

LPP

Local Pensions Partnership
Administration



Cumbria Local Government
Pension Scheme

Annual Administration Report

1st April 2021 – 31st March 2022

lppapensions.co.uk

Contents

Definitions	3
Our Core Values	4
Annual Plan 2021/22	5
Fund Membership	6
Casework Performance Against SLA	9
Elapsed Times	13
Helpdesk Performance	15
Customer Satisfaction Scores	18
Complaints	21
Member Online Portal	23
Member Contact Data	26
Employer Engagement & Communication Activity	29
Data Quality	37



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 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 Against SLA

Performance is measured once all information is made available to LPPA, to enable them to complete the process. All casework has a target timescale in which to complete the process, and performance is measured as the % of cases that have been completed within that timescale.

Page 11 & 12

Casework Performance Against SLA

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

- Benefit revisions
- Maternity/paternity cases
- Ill Health cases
- Scheme Opt-Out cases
- Cases raised to cover 'My Pension Online' registration queries
- P60 queries
- 50/50 scheme changes
- APC / AVC queries

Please note the number of cases brought forward, does not match the corresponding number of outstanding cases reported in the previous quarter (due to reasons including the deletion of cases during the current reporting period).

Page 14

Elapsed Times

Elapsed days represent the total number of working days between the case being set up, and when it was completed by LPPA.

Page 16 & 17

Helpdesk Performance

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

The percentage of calls answered does not include calls that are abandoned by the caller where the wait time is less than 2 minutes.

The Annual Calls answered performance figures are not Client specific (as we are unable to measure abandoned calls by Client).

A 'resolved' call or email requires no further action, as the enquiry has been answered in full. Any that are 'unresolved' will require an action of either a case or chase case to be created, or documents that need to be added to an existing case.

As the needs of our business, Clients and Members change, we adapt our reporting to suit the current trends and ensure sight of common topics. For this reason it is necessary to update and add new topics in the reason for calls. To accommodate the multitude of reasons we have created a "Other" category which includes (but not limited to) 'Information Only', 'Website', 'Resend Documents'.

Page 19 & 20

Customer Satisfaction Scores

The Helpdesk satisfaction scores (telephone and retirement) are the percentage of people who completed the survey with a satisfied (green) or neutral (amber) response. The Retirement satisfaction score illustrates the total surveys taken, split by response of Dissatisfied or Satisfied.

Page 24

Member Online Portal

The number and % of Members who have signed up to Member Online Portal, including a quarterly view and a comparison with the overall LPPA sign up rate (all Members).

Page 25

Member Online Portal

The number of Members that are registered for Member Online Portal, split by Member status and age profile.

Page 27 & 28

Telephone Numbers

The number and % of telephone numbers held by Member status (this is important as LPPA use telephone contact details where possible to reduce elapsed times).

Existing e-mail addresses

The number and % of emails held by Member status (this is important as LPPA utilise email as the preferred method of written communication).

E-Communications Opt-outs

The number and % of Members who have chosen not to receive email communications.

Page 38

Common/Conditional Data Fails

The Pension 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 Conditional 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 Conditional 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.

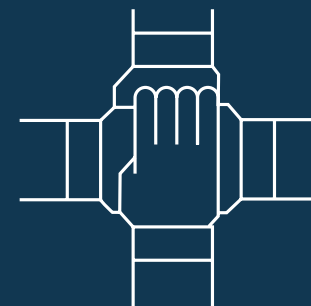
Within LPPA, our values play a fundamental role in guiding our behaviour as we grow our pensions services business and share the benefits with our Clients.



Annual Plan 2021/22

✓ COMPLETED 📅 DUE

	Apr 21	May 21	Jun 21	Jul 21	Aug 21	Sep 21	Oct 21	Nov 21	Dec 21	Jan 22	Feb 22	Mar 22
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											✓	

