LPP

Local Pensions Partnership
Administration

Havering Pension Fund

Quarterly Administration Report

1st January – 31st March 2023

lppapensions.co.uk

CONTENTS

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'.

Page 17 & 18

Customer Satisfaction Scores

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

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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.

OUR VALUES

WORKING TOGETHER

DOING THE RIGHT THING

FORWARD THINKING

COMMITTED TO EXCELLENCE

ANNUAL PLAN

✔ 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 Q4 2022/23 (January – March 2023)

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

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

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

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

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

- Ill-health estimates/retirements prioritised

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

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

Payroll

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

Statutory Deadlines

No statutory deadlines were due during the period.

Casework SLA Performance

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

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

EXECUTIVE SUMMARY CONTINUED

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

Satisfaction Scores

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

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

Pensions Helpdesk

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

Fund Membership

In this section…

- Total Fund membership
- Current Age Demographic

TOTAL FUND MEMBERSHIP

TOTAL FUND MEMBERSHIP — CLIENT SPECIFIC

Legend: Active Contributors, Deferred Beneficiaries, Pensioners & Dependants

	Q1 22/23	Q2 22/23	Q3 22/23	Q4 22/23
Total	20,032	20,100	20,198	20,217
Pensioners & Dependants	6,614	6,655	6,723	6,775
Deferred Beneficiaries	6,649	6,676	6,727	6,750
Active Contributors	6,769	6,769	6,748	6,692
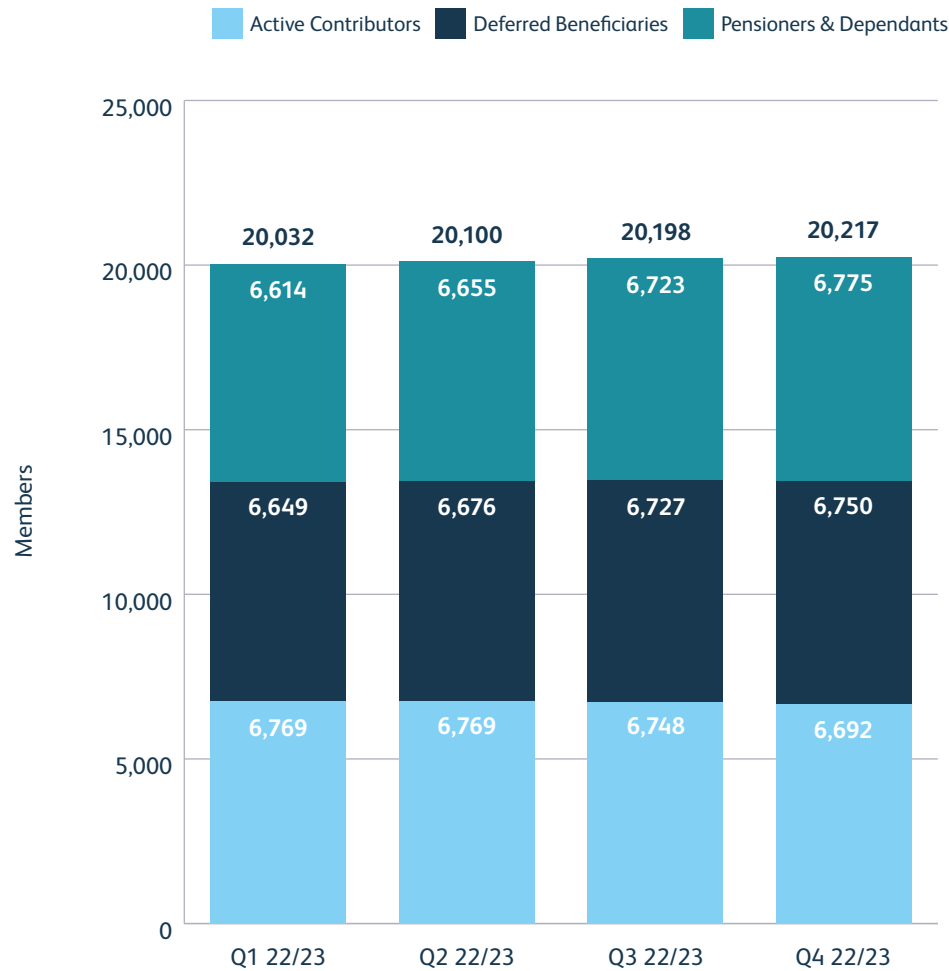
CURRENT AGE DEMOGRAPHIC — CLIENT SPECIFIC

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

	Under 21	21 to 30	31 to 40	41 to 50	51 to 60	61 to 70	Over 70
Active	46	586	1,199	1,889	2,181	758	33
Deferred	8	365	1,150	1,760	2,706	731	30

