

your
pension
service

LANCASHIRE COUNTY PENSION FUND

Administration Report 1 April to 30 June 2015



Administered by



1. INTRODUCTION

Purpose

This administration report is produced in accordance with the Service Level Agreement (SLA) for the provision of pension administration services to Lancashire Pension Fund. The report describes the performance of Your Pension Service (YPS) against the standards set out in the SLA during the period 1 April to 30 June 2015.

Annual Plan – 2015/16



Due

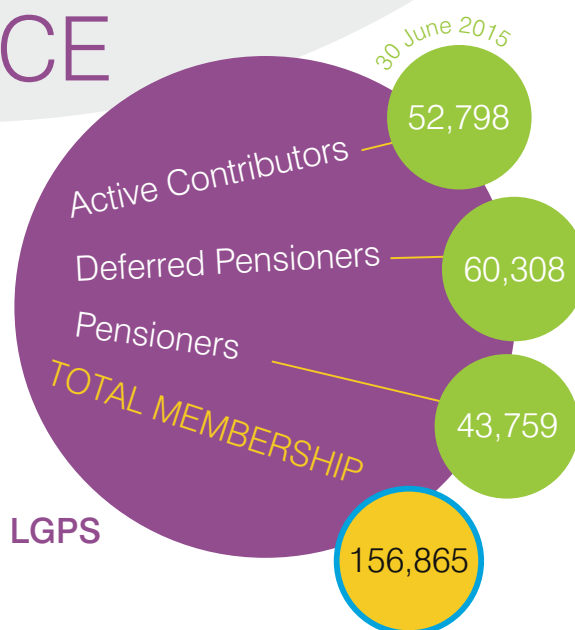


Completed

Event	Responsibility Your Pension Service (YPS)											
	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
Application of Pension Increases												
Issue Annual Benefit Statement to Active Members												
Issue Annual Benefit Statement to Def Members												
Issue P60s to Pensioners												
Issue Newsletter												
Complete HMRC Scheme Returns												
Provide FRS17 data												

2. PERFORMANCE

Fund Membership



PERFORMANCE STANDARDS



Target Hit



Target Missed

Service Level Agreements (LGPS Members)

During the reporting period 6,265 individual calculations/enquiries were completed, of which 5,955 met the performance standard; an overall performance of 95% was achieved.

LGPS

Performance Standard

Performance Standard	Cases received	Cases completed	Within SLA	% Within SLA	Target	Cases outstanding
Estimate benefits within 10 working days	1,242	1,149	1,068	93%	90%	93
Payment of retirement benefits within 10 working days	592	526	502	95%	90%	66
Payment of death benefits within 10 working days	767	696	687	99%	90%	71
Implement change in pensioner circumstance by payment due date	1600	900	875	97%	95%	700
Respond to general correspondence within 10 working days of receipt	901	845	812	96%	90%	56
Action transfers out within 10 working days	423	354	333	94%	90%	69
Action transfers in within 10 working days	164	108	92	85%	90%	56
Pay refunds within 10 working days	178	152	135	89%	90%	26
Provide leaver statement within 10 days	1219	963	883	92%	90%	256
Amend personal records within 10 working days	82	75	75	100%	95%	22
VR Estimates	478	456	453	99%	100%	22
VR Payments	51	41	40	98%	100%	10
	7,697	6,265	5,955	95%		1,432

