



LPP

Local Pensions Partnership
Administration

Cumbria Local Government Pension Scheme

Quarterly Administration Report

1st January - 31st March 2024

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 benefits, or receiving benefits from the pension fund.

Current Age Demographic

The age profile of the Membership is split across three types of status:

Active Members – Members who are currently contributing toward their pension benefits.

Deferred Members – Members who hold a deferred benefit in the fund.

Pensioner Members – Pensioners and Dependants who are currently receiving a pension.

Page 10

Casework Performance - All Cases

Performance is measured once all information is made available to LPPA to enable them to complete the process. Relevant processes are assigned a target timescale for completion, and the performance is measured as the percentage of processes that have been completed within that timescale.

Page 11

Casework Performance - Standard

The category of 'Other' on this page covers processes including, but not limited to:

- APC/AVC Queries
- Additional Concs Cessation
- Change of Hours
- Change of Personal Details
- Under Three Month Opt-Out
- Main to 50/50 Scheme Changes
- Divorce Quotes
- Divorce Settlement
- Ill Health Reviews

Please note that this page includes cases that have met the SLA target, but the stop trigger may also have been actioned before the process has been completed.

Page 12

Ongoing Casework at the end of the Reporting Quarter

Please note the number of processes brought forward, does not match the corresponding number of outstanding processes reported in the previous quarter (due to various reasons which can include; but not limited to, the deletion of a process or changes in assigned categories).

Page 14 & 15

Helpdesk Performance

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

Page 20 & 21

Member Online Portal

The number and percentage of member records by status, that are registered for LPPA's Member Self-Service facility, PensionPoint.

Page 29

Common/Scheme Specific Data Fails

The Pensions Regulator requires Administrators to keep Member data up to date to ensure benefits are accurately paid. This is split by Common Data (details that are specific to the Member) and Scheme Specific Data (data that is related to the pension).

Individual Fails shows the total number of unique Members that have a single or multiple number of Common Data or Scheme Specific Data fails. On both charts, the Accuracy Rate (%) then compares the number of Individual Fails to the total number of Scheme Members.

For more detail on the Data Items / Error types presented in these charts, please visit either the [TPR](#) or [PASA](#) (The Pension Administration Standards Association) websites.

OUR CORE VALUES

This administration report is produced in accordance with the Service Level Agreement (SLA) for the provision of pension administration services.

The report describes the performance of Local Pensions Partnership Administration (LPPA) against the standards set out in the SLA.

Within LPPA, our values play a fundamental role in guiding our behaviour as we grow our pensions services business and share the benefits with our Clients.



ANNUAL PLAN

 COMPLETED
  DUE

	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24
Annual Benefit Statement and Newsletter to Deferred Members				✓								
Pension Increases		✓										
P60s and Newsletter to Pensioners		✓										
Annual Benefit Statement and Newsletter to Active Members					✓							
Pension Saving Statements							✓					
HMRC Scheme Returns							✓					
IAS19 data				✓	✓				✓			✓

EXECUTIVE SUMMARY

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

This performance report covers the reporting period of Q4 2023/24 (January – March 2024)

Statutory deadlines

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

- IAS19 data

Casework SLA performance

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

Satisfaction scores

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

Pensions Helpdesk

Helpdesk wait times have been consistently under the targeted 4 minute wait time. Both average wait time and call volumes are reported at client level. Abandoned calls percentage has also been consistently favourable to target. Abandoned rate is reported across all LPPA clients as we do not know which client a member was calling from until after a call has been accepted.



Fund Membership

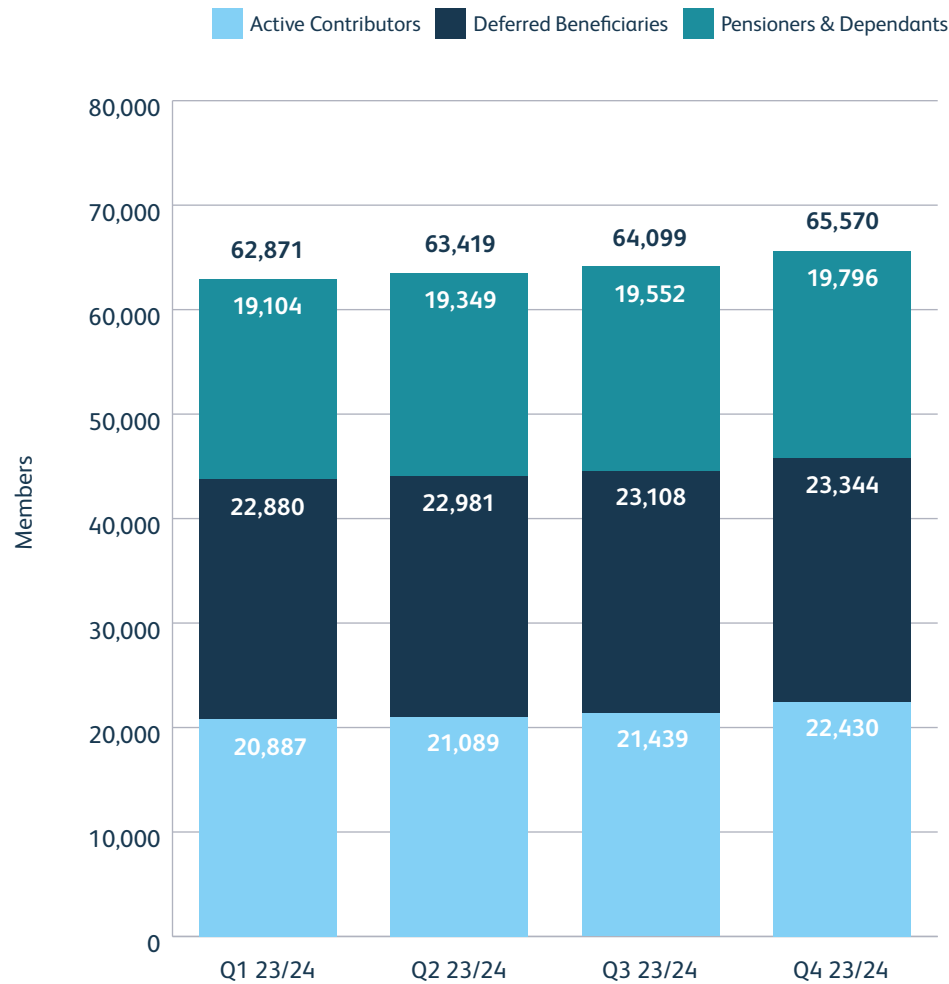
In this section...

