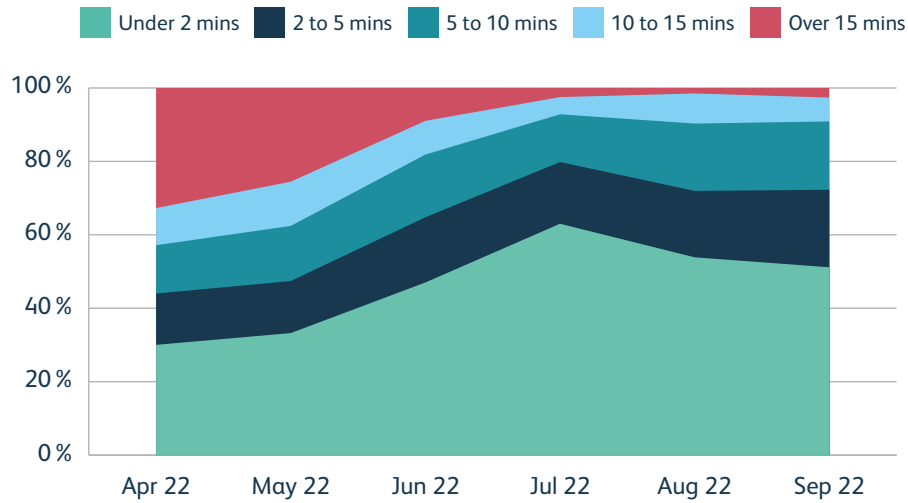|	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Apr 22	30.0 %	14.0 %	13.2 %	10.1 %	32.7 %
May 22	33.2 %	14.2 %	15.0 %	12.1 %	25.5 %
Jun 22	47.0 %	17.7 %	17.1 %	9.2 %	9.0 %
Jul 22	63.0 %	16.8 %	13.0 %	4.7 %	2.5 %
Aug 22	53.9 %	18.1 %	18.3 %	8.2 %	1.5 %
Sep 22	51.2 %	21.1 %	18.6 %	6.5 %	2.6 %

CALLS ANSWERED (%)

ALL LPPA

Legend: Performance

Month	Performance
Oct 21	96.3%
Nov 21	97.0%
Dec 21	96.9%
Jan 22	90.1%
Feb 22	85.6%
Mar 22	86.6%
Apr 22	84.6%
May 22	87.8%
Jun 22	94.7%
Jul 22	97.1%
Aug 22	96.4%
Sep 22	96.5%
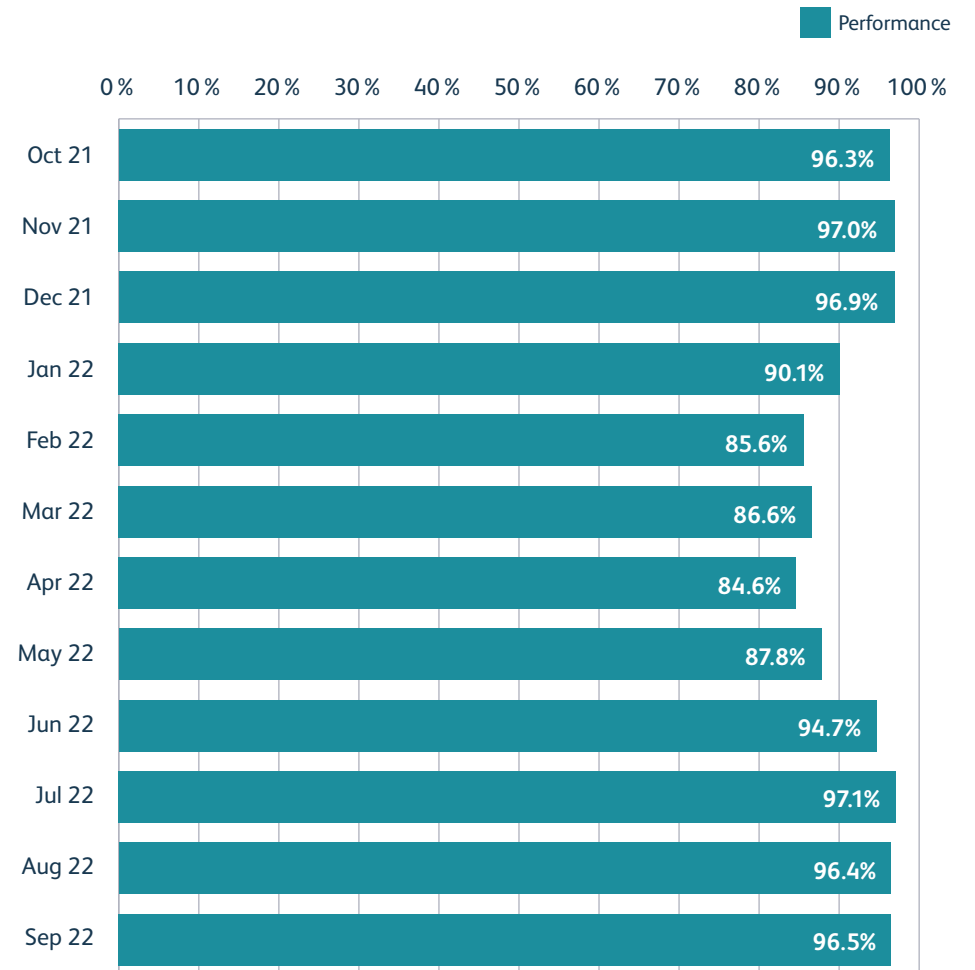
HELPDESK CALLS PERFORMANCE

