

# Pension Fund Committee

## Agenda

Tuesday 15 October 2024 at 7.00 pm  
145 King Street (Ground Floor), Hammersmith, W6 9XY

Watch the meeting live: <https://www.youtube.com/hammersmithandfulham>

### MEMBERSHIP

Administration	Opposition
Councillor Ross Melton (Chair) Councillor Florian Chevoppe-Verdier Councillor Laura Janes Councillor Adam Peter Lang	Councillor Adrian Pascu-Tulbure
Co-opted Members	
Michael Adam Peter Parkin	

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Members of the public are welcome to attend and the building has disabled access.

Date Issued: 07 October 2024

# Pension Fund Committee Agenda

<u>Item</u>		<u>Pages</u>
<b>1. APOLOGIES FOR ABSENCE</b>		
<b>2. DECLARATIONS OF INTEREST</b>		
	<p>If a Councillor has a disclosable pecuniary interest in a particular item, whether or not it is entered in the Authority's register of interests, or any other significant interest which they consider should be declared in the public interest, they should declare the existence and, unless it is a sensitive interest as defined in the Member Code of Conduct, the nature of the interest at the commencement of the consideration of that item or as soon as it becomes apparent.</p> <p>At meetings where members of the public are allowed to be in attendance and speak, any Councillor with a disclosable pecuniary interest or other significant interest may also make representations, give evidence or answer questions about the matter. The Councillor must then withdraw immediately from the meeting before the matter is discussed and any vote taken.</p> <p>Where Members of the public are not allowed to be in attendance and speak, then the Councillor with a disclosable pecuniary interest should withdraw from the meeting whilst the matter is under consideration. Councillors who have declared other significant interests should also withdraw from the meeting if they consider their continued participation in the matter would not be reasonable in the circumstances and may give rise to a perception of a conflict of interest.</p> <p>Councillors are not obliged to withdraw from the meeting where a dispensation to that effect has been obtained from the Standards Committee.</p>	
<b>3. KEY PERFORMANCE INDICATORS</b>		4 - 24
	<p>This paper sets out a summary of the performance of the Local Pension Partnership Administration (LPPA) in providing a pension administration service to the Hammersmith &amp; Fulham Pension Fund.</p>	
<b>4. PENSION ADMINISTRATION UPDATE</b>		25 - 43
	<p>This paper provides a summary of activity in key areas of pension administration for the Hammersmith and Fulham Pension Fund.</p>	
<b>5. PENSION ADMINISTRATION BUSINESS CONTINUITY PLAN</b>		44 - 45
	<p>This paper sets out the business continuity plan for the pension administration provider LPPA.</p>	

*This item includes appendices that contain exempt information. Discussion of the appendices will require passing the proposed resolution at the end of the agenda to exclude members of the public and press.*

**6. PENSION ADMINISTRATION CYBER SECURITY**

46 - 47

This paper sets out the cyber security activity by the pension Fund's pension administration provider LPPA.

*This item includes appendices that contain exempt information. Discussion of the appendices will require passing the proposed resolution at the end of the agenda to exclude members of the public and press.*

**7. PENSION FUND CESSATIONS**

48 - 49

This paper sets out the pension fund cessations for the Hammersmith & Fulham Pension Fund.

*This item includes appendices that contain exempt information. Discussion of the appendices will require passing the proposed resolution at the end of the agenda to exclude members of the public and press.*

**8. EXCLUSION OF THE PUBLIC AND PRESS (IF REQUIRED)**

**Local Government Act 1972 - Access to Information  
Proposed resolution:**

The Committee is invited to resolve, under Section 100A (4) of the Local Government Act 1972, that the public and press be excluded from the meeting during the consideration of the following items of business, on the grounds that they contain the likely disclosure of exempt information, as defined in paragraph 3 of Schedule 12A of the said Act, and that the public interest in maintaining the exemption currently outweighs the public interest in disclosing the information

# Agenda Item 3

LONDON BOROUGH OF HAMMERSMITH & FULHAM

**Report to:** Pension Fund Committee

**Date:** 15/10/2024

**Subject:** Key Performance indicators

**Report author:** Eleanor Dennis, Head of Pensions

**Responsible Director:** Sukvinder Kalsi, Director of Finance

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## SUMMARY

This paper sets out a summary of the performance of the Local Pension Partnership Administration (LPPA) in providing a pension administration service to the Hammersmith & Fulham Pension Fund. The Key Performance Indicators (KPIs) for the period April – June 2024 i.e., Quarter 1 (Q1), inclusive are shown in Appendix 1. Quarter 1 KPI's are to be presented by LPPA and were previously discussed in meeting of 10<sup>th</sup> September 2024.

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## RECOMMENDATIONS

The Pension Fund Committee is asked to consider and note the contents of this report.

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**Wards Affected:** None

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Our Values	Summary of how this report aligns to the H&F Values
Being ruthlessly financially efficient	Ensuring good governance for the Pension Fund should ultimately lead to better financial performance in the long run for the Council and the council tax payer.

## Finance Impact

There are no direct financial implications as a result of this report. Costs of the pensions administration service, including costs of additional commissioned work provided by LPPA are met from the Pension Fund.

Sukvinder Kalsi, Director of Finance, 3rd October 2024

## **Legal Implications**

Under Regulation 53 of the Local Government Pension Scheme Regulations 2013, the Council, as the administering authority of the Pension Fund “is responsible for managing and administering the Scheme in relation to any person for which it is the appropriate administering authority under these Regulations”. Therefore, it is responsible for ensuring that the Pension Fund is administered in accordance with the Regulations and wider pensions law and other legislation. It discharges this obligation under the terms of a contract with Lancashire County Council dated 26<sup>th</sup> January 2022 which, in turn, sub-contracts its obligations to the Local Pensions Partnership Limited under a separate contract of the same date. The Service Levels are set out in the Addendum to Schedule 1 of the contract with Lancashire County Council. This report asks that the Pension Fund Committee notes the performance against those Service levels.

Angela Hogan, Chief Solicitor (Contracts and Procurement) 3<sup>rd</sup> October 2024

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## **Background Papers Used in Preparing This Report**

None

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## **DETAILED ANALYSIS**

### **Analysis of Performance**

1. The KPIs have been set out in the discharge agreement between the LPPA (Local Pension Partnership Administration) and the London Borough of Hammersmith & Fulham (LBHF). The Head of Pensions ensures performance measures are discussed and reviewed between both parties on a monthly basis in accordance with the Pension Regulator’s General Code of Practice that states that pension administration should be included as an agenda item for governing body meetings and that measures should be in place to ensure the scheme is being properly administered. The code outlines that that governing bodies should receive appropriate information and reports to enable challenge where appropriate.
2. Appendix 1 was previously discussed and presented to the Committee in the 10<sup>th</sup> September 2024 meeting. However, this will be presented again by LPPA highlighting indicators on Q2 performance. Q2 performance will be presented fully in reports to the Committee by the Head of Pensions in the November 2024 meeting.
3. This report covers the performance of our administration partner LPPA over Q1 for the pension fund scheme year 2024/25. The KPI’s detailed in Appendix 1 of the pension administration report cover the period 01 April 2024 to 30 June 2024 inclusive and was previously discussed and presented to the Committee in the 10<sup>th</sup> September 2024 meeting.

4. During the period April to June 2024, quarter 1 (Q1), LPPA processed 1462 (101 less than Q4) SLA cases, Hammersmith & Fulham Pension Fund. The overall quarterly KPI performance was 97.5% a small increase from Q4's 97.2% and from 96.9% in Q3. However, although performance was achieved in most cases it fell short of the 95% KPI target in 2 areas (aggregations and refunds). Indicators are that this has improved in quarter 2(Q2).

