

LPP

Local Pensions Partnership
Administration

Quarterly Administration Report

Havering Pension Fund
1 July - 30 September 2025



Committed to excellence



Forward thinking



Doing the right thing



Working together



Havering
LONDON BOROUGH

CONTENTS

Section		Section	
Definitions	Pg 3	Contact Centre Calls Performance	Pg 16
Executive Summary	Pg 4	Customer Satisfaction Scores	Pg 19
LPPA Projects - Update	Pg 5	PensionPoint: Member Online Portal	Pg 24
Fund Membership	Pg 6	Employer Engagement & Member Communication Activity	Pg 27
Casework Performance	Pg 8	Data Quality	Pg 31
Active to Retirement Processes - First Payment Within 30 Days	Pg 12	Appendices	Pg 34

DEFINITIONS

Page 7

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.

Page 9

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

Cessation of Additional Contribution

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).

Page 18

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.

Page 20

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).

Page 22

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 33

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 Q2 2025/26 (July – September 2025)

Casework SLA performance

Overall operational casework performance was **98.7%** 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 31 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 **72.2%** for Actives into Retirement and **50.0%** 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 **94.4%** and **80.3%** respectively.

Statutory deadlines

Regulatory and statutory deadlines for the reporting period:

Annual Benefit Statements (ABS)

LPPA is one of a small number of administrators that delivered 24/25 ABSs with McCloud underpin included. Many LGPS Funds have not attempted to do this. Active and deferred members will receive an ABS with the underpin each year, regardless of whether they benefit from the underpin or not, until they retire, die or transfer their benefits - they will be remedied at the point their benefits crystallise, which could be in many years time. Despite these challenges, we're pleased to confirm that by the 31 August deadline, we managed to produce statements for over **98.8%** of your fund membership (**98.1%** for active members and **99.5%** for deferred members).

All published ABS documents have been made available for members to access in PensionPoint, with paper copies issued to any members who have opted out of digital communications.

Members were signposted to their ABS via their annual member newsletter. This was available online at lppapensions.co.uk from the beginning of August and also emailed to every member for whom we held an email address. The lead article in the newsletter included a link to our dedicated ABS web page and a reminder that the statements would be available to view by the end of August.

LPPA will continue to work to resolve data and other challenges that have prevented some ABSs from being produced and issue ABSs to members as they are resolved.

Outlook

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

- Significant regulatory change including McCloud remedy and the Pensions Dashboard
- Efficiency and Service Improvement Programme (ESIP) of work
- Activity to continue to improve the member experience in key areas.

LPPA PROJECTS - UPDATE

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

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.

Good progress has been made on remedy for LGPS members and LPPA is well positioned compared to other public sector administrators in delivering McCloud remedy. **17.8%** of your LGPS members are McCloud eligible (**21.6%** actives, **20.2%** deferred, **14.7%** retrospective cases*).

LPPA has successfully delivered ABS statements with the remedy underpin to over **92.2%** of remedy eligible active members and **78.0%** of remedy eligible deferred members. There are several cohorts of McCloud eligible members where LPPA is unable to produce the underpin – this may be due to gaps in guidance, systems functionality and/or data. In those cases, the member will have received a standard ABS with a paragraph noting that we believe they are remedy eligible and the underpin will be included on next year's statement.

LPPA has initially assessed over **73%** of the **2,086** retrospective cases and we are developing payment journeys to be able to make remedy payments to those where the underpin is beneficial. Market intelligence supports the position that LPPA is ahead in delivering remedy for LGPS compared to many LGPS Funds and other third-party administrators.

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. It is worth noting that the Dashboard will not be available to individuals at this point; it is estimated they will be able to access in early 2027.

Civica development is ongoing (Civica are LPPA's Integrated Service Provider for connection to the dashboard ecosystem), and whilst we have recently been made aware of a short delay regarding connection to the Dashboard (which we have communicated to all our clients), this does not present a material risk and will not impact members.

Project communications and engagement plans are continuing, including client round tables every two months, AVC provider meetings and TPR sessions every two months.

The project continues to focus on business readiness in addition to the technical connection to the dashboard, including consideration on the unknown demand into LPPA and how to manage this. One of the project aims is to drive member self-service as much as possible.

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.

Previously delivered improvements continue to provide benefit:

- Automated deferred quotes have been live for over a year, with 50% now going through automation.
- With the addition of the Automated Deferred Retirement Payment (ADRP) process, we are now seeing cases go through full end to end automation.
- With the online retirement form, we are seeing a response rate of 70% with online forms, compared to 40% for paper forms, and average return times of 6 days with online compared to 33 days with paper.

LPPA is currently focused on developing a new online leaver form, which will provide benefits to the majority of LGPS employers including real time validations and a simplified submission process. Once the process is fully tested and live, it will reduce queries and ultimately improve retirement processing timescales

Improvements have been implemented for our Employer Portal users, including use of employee payroll number when undertaking a member search, reassigning processes to another employer portal user within the same organisation and using 'filters' and in users' work feeds.

Planning is underway for other projects including Automated Active Retirement Payment (AARP) process, employer monthly return real-time validations, member contact form and remaining bank account verification processes.

* Retrospective cases include pensioners, pensioners deferred, deceased, transfers out and trivial commutations

Fund Membership

In this section...