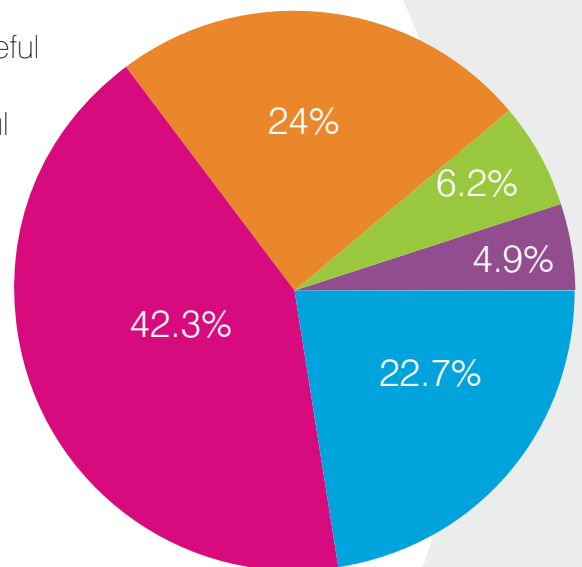
3. CUSTOMER SERVICE

My Pension Online Survey

Members who are signed up to the online service were surveyed and below are the most recent results.

If you are registered for the “My Pensions Online” system how useful do you find this?

- 793 Extremely useful
- 1480 Very useful
- 838 Moderately useful
- 216 Not so useful
- 170 Not at all useful

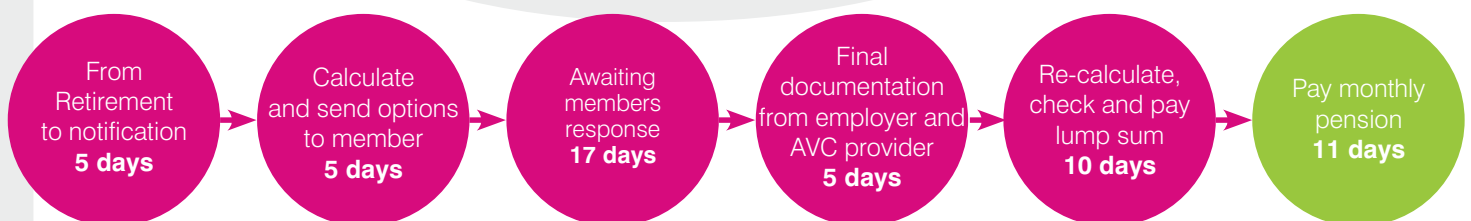


Retirement Experience

Average 53 days to payment of pension

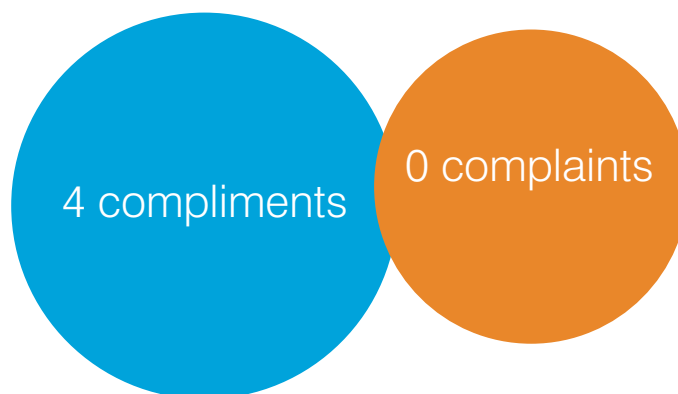
169 new pensioners

Below provides highlights on average how many days are spent to complete each part of the retirement process.



See annex A for a more detailed explanation of the retirement process.

Compliments/Complaints



During the period the service received 4 compliments and they related to the excellent online services and the helpful service provided by the staff within Your Pension Service.

In general complaints are varied and generally received from members at the time of claiming their pension. Complaints in this context are complaints received by the chief executive/leaders office.

Telephone helpdesk

A dedicated helpdesk AskPensions provides the first point of contact for members and employers. The helpdesk has a target to answer 90% of calls offered. Over the period 93% of calls to the pensions helpdesk were successfully answered. The average call wait time was 69 seconds and over 64% of calls were answered within 20 seconds. The service also received 8,764 emails.

