LPP

Local Pensions Partnership
Administration

Havering Pension Fund

Quarterly Administration Report

1st July – 30th September 2023

lppapensions.co.uk

CONTENTS

DEFINITIONS

Page 8

Total Fund Membership

Total Fund Membership is the number of Member records held on the LPPA pensions administration system that are contributing to, awaiting benefits, or receiving benefits from the pension fund.

Current Age Demographic

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

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

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

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

Page 10

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 11

Casework Performance - Standard

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

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

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

Page 12

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 not limited to, the deletion of a process or changes in assigned categories).

Page 14 & 15

Helpdesk Performance

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

Page 20 & 21

Member Online Portal

The number and percentage of member records by status, that are registered for LPPA's Member Self-Service facility, PensionPoint.

Page 28

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 (details that are specific to the Member) and Scheme Specific 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 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** 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 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24
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							📅					
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 2023/24 (July – September 2023)

Casework and Helpdesk performance metrics continue to trend in the right direction, but this is not yet translating fully through to the member, employer and client experience.

Payroll

All pensioner payroll and lump sum payments due in the reporting period were made on time (this equates to over £100 million, across all clients, in pension payments per month).

Statutory deadlines

All regulatory and statutory deadlines due in the reporting period were met.

• Annual Benefit Statements for eligible active and deferred members

• Newsletter issued to active and deferred members.
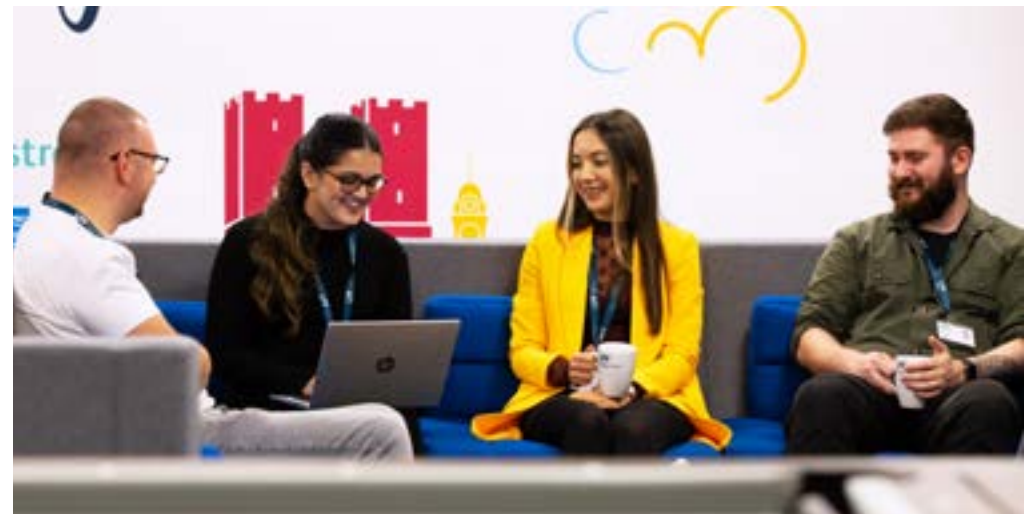
Casework SLA performance

Overall performance against SLAs is back above the targeted 95% however, performance has been impacted by a focus to clear cases that had already missed the SLA. Cases that have missed SLA impact the performance measure when they are completed, and not when they miss.

Satisfaction scores

Helpdesk and Retirement satisfaction scores are now reported at client level and for the last 12 months. Moving away from 'All LPPA' reporting reduces the number of completed member surveys, which affects the visual presentation of the graphs. However, it does provide a more specific view of satisfaction scores for your members.

Pensions Helpdesk

Helpdesk performance for average call wait time and number of answered calls is now reported at a client level – the abandoned call rate remains at 'All LPPA' level, as the Helpdesk telephone number is the same for all clients (and therefore it isn't possible to measure abandon rates at client level).
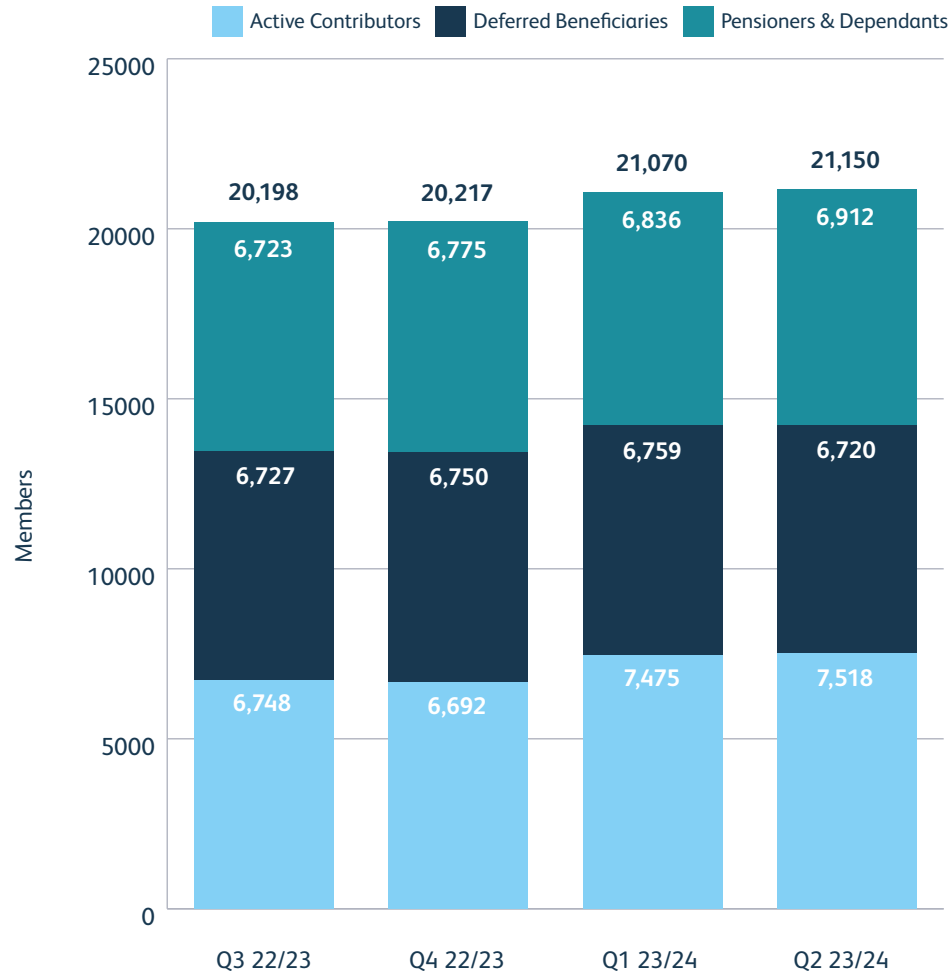
Fund Membership