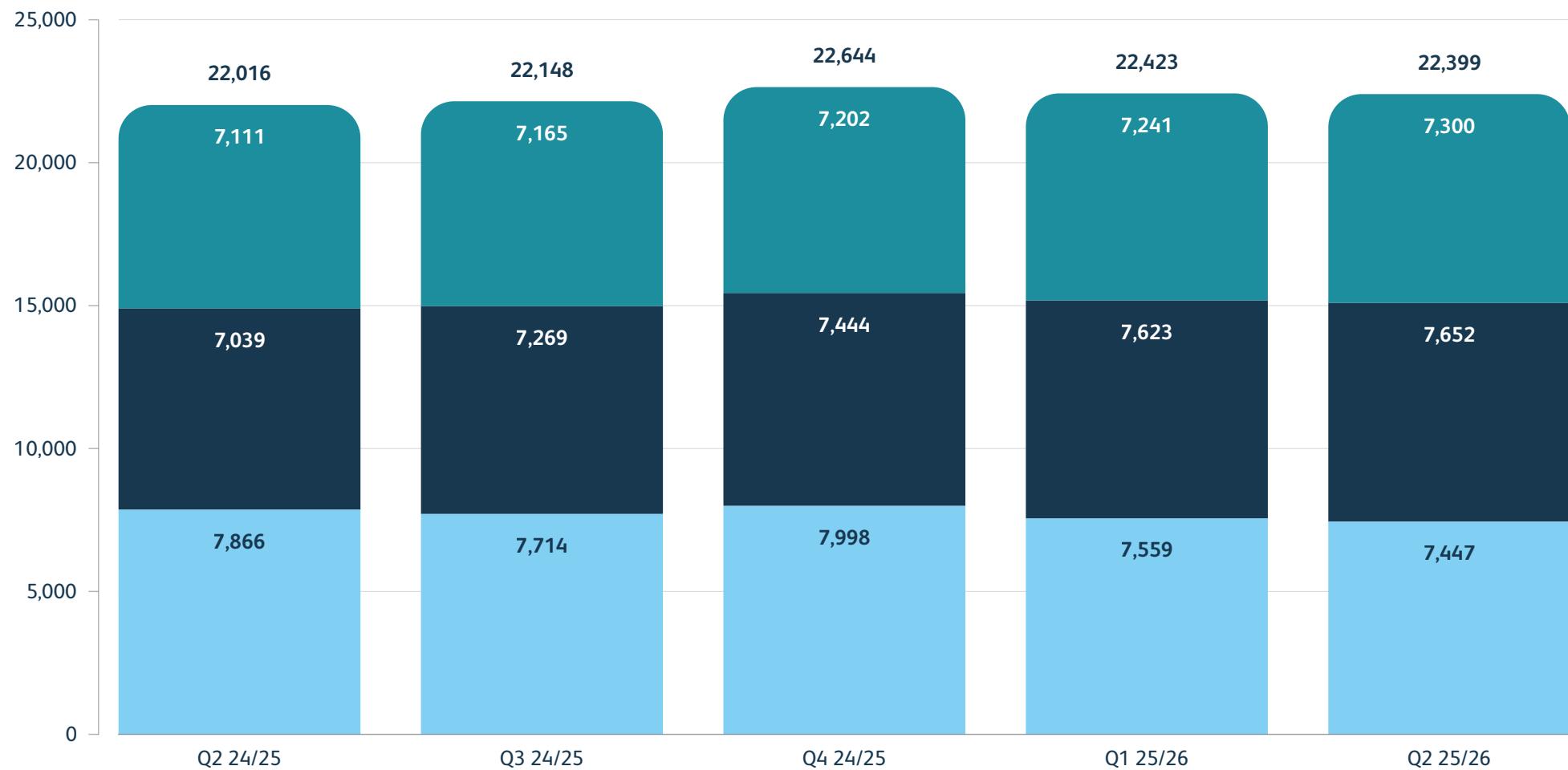
- Total fund membership

TOTAL FUND MEMBERSHIP

TOTAL FUND MEMBERSHIP

CLIENT
SPECIFIC

Active Members Deferred Members Pensioners & Dependents



Casework Performance

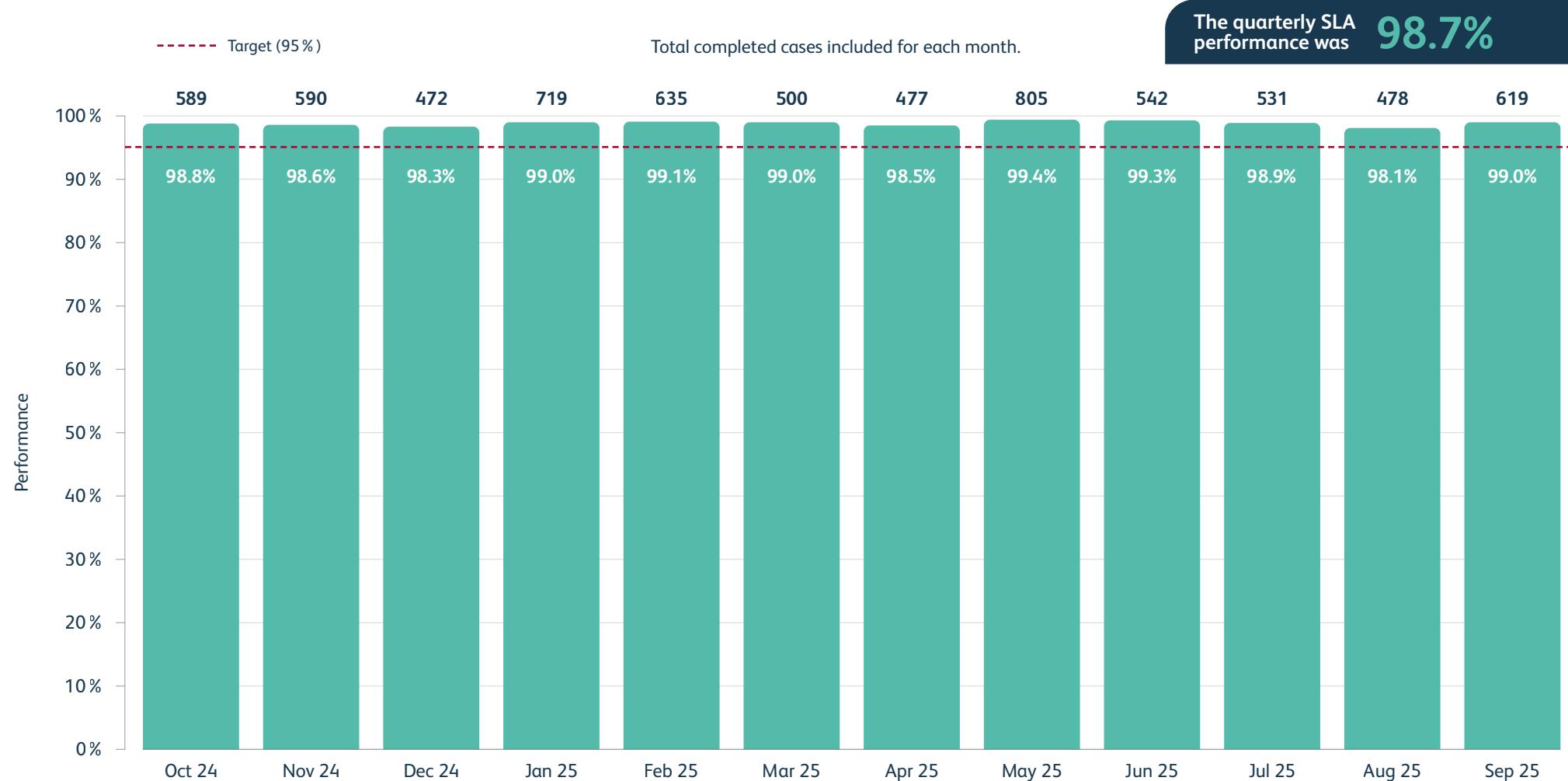
In this section...

