LPP
Local Pensions Partnership Administration

Quarterly Administration Report:
Cumbria Local Government Pension Scheme

1 APRIL 2026 - 30 JUNE 2026



lppapensions.co.uk

Cumbria Pension Fund

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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.

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.

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.

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).

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.

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).

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.

Member Online Portal

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

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.

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

Performance at a Glance

	★ Target	Reporting Quarter	Previous 4 Quarters			
		2026/27 Q1	2025/26 Q4	2025/26 Q3	2025/26 Q2	2025/26 Q1
Casework						
Casework volumes completed (SLA)	-	3,655	4,142	4,309	4,782	4,973
Overall performance vs SLAs	95.0 %	98.9 %	98.8 %	99.2 %	98.7 %	98.7 %
Payment within 30 days of retirement, on time notification, no AVC (Active)	50.0 %	74.5 %	69.6 %	59.3 %	71.4 %	64.3 %
Contact Centre						
Call volumes (Received)	-	2,459	2,435	2,162	2,752	2,747
Average call wait time	<4 Minutes	04:33	03:32	03:08	00:03:39	04:08
% in queue calls abandoned over 2 minutes	<5.0 %	4.9 %	3.4 %	3.3 %	3.2 %	3.8 %
Member Satisfaction						
Retirements (Active)	70.0 %	65.4 %	62.8 %	70.0 %	66.7 %	66.7 %
Helpdesk (Overall)	75.0 %	76.6 %	88.2 %	77.8 %	80.4 %	76.0 %
Helpdesk (Call Handler)	90.0 %	95.3 %	97.2 %	95.9 %	96.2 %	95.7 %
Data						
Overall common data score	95.0 %	97.6 %	97.7 %	97.8 %	97.7 %	97.7 %
Overall scheme specific data score	90.0 %	92.3 %	92.4 %	92.3 %	92.1 %	91.7 %

Green indicator is on or above target | **Amber** indicator is ≤ 5 % below target | **Red** indicator is > 5 % below target

Performance Summary

Casework SLA performance

Overall operational casework performance was **98.9%** against overall Service Level Agreements (SLAs) for the quarter. Focus continues to be on driving further improvements to the member experience.

On 19 May 2026, the UK Government announced a decrease in the SCAPE discount rate. The change had an immediate and material impact on LPPA's core administration activities with a range of pension calculations, including retirement benefits, transfer values and member estimates, directly affected.

New factors will be released in phases. Most LGPS work can continue, but non-club transfers remain on hold. These changes may lead to higher volumes of complaints.

LPPA are managing the impact of the change and maintain control over service delivery including immediate operational controls introduced to pause affected processes and ensure that no inaccurate calculations are issued.

Contact Centre

Contact Centre average wait time over the quarter was **4 minutes 33 seconds**, above the target of 4 minutes.

While call volumes remained manageable overall, performance was influenced by a small number of periods where demand was heavily concentrated, particularly during the first few hours of the working day following Bank Holidays. These short-duration spikes generate significantly higher wait times as members contact us after the extended closure period and can have a disproportionate impact on the overall average wait time reported for the quarter.

It is worth noting that the median wait time across the quarter was significantly lower at **1 minute 18 seconds**, meaning that at least half of all callers waited less than this before speaking to an adviser. This provides a more representative view of the typical member experience, with the average being skewed by a relatively small number of high-demand periods.

During the quarter, the introduction of SCAPE changes on 20th May also increased the complexity of member enquiries. Whilst this did not materially increase call volumes, it did result in longer conversations as advisers supported members with more detailed explanations and guidance, contributing to an increase in average handling time.

We continue to monitor demand patterns closely and have taken steps to mitigate the impact of post-Bank Holiday demand peaks, whilst maintaining a focus on delivering a positive experience for members contacting the service.

Member Satisfaction

The majority of those surveyed about their retirement experience do not respond. Of the active members retiring **36** responded to the survey, customer satisfaction was **66.7%** and for the **21** Deferred into payment members, customer satisfaction was **81.0%**. Low volumes of 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 **95.3%** and **76.6%** respectively.

Statutory deadlines

Pensions Increase was successfully applied for **99.6%** of eligible pensioners and **99.9%** of eligible deferred members. All eligible member records that have not had PI applied are being investigated and resolved. Not all the exclusions will need PI calculating.

Issuing of P60s was completed in line with statutory requirements under PAYE.

Outlook

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

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

LPPA is well placed to meet demand and drive further improvements in the member and employer experience.

The current level of regulatory change is unprecedented and is creating material operational pressure across the LGPS. LPPA recognise both the scale and the additional pressure arising from the recent SCAPE discount rate changes and associated processing impacts and we are actively managing delivery, risk and regulatory obligations through a structured and controlled approach.

LPPA continues to prioritise the delivery of statutory responsibilities, while maintaining service stability and focusing on key SLA casework areas. We recognise that the cumulative impact of multiple concurrent regulatory changes increases operational pressure — including increased contact volumes, higher case complexity, retrospective calculations and greater reliance on employer data and validation processes.

Our approach is designed to ensure:

- Continued delivery of statutory processes
- Controlled implementation of regulatory change
- Clear prioritisation where capacity is constrained
- Transparency with members, employers and clients where service impacts arise

Executive Summary

LPPA Projects Update

Access and Fairness

Phase one of the Local Government Pension Scheme (LGPS) Access and Fairness regulations took effect on April 1, 2026. These updates — resulting from the government's consultation — are designed to make the LGPS fairer, improve access to pension benefits, and simplify administration.

LPPA has focused on translating the new regulations into practical employer processes, payroll requirements and pension administration procedures and has supported employers with website updates and focussed communications.

We have communicated the Access and Fairness changes to members via targeted email communications, the 2026 online Retired Newsletter, updates across the LPPA website and PensionPoint and Contact Centre IVR messaging. This will be supported by additional messaging and signposting in Annual Benefit Statements.

Work was completed by 1 July to identify death cases in scope for equalisation of survivor benefits and removal of the death grant age 75 limit. We will continue to review cases and refine the numbers further to identify where actual payments are due, as we work towards the next stage of identifying the survivors and beneficiaries, and re-calculating benefits. LPPA will work in collaboration with clients to ensure appropriate contacts are made given the sensitive nature of the cases.

LGPS for elected members and Councillors

Eligible councillors and mayors in England regained access to the Local Government Pension Scheme (LGPS) starting May 11, 2026. Membership is opt-in rather than automatic, meaning elected members must actively apply to join.

LPPA have updated our website with employer and member pages with links to supporting material on the national member website and are working with Civica on the system changes required.

SCAPE factor changes

On 19 May 2026, the UK Government announced a decrease in the SCAPE discount rate. The change had an immediate and material impact on LPPA's core administration activities with a range of pension calculations, including retirement benefits, transfer values and member estimates, directly affected.

LPPA are managing the impact of the change and maintain control over service delivery including immediate operational controls introduced to pause affected processes and ensure that no inaccurate calculations are issued.

From a member perspective, the Contact Centre has been briefed and provided with consistent messaging to support member and employer enquiries, and coordinated communications are being issued to ensure clarity and transparency across stakeholders.

A working group has been established to help manage delivery of these changes including key workstreams across operations, systems, communications and risk to manage delivery in a controlled and aligned way.

As of the end of June, GAD have released CETV and divorce factors which are currently being tested by LPPA. As advised by LGA, CETV and divorce cases are on hold until the new factors have been implemented and members have been informed.

We are still awaiting new early retirement factors from GAD but appropriate messaging has been included in member retirement quote communications and on the online calculators to help manage their expectations about potential changes to future benefits.

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.

Project status remains amber due to data and systems functionality challenges.

The team are focused on the work required to ensure remedy eligible members receive the underpin on their ABS by 31 August.

Work is also underway to ensure completion of retrospective cases and BAU processes.

Pensions Dashboard

The Pensions Dashboard will enable individuals to access their pensions information online, securely and all in one place. The Dashboard is expected to go live to consumers in summer/autumn 2027. The Dashboard has now moved into consumer testing phase.

Following successful connection to the Dashboard, the project continues to focus on business readiness, 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.

LPPA has supported the Money and Pensions Services (MaPS) with the second phase of testing the MoneyHelper Pensions Dashboard by inviting Funds' participants of our Member Panel to register their interest in carrying out testing.

