



LOCAL PENSIONS BOARD

Subject Heading:

Pensions Administration Update Q2
2025-26

OMT Lead:

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Policy context:

Local Government Pension Scheme
Regulations 2013.

SUMMARY

This report reviews the performance of the Local Pensions Partnership Administration (LPPA) against the agreed service levels for the period July to September 2025.

It also provides an update on recent developments within the Local Government Pension Scheme (LGPS) regulatory environment.

RECOMMENDATIONS

It is recommended that members note the report.

REPORT DETAIL

1. Administration Update

- 1.1 From 1 November 2017, the London Borough of Havering delegated the pension administration service to Lancashire County Council who have engaged the Local Pensions Partnership Administration (LPPA) to undertake their pension portfolio. The Local Pensions Partnership was formed in 2016 through a collaboration between Lancashire County Council and the London Pensions Fund Authority and provides pension services to the Local Government Pension Scheme, Police and Firefighter Schemes
- 1.2 LPPA provide a quarterly performance report attached as Appendix A.
- 1.3 Overall performance against SLA for Q2 is reported at 98.7%. The reported service is achieving results in excess of the required 95% target in all areas. Additional reports have been provided to enable independent monitoring of completed retirement cases by the Havering Pensions Team. These show a general improvement in the elapsed times, from the initial notification to LPPA to the completion of the case.
- 1.4 Fund officers are monitoring and working with LPPA on cases identified as being outstanding for more than 6 months as at 31 July 2025. Focussing initially on cases that commenced prior to 1 January 2024. There has been a reduction in the number of outstanding cases and many more are now actively being processed. Monitoring will continue as part of the quarterly reviews. Detail of the initial monitoring is given in the table below:

Date Reviewed	Total number of cases commenced prior to 01/01/24	Cases where actions have been carried out within last 3 months	Cases queried with LPPA	Others
October 25	101	Review work not undertaken		
December 25	83	37	23	23

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1.5 Officers are also reviewing cases identified as being outstanding for more than 6 months as at 31 July 2025, where those cases commenced after 1 January 2025. There are fewer cases to review and many of the cases are relating to transfers where a member has up to 12 months to make an election and a case will remain in the work tray until the deadline has passed. Two thirds of the total cases have seen progress within the last 3 months. Monitoring will continue as part of the quarterly reviews. Detail of the initial monitoring is given in the table below:

Date Reviewed	Total number of cases commenced since 01/01/25	Cases where actions have been carried out within last 3 months	Cases queried with LPPA	Others
October 25	78	Review work not completed		
December 25	63	42	16	5

1.6 Looking at the 3 highest priority cases, Board members should note the following:

Case Type	SLA Target	Brought Forward	Received in Period	Completed	Carried Forward	Completed on time
Retirement (Active)	5 working days	191	286	326	151	98.8%
Retirement (Deferred)	5 working days	67	144	136	75	99.3%
Deaths	5 working days	220	214	232	202	97.3%

1.7 When looking at retirement satisfaction surveys, the results remain disappointing with a limited number of members responding. The table below provides the breakdown of the Q1 responses:

	Surveys Issued	Surveys Taken	Satisfied	Neutral	Dissatisfied
Ret from Active	38	18	13	3	2
Ret from Deferred	37	8	4	1	3

1.8 Calls into the LPPA's contact centre are recorded at a client level with 929 calls being answered during the quarter. The average wait time for callers across the quarter was 3 minutes 31 seconds with 24 people having to wait more than 15 minutes.

1.9 Members are directed to the contact centre survey on the completion of their call. Satisfaction levels are shown below:

	Surveys Taken	Satisfied	Neutral	Dissatisfied
Contact Centre Overall	66	53	6	7
Contact Centre Agent	72	68	0	4

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1.10 Appendix B provides the complaint board overview for Q2.

1.11 LPPA received 5 complaints during Q2 and carried forward 3 complaints from Q1. 8 cases were completed in the quarter, where all were upheld. 0 cases will carry forward to Q3.

1.12 The main administration report details the data quality and the Pension Regulator data scores for common and scheme specific data. At the end of Q4 our common data score was 98.0% (previously 98.0%) and the scheme specific data score was 93.1% (previously 92.5%).

2. Fund Valuation

2.1 Work is ongoing between the Fund and the Actuary and at the time of writing the report officers are due to meet with Hymans to discuss the individual employer contribution rates and next steps. .

3. McCloud Remedy Update

3.1 LPPA continue to work on the review of members but has highlighted that further work is required before making retrospective payments to McCloud affected members. The decision has been taking on the following points:

- Further work is needed by LPPA to validate the accuracy of member data
- The LGPS regulatory environment remains complex and fluid, and LPPA need to ensure that their interpretation of the rules governing the application of remedy underpin payments is consistent
- Whilst Civica's UPM system release at the end of August 2025 delivered key components, support for processing retrospective cases for some eligible member groups remains under development and will be introduced in future updates.

3.2 The regulation states that impacted members should be paid 'without undue delay' however it is important that the retrospective benefits are paid correctly.

4. Pensions Dashboards

4.1 It was reported at the last meeting that the connection to the Pensions Dashboard had been delayed following an issue identified during the IT health check stage.

4.2 The new connection date has been set as 15 December 2025 and no further problems have been identified during testing to date.

5. Regulation Consultations

5.1 On 13 October 2025 MHCLG launched the LGPS: Scheme Improvements (access and protections) which closes on 22 December 2025.

5.2 The consultation covers 4 proposals:

- Amend the Normal Minimum Pension Age (NMPA) from age 55 to age 57 with effect from 6 April 2028, in line with the Finance Act 2022, excluding ill health retirement. Under the Finance Act 2022 a scheme may allow

protections for certain members, and the consultation proposes a protected pension age of 55 only for members who were in the LGPS immediately before 4 November 2021.

- Re-instatement of access to the LGPS in England for councillors and mayors. Previously, elected members were eligible to join the LGPS in England until 31 March 2014.
- Simplifying the process for multi-academy trusts to apply for their staff from different schools geographically, to be administered in a single pension fund. At present this can only be achieved through an application for a direction from the Secretary of State and the proposal is broadly looking to remove this.
- Implementing new Fair Deal protections ensuring transferred employees retain access to the LGPS. This proposal takes into consideration responses to the previous consultation held in 2019 with the aim of employees being able to maintain the security offered by the LGPS and enabling employers to obtain better value from outsourced service contracts.

5.3 LPPA held a round table discussion and have shared their collective draft response that, once finalised, will be submitted on behalf of all their clients.