In this section…

- Total fund membership
- Current age demographic

TOTAL FUND MEMBERSHIP

TOTAL FUND MEMBERSHIP

Legend: Active Contributors, Deferred Beneficiaries, Pensioners & Dependants

	Q3 22/23	Q4 22/23	Q1 23/24	Q2 23/24
Total	20,198	20,217	21,070	21,150
Pensioners & Dependants	6,723	6,775	6,836	6,912
Deferred Beneficiaries	6,727	6,750	6,759	6,720
Active Contributors	6,748	6,692	7,475	7,518

CURRENT AGE DEMOGRAPHIC

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

Active:
Under 21	21 to 30	31 to 40	41 to 50	51 to 60	61 to 70	Over 70
75	702	1,378	2,140	2,346	844	33

Deferred:
Under 21	21 to 30	31 to 40	41 to 50	51 to 60	61 to 70	Over 70
8	340	1,158	1,722	2,679	781	32

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+

Pensioner:
Under 65	65 to 69	70 to 74	75 to 79	80 to 84	85 to 89	90 to 94	95 to 99	100+
1,217	1,419	1,385	1,242	755	534	265	83	12

Casework Performance

In this section…

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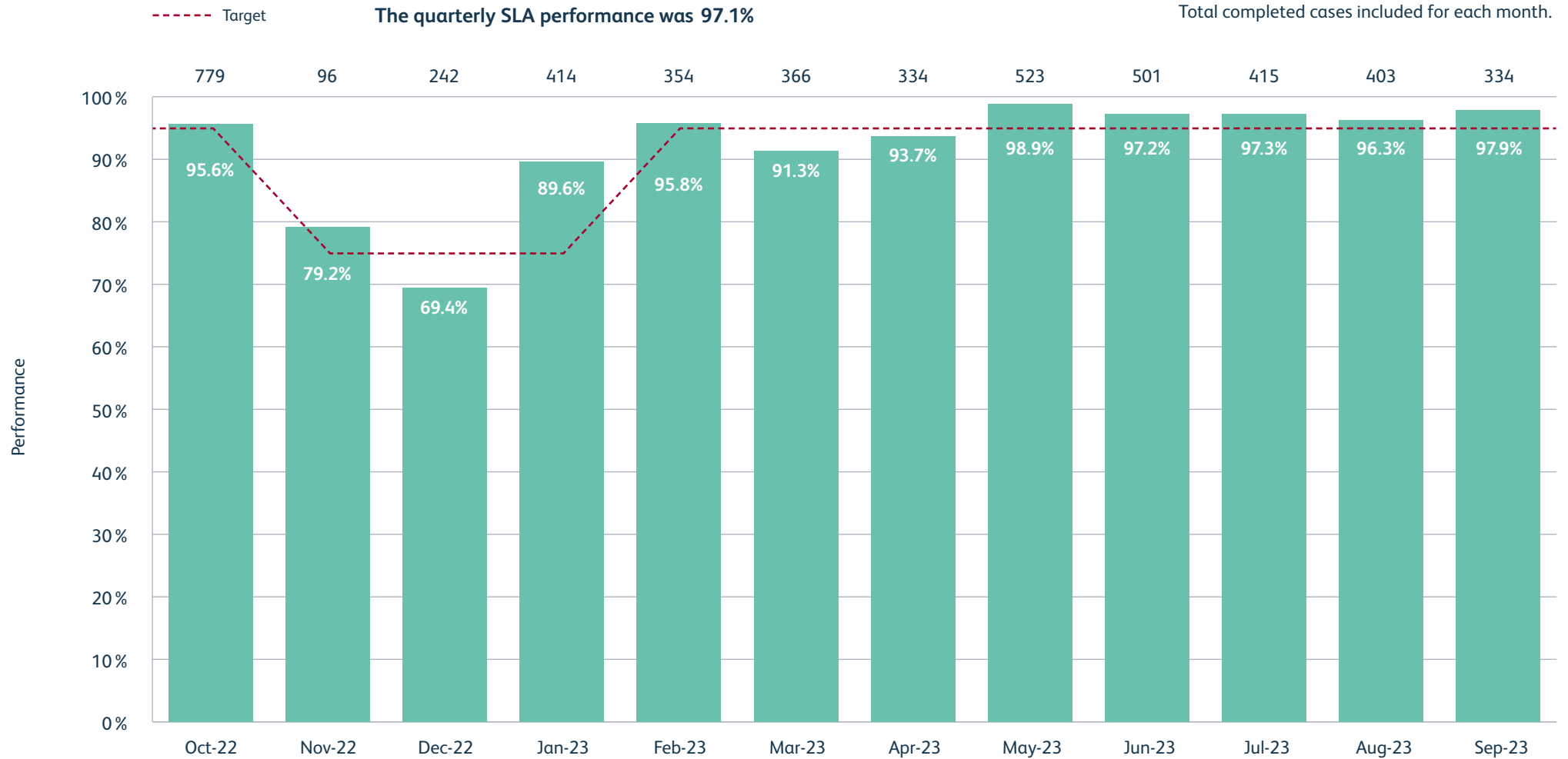
CASEWORK PERFORMANCE

PERFORMANCE – ALL CASES   CLIENT SPECIFIC

- - - - Target   **The quarterly SLA performance was 97.1%**   Total completed cases included for each month.

