LPP

Local Pensions Partnership
Administration

Havering Pension Fund

Quarterly Administration Report

1st January - 31st March 2024

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 29
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.

WORKING TOGETHER

DOING THE RIGHT THING

FORWARD THINKING

COMMITTED TO EXCELLENCE

OUR VALUES

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 Q4 2023/24 (January – March 2024)

Statutory deadlines

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

- IAS19 data

Casework SLA performance

Overall performance continues to be strong. Performance in the key areas of retirements and bereavements is now at or close to the 95% target.

Satisfaction scores

Satisfaction scores across the Helpdesk and retirements are reported at client level. Low survey responses can lead to volatility. Improvements to member satisfaction is a key focus area.

Pensions Helpdesk

Helpdesk wait times have been consistently under the targeted 4 minute wait time. Both average wait time and call volumes are reported at client level. Abandoned calls percentage has also been consistently favourable to target. Abandoned rate is reported 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

	Q1 23/24	Q2 23/24	Q3 23/24	Q4 22/24
Total	21,070	21,150	21,280	21,652
Pensioners & Dependants	6,836	6,912	6,956	7,009
Deferred Beneficiaries	6,759	6,720	6,790	6,802
Active Contributors	7,475	7,518	7,534	7,841
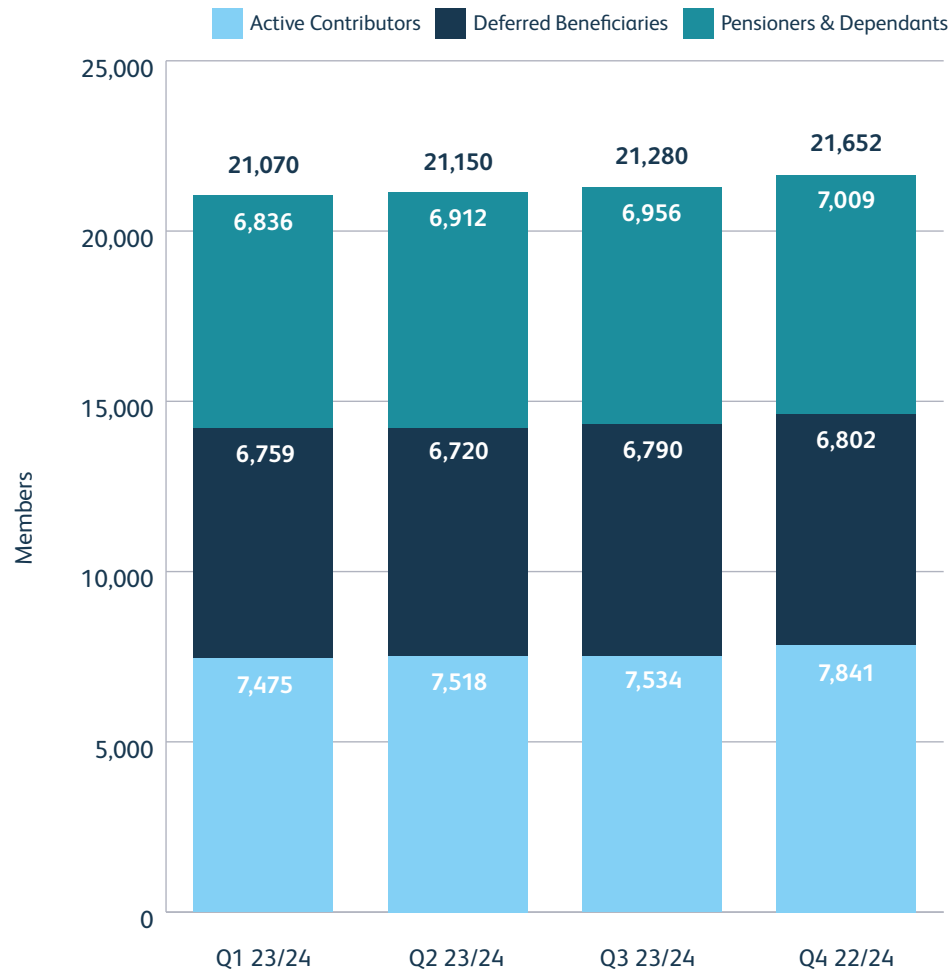
CURRENT AGE DEMOGRAPHIC — CLIENT SPECIFIC

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

Members

Age band	Active	Deferred
Under 21	108	7
21 to 30	712	349
31 to 40	1,439	1,176
41 to 50	2,270	1,729
51 to 60	2,382	2,676
61 to 70	895	824
Over 70	35	41

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+

Members — Pensioner

Age band	Members
Under 65	1,232
65 to 69	1,455
70 to 74	1,412
75 to 79	1,240
80 to 84	781
85 to 89	528
90 to 94	265
95 to 99	84
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 98.3%**

Total completed cases included for each month.

