LPP
Local Pensions Partnership
Administration

Quarterly Administration Report

Committed to excellence

Forward thinking

Doing the right thing

Working together

Havering Pension Fund

1 April - 30 June 2025

Havering
LONDON BOROUGH

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, or receiving benefits from the pension fund.

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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 10
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

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 11
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 are not limited to, the deletion of a process, or changes to the process category that a case is assigned to).

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

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Contact Centre Call Satisfaction
Members are given the option to answer two questions, following a call with the LPPA Contact Centre (these relate to general satisfaction with LPPA, and satisfaction with the adviser they have spoken to – both responses follow a three-point rating scale).

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Retirement Satisfaction
Graphs show a breakdown of quarterly retirement surveys (emails issued and responses received).

- Retirements processed / completed - members can have multiple process counts.
- Surveys issued - does not equal retirement processes for several reasons; ill health retirements do not receive a survey; not all members provide an email address; members with multiple retirement processes only receive one survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid).

Satisfaction / Dissatisfaction is included as a % of email surveys issued. This demonstrates that a significant number of surveys are not completed (work is ongoing to encourage an increase in the number of responses to email surveys issued).
The Satisfaction Scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total survey responses - this is the true measure of member satisfaction.
Satisfied responses include satisfied (with the service) and very satisfied.
Dissatisfied responses include dissatisfied and very dissatisfied.

Page 25
Member Online Portal
The number of member records by status, that are registered for LPPA's member self-service portal, PensionPoint.

Page 26
Member Log Ins
The number of unique log ins and total log ins by period on PensionPoint, these are only successful log ins where the password and one-time-pin has been successfully entered.

Page 32
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 (basic details that are specific to the Member) and Scheme Specific Data (data that is related to a member's data and specific circumstances surrounding their record).

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** (The Pensions Regulator) or **PASA** (The Pension Administration Standards Association) websites.

EXECUTIVE SUMMARY

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

This performance report covers the reporting period of Q1 2025/26 (April – June 2025)

Casework SLA performance

Overall operational casework performance was **99.1%** against overall Service Level Agreements (SLAs) for the quarter. Focus continues to be on driving further improvements to the member experience.

Contact Centre

Contact Centre wait times have been consistently under the targeted 4-minute wait time with an average wait time over the quarter of **3** minutes **57** seconds.

Satisfaction scores

The majority of those surveyed about their retirement experience do not respond. Of those that responded to the survey, customer satisfaction was **58.3%** for Actives into Retirement and **22.2%** for Deferred into payment. Low survey responses can lead to high volatility in the satisfaction scores.

Contact Centre satisfaction includes both overall satisfaction and satisfaction with the individual call handler that the member spoke to. Satisfaction with the individual call handler is typically higher than overall satisfaction, with satisfaction rates for the quarter at **98.4%** and **67.8%** respectively.

Statutory deadlines

Regulatory and statutory deadlines for the reporting period included Pensions Increases (PI) and P60 notifications. Both of these were undertaken by the Fund rather than LPPA.

Outlook

Activity levels are, and are expected to remain high, due to:

- Preparation for LG valuation data submission
- Significant regulatory change including implementation of McCloud remedy and the Pensions Dashboard
- Preparation for Annual Benefit Statement production
- Efficiency and Service Improvement Programme (ESIP) of work
- Activity to continue to improve the member experience in key areas.

LPPA PROJECTS - UPDATE

Forward thinking…
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McCloud Remedy

Following the McCloud judgment, changes to all public service pension schemes that provided transitional protections to older members, including the LGPS came into force on 1 October 2023. The changes were designed to rectify unlawful discrimination against younger scheme members.

In the LGPS, the impact is an extension of the underpin to all eligible members. The national timeline for revisiting all member cases is Oct 23 – Aug 25.

A dedicated project manager and team remains in place overseeing and delivering all the key areas of the project including:

- System design and development is thoroughly tested prior to release into the live environment.
- Appropriate communication plans are in place and delivered.
- Contact Centre and Operational colleague training and business readiness.

Current Position

- Analysis of the McCloud cohorts and associated actions has been completed.
- Across all LPPA LG clients, c.15% are eligible for McCloud, based on the data we hold
- Production of the 2025 Annual Benefit Statements (ABS) for Active and Deferred members has commenced with initial focus on those not eligible for McCloud and therefore not requiring underpin information included in their statements.
- Testing continues on the UPM functionality for ABS with McCloud underpin information, ahead of 31st August 2025 deadline
- Preparatory work and testing underway for retrospective cases.

Efficiency and Service Improvement Programme

LPPA's Service Improvement Programme (ESIP) is designed to leverage the investment in UPM, delivering automation and improved self-service capability and member experience.

Online retirement forms (for members to access through PensionPoint) have been rolled out for all Funds. Early analysis of usage to date shows significant improvements in response rates and timescales for completed online forms over paper forms.

Automated Deferred Retirement Payment process is live. This enables a fully automated end to end deferred retirement process, following previous automation of deferred retirement quotes and the online retirement form. This is the fifth ESIP automation and will be followed by automation for the payment process for CARE only active retirements.

Bank validation account name check is live as a proof of concept for 4 initial LG processes, with planning underway for further processes.

Other activity in flight includes work to improve the monthly returns process and the member and employer online portals.

Data Project

LPPA is partnering with Civica and Intellica to improve data quality ahead of valuation and the introduction of the Pensions Dashboard.

Data Validation Fails (DVF's) continue to be worked through.

The procurement route is being confirmed for a targeted data tracing exercise, which will enable cleansing work that needs to be completed before Pension Dashboard becomes available to members (likely late 2027)

The project continues to work towards producing a series of dashboards to give us clear visibility of the integrity and accuracy of the data that we hold to comply with regulatory change and to enable us to launch more self-service and automation for members and employers.

Pensions Dashboard

The Pensions Dashboard will enable individuals to access their pensions information online, securely and all in one place. The connection date for public sector schemes to connect to the Pensions Dashboard is 31 October 2025. The project continues to track green, and work is well underway, including:

- Systems requirements (including the rules for partial matching of records and the treatment of AVCs)
- Business readiness (e.g. readiness to deal with new inbound enquiries relating to dashboard)
- Regular LPPA round table meetings being held with Funds to share updates.

Fund Membership

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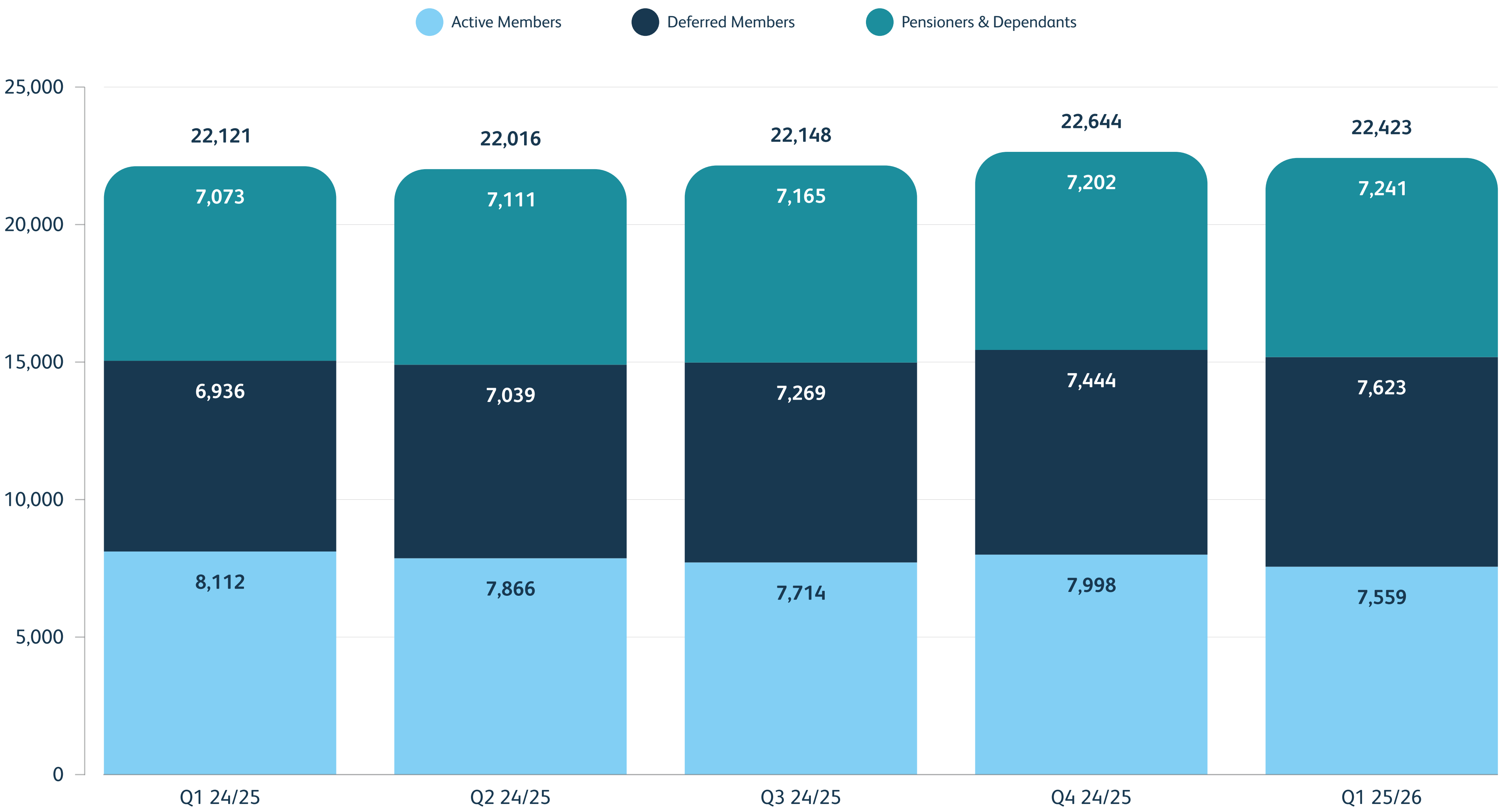
In this section…