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Total completed cases	779	96	242	414	354	366	334	523	501	415	403	334
Performance	95.6%	79.2%	69.4%	89.6%	95.8%	91.3%	93.7%	98.9%	97.2%	97.3%	96.3%	97.9%

CASEWORK PERFORMANCE

- - - - - Target (95%)

	SLA target (working days)	Total Processed	0% — 100%
New Starters	10	134	100.0%
Transfers In	10	51	98.0%
Transfers Out	10	80	96.3%
Estimates	10	50	98.0%
Deferred Benefits	15	40	97.5%
Retirements - Deferred	5	137	97.1%
Retirements - Active	5	114	93.0%
Refunds	5	54	92.6%
Deaths	5	81	87.7%
Correspondence	10	84	98.8%
Aggregation	10	79	100.0%
Other (see Definitions – page 3)		248	100.0%
Total		**1,152**	

CASEWORK PERFORMANCE

ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER CLIENT SPECIFIC

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

	Brought Forward at 01/07/23	Received (Inbound)	Completed (Outbound)	Outstanding as of 30/09/23
New Starters	8	183	140	51
Transfers In	131	77	62	146
Transfers Out	141	91	85	147
Estimates	33	57	55	35
Deferred Benefits	194	152	69	277
Retirements - Deferred	143	175	194	124
Retirements - Active	126	157	186	97
Refunds	67	81	75	73
Deaths	124	117	99	142
Correspondence	44	128	104	68
Aggregation	182	162	161	183
Other *(see Definitions – page 3)*	77	309	319	67
TOTALS	1,270	1,689	1,549	1,410

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…
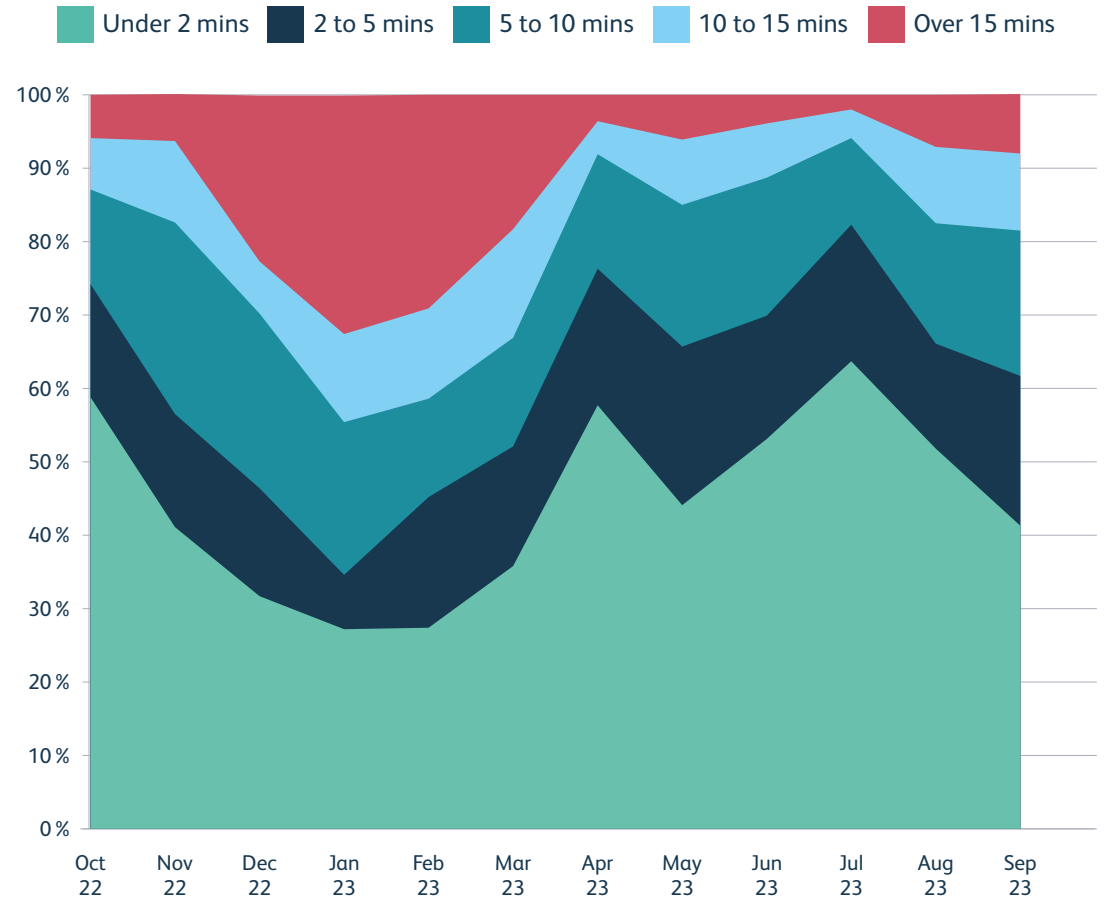- Wait time range
- Calls answered

HELPDESK CALLS PERFORMANCE

	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Oct 22	58.8 %	15.4 %	12.9 %	7.0 %	5.9 %
Nov 22	41.1 %	15.4 %	26.1 %	11.1 %	6.4 %
Dec 22	31.7 %	14.7 %	23.8 %	7.1 %	22.6 %
Jan 23	27.2 %	7.4 %	20.8 %	12.0 %	32.5 %
Feb 23	27.4 %	17.8 %	13.4 %	12.3 %	29.1 %
Mar 23	35.8 %	16.3 %	14.8 %	14.8 %	18.3 %
Apr 23	57.7 %	18.6 %	15.6 %	4.5 %	3.6 %
May 23	44.1 %	21.6 %	19.3 %	8.9 %	6.1 %
Jun 23	53.1 %	16.8 %	18.8 %	7.4 %	3.9 %
Jul 23	63.7 %	18.6 %	11.8 %	3.9 %	2.0 %
Aug 23	51.8 %	14.3 %	16.4 %	10.4 %	7.1 %
Sep 23	41.3 %	20.4 %	19.8 %	10.5 %	8.1 %