Efficiency and Service Improvement Programme

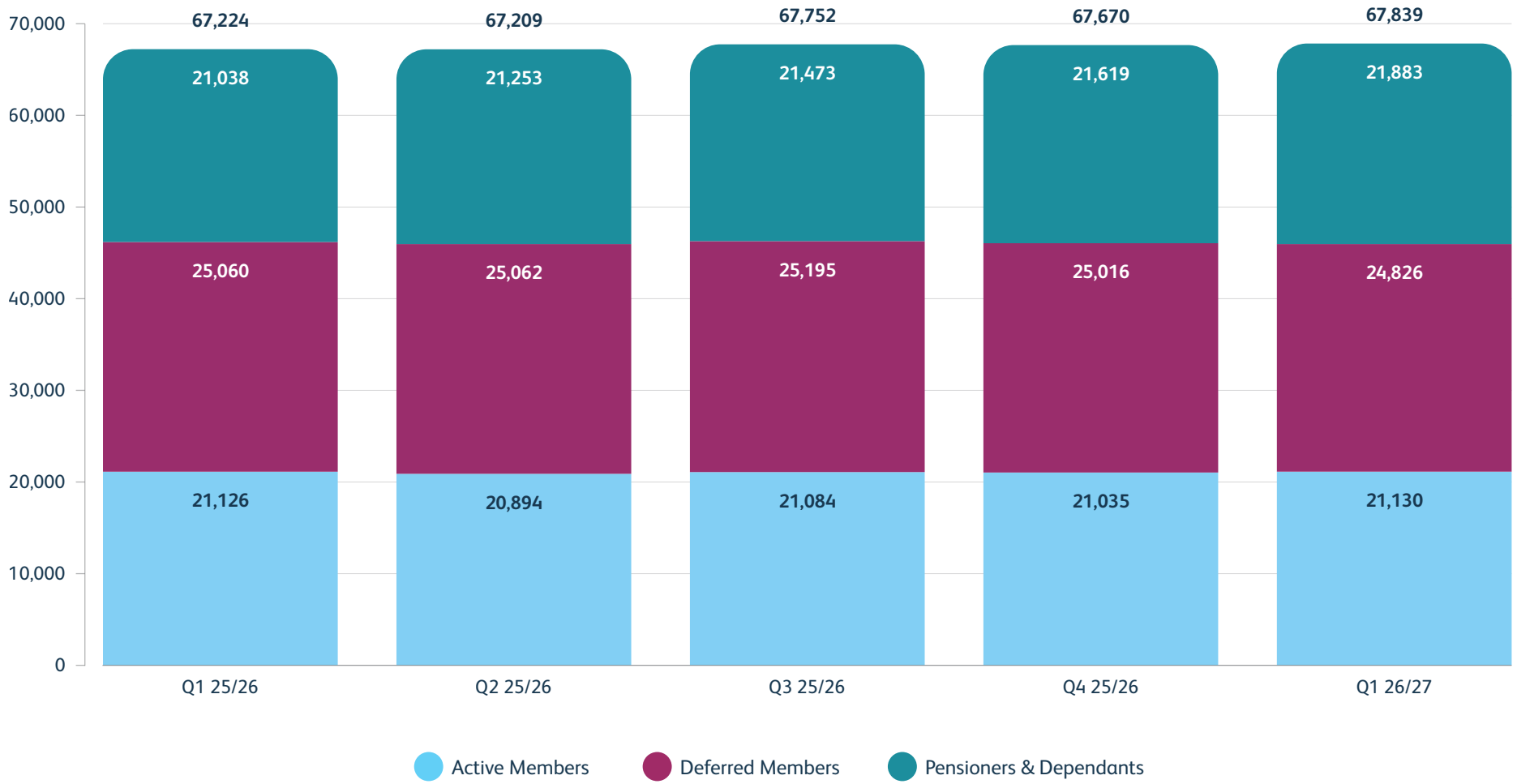
LPPA's Service Improvement Programme (ESIP) is designed to leverage the investment in UPM, delivering automation and improved self-service capability and member experience.

ESIP planning continues for 2026 but has been impacted by regulatory and SCAPE factor changes. The next process automation, Automated Active Retirement Process (AARP) is expected to be released in September. Work in flight also includes employer monthly return real-time validations and remaining bank account verification processes.



Fund Membership

Total Fund Membership

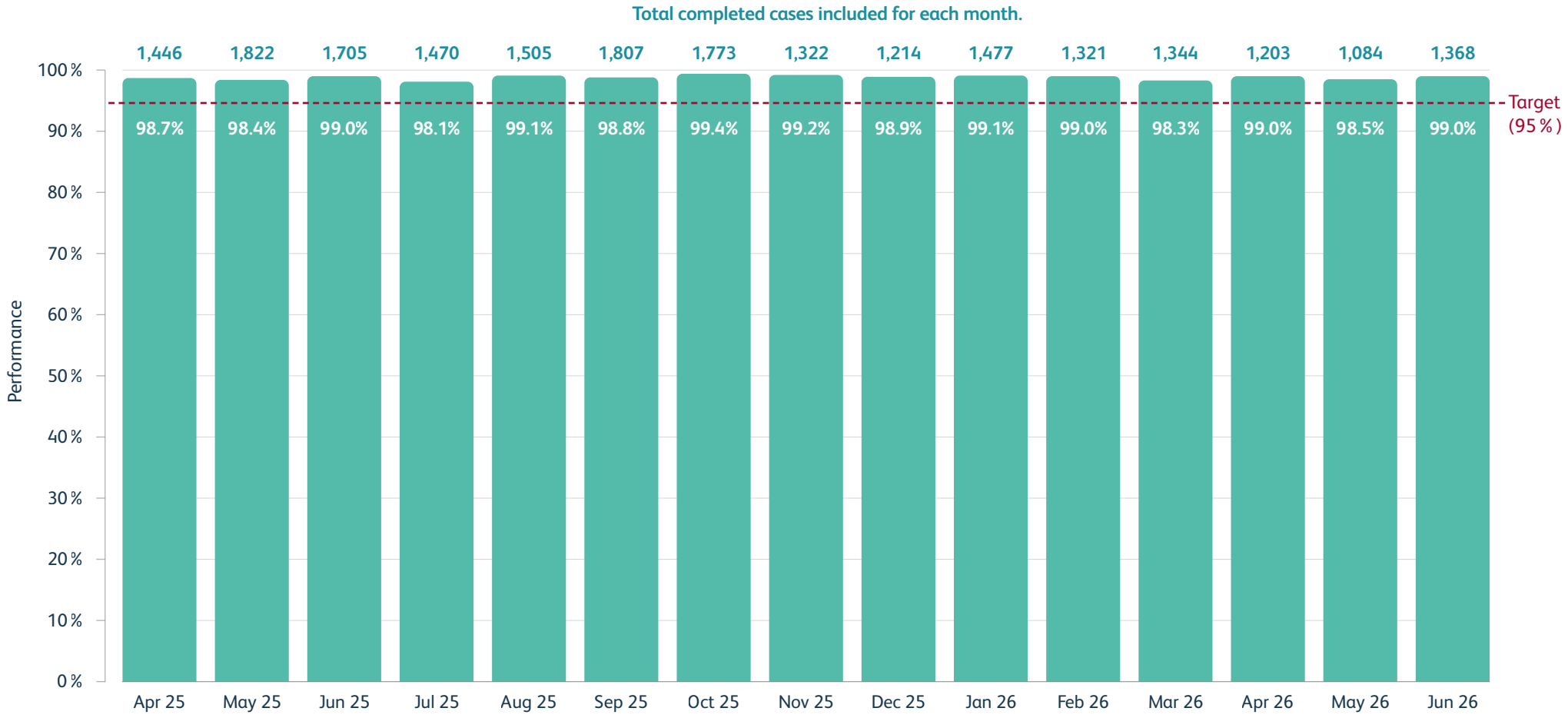




Casework Performance

Performance – All Cases

The quarterly SLA performance was **98.9%**



Performance Standard



Ongoing Casework at the End of the Reporting Quarter

Note:

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 01/04/26	Received (Inbound)	Completed (Outbound)	Work in Flight as of 30/06/26
New Starters	5	63	63	5
Transfers In	825	257	314	768
Transfers Out	333	198	234	297
Estimates	28	458	392	94
Deferred Benefits	439	537	615	361
Retirements - Deferred - Quote	229	312	328	213
Retirements - Deferred - Actual	23	245	249	19
Retirements - Active - Quote	319	525	547	297
Retirements - Active - Actual	38	187	180	45
Refunds	163	274	299	138
Deaths	438	572	612	398
Correspondence	86	256	224	118
Aggregation	1,055	1,133	1,334	854
Other	127	1,095	1,096	126
Total	4,108	6,112	6,487	3,733