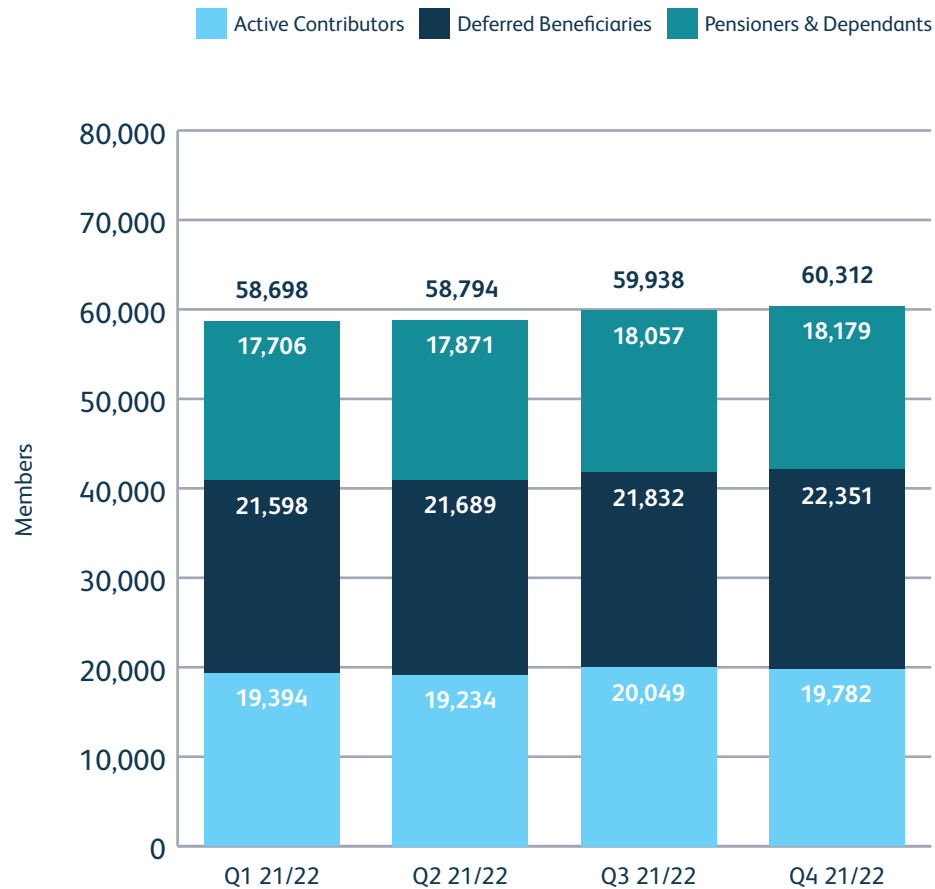


Working Together

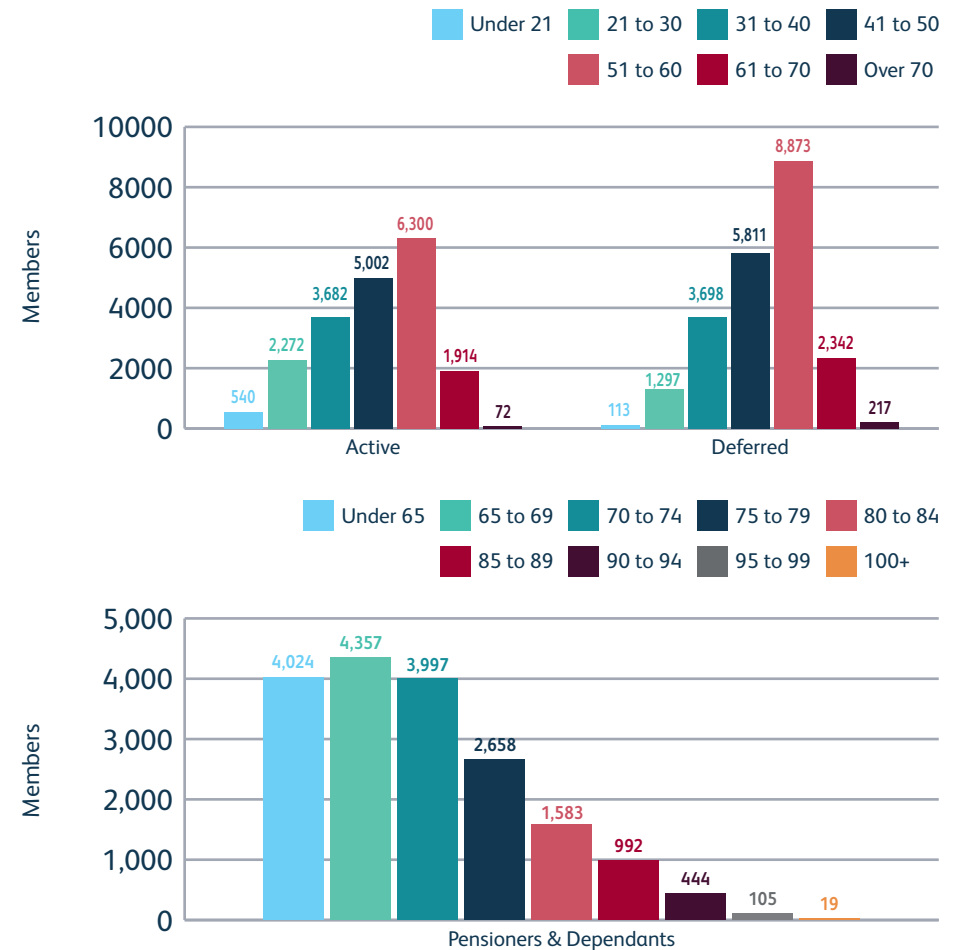
Fund Membership

Fund Membership

TOTAL FUND MEMBERSHIP



CURRENT AGE DEMOGRAPHIC



Fund Membership

LEAVERS

These leavers are currently included in the active membership figures in the previous page.

	Pending**	Received*	Total Current Leavers
April 21	1,478	453	1,931
May 21	1,538	463	2,001
June 21	1,525	453	1,978
July 21	1,529	473	2,002
August 21	1,566	437	2,003
September 21	1,556	716	2,272
October 21	1,531	672	2,202
November 21	1,505	627	2,132
December 21	1,528	576	2,104
January 22	1,291	683	1,974
February 22	1,189	773	1,962
March 22	1,022	907	1,929