HELPDESK CALLS PERFORMANCE

CALLS ANSWERED   CLIENT SPECIFIC

Average wait time (mm:ss)

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Avg wait time	3:37	5:07	9:20	11:06	10:22	7:45	3:16	4:29	3:49	2:35	4:30	5:08
Number of calls	272	280	252	283	292	338	333	347	309	306	336	334
LPPA Abandon Rate	4.3%	5.6%	9.2%	10.6%	10.0%	7.0%	3.8%	4.6%	3.8%	2.4%	4.1%	5.5%

Month & LPPA Abandon Rate
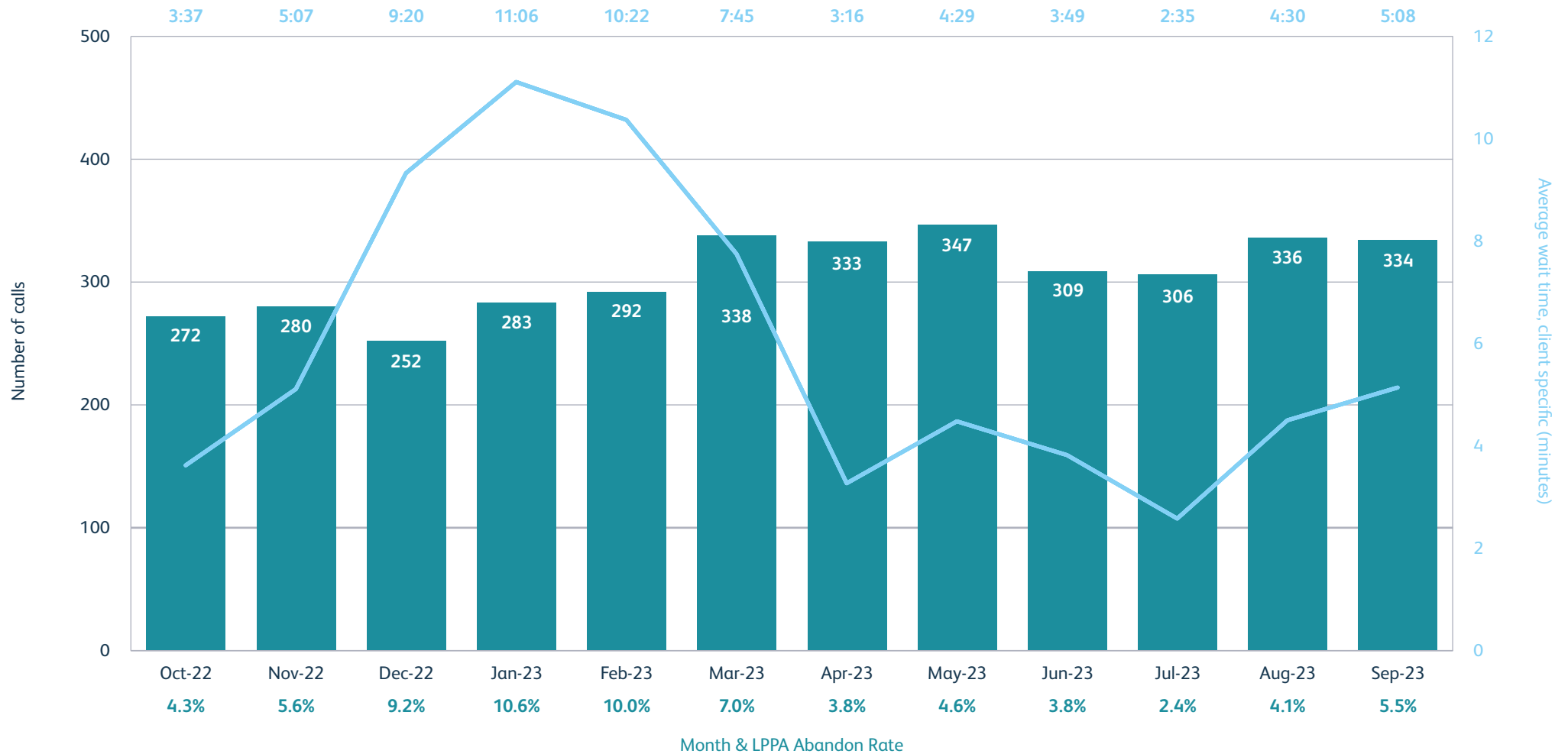
Customer Satisfaction Scores

