LPP
Local Pensions Partnership
Administration

Havering Pension Fund

Quarterly Administration Report

1st October - 31st December 2023

lppapensions.co.uk

OUR VISION

TO BE
THE PENSION
ADMINISTRATOR
OF CHOICE
TO THE
PUBLIC SECTOR

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.

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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.

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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 (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 Q3 2023/24 (October – December 2023)

Casework and Helpdesk performance metrics continue to trend in the right direction.

Payroll

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

Statutory deadlines

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

- Pension Saving Statements

- HMRC Scheme Returns

Casework SLA performance

Overall performance against SLAs is above the targeted 95 % and has been consistently achieved since May 2023. Performance is above or close to the 95 % target in the key areas of Bereavements and Retirements.

Satisfaction scores

Helpdesk and Retirement satisfaction scores are now reported at client level as a rolling 12 month view. Moving away from the reporting across all LPPA clients will result in a reduced number of surveys completed and will affect the visual of the graphs but provides a clear view of the satisfaction in respect of your members.

Pensions Helpdesk

Helpdesk performance for average call wait time and number of answered calls is now reported at a client level, abandoned rate remains across all LPPA clients as we do not know which client a member was calling from until after a call has been accepted.

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

Quarter	Pensioners & Dependants	Deferred Beneficiaries	Active Contributors	Total
Q4 22/23	6,775	6,750	6,692	20,217
Q1 23/24	6,836	6,759	7,475	21,070
Q2 23/24	6,912	6,720	7,518	21,150
Q3 23/24	6,956	6,790	7,534	21,280
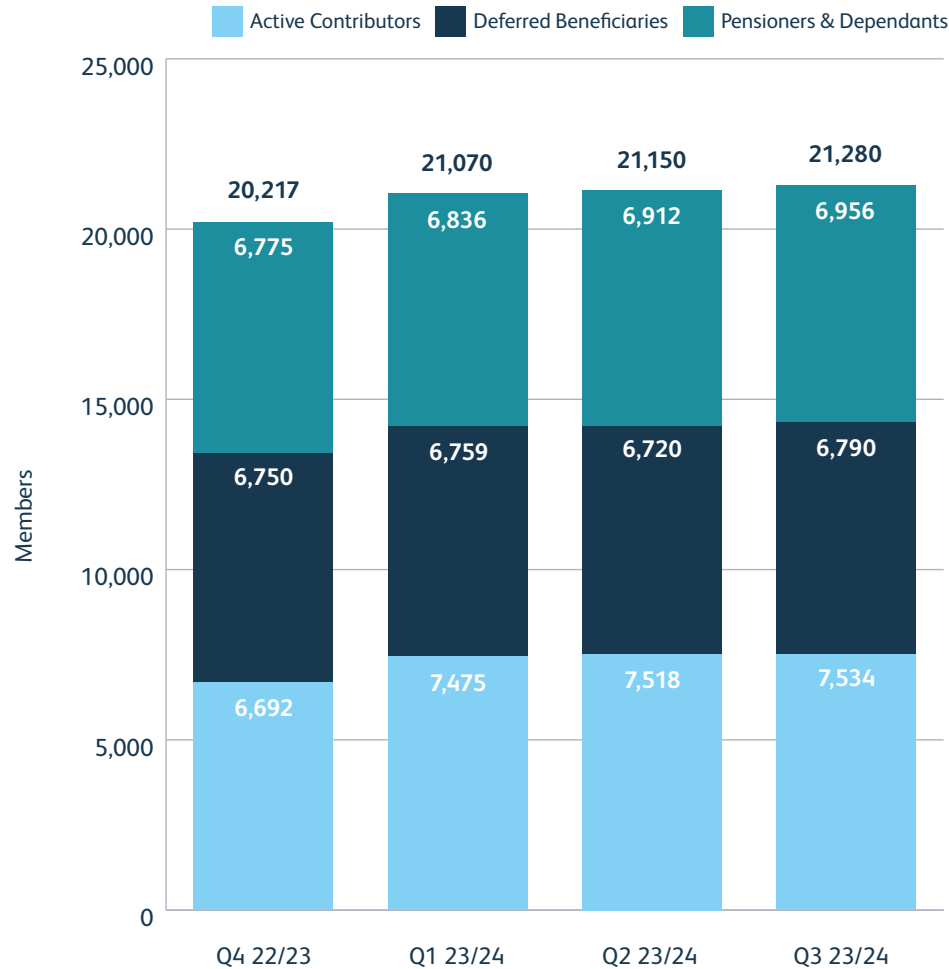
CURRENT AGE DEMOGRAPHIC — CLIENT SPECIFIC

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	78	8
21 to 30	688	349
31 to 40	1,384	1,168
41 to 50	2,147	1,732
51 to 60	2,344	2,688
61 to 70	860	810
Over 70	33	35

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	1,221
65 to 69	1,458
70 to 74	1,384
75 to 79	1,241
80 to 84	760
85 to 89	533
90 to 94	271
95 to 99	76
100+	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 97.8%**   Total completed cases included for each month.