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+

	Under 65	65 to 69	70 to 74	75 to 79	80 to 84	85 to 89	90 to 94	95 to 99	100+
Pensioner	1,191	1,428	1,369	1,171	729	531	275	74	7
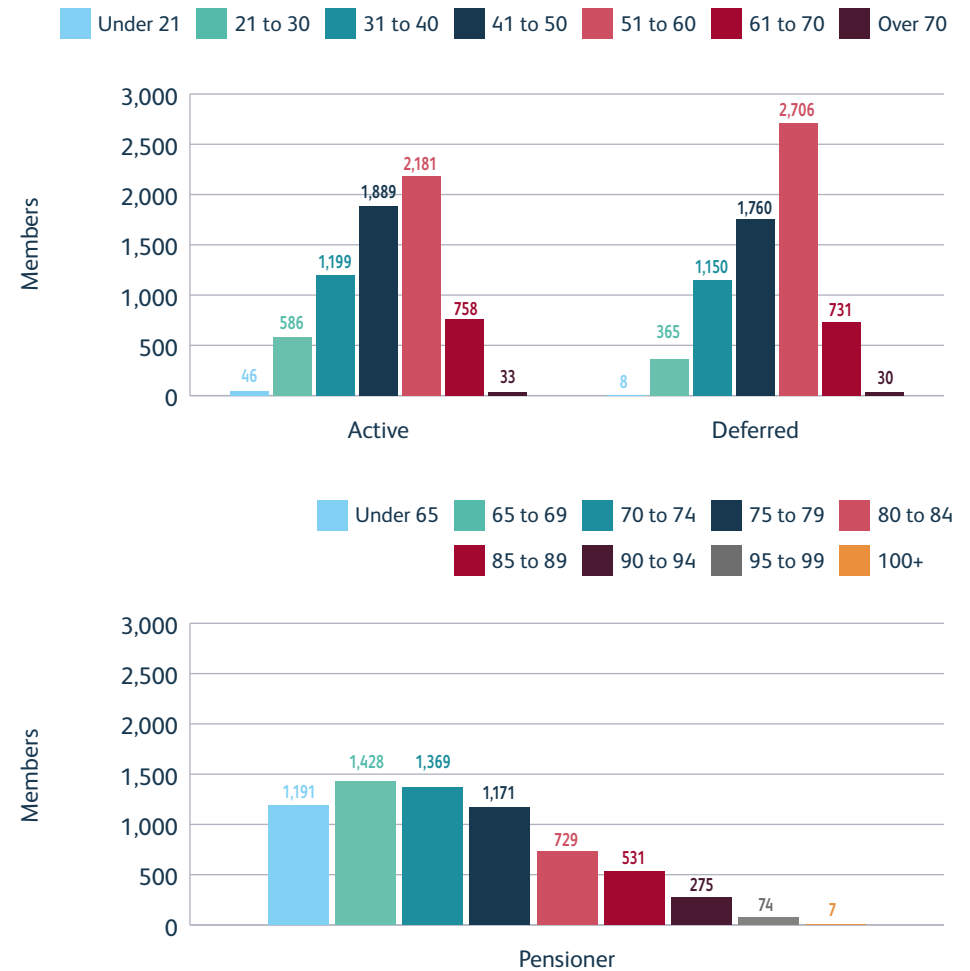
Casework Performance Against SLA

In this section…
- Performance – All cases
- Performance Standard

CASEWORK PERFORMANCE AGAINST SLA

PERFORMANCE – ALL CASES

CLIENT SPECIFIC
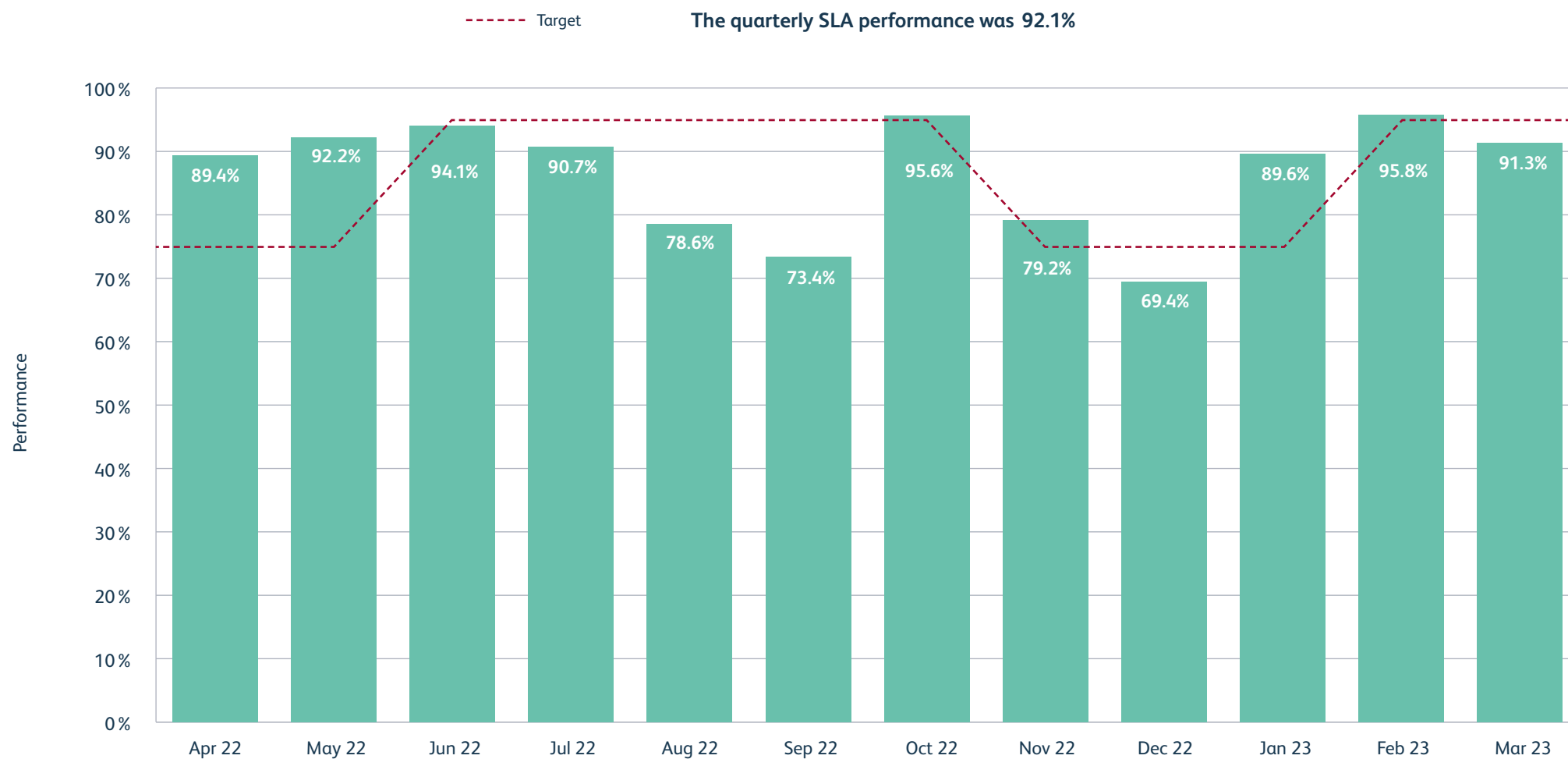
----- Target   **The quarterly SLA performance was 92.1%**

