LPP
Local Pensions Partnership Administration

Hammersmith & Fulham Pension Fund

Administration Report – Annual Appendix

1st April 2022 – 31st March 2023

lppapensions.co.uk

CONTENTS

ANNUAL SUMMARY

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

During 2022-23 LPPA completed a significant change programme to implement a new pension administration system. This also involved rationalising other historic systems and moving to a new operating platform.

The reason for this decision was to partner with a supplier who had a technology roadmap aligned to our own. This was the most transformational activity LPPA had undertaken and understandably resulted in challenges. The transition from the old system to the new platform was carried out over a phased basis.

Some of the challenges were pre-empted and resulted in relaxing SLAs with partners during the implementation periods as is shown in this document.

Pensions in payment continued to be paid on a monthly basis, thus meeting the expectations of members and employers.

Digital Transformation

Casework Performance Against SLA

In this section…

- Performance – All cases
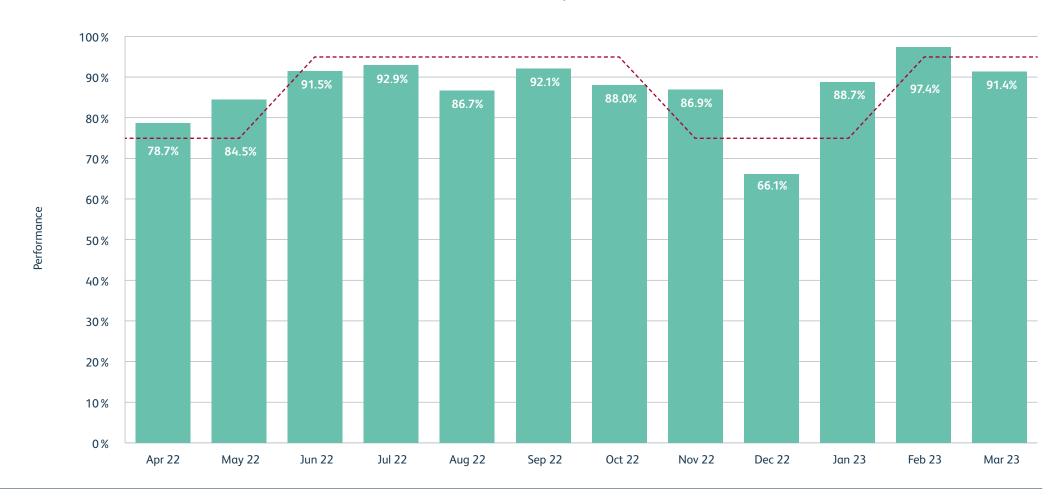- Performance Standard

CASEWORK PERFORMANCE AGAINST SLA

PERFORMANCE – ALL CASES

CLIENT SPECIFIC

- - - - - Target

The annual SLA performance was 88.1%

	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23
Performance	78.7%	84.5%	91.5%	92.9%	86.7%	92.1%	88.0%	86.9%	66.1%	88.7%	97.4%	91.4%

CASEWORK PERFORMANCE AGAINST SLA

PERFORMANCE STANDARD   CLIENT SPECIFIC

	SLA target (working days)	Total Processed	Performance
New Starters	10	905	96.9%
Transfers In	10	295	71.5%
Transfers Out	10	351	88.9%
Estimates	10	293	87.0%
Deferred Benefits	15	450	95.3%
Retirements - Deferred	5	664	91.6%
Retirements - Active	5	171	78.9%
Refunds	5	270	86.7%
Deaths	5	297	56.6%
Correspondence	10	316	91.5%
Aggregation	10	109	93.6%
Other		449	90.4%

Target (95%)

Employer Engagement & Communication Activity

In this section…

- Delivered
- Engagement communications

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬂ DELIVERED – QUARTER 1   ALL LPPA

1. Getting ready for retirement - an email is sent once we have received a member's intention to retire. It advises them of the process and gives them the option to download a retirement checklist and to watch LPPA's **retirement video**

2. Member surveys - emails are sent after retirement, helpdesk interactions, bereavements, and joining the scheme, to allow LPPA to gather feedback and continue to improve the experience across the processing teams

3. P60 emails have been issued to retired members, explaining that their P60s are available to view through their online portal (paper copies have been issued to members who requested them)
   - **Pension Point P60 email**
   - **My Pension Online email**

4. ABS emails for deferred members started to be issued in Q1, before active members are scheduled to receive them in Q2. The email explained that their Annual Benefit Statements is available to view in their online portal (**My Pension Online example**)

5. Spring newsletter – this was made available in a new online format for retired members, and emailed to contactable retired members.
   View spring newsletter (retirees)

6. **Additional member video guides** (LPPA website) – these have been added to the LPPA YouTube channel including 'How to use the PensionPoint Retirement calculators' (videos have been important in supporting the launch of PensionPoint, the new online member portal)

7. Welcome to the Engagement Team email – this was issued and introduced some new LPPA team members and how they can offer employer support.
   View Engagement Team email