- Total fund membership
- Current age demographic

TOTAL FUND MEMBERSHIP

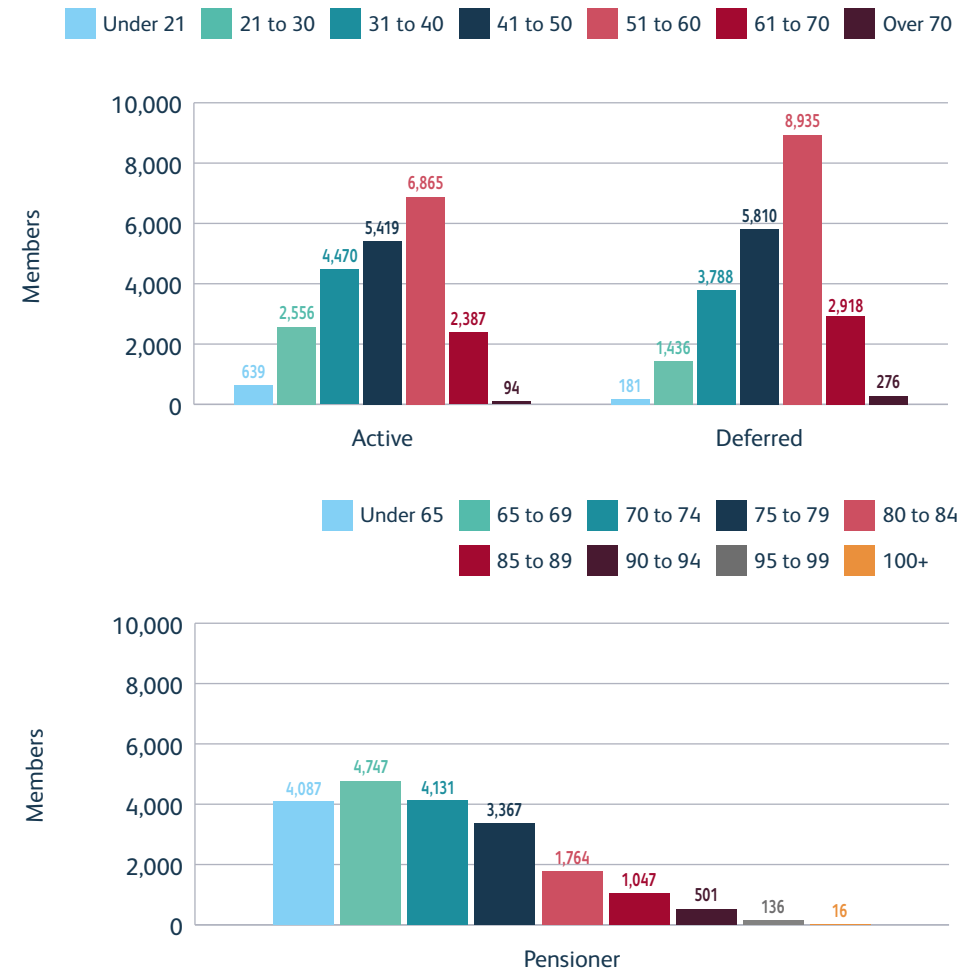
TOTAL FUND MEMBERSHIP

CLIENT SPECIFIC



CURRENT AGE DEMOGRAPHIC

CLIENT SPECIFIC



Casework Performance

In this section...

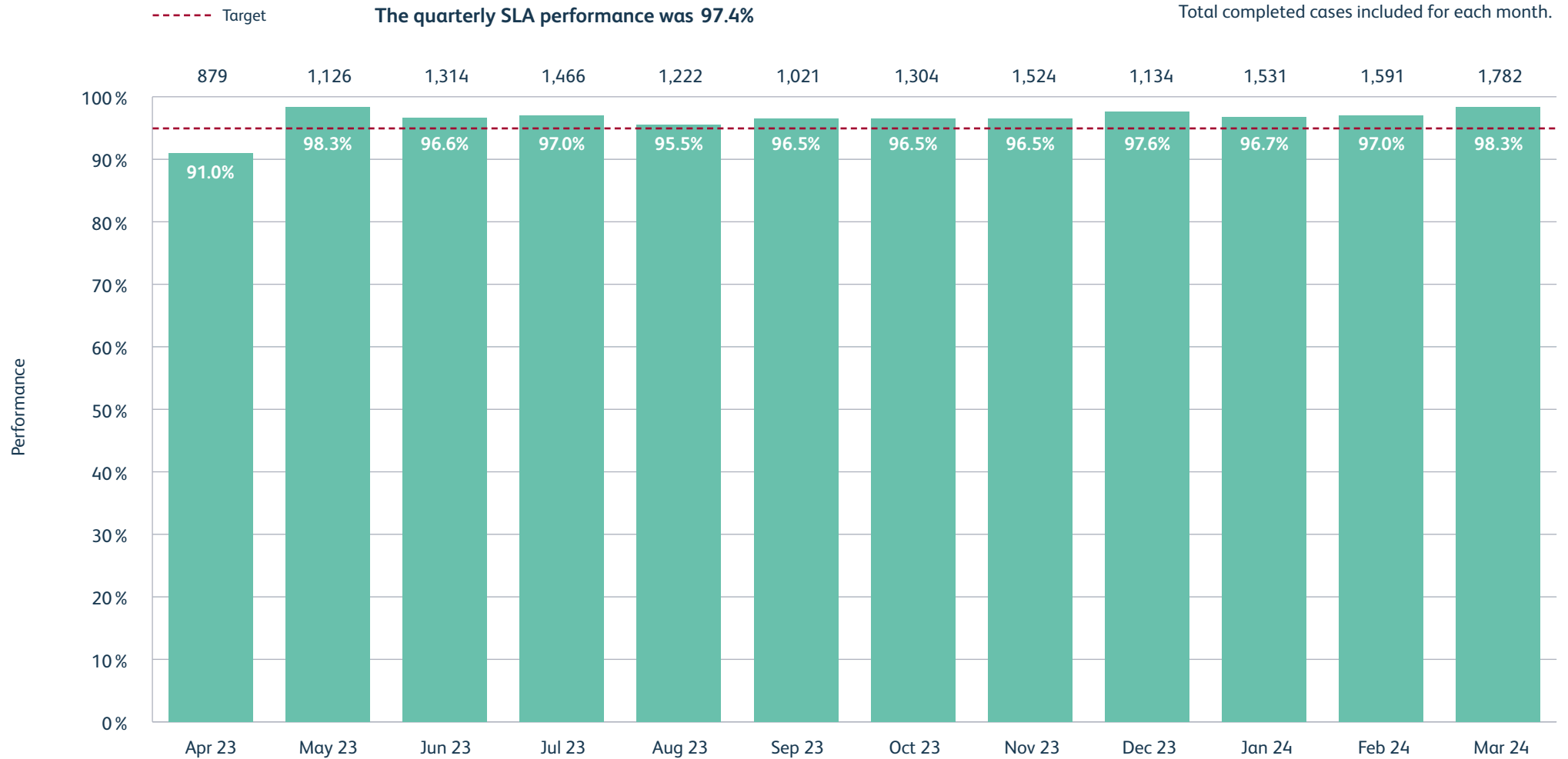
- Performance – all cases
- Performance standard
- Ongoing casework at end of reporting quarter