* Received from Employer and due to be worked by LPPA in line with SLA

** Awaiting information from Employer

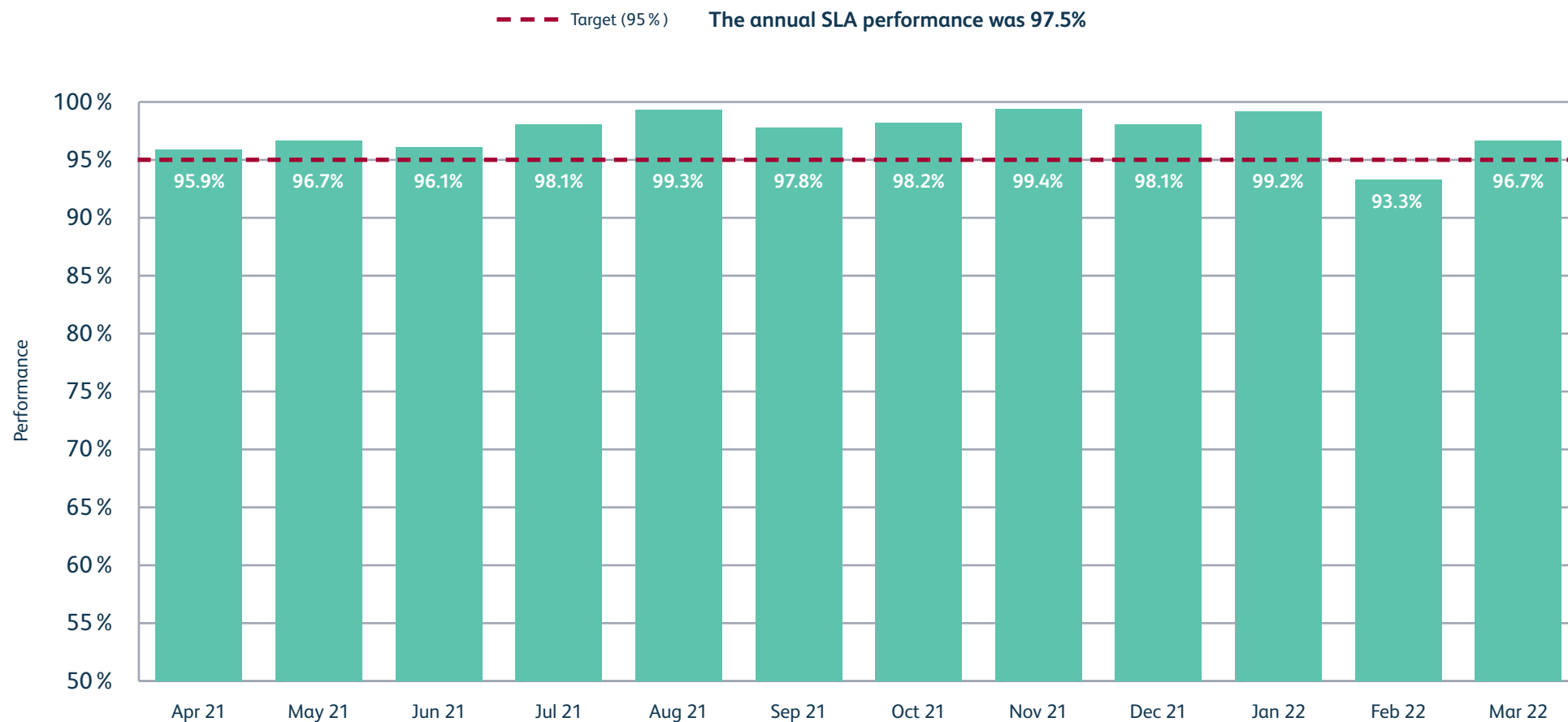


Committed to Excellence

Casework Performance Against SLA

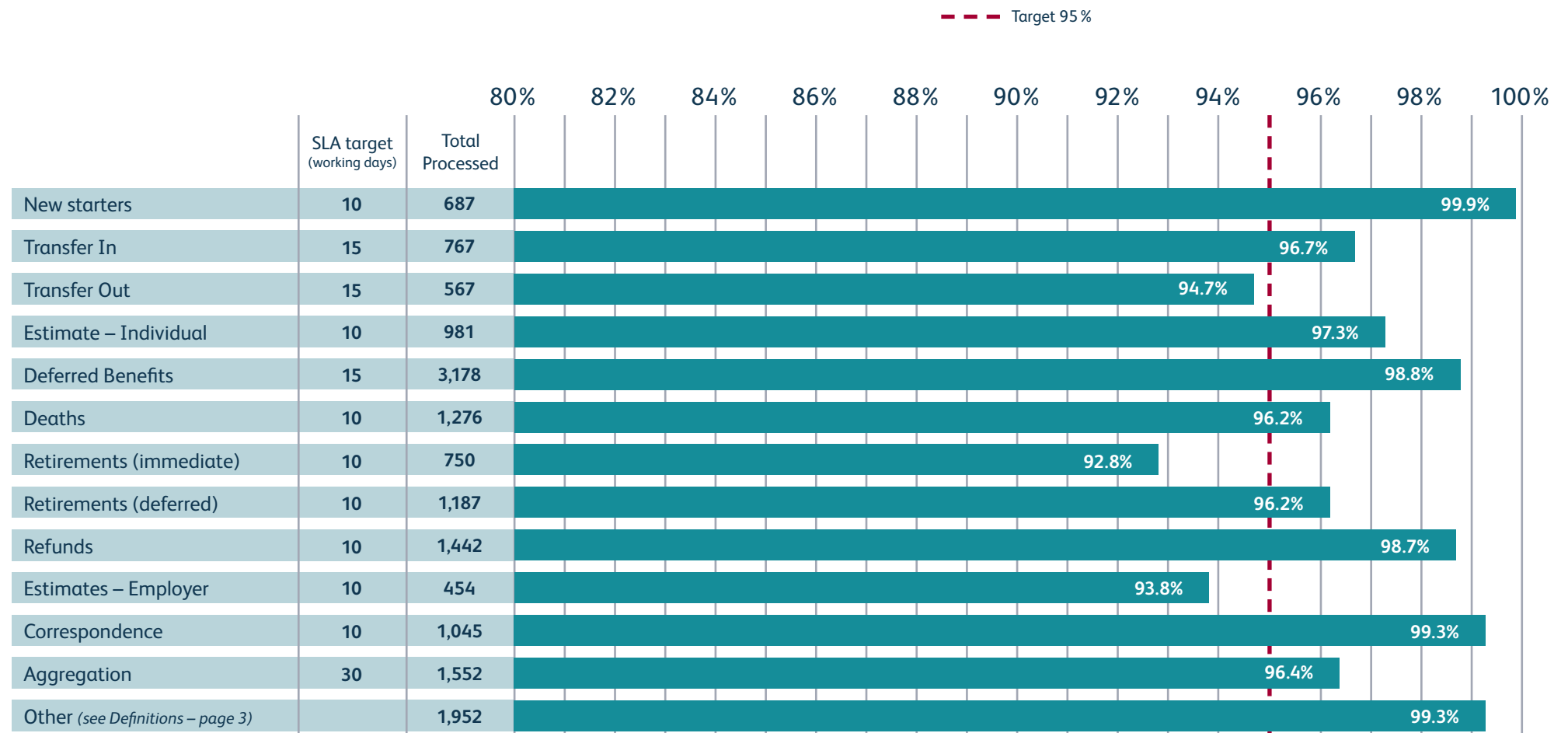
Casework Performance Against SLA

PERFORMANCE – ALL CASES



Casework Performance Against SLA

PERFORMANCE STANDARD



Casework Performance Against SLA

ONGOING CASEWORK AT THE END OF THE REPORTING YEAR

	Brought Forward at 01/04/21	Completed	Received	Outstanding as of 31/03/22
New Starters	83	687	697	93
Transfer In	333	767	914	480
Transfer Out	107	567	570	110
Estimate - Individual	70	981	964	53
Deferred Benefits	480	3,178	3,698	1,000
Deaths	308	1,276	1,253	285
Retirements (Immediate)	17	750	912	179
Retirements (Deferred)	42	1,187	1,441	296
Refunds	129	1,442	1,457	144
Estimates - Employer	22	454	471	39
Correspondence	128	1,045	1,001	84
Aggregation	371	1,552	1,910	729
Other <i>(see Definitions – page 3)</i>	542	1,952	1,598	188
TOTALS	2,632	15,838	16,886	3,680