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

CASEWORK PERFORMANCE

PERFORMANCE – ALL CASES

CLIENT
SPECIFIC



CASEWORK PERFORMANCE

PERFORMANCE STANDARD

CLIENT
SPECIFIC

----- Target (95 %)



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 01/07/25	Received (Inbound)	Completed (Outbound)	Work in Flight as of 30/09/25
New Starters	0	20	20	0
Transfers In	321	153	96	378
Transfers Out	239	146	137	248
Estimates	33	49	62	20
Deferred Benefits	276	296	290	282
Retirements - Deferred	67	144	136	75
Retirements - Active	191	286	326	151
Refunds	137	145	181	101
Deaths	220	214	232	202
Correspondence	46	112	112	46
Aggregation	440	489	614	315
Other	48	494	487	55
Total	2,018	2,548	2,693	1,873

Active to Retirement Process - First Payment Within 30 Days

In this section...

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

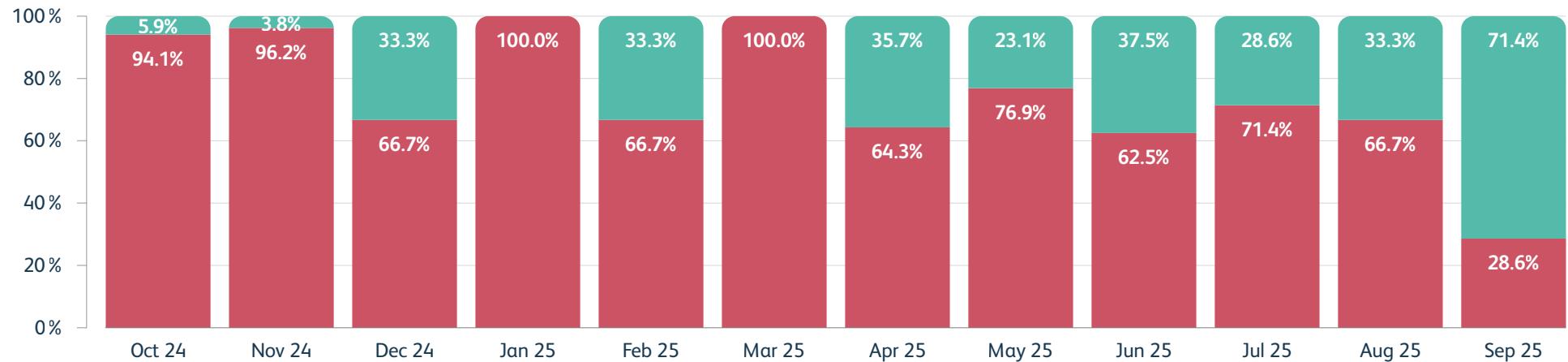
ACTIVE TO RETIREMENT

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).



	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25
Retirement Notifications	17	26	6	4	12	17	14	13	8	14	9	14
Received On-Time (Number)	1	1	2	0	4	0	5	3	3	4	3	10
Received On-Time (%)	5.9 %	3.8 %	33.3 %	0.0 %	33.3 %	0.0 %	35.7 %	23.1 %	37.5 %	28.6 %	33.3 %	71.4 %
Received Late (Number)	16	25	4	4	8	17	9	10	5	10	6	4
Received Late (%)	94.1 %	96.2 %	66.7 %	100.0 %	66.7 %	100.0 %	64.3 %	76.9 %	62.5 %	71.4 %	66.7 %	28.6 %

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

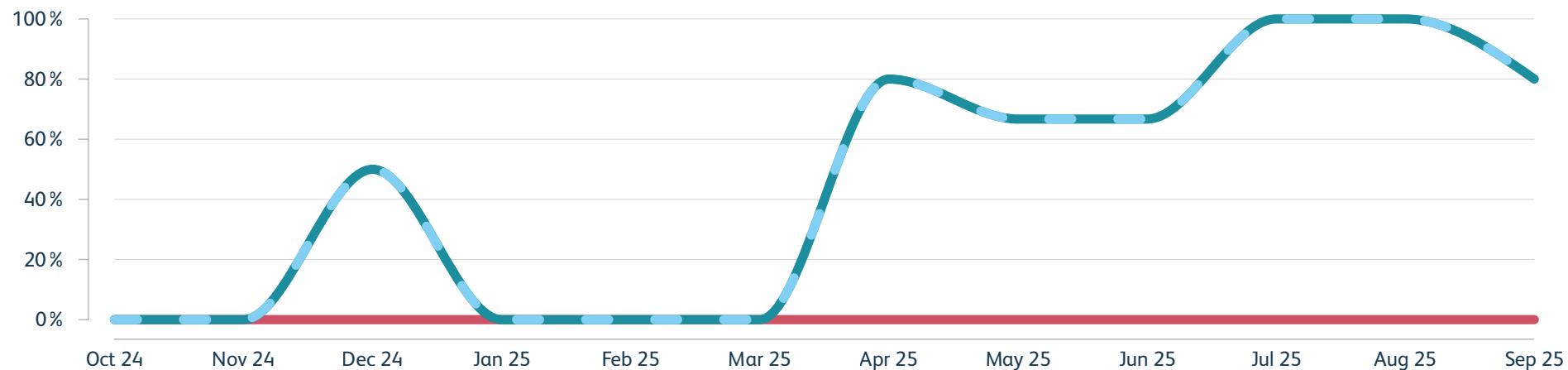
ACTIVE TO RETIREMENT

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.