	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23
Total cases	414	354	366	334	523	501	415	403	334	505	546	352
Performance	89.6%	95.8%	91.3%	93.7%	98.9%	97.2%	97.3%	96.3%	97.9%	97.4%	98.2%	97.7%
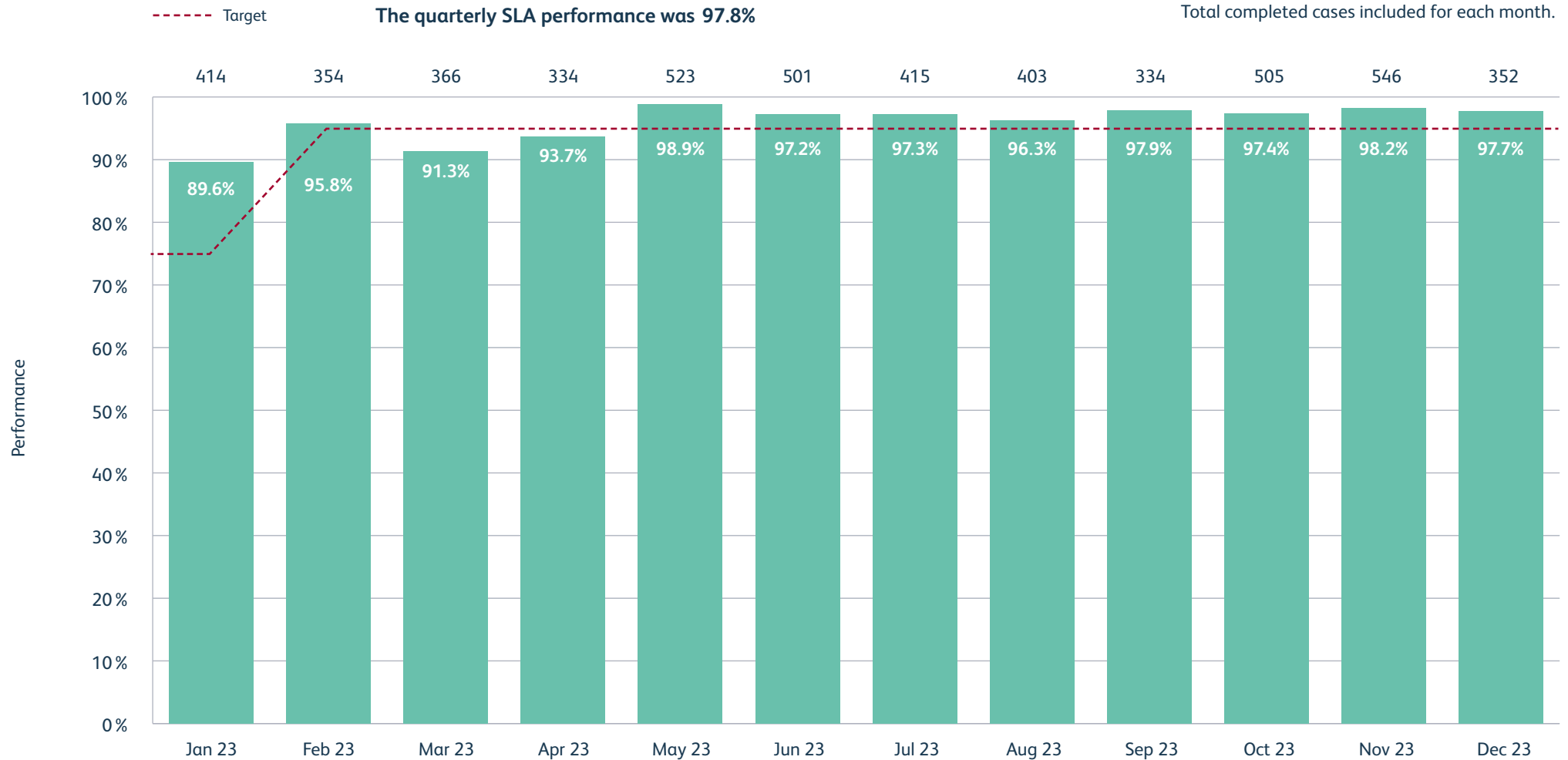
CASEWORK PERFORMANCE

PERFORMANCE STANDARD   CLIENT SPECIFIC

Target (95%)

	SLA target (working days)	Total Processed	Performance
New Starters	10	245	100.0%
Transfers In	10	49	100.0%
Transfers Out	10	70	98.6%
Estimates	10	57	87.7%
Deferred Benefits	15	136	96.3%
Retirements - Deferred	5	142	98.6%
Retirements - Active	5	101	95.0%
Refunds	5	76	98.7%
Deaths	5	131	93.1%
Correspondence	10	110	100.0%
Aggregation	10	94	100.0%
Other *(see Definitions – page 3)*		192	99.5%
Total		**1,403**	

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 01/10/23	Received (Inbound)	Completed (Outbound)	Outstanding as of 31/12/23
New Starters	51	210	254	7
Transfers In	146	73	84	135
Transfers Out	147	105	89	163
Estimates	35	50	62	23
Deferred Benefits	277	182	191	268
Retirements - Deferred	124	135	166	93
Retirements - Active	97	114	148	63
Refunds	73	79	96	56
Deaths	153	170	171	152
Correspondence	68	95	117	46
Aggregation	183	250	171	262
Other *(see Definitions – page 3)*	67	274	257	84
TOTALS	1,421	1,737	1,806	1,352