	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23
Performance	89.4%	92.2%	94.1%	90.7%	78.6%	73.4%	95.6%	79.2%	69.4%	89.6%	95.8%	91.3%

CASEWORK PERFORMANCE AGAINST SLA

⤵ PERFORMANCE STANDARD　　　CLIENT SPECIFIC

Target (95 %)

	SLA target (working days)	Total Processed	Performance
New Starters	10	172	100.0%
Transfers In	10	41	95.1%
Transfers Out	10	103	95.1%
Estimates	10	52	86.5%
Deferred Benefits	15	149	90.6%
Retirements - Deferred	5	181	96.1%
Retirements - Active	5	122	88.5%
Refunds	5	42	88.1%
Deaths	5	84	64.3%
Correspondence	10	64	100.0%
Aggregation	10	105	96.2%
Other		22	90.9%
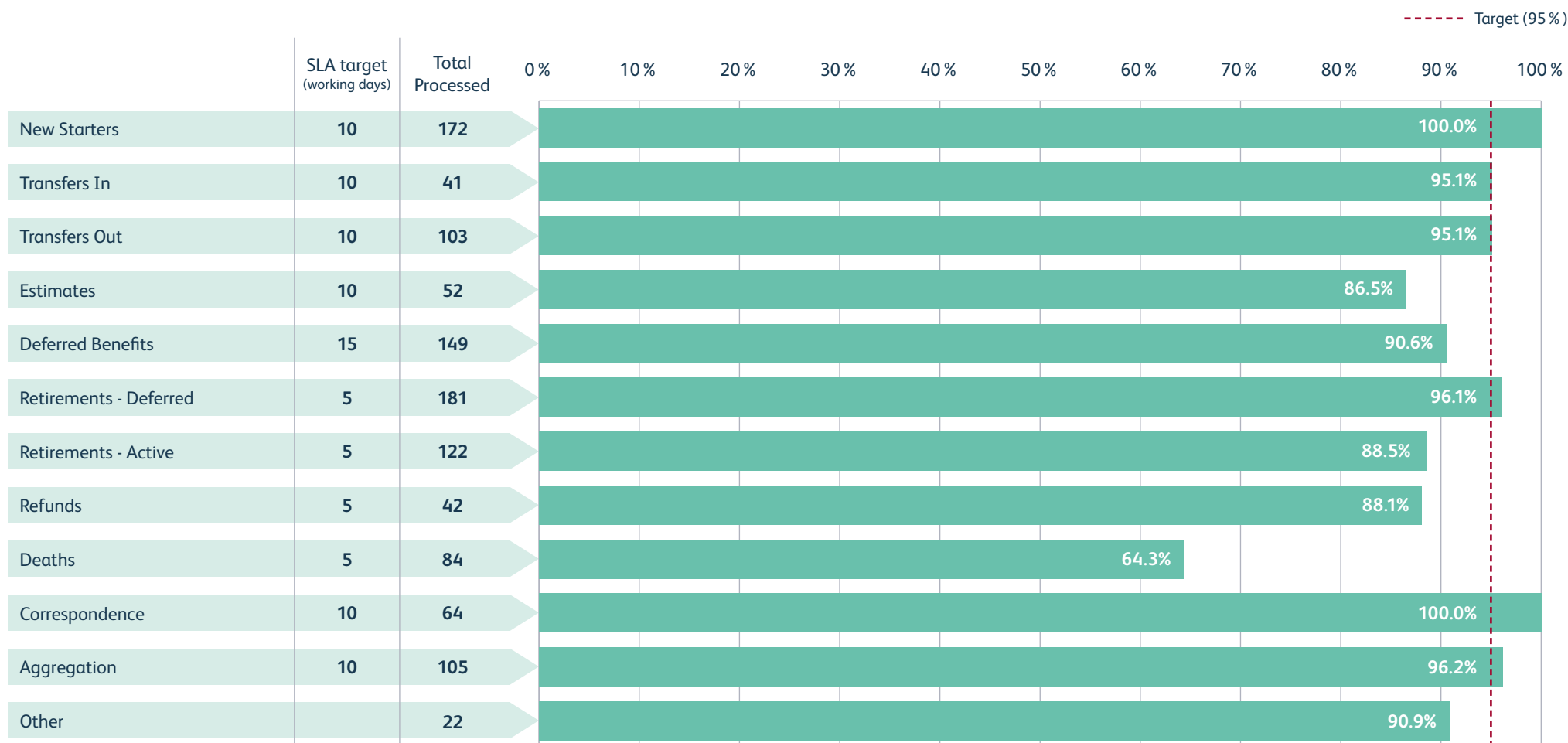
Helpdesk Calls Performance