CALLS ANSWERED (VOLUMES) ALL LPPA

Average wait time (mm:ss)

	Oct 21	Nov 21	Dec 21	Jan 22	Feb 22	Mar 22	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22
Average wait time	04:05	03:03	03:06	08:47	15:10	13:48	17:19	12:59	05:21	02:47	03:33	03:42
Number of calls answered	8,763	8,947	6,840	12,258	13,223	13,864	14,171	16,317	12,051	10,911	12,825	11,018
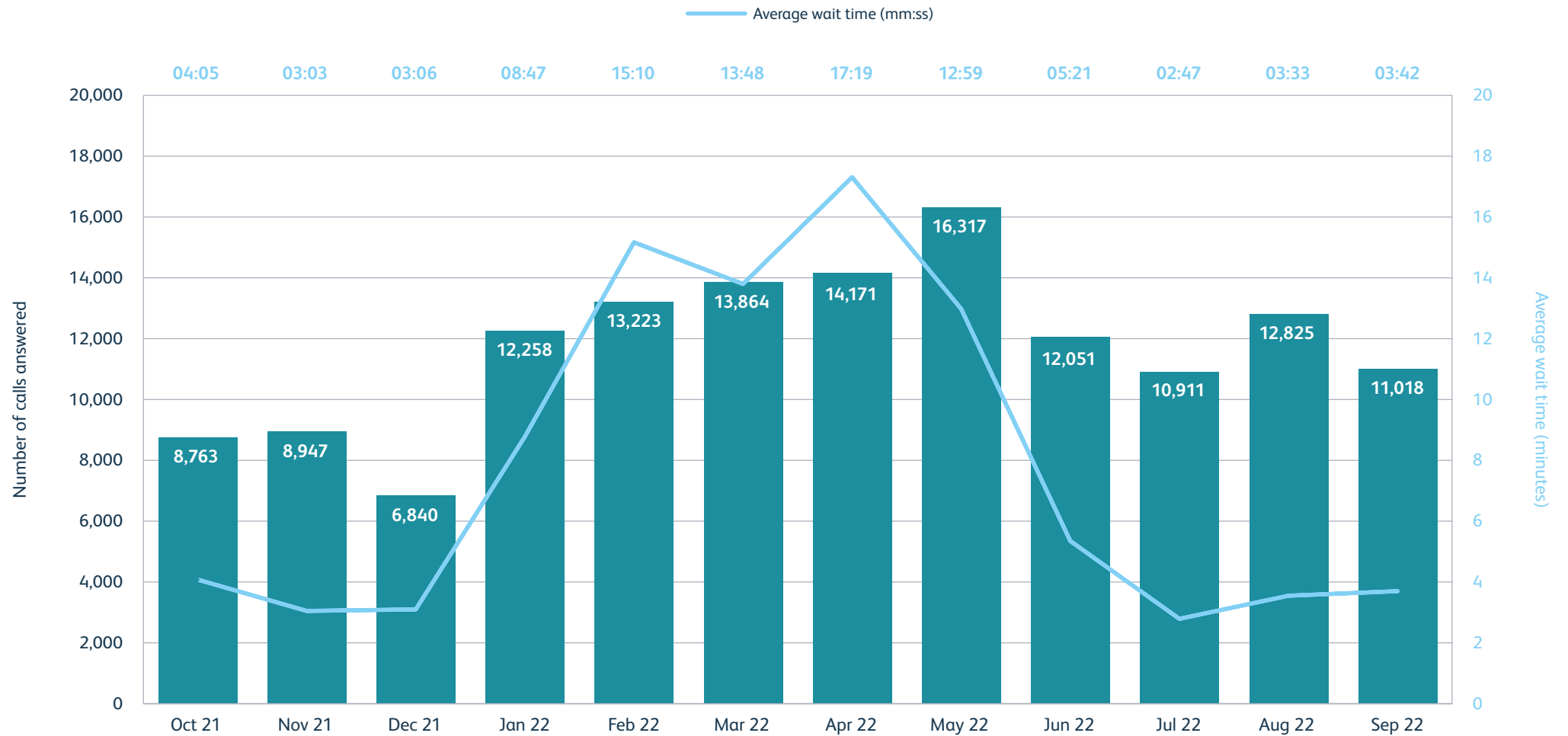
Customer Satisfaction Scores