	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24
Total cases	334	523	501	415	403	334	505	546	352	492	506	576
Performance	93.7%	98.9%	97.2%	97.3%	96.3%	97.9%	97.4%	98.2%	97.7%	97.2%	98.8%	99.0%
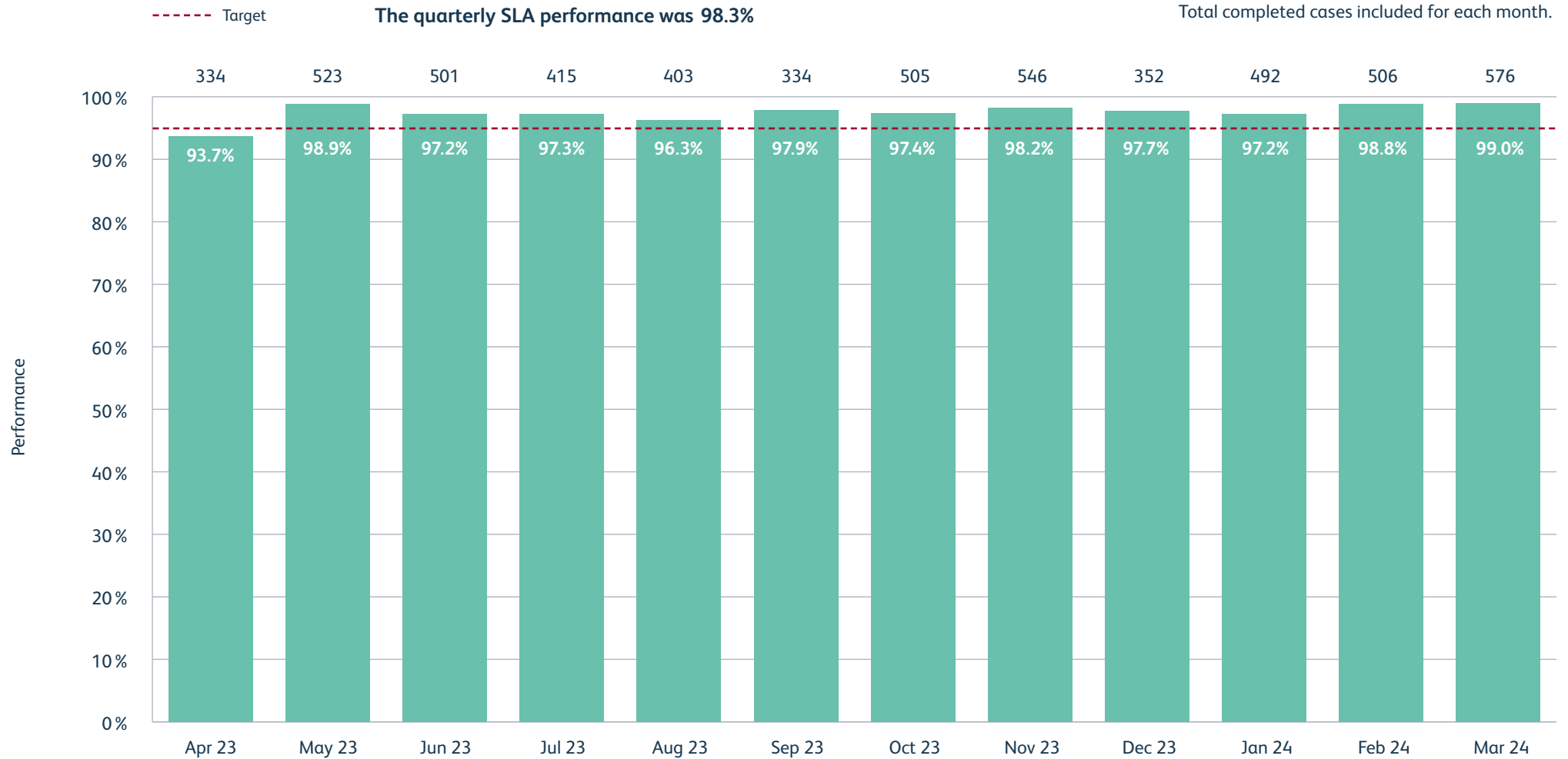
CASEWORK PERFORMANCE

PERFORMANCE STANDARD

CLIENT SPECIFIC

Target (95%)