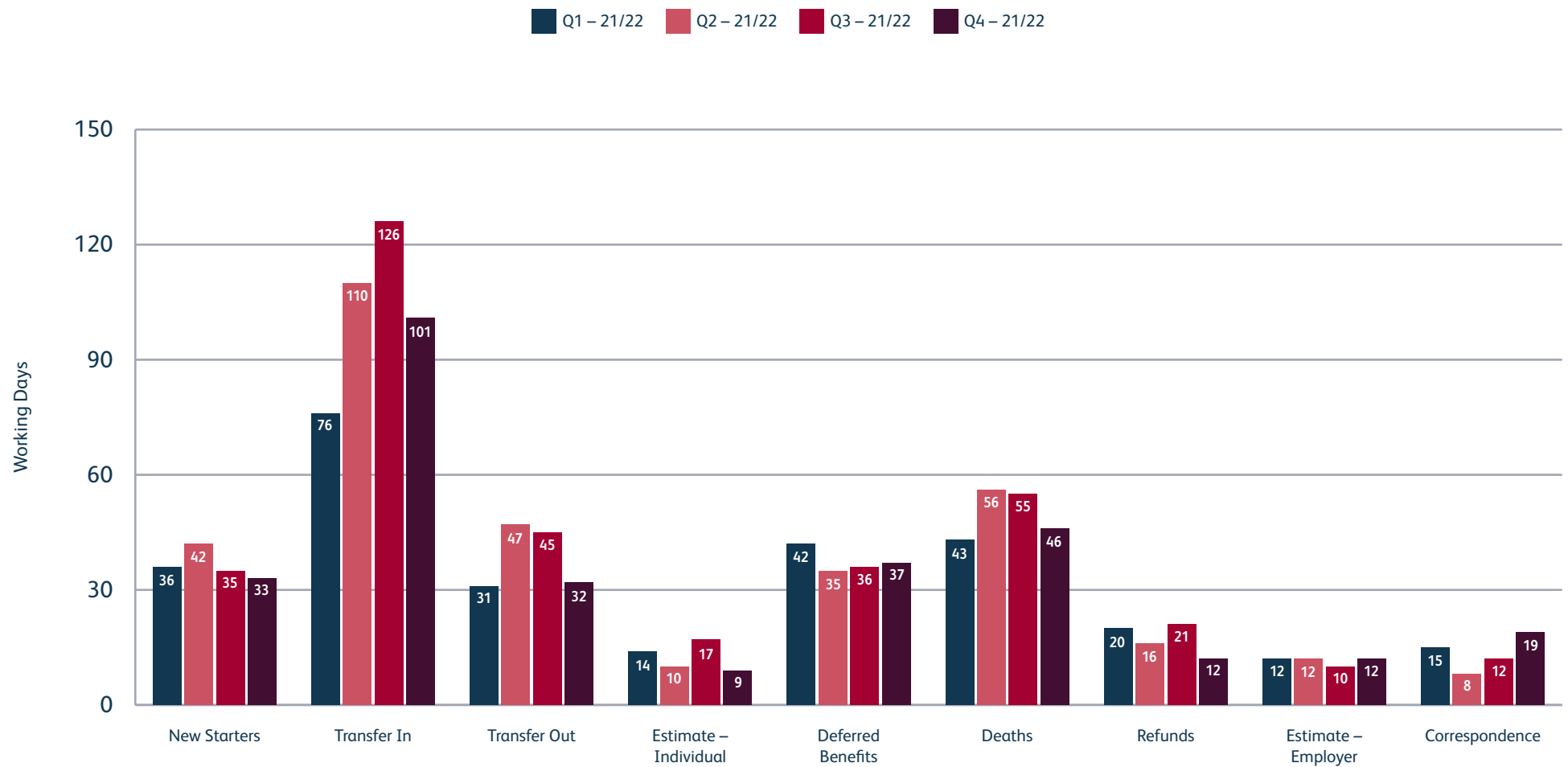


Doing The Right Thing

Elapsed Times

Elapsed Times

ELAPSED DAYS BY QUARTER





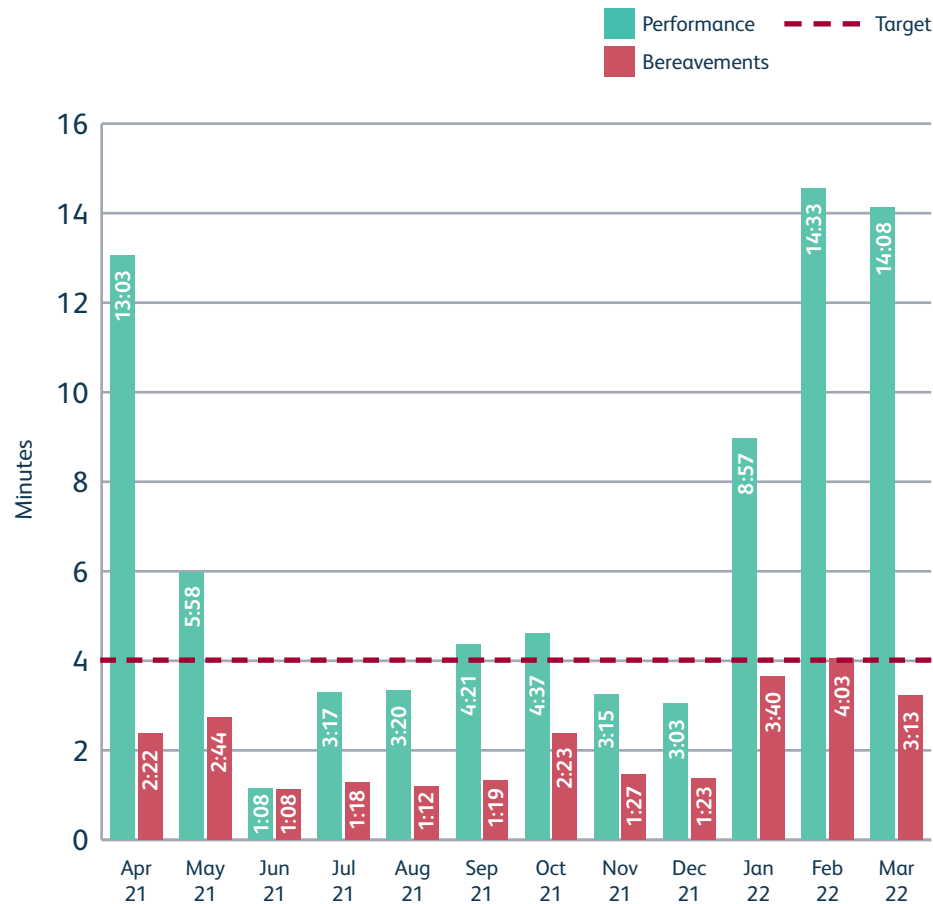
Committed To Excellence

Helpdesk Performance

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

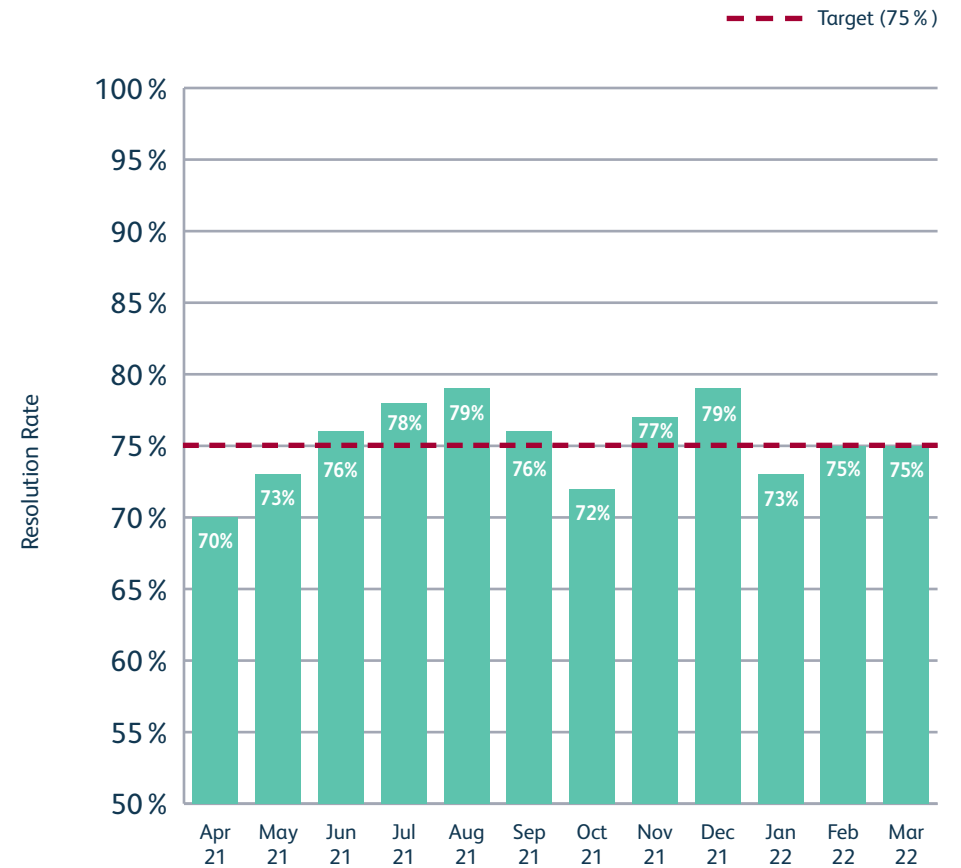
Helpdesk Performance - Calls

AVERAGE WAIT TIME



RESOLUTION RATE*

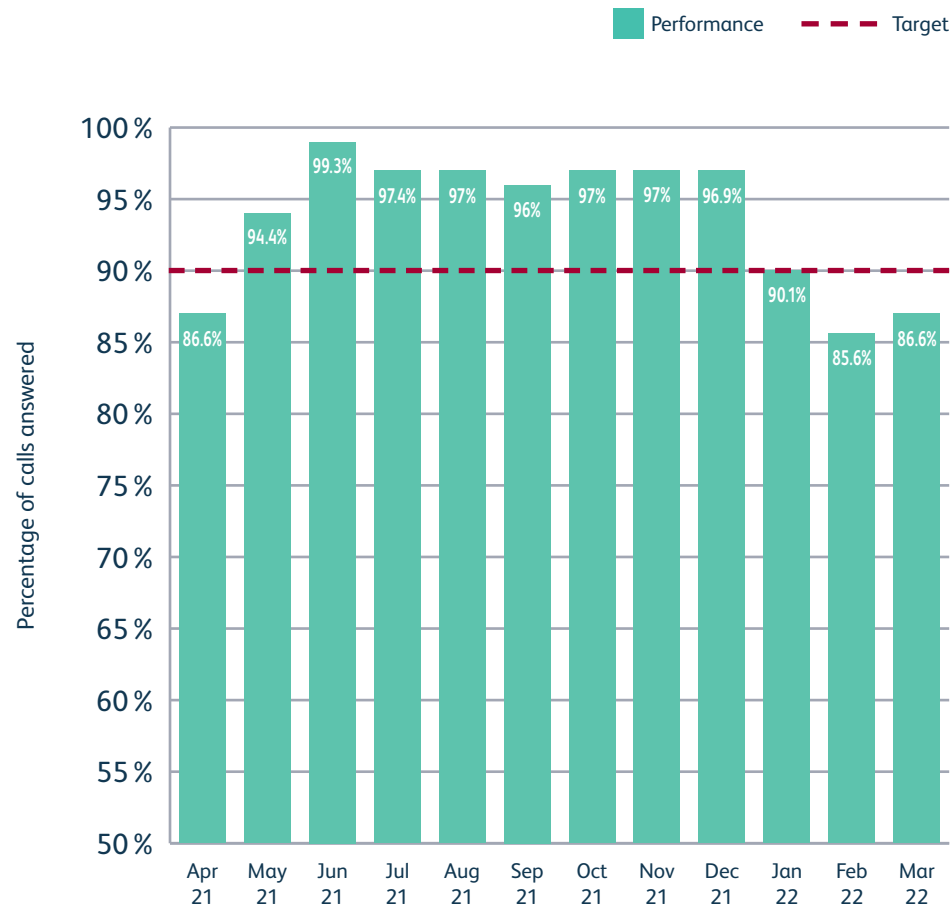
(CLIENT / FUND SPECIFIC)



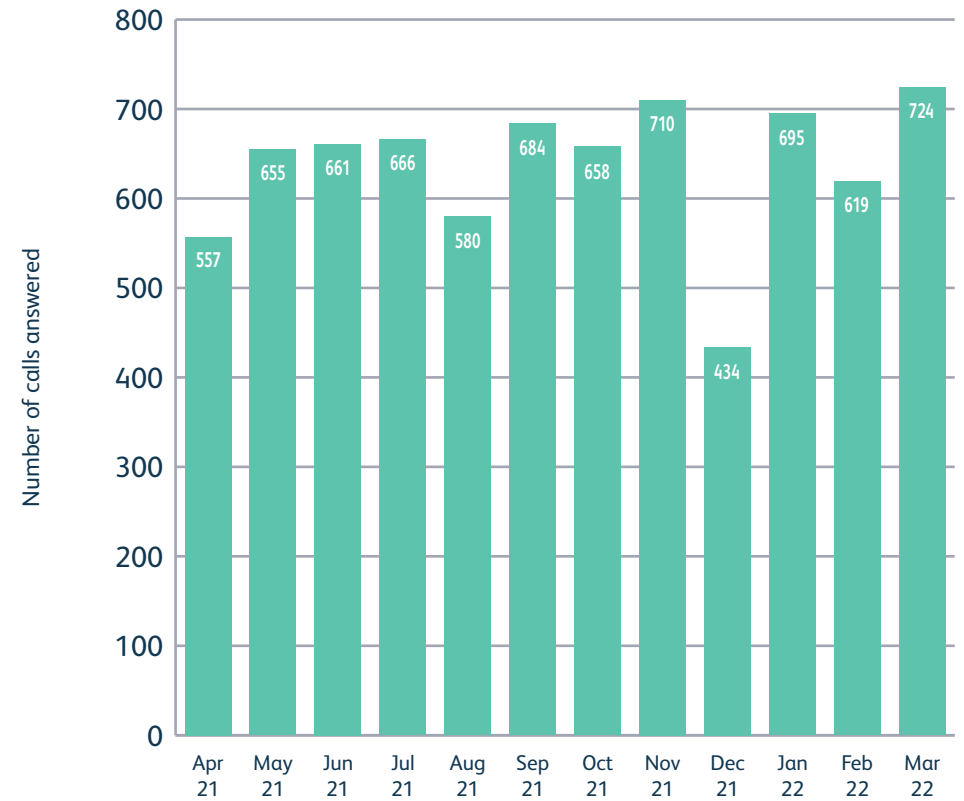
*Queries not resolved at first point of contact had a subsequent case setup. Our operations team then respond within agreed contractual timescales.