In this section…

- Helpdesk calls satisfaction
- Retirements
- New joiners

CUSTOMER SATISFACTION SCORES

Legend: Dissatisfied · Neutral · Satisfied · Surveys taken

Month	Surveys taken	Dissatisfied	Neutral	Satisfied
Oct 21	572	14.0%	14.0%	72.0%
Nov 21	570	10.5%	13.2%	76.3%
Dec 21	406	6.4%	11.8%	81.8%
Jan 22	542	8.7%	14.9%	76.4%
Feb 22	364	12.6%	17.3%	70.1%
Mar 22	416	16.8%	19.5%	63.7%
Apr 22	385	20.3%	22.1%	57.7%
May 22	411	29.9%	16.3%	53.8%
Jun 22	364	23.9%	16.5%	59.6%
Jul 22	432	17.1%	19.4%	63.4%
Aug 22	398	21.4%	15.6%	63.1%
Sep 22	257	12.8%	15.6%	71.6%

Y-axis (left): Customer Satisfaction Score (%)
Y-axis (right): Surveys taken

CUSTOMER SATISFACTION SCORES

RETIREMENTS   ALL LPPA

Legend: Dissatisfied | Neutral | Satisfied | Surveys taken

Month	Surveys taken	Dissatisfied	Neutral	Satisfied
Oct 21	219	16.9%	8.7%	74.4%
Nov 21	295	12.9%	8.1%	79.0%
Dec 21	180	13.9%	5.6%	80.6%
Jan 22	177	17.5%	9.6%	72.9%
Feb 22	158	19.6%	4.4%	75.9%
Mar 22	199	20.6%	12.1%	67.3%
Apr 22	139	29.5%	7.2%	63.3%
May 22	233	32.2%	7.7%	60.1%
Jun 22	202	26.2%	6.9%	66.8%
Jul 22	248	31.5%	12.1%	56.5%
Aug 22	161	32.9%	8.7%	58.4%
Sep 22	147	27.2%	7.5%	65.3%
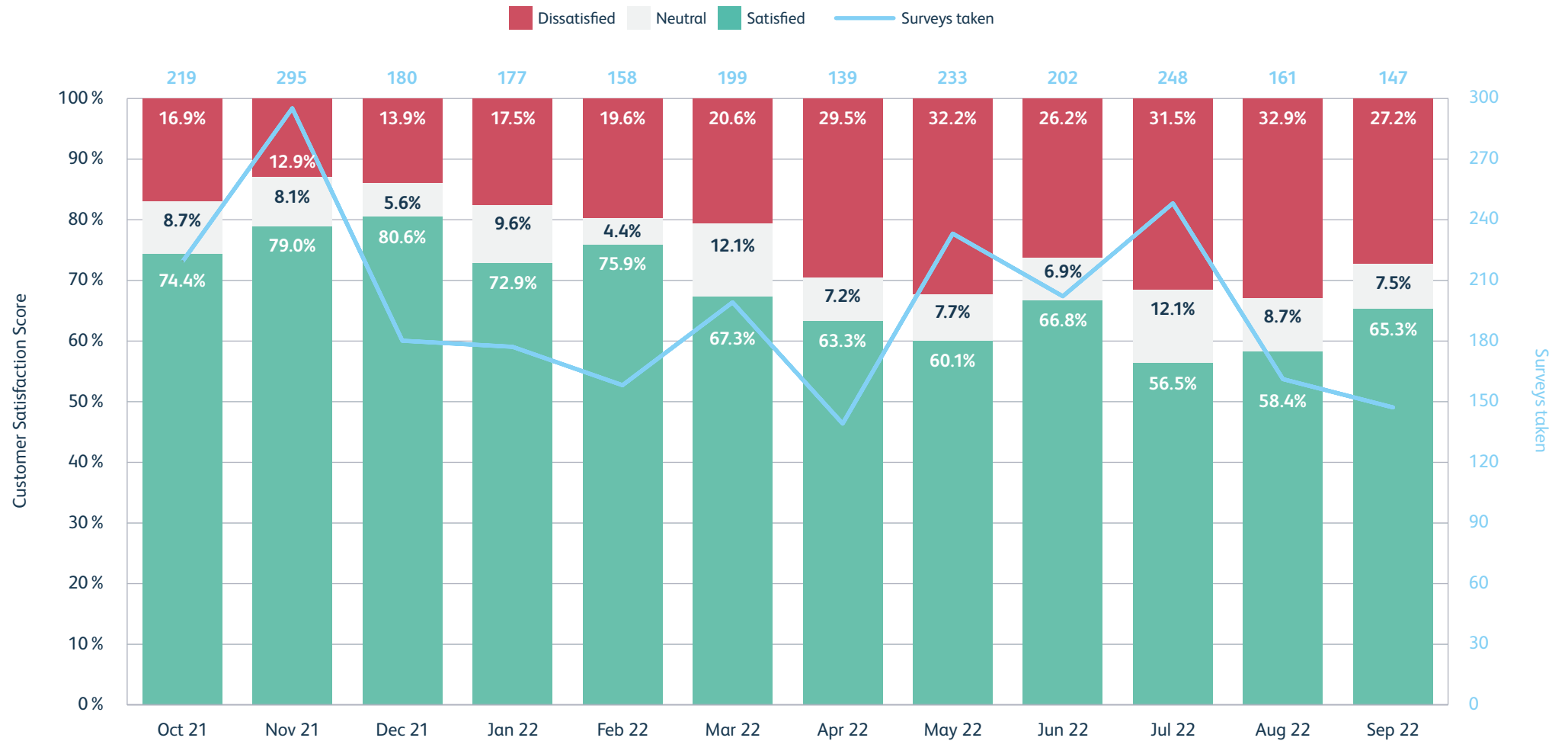
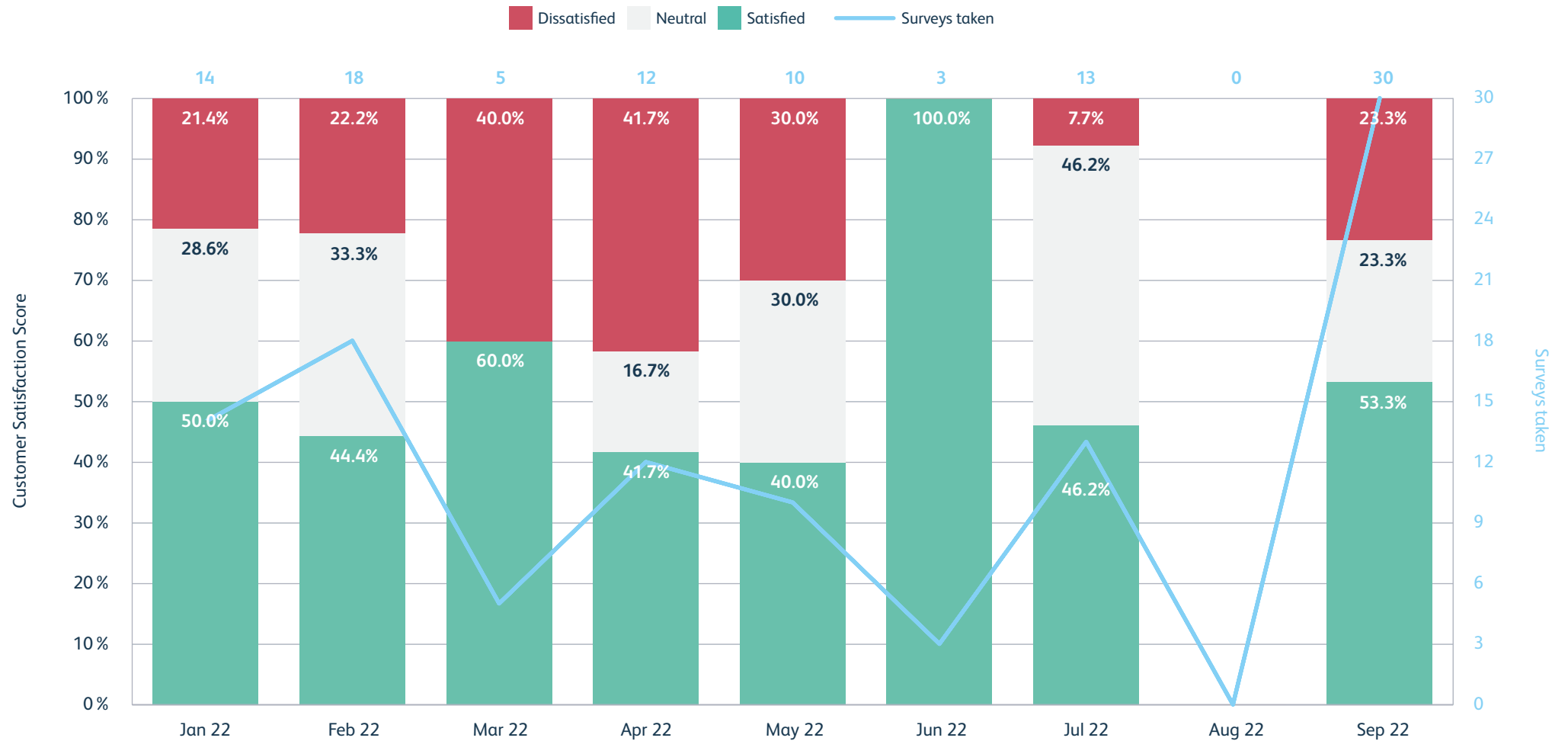# CUSTOMER SATISFACTION SCORES