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

In this section…

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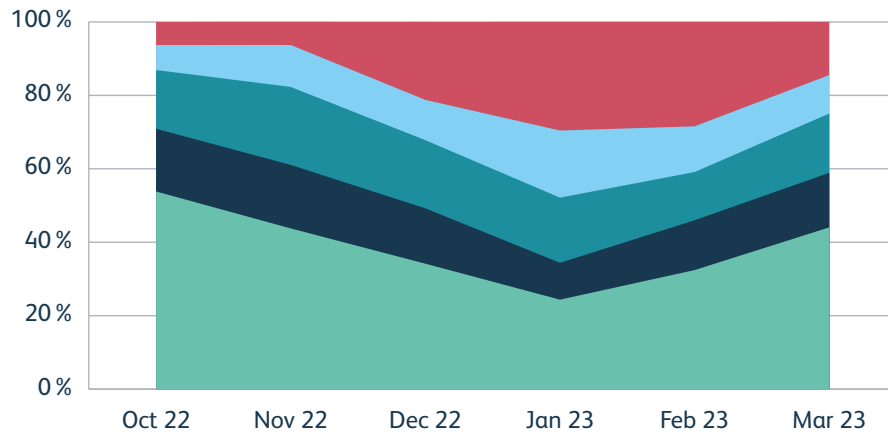- Calls answered (%)
- Total calls

HELPDESK CALLS PERFORMANCE

WAIT TIME RANGE
ALL LPPA

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

CALLS ANSWERED (%)
ALL LPPA

Legend: Performance

Month	Performance
Apr 22	84.6%
May 22	87.8%
Jun 22	94.7%
Jul 22	97.1%
Aug 22	96.4%
Sep 22	96.5%
Oct 22	95.7%
Nov 22	94.4%
Dec 22	90.8%
Jan 23	89.4%
Feb 23	90.0%
Mar 23	92.9%

HELPDESK CALLS PERFORMANCE

—— Average wait time (mm:ss)