In this section…

- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES

↘ **HELPDESK CALLS SATISFACTION** SPECIFIC CLIENT

Legend: Dissatisfied | Neutral | Satisfied | Surveys taken

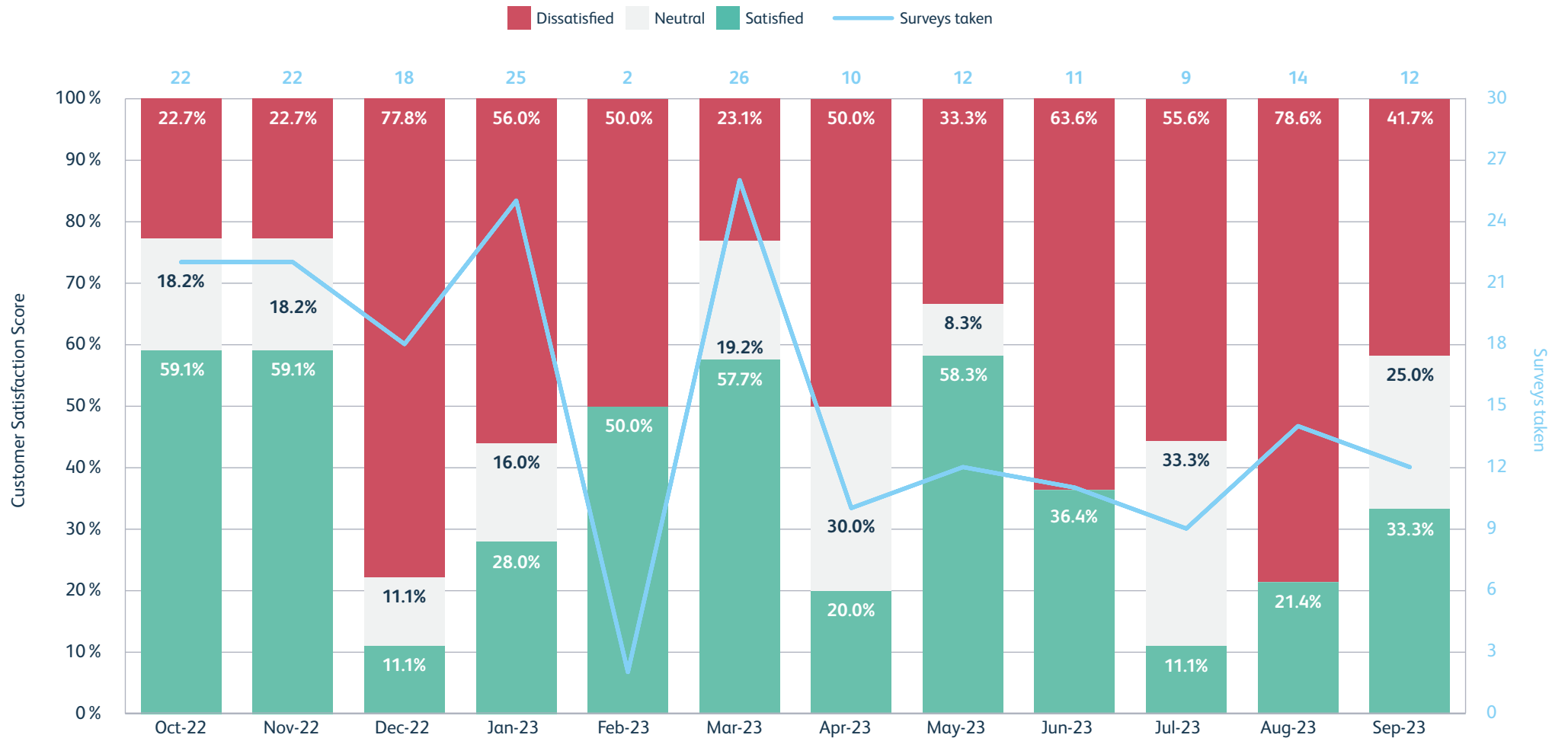| Month	Surveys taken	Dissatisfied	Neutral	Satisfied
Oct-22	2	50.0%	50.0%	
Nov-22	8	37.5%		62.5%
Dec-22	7		28.6%	71.4%
Jan-23	4		25.0%	75.0%
Feb-23	5	40.0%		60.0%
Mar-23	10	10.0%	20.0%	70.0%
Apr-23	6		66.7%	33.3%
May-23	16	6.3%	43.8%	50.0%
Jun-23	9	33.3%	22.2%	44.4%
Jul-23	14	14.3%	28.6%	57.1%
Aug-23	18	16.7%	11.1%	72.2%
Sep-23	8	25.0%	12.5%	62.5%
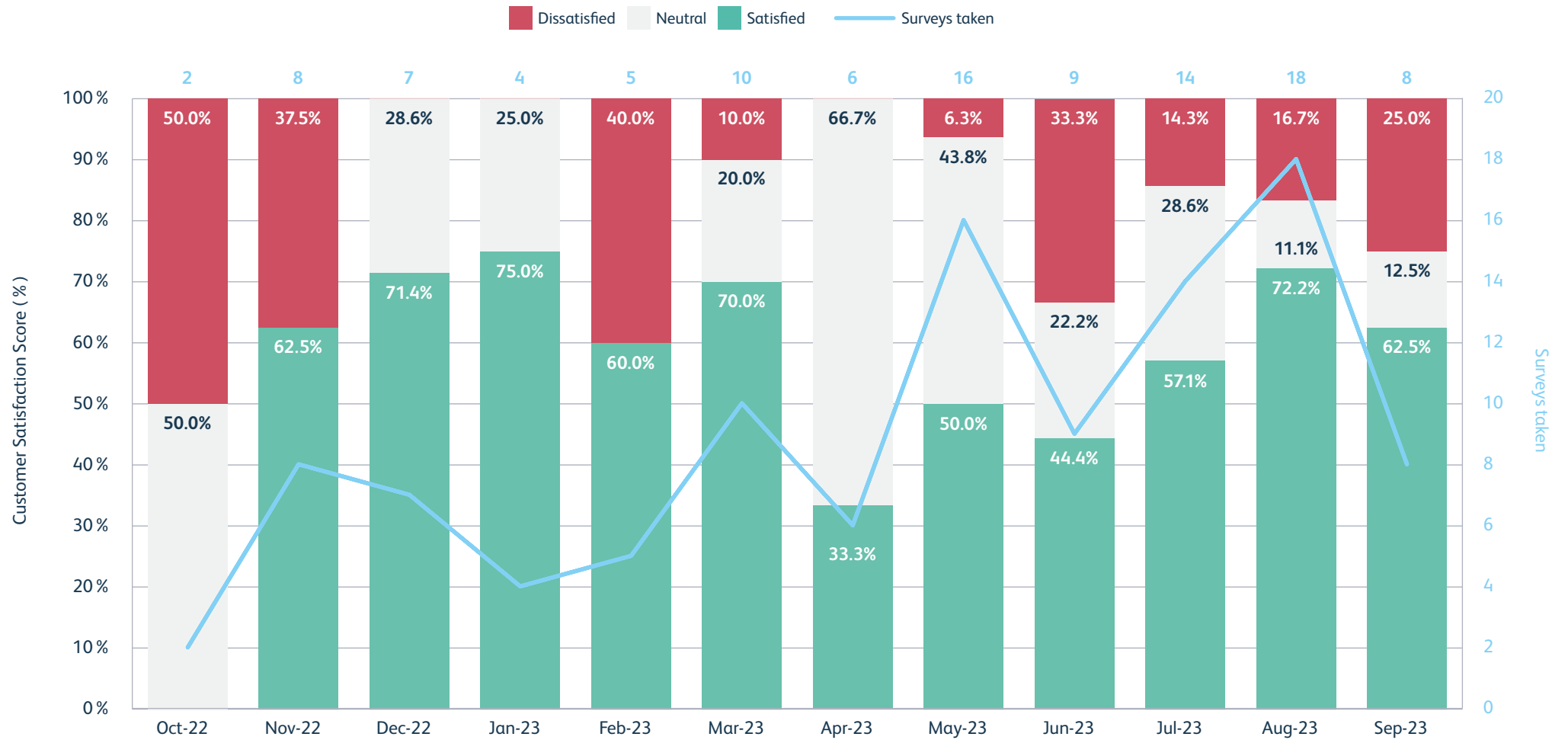
CUSTOMER SATISFACTION SCORES