	SLA target (working days)	Total Processed	Performance
New Starters	10	218	100.0%
Transfers In	10	60	98.3%
Transfers Out	10	107	96.3%
Estimates	10	27	96.3%
Deferred Benefits	15	108	97.2%
Retirements - Deferred	5	162	98.1%
Retirements - Active	5	105	94.3%
Refunds	5	89	97.8%
Deaths	5	169	99.4%
Correspondence	10	71	100.0%
Aggregation	10	155	98.7%
Other *(see Definitions – page 3)*		303	99.0%
Total		**1,574**	

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 01/01/24	Received (Inbound)	Completed (Outbound)	Outstanding as of 31/03/24
New Starters	7	239	226	20
Transfers In	135	107	100	142
Transfers Out	163	120	119	164
Estimates	23	38	39	22
Deferred Benefits	268	220	190	298
Retirements - Deferred	93	178	190	81
Retirements - Active	64	154	130	88
Refunds	56	135	126	65
Deaths	152	177	179	150
Correspondence	46	100	106	40
Aggregation	262	270	214	318
Other	84	297	315	66
Total	1,353	2,035	1,934	1,454

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…
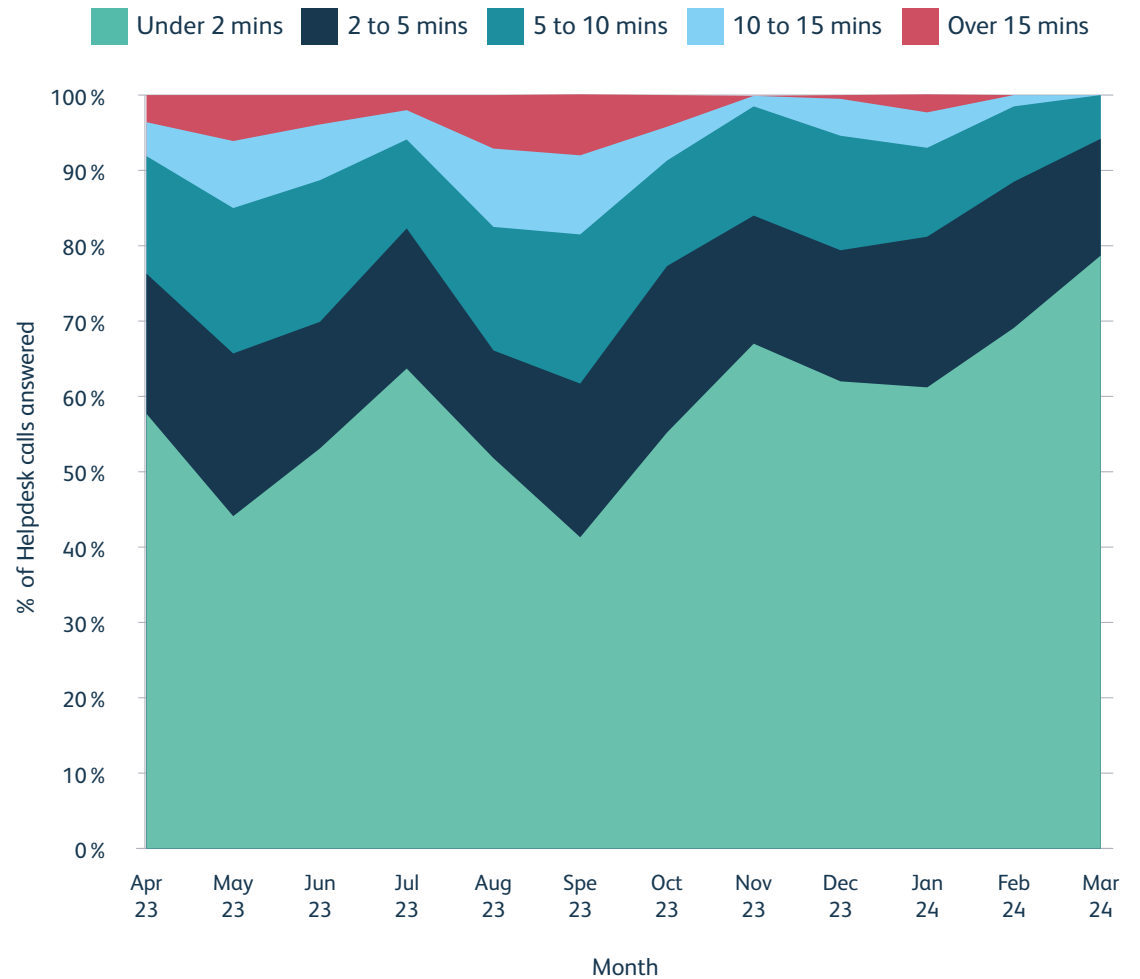
- Wait time range
- Calls answered