Helpdesk Performance - Calls

CALLS ANSWERED (%)
(ALL LPPA)



CALLS ANSWERED (VOLUMES)
(CLIENT / FUND SPECIFIC)



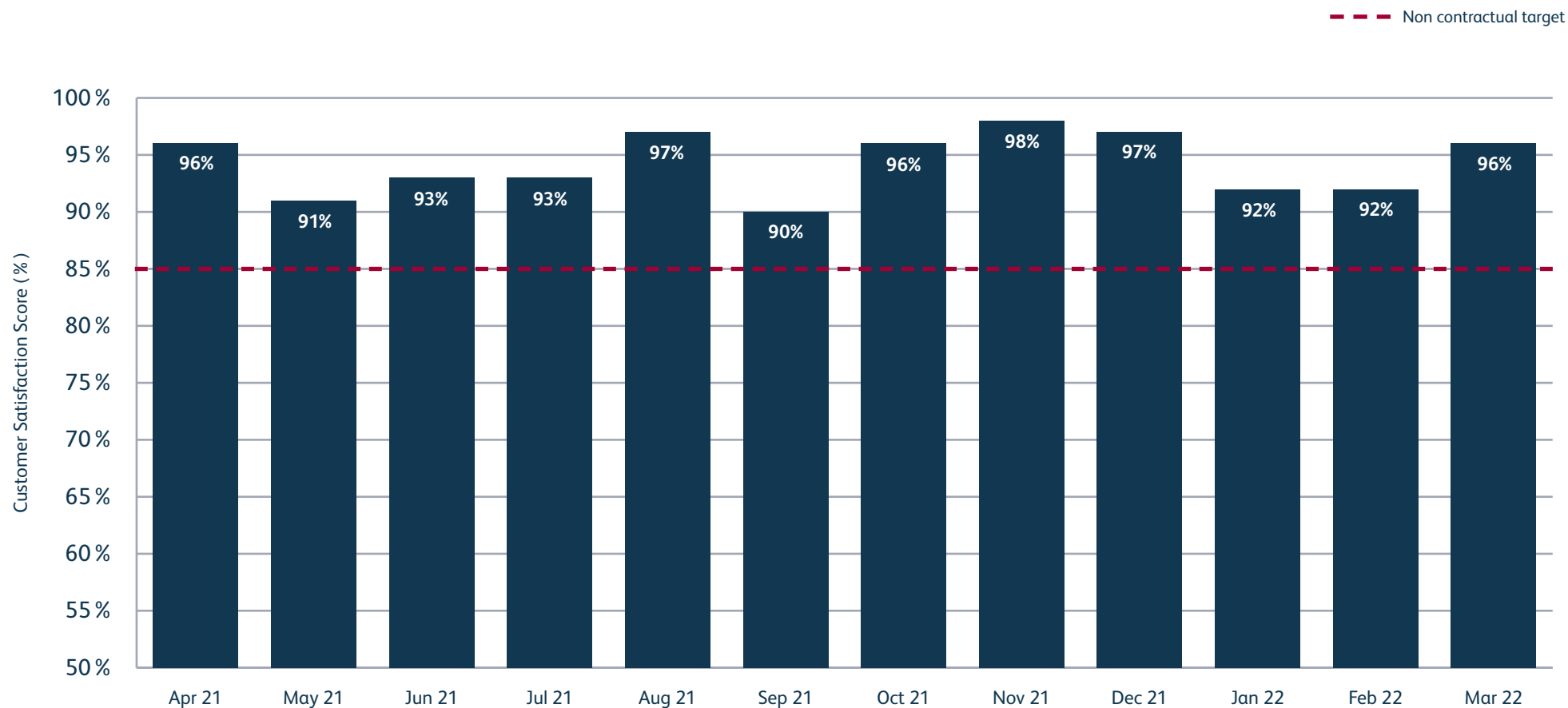


Committed To Excellence

Customer Satisfaction Scores

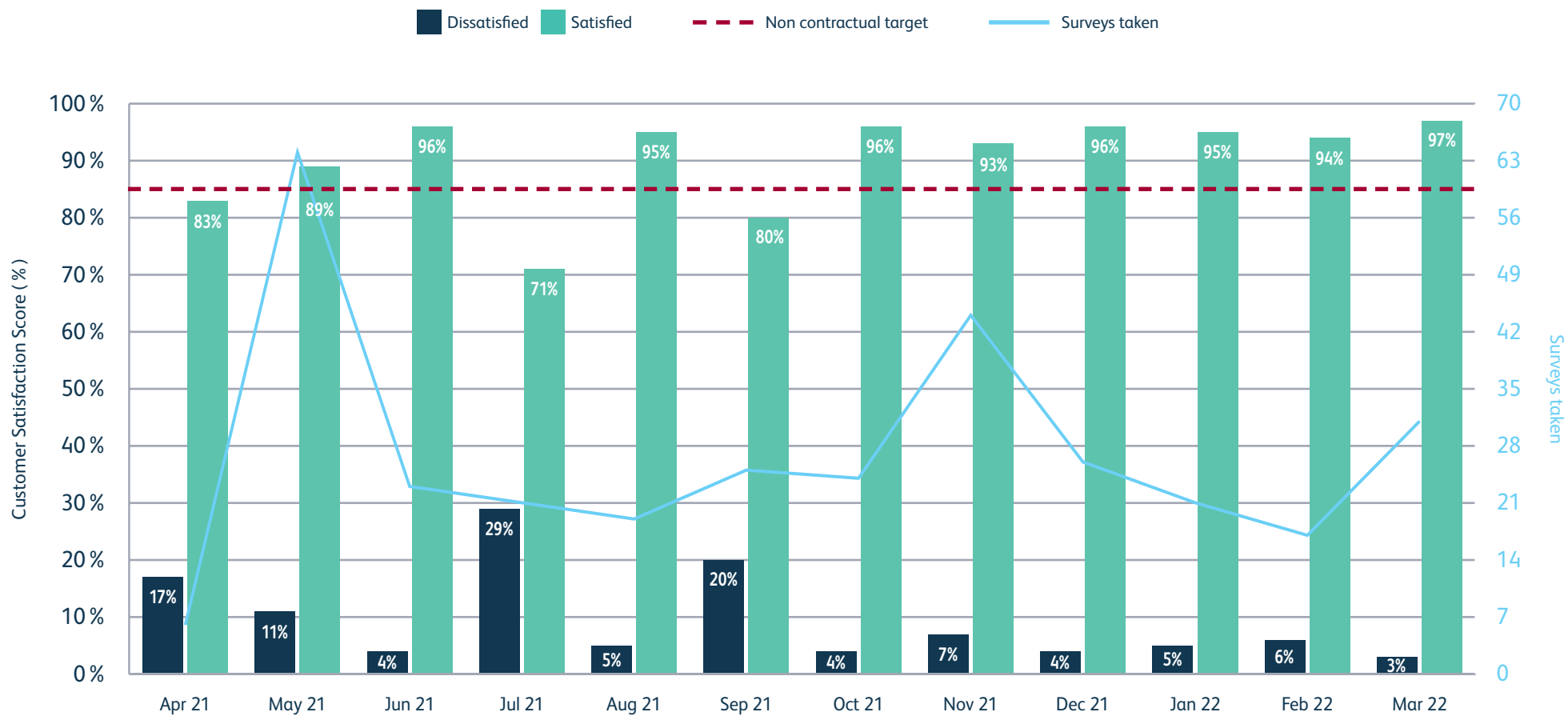
Customer Satisfaction Scores

HELPDESK SATISFACTION (CALLS)