- Total fund membership

TOTAL FUND MEMBERSHIP

CLIENT SPECIFIC

TOTAL FUND MEMBERSHIP



Casework Performance

8

In this section…

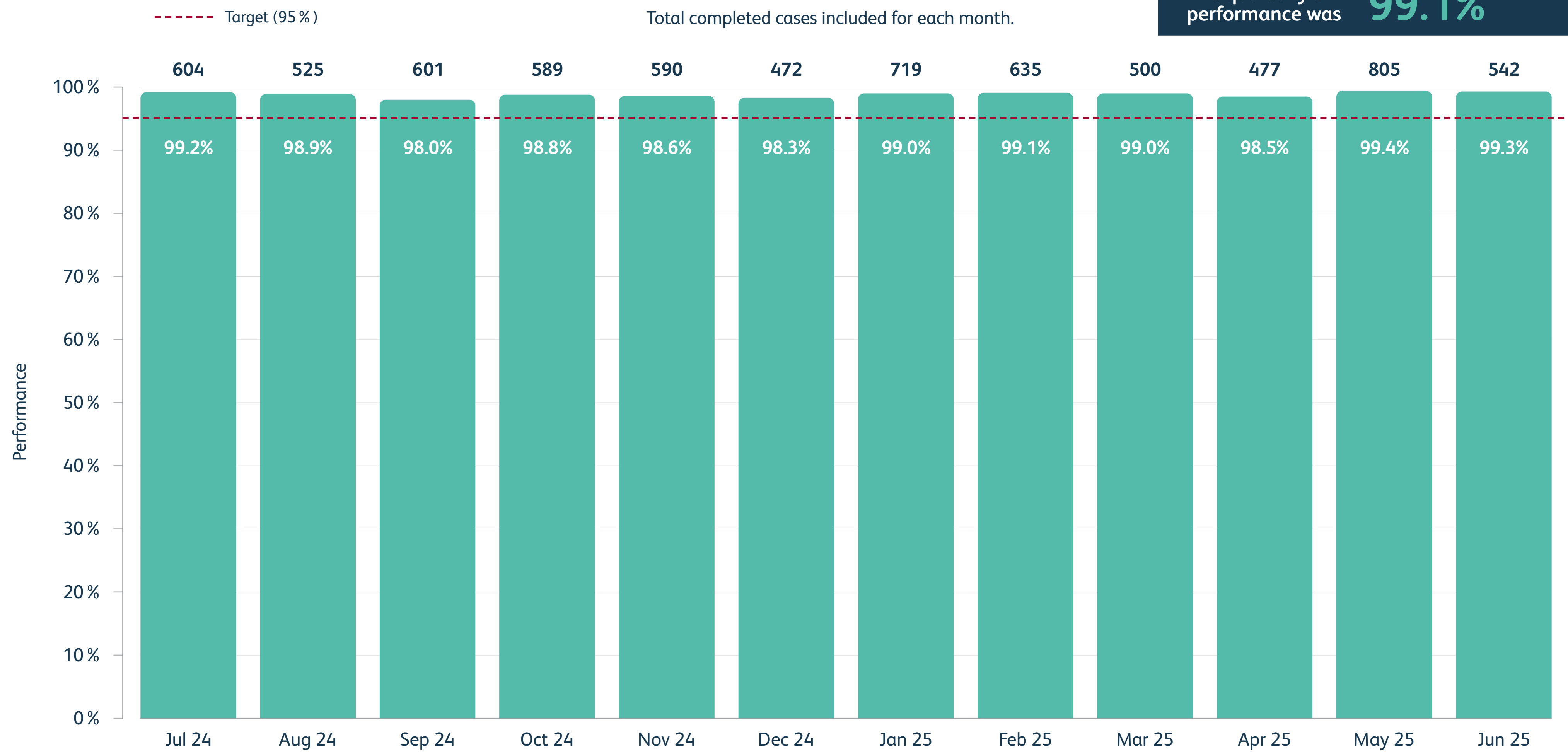
- Performance – all cases
- Performance standard
- Ongoing casework at the end of the reporting quarter

CASEWORK PERFORMANCE

CLIENT SPECIFIC

PERFORMANCE – ALL CASES

The quarterly SLA performance was **99.1%**



CASEWORK PERFORMANCE

CLIENT SPECIFIC

PERFORMANCE STANDARD

	SLA Target (working days)	Total Processed	% (Target 95 %)
New Starters	10	22	100.0%
Transfers In	10	73	98.6%
Transfers Out	10	81	98.8%
Estimates	10	61	100.0%
Deferred Benefits	15	328	98.5%
Retirements - Deferred	5	110	100.0%
Retirements - Active	5	146	99.3%
Refunds	5	174	98.9%
Deaths	5	186	97.3%
Correspondence	10	60	100.0%
Aggregation	10	190	100.0%
Other (see Definitions - page 3)		393	99.7%
Total		1,824	

CASEWORK PERFORMANCE

CLIENT SPECIFIC

ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER

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 01/04/25	Received (Inbound)	Completed (Outbound)	Work in Flight as of 30/06/25
New Starters	0	33	33	0
Transfers In	277	134	90	321
Transfers Out	216	119	96	239
Estimates	16	85	68	33
Deferred Benefits	351	558	633	276
Retirements - Deferred	74	132	139	67
Retirements - Active	131	323	263	191
Refunds	139	251	253	137
Deaths	225	241	246	220
Correspondence	50	105	109	46
Aggregation	542	728	830	440
Other	49	405	406	48
Total	2,070	3,114	3,166	2,018

Active to Retirement Process - First Payment Within 30 Days

12

In this section…

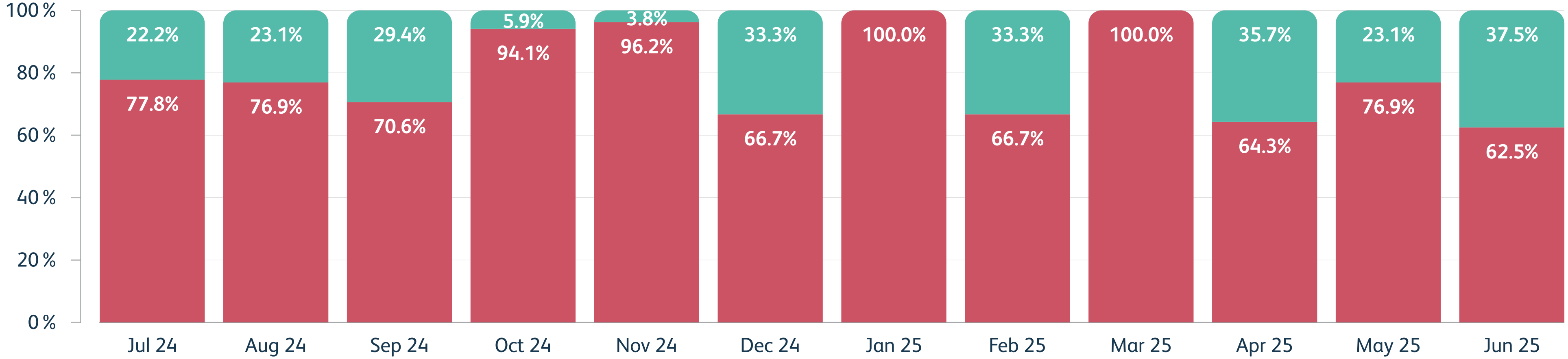
- Employer retirement notifications - notified on-time vs. late
- On-time notification - first payment
- Late notification - first payment

ACTIVE TO RETIREMENT

EMPLOYER RETIREMENT NOTIFICATIONS

CLIENT SPECIFIC

Please note:
LPPA require at least 30 days notice prior to an active member retirement date, to be able to pay a member their first payment within 30 days of their retirement date. The chart below shows the number / % of on-time notifications vs. the number / % of late notifications from employers in the month (late being received within 30 days or after the retirement date).