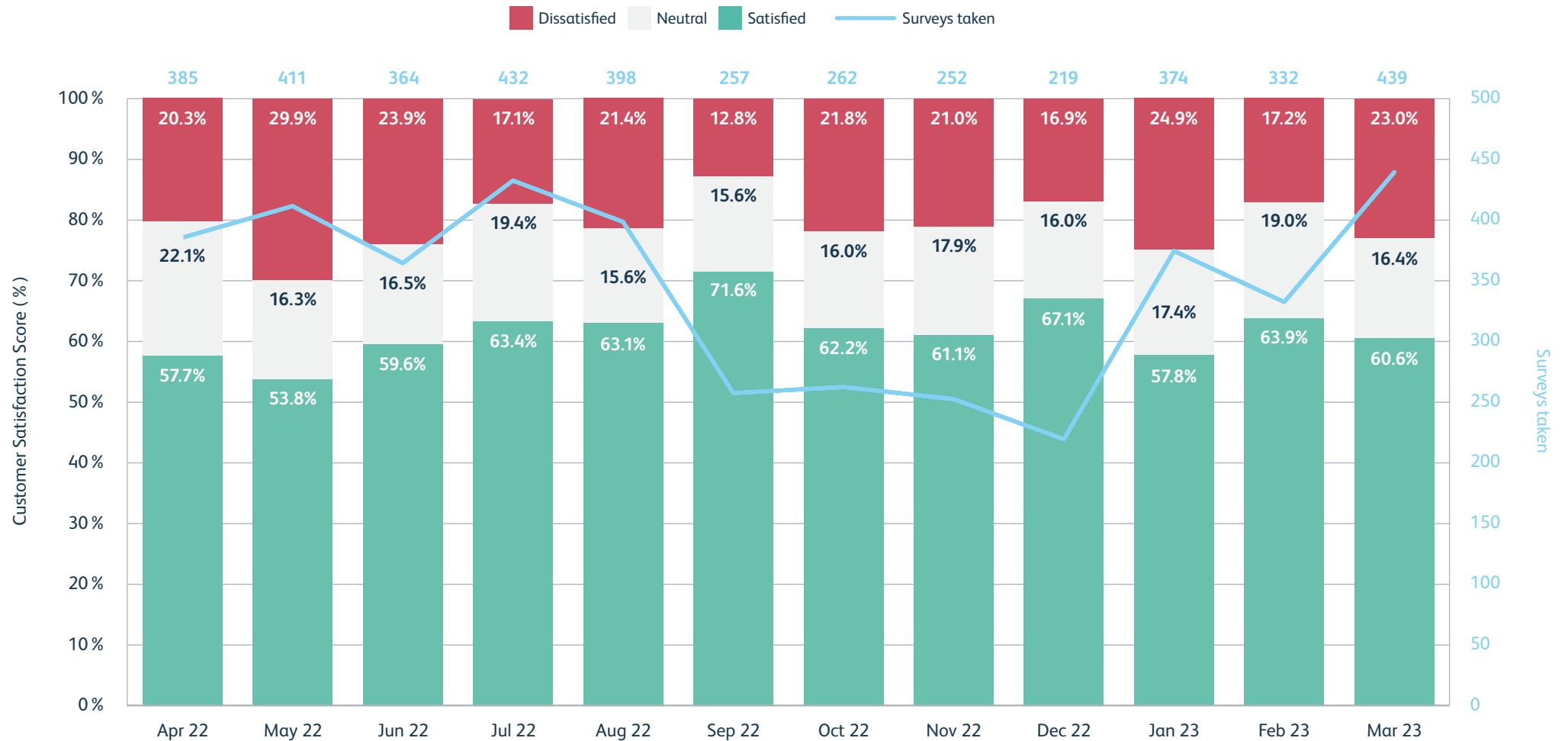|	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23
Average wait time (mm:ss)	17:19	12:59	5:21	2:47	3:33	3:42	3:58	4:55	9:02	10:29	10:04	6:19
Number of calls	14,171	16,317	12,051	10,911	12,825	11,018	11,938	12,156	9,106	14,159	14,168	15,942
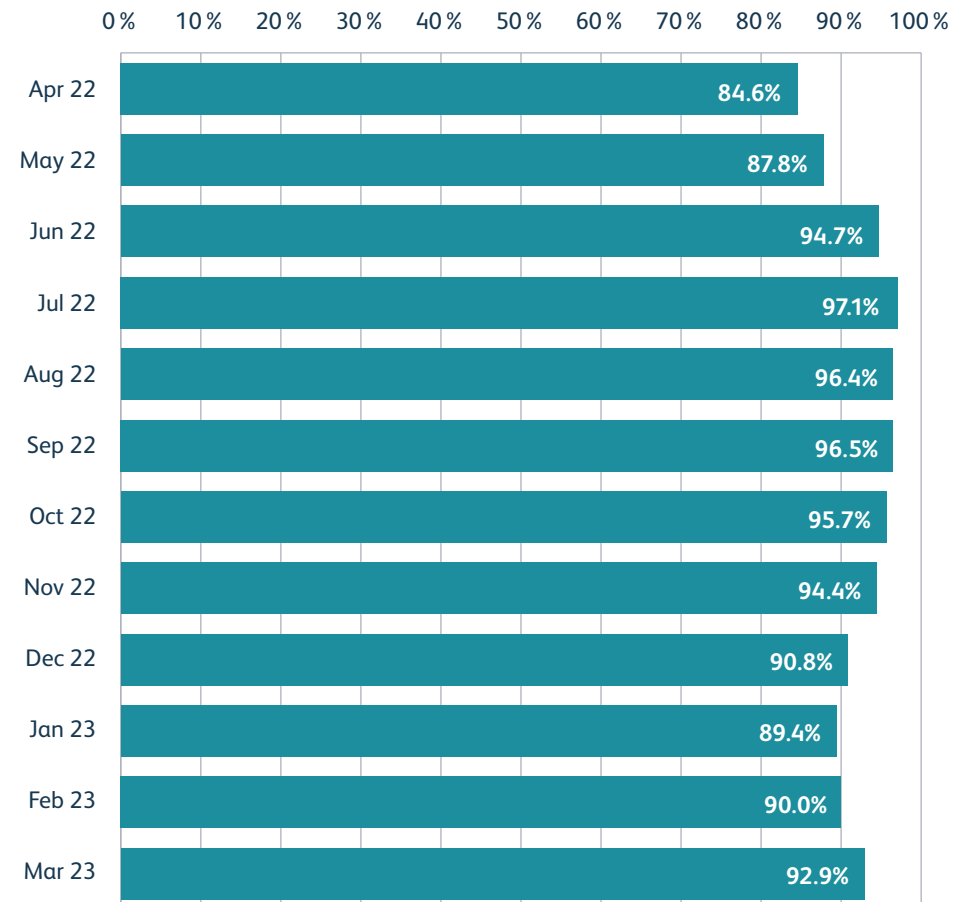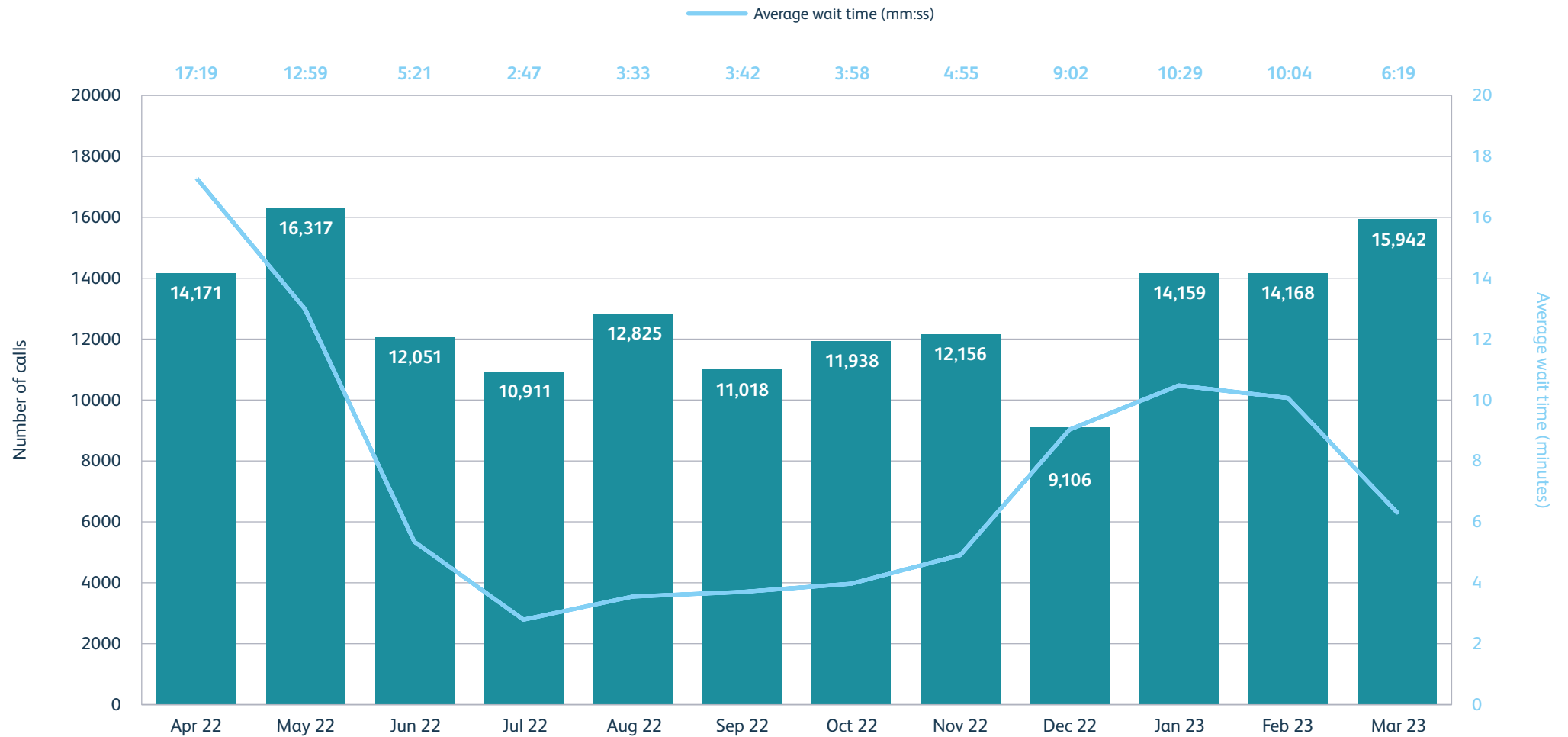
Customer Satisfaction Scores