Helpdesk Calls Performance

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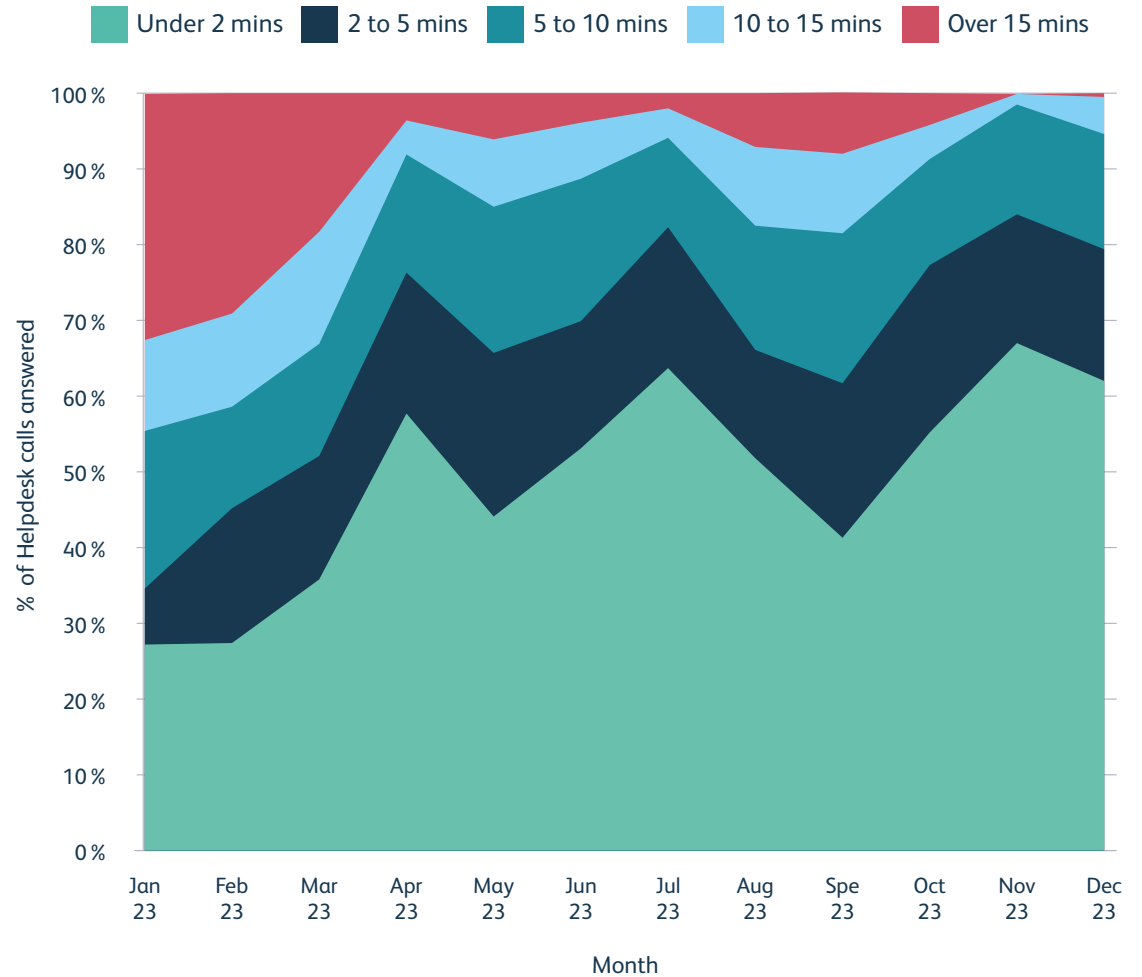
In this section…

- Wait time range
- Calls answered

HELPDESK CALLS PERFORMANCE

WAIT TIME RANGE

CLIENT SPECIFIC

	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
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 %
Oct 23	55.2 %	22.1 %	14.0 %	4.5 %	4.2 %
Nov 23	67.0 %	17.0 %	14.5 %	1.4 %	0.0 %
Dec 23	62.0 %	17.4 %	15.2 %	4.9 %	0.5 %

HELPDESK CALLS PERFORMANCE

CALLS ANSWERED

CLIENT SPECIFIC

Average wait time (mm:ss)

	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23
Wait time	11:06	10:22	7:45	3:16	4:29	3:49	2:35	4:30	5:08	3:27	2:04	2:40
Number of calls	283	292	338	333	347	309	306	336	334	357	282	184
LPPA Abandon Rate	10.6%	10.0%	7.0%	3.8%	4.6%	3.8%	2.4%	4.1%	5.5%	2.7%	2.0%	2.4%

Number of calls

Average wait time, client specific (minutes)