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   CLIENT SPECIFIC

Legend: Dissatisfied, Neutral, Satisfied, Surveys taken

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Surveys taken	22	22	18	25	2	26	10	12	11	9	14	12
Dissatisfied	22.7%	22.7%	77.8%	56.0%	50.0%	23.1%	50.0%	33.3%	63.6%	55.6%	78.6%	41.7%
Neutral	18.2%	18.2%	11.1%	16.0%		19.2%	30.0%	8.3%		33.3%		25.0%
Satisfied	59.1%	59.1%	11.1%	28.0%	50.0%	57.7%	20.0%	58.3%	36.4%	11.1%	21.4%	33.3%

PensionPoint

Member Online Portal

In this section…

- Total members registered
- Members registered (%)

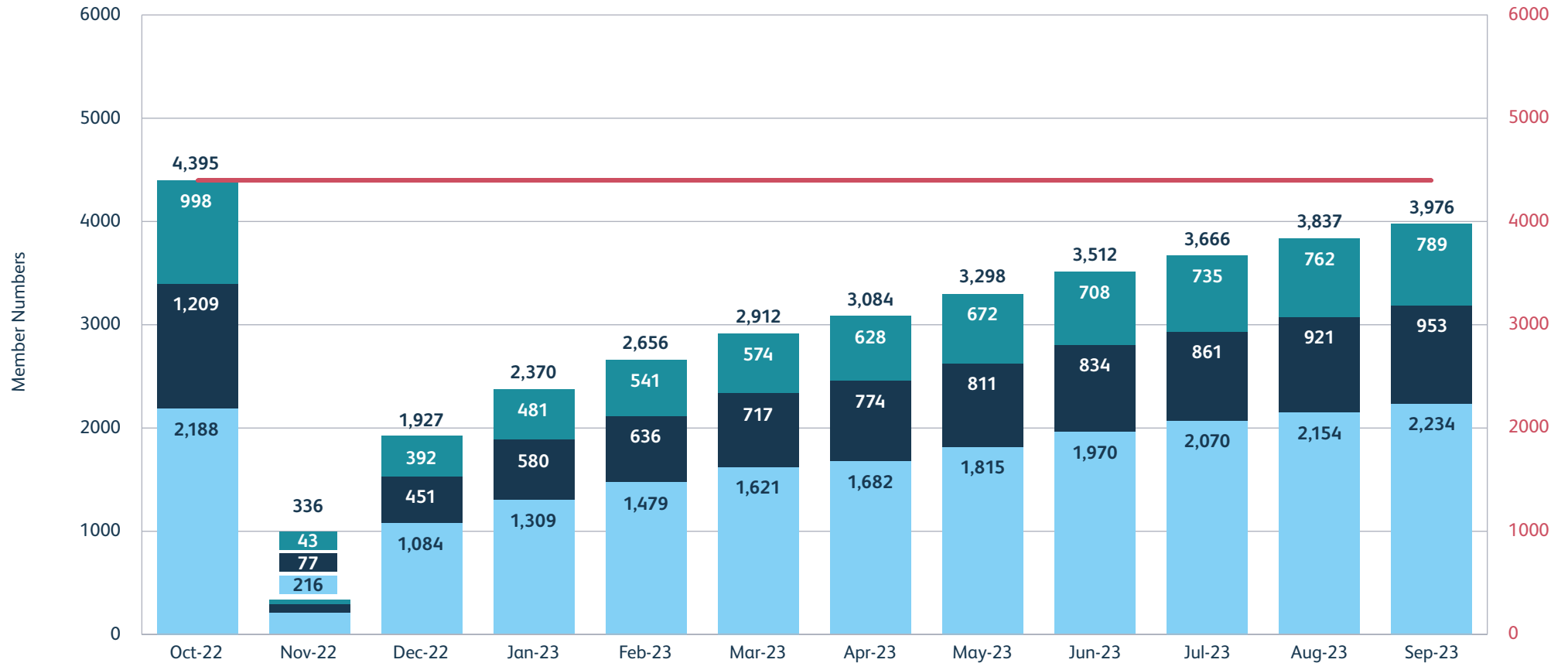# PensionPoint — MEMBER ONLINE PORTAL

TOTAL MEMBERS REGISTERED   CLIENT SPECIFIC

Legend: Active · Deferred · Pensioner · —— 4,395 (previous My Pension Online registrations as of October 2022)
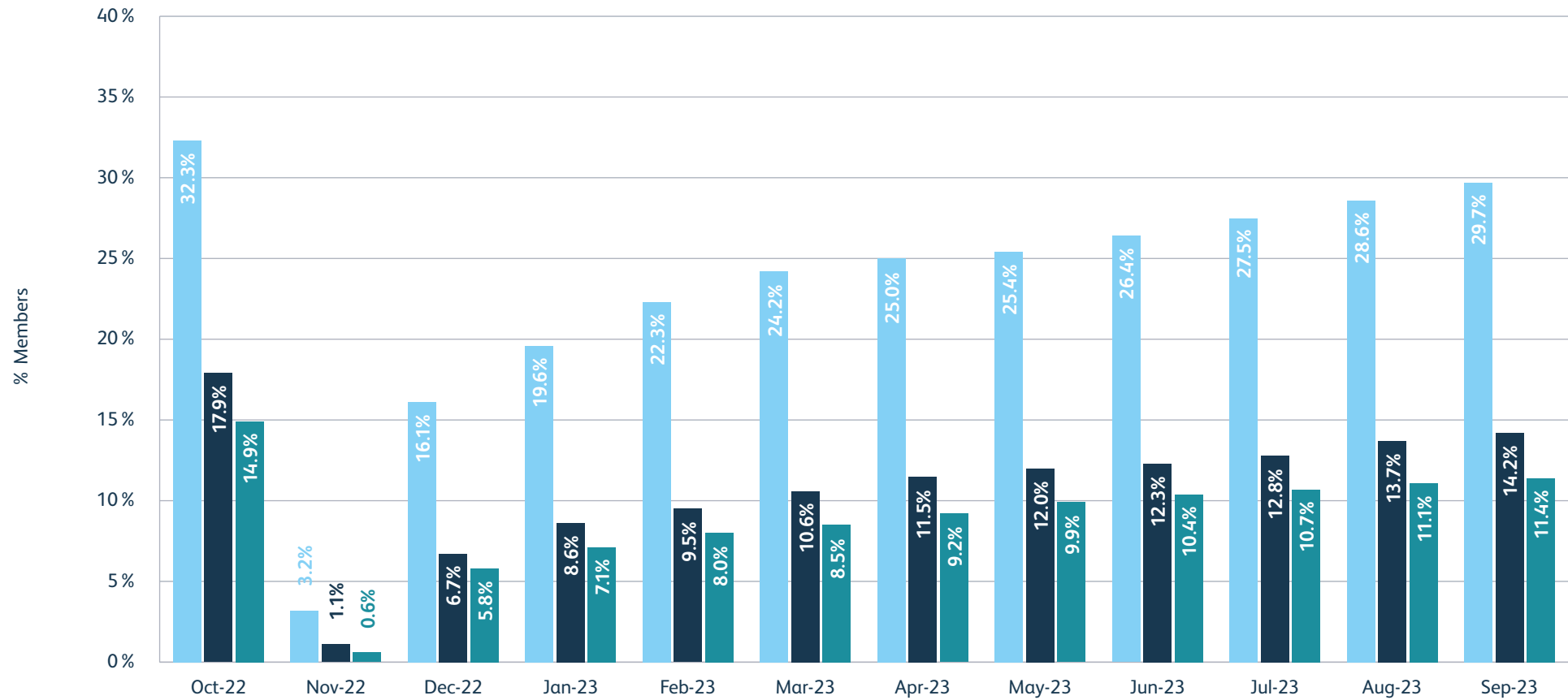
Member Numbers (Y-axis: 0 – 6000)

Month	Active	Deferred	Pensioner	Total
Oct-22	2,188	1,209	998	4,395
Nov-22	216	77	43	336
Dec-22	1,084	451	392	1,927
Jan-23	1,309	580	481	2,370
Feb-23	1,479	636	541	2,656
Mar-23	1,621	717	574	2,912
Apr-23	1,682	774	628	3,084
May-23	1,815	811	672	3,298
Jun-23	1,970	834	708	3,512
Jul-23	2,070	861	735	3,666
Aug-23	2,154	921	762	3,837
Sep-23	2,234	953	789	3,976

MEMBER ONLINE PORTAL

↘ **MEMBERS REGISTERED (%)**   **CLIENT SPECIFIC**

Legend: Active — Deferred — Pensioner

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23
Active	32.3%	3.2%	16.1%	19.6%	22.3%	24.2%	25.0%	25.4%	26.4%	27.5%	28.6%	29.7%
Deferred	17.9%	1.1%	6.7%	8.6%	9.5%	10.6%	11.5%	12.0%	12.3%	12.8%	13.7%	14.2%
Pensioner	14.9%	0.6%	5.8%	7.1%	8.0%	8.5%	9.2%	9.9%	10.4%	10.7%	11.1%	11.4%

Employer Engagement & Member Communication Activity

In this section…

- Delivered
- Scheduled
- Engagement communications (Employers & Members)

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ DELIVERED
ALL LPPA

- **Pension Pulse** bulletin (employer newsletter) was issued to all employers.

- A separate email communicating **GAD factor changes** was also issued to all employers.

- An annual LPPA **Member newsletter** was produced for active/deferred members. Articles included pension increases, cost of living tips and member real-life stories.

- Member emails communicating **newsletter and ABS** were issued in July and August.