In this section…

- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES

HELPDESK CALLS SATISFACTION   ALL LPPA

Legend: Dissatisfied, Neutral, Satisfied, Surveys taken

Month	Surveys taken	Dissatisfied	Neutral	Satisfied
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%
Oct 22	262	21.8%	16.0%	62.2%
Nov 22	252	21.0%	17.9%	61.1%
Dec 22	219	16.9%	16.0%	67.1%
Jan 23	374	24.9%	17.4%	57.8%
Feb 23	332	17.2%	19.0%	63.9%
Mar 23	439	23.0%	16.4%	60.6%

Customer Satisfaction Score (%)

Surveys taken
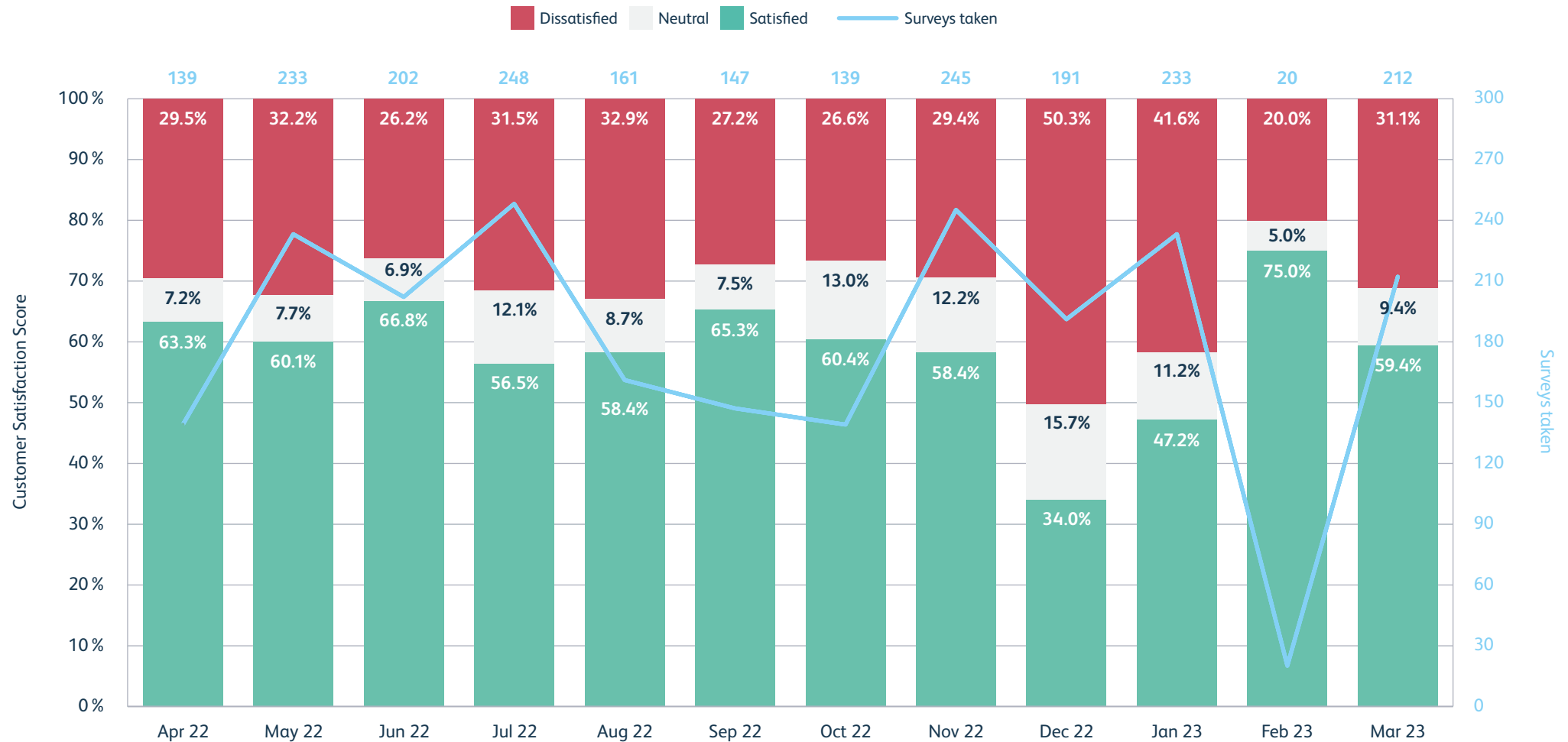
CUSTOMER SATISFACTION SCORES