Customer Satisfaction Scores

RETIREMENTS



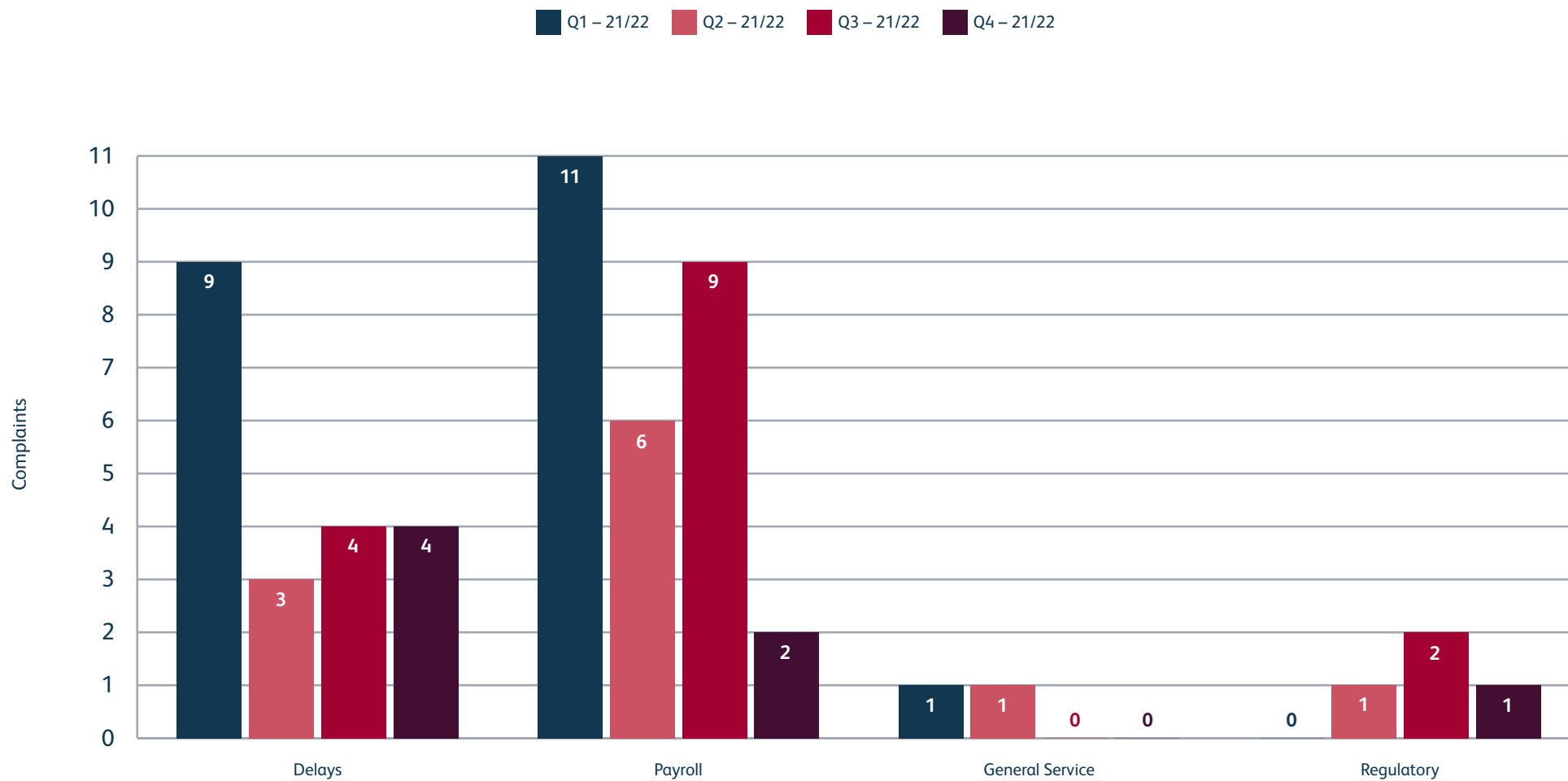


Committed To Excellence

Complaints

Complaints

ANALYSIS



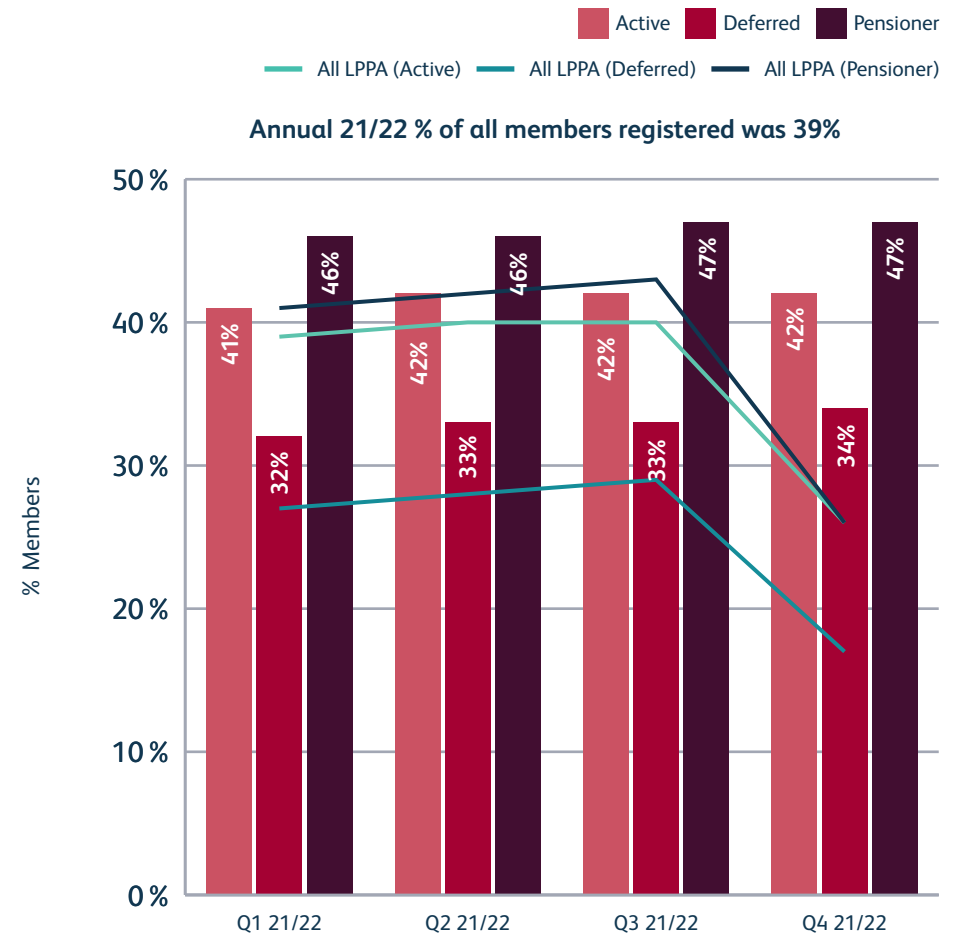


Forward Thinking

Member Online Portal

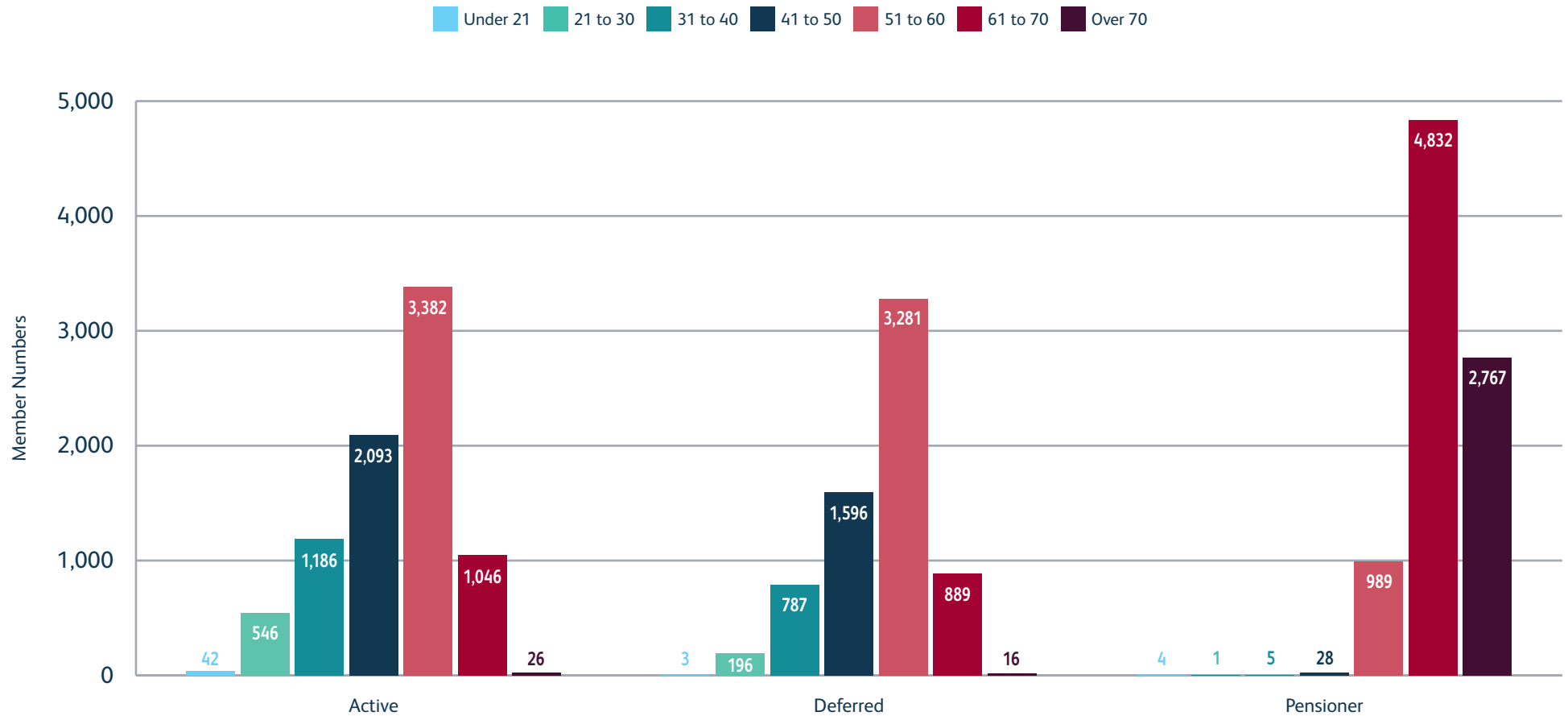
Member Online Portal

MEMBERS REGISTERED



Member Online Portal

AGE DEMOGRAPHIC





Forward Thinking

Member Contact Data

Member Contact Data

EMAIL ADDRESSES

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	9,914 (51.12%)	10,050 (52.25%)	10,254 (51.14%)	10,196 (51.54%)
Deferred Beneficiaries	7,005 (32.43%)	7,214 (33.26%)	7,361 (33.72%)	7,714 (34.51%)
Pensioner and Dependants	9,062 (51.18%)	9,284 (51.95%)	9,571 (53.00%)	9,787 (53.84%)

TELEPHONE NUMBERS

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	3,627 (18.70%)	3,784 (19.67%)	3,806 (18.98%)	3,858 (19.50%)
Deferred Beneficiaries	3,727 (17.26%)	3,877 (17.88%)	3,999 (18.32%)	4,157 (18.60%)
Pensioner and Dependants	6,335 (35.78%)	6,643 (37.17%)	6,965 (38.57%)	7,267 (39.97%)

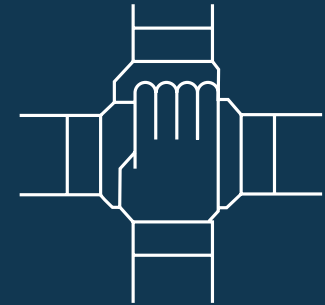
Member Contact Data

DEATH NOMINATION

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	7,835 (40.40%)	7,947 (41.32%)	8,011 (39.96%)	7,953 (40.20%)

E-COMMUNICATIONS OPT-OUT

	Q1 - 21/22	Q2 - 21/22	Q3 - 21/22	Q4 - 21/22
Active Contributors	113 (0.58%)	112 (0.58%)	104 (0.52%)	100 (0.51%)
Deferred Beneficiaries	135 (0.63%)	131 (0.60%)	129 (0.59%)	129 (0.58%)
Pensioner and Dependents	1,249 (7.05%)	1,258 (7.04%)	1,261 (6.98%)	1,263 (6.95%)



Working Together

Employer Engagement & Communication Activity

Employer Engagement & Communication Activity

DELIVERED – ALL CLIENTS

QUARTER 1

- Removal of email into the AskPensions mailbox and launch of an improved 'Contact LPPA' webform, including multiple enquiry (drop-down) options and document uploads. This will enable LPPA to provide quicker and more accurate responses to queries (as the form includes mandatory information fields, and enables all ongoing enquiries to be tracked)
- All email contactable Retired Members received notification that their P60 was available to view / download in My Pension Online by the statutory deadline of end of May 21. This also included Members who hadn't previously registered for online access
- Using the same communication framework as the P60 activity, ABS notification activity started in Q1, with the deadline for completion of 31st August
- Launch of several 'Member Experience' self-service videos including:
 - [Sign up to My Pension Online](#)
 - [Reset Your My Pension Online Password](#)
 - [How to Use the Pension Payments Calculator](#)
- My Pension Online queries have been routed from the IVR to our improved website self-service resources (highlighted in previous point)
- Pensions documents (descriptions) in My Pension Online have been simplified to improve Members understanding of what information they include
- Launch of an Employer Contact Form, which also enables multiple document attachment, and options to ensure queries are handled quicker, more effectively, and more securely
- Triage of Retirement forms on receipt (included as part of improvements to process and case type)
- LPPA signed a Pension Scams pledge to help improve how we protect Members. The pledge is set up by The Pensions Regulator and aims to encourage administrators to protect pension scheme Members from scams (and follows LPPA joining the Pension Scams Industry Forum in November last year)
- AVC statements loaded onto Members' My Pension Online records

Employer Engagement & Communication Activity

DELIVERED – ALL CLIENTS *(CONTINUED)*

QUARTER 2