## **Performance in key areas**

5. Retirements – Performance in this task area is at the highest level since LPPA has started to provide services to the Fund. has seen a much needed improvement. Active retirements are at their highest level at 97.4% and have been continually improving over the last 12 months. Deferred retirements saw 98.3% of cases processed on time. We would like to see this sustained, and the quality of processing and member experience improve.
6. Deaths – The processing of death cases in Q1 saw a slight fall in KPI performance at 95.8% compared to 98.2% in Q4 of cases processed on time. The Head of Pensions continues to work with the LPPA team to improve and sustain this performance.
7. Transfers – Performance in this area remained good with 97% for transfer in and 99.1% of cases being processed within the agreed SLA's. It is encouraging to see good performance being sustained.
8. Refunds – Performance on this case type continues to be below target at 93.3% but is a slight improvement on the 93% achieved in Q4. Indications show this has improved going into Q2.
9. The Head of Pensions is continuing to collaborate with LPPA to try to ensure they are able to sustain their improved SLA performance as well as to increase the quality in terms of the delivery of this service.

## **Summary**

10. Overall, the scheme year has seen some real strides forward in the level of service received by members of the HFPPF. Having seen an improvement in the pension administration service provided by LPPA in the 2023/24 scheme year. We hope that this will remain consistent, and the quality of the service experienced by LBHF pension team will also improve in 2024/25. The Head of Pensions has had assurances from LPPA senior management team that quality will improve, and that service delivery will be maintained at a target hitting level.
11. None

## **Risk Management Implications**

12. None

## **Climate and Ecological Emergency Implications**

13. None

## **Consultation**

14. None

## **LIST OF APPENDICES**

**Appendix 1 – LPPA Q1 24/25 KPI report for Hammersmith & Fulham Pension Fund**

**Appendix 2 – LPPA Q2 24/25 Indicative KPI information**

# Quarterly Administration Report

**Hammersmith & Fulham  
Pension Fund**

1st April - 30th June 2024



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Our Core Values	4
Casework Performance	5
Contact Centre Calls Performance	8



# DEFINITIONS

## Page 6

### 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 7

### Casework Performance - Standard

'Deaths' are included as a specific process, but it is important to highlight that processing can take a significant amount of time to complete fully. Furthermore, there can be seasonal aspects which impact case volumes ie. higher mortality rates during winter.

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
- Ill Health Reviews
- Complaints

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 9 & 10

### 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.

## 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.



# Casework Performance

## In this section...

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

# CASEWORK PERFORMANCE



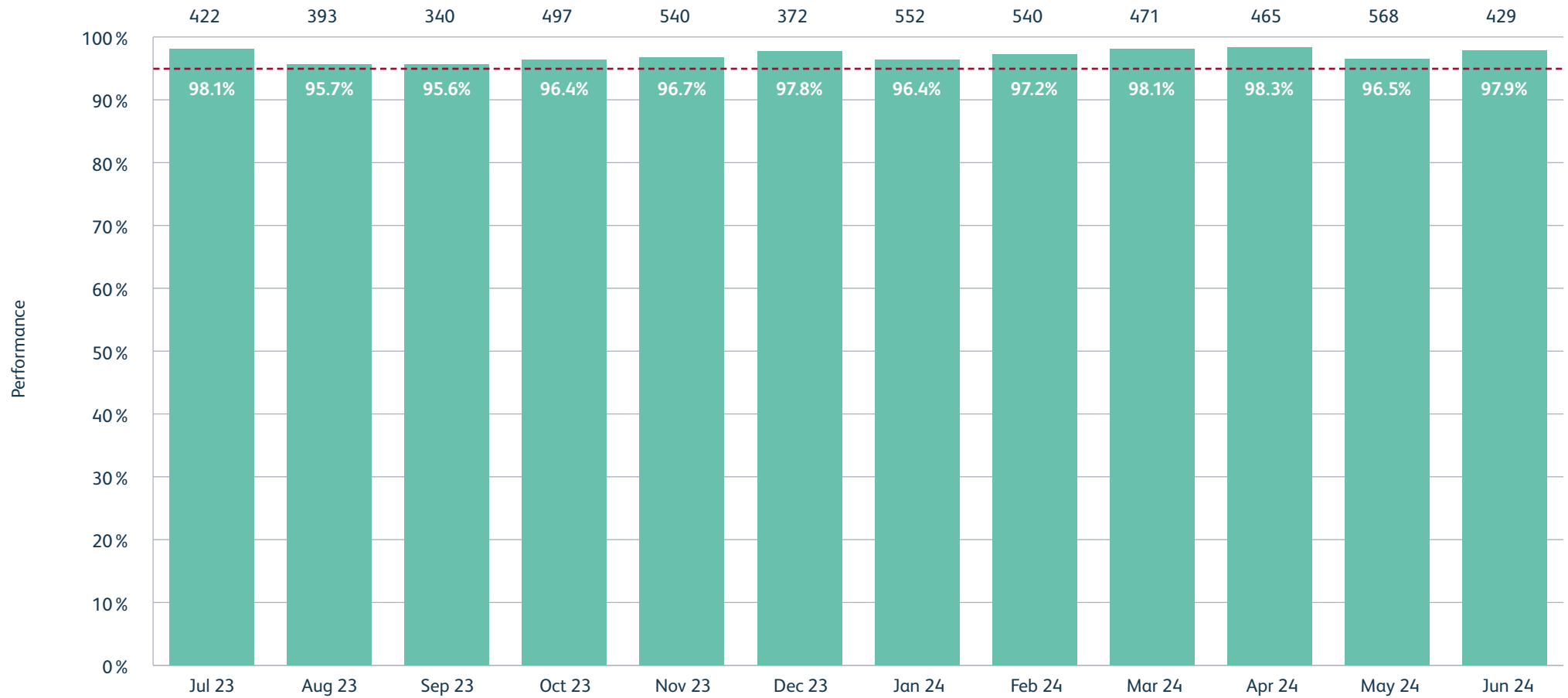
## PERFORMANCE – ALL CASES

CLIENT SPECIFIC

----- Target

The quarterly SLA performance was **97.5%**

Total completed cases included for each month.