- **Automated email notifications** went live, alerting employers when they have unresolved data queries in their UPM portal work feed.

- Employers were also updated on **LGA training resources.**

- Following feedback from members, a new "Service History" page went live in PensionPoint for active LG members. This now provides information on employment service, transfers and CARE history.

- The LPPA website was updated to provide more information for LG members on the **impact of remedy** (including links to the LGPS McCloud remedy page).

- Several emails were issued in September to employers, to provide updates on improvements to UPM employer portal functionality (generating **member estimates** – this now includes Tier 1 and 2 ill health), new **training sessions** and an update on **ABS activity.**

⬊ SCHEDULED
ALL LPPA

- Remedy / McCloud information will continue to be added to the LPPA website for members, including additional updates from the LGA (Local Government Association).

- Further enhancements to the UPM employer portal planned.

- Additional PensionPoint development planned.

- Online LPPA Employer Forum planned for 23 November 23.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ ENGAGEMENT COMMUNICATIONS   CLIENT SPECIFIC

- 2 Virtual employer visits were held

- Absence and Ill Health training was delivered with 1 employer attending

- 1 employer attended LGPS Scheme Essentials Training

- UPM employer portal training was delivered with 1 employer attending

- Employer Responsibilities training was delivered with 2 employers attending

- Submitting monthly returns training was delivered and 1 employer attended

- Monthly member sessions were delivered, with 20 Havering Fund members attending the Making Sense of your Pension sessions and 11 attended the Making Sense of your Retirement session

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ EMPLOYERS   CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
11 Jul	SFAET	LGPS Scheme Essentials	1
20 Jul	Dame Tipping Academy	Virtual Employer Visit	1
27 Jul	SFAET	Employer Responsibilities	1
08 Aug	Life Education Trust	Submitting Monthly Returns	1
05 Sep	SFAET	Absence and Ill health	1
12 Sep	Coopers & Coburn School	UPM Employer Portal	1
21 Sep	SWECET	Virtual Employer Visit	3
21 Sep	Lime Trust	Employer Responsibilities	1