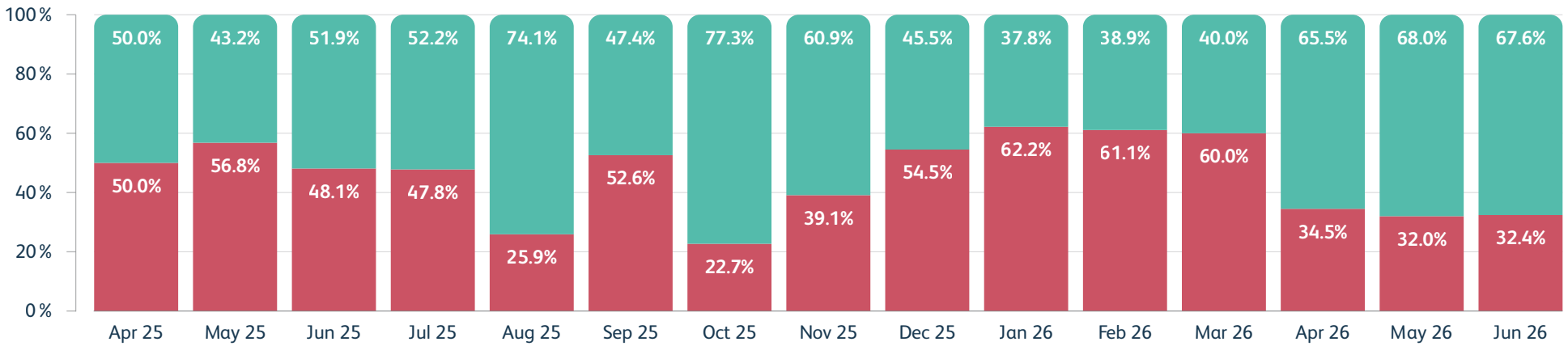


Active to Retirement Process - First Payment Within 30 Days

Employer Retirement Notifications

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).



	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26
Retirement Notifications	34	44	27	46	27	38	22	23	11	45	18	15	29	25	34
Received On-Time (Number)	17	19	14	24	20	18	17	14	5	17	7	6	19	17	23
Received On-Time (%)	50.0 %	43.2 %	51.9 %	52.2 %	74.1 %	47.4 %	77.3 %	60.9 %	45.5 %	37.8 %	38.9 %	40.0 %	65.5 %	68.0 %	67.6 %
Received Late (Number)	17	25	13	22	7	20	5	9	6	28	11	9	10	8	11
Received Late (%)	50.0 %	56.8 %	48.1 %	47.8 %	25.9 %	52.6 %	22.7 %	39.1 %	54.5 %	62.2 %	61.1 %	60.0 %	34.5 %	32.0 %	32.4 %

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

On-time Notification – First Payments

Note:

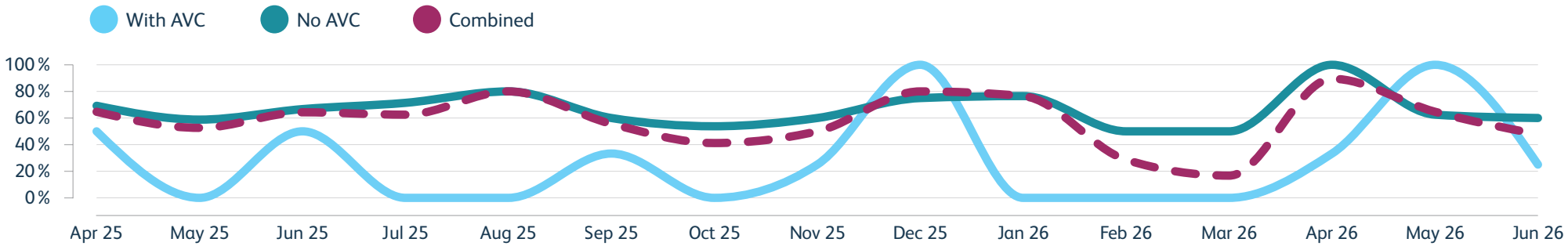
% of first payments made within 30 days of retirement date – where LPPA receives the leaver notification from the employer at least 30 days before the actual retirement date.

★Insights:

Why some retirements are not paid within 30 days: LPPA aims to pay retirement benefits within 30 days of a member's retirement date, but this depends on receiving complete and accurate pay, service and retirement information from the employer.

Retirement benefits cannot be calculated or authorised until all required details have been provided. In many cases, employers notify LPPA of retirements very close to, or after, the retirement date, leaving limited time for calculations, validations and quality checks. Delays can also occur where information is incomplete or needs clarification. As a result, some retirements will fall outside the 30-day target despite prompt action by LPPA once the necessary information is received.

Opportunity for improvement: The most effective way to improve retirement payment timeliness is for employers to notify LPPA of retirements earlier. Over the last 12 months, 56.2 % of retirement cases are notified with less than 30 days' notice. Providing at least 30 days advance notice would allow earlier case preparation, record validation and resolution of any outstanding queries, increasing the likelihood that benefits can be paid on or shortly after the retirement date.



	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26
No. of payments made where member has an AVC	4	2	2	3	0	3	4	4	1	0	3	4	3	1	8
No. of payments made with **no** AVC	13	17	12	21	20	15	13	10	4	17	4	2	16	16	15
% of payments made within 30 days – with AVC	50.0 %	0.0 %	50.0 %	0.0 %	N/A	33.3 %	0.0 %	25.0 %	100.0 %	N/A	0.0 %	0.0 %	33.3 %	100.0 %	25.0 %
% of payments made within 30 days – **no** AVC	69.2 %	58.8 %	66.7 %	71.4 %	80.0 %	60.0 %	53.8 %	60.0 %	75.0 %	76.5 %	50.0 %	50.0 %	100.0 %	62.5 %	60.0 %
% of payments made within 30 days – combined	64.7 %	52.6 %	64.3 %	62.5 %	80.0 %	55.6 %	41.2 %	50.0 %	80.0 %	76.5 %	28.6 %	16.7 %	89.5 %	64.7 %	47.8 %

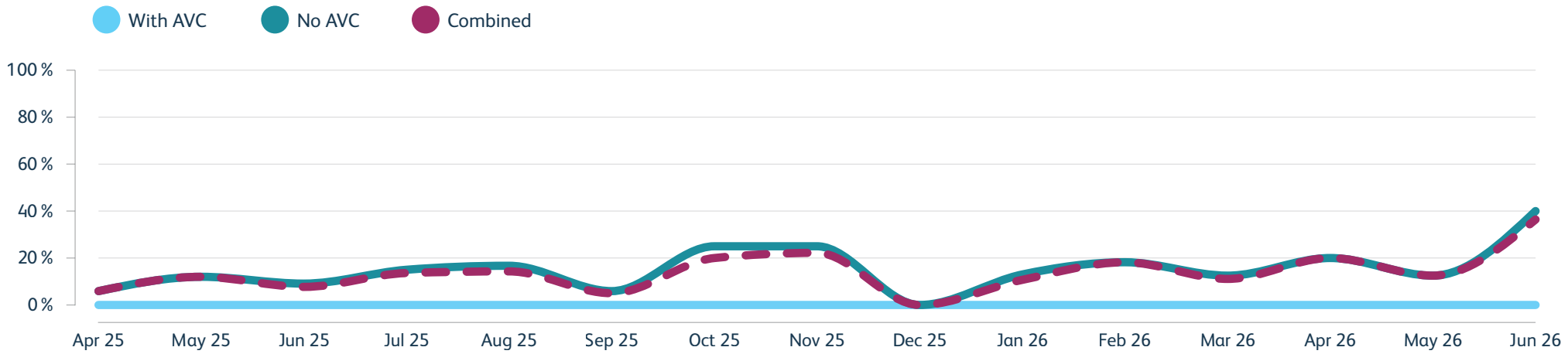
Data based on processes completed in the month. Measurement is based on the earliest payment made, i.e. earliest of first pension payment or lump sum.

CLIENT SPECIFIC

Late Notification – First Payments

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.