	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25
Retirement Notifications	9	13	17	17	26	6	4	12	17	14	13	8
Received On-Time (Number)	2	3	5	1	1	2	0	4	0	5	3	3
Received On-Time (%)	22.2 %	23.1 %	29.4 %	5.9 %	3.8 %	33.3 %	0.0 %	33.3 %	0.0 %	35.7 %	23.1 %	37.5 %
Received Late (Number)	7	10	12	16	25	4	4	8	17	9	10	5
Received Late (%)	77.8 %	76.9 %	70.6 %	94.1 %	96.2 %	66.7 %	100.0 %	66.7 %	100.0 %	64.3 %	76.9 %	62.5 %

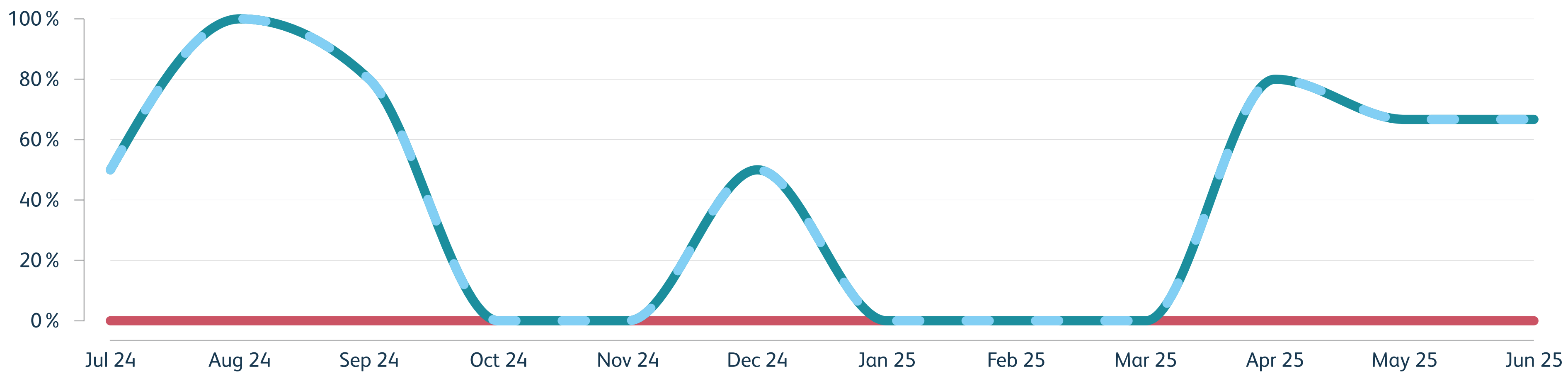
Data based on retirement notifications received from employers in the month.

ACTIVE TO RETIREMENT

ON-TIME NOTIFICATION - FIRST PAYMENTS

CLIENT SPECIFIC

Please note:
Alongside the timeliness of when LPPA are notified of a members intention to retire, there are also other areas impacting the timeliness of when payments are made. The accuracy of retirement information received (typically the calculation of pensionable and/or CARE pay) often result in subsequent queries being raised with an employer. There may also be delays with members returning their retirement forms.



	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25
No. of payments made where member has an AVC	0	0	0	0	0	0	0	0	0	0	0	0
No. of payments made with **no** AVC	2	3	5	1	1	2	0	4	0	5	3	3
% of payments made within 30 days – with AVC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
% of payments made within 30 days – **no** AVC	50.0 %	100.0 %	80.0 %	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A	80.0 %	66.7 %	66.7 %
% of payments made within 30 days – combined	50.0 %	100.0 %	80.0 %	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A	80.0 %	66.7 %	66.7 %

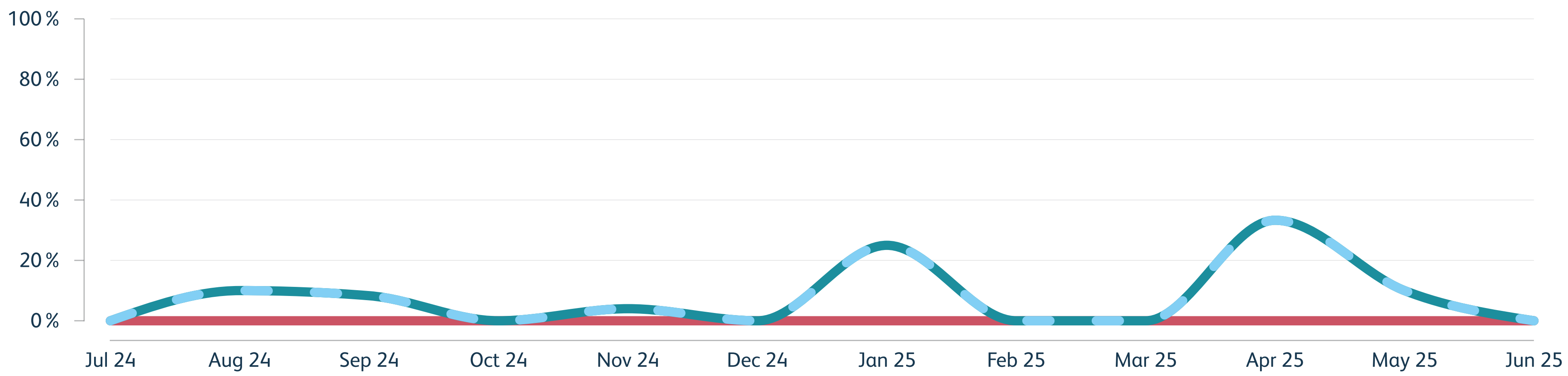
Data based on processes completed in the month.
Measurement is based on the earliest payment made, i.e. earliest of first pension payment or lump sum.

ACTIVE TO RETIREMENT

LATE NOTIFICATION - FIRST PAYMENTS

CLIENT SPECIFIC

Please note:
% of first payments made within 30 days of retirement date – where LPPA receives the leaver notification from the employer with less than 30 days notice, or after the actual retirement date.



	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25
No. of payments made where member has an AVC	0	0	0	0	0	0	0	0	0	0	0	0
No. of payments made with **no** AVC	7	10	12	16	25	4	4	8	17	9	10	5
% of payments made within 30 days – with AVC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
% of payments made within 30 days – **no** AVC	0.0 %	10.0 %	8.3 %	0.0 %	4.0 %	0.0 %	25.0 %	0.0 %	0.0 %	33.3 %	10.0 %	0.0 %
% of payments made within 30 days – combined	0.0 %	10.0 %	8.3 %	0.0 %	4.0 %	0.0 %	25.0 %	0.0 %	0.0 %	33.3 %	10.0 %	0.0 %

Data based on processes completed in the month.
Measurement is based on the earliest payment made, i.e. earliest of first pension payment or lump sum.

Contact Centre Calls Performance

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The Contact Centre deals with all online enquiries and calls from members for all funds that LPPA provides administration services for.