	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 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	1	1	2	0	4	0	5	3	3	4	3	10
% of payments made within 30 days – with AVC	N/A	N/A	N/A									
% of payments made within 30 days – no AVC	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A	80.0 %	66.7 %	66.7 %	100.0 %	100.0 %	80.0 %
% of payments made within 30 days – combined	0.0 %	0.0 %	50.0 %	N/A	0.0 %	N/A	80.0 %	66.7 %	66.7 %	100.0 %	100.0 %	80.0 %

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.

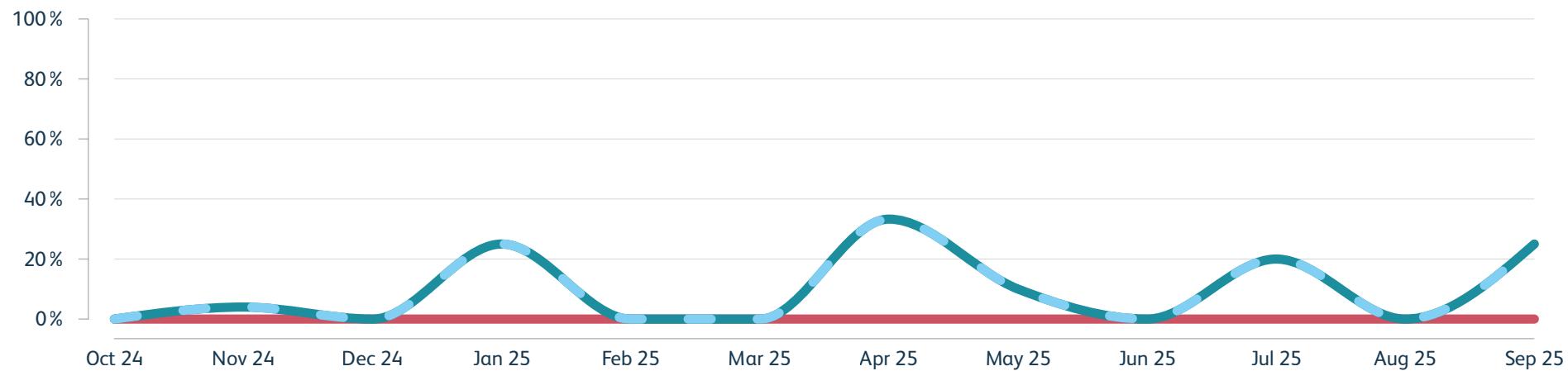
ACTIVE TO RETIREMENT

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.



	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 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	16	25	4	4	8	17	9	10	5	10	6	4
% of payments made within 30 days – with AVC	N/A											
% of payments made within 30 days – no AVC	0.0 %	4.0 %	0.0 %	25.0 %	0.0 %	0.0 %	33.3 %	10.0 %	0.0 %	20.0 %	0.0 %	25.0 %
% of payments made within 30 days – combined	0.0 %	4.0 %	0.0 %	25.0 %	0.0 %	0.0 %	33.3 %	10.0 %	0.0 %	20.0 %	0.0 %	25.0 %

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

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

In this section...

