



**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.



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## 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.





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# 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



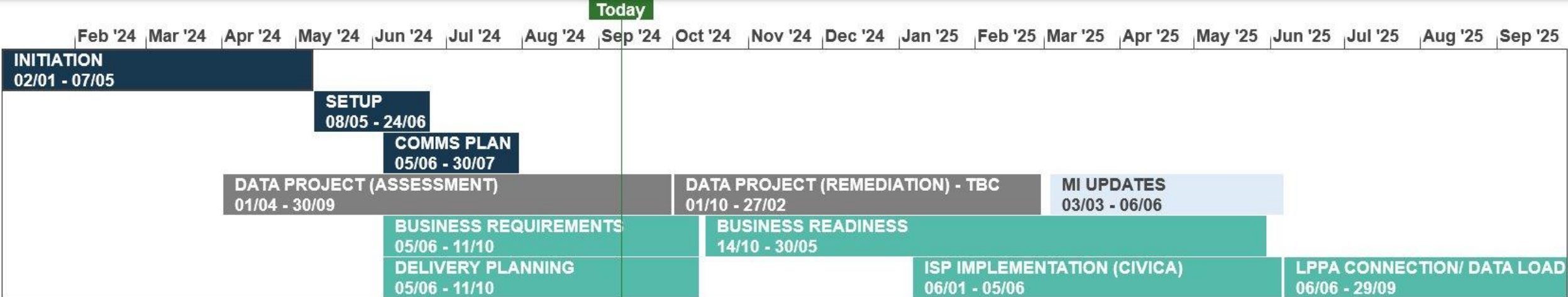
# Pensions Dashboard – Phased Connection

## 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



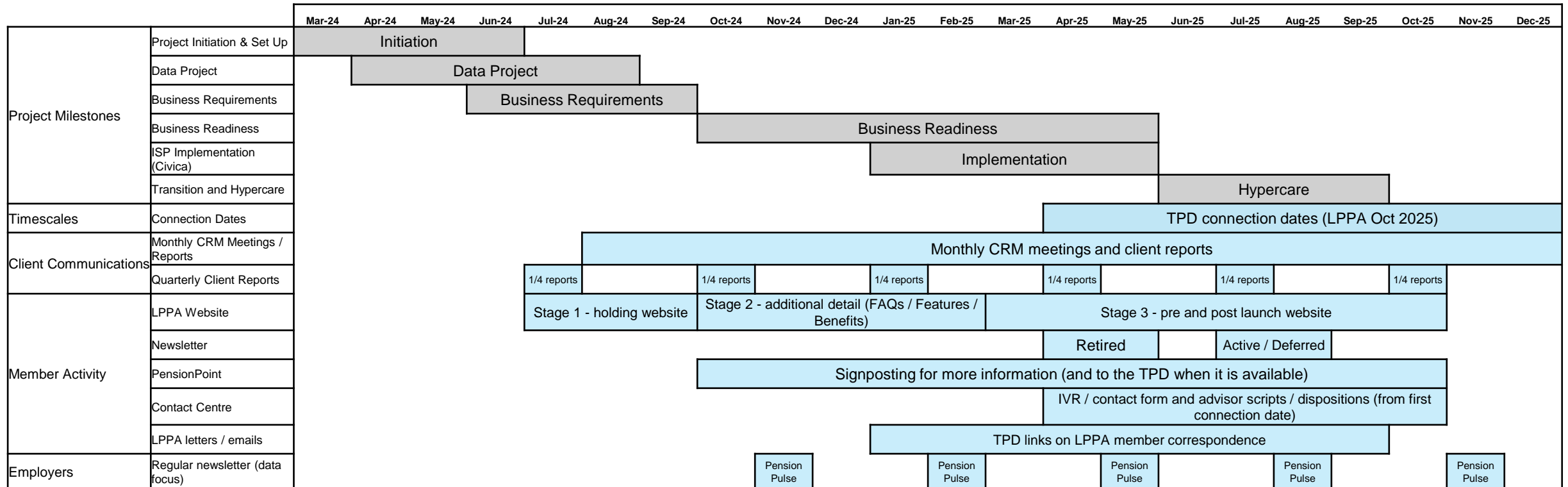
- In addition to technical connectivity, the Pensions Dashboard project activities include:
  - ✓ Agree member matching criteria for the main scheme
  - ✓ Improve and maintain data accuracy\* and availability
  - ✓ Ensure business readiness, adequate communications, internal controls and record keeping

\*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. The page features a header with the LPP logo and navigation links for 'Members', 'Employers', 'News Hub', 'Help Hub', and 'Contact us'. Below the header, there is a breadcrumb trail 'Home > Pensions Dashboards' and a main heading 'Pensions Dashboards'. A sub-heading reads: 'This page is designed to help you understand more about the Pensions Dashboards Programme (PDP). It includes all the latest updates, including the key timings and what the initiative means to you and your pension(s)'. To the right of this text is an illustration of a person holding a smartphone displaying a dashboard. Below the main text are four expandable FAQ items, each with a plus sign icon: '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 the text: 'No, we are taking steps to make sure your member data is accurate, up to date and fully connected to the dashboards by the connection date. We'll keep you updated as work progresses. In the meantime, you can learn more about the Pensions Dashboards Programme by clicking the links below.' Three buttons are provided: '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