In this section…

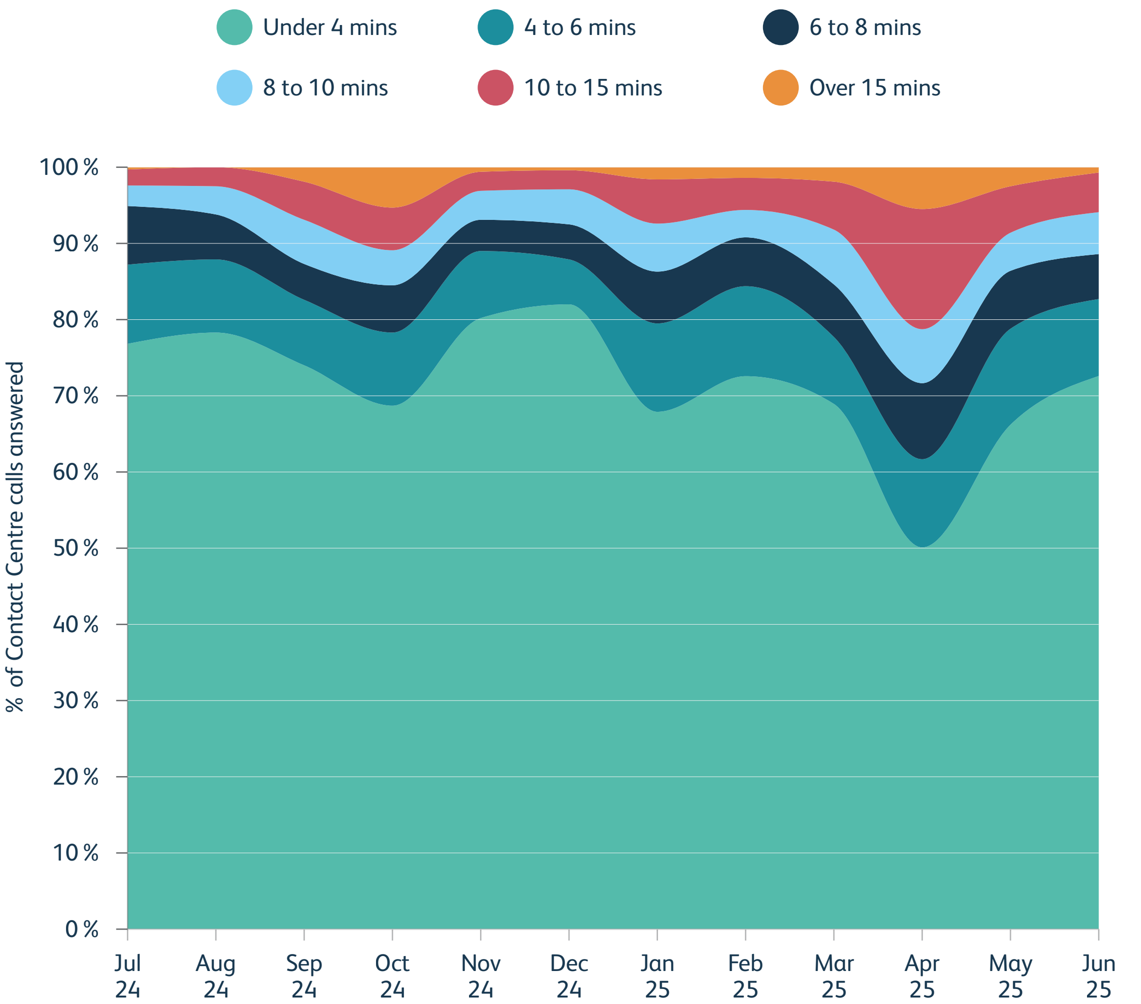
- Wait time range
- Calls answered

CONTACT CENTRE CALLS PERFORMANCE

CLIENT SPECIFIC

WAIT TIME RANGE

	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
Jul 24	76.9%	10.4%	7.7%	2.7%	2.1%	0.3%
Aug 24	78.3%	9.6%	5.9%	3.7%	2.5%	0.0%
Sep 24	74.0%	8.6%	4.7%	5.8%	5.0%	1.9%
Oct 24	68.7%	9.6%	6.2%	4.6%	5.6%	5.3%
Nov 24	80.2%	8.8%	4.1%	3.8%	2.5%	0.6%
Dec 24	82.0%	5.9%	4.6%	4.6%	2.5%	0.4%
Jan 25	67.9%	11.6%	6.8%	6.3%	5.8%	1.6%
Feb 25	72.5%	11.8%	6.4%	3.6%	4.2%	1.4%
Mar 25	69.0%	8.8%	6.9%	7.2%	6.3%	1.9%
Apr 25	50.2%	11.6%	10.0%	7.1%	15.8%	5.5%
May 25	66.2%	12.6%	7.6%	5.0%	6.1%	2.5%
Jun 25	72.6%	10.1%	5.9%	5.5%	5.2%	0.7%



CONTACT CENTRE CALLS PERFORMANCE

CLIENT SPECIFIC

CALLS ANSWERED

Please note:
The graph highlights seasonal activities which deliver higher volumes of in-bound enquiries from members into the Contact Centre.

- Pension Increase and P60
- Pension Saving Statements
- Member annual newsletters / Annual Benefit Statements (ABS) / Deferred Benefit Statements (DBS)

Quarterly average wait time was 3 minutes 57 seconds

Customer Satisfaction Scores

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In this section…

- Contact Centre calls satisfaction
- Contact Centre calls satisfaction - Agent
- Retirements - Active
- Retirements - Deferred

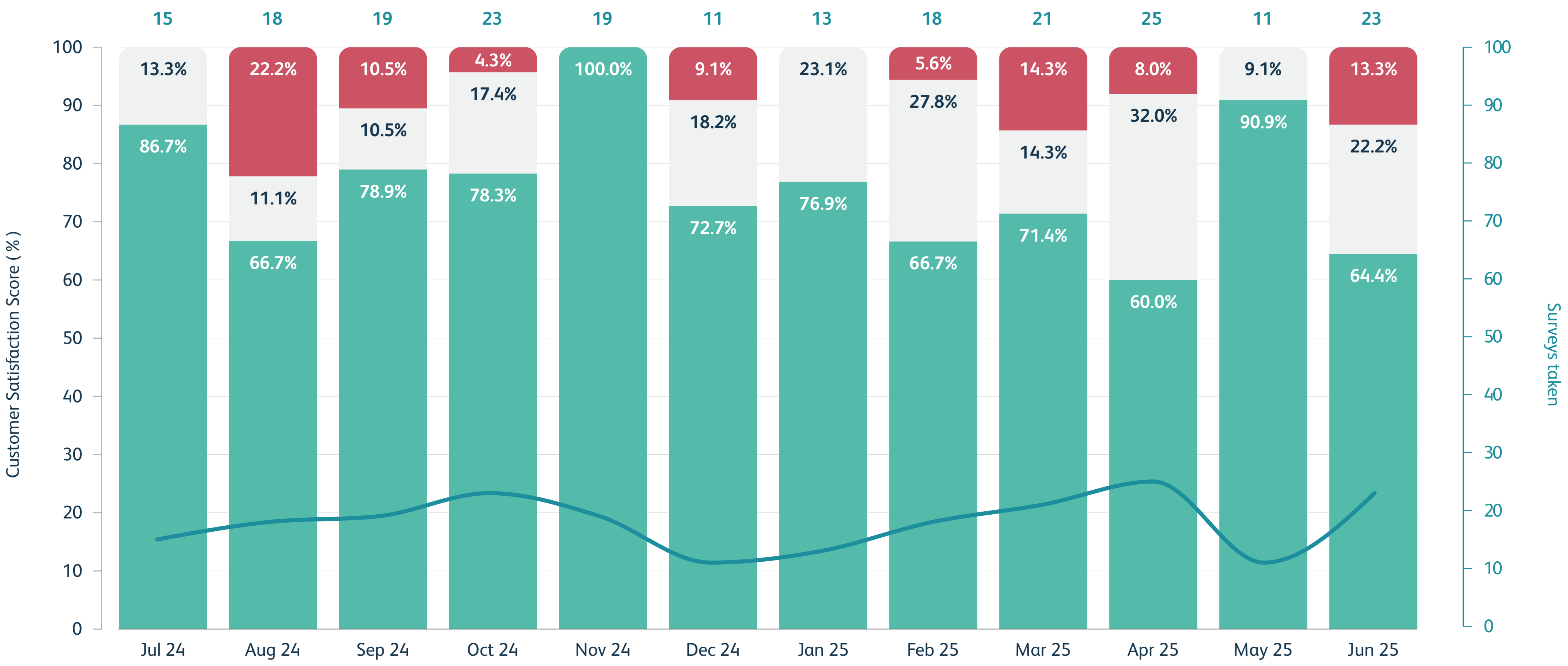
CUSTOMER SATISFACTION SCORES

CLIENT SPECIFIC

CONTACT CENTRE CALLS SATISFACTION - OVERALL

Please note:
The graph measures monthly member satisfaction with LPPA ("How satisfied are you with the overall service you have received from LPPA?").

Over all member satisfaction for the quarter was 67.8%



CUSTOMER SATISFACTION SCORES

CLIENT SPECIFIC

CONTACT CENTRE CALLS SATISFACTION - AGENT

Please note:
The graph measures monthly member satisfaction with the Contact Centre adviser ("In connection with the adviser you have just spoken to, how satisfied are you with the service they provided"?)