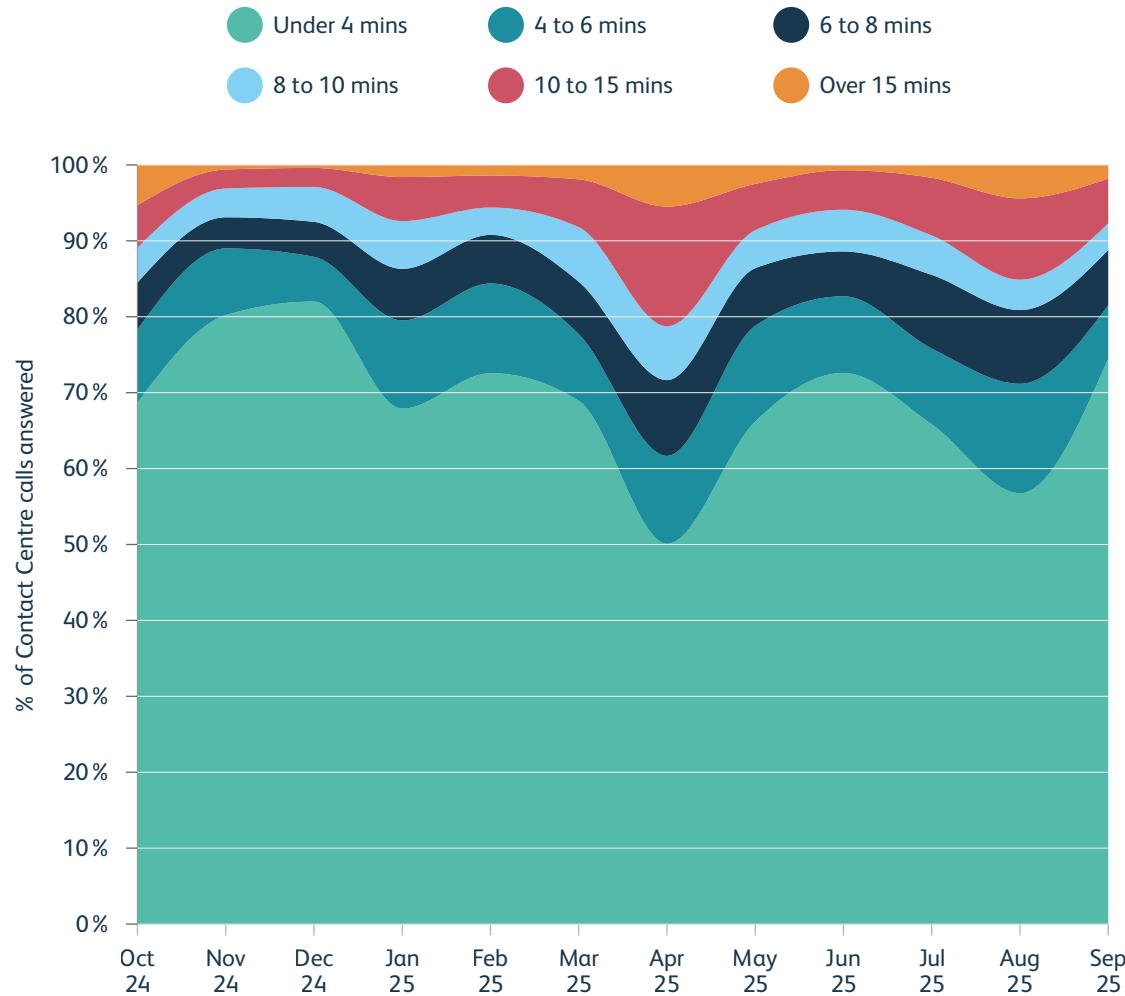
- Wait time range
- Calls answered

CONTACT CENTRE CALLS PERFORMANCE

WAIT TIME RANGE

CLIENT
SPECIFIC

	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
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%
Jul 25	65.9%	10.0%	9.7%	5.2%	7.6%	1.7%
Aug 25	56.7%	14.4%	9.7%	4.0%	10.7%	4.4%
Sep 25	74.5%	7.0%	7.3%	3.5%	5.9%	1.8%



CONTACT CENTRE CALLS PERFORMANCE

CALLS ANSWERED

CLIENT
SPECIFIC

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)



Customer Satisfaction Scores

In this section...

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

CUSTOMER SATISFACTION SCORES

CONTACT CENTRE CALLS SATISFACTION - OVERALL

CLIENT
SPECIFIC

Please note:

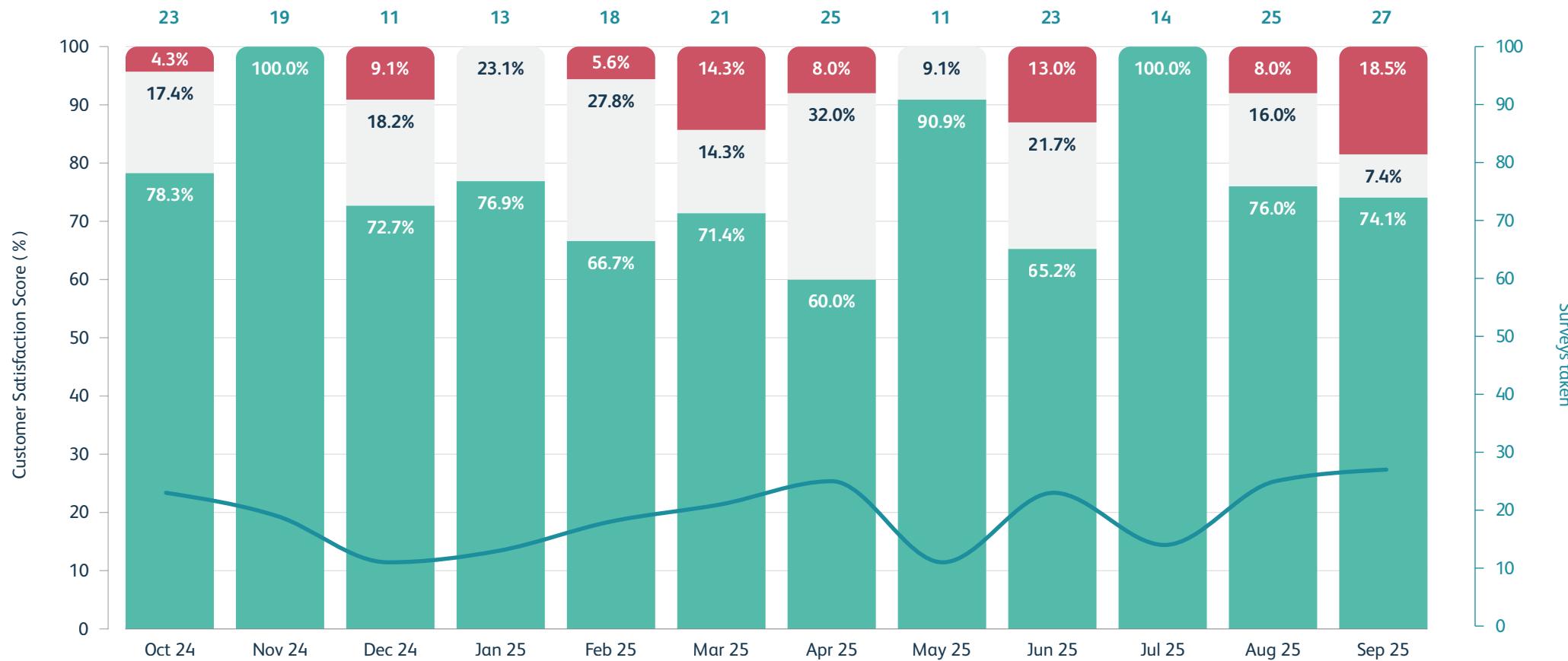
The graph measures monthly member satisfaction with LPPA ("How satisfied are you with the overall service you have received from LPPA?").