Month & LPPA Abandon Rate
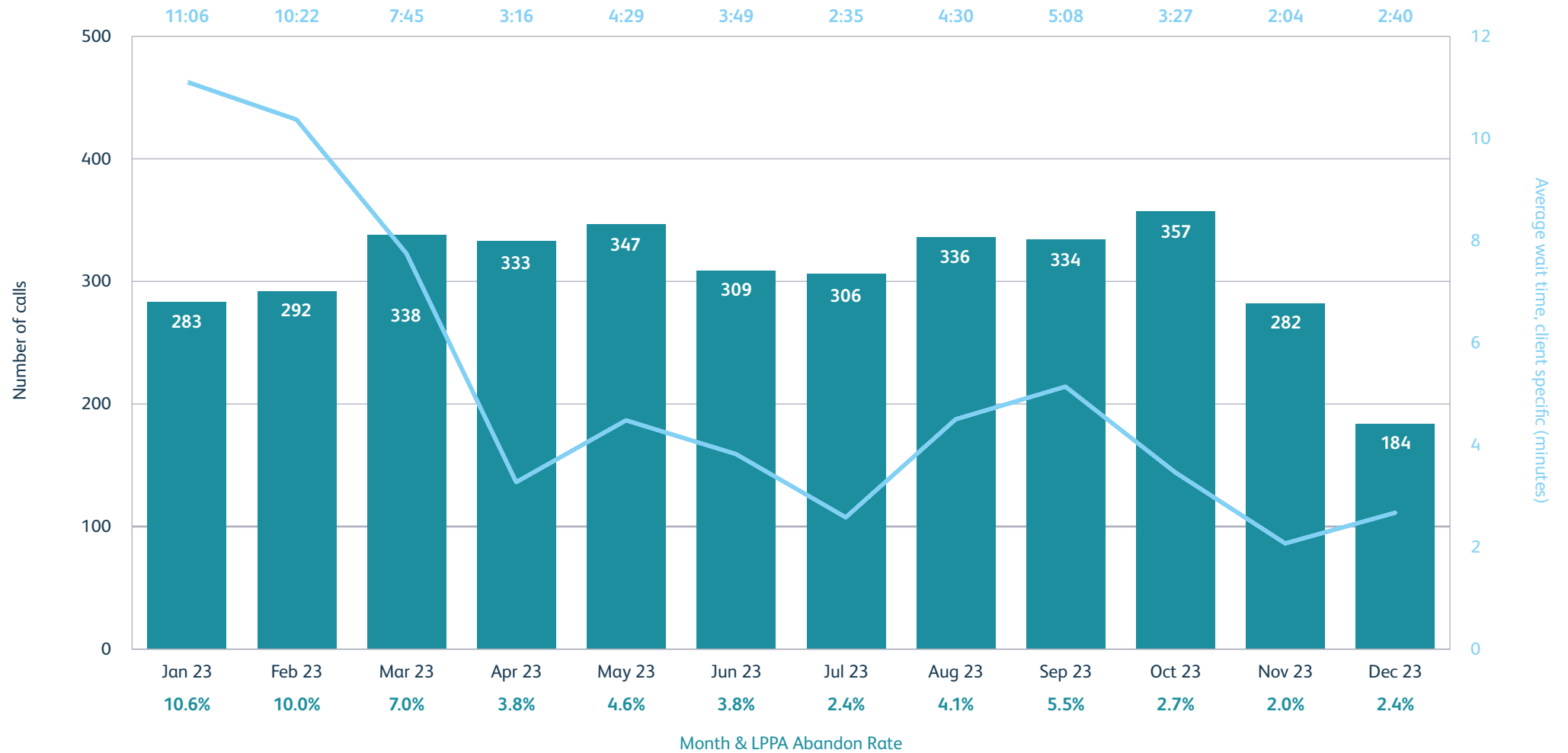
Customer Satisfaction Scores

In this section…

- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES

HELPDESK CALLS SATISFACTION CLIENT SPECIFIC

Legend: Dissatisfied | Neutral | Satisfied | Surveys taken

Surveys taken (top axis): Jan 23: 4, Feb 23: 5, Mar 23: 10, Apr 23: 6, May 23: 16, Jun 23: 9, Jul 23: 14, Aug 23: 18, Sep 23: 8, Oct 23: 12, Nov 23: 10, Dec 23: 10