HELPDESK CALLS PERFORMANCE

	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
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 %
Jan 24	61.2 %	20.0 %	11.8 %	4.7 %	2.4 %
Feb 24	69.1 %	19.4 %	10.0 %	1.5 %	0.0 %
Mar 24	78.7 %	15.5 %	5.8 %	0.0 %	0.0 %

HELPDESK CALLS PERFORMANCE

CALLS ANSWERED

CLIENT SPECIFIC

Average wait time (mm:ss)

	3:16	4:29	3:49	2:35	4:30	5:08	3:27	2:04	2:40	2:44	1:47	1:12
Number of calls	333	347	309	306	336	334	357	282	184	340	340	329

	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24
	3.8%	4.6%	3.8%	2.4%	4.1%	5.5%	2.7%	2.0%	2.4%	3.1%	1.5%	1.0%

Month & LPPA Abandon Rate
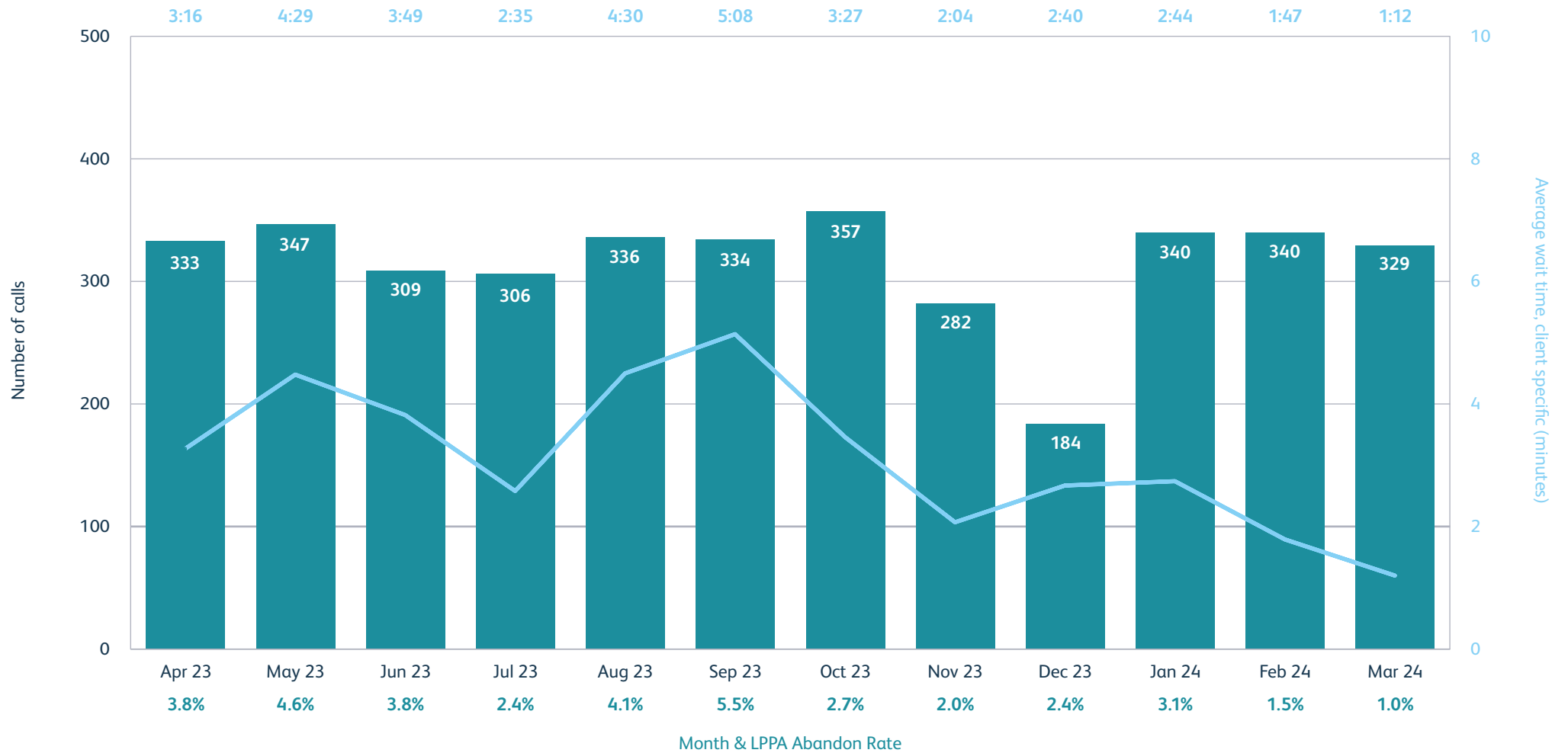
Customer Satisfaction Scores