Agent specific member satisfaction for the quarter was **98.4%**

CUSTOMER SATISFACTION SCORES

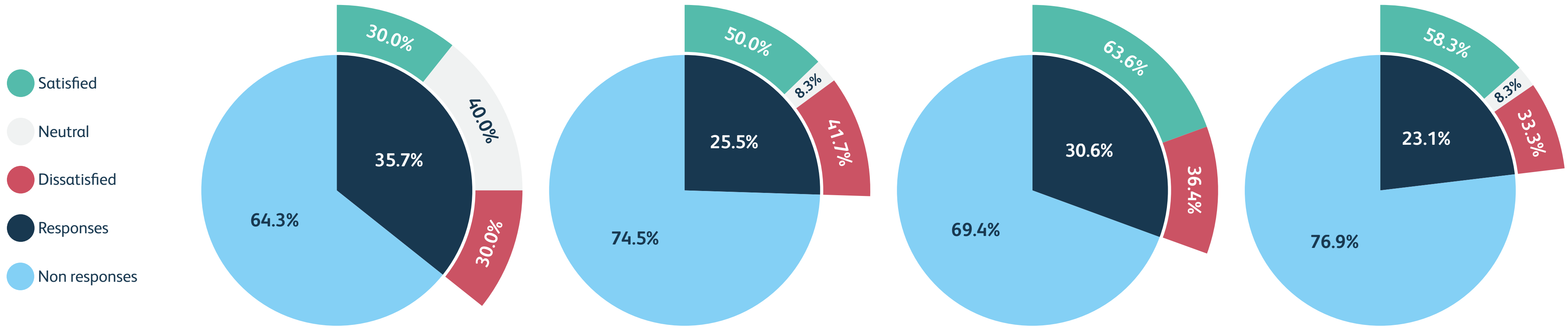
RETIREMENTS - ACTIVE

CLIENT SPECIFIC

Please note:

Graphs show a breakdown of quarterly retirement surveys:

- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid). We extended this period in Q4, which explains the drop in the number of email surveys issued.
- The satisfaction scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total responses (the true measure of member satisfaction).*



	Q2 24/25		Q3 24/25		Q4 24/25		Q1 25/26	
Retirements processed, completed	36		52		44		47	
Surveys issued and as a % of retirements	28	77.8%	47	90.4%	36	81.8%	52	110.6%
Satisfied Responses (as a % of surveys issued)	3	10.7%	6	12.8%	7	19.4%	7	13.5%
Dissatisfied Response (as a % of surveys issued)	3	10.7%	5	10.6%	4	11.1%	4	7.7%
Non responses and as a % of surveys issued	18	64.3%	35	74.5%	25	69.4%	40	76.9%
Responses and as a % of surveys issued	10	35.7%	12	25.5%	11	30.6%	12	23.1%
Satisfied responses and as a % of responses	3	30.0%	6	50.0%	7	63.6%	7	58.3%
Neutral responses and as a % of responses	4	40.0%	1	8.3%	0	0.0%	1	8.3%
Dissatisfied Responses and as a % of responses	3	30.0%	5	41.7%	4	36.4%	4	33.3%

*More information on data / results are included in the Definitions page earlier in this report.

CUSTOMER SATISFACTION SCORES

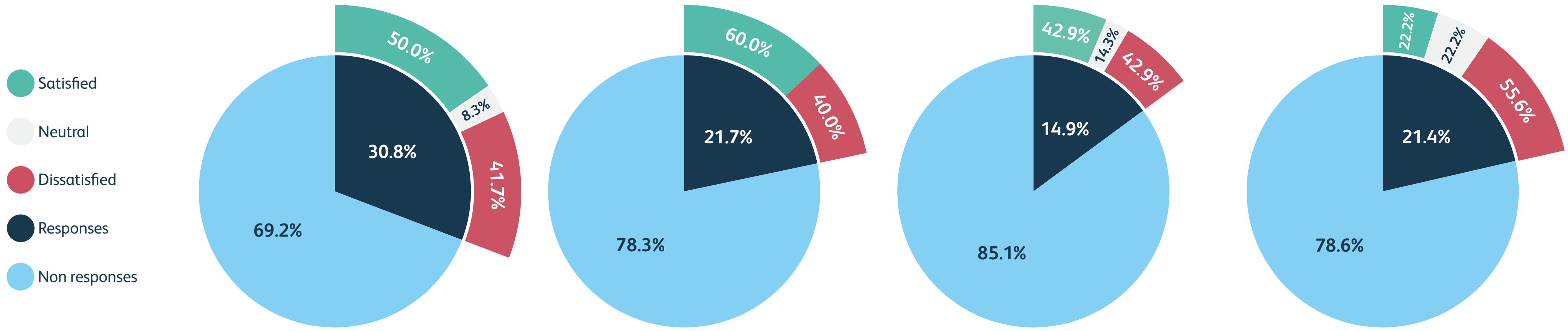
RETIREMENTS - DEFERRED

CLIENT SPECIFIC

Please note:

Graphs show a breakdown of quarterly retirement surveys:

- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; there is a planned delay in issuing surveys to allow for initial payments to be paid). We extended this period in Q4, which explains the drop in the number of email surveys issued.
- The satisfaction scores highlighted in green and red compare the satisfied / dissatisfied responses received, as a % of total responses (the true measure of member satisfaction).*



	Q2 24/25		Q3 24/25		Q4 24/25		Q1 25/26	
Retirements processed, completed	43		51		50		48	
Surveys issued and as a % of retirements	39	90.7%	46	90.2%	47	94.0%	42	87.5%
Satisfied Responses (as a % of surveys issued)	6	15.4%	6	13.0%	3	6.4%	2	4.8%
Dissatisfied Response (as a % of surveys issued)	5	12.8%	4	8.7%	3	6.4%	5	11.9%
Non responses and as a % of surveys issued	27	69.2%	36	78.3%	40	85.1%	33	78.6%
Responses and as a % of surveys issued	12	30.8%	10	21.7%	7	14.9%	9	21.4%
Satisfied responses and as a % of responses	6	50.0%	6	60.0%	3	42.9%	2	22.2%
Neutral responses and as a % of responses	1	8.3%	0	0.0%	1	14.3%	2	22.2%
Dissatisfied Responses and as a % of responses	5	41.7%	4	40.0%	3	42.9%	5	55.6%

*More information on data / results are included in the Definitions page earlier in this report.

Member Online Portal

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In this section…

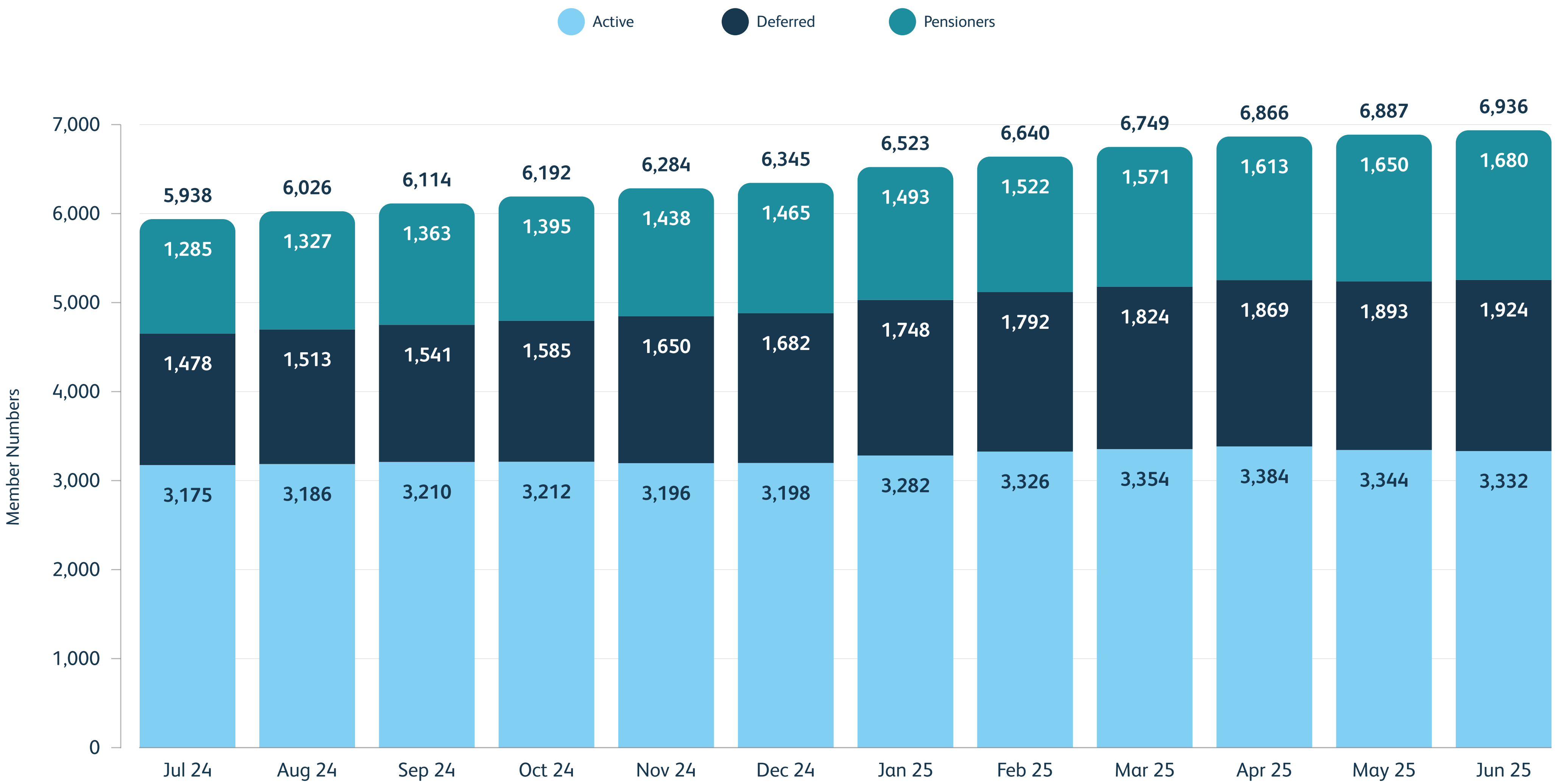
- Total members registered
- Member Log Ins