# CASEWORK PERFORMANCE

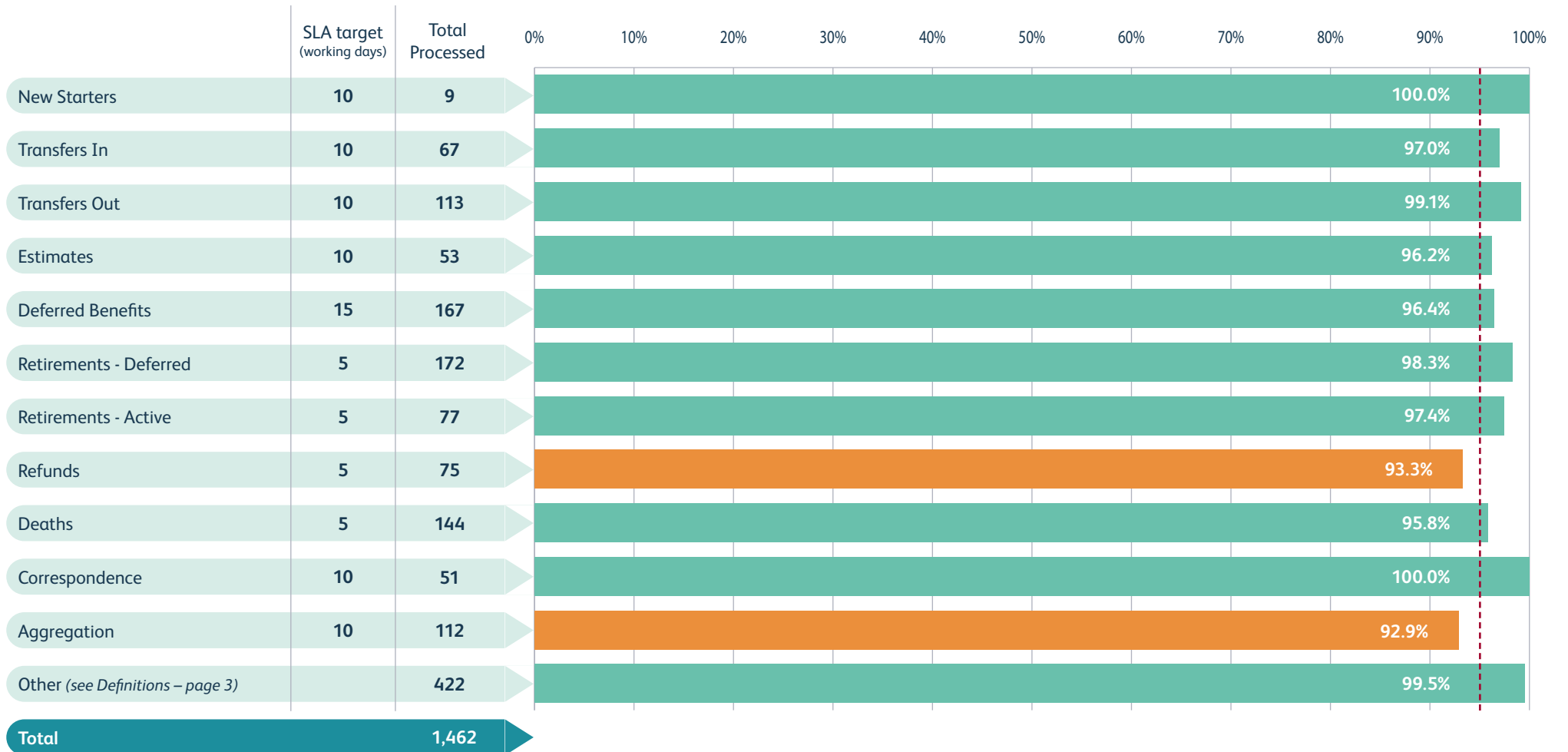


## PERFORMANCE STANDARD

## CLIENT SPECIFIC

----- Target (95%)

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# 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

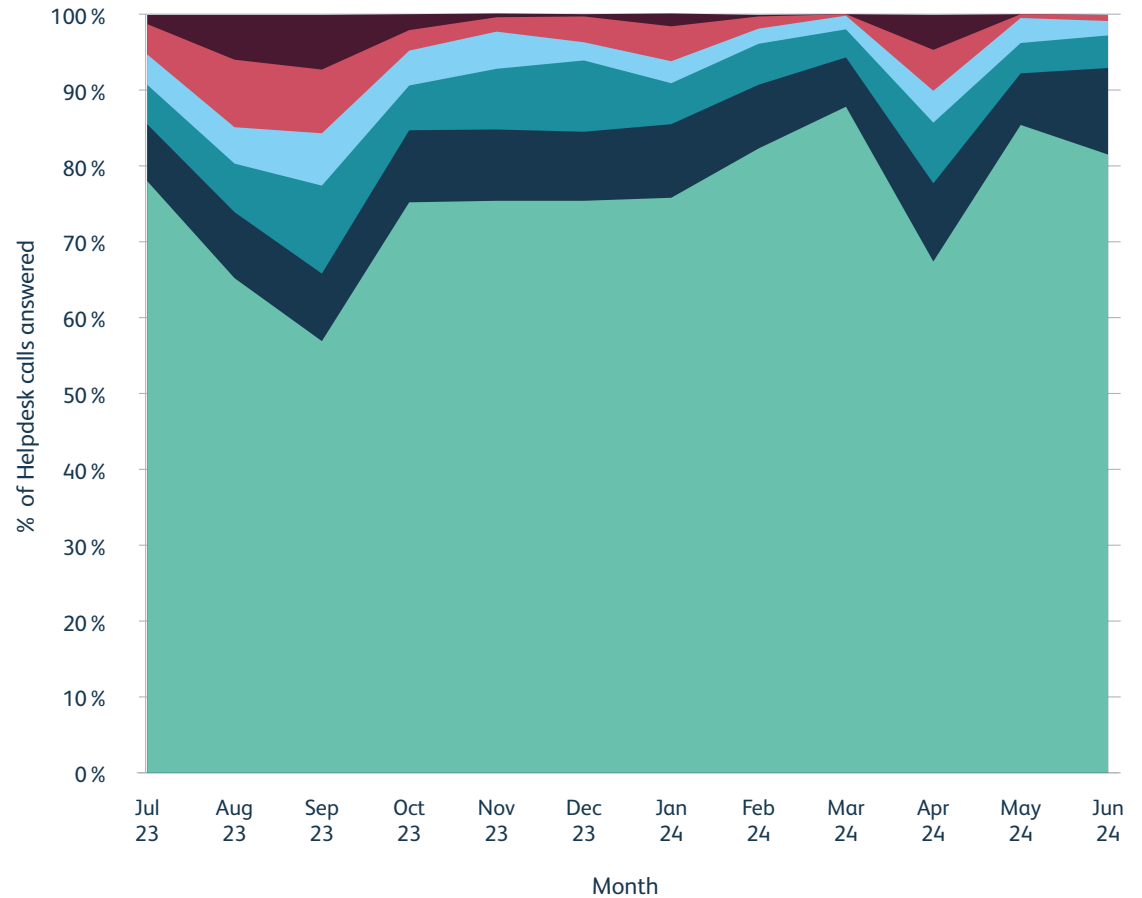
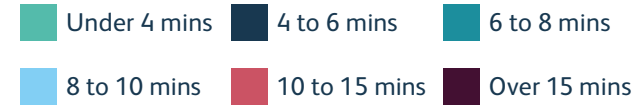


## WAIT TIME RANGE

CLIENT SPECIFIC

	Under 4 mins	4 to 6 mins	6 to 8 mins	8 to 10 mins	10 to 15 mins	Over 15 mins
Jul 23	78.0%	7.5%	5.2%	4.0%	4.0%	1.2%
Aug 23	65.2%	8.7%	6.4%	4.8%	8.9%	5.9%
Sep 23	56.9%	8.9%	11.6%	6.9%	8.4%	7.2%
Oct 23	75.2%	9.5%	5.9%	4.6%	2.7%	2.1%
Nov 23	75.4%	9.4%	8.0%	4.9%	1.9%	0.5%
Dec 23	75.4%	9.1%	9.4%	2.4%	3.4%	0.3%
Jan 24	75.8%	9.7%	5.4%	2.9%	4.6%	1.7%
Feb 24	82.3%	8.4%	5.4%	2.0%	1.6%	0.2%
Mar 24	87.8%	6.5%	3.7%	1.8%	0.2%	0.0%
Apr 24	67.4%	10.3%	8.0%	4.2%	5.4%	4.6%
May 24	85.4%	6.8%	4.0%	3.3%	0.5%	0.0%
Jun 24	81.5%	11.4%	4.3%	1.9%	0.8%	0.0%

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# CONTACT CENTRE CALLS PERFORMANCE