Dissatisfied Neutral Satisfied

Surveys taken

Over all member satisfaction
for the quarter was

80.3%



CUSTOMER SATISFACTION SCORES

CONTACT CENTRE CALLS SATISFACTION - AGENT

CLIENT
SPECIFIC

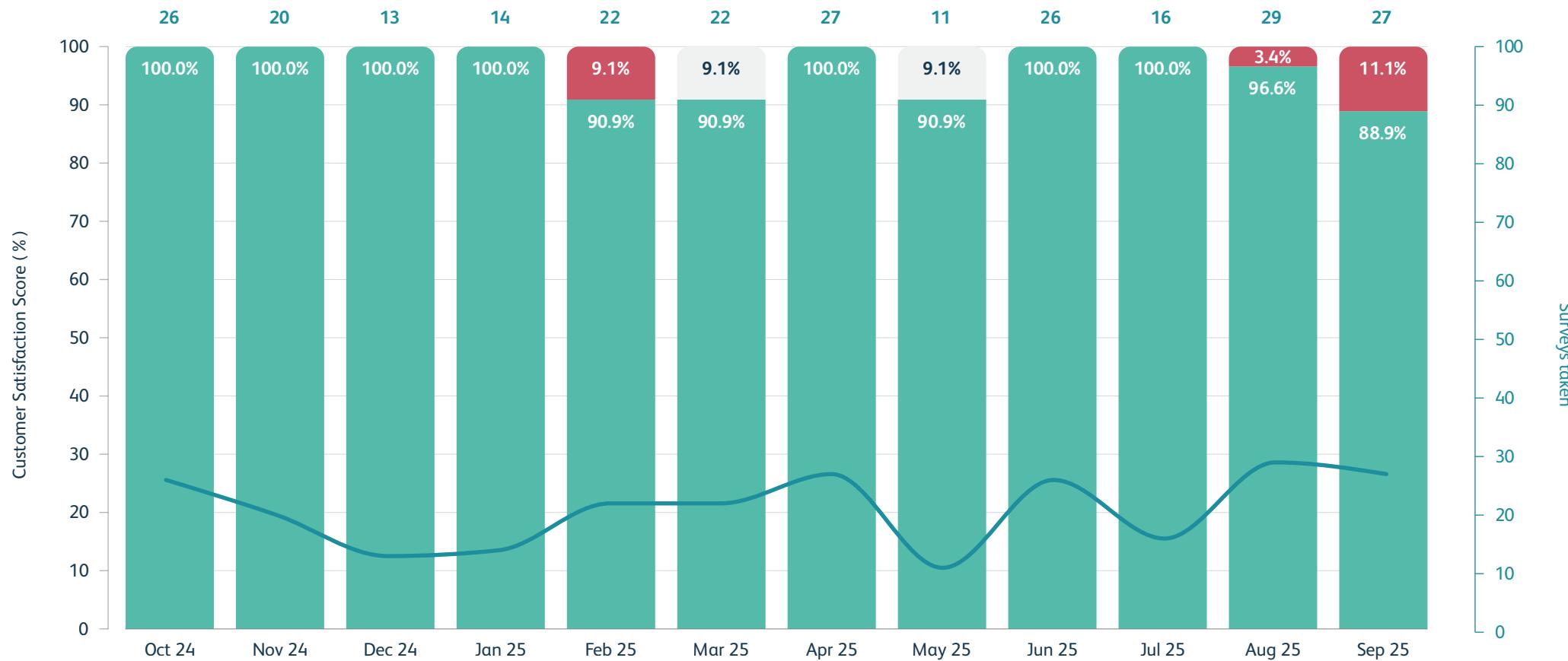
Please note:

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?")

● Dissatisfied ● Neutral ● Satisfied

— Surveys taken

Agent specific member satisfaction for the quarter was **94.4%**

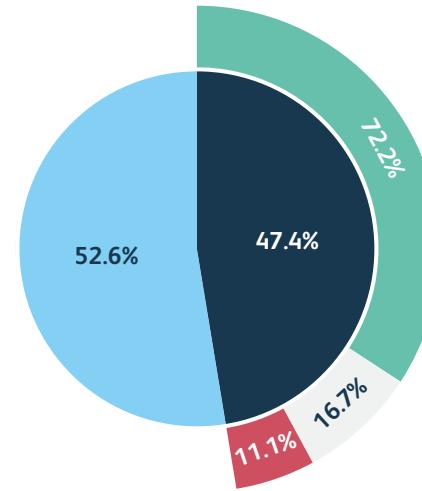
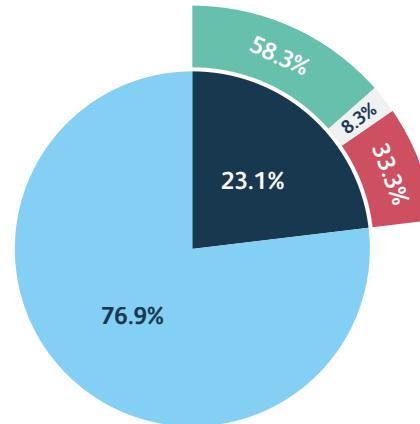
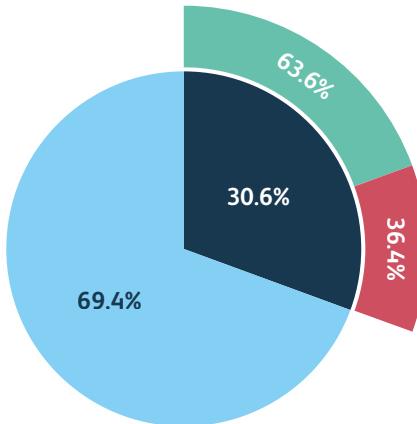
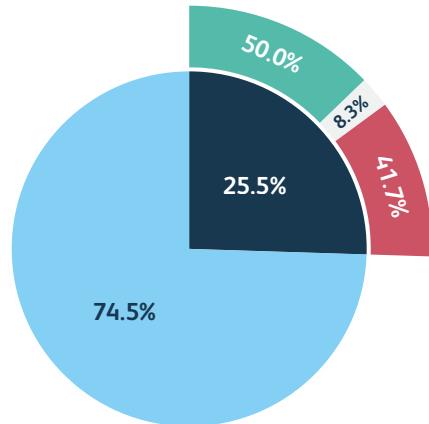