In this section…

- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES

⬂ HELPDESK CALLS SATISFACTION   CLIENT SPECIFIC

Legend: Dissatisfied ▪ Neutral ▪ Satisfied ▪ Surveys taken

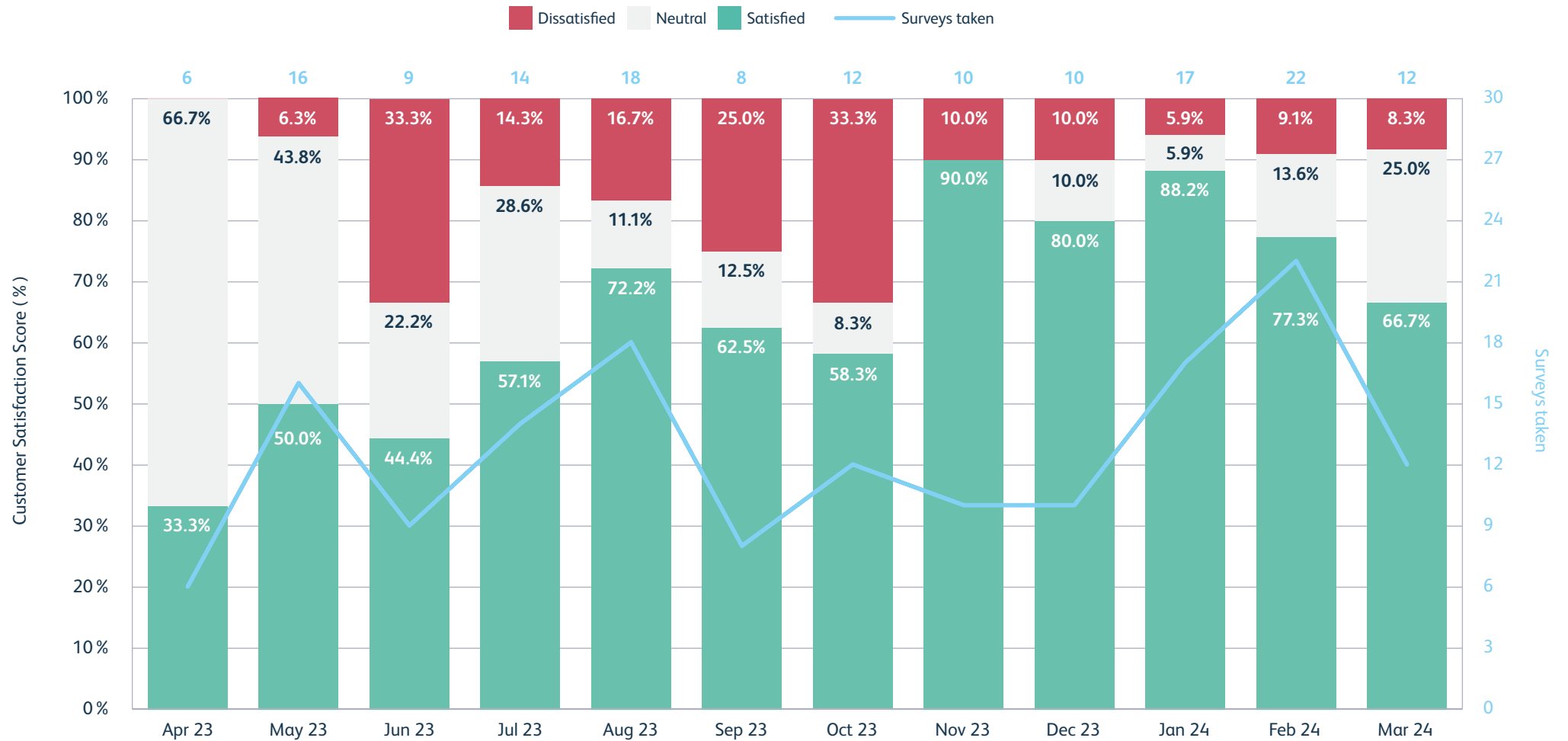|	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24
Surveys taken	6	16	9	14	18	8	12	10	10	17	22	12
Dissatisfied		6.3%	33.3%	14.3%	16.7%	25.0%	33.3%	10.0%	10.0%	5.9%	9.1%	8.3%
Neutral	66.7%	43.8%	22.2%	28.6%	11.1%	12.5%	8.3%		10.0%	5.9%	13.6%	25.0%
Satisfied	33.3%	50.0%	44.4%	57.1%	72.2%	62.5%	58.3%	90.0%	80.0%	88.2%	77.3%	66.7%