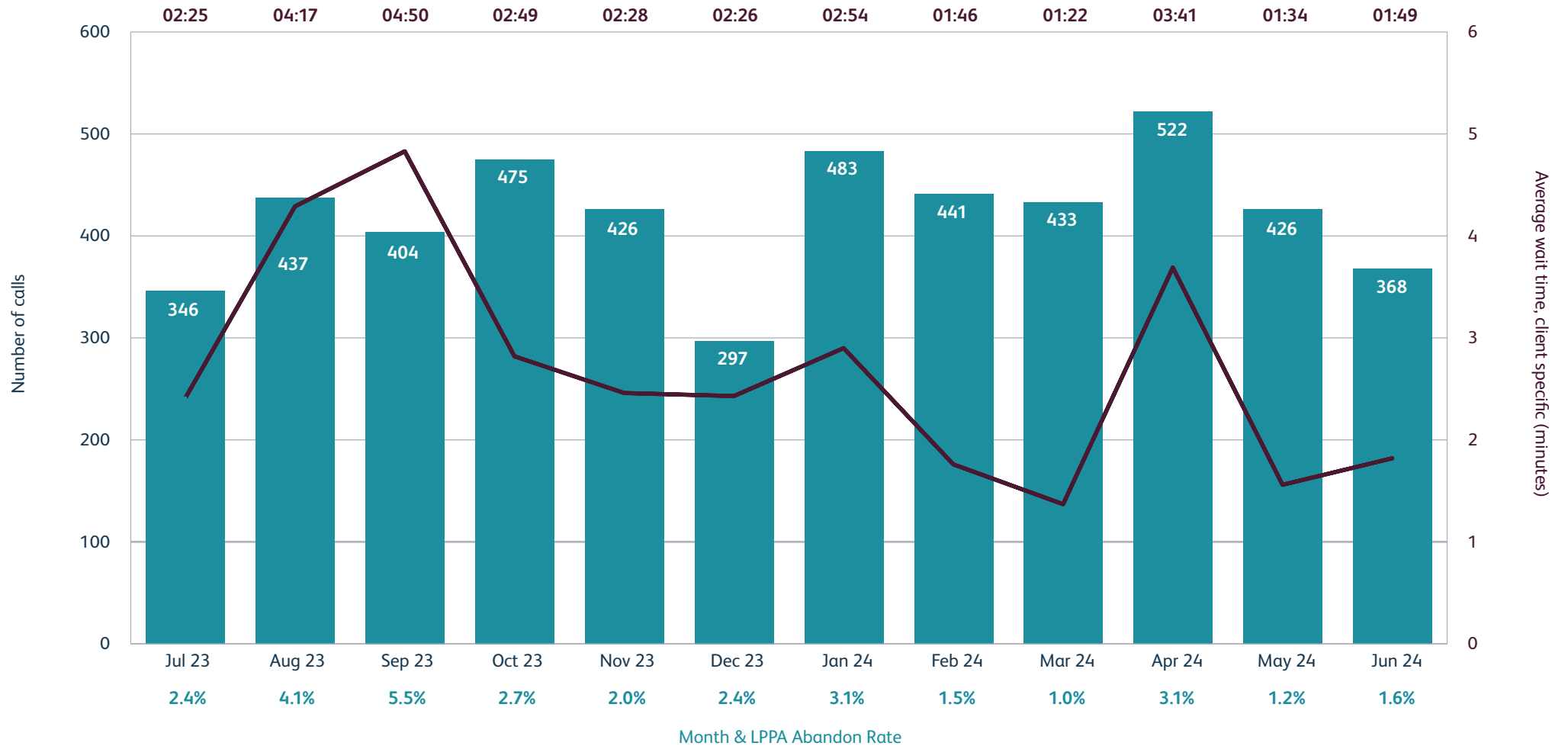


## CALLS ANSWERED

CLIENT SPECIFIC

— Average wait time (mm:ss)

Quarterly average wait time was 2 minutes 29 seconds



# LPP

Local Pensions Partnership  
Administration



# LPP

Local Pensions Partnership  
Administration

## Hammersmith & Fulham Pension Fund – performance update Q2 – 2024/25



# Contents

1. Indicative casework performance update - Q2 2024/25
2. Employer monthly return submissions - update
3. Retirement satisfaction



# Indicative casework performance update – Q2



# Employer monthly return submissions - update

The table below shows the no. of large (1), medium (13) and small (100) employers that we are expecting to receive a monthly return file from and the current position in terms of those files uploaded to LPPA.

Fund	Date	Large (1)				Medium (13)				Small (100)			
		Employer (%)	Employer (#)	Membership (%)	Membership (#)	Employer (%)	Employer (#)	Membership (%)	Membership (#)	Employer (%)	Employer (#)	Membership (%)	Membership (#)
Page 22 Hammersmith & Fulham	31/03/2023	100%	1	100%	2398	92%	12	88%	962	79%	79	92%	1331
	30/04/2023	100%	1	100%	2398	92%	12	88%	962	76%	76	90%	1305
	31/05/2023	100%	1	100%	2398	92%	12	88%	962	76%	76	90%	1305
	30/06/2023	100%	1	100%	2398	92%	12	88%	962	76%	76	90%	1305
	31/07/2023	100%	1	100%	2398	92%	12	88%	962	76%	76	90%	1305
	31/08/2023	100%	1	100%	2398	92%	12	88%	962	75%	75	87%	1268
	30/09/2023	100%	1	100%	2398	92%	12	88%	962	74%	74	87%	1266
	31/10/2023	100%	1	100%	2398	92%	12	88%	962	73%	73	87%	1262
	30/11/2023	100%	1	100%	2398	92%	12	88%	962	73%	73	87%	1262
	31/12/2023	100%	1	100%	2398	92%	12	88%	962	73%	73	87%	1262
	31/01/2024	100%	1	100%	2398	92%	12	88%	962	73%	73	87%	1262
	29/02/2024	100%	1	100%	2398	92%	12	88%	962	73%	73	87%	1262
	31/03/2024	100%	1	100%	2398	92%	12	88%	962	73%	73	87%	1262
	30/04/2024	100%	1	100%	2398	92%	12	88%	962	69%	69	86%	1252
	31/05/2024	100%	1	100%	2398	92%	12	88%	962	69%	69	86%	1252
	30/06/2024	100%	1	100%	2398	92%	12	88%	962	68%	68	83%	1214
	31/07/2024	100%	1	100%	2398	92%	12	88%	962	61%	61	71%	1038
	31/08/2024	100%	1	100%	2398	69%	9	58%	635	51%	51	53%	769
	30/09/2024	0%	0	0%	0	0%	0	0%	0	6%	6	2%	30
	31/10/2024	0%	0	0%	0	0%	0	0%	0	0%	0	0%	0

\*Data as at 02/10/2024

Employer Size (No. of employer)		
Large	Medium	Small
500+ active members	50-499 active members	1-49 active members



# CUSTOMER SATISFACTION SCORES

Please note:

Graphs show a breakdown of quarterly retirement surveys:

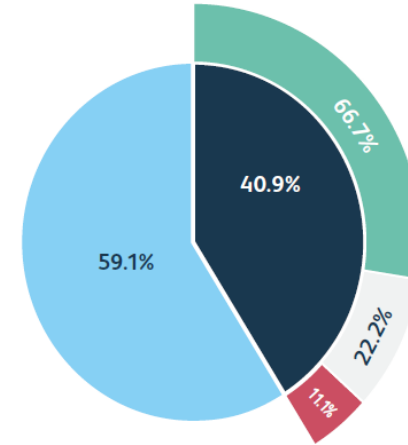
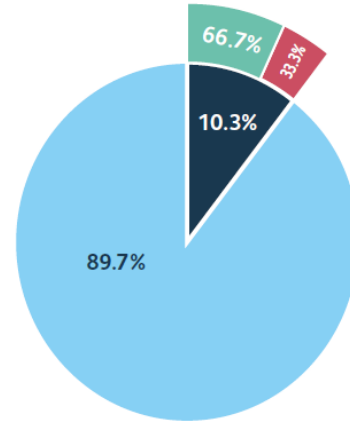
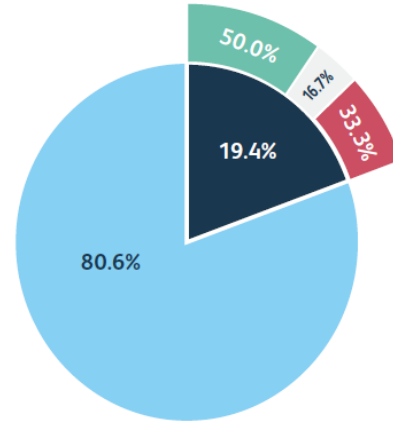
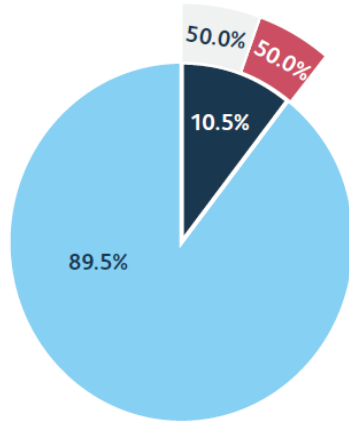
- Retirements processed / completed (members can have multiple process counts)
- Surveys issued (does not equal retirement processes as not all members provide an email address; members with multiple retirement processes only receive one survey email; ill health retirements do not receive a survey email; 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).\*

## RETIREMENTS - ACTIVE

CLIENT SPECIFIC

Page 23

- Satisfied
- Neutral
- Dissatisfied
- Responses
- Non responses



	Q2 23/24	
Retirements processed, completed	21	
Surveys issued and as a % of retirements	19	90.5%
Satisfied Responses (as a % of surveys issued)	0	0.0%
Dissatisfied Response (as a % of surveys issued)	1	5.3%
Non Responses and as a % of surveys issued	17	89.5%
Responses and as a % of surveys issued	2	10.5%
Satisfied Responses and as a % of responses	0	0.0%
Neutral Responses and as a % of responses	1	50.0%
Dissatisfied Responses and as a % of responses	1	50.0%

	Q3 23/24	
Retirements processed, completed	40	
Surveys issued and as a % of retirements	31	77.5%
Satisfied Responses (as a % of surveys issued)	3	9.7%
Dissatisfied Response (as a % of surveys issued)	2	6.5%
Non Responses and as a % of surveys issued	25	80.6%
Responses and as a % of surveys issued	6	19.4%
Satisfied Responses and as a % of responses	3	50.0%
Neutral Responses and as a % of responses	1	16.7%
Dissatisfied Responses and as a % of responses	2	33.3%

	Q4 23/24	
Retirements processed, completed	40	
Surveys issued and as a % of retirements	29	72.5%
Satisfied Responses (as a % of surveys issued)	2	6.9%
Dissatisfied Response (as a % of surveys issued)	1	3.4%
Non Responses and as a % of surveys issued	26	89.7%
Responses and as a % of surveys issued	3	10.3%
Satisfied Responses and as a % of responses	2	66.7%
Neutral Responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	1	33.3%

	Q1 24/25	
Retirements processed, completed	33	
Surveys issued and as a % of retirements	22	66.7%
Satisfied Responses (as a % of surveys issued)	6	27.3%
Dissatisfied Response (as a % of surveys issued)	1	4.5%
Non Responses and as a % of surveys issued	13	59.1%
Responses and as a % of surveys issued	9	40.9%
Satisfied Responses and as a % of responses	6	66.7%
Neutral Responses and as a % of responses	2	22.2%
Dissatisfied Responses and as a % of responses	1	11.1%

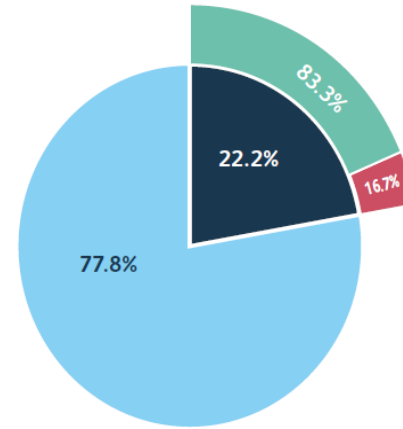
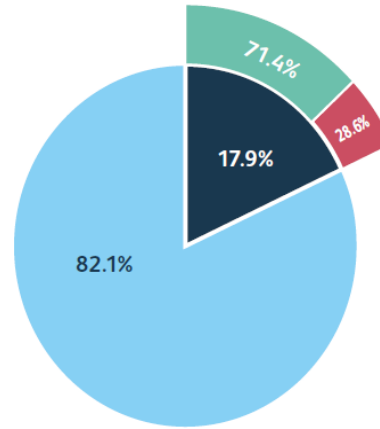
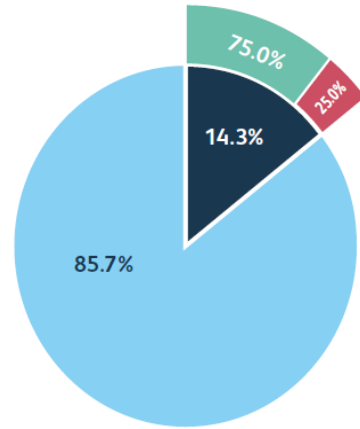
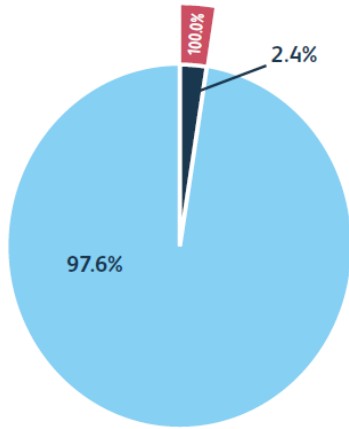
# CUSTOMER SATISFACTION SCORES



## RETIREMENTS - DEFERRED

CLIENT SPECIFIC

- Satisfied
- Neutral
- Dissatisfied
- Responses
- Non responses



Q2 23/24

Retirements processed, completed	57	
Surveys issued and as a % of retirements	41	71.9%
Satisfied Responses (as a % of surveys issued)	0	0.0%
Dissatisfied Response (as a % of surveys issued)	1	2.4%
Non Responses and as a % of surveys issued	40	97.6%
Responses and as a % of surveys issued	1	2.4%
Satisfied Responses and as a % of responses	0	0.0%
Neutral Responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	1	100.0%

Q3 23/24

Retirements processed, completed	63	
Surveys issued and as a % of retirements	56	88.9%
Satisfied Responses (as a % of surveys issued)	6	10.7%
Dissatisfied Response (as a % of surveys issued)	2	3.6%
Non Responses and as a % of surveys issued	48	85.7%
Responses and as a % of surveys issued	8	14.3%
Satisfied Responses and as a % of responses	6	75.0%
Neutral Responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	2	25.0%

Q4 23/24

Retirements processed, completed	79	
Surveys issued and as a % of retirements	39	49.4%
Satisfied Responses (as a % of surveys issued)	5	12.8%
Dissatisfied Response (as a % of surveys issued)	2	5.1%
Non Responses and as a % of surveys issued	32	82.1%
Responses and as a % of surveys issued	7	17.9%
Satisfied Responses and as a % of responses	5	71.4%
Neutral Responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	2	28.6%

Q1 24/25

Retirements processed, completed	77	
Surveys issued and as a % of retirements	54	70.1%
Satisfied Responses (as a % of surveys issued)	10	18.5%
Dissatisfied Response (as a % of surveys issued)	2	3.7%
Non Responses and as a % of surveys issued	42	77.8%
Responses and as a % of surveys issued	12	22.2%
Satisfied Responses and as a % of responses	10	83.3%
Neutral Responses and as a % of responses	0	0.0%
Dissatisfied Responses and as a % of responses	2	16.7%



**Report to:** Pension Fund Committee

**Date:** 15/10/2024

**Subject:** Pension Administration Update

**Report author:** Eleanor Dennis, Head of Pensions

**Responsible Director:** Sukvinder Kalsi, Director of Finance

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### SUMMARY

One of the key priorities for the Hammersmith & Fulham LGPS Fund is to accurately pay and administer the pensions of its members and their beneficiaries. The Hammersmith & Fulham Pension Fund (HFPPF) delegates its administration duties to Local Pension Partnership Administration (LPPA). The Fund continues to strive to deliver an efficient and effective service to its stakeholders against a growing trend of an increasing numbers of tasks and challenges. Challenges include increasing complex legislation, data challenges, limited resources and difficulty in engaging with employers, which mean some issues will take months or years to resolve fully. This paper provides a summary of activity in key areas of pension administration for the HFPPF.