CUSTOMER SATISFACTION SCORES

RETIREMENTS - ACTIVE

CLIENT
SPECIFIC

- Satisfied
- Neutral
- Dissatisfied
- Responses
- Non responses



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).*

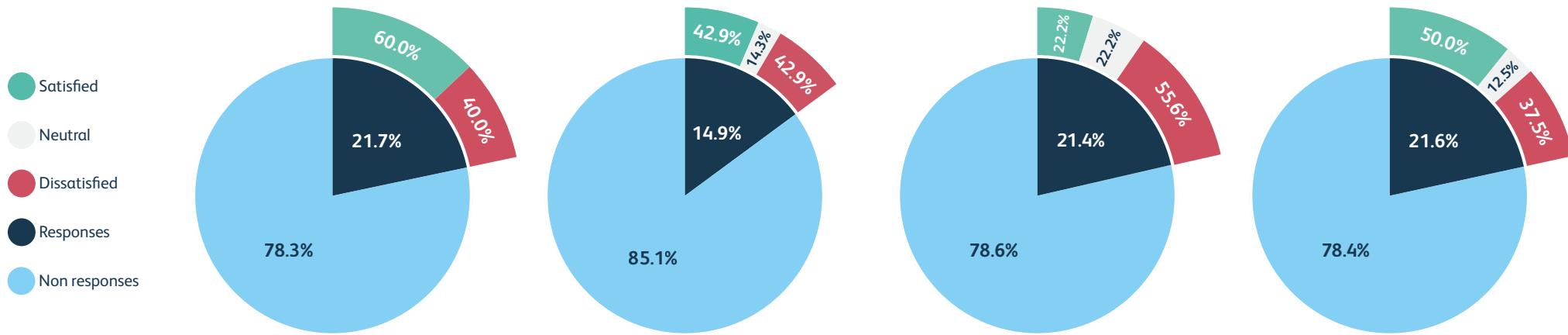
	Q3 24/25		Q4 24/25		Q1 25/26		Q2 25/26	
Retirements processed, completed	52		44		47		50	
Surveys issued and as a % of retirements	47	90.4%	36	81.8%	52	110.6%	38	76.0%
Satisfied Responses (as a % of surveys issued)	6	12.8%	7	19.4%	7	13.5%	13	34.2%
Dissatisfied Response (as a % of surveys issued)	5	10.6%	4	11.1%	4	7.7%	2	5.3%
Non responses and as a % of surveys issued	35	74.5%	25	69.4%	40	76.9%	20	52.6%
Responses and as a % of surveys issued	12	25.5%	11	30.6%	12	23.1%	18	47.4%
Satisfied responses and as a % of responses	6	50.0%	7	63.6%	7	58.3%	13	72.2%
Neutral responses and as a % of responses	1	8.3%	0	0.0%	1	8.3%	3	16.7%
Dissatisfied Responses and as a % of responses	5	41.7%	4	36.4%	4	33.3%	2	11.1%

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

CUSTOMER SATISFACTION SCORES

RETIREMENTS - DEFERRED

CLIENT
SPECIFIC



	Q3 24/25		Q4 24/25		Q1 25/26		Q2 25/26	
Retirements processed, completed	51		50		48		46	
Surveys issued and as a % of retirements	46	90.2%	47	94.0%	42	87.5%	37	80.4%
Satisfied Responses (as a % of surveys issued)	6	13.0%	3	6.4%	2	4.8%	4	10.8%
Dissatisfied Response (as a % of surveys issued)	4	8.7%	3	6.4%	5	11.9%	3	8.1%
Non responses and as a % of surveys issued	36	78.3%	40	85.1%	33	78.6%	29	78.4%
Responses and as a % of surveys issued	10	21.7%	7	14.9%	9	21.4%	8	21.6%
Satisfied responses and as a % of responses	6	60.0%	3	42.9%	2	22.2%	4	50.0%
Neutral responses and as a % of responses	0	0.0%	1	14.3%	2	22.2%	1	12.5%
Dissatisfied Responses and as a % of responses	4	40.0%	3	42.9%	5	55.6%	3	37.5%

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).*

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



Member Online Portal

In this section...

- Total members registered
- Member Log Ins

TOTAL MEMBERS REGISTERED



MEMBER LOG INS



Employer Engagement & Member Communication Activity

In this section...

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ALL
LG CLIENTS

Delivered

- LPPA won the Pension Administration Award (2 October) at the 2025 LAPF Investment Awards. The award acknowledged LPPA's operational service performance across the previous 12 months and recognised the positive impact of AI and automation within the business. Other nominees were Essex pension fund, Greater Manchester pension fund, NE Scotland pension fund, Surrey pension fund and West Yorkshire pension fund.
- 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 2025 active and deferred online member newsletter was emailed to members and also published on the LPPA website. The content covered the following topics:
 1. Understanding your ABS
 2. Pension increases/CARE revaluation
 3. The extra benefits of your workplace pension
 4. Popular pension topics (tax on your pension, retirement tips and registering for PensionPoint)
 5. Age discrimination remedy (McCloud)
 6. How life events impact your pension (link to new web section)
- ABS documents were produced and uploaded to members online PensionPoint accounts (documents were issued in the post to members who requested a paper copy, and if no email address was available).
- Information on the McCloud Remedy was updated on the LPPA website for LGPS members.
- The LPPA website was updated in Q2 to include information on UPM Employer Portal improvements (including simpler leaver form; data validation checks; real-time member quotes)
- Pension Pulse (employer newsletter) was issued in Q2 with features on:
 - a. Employer portal updates – summary of delivered and planned improvements.
 - b. ABS toolkit - reminder of ready-made communications on topics including nominating beneficiaries, annual benefit statements and retirement.
 - c. Access and fairness consultation – details of the Government's consultation on changes to the Local Government Pension Scheme (LGPS) to improve scheme fairness and access.
- A 'Pension Awareness Week' email campaign was issued to members in September, promoting the benefits of registering for PensionPoint, which generated a significant number of new registrations.
- A 'key employer strategy' was launched to larger employers (over 1,000 active members), with a focus on improving the timeliness and accuracy of monthly returns, and the submission of retirement notifications at least 30 days before the employees' retirement date.
- A number of new surveys were piloted in Q2, including an employer satisfaction survey and a new joiner survey (targeted at members who joined the scheme in the previous six months).
- Two new member panel surveys were sent out in Q2. A general survey to all new panel members (sent in July) and a PensionPoint survey (sent in August) – both providing valuable feedback, which we are using to improve LPPA communications.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

ALL
LG CLIENTS

Scheduled

October to December 2025

- McCloud activity will be ongoing in Q3, including making remedy payments to members.
- Further improvements will be made to the LPPA pensions website.
- Pension Pulse (employer newsletter) communications will be issued in Q3.



EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

CLIENT
SPECIFIC

Members

Date	Activity	Employer	Number in attendance
14 Jul	Making Sense of Your Pension	HPF Members	1
11 Aug	Making Sense of Your Pension	HPF Members	10
12 Aug	Making Sense of Your Pension	HPF Members	7
08 Sep	Making Sense of Your Pension	HPF Members	3
09 Sep	Making Sense of Retirement	HPF Members	1



Data Quality

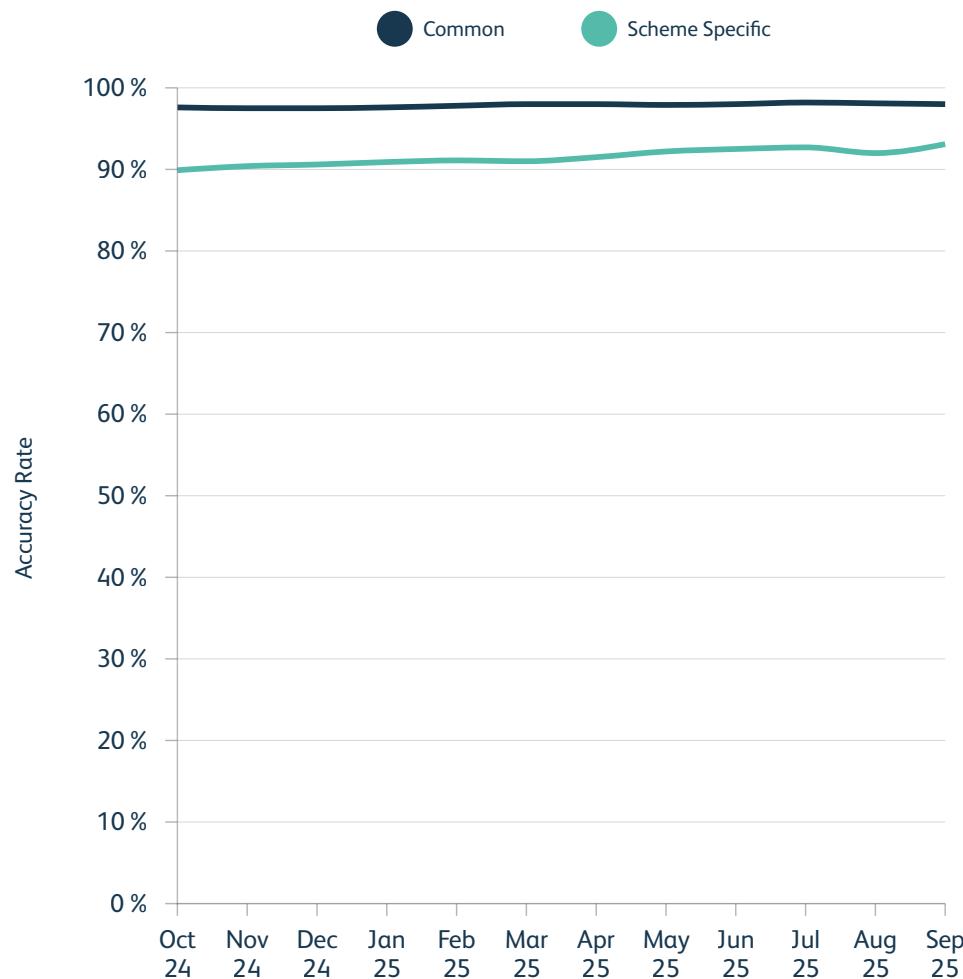
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT
SPECIFIC



	Common (Target 95 %)	Scheme Specific (Target 90 %)
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%
Jul 25	98.2%	92.7%
Aug 25	98.1%	92.0%
Sep 25	98.0%	93.1%

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	17
Duplicate effective date in status history	1	4	2
Gender is not Male or Female	3	3	0
Duplicate entries in status history	27	22	11
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	1	2	0
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	2	0	0
No entry in the status history	1	0	0
Last entry in status history does not match current status	107	5	4
Member has no address	19	148	25
Missing Forename(s)	0	0	0
Missing State Retirement Date	3	3	0
Missing postcode	17	168	47
Missing Date Joined Pensionable Service	1	0	0
Total Fails	182	361	106
Individual Fails	160	204	77
Total Members	7,447	7,652	7,300
Accuracy Rate	97.9%	97.3%	98.9%
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	3
Tranches (DB)	19
Gross Pension (Pensioners)	3
Tranches (Pensioners)	87
Gross Pension (Dependants)	3
Tranches (Dependants)	13
Date of Leaving	138
Date Joined Scheme	142
Employer Details	3
Salary	245
Crystallisation	81
CARE Data	50
CARE Revaluation	3
Annual Allowance	387
LTA Factors	312
Date Contracted Out	6
Pre-88 GMP	164
Post-88 GMP	346
Total Fails	2,047
Individual Fails	1,548
Total Members	22,399
Accuracy Rate	93.1%

Appendices

In this section...

- Appendix A - Annual Activity

APPENDIX A

LPPA ANNUAL ACTIVITY

	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26
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												
McCloud Remedy												
Pensions Dashboards connection												

LPP

Local Pensions Partnership
Administration