CUSTOMER SATISFACTION SCORES

RETIREMENTS   CLIENT SPECIFIC

Legend: Dissatisfied | Neutral | Satisfied | Surveys taken

Surveys taken (top row): Apr 23: 7, May 23: 5, Jun 23: 6, Jul 23: 8, Aug 23: 6, Sep 23: 7, Oct 23: 9, Nov 23: 5, Dec 23: 4, Jan 24: 6, Feb 24: 2, Mar 24: 2

Month	Dissatisfied	Neutral	Satisfied
Apr 23	57.1%	28.6%	14.3%
May 23	80.0%		20.0%
Jun 23	66.7%		33.3%
Jul 23	50.0%	37.5%	12.5%
Aug 23	100.0%		
Sep 23	42.9%	28.6%	28.6%
Oct 23	55.6%	11.1%	33.3%
Nov 23	40.0%		60.0%
Dec 23		75.0%	25.0%
Jan 24	16.7%	16.7%	66.7%
Feb 24	100.0%		
Mar 24	100.0%		

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

Member Online Portal

In this section…

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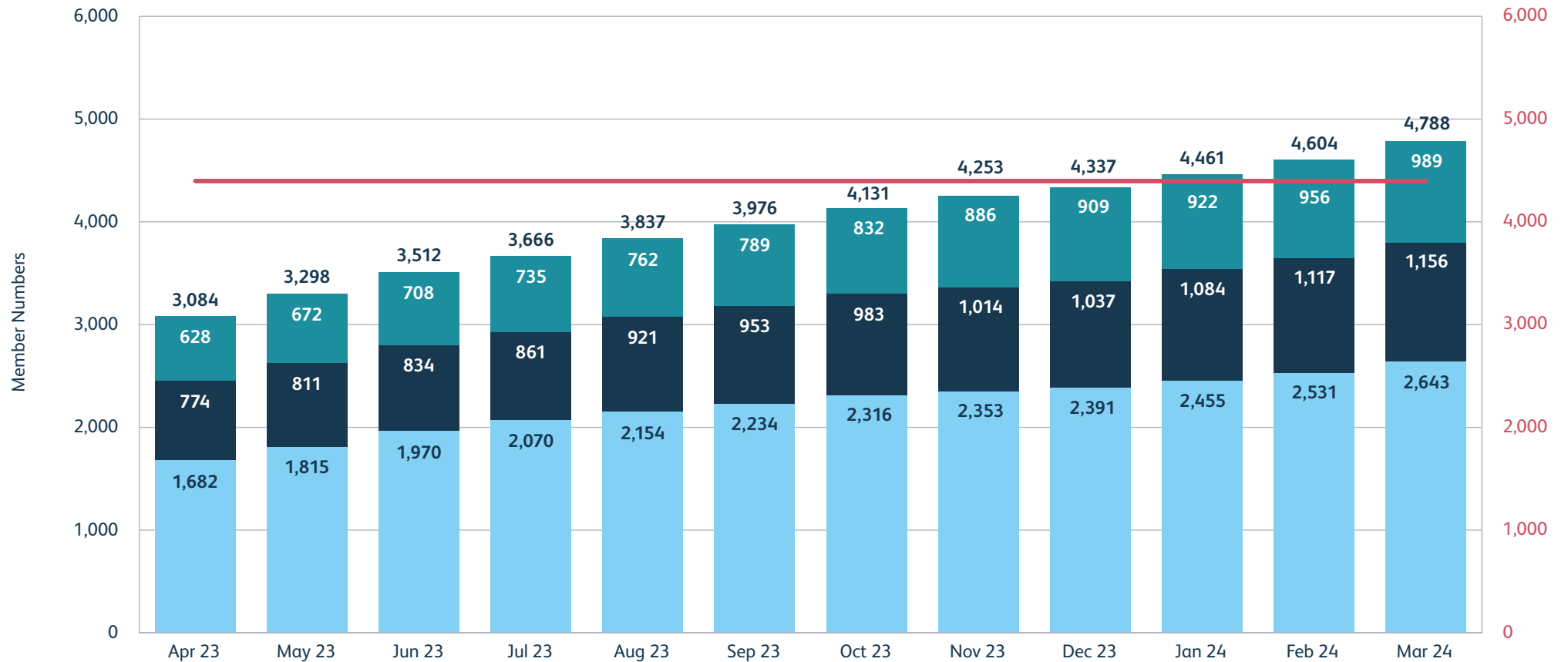
PensionPoint MEMBER ONLINE PORTAL