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### RECOMMENDATIONS

The Pension Fund Committee is asked to note the contents of this report.

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**Wards Affected:** None

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<b>Our Values</b>	<b>Summary of how this report aligns to the H&amp;F Values</b>
Being ruthlessly financially efficient	Ensuring good governance for the Pension Fund should ultimately lead to better financial performance in the long run for pension fund members, the Council and the council tax payer.

## **Finance Impact**

The costs of the contract for the pensions administration service, including costs of additional work commissioned, provided by LPPA are met from the Pension Fund.

Sukvinder Kalsi, Director of Finance, 3rd October 2024

## **Legal Implications**

This report is for noting only regarding the current standards of administration provided by LPPA. There are no direct legal implications arising.

Angela Hogan, Chief Solicitor (Contracts and Procurement), 3<sup>rd</sup> October 2024

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## **Background Papers Used in Preparing This Report**

**None**

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## **DETAILED ANALYSIS**

### **Analysis of Pension Administration**

The Hammersmith & Fulham Pension Fund began its partnership with the Local Pension Partnership Administration (LPPA) on 28 January 2022.

1. The service delivered by LPPA continues to have challenges that are monitored closely by the LBHF Head of Pensions. LPPA are committed to improving the service going forward with initiatives such as the introduction of a client relationship team, a centralised mailbox, training academy for their staff and client and employer forums, whilst seeking independent feedback.

### **Update on key areas**

2. Employers – Engagement from employers on monthly files being submitted has increased to 90% however 10% are not up to date. The LBHF pension team has collaborated with LPPA to increase the engagement with employers, and it is hoped this does not lead to a backlog of unsubmitted monthly files. The HFPF currently has the highest number of compliance from employers of all LPPA clients.

3. Complaints – The number of complaints fell at the end of September 2024 to 6 complaints which were varied across the case types. LPPA are confident that the current system of triaging complaints is more effective than a dedicated complaints team.
4. Helpdesk – The number of calls to the LPPA Helpdesk fell in Q1 to 1316, compared to 1357 received in Q4. The service provision continues to improve, at the end of Q1 the average call wait times were 1 minute 49. August 2024 saw average wait times of 1 minute 50. With an 1.5 % average abandonment rate.
5. Communications – LPPA continue to work on improving their letters to members and provide monthly session for those joining and retiring. The head of pensions continues to receive positive feedback for those attending the pre retirement session run by Affinity Connect.
6. Engagement – There continues to be a positive trend from all membership groups engaging with the online portal. The end of Q1 saw 5473 members registered, compared with 5189 members in Q4, registered with the online portal. A continued upward trend.
7. Fund Members - For the HFPP there were 13 opt outs in Q4. LPPA have also commenced the annual life existence exercise for members and beneficiaries residing overseas. There has been a 67% positive response from members with 15% further cases being investigated and tracing exercise commenced and 18% with their pensions suspended.
8. Regulatory – There are a number of regulatory initiatives impacting the Hammersmith & Fulham pension fund, the key ones are and detailed further in Appendix 1;

**McCloud** - LPPA systems have now been updated with the McCloud software and LPPA have identified HFPP has 3590 affected members across all case types. The LBHF records were reviewed in May 2024. The UPM functionality to revise eligible retired members is due to be delivered for LPPA testing on 5<sup>th</sup> September, and pending LPPA approval will be enabled in their live UPM systems on 16<sup>th</sup> October. This functionality will enable their teams to start applying the McCloud underpin for these members before October 24<sup>th</sup> in line with the national guidelines.

**Pensions Dashboard** – Pensions dashboards will allow individuals to access all their multiple pensions securely online including the state pension. The go live date for the Fund is October 2025.

**The Pension Regulator General Code** – Is a set of governance codes of practice for governing bodies of pension schemes. Recently revised in March 2024 it requires that schemes regularly review their practice and governance against these guidelines. The new code puts a greater emphasis on areas such as cyber security, and administration as well as the need to complete and review an Effective System of Governance record (ESOG). The Head of Pensions is collating information to demonstrate the Fund's level of compliance.

9. Cyber security – LPPA understands the importance of keeping our members data safe and has implemented a number of procedures and technologies to maintain this data securely.
10. Audit – Work is continuing on the 23/24 audits, with regular meetings and prompt sharing of data by all stakeholders.
11. Overpayments – The LBHF pensions team continue to work with LPPA and the LBHF debt recovery teams to try to recover further outstanding overpayment funds.

### **Conclusion**

The pension administration service delivered by LPPA continues to show some sustained improvement of service delivery, although the Fund would like to see faster improvements in quality and member experience. LPPA do however to take onboard constructive feedback and are committed to improving.

### **Equality Implications**

12. None

### **Risk Management Implications**

13. None

### **Climate and Ecological Emergency Implications**

14. None

### **Consultation**

15. None

### **Appendices**

Appendix 1 – Efficiency & Service Improvement Programme (update)



# LPP

Local Pensions Partnership  
Administration

## Efficiency & Service Improvement Programme (ESIP) - update



ESIP is focussing on 3 clearly defined areas this year including **Monthly Returns, Automation and Portal enhancements.**

**Process automation** has been successfully delivered into 3 processes across 2 teams, **Early Leavers and Retirements.** This includes extra pre and post validations which reduce checking and improve quality. Automation is improving the member experience - As an example, since July, a member with CARE only benefits, where we hold a valid e-mail address, can instantly access their deferred retirement quote once they have contacted LPPA compared with a manual SLA of 5 working days.

**Portal** focus is useability for members and employers which ultimately will improve data quality, reduce queries and increase satisfaction scores for both parties. **Documents are now uploaded to pension point rather than posted hard copy where it is possible.** Contact form functionality is being overhauled including online retirement forms.

**Monthly Returns** identified 54 key items to improve the world for employers submitting their monthly returns and query resolution from within the business. Working closely with the employers to ensure we drive significant change within this area through a phased approach. **Employers being up to date with their monthly return submissions will enable more processes to go through the automated route.**

**Leaver Form Project. New project** mobilised Aug 24 for all items relating to our Leaver Process. This will support data quality being captured from all employers and increases the volume of cases running through automation. It will simplify the leaver form and make them easier to complete.

**Automated Chasing-** We are looking at using automation to improve the chasing process and increase query resolution. This will have a direct impact on improving the member journey.






# LPP

Local Pensions Partnership  
Administration

## McCloud - update



## Data

- Submission of data from employers is key to the success of McCloud remedy. All employers were given a deadline of 31<sup>st</sup> May for the final data submission to LPPA. We assume that all data we have now is correct for remedy. Members will have the opportunity to query anything that they think is incorrect as part of the remedy process.
- Eligibility flags are now in place for remedy members.
- Once member data has been validated, the deferred choice underpin will apply – but will fail if the required data is not in UPM. Member data is validated at employer level.