	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26
No. of payments made where member has an AVC	0	0	2	2	1	3	1	1	0	5	0	1	0	0	1
No. of payments made with **no** AVC	17	25	11	20	6	17	4	8	6	23	11	8	10	8	10
% of payments made within 30 days – with AVC	N/A	N/A	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	N/A	0.0 %	N/A	0.0 %	N/A	N/A	0.0 %
% of payments made within 30 days – **no** AVC	5.9 %	12.0 %	9.1 %	15.0 %	16.7 %	5.9 %	25.0 %	25.0 %	0.0 %	13.0 %	18.2 %	12.5 %	20.0 %	12.5 %	40.0 %
% of payments made within 30 days – combined	5.9 %	12.0 %	7.7 %	13.6 %	14.3 %	5.0 %	20.0 %	22.2 %	0.0 %	10.7 %	18.2 %	11.1 %	20.0 %	12.5 %	36.4 %

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

Contact Centre Calls Performance

Calls Answered

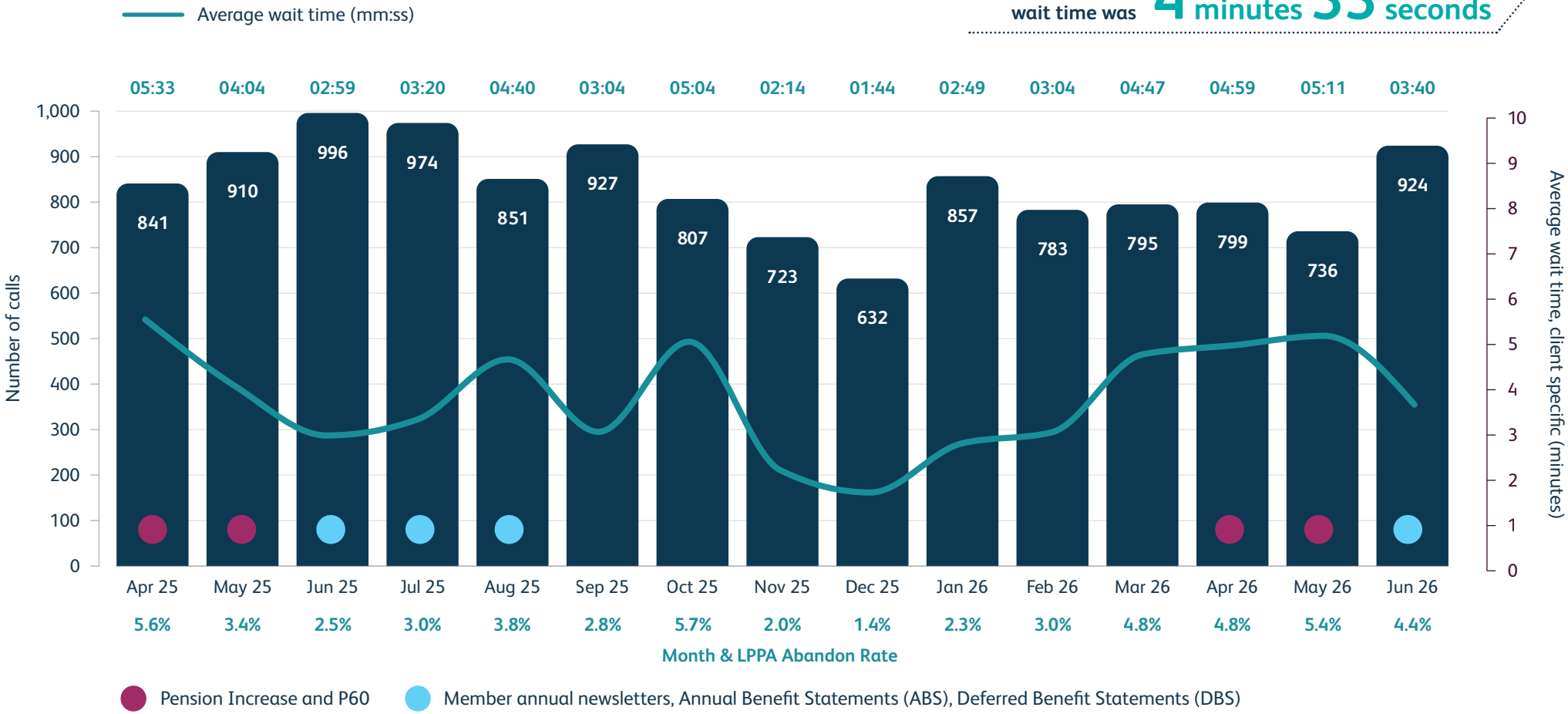
★**Insights:**

Performance was influenced by a small number of periods where demand was heavily concentrated, particularly during the first few hours of the working day following Bank Holidays. These short-duration spikes generate significantly higher wait times as members contact us after the extended closure period and can have a disproportionate impact on the overall average wait time reported.

It is worth noting that the median wait time across the quarter was significantly lower at 1 minute 18 seconds, meaning that at least half of all callers waited less than this before speaking to an adviser. This provides a more representative view of the typical member experience, with the average being skewed by a relatively small number of high-demand periods.

During the quarter, the introduction of SCAPE changes on 20th May also increased the complexity of member enquiries. Whilst this did not materially increase call volumes, it did result in longer conversations as advisers supported members with more detailed explanations and guidance, contributing to an increase in average handling time.

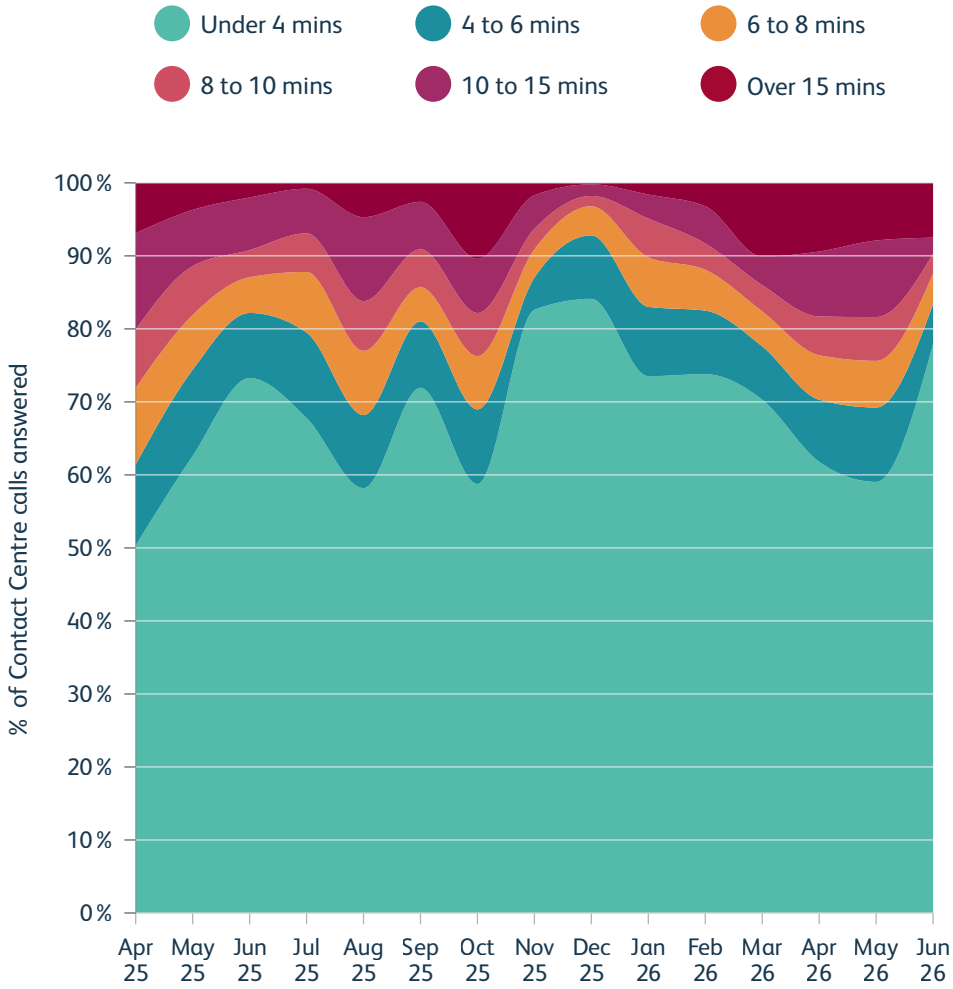
Quarterly average wait time was 4 minutes 33 seconds