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

RETIREMENTS   ALL LPPA

Legend: Dissatisfied | Neutral | Satisfied | Surveys taken

Month	Surveys taken	Dissatisfied	Neutral	Satisfied
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%
Oct 22	139	26.6%	13.0%	60.4%
Nov 22	245	29.4%	12.2%	58.4%
Dec 22	191	50.3%	15.7%	34.0%
Jan 23	233	41.6%	11.2%	47.2%
Feb 23	20	20.0%	5.0%	75.0%
Mar 23	212	31.1%	9.4%	59.4%

PensionPoint
Member Online Portal

In this section…

- Members registered

PensionPoint MEMBER ONLINE PORTAL

MEMBERS REGISTERED

CLIENT SPECIFIC

Legend: Active, Deferred, Pensioner

Stacked bar chart — Member Numbers

Quarter	Active	Deferred	Pensioner	Total
Q1 22/23	2,050	1,110	882	4,042
Q2 22/23	2,210	1,169	959	4,338
Q3 22/23	1,084	451	378	1,913
Q4 22/23	1,621	717	554	2,892

Bar chart — % Members

Quarter	Active	Deferred	Pensioner
Q1 22/23	30.3%	16.7%	13.3%
Q2 22/23	32.7%	17.5%	14.4%
Q3 22/23	16.1%	6.7%	5.6%
Q4 22/23	24.2%	10.6%	8.2%
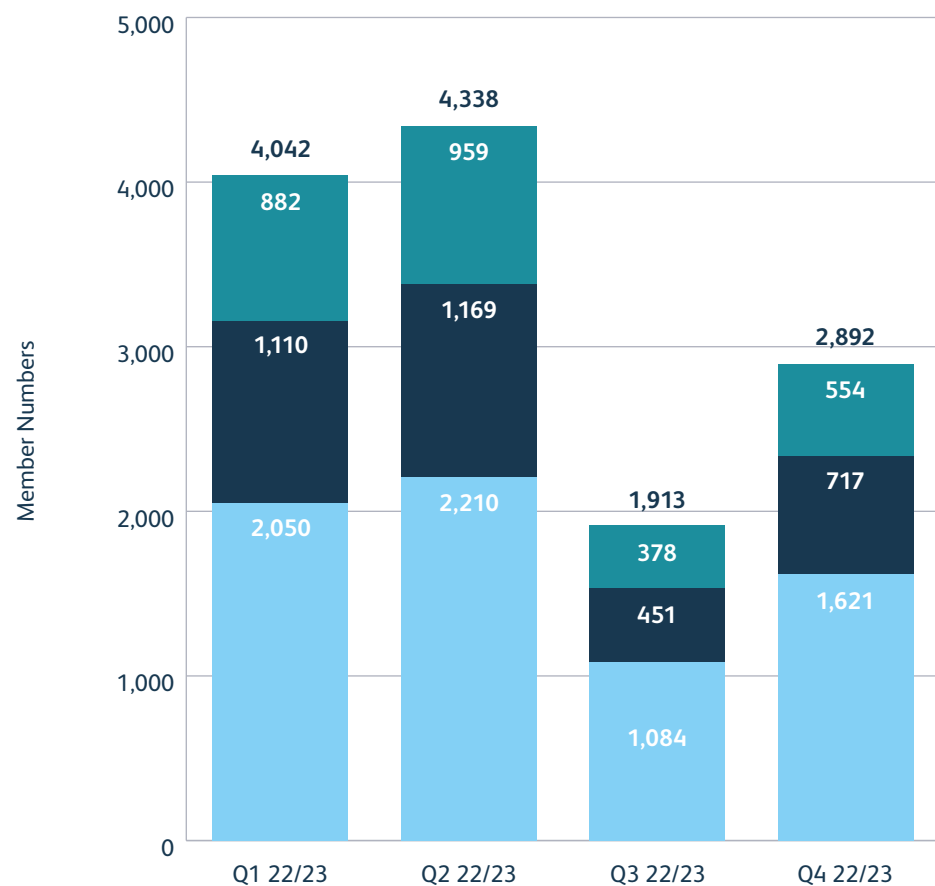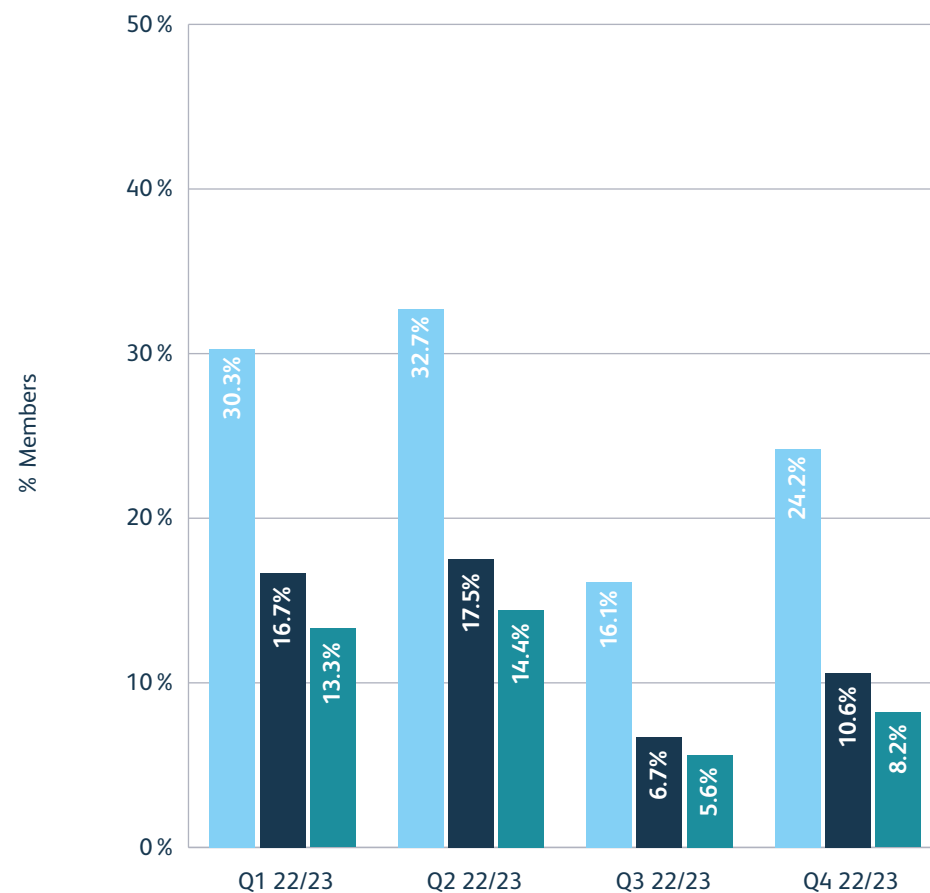
Employer Engagement & Communication Activity