TOTAL MEMBERS REGISTERED — CLIENT SPECIFIC

Legend: Active | Deferred | Pensioner | — 4,395 (previous My Pension Online registrations as of October 2022)
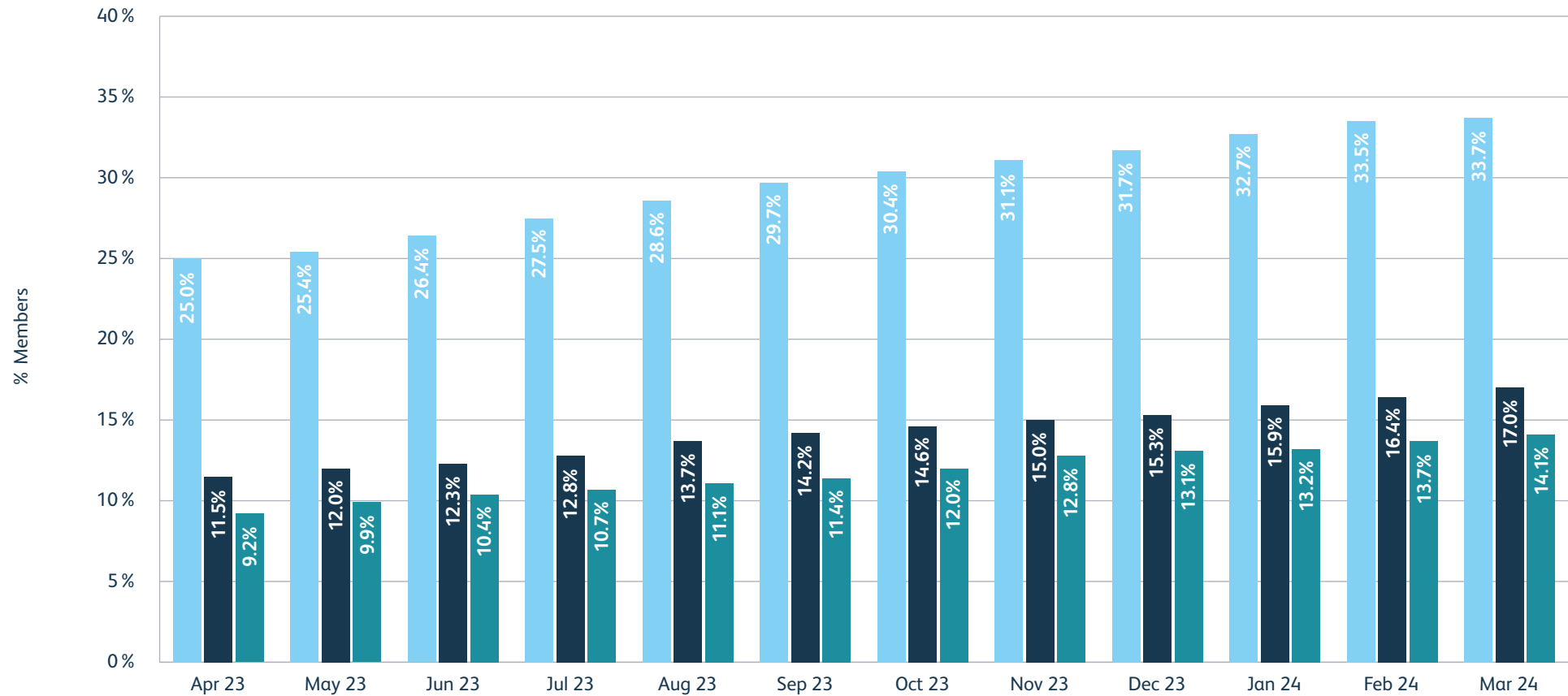

Month	Active	Deferred	Pensioner	Total
Apr 23	1,682	774	628	3,084
May 23	1,815	811	672	3,298
Jun 23	1,970	834	708	3,512
Jul 23	2,070	861	735	3,666
Aug 23	2,154	921	762	3,837
Sep 23	2,234	953	789	3,976
Oct 23	2,316	983	832	4,131
Nov 23	2,353	1,014	886	4,253
Dec 23	2,391	1,037	909	4,337
Jan 24	2,455	1,084	922	4,461
Feb 24	2,531	1,117	956	4,604
Mar 24	2,643	1,156	989	4,788

Y-axis: Member Numbers (0 – 6,000)

PensionPoint **MEMBER ONLINE PORTAL**

MEMBERS REGISTERED (%) — CLIENT SPECIFIC

Active · Deferred · Pensioner

% Members

Month	Active	Deferred	Pensioner
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%
Jan 24	32.7%	15.9%	13.2%
Feb 24	33.5%	16.4%	13.7%
Mar 24	33.7%	17.0%	14.1%

Employer Engagement & Member Communication Activity

In this section…

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

DELIVERED ALL LPPA

- Monthly return reminder emails have continued to go out to employers, including updates on the **validations process** (explaining that 'Reasons for Leaving' must be added in the right format when completing their monthly return – this will help reduce the number of individual leaver forms needed in the future).