## Deferred Choice cases (those whose benefits are coming into payment now)

- Current position for those retiring now – the underpin applies for member data that has been validated; where data hasn't been validated, we will revisit those cases (in bulk) when UPM functionality is delivered later this year. To date, across all the LGPS Funds that we work with, 585 underpin calculations have been completed since April 2024. 24 calculations have resulted in the underpin being applied which has resulted in an average annual increase to the pension of £270 per annum. For H&F members specifically, 20 underpin calculations of which 2 members are better off, the first resulting in an annual increase to pension of £522.02p.a. and the second £16.97p.a.

## Immediate Choice cases (retrospective cases – benefits are already in payment)

- No immediate choice cases have been processed to date. Further UPM releases are expected through 2024 to support the retrospective work. During Q3 we will identify the no. of members who require a remedy calculation and will provide a plan and timescales for how we will complete this activity before the October 2025 deadline.







# LPP

Local Pensions Partnership  
Administration

## Pension Dashboard - update



# Pensions Dashboard – Introduction

Pensions Dashboard Programme – Intro video (1m 57s)  
<https://www.youtube.com/watch?v=itGqnXr4C8I>



# Why is the Pensions Dashboard being Introduced?

Most people will change jobs several times during their working life, meaning that they may have more than one pension pot. The Pensions Dashboard is a government initiative which will enable you to see simple information about your Scheme pension as well as any other pension savings that you have, including your State Pension, online, securely and in one place.

The Pensions Dashboard addresses the challenge of individuals struggling to track their pensions across multiple providers. It should help to find any lost pension pots.

It will empower individuals to make informed decisions about their retirement planning and saving.



## Why is the Pension Dashboard being Introduced?

### Transparency

It increases transparency in the pension system by providing individuals with a clear view of their savings.

### Engagement

It encourages individuals to actively engage with their pension savings and take control of their future.

### Planning

It facilitates better retirement planning by providing individuals with a comprehensive picture of their savings.



- As your pensions administrator **LPPA** will coordinate the Pensions Dashboard implementation work for you
- LPPA has appointed Civica as the **Integrated Service Provider (ISP)** to deliver the technical connectivity to the Pensions Dashboard ecosystem for all the schemes under our administration
- **Hammersmith & Fulham Pension Fund** needs to be connected to the Pensions Dashboard ecosystem by **31<sup>st</sup> October 2025**, which is the ‘connect by’ date for all public service pension schemes
- The **Dashboards Available Point (DAP)**, i.e. the date dashboards are made available to the public, is still to be confirmed. The Secretary of State for Work and Pensions will provide at least six months’ notice



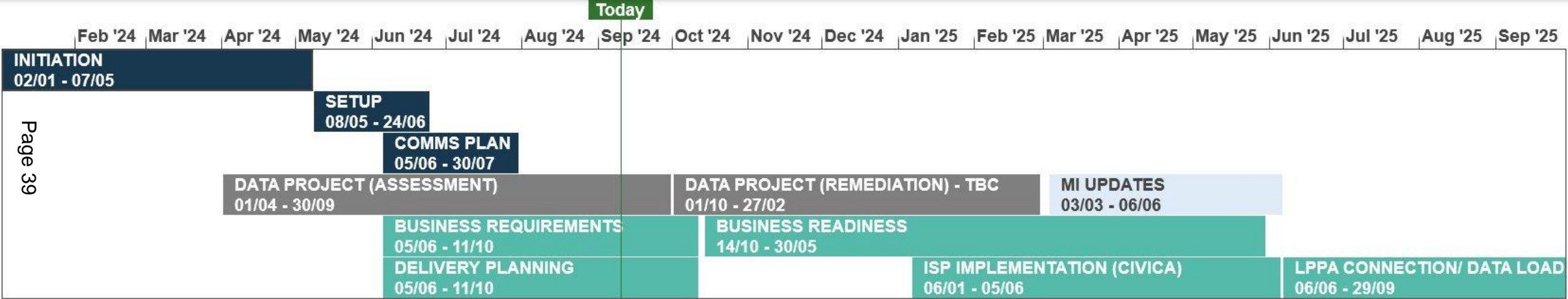
# Pensions Dashboard – Phased Connection

## The staged timetable for connection

Scheme Type	Connect By Date
State Pension Master Trusts Large FCA Regulated Personal Pensions Large Money Purchase Schemes Large Hybrid Schemes	30 April 2025 to 30 September 2025
<b>Public Sector Pension Schemes</b>	<b>31 October 2025</b>
Schemes without Money Purchase Benefits Small Money Purchase Schemes Small Hybrid Schemes	30 November 2025
Occupational Pension Schemes	31 January 2026 to 30 September 2026



# Pensions Dashboard – LPPA Implementation Roadmap



- In addition to technical connectivity, the Pensions Dashboard project activities include:
  - ✓ Agree member matching criteria for the main scheme
  - ✓ Improve and maintain data accuracy\* and availability
  - ✓ Ensure business readiness, adequate communications, internal controls and record keeping

\*The Pensions Dashboard Project is running in parallel with LPPA's Data Strategy Project.

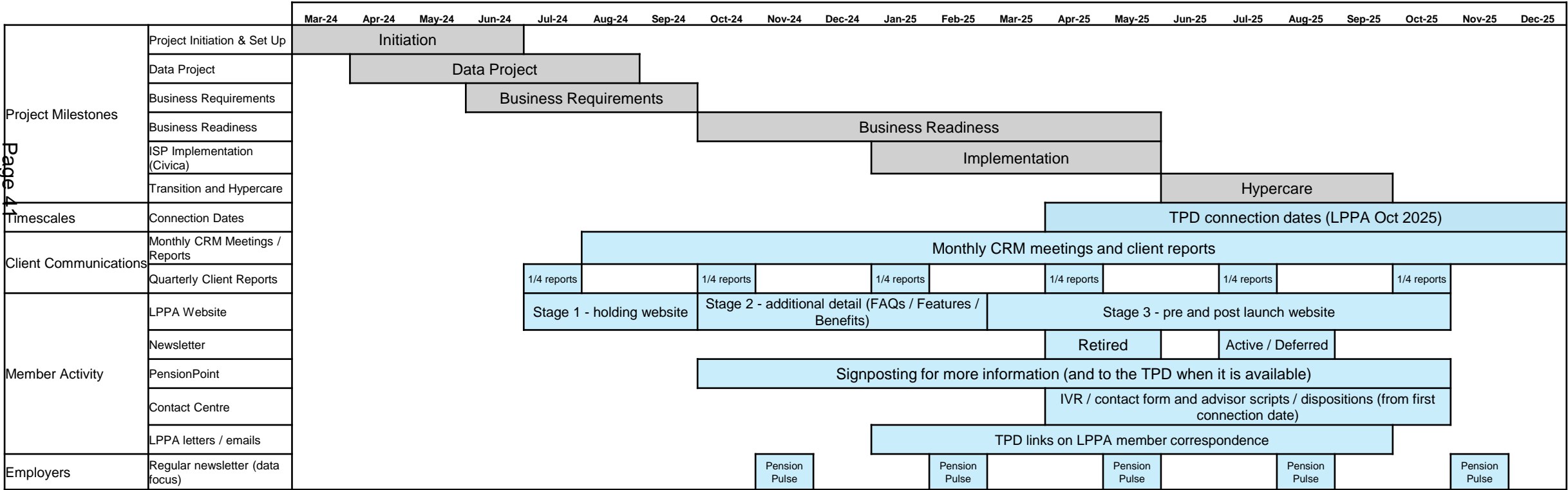




# The Pensions Dashboard – LPPA Communications Plan



## LPPA Pensions Dashboard communication plan



# Pensions Dashboard Communication Planning

The screenshot shows the LPP website's 'Pensions Dashboards' holding page. At the top, there are navigation links for 'Members', 'Employers', 'News Hub', 'Help Hub', and 'Contact us', along with login buttons for 'PensionPoint (member log in)' and 'UPM portal (employer log in)'. The main heading is 'Pensions Dashboards', followed by a sub-heading 'Home > Pensions Dashboards'. The text explains that the page is designed to help users understand the Pensions Dashboards Programme (PDP) and includes the latest updates. Below this is an illustration of a person holding a smartphone displaying the dashboard. A list of four expandable FAQ items is shown: 'What is the Pensions Dashboards Programme (PDP)?', 'When will the Pensions Dashboards Programme be launched?', 'How will Pensions Dashboards affect LPPA?', and 'How will Pensions Dashboards help you?'. At the bottom, there is a section titled 'Do I need to do anything?' with a reassuring message and three buttons: 'Pensions Dashboards Programme', 'Connection deadline', and 'Dashboards ecosystem'.