PensionPoint

MEMBER ONLINE PORTAL

CLIENT SPECIFIC

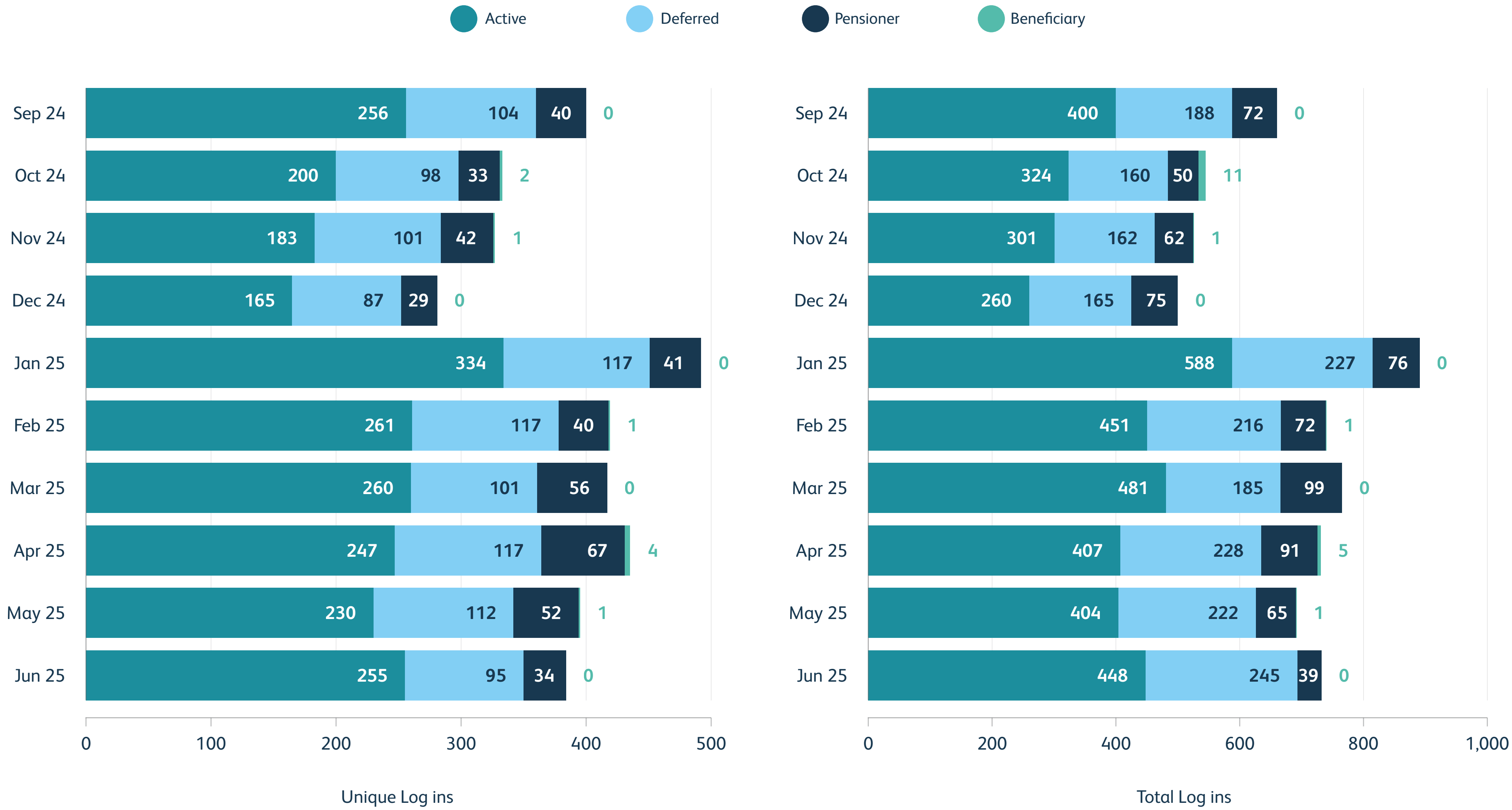
TOTAL MEMBERS REGISTERED



MEMBER ONLINE PORTAL

CLIENT SPECIFIC

MEMBER LOG INS



Employer Engagement & Member Communication Activity

27

In this section…

- Delivered
- Scheduled
- Engagement communications (employers & members)

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ALL LPPA

Delivered

- LPPA won the award for Best Pension Scheme Communications Strategy at the 2025 Professional Pensions UK Pensions Awards. The award was presented for a series of campaigns delivered over the past 12 months, which helped to drive membership to the online PensionPoint portal.
- LPPA were also shortlisted for Third-Party Administrator of the Year at the same awards event.
- Member training sessions were delivered, including Making Sense of Your (LGPS) Pension (to support new joiners in understanding their LGPS pension), and Making Sense of Your Retirement (to prepare members in their plans for retirement).
- Training sessions were successfully delivered to support employers including:
  - Monthly Returns (successfully submitting files and resolving data queries)
  - LGPS Scheme Essentials (including support with calculating final pay, CARE pay and assumed pensionable pay)
  - Employer Responsibilities (support with ongoing pension administration responsibilities)
  - Absence and Ill Health (support with managing different types of absence in the LGPS)
- The annual, online retired member newsletter was published on the LPPA website, and emails issued to members. The newsletter helped to support members looking to access their 2024/25 P60 documents, and included pension pay dates for 2025/26 and information on the McCloud remedy.
- Information on the McCloud Remedy was updated on the LPPA website for LGPS members.
- The LPPA website was updated in Q1 to include self-serve information on:
  a. The LPPA Employer Toolkit – this was enhanced to include useful information for scheme members / employees, that can be issued by employers (emails or internal communications). Information included AVC's, the retirement process, nominating beneficiaries and ABS, in addition to existing information on registering for PensionPoint.
  b. The LPPA website was also updated to include the latest details on APC limits.
- Pension Pulse (employer newsletter) was issued in Q1 with features on:
  a. Employer toolkit retirement pack – this includes emails, posters and intranet wording to help employers promote the LGPS to employees.
  b. New legislation introduced in April, which impacts on Assumed Pensionable Pay (APP), and is now applied when a member is on paid Neonatal Care Leave (NCL).
  c. Accessing the UPM employer portal – a reminder for employers without a site administrator on how to request access to the UPM employer portal.
- McCloud eligibility was re-run for LGPS members in June, which included member data validation and verification. This was a pre-requisite to the calculation of remedy underpin and the production of Annual Benefit Statements for Active and Deferred members in July and August, as well as retrospectively applying remedy for retired members and beneficiaries (where benefits are currently in payment).

Scheduled

- The annual (online) newsletter will be issued to active and deferred members, and will include updates on McCloud, ABS timescales, and how to access their document.
- ABS documents will be also issued in the post to members who request a paper copy, and if no email address is on their record.
- Further improvements will be made to the LPPA pensions website.
- Further Pension Pulse (employer newsletter) communications will be issued in Q2.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

CLIENT SPECIFIC

Employers

Date	Activity	Employer	Number in attendance
10 Apr	Absence and Ill Health	Empower Learning Academy Trust	1
30 Apr	Employer Responsibilities	Partnership Learning	2
06 May	LGPS Scheme Essentials	Partnership Learning	1
06 May	LGPS Scheme Essentials	REAch2 Academy Trust	1

Members

Date	Activity	Employer	Number in attendance
15 Apr	Making Sense of Your Pension	HPF members	1
12 May	Making Sense of Your Pension	HPF members	2
13 May	Making Sense of Retirement	HPF members	1
09 Jun	Making Sense of Your Pension	HPF members	1
10 Jun	Making Sense of Retirement	HPF members	1