⬊ MEMBERS   CLIENT SPECIFIC

| Date	Employer	Activity	Number in attendance
18 Jul	All Havering Employers	Making sense of your pension	10
20 Jul	All Havering Employers	Making sense of retirement	5
15 Aug	All Havering Employers	Making sense of your pension	8
17 Aug	All Havering Employers	Making sense of retirement	5
19 Sep	All Havering Employers	Making sense of retirement	1
21 Sep	All Havering Employers	Making sense of your pension	2

Data Quality

In this section…
- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

↘ TPR DATA SCORES   CLIENT SPECIFIC
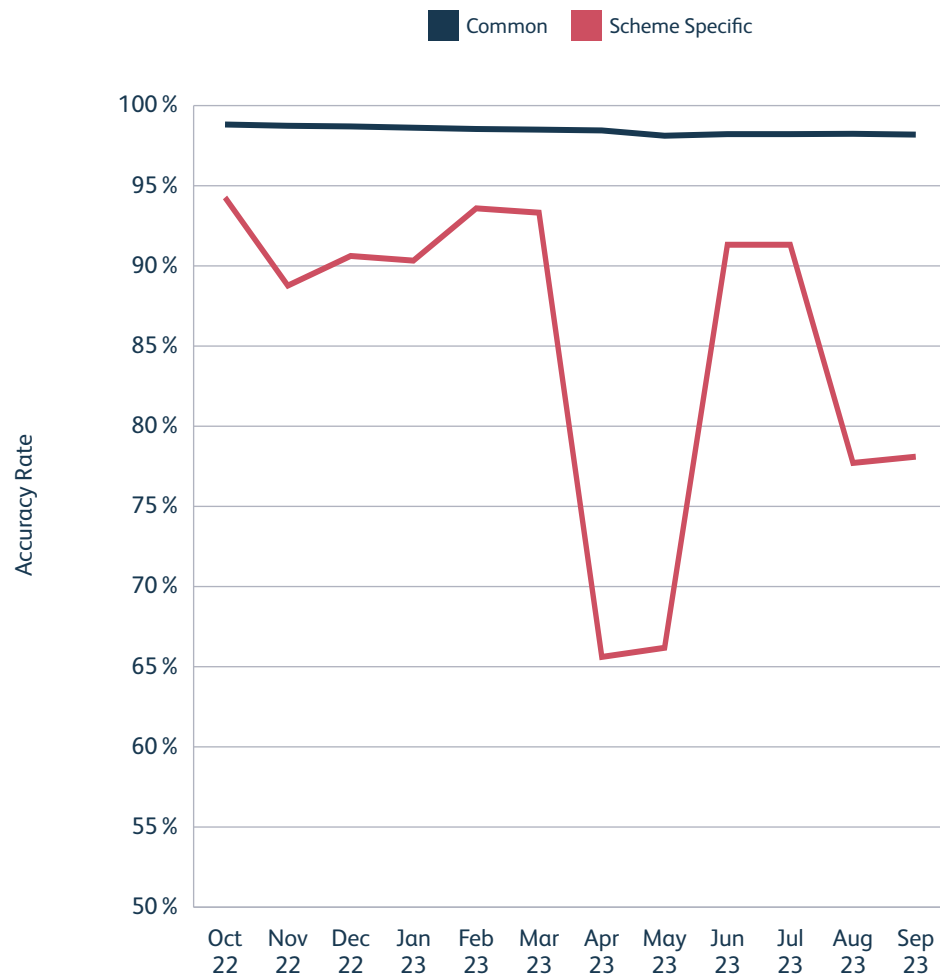
Legend: Common, Scheme Specific

	Common (Target 95%)	Scheme Specific (Target 90%)
Oct 22	98.82%	94.27%
Nov 22	98.74%	88.77%
Dec 22	98.70%	90.62%
Jan 23	98.62%	90.33%
Feb 23	98.54%	93.59%
Mar 23	98.50%	93.32%
Apr 23	98.45%	65.61%
May 23	98.12%	66.18%
Jun 23	98.22%	91.32%
Jul 23	98.22%	91.32%
Aug 23	98.24%	77.71%
Sep 23	98.19%	78.10%

END OF QUARTER DATA QUALITY
(TPR SCORES)

Please note:

The increase in Q2 Annual Allowance and CARE errors is linked to the year-end data return process and outstanding leavers, which is subject to ongoing work between employers and LPPA. The scores are expected to improve over the coming months as queries are resolved and leavers are processed

⬎ COMMON DATA   CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	1	5	15
Duplicate effective date in status history	0	18	16
Gender is not Male or Female	18	0	0
Duplicate entries in status history	5	21	26
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	5	1	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	3	0	0
No entry in the status history	4	0	0
Last entry in status history does not match current status	31	11	2
Member has no address	26	146	26
Missing Forename(s)	0	0	0
Missing State Retirement Date	18	0	0
Missing postcode	26	167	54
Missing Date Joined Pensionable Service	3	0	0
Total Fails	140	369	139
Individual Fails	88	201	94
Total Members	7,518	6,720	6,912
Accuracy Rate	98.8%	97.0%	98.6%
Total accuracy rate			98.2%

⬎ SCHEME SPECIFIC DATA   CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	24
AVC's/Additional Contributions	13
Deferred Benefits	4
Tranches (DB)	22
Gross Pension (Pensioners)	2
Tranches (Pensioners)	121
Gross Pension (Dependants)	10
Tranches (Dependants)	21
Date of Leaving	34
Date Joined Scheme	41
Employer Details	3
Salary	323
Crystallisation	80
CARE Data	988
CARE Revaluation	4
Annual Allowance	3,095
LTA Factors	160
Date Contracted Out	5
Pre-88 GMP	153
Post-88 GMP	323
Total Fails	5,426
Individual Fails	4,632
Total Members	21,150
Accuracy Rate	78.1%

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Local Pensions Partnership
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