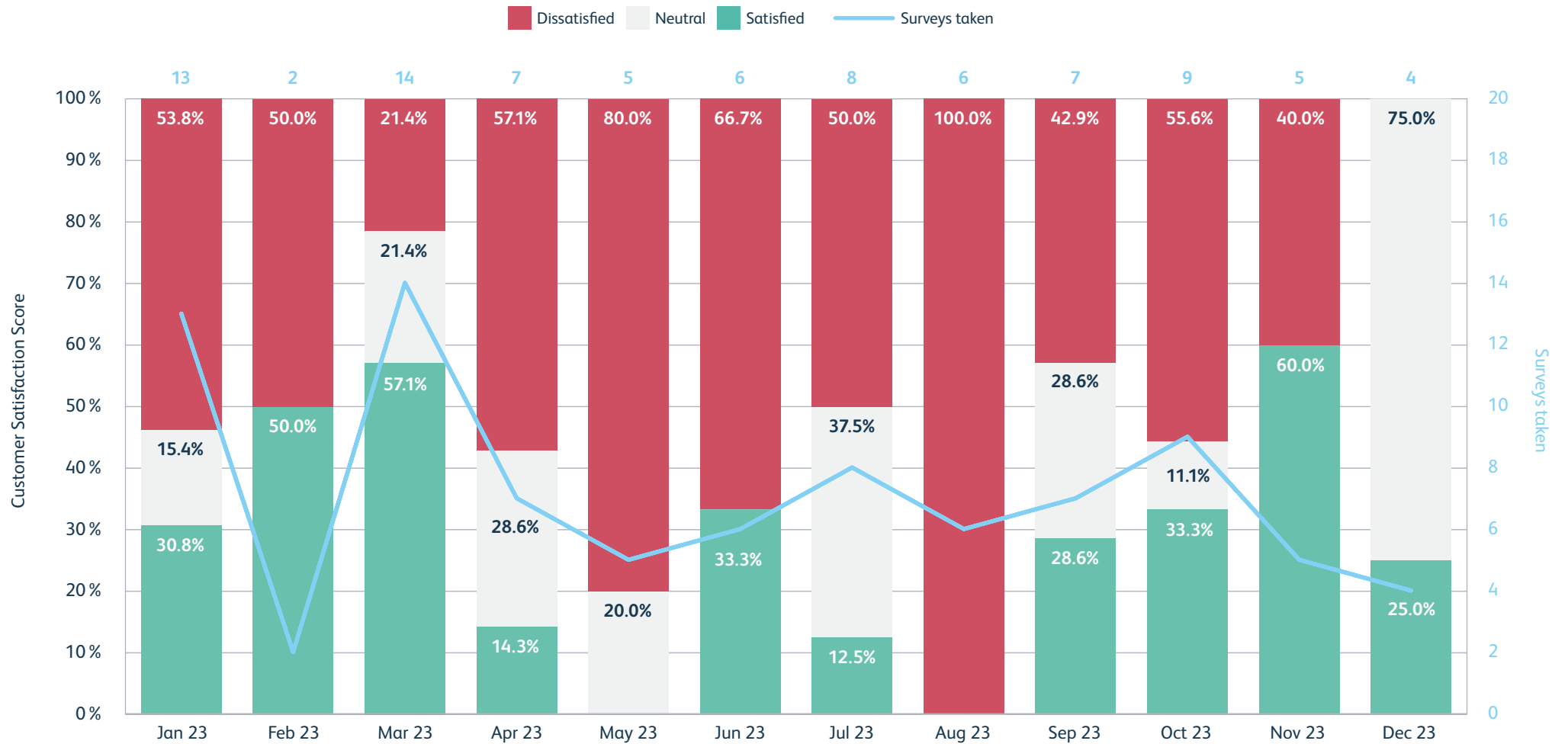| Month	Dissatisfied	Neutral	Satisfied
Jan 23		25.0%	75.0%
Feb 23	40.0%		60.0%
Mar 23	10.0%	20.0%	70.0%
Apr 23		66.7%	33.3%
May 23	6.3%	43.8%	50.0%
Jun 23	33.3%	22.2%	44.4%
Jul 23	14.3%	28.6%	57.1%
Aug 23	16.7%	11.1%	72.2%
Sep 23	25.0%	12.5%	62.5%
Oct 23	33.3%	8.3%	58.3%
Nov 23	10.0%		90.0%
Dec 23	10.0%	10.0%	80.0%

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.

These figures do not correspond with those previously reported due to a data issue which has now been resolved

RETIREMENTS

CLIENT SPECIFIC

Legend: Dissatisfied — Neutral — Satisfied — Surveys taken

	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23
Surveys taken	13	2	14	7	5	6	8	6	7	9	5	4
Dissatisfied	53.8%	50.0%	21.4%	57.1%	80.0%	66.7%	50.0%	100.0%	42.9%	55.6%	40.0%	75.0%
Neutral	15.4%		21.4%	28.6%	20.0%		37.5%		28.6%	11.1%		75.0%
Satisfied	30.8%	50.0%	57.1%	14.3%		33.3%	12.5%		28.6%	33.3%	60.0%	25.0%

PensionPoint

Member Online Portal

In this section…

- Total members registered
- Members registered (%)
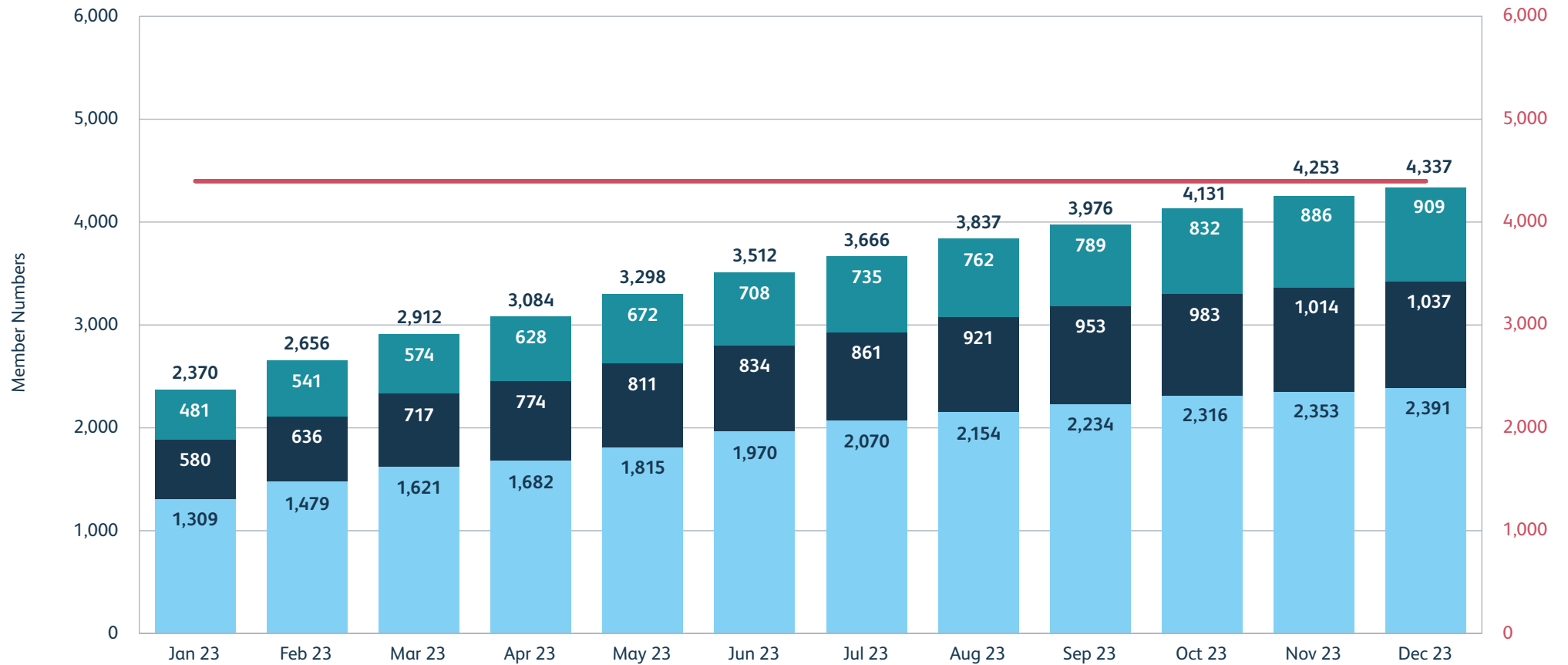
MEMBER ONLINE PORTAL