Data Quality

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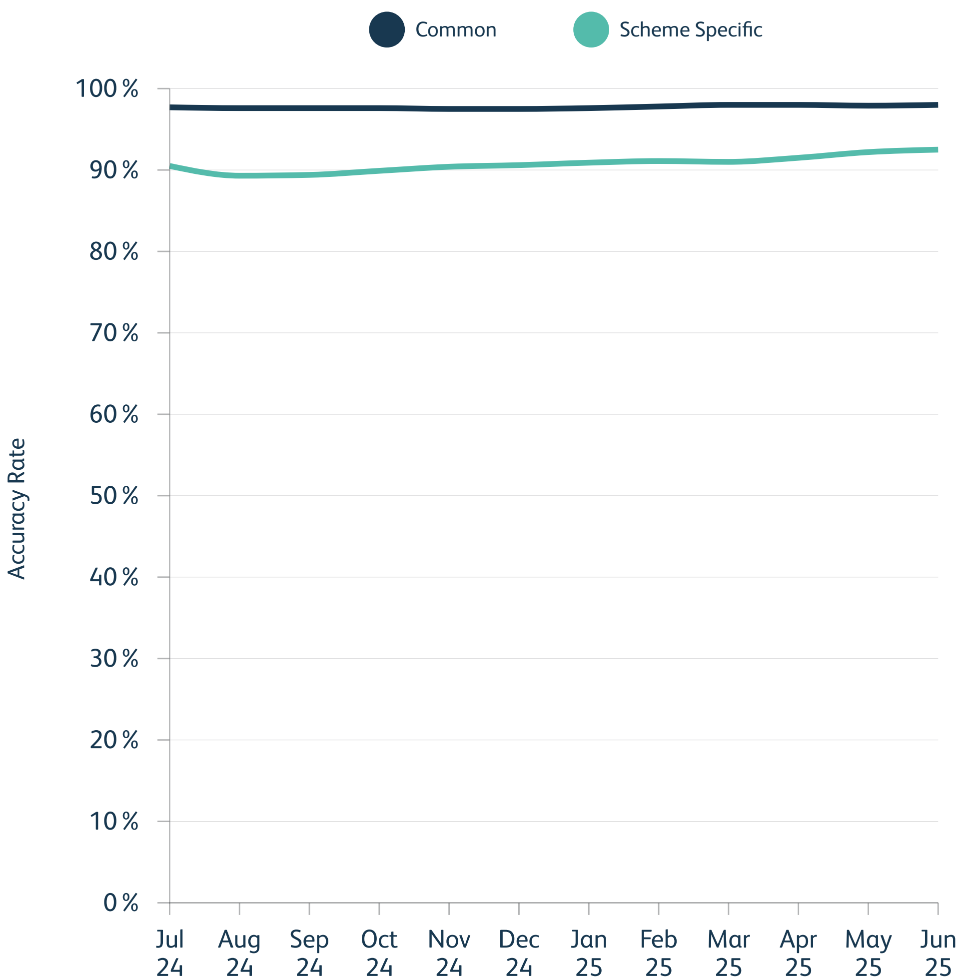
In this section…

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

CLIENT SPECIFIC

TPR DATA SCORES



	Common (Target 95 %)	Scheme Specific (Target 90 %)
Jul 24	97.7%	90.5%
Aug 24	97.6%	89.3%
Sep 24	97.6%	89.4%
Oct 24	97.6%	89.9%
Nov 24	97.5%	90.4%
Dec 24	97.5%	90.6%
Jan 25	97.6%	90.9%
Feb 25	97.8%	91.1%
Mar 25	98.0%	91.0%
Apr 25	98.0%	91.5%
May 25	97.9%	92.2%
Jun 25	98.0%	92.5%

END OF QUARTER DATA QUALITY

(TPR SCORES)

CLIENT SPECIFIC

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	0	6	14
Duplicate effective date in status history	0	7	1
Gender is not Male or Female	4	2	0
Duplicate entries in status history	27	22	16
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	2	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	2	0	0
Last entry in status history does not match current status	100	16	1
Member has no address	22	149	23
Missing Forename(s)	0	0	0
Missing State Retirement Date	4	2	0
Missing postcode	20	168	46
Missing Date Joined Pensionable Service	0	0	0
Total Fails	184	373	101
Individual Fails	157	212	76
Total Members	7,559	7,623	7,241
Accuracy Rate	97.9%	97.2%	99.0%
Total Accuracy Rate			98.0%

SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	30
AVCs/Additional Contributions	12
Deferred Benefits	7
Tranches (DB)	17
Gross Pension (Pensioners)	3
Tranches (Pensioners)	29
Gross Pension (Dependants)	2
Tranches (Dependants)	11
Date of Leaving	428
Date Joined Scheme	430
Employer Details	3
Salary	280
Crystallisation	81
CARE Data	60
CARE Revaluation	3
Annual Allowance	366
LTA Factors	282
Date Contracted Out	6
Pre-88 GMP	166
Post-88 GMP	344
Total Fails	2,560
Individual Fails	1,690
Total Members	22,423
Accuracy Rate	92.5%

Appendices

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In this section…

- Appendix A - Data Quality Overview
- Appendix B - Annual Activity

APPENDIX A
DATA QUALITY OVERVIEW

CLIENT SPECIFIC

Data Quality Overview

The purpose of this activity is to enhance data quality by embedding auditing tools into daily operations through Data Validation Checks (DVCs), by creating and maintaining a Data Improvement Plan which will be utilised internally to address root causes of data issues through process and system improvements. It also seeks to future-proof data processes by implementing controls to prevent data quality degradation and enable seamless automation and self-service opportunity without introducing new integrity concerns.

By checking member data against these checks on a regular basis, data integrity will improve over time leading to:

- Accurate and timely payment of pensions to the members
- Opportunity for automation and self-service functionality to work effectively, improving processing times
- Improvements to quality of the monthly data return collections and consequently TPR scores
- Improved member experience as delays relating to incorrect or missing data are significantly reduced

It is essential to recognise that improvements may not always follow a linear trajectory, particularly during periods where bulk processes are being run i.e. pensions increase.

Key Findings

Data improvement / Degradation from Baseline:

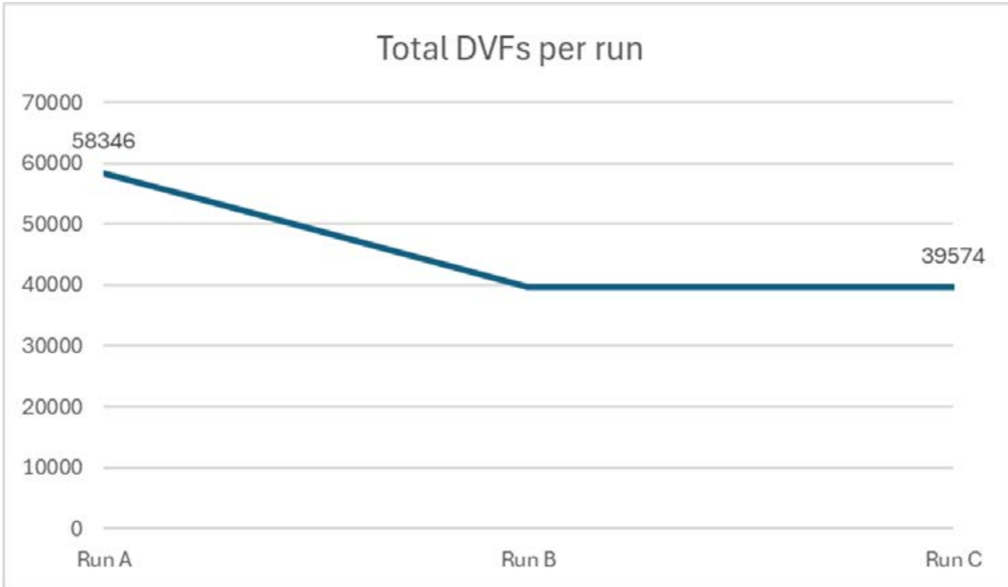
Not all Data Validation Failures (DVFs) are critical for the day-to-day processing of casework. DVFs do not equate to incorrect administration, as each member record is checked and where necessary, updated prior to processing. Many of the DVF's are critical for bulk routines to run smoothly i.e. pensions increase, annual benefit statements. Correcting these now will improve the success rate of each bulk routine and will enable more automation & self-service functionality to run 'straight-through' without the need to exception handle.

The overall total number of Data Validation Failures (DVFs) between 28 March 2025, Run A (Baseline – 58,346) and end of June 25, Run C (Current – 39,574) has improved, and the total number of failures has decreased by 32%.

A number of these fails are housekeeping activity which will be completed in bulk to enable future self-service and automated processes to run and not exception fail. This will enable our administrators to focus on more value-add activity such as supporting vulnerable customers or spending more time on query resolution activities.

We have a data improvement plan in place which we will continue to work through as business-as-usual activity. We have prioritised cleansing to date to be aligned to what your Fund actuary has deemed material for the triennial valuation. At this stage, we have not determined what good looks like in terms of data integrity. We will continue to work towards this and take a view in line with what we are seeing across all of the Funds that we work with. We will discuss this further with you at the appropriate time.