Please note:
August surveys issued at the end of the month, all responses received in September.

NEW JOINERS   ALL LPPA

Legend: Dissatisfied · Neutral · Satisfied · Surveys taken

Surveys taken (top axis): 14, 18, 5, 12, 10, 3, 13, 0, 30

Month	Dissatisfied	Neutral	Satisfied
Jan 22	21.4%	28.6%	50.0%
Feb 22	22.2%	33.3%	44.4%
Mar 22	40.0%		60.0%
Apr 22	41.7%	16.7%	41.7%
May 22	30.0%	30.0%	40.0%
Jun 22			100.0%
Jul 22	7.7%	46.2%	46.2%
Aug 22			
Sep 22	23.3%	23.3%	53.3%

Y-axis (left): Customer Satisfaction Score
Y-axis (right): Surveys taken

Member Online Portal

In this section…

- Members registered

MEMBER ONLINE PORTAL

MEMBERS REGISTERED   CLIENT SPECIFIC

Legend: Active, Deferred, Pensioner

Member Numbers (stacked bar chart)

	Q3 21/22	Q4 21/22	Q1 22/23	Q2 22/23
Total	3,701	3,895	4,042	4,338
Pensioner	740	794	882	959
Deferred	1,016	1,092	1,110	1,169
Active	1,945	2,009	2,050	2,210

% Members (bar chart)