- An **Employer Panel** has been created and will meet throughout the year to discuss /obtain feedback on new LPPA engagement and communication activities
- A **Member Panel** has also been set up, to act as a focus group which can provide qualitative feedback on planned / current LPPA activities
- A '[Getting to Know LPPA](#)' video has been created, to provide information to members (particularly those who are new to their pension) on our administration responsibilities
- LPPA became a member of **PASA**, which is an organisation that looks to promote and improve the quality of administration services for UK pension schemes and their members
- [Pension Awareness Day](#) was on the 15 September, and LPPA supported employers with information that could be forwarded to members including
 - 'Joining the Scheme' (Life Stages infographic)
 - a Pension Health Check guide
 - our new Retirement video (Life is for Living)
- **Improved member surveys** have been introduced for our Bereavements, Retirements and Estimates processes, enabling us to obtain more granular feedback, which in turn helps us make further improvements to these processes
- **Improved member letters** (those we issue in large volumes annually) have been completed, including retirement (forms have also been improved), early leavers, aggregation, estimates, welcome and annual allowance
- A new online, magazine style **Active member newsletter** was issued, which has generated positive feedback from both members and clients
- Ongoing improvements continue to be made to the **LPPA website**, including a [Redundancy page](#), a [Project PACE information page](#) for employers and further updates on our [FAQ page](#). We have also improved access for members who wish to review the [LGPS guides](#) on the website
- A new '[Life is for Living](#)' web page was created, focusing on the findings of our recent retirement survey, which received around 12,000 responses

Employer Engagement & Communication Activity

DELIVERED – ALL CLIENTS *(CONTINUED)*

QUARTER 3

- Our 'Life is for Living' retirement campaign was communicated to all client members. This included a survey asking members for their views on retirement in a single word, sentence, or image. There were over **12,000 responses** (across all clients) and the LPPA Communications Team have [created an online video & report](#) detailing the findings.
- In addition to our existing Blue Light member panel, our first LGPS member panel took place. Both panels will meet quarterly and will continue to grow through ongoing recruitment of members ... they will offer an opportunity to ensure LPPA communications continue to be useful and relevant to members.
- A news story was published on the LPPA website to coincide with [Get Online Week \(18 Oct 21\)](#). The aim was to provide online tools and resources, to encourage members to visit and make more frequent use of the LPPA website.
- A new survey was be launched to measure member satisfaction for New Joiners (those who have recently joined the pension scheme)
- A new monthly Employer bulletin ([PensionPulse](#)) was launched with the aim of providing more frequent updates on training, LGA regulatory information and LPPA projects
- A new animated video was made launched on the website for members. '[More than just a great pension](#)' was developed to explain defined benefit pension schemes to members, and the benefits that these schemes offer to Local Government, Police and Fire pension members
- LPPA launched a [LinkedIn page](#), providing another useful employer engagement channel, in addition to our existing email, website and YouTube digital communications channels

Life is
for Living!