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
Apr 25	50.4%	11.1%	10.5%	8.0%	13.2%	6.9%
May 25	62.6%	11.8%	7.5%	6.7%	7.7%	3.7%
Jun 25	73.2%	8.9%	4.9%	3.7%	7.2%	2.0%
Jul 25	67.8%	11.7%	8.3%	5.3%	6.1%	0.8%
Aug 25	58.2%	10.0%	8.8%	6.8%	11.5%	4.7%
Sep 25	72.0%	9.1%	4.7%	5.2%	6.5%	2.6%
Oct 25	58.7%	10.2%	7.3%	5.9%	7.4%	10.4%
Nov 25	82.7%	4.4%	3.9%	2.8%	4.6%	1.7%
Dec 25	84.2%	8.7%	4.0%	1.4%	1.6%	0.2%
Jan 26	73.6%	9.5%	6.8%	5.3%	3.3%	1.6%
Feb 26	73.8%	8.7%	5.6%	3.6%	5.1%	3.2%
Mar 26	70.3%	7.3%	4.8%	3.6%	3.9%	10.1%
Apr 26	61.8%	8.5%	6.1%	5.3%	8.9%	9.4%
May 26	59.1%	10.2%	6.4%	6.0%	10.5%	7.9%
Jun 26	77.9%	5.5%	4.2%	2.7%	2.2%	7.5%





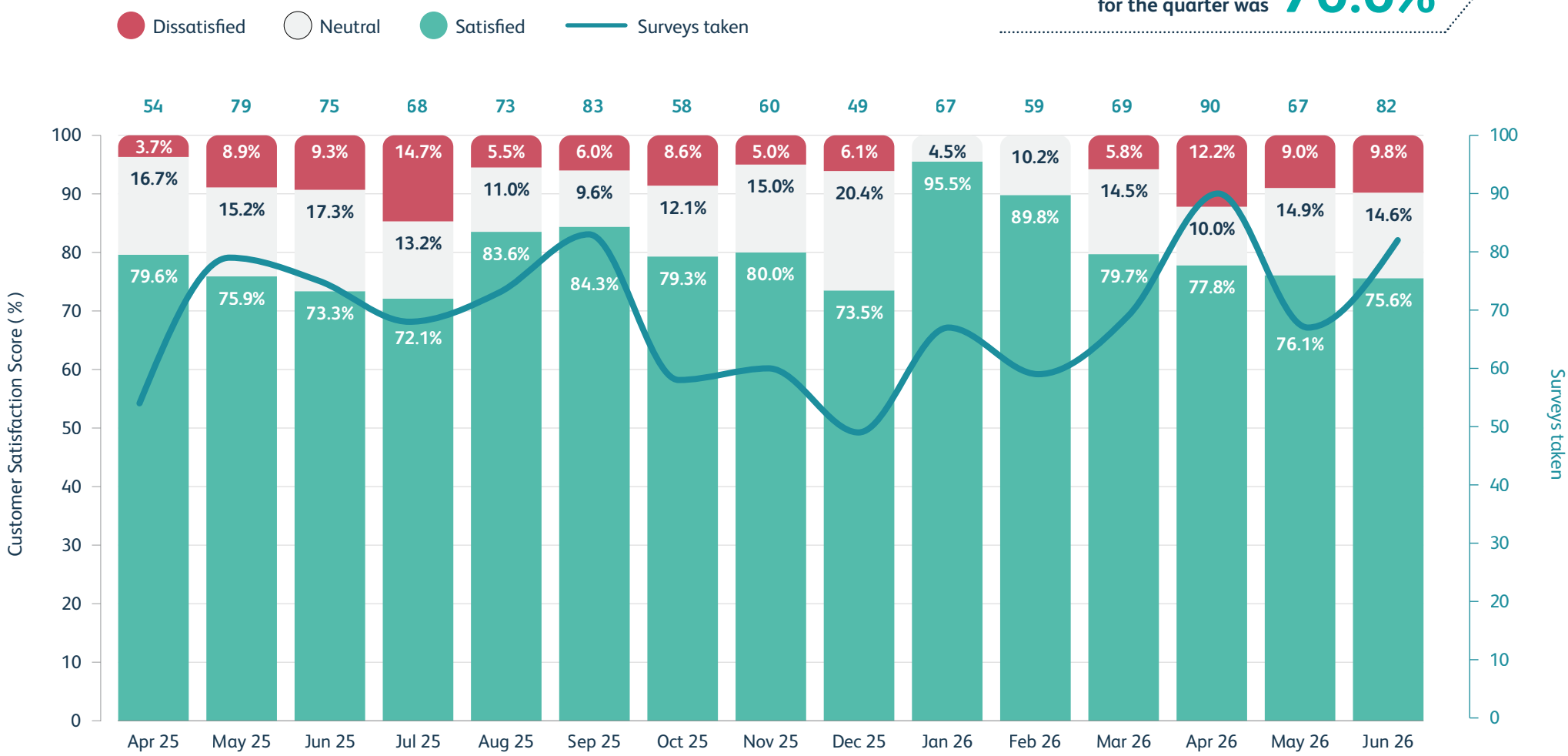
Member Satisfaction Scores

Contact Centre Calls Satisfaction - Overall

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 76.6%

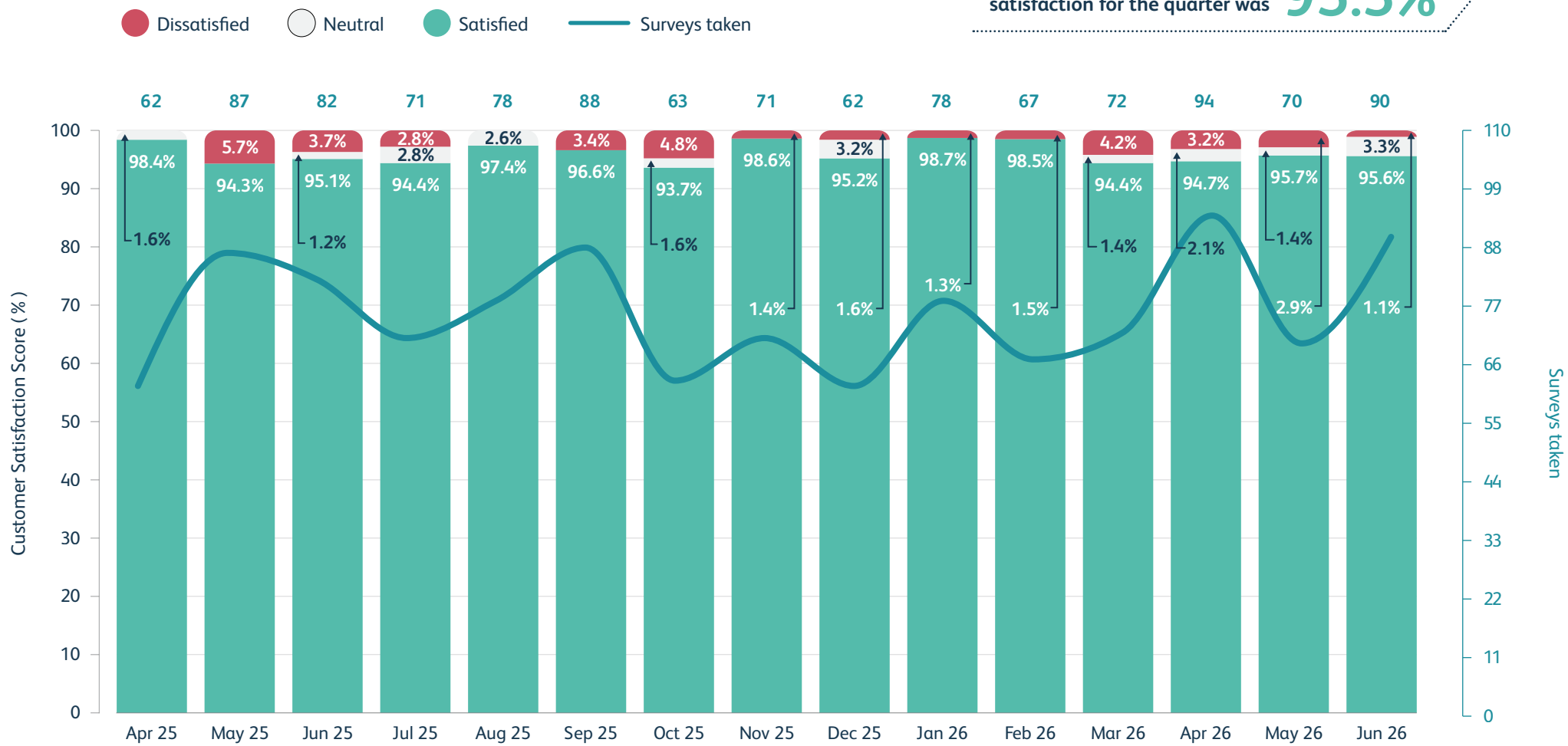


Contact Centre Calls Satisfaction - Agent

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 95.3%



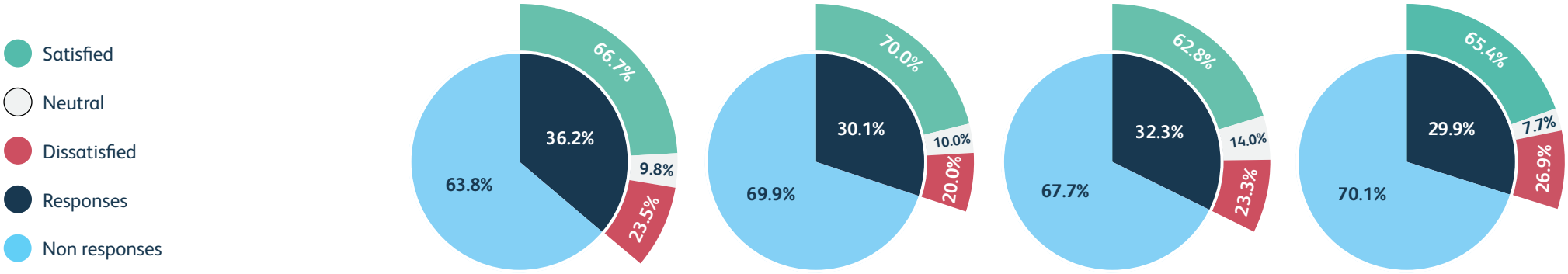
Member Satisfaction Scores

Retirements - Active

★Insights:

Communication, updates and payment visibility remain the most common improvement opportunities across clients, however, there is also evidence of strong customer experiences. Many members reported being satisfied or very satisfied with the service received and frequently highlighted the value of LPPA colleagues, telephone support, Pension Point and written communications. The feedback suggests that where expectations are clear and customers feel informed throughout the process, satisfaction remains high even when the retirement journey is complex.

CLIENT SPECIFIC



	Q2 25/26		Q3 25/26		Q4 25/26		Q1 26/27	
Retirements processed, completed	170		153		152		110	
Surveys issued and as a % of retirements	141	82.9%	133	86.9%	133	87.5%	87	79.1%
Non responses and as a % of surveys issued	90	63.8%	93	69.9%	90	67.7%	61	70.1%
Responses and as a % of surveys issued	51	36.2%	40	30.1%	43	32.3%	26	29.9%
Satisfied responses and as a % of responses	34	66.7%	28	70.0%	27	62.8%	17	65.4%
Neutral responses and as a % of responses	5	9.8%	4	10.0%	6	14.0%	2	7.7%
Dissatisfied responses and as a % of responses	12	23.5%	8	20.0%	10	23.3%	7	26.9%
Satisfied and neutral responders plus non responders, as a % of surveys issued	129	91.5%	125	94.0%	123	92.5%	80	92.0%

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

Member Satisfaction Scores

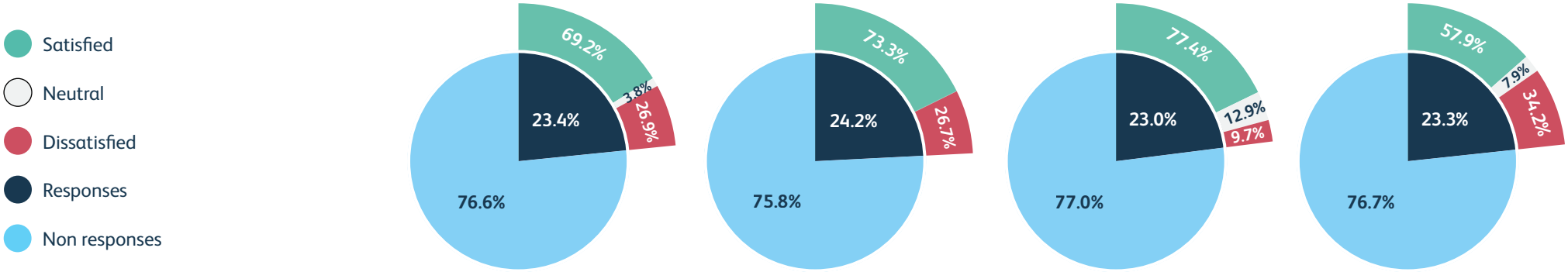
Retirements - Deferred

Note (also applies to the previous page):

Charts 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).
- 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).*
- The implementation of our Automated Deferred Retirement Payment process in Q2, reduced the number of surveys issued in Q3. This has been resolved and survey numbers will return to expected volumes in Q4 (there was no impact to active retirement surveys).

CLIENT SPECIFIC



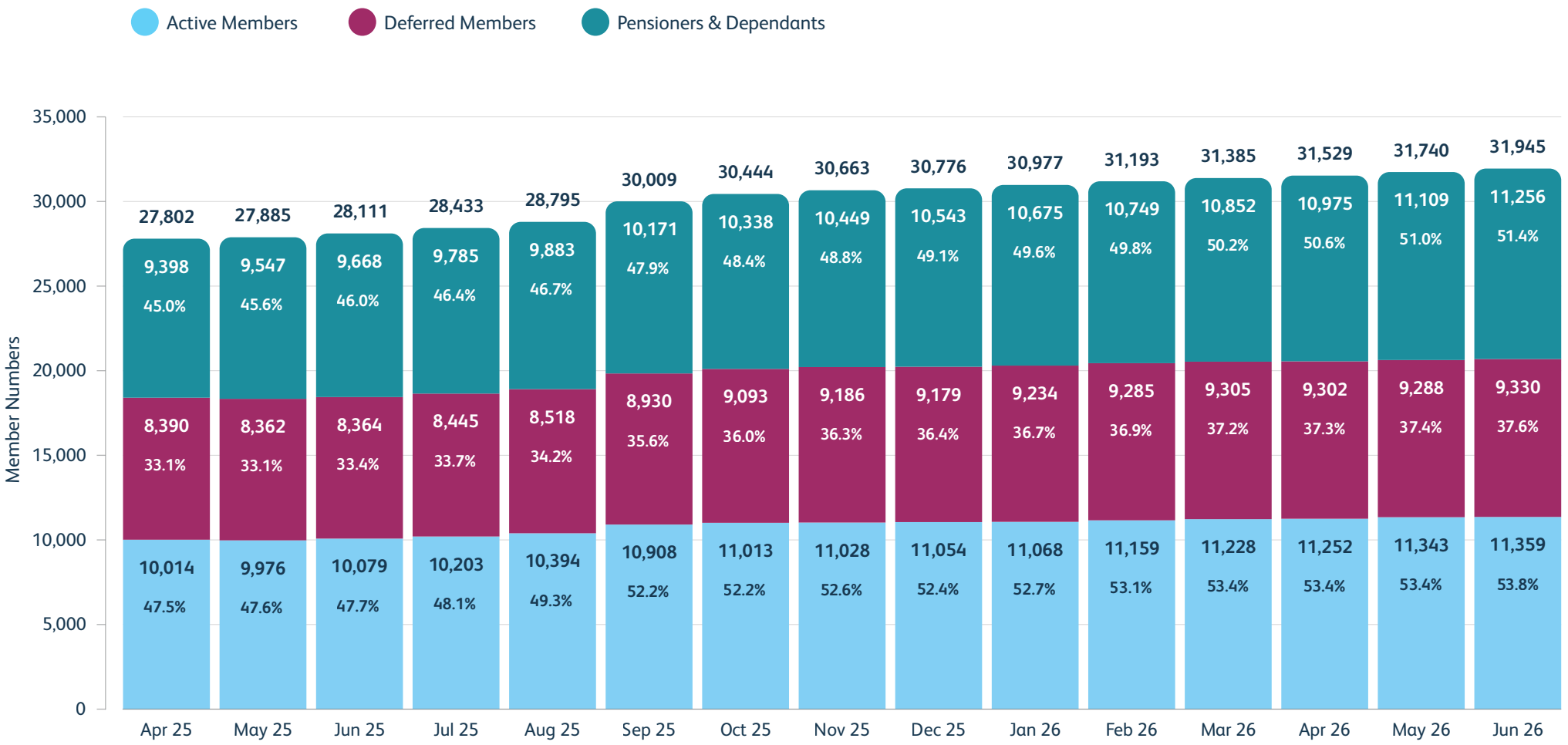
	Q2 25/26		Q3 25/26		Q4 25/26		Q1 26/27	
Retirements processed, completed	162		224		165		197	
Surveys issued and as a % of retirements	111	68.5%	62	27.7%	135	81.8%	163	82.7%
Non responses and as a % of surveys issued	85	76.6%	47	75.8%	104	77.0%	125	76.7%
Responses and as a % of surveys issued	26	23.4%	15	24.2%	31	23.0%	38	23.3%
Satisfied responses and as a % of responses	18	69.2%	11	73.3%	24	77.4%	22	57.9%
Neutral responses and as a % of responses	1	3.8%	0	0.0%	4	12.9%	3	7.9%
Dissatisfied responses and as a % of responses	7	26.9%	4	26.7%	3	9.7%	13	34.2%
Satisfied and neutral responders plus non responders, as a % of surveys issued	104	93.7%	58	93.5%	132	97.8%	150	92.0%