CASEWORK PERFORMANCE



PERFORMANCE – ALL CASES

CLIENT SPECIFIC

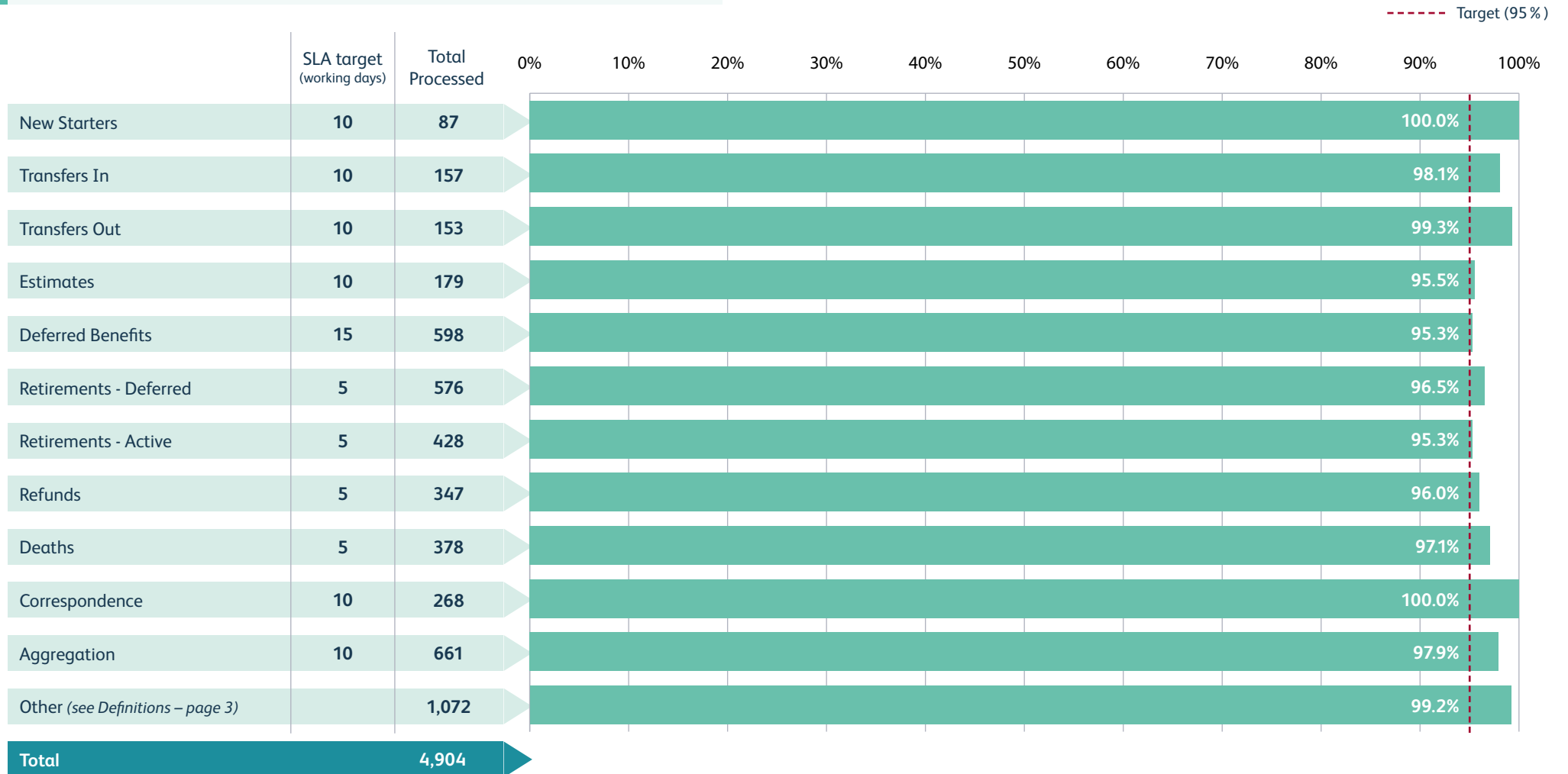


CASEWORK PERFORMANCE



PERFORMANCE STANDARD

CLIENT SPECIFIC



CASEWORK PERFORMANCE

↘ ONGOING CASEWORK AT THE END OF THE REPORTING QUARTER CLIENT SPECIFIC

The following table is created by identifying all reportable casework within UPM, and includes those that have subsequently Completed / Aborted / Remain Outstanding within the quarter. The figures in this table cannot be compared to those in the previous slide for a number of reasons including: the table includes aborted cases, but the horizontal bar graph does not; the SLA 'stop trigger' can be actioned before the process has been completed.

	Brought Forward at 01/01/2024	Received (Inbound)	Completed (Outbound)	Outstanding as of 31/03/2024
New Starters	133	192	216	109
Transfers In	549	414	358	605
Transfers Out	219	230	213	236
Estimates	98	229	227	100
Deferred Benefits	1,611	1,105	1,173	1,543
Retirements - Deferred	388	632	656	364
Retirements - Active	289	639	559	369
Refunds	203	603	574	232
Deaths	401	447	423	425
Correspondence	169	368	357	180
Aggregation	1,174	1,381	1,087	1,468
<i>Other</i>	221	1,166	1,193	194
Total	5,455	7,406	7,036	5,825

Helpdesk Calls Performance

The Helpdesk deals with all online enquiries and calls from Members for all funds that LPPA provide administration services for.

In this section...