8. Pension Pulse employer newsletters sent out in April and May
   - **April Pension Pulse**
   - **May Pension Pulse**

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

9. A new employer training page has been created and included on the LPPA website (making it easier for employers to book ongoing training sessions).
View new training page

The Employer Engagement team has continued to deliver employer support sessions including:

10. Scheme Leavers Essentials training – for any employers in need of support with submitting leaver details to LPPA, this session cover what to do and how to do it

11. LGPS Scheme Essentials – for any employer that wants more knowledge of the LGPS pension scheme and support with calculating final pay, CARE pay and Absence and Pensionable Pay

12. Year-end file submission training and support for UPM employers

There have also been training sessions delivered to members (all bookable via the LPPA website member training page) including:

13. Making Sense of your Pension (online sessions) - these are aimed at members to help improve their knowledge of their LGPS pension, whether they have recently joined the scheme, or have been in the scheme a while

14. Making Sense of Retirement (online sessions) – these are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claiming their LGPS pension

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬊ DELIVERED – QUARTER 2   ALL LPPA

1. **Getting ready for retirement email** – issued when LPPA have received a member's intention to retire. It advises them of the process and gives them the option to download a retirement checklist and watch LPPA's retirement video.

2. Member survey emails – issued following completion of several processes including retirement, helpdesk interactions, bereavements, and joining the scheme, to allow LPPA to gather feedback and continue to improve the member experience across the business.

3. ABS activity (active and deferred members) – ABS communications activity with active and deferred members receiving email notification that their ABS was available via their online member portal. Those who chose to receive their ABS in the post, received them by the end of August 22 (statutory deadline).

4. **Active/deferred member newsletter** – in a new online format, which allows members to view and share articles in an easy-to-read, mobile-friendly format.

5. Member Sessions – all bookable via the LPPA Member Training page, including:

Making Sense of your Pension

These online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while.

Making Sense of Retirement

These sessions are aimed at Members who are reaching retirement age (55 and over) to help improve their knowledge of the retirement process and claim their pension.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

6.   Employer Communications - various emails have been sent to employers including:

  • **Teams training dates email** – promoting training sessions to help employers and members get a better understanding of pension processes

  • **Address reminder email** – reminder emails issued to employers (address to return member documents to LPPA, link to example is for Lancashire employers)

  • Various PACE planning emails, including **Road map** (Lancashire fund example) and **training dates** communications

  • Pension Pulse employer bulletin sent out in **July** and **September**

7.   During Q2 the Engagement team supported several LG Fund clients in their valuation activities, as well as delivering training to employers in readiness for the Phase 2 launch of UPM and the new employer portal (from October through to December). This included:

  • UPM employer portal system navigation

  • Submitting monthly returns (process and new template)

8.   The Employer Engagement Team launched an online Employer Panel, with employers registering to be part of the panel. The first panel meeting included discussions around the employer training requirements, and how the LPPA website can be used to support their activities.

9.   Ongoing Website Development – updates to the LPPA website are ongoing, additional content in Q2 included:

  • **New PACE page created (with timeline included)**

  • **New submitting employer information page**

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY
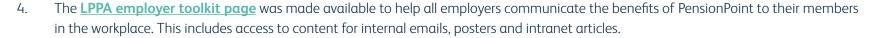
DELIVERED – QUARTER 3 ALL LPPA

1. An **email** was issued to members of the LPPA member panel to share results of a survey focusing on the new online newsletter (active and deferred members), whilst also asking for feedback on the FAQ (Frequently Asked Questions) section of the LPPA website.

2. **Help Hub** was launched on the LPPA website, a new member help and support section that consolidates all resources (FAQ's, videos, forms and documents, training) into one easily accessible area. The 'search' function has also been improved so that members can access the information they need quicker and easier.

3. **News Hub** was launched at the same time, a website page that enables quick and simple access to all LPPA new articles, blogs and research stories. It also includes links to all the latest LPPA newsletters.

4. The **LPPA employer toolkit page** was made available to help all employers communicate the benefits of PensionPoint to their members in the workplace. This includes access to content for internal emails, posters and intranet articles.

5. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:

   Making Sense of your Pension
   These online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while.

   Making Sense of Retirement
   These sessions are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claim their pension.

6. **Emails** were issued to clients and employers to highlight planned maintenance days and details of system downtime (w/c 31 Oct, with reminders issued w/c 14 and 21 Nov).

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

7.   **Pension Pulse** (employer newsletter) was issued in Q3, with features on UPM employer portal training, industry news and links to LGA bulletins.

8.   **Training invites** were issued both to employers who are currently providing monthly data returns, as well as those which will be submitting from May 23 (training is scheduled every two weeks throughout 2023). The communication also provided employers with access to the monthly returns **online support page**.

9.   Details of the LPPA Christmas opening hours were provided to clients (**email**) and employers / members on the LPPA website.

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

1. A **member panel email** was issued, asking for feedback on the new LPPA Help Hub, which was launched in December on the LPPA website.

2. Emails, to a cross-section of members from all clients, inviting them to **join the member panel** were sent out in January.