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



Member Online Portal

Total members registered



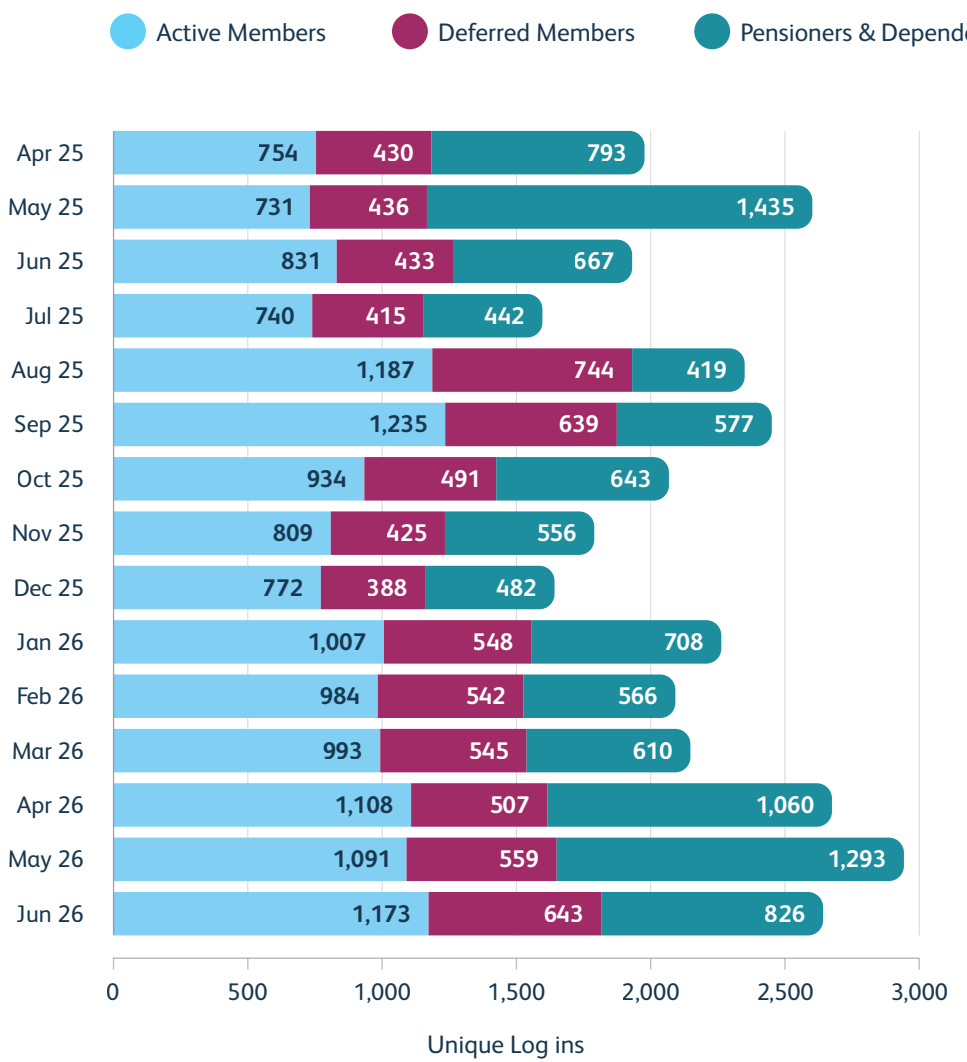
**The percentage figure is the percentage against the total membership of that status*

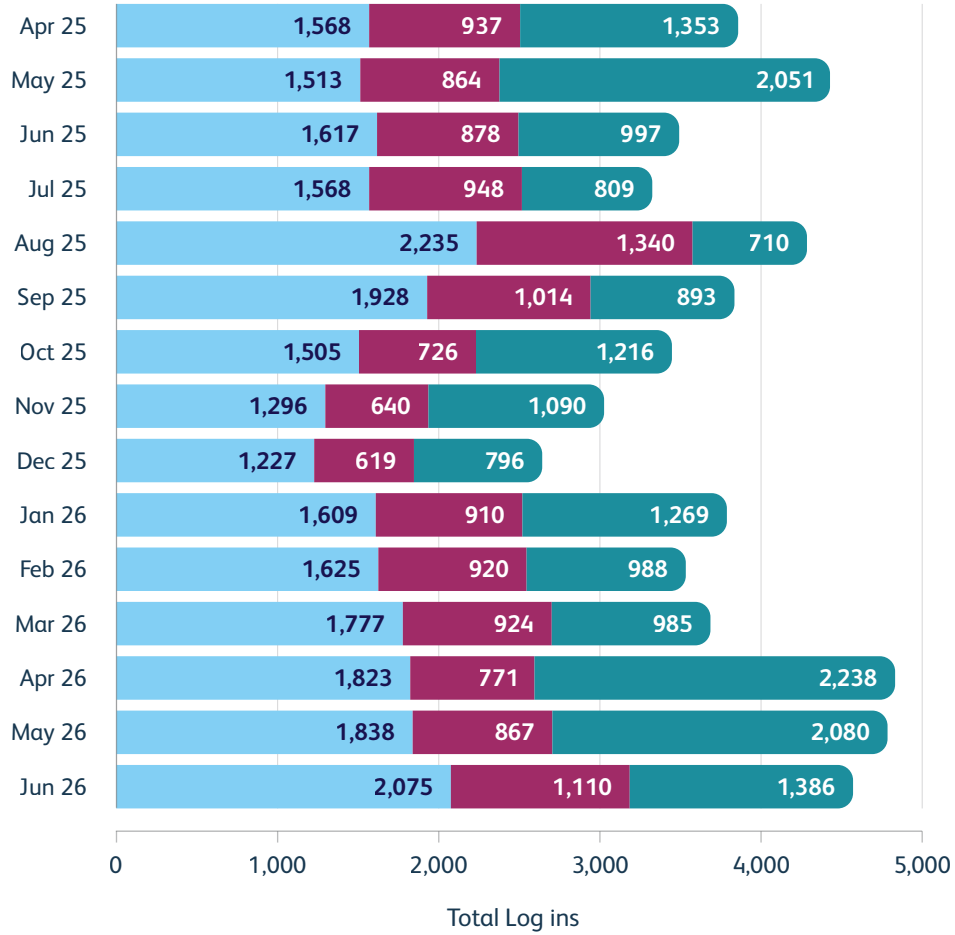
Member logins

PensionPoint

Note:

The following charts help visualise the increase in online engagement (PensionPoint login) across different member groups, at different times of the year. For example, more retired members access their P60 in May and June, whist active and deferred members login in higher numbers in August and September to access their annual benefit statemement.







Employer Engagement & Member Communication Activity

Employer Engagement & Member Communication Activity

DELIVERED Q1 2026 / 27 (April to June 2026)

General

- LPPA was presented with the accreditation certificate and trophy at the PASA annual conference in London on 29 April 2026, following the assessment process earlier in the year.

Employers

- Following a review of responses to our second Employer Satisfaction Survey which was issued in March, a score of **88%** was achieved, which relates to employers' satisfaction with LPPA's support and overall performance. This is an increase compared to a satisfaction score of **71%** recorded in September 2025 (the first time that employers had been surveyed).
- Important updates and improvements to the monthly data return process were communicated to employers to ensure that the quality of data held by LPPA continues to meet the standards set by the Pensions Dashboard criteria.
- In addition to developing a new Access and Fairness (A&F) page on the LPPA website for members and employers, an employer email was also issued which covered all aspects of changes to the regulation. Importantly, it also provides employers with instructions on how to complete their monthly return, and how to apply APP (Assumed Pensionable Pay) to specific cases because of these changes.
- In May, an email communication was sent to employers with details on changes to Elected member Pension Regulations. It included links to online opt-in forms for eligible members to complete, should they wish to join the LGPS. It also provided employers with links to additional resources, and to the LPPA web page which contains further information.
- Following the Government's announcement of changes to SCAPE (Superannuation Contributions Adjusted for Past Experience) discount rates, LPPA made the necessary updates to any member and employer letters for casework types impacted by these changes, as well as adding important information to our employer portal and PensionPoint (member portal). An email communication was also issued to employers to keep them informed.
- A communication was sent to employers to inform them of changes to enable them to keep their contact details updated through the portal. A step-by-step guide was also added to the website to support them with more information.