- A new Retirement section has been added to the LPPA website to help members understand and navigate the retirement process. Key pages that have been updated for members include (click links to view):

  1. **New retirement landing page**
  2. **LGPS planning for retirement page**
  3. **Early retirement**
  4. **Late retirement**

- **Planning for retirement** emails were also sent to active members aged over 55, to signpost them through to the new retirement website section for more information.

- Further LPPA website pages were updated for members, with information provided on **P60s**, **pension increases and CARE revaluation**, and **employee contribution rates.**

- The **50/50 page** has also been updated to promote the benefits of staying in the LGPS.

- A **Pension Pulse** employer bulletin was produced in February highlighting the key dates for employers to look out for throughout 2024 – also promoting the **employer toolkit** and **training schedules.**

- In addition, an additional **Pension Pulse** was issued to employers in March, with useful updates on new contribution and APC rates, carer's leave regulations and CARE revaluation.

- Annual **life certificate emails** have been sent to retirees who live outside of the UK.

- The PensionPoint **resources page** on the LPPA website has been updated to promote the benefits of PensionPoint and improvements (view service history etc), and **emails** have been issued / are planned to increase registration numbers.

- A letter review project has been implemented, with an initial focus on retirement letters. The aim of this project is to make sure letters are jargon-free, easy to understand and support members with the right information at the right time. The project will continue until March 2025.

- Finally, the 2024 / 25 LPPA communications schedule, highlighting planned, statutory campaigns was circulated to clients.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

↘ SCHEDULED

- P60s will be added to PensionPoint by 31 May 2024 and emails will be sent in Q1 to any members where we hold an email address. Paper P60s will be mailed to those who have opted out of digital communications or contact LPPA to request a copy.

- An online newsletter will be emailed to retired members and will be made available on the LPPA website.

- Email communications and telephone calls will continue to non-submitting (monthly return file) employers.

- ABS communications will be prepared for issue in Q2 (by August 31), including letters, emails and website pages.

- The LPPA Communications team are working on further, planned improvements to the LPPA website.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ ENGAGEMENT COMMUNICATIONS   CLIENT SPECIFIC

- Submitting monthly returns training was delivered and 1 employer attended.

- 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
19 Mar	Submitting Monthly Returns	Coopers & Coborn School	1

⬊ MEMBERS   CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
13 Feb	HPF Members	Making Sense of Your Pension	1
15 Feb	HPF Members	Making Sense of Retirement	2
19 Mar	HPF Members	Making Sense of Retirement	2
22 Mar	HPF Members	Making Sense of Your Pension	2

Data Quality

In this section…

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

Please note:

Fall in April's Conditional Data score is seasonal, and specifically related to Annual Allowance calculations (which follow employer submission of data returns and ABS processing).

⬘ TPR DATA SCORES   CLIENT SPECIFIC

■ Common   ■ Scheme Specific

	Common (Target 95%)	Scheme Specific (Target 90%)
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%
Feb 24	98.20%	89.21%
Mar 24	98.13%	89.35%

END OF QUARTER DATA QUALITY
(TPR SCORES)

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	0	5	16
Duplicate effective date in status history	0	17	6
Gender is not Male or Female	15	0	0
Duplicate entries in status history	10	25	14
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	3	0	0
Last entry in status history does not match current status	50	7	5
Member has no address	43	143	22
Missing Forename(s)	0	0	0
Missing State Retirement Date	15	0	0
Missing postcode	43	163	50
Missing Date Joined Pensionable Service	2	1	0
Total Fails	**189**	**362**	**113**
Individual Fails	**123**	**199**	**82**
Total Members	**7,841**	**6,802**	**7,009**
Accuracy Rate	**98.4%**	**97.1%**	**98.8%**
			98.1%

SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	24
AVCs/Additional Contributions	13
Deferred Benefits	5
Tranches (DB)	17
Gross Pension (Pensioners)	2
Tranches (Pensioners)	138
Gross Pension (Dependants)	8
Tranches (Dependants)	19
Date of Leaving	287
Date Joined Scheme	295
Employer Details	3
Salary	283
Crystallisation	81
CARE Data	853
CARE Revaluation	4
Annual Allowance	581
LTA Factors	176
Date Contracted Out	5
Pre-88 GMP	155
Post-88 GMP	330
Total Fails	**3,279**
Individual Fails	**2,305**
Total Members	**21,652**
Accuracy Rate	**89.4%**

LPP

Local Pensions Partnership
Administration