3. A pension increases web page was created to update members on the latest pension increases.

4. Further website developments (additional pages) went live in Q4 including:
   - **New Joiners**
   - **Member contribution rates (23/24)**
   - **Additional Pension Contributions (APC)**
   - **Pension pay dates (23/24)**
   - **Updating Your Bank Details**
   - **Retirement Guide for Leavers** (updated)
   - **Tier 3 Ill Health Retirement** (updated)

5. In preparation for McCloud remedy, **further communications** were issued to fund employers to ensure that historic data submissions have been accurately supplied (specifically hours worked and service break data).

6. A **McCloud roadmap webpage** was also created for our clients.

7. **Several bite-sized video FAQs** were developed to help answer some of the more popular member questions, including opting out, and information on the 50:50 option.

8. New Frequently Asked Questions (FAQs) were added to the LPPA website, following the Spring Budget, **including updates on Lifetime Allowance (LTA) and annual allowance**. A news story was also added to the **website**.

9. The automated Helpdesk (recorded) message was updated to include details of how to access P60 documents for retired members (from April).

10. **A joint press release was issued with Civica**, following the completed switch to the UPM administration platform.

11. LinkedIn posts were issued in Q1 covering a wide range of topics including:

   - Pension health checks
   - LPPA's Cyber Essentials Plus certification
   - Pension increases
   - Safer internet day
   - PensionPoint ('register to enjoy the benefits')
   - Employer Monthly Return training
   - LGBT history month
   - Chinese New Year
   - '100,000' members registered on PensionPoint
   - International Women's Day
   - LPPA Client forum
   - Spring Budget (2023)
   - Monthly Returns

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

- Happy Easter
- Happy Ramadan

12. **Pension Pulse bulletin** – a UPM special was issued to employers in January, followed by a **'financial year end'** special in March.

13. Employer training sessions were delivered with a focus on monthly returns and navigating the UPM employer portal, including:

- UPM employer portal training (sessions to support with general navigation and submitting the monthly return data file)

- Monthly Return Training – regular training sessions available for employers to attend, with a demonstration of the upload of Monthly Return file via UPM employer portal.

- Remote employer visits conducted to support with navigating the UPM employer portal.

- Employer visits (training sessions and support meetings) continue to be delivered remotely.

14. Member Sessions were delivered, all bookable via the LPPA Member Training page, including:

- Making Sense of your Pension (online sessions are aimed at members to help improve their knowledge of their pension, whether they have recently joined the scheme, or have been in the scheme a while).

- Making Sense of Retirement (sessions are aimed at Members who are reaching retirement age (age 55 and over) to help improve their knowledge of the retirement process and claim their pension).

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

↘ ENGAGEMENT COMMUNICATIONS   CLIENT SPECIFIC

- 4 employers in the Hammersmith & Fulham Pension Fund attended LGPS Scheme Essentials training for employers

- 4 virtual visit were held with a Hammersmith and Fulham payroll provider

- Monthly return training was delivered and 6 Hammersmith and Fulham employers were in attendance

- 1 employer attended UPM Employer Portal Training

- Monthly member sessions were delivered, with 6 Hammersmith and Fulham Pension Fund members attending the Making Sense of your Retirement session and 3 members attending the making sense of your pension session

- Scheme Leavers Training was delivered and 1 Hammersmith and Fulham Pension Fund employer attended

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

EMAILS – EMPLOYERS   CLIENT SPECIFIC

2022

April
- Update on your end of year submissions EOY
- Year end bulletin
- EOY data returns template
- Pension Pulse
- Submitting your end of year data (Follow Up) EOY

May
- Final Reminder / Submitting your EOY return
- Pension Pulse
- Tips to avoid further delays to your end of year return EOY
- Scheme leavers training invite
- Have your say with LPPA

June
- Urgent: submitting your end of year data (follow up)
- PensionPoint promotional email
- Update on end of year queries
- Employer Panel email
- LPPA address reminder

July
- End of year data returns
- Pension Pulse

September
- Pension Pulse
- UPM worktrays

November
- Planned maintenance days
- Planned maintenance days (update)
- Planned maintenance reminder
- Essential system maintenance reminder
- November Pension Pulse
- Monthly return (update)

December
- Invite: book on monthly returns training
- December opening hours

2023

January
- Pension Pulse (UPM Special)
- Monthly data returns training

March
- Annual returns / Important information on 2022 / 23 submissions (Reminder)
- Pension Pulse
- McCloud Data Collection (first)
- McCloud data file collection (follow up)

EMPLOYER ENGAGEMENT & COMMUNICATION ACTIVITY

⬎ EMAILS – MEMBERS   CLIENT SPECIFIC

2022

April
- Pension Estimate: PensionPoint
- Helpdesk / 8x8

May
- Member panel email and survey
- Your PensionPoint account
- Don't miss out - register for PensionPoint today

July
- PensionPoint (live now - follow up)

August
- Summer newsletter (Active members)
- ABS: ready to view

September
- Help us improve PensionPoint

2023

January
- Member training - Making Sense of Your Pension / Retirement

February
- Member panel / News Hub (small selection across multiple funds)

March
- Member panel / invitation (small selection across multiple funds)

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Administration