TOTAL MEMBERS REGISTERED — CLIENT SPECIFIC

Legend: Active — Deferred — Pensioner — 4,395 (previous My Pension Online registrations as of October 2022)
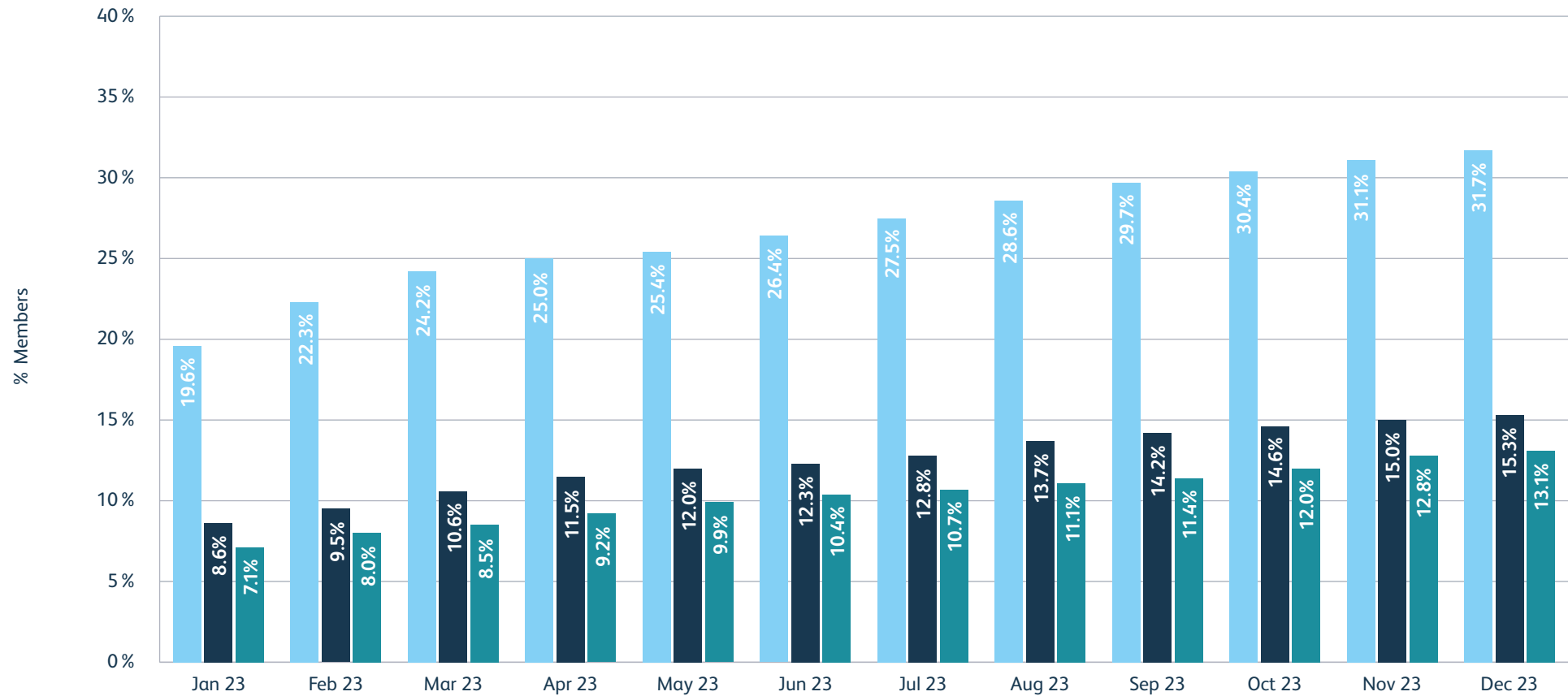
Month	Active	Deferred	Pensioner	Total
Jan 23	1,309	580	481	2,370
Feb 23	1,479	636	541	2,656
Mar 23	1,621	717	574	2,912
Apr 23	1,682	774	628	3,084
May 23	1,815	811	672	3,298
Jun 23	1,970	834	708	3,512
Jul 23	2,070	861	735	3,666
Aug 23	2,154	921	762	3,837
Sep 23	2,234	953	789	3,976
Oct 23	2,316	983	832	4,131
Nov 23	2,353	1,014	886	4,253
Dec 23	2,391	1,037	909	4,337