	Q3 21/22	Q4 21/22	Q1 22/23	Q2 22/23
Active	28.7%	30.0%	30.3%	32.6%
Deferred	15.8%	16.3%	16.7%	17.5%
Pensioner	11.3%	12.1%	13.3%	14.4%
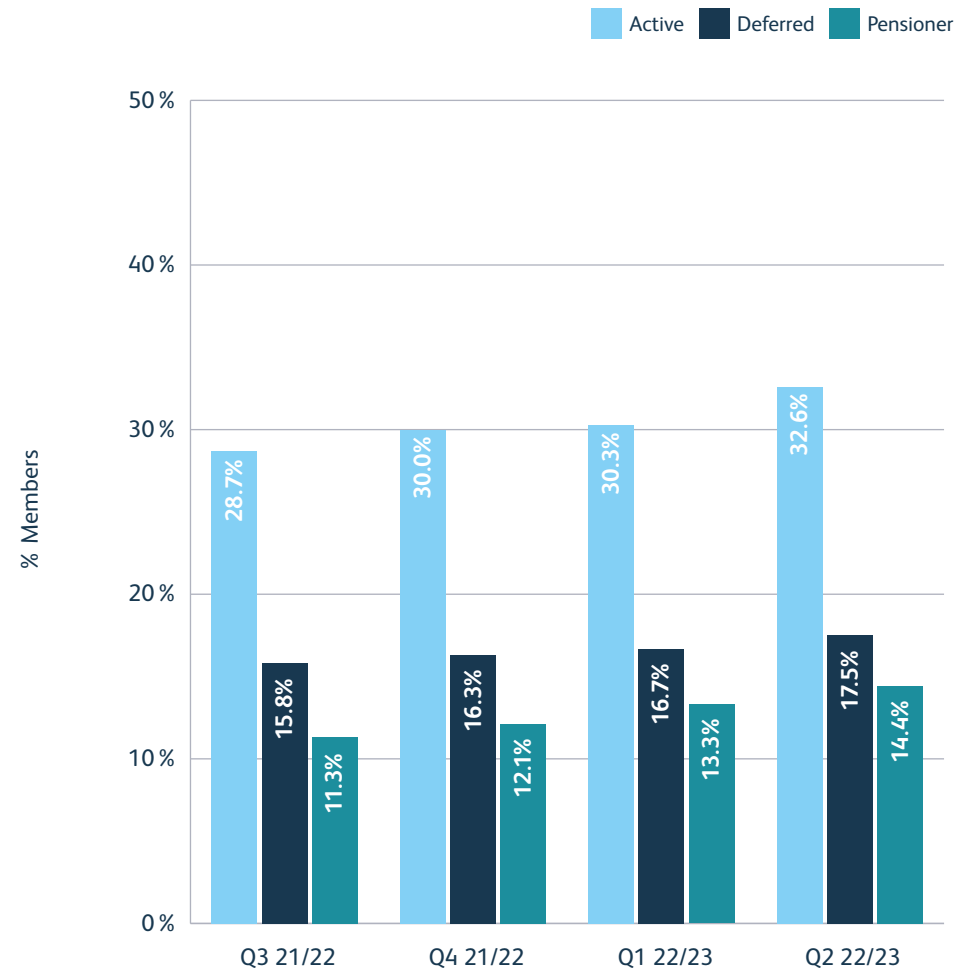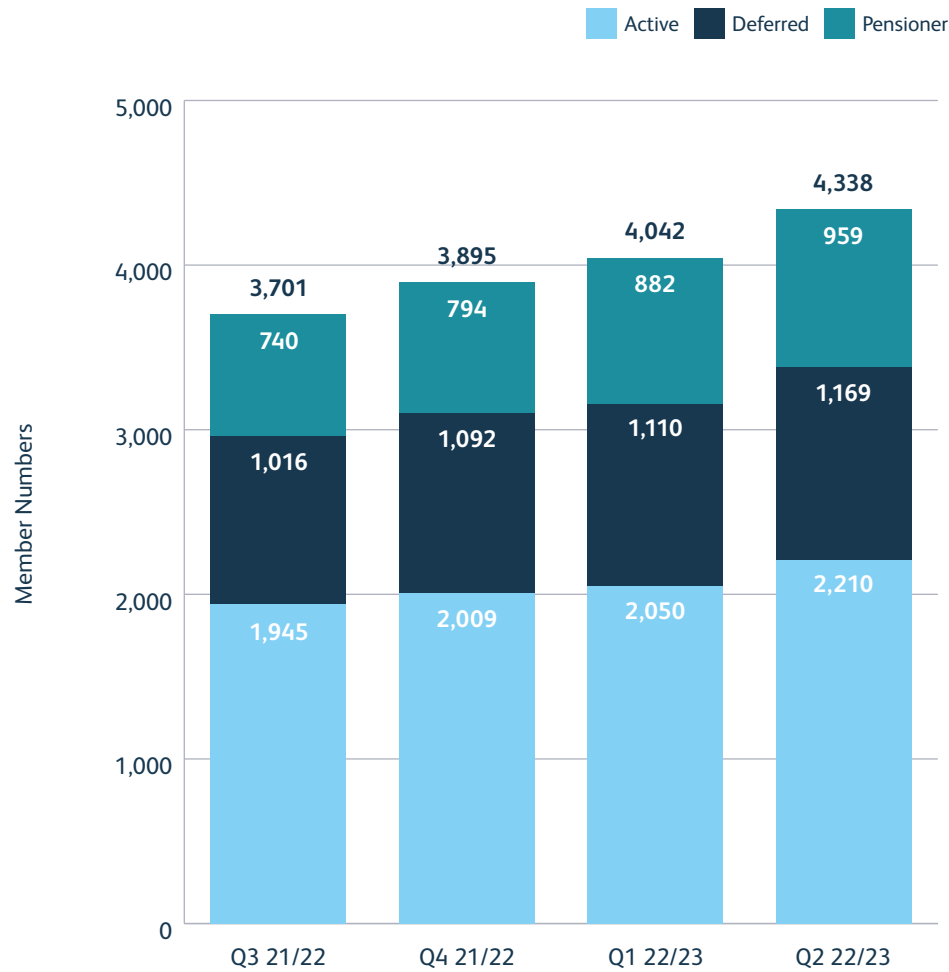
Employer Engagement & Communication Activity