- Pensions Dashboard holding page now live at [lppapensions.co.uk/pensions-dashboards](http://lppapensions.co.uk/pensions-dashboards).
- Additional information that is beneficial to all audiences (with a focus for members) will be added over the coming months.
- The page includes Frequently Asked Questions (FAQ's) relating to the Dashboard, launch dates and how it will benefit members / individuals.
- Links to the national MaPS website and useful videos are also included.

- In addition to technical connectivity, the Pensions Dashboard project activities include:

- ✓ Work with AVC providers on dashboard data integration

1. AVC provider sends information to Fund, we pick it up and send it to the dashboard alongside the fund benefits
2. AVC provider connects to dashboard and sends AVCs directly. Civica or AVC Provider create a GUID link to show the member that the AVCs relate to the fund.
3. AVC provider connects to dashboard and sends AVCs directly. No GUID link so member will not know where the AVCs are from.

- ✓ Agree member matching criteria for AVCs

- ✓ Improve and maintain data accuracy and availability for AVCs



# Agenda Item 5

LONDON BOROUGH OF HAMMERSMITH & FULHAM

**Report to:** Pension Fund Committee

**Date:** 15/10/2024

**Subject:** Pension Administration Business Continuity Plan

**Report author:** Eleanor Dennis, Head of Pensions

**Responsible Director:** Sukvinder Kalsi, Director of Finance

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## SUMMARY

This paper sets out the business continuity plan for the pension administration provider LPPA. The Pension Fund Committee is asked to consider and note the contents of this report.

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## RECOMMENDATIONS

The Pension Fund Committee is asked to note the contents of this report.

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**Wards Affected: None**

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<b>Our Values</b>	<b>Summary of how this report aligns to the H&amp;F Values</b>
Being ruthlessly financially efficient	Ensuring good governance for the Pension Fund should ultimately lead to better financial performance in the long run for the Council and the council tax payer.

## Financial Impact

None

## Legal Implications

None

## Risk Implications

*The LPPA hold a large amount of fund members' data and their ability to continue to provide the members and the funds with a full service within appropriate timescales relies on the effectiveness of their business continuity plan.*

*A business continuity plan needs to effectively address risks to the service including disruption to IT services; clearly identify roles and responsibilities for managing,*

*communicating and resolving incidents and be understood by operational managers; and be tested regularly to verify that the plan works in practice with any areas for improvement identified and addressed promptly.*

*The Council needs to be satisfied that the business continuity arrangements in place within the LPPA are sufficiently robust to minimise disruption to the service and any impact on the members of the fund should an event occur which invokes the business continuity plan.*

*Risk implications verified by Moira Mackie, Head of Internal Audit on 4 October 2024.*

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## **Background Papers Used in Preparing This Report**

**None**

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## **DETAILED ANALYSIS**

### **Proposals and Analysis of Options**

#### **Reasons for Decision**

Non Applicable

## **LIST OF APPENDICES**

Exempt Appendix 1 – Introduction to LPPA’s Business Continuity Plan

Exempt Appendix 2 – LPPA Business Continuity Plan

# Agenda Item 6

LONDON BOROUGH OF HAMMERSMITH & FULHAM

**Report to:** Pension Fund Committee

**Date:** 15/10/2024

**Subject:** Pension Administration Cyber Security

**Report author:** Eleanor Dennis, Head of Pensions

**Responsible Director:** Sukvinder Kalsi, Director of Finance

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## SUMMARY

This paper sets out the cyber security activity by the pension Fund's pension administration provider LPPA. The Pension Fund Committee is asked to consider and note the contents of this report.

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## RECOMMENDATIONS

The Pension Fund Committee is asked to note the contents of this report.

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**Wards Affected: None**

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<b>Our Values</b>	<b>Summary of how this report aligns to the H&amp;F Values</b>
Being ruthlessly financially efficient	Ensuring good governance for the Pension Fund should ultimately lead to better financial performance in the long run for the Council and the council tax payer.

**Financial Impact**  
**None**

## **Legal Implications**

UK General Data Protection Regulation supplemented by the Data Protection Act 2018 requires the Council to safeguard personal data and to have adequate systems and controls in place to discharge these responsibilities. The LPPA and the Council discharge these responsibilities in accordance with the terms of the Data Sharing Agreement that exists between the two parties. 10.2 and 10.3 of the Agreement states –

10.2 The parties undertake to have in place through the Term appropriate technical and organisation security measures to (a) prevent (i) unauthorised or unlawful processing of the Shared Personal Data; and ... (b) ensure a level of security appropriate to: (i) the harm that might result from such unauthorised processing or accidental loss, destruction or damage...'

10.3 The parties shall keep such security measures under review and shall carry out updates as they agree are appropriate throughout the Term.

Angela Hogan, Chief Solicitor (Contracts and Procurement) 7<sup>th</sup> October 2024

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## **Background Papers Used in Preparing This Report**

**None**

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## **DETAILED ANALYSIS**

### **Proposals and Analysis of Options**

Exempt

### **Reasons for Decision**

Non Applicable

## **LIST OF APPENDICES**

Exempt Appendix 1 – LPPA Cyber Security

Exempt Appendix 2 – LPPA's Cyber Security overview

# Agenda Item 7

LONDON BOROUGH OF HAMMERSMITH & FULHAM

**Report to:** Pension Fund Committee

**Date:** 15/10/2024

**Subject:** Pension Fund Cessations

**Report author:** Eleanor Dennis, Head of Pensions

**Responsible Director:** Sukvinder Kalsi, Director of Finance

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## SUMMARY

This paper sets out the pension fund cessations for the Hammersmith & Fulham Pension Fund. The Pension Fund Committee is asked to consider and note the contents of this report.

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## RECOMMENDATIONS

The Pension Fund Committee is asked to note the contents of this report.

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**Wards Affected: None**

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<b>Our Values</b>	<b>Summary of how this report aligns to the H&amp;F Values</b>
Being ruthlessly financially efficient	Ensuring good governance for the Pension Fund should ultimately lead to better financial performance in the long run for the Council and the council tax payer.

## Financial Impact

The financial implications for the Pension Fund are set out in the Exempt Appendix.

Sukvinder Kalsi, Director of Finance, 7<sup>th</sup> October 2024

## Legal Implications

**None**

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## Background Papers Used in Preparing This Report



**None**

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## **DETAILED ANALYSIS**

### **Proposals and Analysis of Options**

#### **Reasons for Decision**

1. The decisions taken are in accordance with the actuarial advice provided to the pension Fund in line with the Fund's funding strategy.

#### **LIST OF APPENDICES**

Exempt Appendix 1 – Hammersmith & Fulham Pension Fund Cessations  
Exempt Appendix 2 – Bee Services (Vanessa Nursery) Cessation Report