- Wait time range
- Calls answered

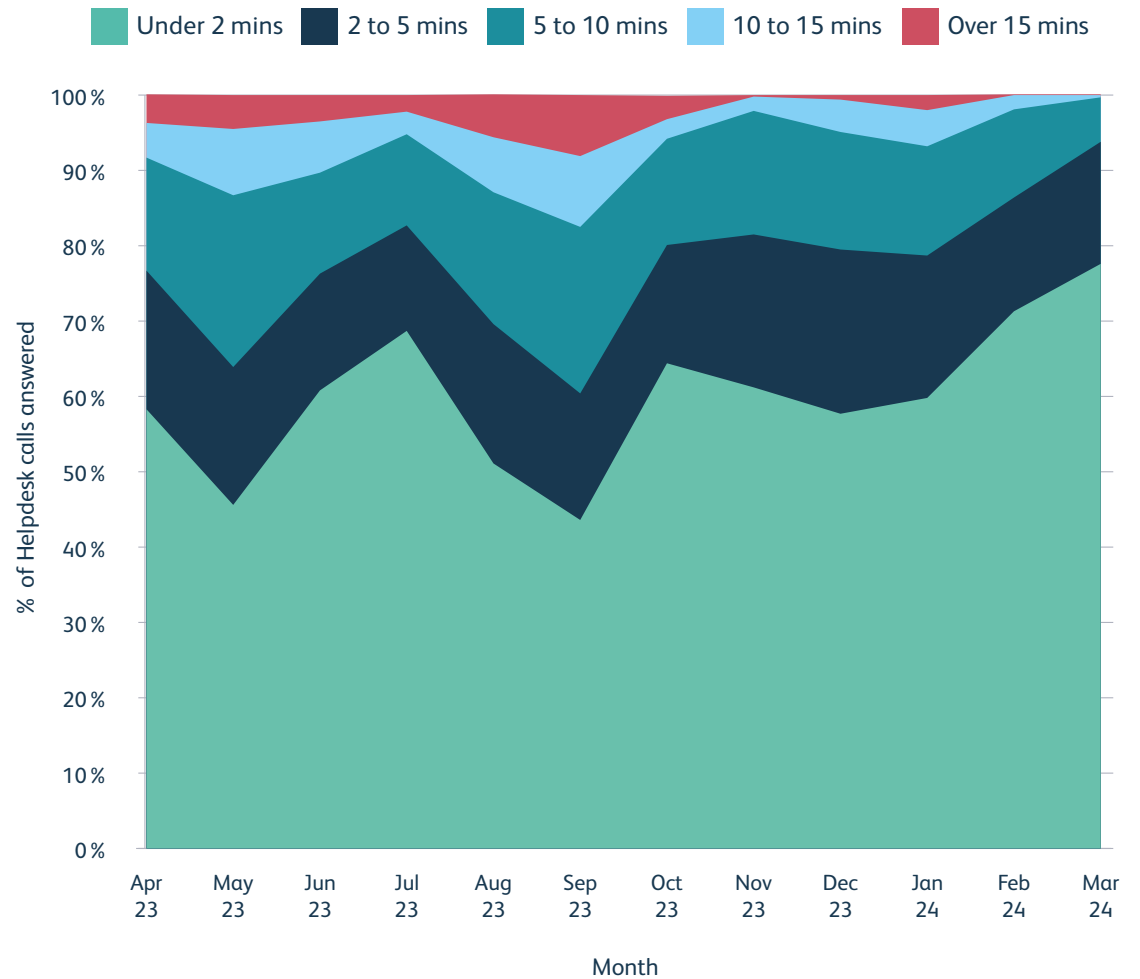
HELPDESK CALLS PERFORMANCE



WAIT TIME RANGE

CLIENT SPECIFIC

	Under 2 mins	2 to 5 mins	5 to 10 mins	10 to 15 mins	Over 15 mins
Apr 23	58.3%	18.4%	15.0%	4.6%	3.8%
May 23	45.6%	18.3%	22.8%	8.8%	4.5%
Jun 23	60.8%	15.5%	13.4%	6.8%	3.5%
Jul 23	68.7%	14.0%	12.1%	3.0%	2.2%
Aug 23	51.1%	18.5%	17.5%	7.3%	5.7%
Sep 23	43.6%	16.8%	22.1%	9.4%	8.1%
Oct 23	64.4%	15.7%	14.1%	2.6%	3.1%
Nov 23	61.2%	20.3%	16.4%	1.9%	0.2%
Dec 23	57.7%	21.8%	15.6%	4.3%	0.6%
Jan 24	59.8%	18.9%	14.5%	4.8%	2.0%
Feb 24	71.3%	15.1%	11.7%	1.9%	0.1%
Mar 24	77.6%	16.2%	5.9%	0.3%	0.1%