Employer Engagement & Communication Activity

DELIVERED – ALL CLIENTS *(CONTINUED)*

QUARTER 4

- A significant focus for the Engagement and Communications team in the period Jan to March 22, has been to support the successful rollout of Project PACE (Phase 1) to 5 LGPS clients and 4 Fire and Rescue Services clients. This has involved a considerable number of training sessions with employers, covering topics including all pension processes that are submitted through the new UPM employer portal
- We have also undertaken onboarding of a new LGPS client (London Borough of Hammersmith and Fulham) in January, which included communication and engagement activity to their employers and members
- As part of the UPM administration system implementation, a new member online portal (PensionPoint) was launched to members of Phase 1 funds. This will ultimately replace the current My Pension Online portal, once all clients have moved to the UPM platform
- The team has continued to deliver 'business as usual' support sessions with employers, and online workshops to members including Scheme Essentials and Retirement Essential sessions
- Member communications and employer training and support plans have been developed for 2022/23 (all employer training is now bookable via the LPPA website)
- Regular updates continue to be added to the [news page](#) of the LPPA website (weekly articles on a variety of topics - this page is used to keep both members and employers informed and up to date with current events)
- LPPA has launched its own LinkedIn account (previously shared with LPPI) and seen a steady increase in posts and followers in 2022
- LPPA's YouTube channel has been instrumental in the launch of PensionPoint (with around 3,000 views of the new registration videos in just 2 months)

Employer Engagement & Communication Activity

ENGAGEMENT COMMUNICATIONS – CLIENT SPECIFIC

- Thirty two delegates from 15 Cumbria Pension Fund Employers attended the two day Practitioners Conference event. Topics covered included a technical update, an introduction to the future pensions administration system and a chance to meet the operations managers
- 18 virtual visits were held with Cumbria Pension Fund Employers
- Retirement essentials workshop was held with key Employers in attendance across all funds with 6 representatives from Cumbria Employers
- 10 delegates attended Scheme Leaver Essentials Training
- 6 Cumbria Pension Fund Employers attended Absence & APP training
- 18 delegates attended Ill Health Awareness Training, representing 6 Cumbria Pension Fund employers
- 24 Cumbria Pension Fund Employers attended Scheme Leaver Essentials training
- 62 Cumbria Pension Fund members attended a Retirement Essentials session
- 79 Cumbria Pension Fund members attended a Scheme Essentials session
- Retirement planning sessions were delivered via third parties or the LPPA retirement essentials monthly programme to 17 Cumbria Pension Fund Members



Employer Engagement & Communication Activity

ENGAGEMENT COMMUNICATIONS – CLIENT SPECIFIC *(CONTINUED)*

EMAILS – EMPLOYERS

Date	Message / Campaign	Call to Action
APRIL	Keep Customer Contact up to date	Complete form
	Removal of askpensions mailbox	Notification
	Ill Health Webinar	Booking
MAY	MPO down for maintenance	Notification
	PACE: Introducing Project PACE	Information
	Employer Newsletter	Information
JUNE	Practitioners conference 2021	Booking
	Retirement Essentials Training	Booking
	Leaver Form Training	Booking
	Introducing Retirement Campaign	Information
	Employer contact form	Information
	PACE: Introducing Project PACE	Information
	Practitioners conference (reminder)	Information
	McCloud Data Collection	Complete form
JULY	Making Sense of Absence and Assumed Pensionable Pay	
	Making sense of My Pension Online	
	MHCLG Consultation	
	Making Sense of Ill Health Retirement Requests	
	LGA Guidelines updated	
	Do you outsource payroll?	

Date	Message / Campaign	Call to Action
AUGUST	Postponed forum	
	Annual Benefit Statements - ready to view	
SEPTEMBER	Absence and APP webinar	
	Scheme Essentials: Pension Awareness Day	
OCTOBER	Making sense of scheme leavers	
	Newsletter	Newsletter
NOVEMBER	PACE: Phase 1	Information
	PensionPulse	Information
DECEMBER	Making sense of scheme leavers	Booking (Training)
	PensionPulse	Information
JANUARY	LPPA Christmas card	Notification
	PensionPulse	Information
MARCH	McCloud data collection	Information
	PensionPulse	Information

Employer Engagement & Communication Activity

ENGAGEMENT COMMUNICATIONS – CLIENT SPECIFIC *(CONTINUED)*

EMAILS – MEMBERS

Date	Message / Campaign	Call to Action
MAY	P60	Information
JUNE	1 Year rebrand	Information
	Life is for Living (retirement campaign)	Survey
	ABS Notifications (active / deferred)	Information
JULY	Life is for Living (retirement campaign)	Survey
	Annual Benefit Statement	ABS
	Member newsletter	Newsletter
AUGUST	Nominate beneficiary (Active-only)	My Pension Online
	Newsletter / Follow up	Newsletter
	Annual Benefit Statement	ABS
MARCH	Member panel update	Survey

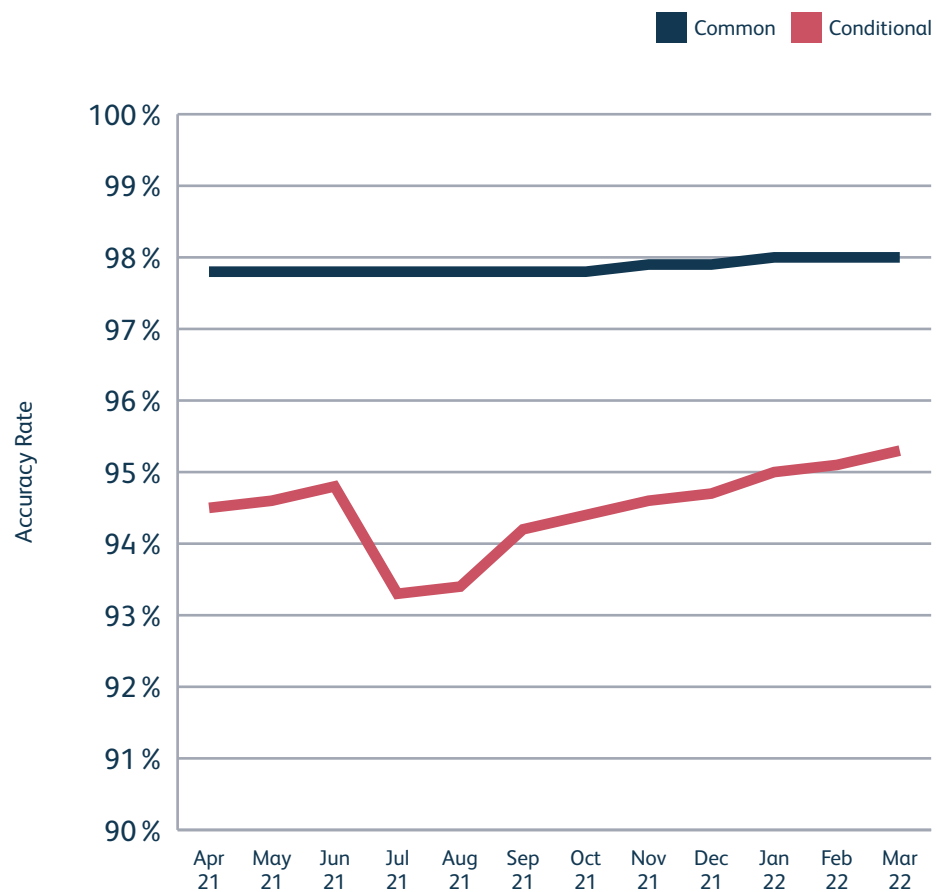


Doing The Right Thing

Data Quality

Data Quality (TPR scores)

ANNUAL COMMON & CONDITIONAL ACCURACY RATE



LPP

Local Pensions Partnership
Administration