Fig. 1



APPENDIX A
DATA QUALITY OVERVIEW

CLIENT SPECIFIC

For this reporting period, we are providing more information on the integrity of data held in preparation for the Pensions Dashboard matching criteria.

LPPA will be adopting a Full Match Policy based on three core data elements including Surname, Date of Birth (DOB) and National Insurance Number (NINO). This is in line with the industry standard as recommended by the Pensions Administration Standards Association (PASA).

There are a few scenarios where a member may not get a full match on all three of the core data elements they provide. For example, the NINO and DOB match, but the surname does not. In these circumstances, we should return a 'possible match' to the member, and details of this can be seen below.

Type of M Type of Match	Data Items	Outcomes
Full	Surname + DOB + NINO	PEI created
Possible	NINO + Surname	Start possible match process
Possible	NINO + DOB	Start possible match process
Possible	Forename + Surname + DOB + Current Post Code	Start possible match process

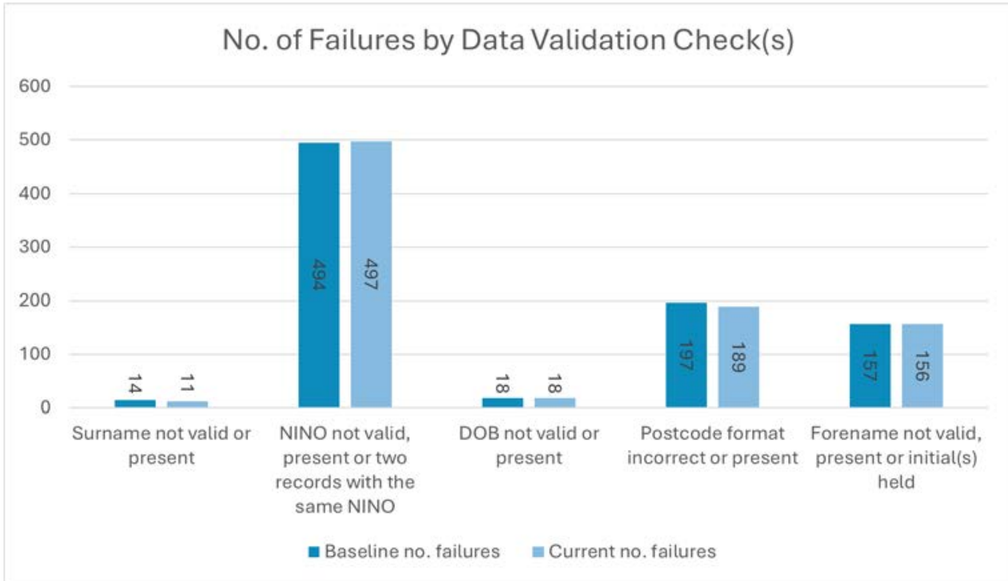
During Q1, the number of Full Match (Surname, NINO, DOB) DVFs for your fund has remained the same (Fig. 2) and Possible Match (Forename, Postcode) DVFs has decreased by 3 % (Fig. 3). Over 96 % of members are 'Pensions Dashboard Ready' (data complete and in the right format) based on the matching criteria held on our administration system.

Fig. 2

Fig. 3

We are actively conducting further data cleanse on the data integrity to ensure readiness for the Pensions Dashboard, and these efforts will be sustained into the upcoming quarters. In addition, we are currently in discussions with third party providers to finalise the recommended approach for validating forename, surname and addresses. We will communicate the recommended approach with you in the coming months and confirm the pass through cost for carrying out this activity. In terms of the timeline for completing this activity, we need to have concluded it before the dashboard is available to members i.e. anticipated to be late 2026, and we intend to conduct these checks in line with triennial valuation (every three years) thereafter. A more detailed breakdown of readiness can be found below:

Fig. 4

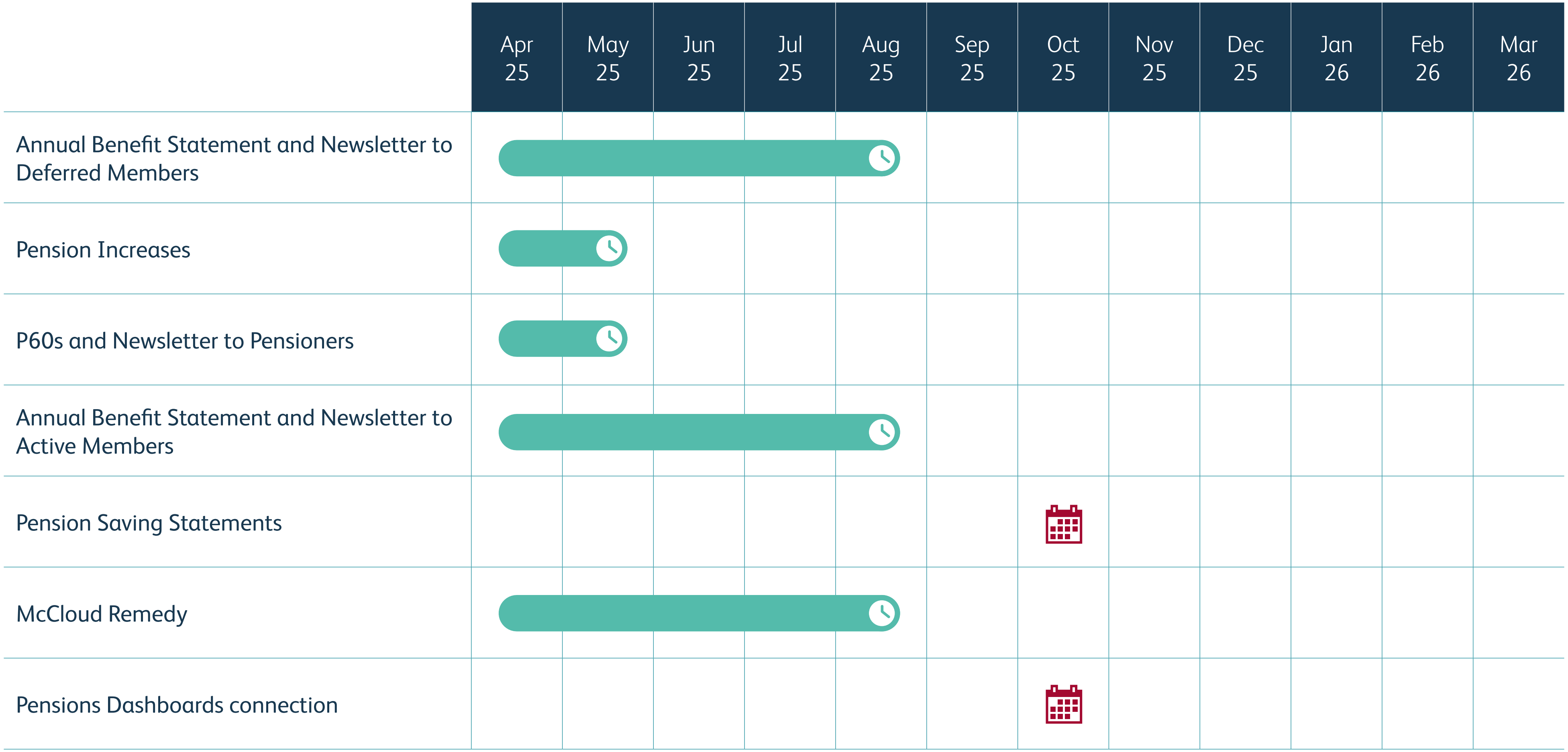


APPENDIX A
DATA QUALITY OVERVIEW

CLIENT SPECIFIC

DVC ID	Description	Baseline no. failures	Current no. failures	Baseline vs Current	Data Summary	Critical for Pensions Dashboard
10004 10005 10006 10007	Surname not valid or present	14	11	-3	21% reduction from baseline for Full Match on pensions dashboard and volumes are low	Y
10001 10002 10003 10329	NINO not valid, present or two records with the same NINO	494	497	3	1% increase from baseline for Full Match on pensions dashboard and volumes are low	Y
10017 10018 10019 10020 10021 10022 10023 10024 10025 10026	DOB not valid or present	18	18	0	No change from baseline for Full Match on pensions dashboard and volumes are low	Y
10068 10069 10070	Postcode format incorrect or present	197	189	-8	4% reduction from baseline for Possible Match on pensions dashboard and volumes are low	N
10008 10009 10010 10011 10327	Forename not valid, present or initial(s) held	157	156	-1	1% reduction from baseline for Possible Match on pensions dashboard and volumes are low	N

APPENDIX B
LPPA ANNUAL ACTIVITY



LPP

Local Pensions Partnership
Administration