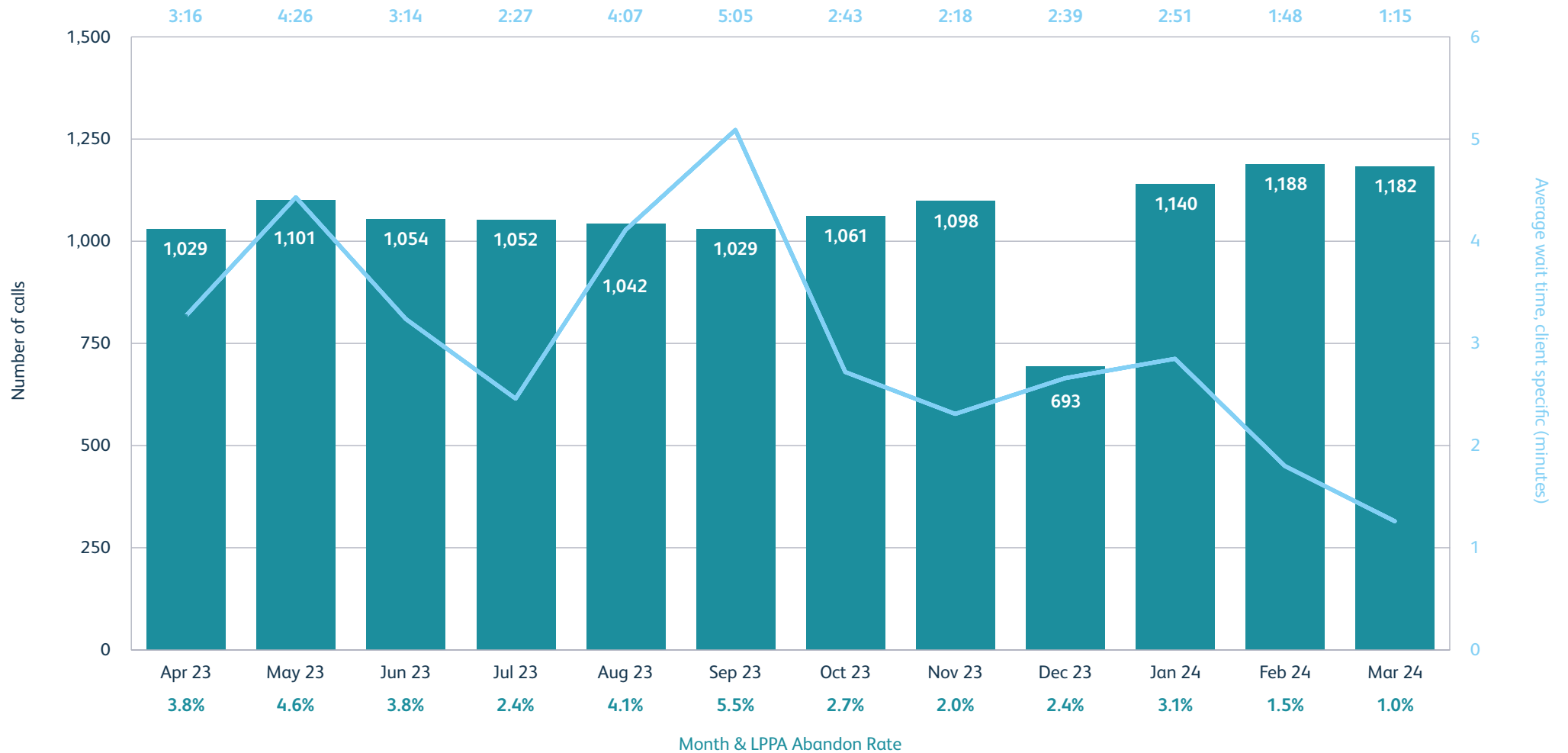
HELPDESK CALLS PERFORMANCE



CALLS ANSWERED

CLIENT SPECIFIC

— Average wait time (mm:ss)



Customer Satisfaction Scores

In this section...

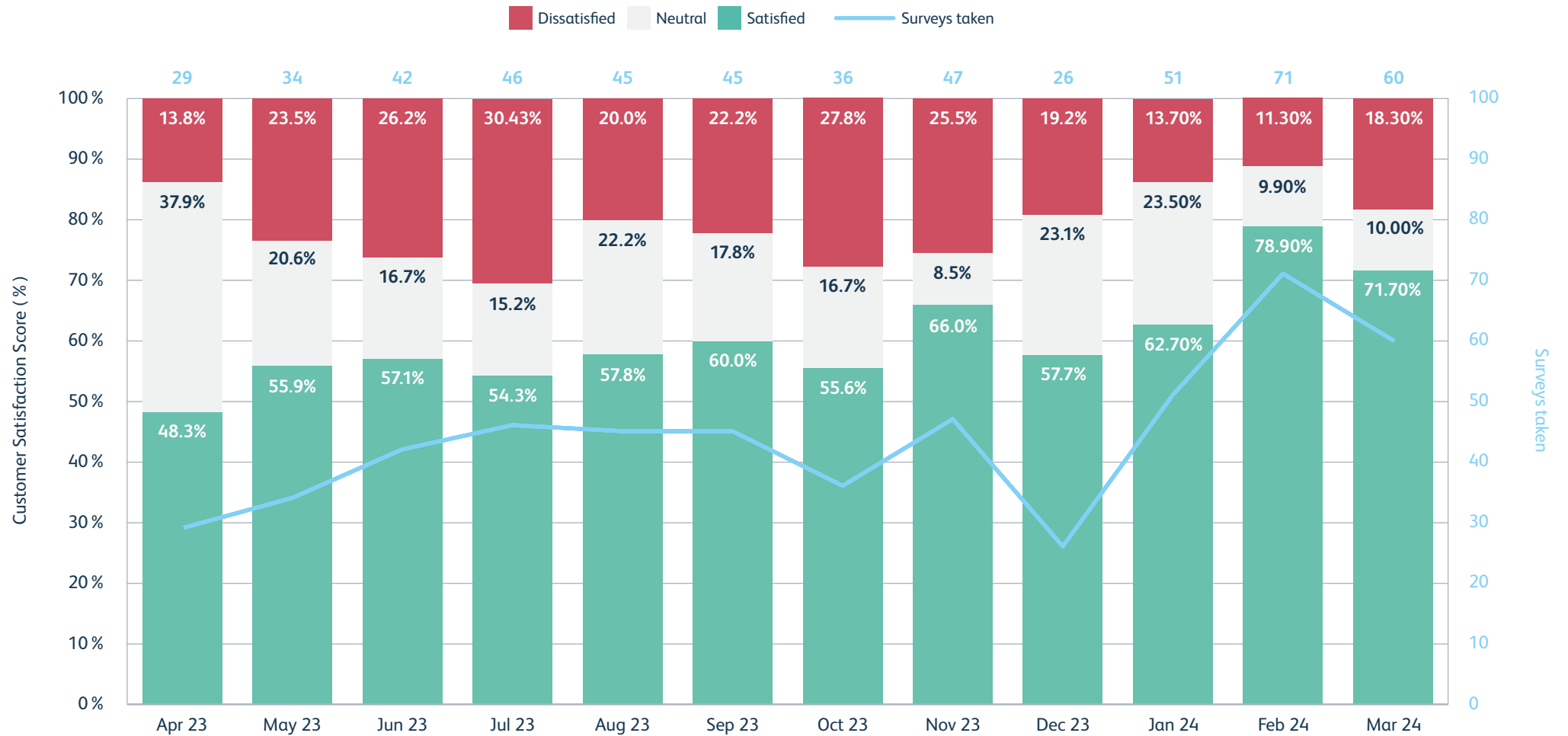
- Helpdesk calls satisfaction
- Retirements