![PensionPoint MEMBER ONLINE PORTAL]

MEMBERS REGISTERED (%)   CLIENT SPECIFIC

Legend: Active · Deferred · Pensioner

Month	Active	Deferred	Pensioner
Jan 23	19.6%	8.6%	7.1%
Feb 23	22.3%	9.5%	8.0%
Mar 23	24.2%	10.6%	8.5%
Apr 23	25.0%	11.5%	9.2%
May 23	25.4%	12.0%	9.9%
Jun 23	26.4%	12.3%	10.4%
Jul 23	27.5%	12.8%	10.7%
Aug 23	28.6%	13.7%	11.1%
Sep 23	29.7%	14.2%	11.4%
Oct 23	30.4%	14.6%	12.0%
Nov 23	31.1%	15.0%	12.8%
Dec 23	31.7%	15.3%	13.1%

Y-axis: % Members (0% – 40%)

Employer Engagement & Member Communication Activity

In this section…

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ DELIVERED   ALL LPPA

- The **member contact form** was improved to assist member self-service requests for information contained on the LPPA website – this has resulted in more member visits to retirement and PensionPoint pages (FAQ's, how to videos etc.

- Monthly return files - reminder **emails** and telephone calls to non-submitting employers were issued / actioned, to ensure that support is provided, as well as highlighting the impact if files are not up-to-date, ready for the production of ABS documents in 2024.

- An employer email promoting **Get Online week** was issued.

- A McCloud (LGPS) client round table was facilitated by LPPA to provide a business (project) and communications update, together with a discussion on employer data requirements, followed by a Q&A.

- The **Employer toolkit** page was updated (simplified) on the LPPA website

- An **email invite** was issued promoting the virtual LPPA Employer Forum (23 November 23)

- **Pension Pulse** (newsletter) was issued to employers and focused on the LPPA Employer Forum (including a link to the session recording), the employer toolkit and a reminder that member estimates can be generated in the employer portal.

- Several new resource pages were added to the LPPA website:

  Increasing your pension benefits - provides members with information on taking out an AVC, APC or added pension.

  Age discrimination remedy pages – explaining how members are affected by the McCloud judgement.

  New **Forms, documents and scheme information** page added.

⬊ SCHEDULED   ALL LPPA

- The LPPA Communications team are working on planned improvements to the retirement section of the LPPA website.

- Communications will be issued to employers to ensure that the 'reasons for leaving' are as specified (for leavers included in the monthly return file), to help facilitate a move towards bulk submission of leavers later in the year.

- Communications are planned to employers to highlight the importance of 'on-time retirement notifications' to LPPA, and how the leaver process can support them to ensure the member retirement experience is enhanced.

- Email communications and telephone calls will continue to non-submitting (monthly return file) employers, and updates will be provided to clients.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

↘ ENGAGEMENT COMMUNICATIONS   CLIENT SPECIFIC

- 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 5 employers attending

- Employer Responsibilities training was delivered with 1 employer attending

- Submitting monthly returns training was delivered and 2 employers attended

- 5 employers attended Scheme Leavers Training

- 4 people from Havering employers attended our Employer Forum

- Monthly member sessions were delivered, with 3 Havering Fund members attending the Making Sense of your Pension sessions and 4 attended Making Sense of your Retirement sessions

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

↘ EMPLOYERS   CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
04 Oct	EPM Payroll Provider	Submitting Monthly Returns	1
10 Oct	EPM Payroll Provider	Employer Responsibilities	1
17 Oct	LB Havering	UPM Employer Portal	1
17 Oct	Civica	UPM Employer Portal	1
17 Oct	Oasis Academy Pinewood	UPM Employer Portal	1
17 Oct	EPM Payroll Provider	UPM Employer Portal	1
17 Oct	Lime Trust	UPM Employer Portal	1
18 Oct	LB Havering	Scheme Leavers - UPM employer portal	1
18 Oct	Civica	Scheme Leavers - UPM employer portal	1
18 Oct	Drapers' Multi-Academy Trust	Scheme Leavers - UPM employer portal	1
18 Oct	EPM Payroll Provider	Scheme Leavers - UPM employer portal	1
18 Oct	Lime Trust	Scheme Leavers - UPM employer portal	1
02 Nov	Lime Trust	Absence and Ill Health	1
07 Nov	Civica	Submitting Monthly Returns	1
21 Nov	Civica	LGPS Scheme Essentials	1
23 Nov	Drapers' Multi-Academy Trust	Employer Forum	1
23 Nov	Oasis Academy Pinewood	Employer Forum	1
23 Nov	Oasis Community Learning	Employer Forum	1
23 Nov	SFAET	Employer Forum	1