In this section…

- Delivered
- Scheduled
- Engagement communications

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ DELIVERED   ALL LPPA

There have been various communications issued to members in Q2, including:

1. **Getting ready for retirement email** – issued when LPPA have received a member's intention to retire. It advises them of the process and gives them the option to download a retirement checklist and watch LPPA's retirement video.

2. Member survey emails – issued following completion of several processes including retirement, helpdesk interactions, bereavements, and joining the scheme, to allow LPPA to gather feedback and continue to improve the member experience across the business.

3. ABS activity (active and deferred members) – ABS communications activity with active and deferred members receiving email notification that their ABS was available via their online member portal. Those who chose to receive their ABS in the post, received them by the end of August 22 (statutory deadline).

4. **Active/deferred member newsletter** – in a new online format, which allows members to view and share articles in an easy-to-read, mobile-friendly format.

5. Member Sessions – all bookable via the LPPA Member Training page, including:

Making Sense of your Pension

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

Making Sense of Retirement

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

DELIVERED CONTINUED   ALL LPPA

6. Employer Communications - various emails have been sent to employers including:

    - **Teams training dates email** – promoting training sessions to help employers and members get a better understanding of pension processes

    - **Address reminder email** – reminder emails issued to employers (address to return member documents to LPPA, link to example is for Lancashire employers)

    - Various PACE planning emails, including **Road map** (Lancashire fund example) and **training dates** communications

    - Pension Pulse employer bulletin sent out in **July** and **September**

7. During Q2 the Engagement team supported several LG Fund clients in their valuation activities, as well as delivering training to employers in readiness for the Phase 2 launch of UPM and the new employer portal (from October through to December). This included:

    - UPM employer portal system navigation

    - Submitting monthly returns (process and new template)

8. The Employer Engagement Team launched an online Employer Panel, with employers registering to be part of the panel. The first panel meeting included discussions around the employer training requirements, and how the LPPA website can be used to support their activities.

9. Ongoing Website Development – updates to the LPPA website are ongoing, additional content in Q2 included:

    - **New PACE page created (with timeline included)**

    - **New submitting employer information page**

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

SCHEDULED   ALL LPPA

- Employer communications for Q3 will have a strong focus on Phase 2 of the UPM roll-out. They will include regular update emails including launch communications, videos and online resources.

- Monthly scheme essentials and retirement essentials training will continue to be available for members, and booking will be via the LPPA website (and will be shared with employers to circulate to employees). Employer training sessions will continue with a focus on monthly returns and navigating the UPM employer portal:

  - UPM employer portal Training – sessions will be available for employers once the portal has been launched, for ongoing support with general navigation and submitting the monthly return data file.

  - Scheme Leavers Training - this session will cover what an employer needs to do when an employee is leaving the scheme, and how to provide the details to LPPA via the UPM employer portal.

- Online employer visits will be undertaken with employers to support with the transition to the UPM employer portal and the new monthly return specification, focusing on the larger employers and payroll providers.

- All employer visits (training sessions, support meetings) will continue to be delivered remotely in 22/23.

- Member communications for Q3 will focus on the launch of **PensionPoint**, with emails, videos and resources communicated on an ongoing basis.

- A dedicated and improved Help Hub section will be launched on the LPPA website with easy-to-find FAQs and other collateral (including user guides and self-service videos).

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ENGAGEMENT COMMUNICATIONS CLIENT SPECIFIC

- 4 PACE pre go-live meetings held with Havering Pension Fund

- UPM employer portal - monthly return sessions delivered and 12 Havering Pension Fund employers attending and 1 payroll provider

- UPM employer portal - system navigation sessions delivered and 6 Havering Pension Fund employers and 1 payroll provider attended