CUSTOMER SATISFACTION SCORES



HELPDESK CALLS SATISFACTION

CLIENT SPECIFIC

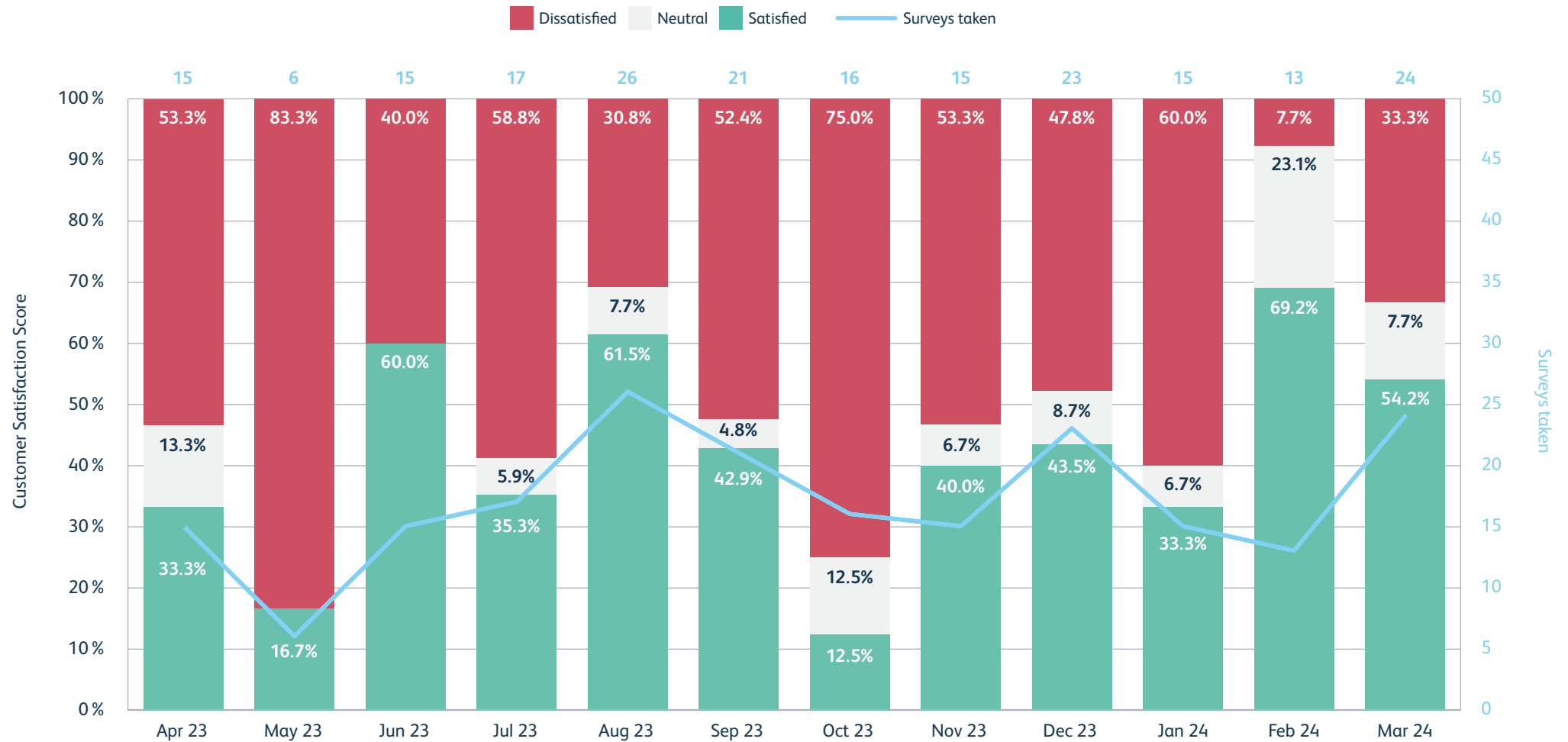


CUSTOMER SATISFACTION SCORES



RETIREMENTS

CLIENT SPECIFIC





Member Online Portal

In this section...

- Total members registered
- Members registered (%)

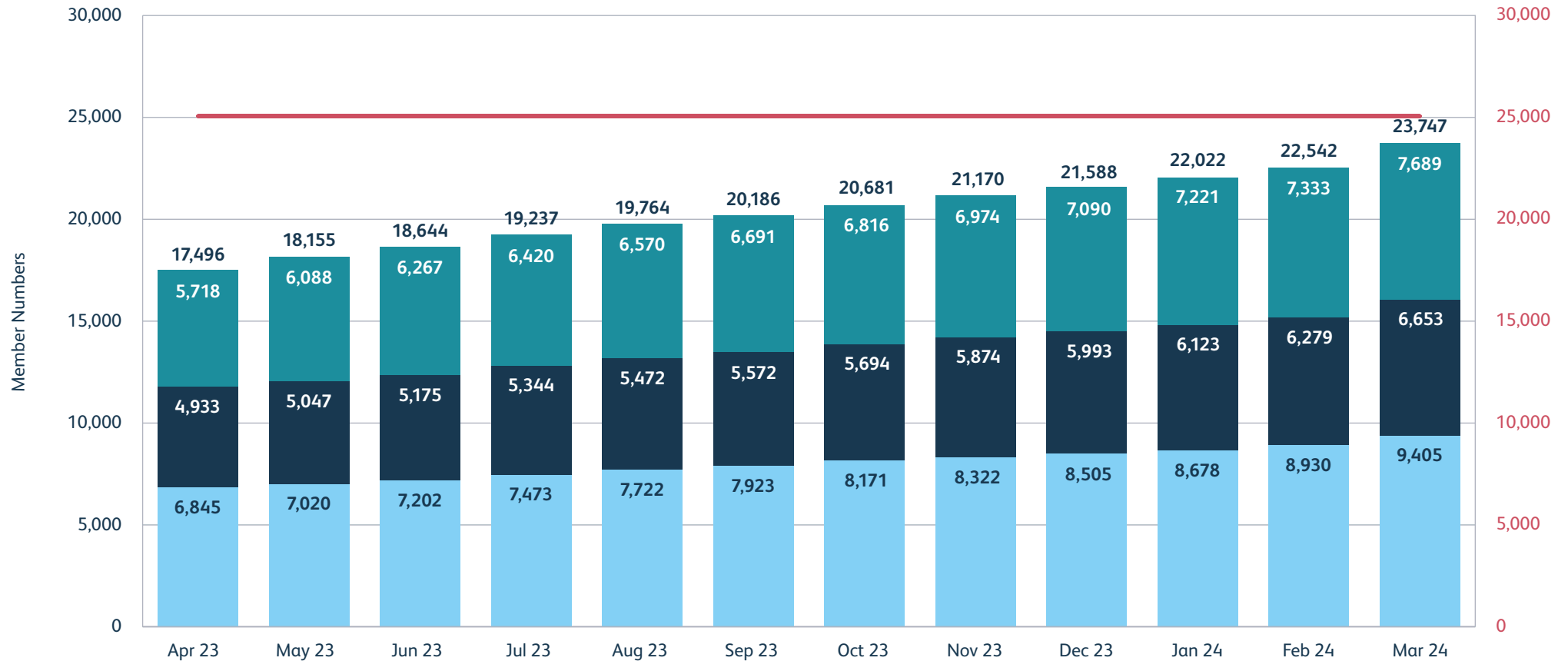


TOTAL MEMBERS REGISTERED

CLIENT SPECIFIC

Active Deferred Pensioner

25,044 (previous My Pension Online registrations as of November 2022)