↘ MEMBERS   CLIENT SPECIFIC

| Date	Employer	Activity	Number in attendance
23 Oct	All Havering Employers	Making sense of retirement	2
24 Oct	All Havering Employers	Making sense of your pension	2
14 nov	All Havering Employers	Making sense of retirement	2
16 Nov	All Havering Employers	Making sense of your pension	1

Data Quality

In this section…

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

⬂ TPR DATA SCORES   CLIENT SPECIFIC
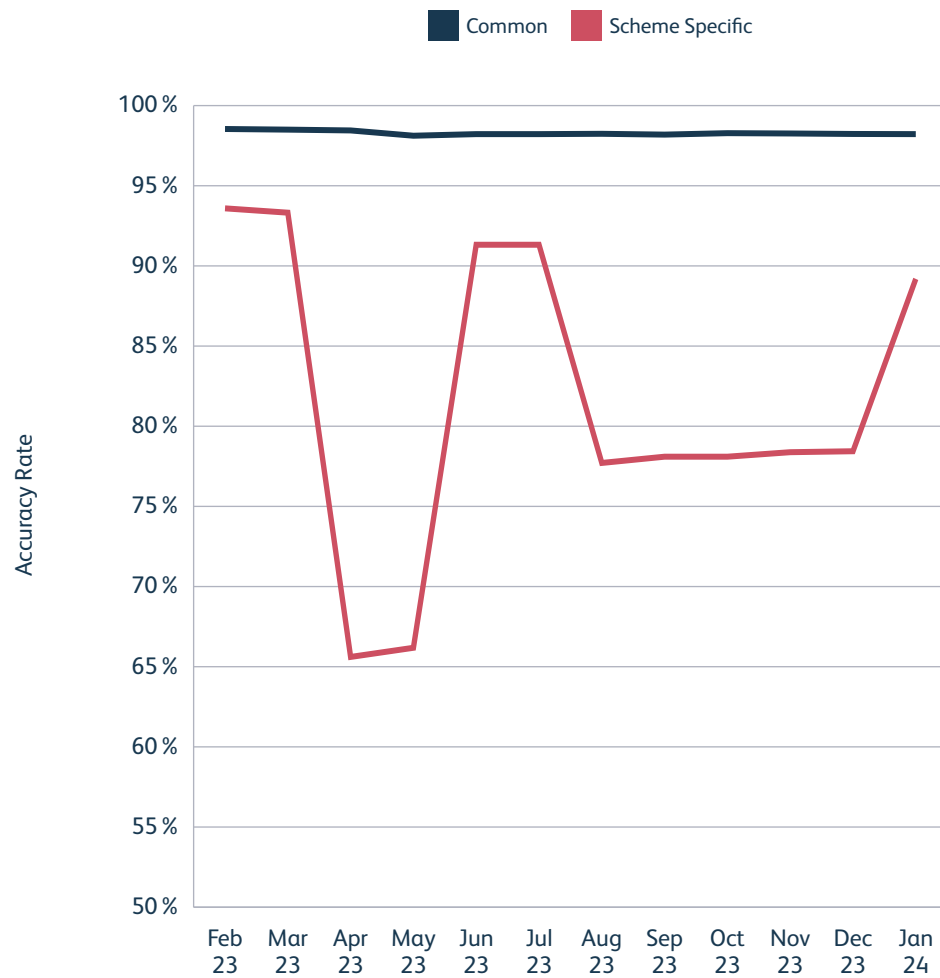
■ Common   ■ Scheme Specific

	Common (Target 95%)	Scheme Specific (Target 90%)
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%
Oct 23	98.28%	78.10%
Nov 23	98.26%	78.38%
Dec 23	98.23%	78.44%
Jan 24	98.22%	89.19%

END OF QUARTER DATA QUALITY
(TPR SCORES)

Please note:

The increase in 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	0	5	15
Duplicate effective date in status history	0	13	5
Gender is not Male or Female	17	0	0
Duplicate entries in status history	9	20	13
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	4	1	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	5	0	0
No entry in the status history	3	0	0
Last entry in status history does not match current status	43	11	4
Member has no address	26	145	23
Missing Forename(s)	0	0	0
Missing State Retirement Date	17	0	0
Missing postcode	26	165	51
Missing Date Joined Pensionable Service	2	1	0
Total Fails	**152**	**361**	**111**
Individual Fails	**100**	**199**	**80**
Total Members	**7508**	**6822**	**6961**
Accuracy Rate	**98.7%**	**97.1%**	**98.9%**
			98.2%

⬊ SCHEME SPECIFIC DATA   CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	25
AVCs/Additional Contributions	13
Deferred Benefits	5
Tranches (DB)	21
Gross Pension (Pensioners)	2
Tranches (Pensioners)	135
Gross Pension (Dependants)	9
Tranches (Dependants)	19
Date of Leaving	252
Date Joined Scheme	263
Employer Details	3
Salary	290
Crystallisation	80
CARE Data	878
CARE Revaluation	4
Annual Allowance	588
LTA Factors	168
Date Contracted Out	5
Pre-88 GMP	153
Post-88 GMP	328
Total Fails	**3,241**
Individual Fails	**2,302**
Total Members	**21,291**
Accuracy Rate	**89.2%**

LPP

Local Pensions Partnership
Administration