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
01 Jul	Havering Pension Fund	Client Meeting	1
09 Aug	London Borough of Havering	UPM Employer Portal Navigation	1
09 Aug	EPM - Payroll Provider	UPM Employer Portal Navigation	1
09 Aug	London Borough of Havering	UPM Employer Portal Navigation	1
09 Aug	London Borough of Havering (Schools)	UPM Employer Portal Navigation	1
09 Aug	London Borough of Havering (Schools)	UPM Employer Portal Navigation	1
09 Aug	London Borough of Havering	UPM Employer Portal Navigation	1
16 Aug	London Borough of Havering	UPM Employer Portal Navigation	1
16 Aug	London Borough of Havering	UPM Employer Portal Navigation	1
16 Aug	May Harris	UPM Employer Portal Navigation	1
16 Aug	REAch2	UPM Employer Portal Navigation	1
16 Aug	London Borough of Havering	UPM Employer Portal Navigation	1
18 Aug	EPM - Payroll Provider	UPM Employer Portal - Monthly Returns	1
18 Aug	Drapers Academy	UPM Employer Portal - Monthly Returns	1
18 Aug	Harrison Catering Services	UPM Employer Portal - Monthly Returns	1
01 Sep	London Borough of Havering	UPM Employer Portal - Monthly Returns	1
01 Sep	Atalian Servest Food Co Ltd	UPM Employer Portal - Monthly Returns	1
01 Sep	Havering and Havering paid academies	UPM Employer Portal - Monthly Returns	1
01 Sep	Unity Schools Partnership	UPM Employer Portal - Monthly Returns	1
01 Sep	Atalian Servest	UPM Employer Portal - Monthly Returns	1

Date	Employer	Activity	Number in attendance
01 Sep	London Borough of Havering	UPM Employer Portal - Monthly Returns	1
01 Sep	SLM	UPM Employer Portal - Monthly Returns	1
06 Sep	May Harris	UPM Employer Portal - Monthly Returns	1
08 Sep	London Borough of Havering	UPM Employer Portal - Monthly Returns	1
08 Sep	Drapers Pyrgo Priory School	UPM Employer Portal - Monthly Returns	1
08 Sep	Unity Schools Partnership	UPM Employer Portal - Monthly Returns	1
12 Sep	Havering Pension Fund	PACE - pre go live meeting	2
13 Sep	London Borough of Havering	UPM Employer Portal Navigation	1
13 Sep	London Borough of Havering	UPM Employer Portal Navigation	1
13 Sep	London Borough of Havering	UPM Employer Portal Navigation	1
13 Sep	London Borough of Havering	UPM Employer Portal Navigation	1
13 Sep	London Borough of Havering	UPM Employer Portal Navigation	1
15 Sep	Havering Pension Fund	UPM Employer Portal Navigation - client profile	2
20 Sep	REAch2	UPM Employer Portal - Monthly Returns	1
22 Sep	Lewis and Graves	UPM Employer Portal Navigation	1
22 Sep	Oasis Pinewood 10536	UPM Employer Portal Navigation	1
22 Sep	Coopers Copany & Coborn School	UPM Employer Portal Navigation	1
28 Sep	Havering Pension Fund	Client Meeting	2

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

EMAILS – EMPLOYERS

CLIENT SPECIFIC

July

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

August

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

September

- UPM employer portal training
- Pension Pulse

EMAILS – MEMBERS

CLIENT SPECIFIC

July

- PensionPoint (live now - follow up)

August

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

September

- Help us improve PensionPoint

Data Quality

In this section…
- Common data
- Conditional data

DATA QUALITY (TPR SCORES)

↘ COMMON DATA   CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
NI Number	0	5	13
Surname	0	0	0
Forenames/Initials	0	0	0
Sex	0	0	0
DOB	0	0	0
Date started pensionable service / policy / contributions	0	0	0
Expected retirement / maturity / target retirement date	0	0	0
Membership status	0	0	0
Last status event	0	0	0
Address	1	145	22
Postcode	4	166	53
Total Fails	5	316	88
Individual Fails	4	171	66
Total Members	6,769	6,676	6,655
Accuracy Rate	99.9%	97.4%	99.0%
Total accuracy rate			98.8%

↘ CONDITIONAL DATA   CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	6
AVC's/Additional Contributions	1
Deferred Benefits	3
Tranches (DB)	16
Gross Pension (Pensioners)	1
Tranches (Pensioners)	3
Gross Pension (Dependants)	4
Tranches (Dependants)	1
Date of Leaving	3
Date Joined Scheme	0
Employer Details	0
Salary	618
Crystallisation	39
Annual Allowance	181
LTA Factors	0
Date Contracted Out	74
Pre-88 GMP	84
Post-88 GMP	409
Total Fails	1,443
Individual Fails	1,230
Total Members	20,100
Accuracy Rate	93.9%

LPP

Local Pensions Partnership
Administration