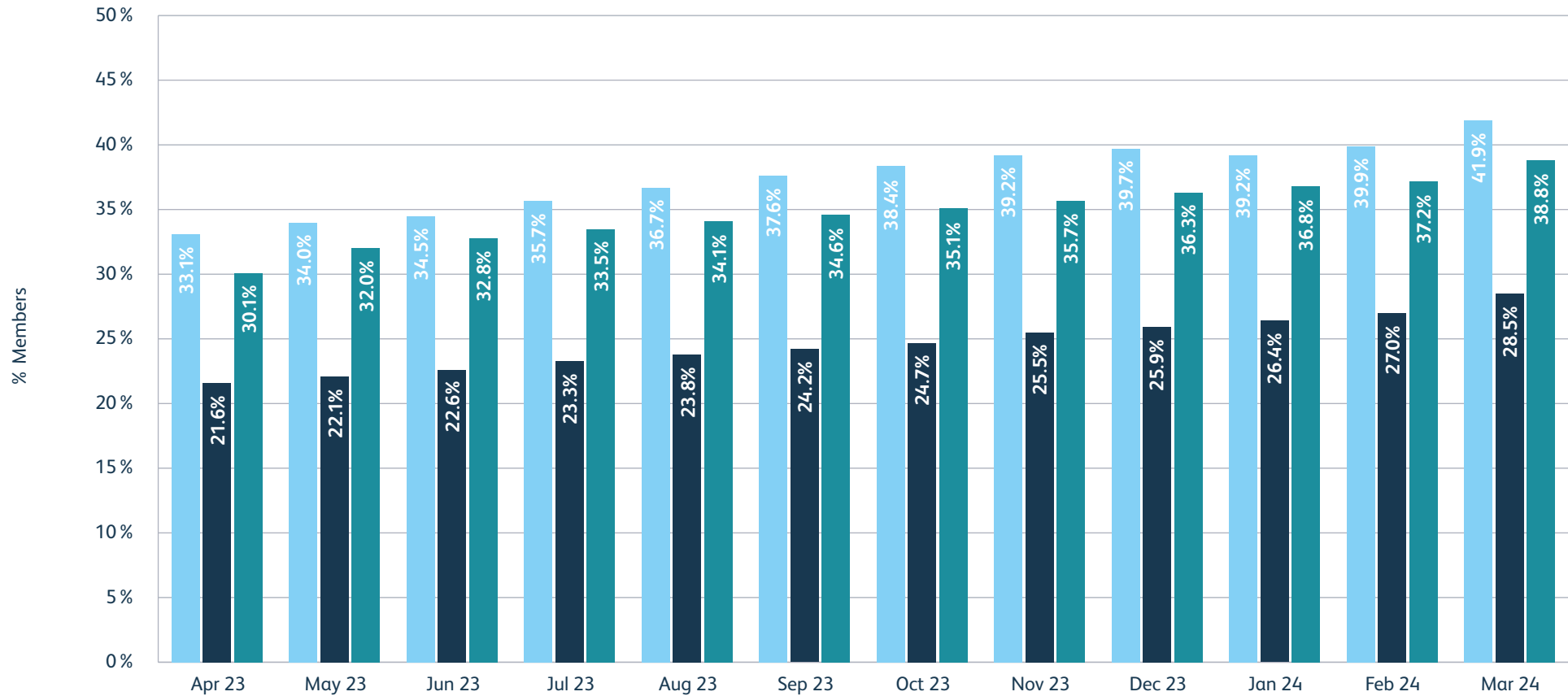




MEMBERS REGISTERED (%)

CLIENT SPECIFIC

Active Deferred Pensioner



Employer Engagement & Member Communication Activity

In this section...

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

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



DELIVERED

ALL LPPA

- Monthly return reminder emails have continued to go out to employers, including updates on the [validations process](#) (explaining that ‘Reasons for Leaving’ must be added in the right format when completing their monthly return – this will help reduce the number of individual leaver forms needed in the future).
- A new Retirement section has been added to the LPPA website to help members understand and navigate the retirement process. Key pages that have been updated for members include (click links to view):
 1. [New retirement landing page](#)
 2. [LGPS planning for retirement page](#)
 3. [Early retirement](#)
 4. [Late retirement](#)
- [Planning for retirement](#) emails were also sent to active members aged over 55, to signpost them through to the new retirement website section for more information.
- Further LPPA website pages were updated for members, with information provided on [P60s](#), [pension increases and CARE revaluation](#), and [employee contribution rates](#).
- The [50/50 page](#) has also been updated to promote the benefits of staying in the LGPS.
- A [Pension Pulse](#) employer bulletin was produced in February highlighting the key dates for employers to look out for throughout 2024 – also promoting the [employer toolkit](#) and [training schedules](#).
- In addition, an additional [Pension Pulse](#) was issued to employers in March, with useful updates on new contribution and APC rates, carer’s leave regulations and CARE revaluation.
- Annual [life certificate emails](#) have been sent to retirees who live outside of the UK.
- The PensionPoint [resources page](#) on the LPPA website has been updated to promote the benefits of PensionPoint and improvements (view service history etc), and [emails](#) have been issued / are planned to increase registration numbers.
- A letter review project has been implemented, with an initial focus on retirement letters. The aim of this project is to make sure letters are jargon-free, easy to understand and support members with the right information at the right time. The project will continue until March 2025.
- Finally, the 2024 / 25 LPPA communications schedule, highlighting planned, statutory campaigns was circulated to clients.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

▾ SCHEDULED

- P60s will be added to PensionPoint by 31 May 2024 and emails will be sent in Q1 to any members where we hold an email address. Paper P60s will be mailed to those who have opted out of digital communications or contact LPPA to request a copy.
- An online newsletter will be emailed to retired members and will be made available on the LPPA website.
- Email communications and telephone calls will continue to non-submitting (monthly return file) employers.
- ABS communications will be prepared for issue in Q2 (by August 31), including letters, emails and website pages.
- The LPPA Communications team are working on further, planned improvements to the LPPA website.



EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY



ENGAGEMENT COMMUNICATIONS

CLIENT SPECIFIC

- 14 virtual employer visits were held.
- Absence and Ill Health training was delivered with 1 employer attending.
- 2 employers attended LGPS Scheme Essentials Training.
- UPM employer portal training was delivered with 1 employer attending.
- Employer Responsibilities training was delivered with 1 employer attending.
- Submitting monthly returns training was delivered and 2 employers attended.
- Monthly member sessions were delivered, with 46 Cumbria Fund members attending the Making Sense of your Pension sessions and 16 attended the Making Sense of your Retirement session.



EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

EMPLOYERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
04 Jan	Bulloughs Caldew	Virtual Employer Visit	1
08 Jan	Bulloughs Caldew	Virtual Employer Visit	1
09 Jan	Kingmoor Junior School	Absence and Ill Health	1
12 Jan	Capita (Payroll Provider)	Virtual Employer Visit	1
17 Jan	The Chief Constable	Virtual Employer Visit	2
23 Jan	Keswick Town Council	LGPS Scheme Essentials	1
23 Jan	St Michaels' Church of England Primary School	LGPS Scheme Essentials	1
23 Jan	WF Furness Education Trust	Virtual Employer Visit	3
30 Jan	West House	UPM Employer Portal	1
30 Jan	Cumbria Education Trust	Virtual Employer Visit	3
07 Feb	The Chief Constable	Virtual Employer Visit	2
13 Feb	Lake District National Park Authority	Virtual Employer Visit	1
14 Feb	Lakeland Arts Trust	Virtual Employer Visit	1
27 Feb	Trinity School	Virtual Employer Visit	3
01 Mar	The Chief Constable	Virtual Employer Visit	1
06 Mar	The Chief Constable	Virtual Employer Visit	2
12 Mar	Lake District National Park Authority	Virtual Employer Visit	1
19 Mar	Cumberland Council	Submitting Monthly Returns	1
19 Mar	Lake District National Park Authority	Submitting Monthly Returns	1
21 Mar	Cumberland Council	Employer Responsibilities	1
26 Mar	Endeavour Learning Trust	Virtual Employer Visit	2

MEMBERS

CLIENT SPECIFIC

Date	Employer	Activity	Number in attendance
15 Jan	CPF Members	Making Sense of Your Pension	22
16 Jan	CPF Members	Making Sense of Retirement	7
13 Feb	CPF Members	Making Sense of Your Pension	15
15 Feb	CPF Members	Making Sense of Retirement	4
19 Mar	CPF Members	Making Sense of Retirement	5
22 Mar	CPF Members	Making Sense of Your Pension	9



Data Quality

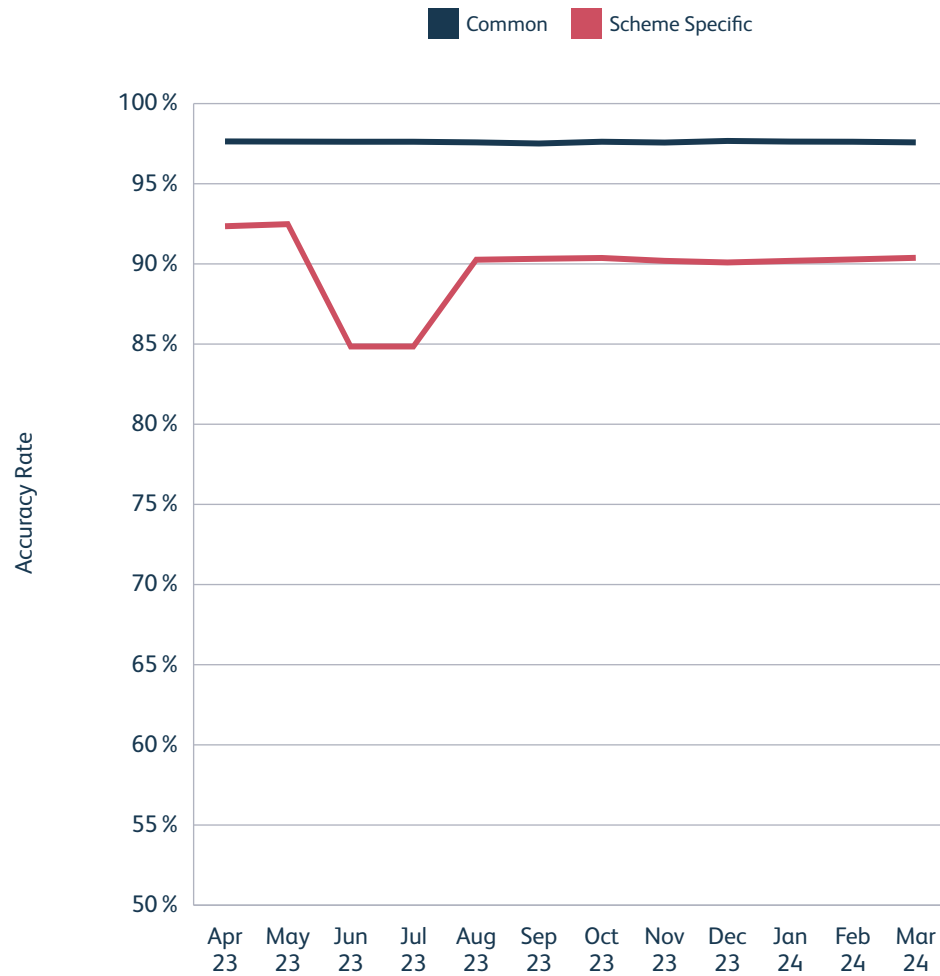
In this section...

- TPR data scores
- Common data
- Scheme specific data

DATA QUALITY

TPR DATA SCORES

CLIENT SPECIFIC



	Common (Target 95%)	Scheme Specific (Target 90%)
Apr 23	97.64%	92.35%
May 23	97.63%	92.48%
Jun 23	97.62%	84.85%
Jul 23	97.62%	84.85%
Aug 23	97.58%	90.26%
Sep 23	97.51%	90.32%
Oct 23	97.62%	90.37%
Nov 23	97.57%	90.19%
Dec 23	97.67%	90.09%
Jan 24	97.63%	90.19%
Feb 24	97.62%	90.28%
Mar 24	97.58%	90.38%

END OF QUARTER DATA QUALITY

(TPR SCORES)

COMMON DATA

CLIENT SPECIFIC

Data Item	Active	Deferred	Pensioner / Dependant
Invalid or Temporary NI Number	1	46	25
Duplicate effective date in status history	2	67	31
Gender is not Male or Female	28	1	0
Duplicate entries in status history	15	128	68
Missing (or known false) Date of Birth	0	0	0
Date Joined Scheme greater than first status entry	6	2	2
Missing Surname	0	0	0
Incorrect Gender for members title	0	0	0
Invalid Date of Birth	12	0	0
No entry in the status history	1	0	0
Last entry in status history does not match current status	108	18	10
Member has no address	119	964	43
Missing Forename(s)	0	0	0
Missing State Retirement Date	28	1	0
Missing postcode	118	980	42
Missing Date Joined Pensionable Service	2	0	0
Total Fails	440	2,207	221
Individual Fails	288	1,148	148
Total Members	22,430	23,344	19,796
Accuracy Rate	98.7%	95.1%	99.3%
Total accuracy rate			97.6%



SCHEME SPECIFIC DATA

CLIENT SPECIFIC

Data Item	Fails
Divorce Records	0
Transfer In	415
AVCs/Additional Contributions	44
Deferred Benefits	12
Tranches (DB)	61
Gross Pension (Pensioners)	86
Tranches (Pensioners)	377
Gross Pension (Dependants)	40
Tranches (Dependants)	116
Date of Leaving	843
Date Joined Scheme	864
Employer Details	4
Salary	505
Crystallisation	695
CARE Data	1,571
CARE Revaluation	0
Annual Allowance	1,076
LTA Factors	850
Date Contracted Out	6
Pre-88 GMP	585
Post-88 GMP	1,325
Total Fails	9,475
Individual Fails	6,309
Total Members	65,570
Accuracy Rate	90.4%

LPP

Local Pensions Partnership
Administration