In this section…

- Delivered
- Scheduled
- Engagement communications

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

1. A **member panel email** was issued, asking for feedback on the new LPPA Help Hub, which was launched in December on the LPPA website.

2. Emails, to a cross-section of members from all clients, inviting them to **join the member panel** were sent out in January.

3. A pension increases web page was created to update members on the latest pension increases.

4. Further website developments (additional pages) went live in Q4 including:
   - **New Joiners**
   - **Member contribution rates (23/24)**
   - **Additional Pension Contributions (APC)**
   - **Pension pay dates (23/24)**
   - **Updating Your Bank Details**
   - **Retirement Guide for Leavers** (updated)
   - **Tier 3 Ill Health Retirement** (updated)

5. In preparation for McCloud remedy, **further communications** were issued to fund employers to ensure that historic data submissions have been accurately supplied (specifically hours worked and service break data).

6. A **McCloud roadmap webpage** was also created for our clients.

7. **Several bite-sized video FAQs** were developed to help answer some of the more popular member questions, including opting out, and information on the 50:50 option.

8. New Frequently Asked Questions (FAQs) were added to the LPPA website, following the Spring Budget, **including updates on Lifetime Allowance (LTA) and annual allowance**. A news story was also added to the **website**.

9. The automated Helpdesk (recorded) message was updated to include details of how to access P60 documents for retired members (from April).

10. **A joint press release was issued with Civica**, following the completed switch to the UPM administration platform.

11. LinkedIn posts were issued in Q1 covering a wide range of topics including:

    - Pension health checks
    - LPPA's Cyber Essentials Plus certification
    - Pension increases
    - Safer internet day
    - PensionPoint ('register to enjoy the benefits')
    - Employer Monthly Return training
    - LGBT history month
    - Chinese New Year
    - '100,000' members registered on PensionPoint
    - International Women's Day
    - LPPA Client forum
    - Spring Budget (2023)
    - Monthly Returns

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

- Happy Easter
- Happy Ramadan

12. **Pension Pulse bulletin** – a UPM special was issued to employers in January, followed by a **'financial year end'** special in March.

13. Employer training sessions were delivered with a focus on monthly returns and navigating the UPM employer portal, including:

   - UPM employer portal training (sessions to support with general navigation and submitting the monthly return data file)

   - Monthly Return Training – regular training sessions available for employers to attend, with a demonstration of the upload of Monthly Return file via UPM employer portal.

   - Remote employer visits conducted to support with navigating the UPM employer portal.

   - Employer visits (training sessions and support meetings) continue to be delivered remotely.

14. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:

   - Making Sense of your Pension (online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while).

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

↘ SCHEDULED   ALL LPPA

1. All employers will be required to provide monthly data submissions to LPPA from the 10 May 23 (previously only employers of specific funds supplied monthly data files), and training will continue to be delivered by the engagement team in support of this.

2. P60's will be uploaded to members online accounts (PensionPoint) before the end of May, and email notifications will be issued across the period April to May (paper copies will be mailed to members who have requested them).

3. The LPPA online Spring Newsletter for retired members will be issued around the same time as P60's.

4. ABS notification activity will be planned in Q1, with communications scheduled for delivery in line with statutory deadlines (by the end August).

5. The LPPA online Summer Newsletter for Active and Deferred retired members will be issued around the same time as ABS communications.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ENGAGEMENT COMMUNICATIONS   CLIENT SPECIFIC

- UPM employer portal training was delivered and 1 Havering Pension Fund employer attended

- Monthly return training was delivered and 1 employer attended

- Scheme Leavers training was delivered with 1 employer in attendance

- LGPS Scheme Essentials training was delivered and 1 employer from Havering Pension Fund attended

- 1 Havering fund member attended the Making Sense of your Pension session

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ EMPLOYERS   CLIENT SPECIFIC

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

⬊ MEMBERS   CLIENT SPECIFIC

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

EMAILS – EMPLOYERS

CLIENT SPECIFIC

January

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

February

- Annual returns / Important information on 2022 / 23 submissions

March

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

EMAILS – MEMBERS

CLIENT SPECIFIC

January

- Member training - Making Sense of Your Pension / Retirement

February

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

March

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

Data Quality

In this section…

- Common data
- Conditional data

DATA QUALITY (TPR SCORES)

COMMON DATA   CLIENT SPECIFIC

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

CONDITIONAL DATA   CLIENT SPECIFIC

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

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