Members

- The annual, online retired member newsletter was published on the LPPA website, and emails were issued to members. The newsletter helped to support members looking to access their latest P60 document, included pension pay dates for 2026/27, details on the Access and Fairness LGPS regulation changes, and updates on McCloud remedy. It also included an article on 'Artificial Intelligence (AI) and your Pension'.
- An information page was added to the LPPA pensions website to focus on guidance to support members in staying safe when using Artificial Intelligence (AI) tools alongside their pension information.
- In June, members also received notification of the A&F regulatory changes through email communications, LPPA website and PensionPoint prompts, recorded messages on our Contact Centre IVR wating line, and messages included with their ABS communication.
- The LPPA Member Panel was emailed and invited to support national testing of the MoneyHelper Pensions Dashboard. This included incentives offered by MoneyHelper to join the research testing programme.
- Notification emails started to be issued to Active and Deferred members to inform them that their 2025/26 ABS is available to view in PensionPoint – this activity will be completed by the statutory deadline 31 August 2026.

SCHEDULED Q2 2026 / 27 (July to September 2026)

- The annual (online) newsletter will be issued to active and deferred members, and will include updates on ABS and how to access their document through PensionPoint. It will also feature information on the benefits and risks of AI in pensions, as well as further information on A&F regulation changes.
- ABS documents will continue to be produced for members, with email notifications signposting members to PensionPoint to access their document, as well as printed copies in the post to members who request a paper copy.
- Ongoing improvements will be made to the LPPA pensions website.
- Pension Pulse (newsletter) communications will be issued to employers in Q2.
- McCloud remedy communications activity will be ongoing in Q2 for LGPS members impacted by the regulation.

Employer Engagement & Member Communication Activity

CLIENT SPECIFIC

Employers

Session	Date	Employer	Attendees
Understanding Pay Elements	14/04/2026		1
		Keswick Town Council	1
Monthly Data Returns	16/04/2026		1
		Cumbria Education Trust	1
Absence and Ill Health Retirement	23/04/2026		2
		Cumbria Education Trust	1
		Keswick Town Council	1
Scheme Leavers	30/04/2026		1
		Greenwich Leisure Limited	1
Absence and Ill Health Retirement	26/05/2026		
		Cumbria Cerebral Palsy Society	1
Scheme Leavers	28/05/2026		3
		Cumberland Council	2
		Greenwich Leisure Limited	1
Employer Responsibilities	04/06/2026		1
		Cumberland Council	1
Understanding Pay Elements	11/06/2026		2
		Capita - Payroll Provider	1
		Inglewood Junior School	1

Employer Engagement & Member Communication Activity

CLIENT SPECIFIC

Employers (continued)

Session	Date	Employer	Attendees
Monthly Data Returns	18/06/2026		1
		The Glenmore Trust	1
Key Employer Meeting	18/06/2026		1
		Capita (Cumberland and Westmorland & Furness)	1
Key Employer Meeting	22/06/2026		2
		Cumberland Council	2
Key Employer Meeting	30/06/2026		2
		Westmorland and Furness Council	2

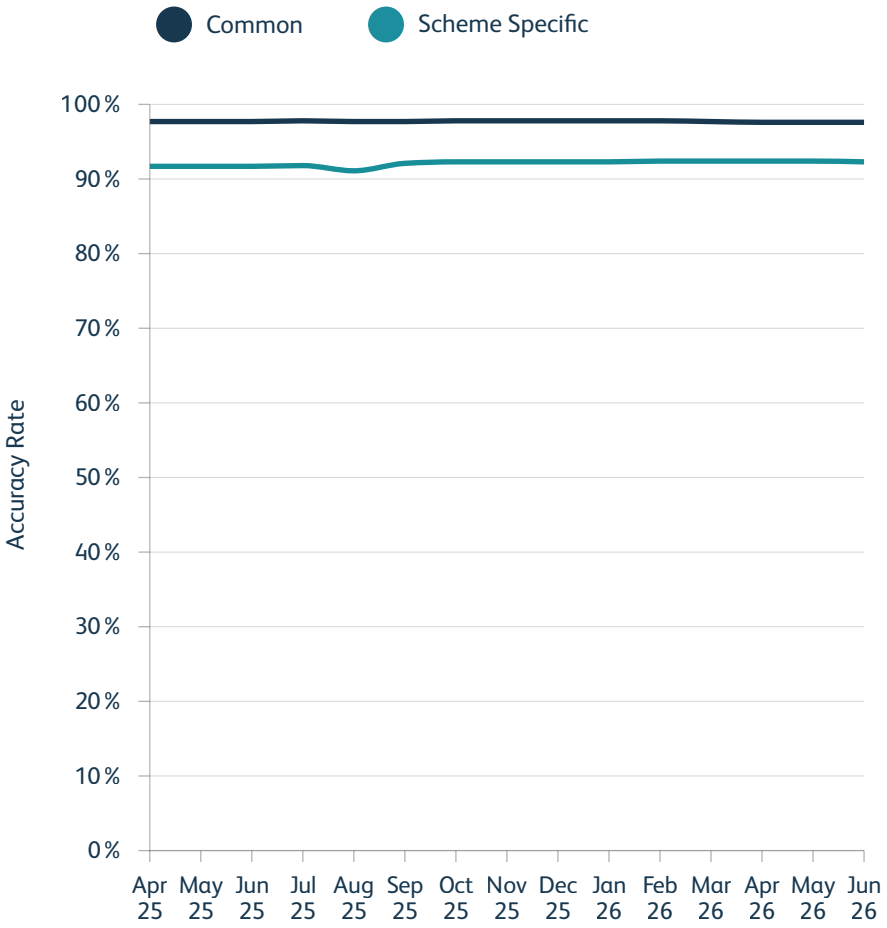
Members

Session	Date	Attendees
Making Sense of Your Pension	11/05/2026	2
Making Sense of Your Pension	08/06/2026	4



Data Quality

TPR data scores



	Common (Target 95 %)	Scheme Specific (Target 90 %)
Apr 25	97.7%	91.7%
May 25	97.7%	91.7%
Jun 25	97.7%	91.7%
Jul 25	97.8%	91.8%
Aug 25	97.7%	91.1%
Sep 25	97.7%	92.1%
Oct 25	97.8%	92.3%
Nov 25	97.8%	92.3%
Dec 25	97.8%	92.3%
Jan 26	97.8%	92.3%
Feb 26	97.8%	92.4%
Mar 26	97.7%	92.4%
Apr 26	97.6%	92.4%
May 26	97.6%	92.4%
Jun 26	97.6%	92.3%

End of Quarter Data Quality (TPR Scores)

Common Data

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	0	47	31
Duplicate effective date in status history	8	60	8
Gender is not Male or Female	7	0	0
Duplicate entries in status history	61	103	45
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	1	2	1
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	5	0	0
No entry in the status history	3	0	0
Last entry in status history does not match current status	385	31	2
Member has no address	24	865	21
Missing Forename(s)	0	0	0
Missing State Retirement Date	7	0	0
Missing postcode	19	862	21
Missing Date Joined Pensionable Service	3	0	0
Total Fails	523	1,970	129
Individual Fails	484	1,024	107
Total Members	21,130	24,826	21,883
Accuracy Rate	97.7%	95.9%	99.5%
Total Accuracy Rate			97.6%

Scheme Specific Data

Data Item	Fails
Divorce Records	1
Transfer In	396
AVCs/Additional Contributions	40
Deferred Benefits	7
Tranches (DB)	30
Gross Pension (Pensioners)	9
Tranches (Pensioners)	134
Gross Pension (Dependants)	7
Tranches (Dependants)	69
Date of Leaving	802
Date Joined Scheme	809
Employer Details	8
Salary	161
Crystallisation	665
CARE Data	159
CARE Revaluation	11
Annual Allowance	389
LTA Factors	1,590
Date Contracted Out	6
Pre-88 GMP	713
Post-88 GMP	1,479
Total Fails	7,485
Individual Fails	5,198
Total Members	67,839
Accuracy Rate	92.3%



Appendices

LPPA Annual Activity

	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26	Nov 26	Dec 26	Jan 27	Feb 27	Mar 27
Annual Benefit Statement and Newsletter to Active and Deferred Members					◷							
Pension Increases		◷										
P60s and Newsletter to Pensioners		◷										
Pension Saving Statements							◷					

◷ *Statutory deadline for completion of associated activity.*

LPP

Local Pensions Partnership Administration