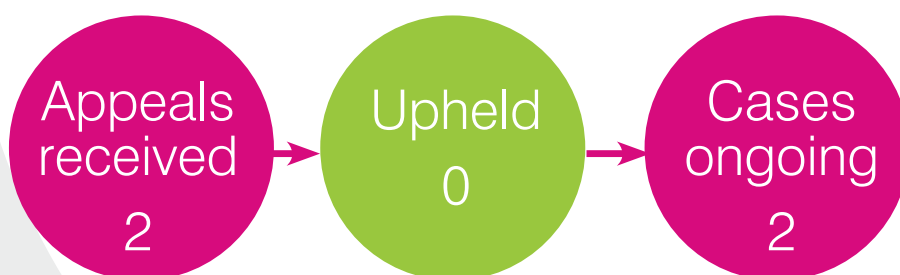
4. APPEALS

Members who disagree with decisions taken by their employer or administering authority may appeal using the Internal Dispute Resolution Procedure (IDRP) under the LGPS rules. The IDRP is a formal appeal procedure which contains two stages. The first stage allows the person to ask the body who originally made the decision to review it, i.e. either the employer or the administering

authority. The second stage allows the person, if they are not satisfied with the outcome at the first stage, to ask the Appeals Officer at the administering authority to review the disagreement.

Both appeals relate to ill health, and are currently being dealt with under stage 1 of the appeals process.

Period 01/04/2015 - 30/06/2015



5. Admissions

The Local Government Pension Scheme is open to 2 main types of employers, "Scheduled Bodies and Admissions Bodies". Scheduled bodies are listed within the LGPS regulations and if they meet criteria are eligible to participate. Two bodies were set up in the quarter, a parish council and a sponsoring academy.

written contractual agreement and the majority of cases are established when outsourcing a service or function, where the new contractor wishes to provide continued LGPS membership. We are currently working on 7 of these agreements starting in this quarter. 6 related to outsourcing and the 7th relating to a non profit making organisation which provides a public service.

Admissions Bodies participate through a

Admissions to fund – 01/04/2015 – 30/06/2015



Communications

The Team

Communications are delivered by the Partnerships Team. The team consists of a manager and three Client Liaison Officers. They are the link between Your Pension Service scheme members and employers. The Team have been very busy lately hosting a wide range of events and services for both employers and scheme members alike.

Employers

The first edition of the employer e-zine was issued to all employers, this included articles on the Lancashire and London Pensions Partnership, the Local Pension Board, freedom and choice and investments.

The Partnerships Team have also begun the Annual Employer Visits provided automatically to all employers who have at least 100 active members. The annual employer visits are extremely popular; scheme employers really value the face to face communication. The visits provide the opportunity to build and maintain excellent working relationships with employers.

Employees/Scheme Members

During the quarter member communications have been issued to pensioners, these include P60 email alerts to over 18,000 members and the annual Beacon newsletter. The beacon newsletter provides useful information, such as pay dates for the year and confirming Pensions Increases.

As well as the routine presentations that are carried out which include attending pre-retirement courses and ad-hoc 'Scheme

Basics' presentations, particularly at schools across the county, who find it difficult to get time away from work to attend main events, The partnerships team have also delivered roadshow presentations for active members across the county, highlighting the flexibility of the LGPS to coincide with the pensions initiative Freedom and choice.

With many organisations going through restructures, The Partnerships team have produced tailored presentations at the request of scheme employers to support staff and provide information on how their pension benefits may be effected.

Customer Service Excellence

Aside from the member and employer communications outlined above, in other news, the Customer Service Excellence assessor visited the service to carry out the annual surveillance visit and was again impressed with his findings and happy for the continued use of the CSE accreditation. The Customer Service Excellence Accreditation focuses on developing customer insight, understanding our members' experience and delivering a first class service.

Coming up

The Annual Benefit Statements are being produced online for all active and deferred members including details of how to book on one of the pension surgeries being held in Lancashire from October through till March 2016 .

The pension surgeries provide the opportunity for members to have a face to face

appointment with one of The Partnerships team to discuss their annual benefits statement, or any other queries they may have relating to their LGPS pension.

A postcard has been issued to all members that are not signed up to My Pension online to signpost them to their annual benefit statements online and inviting them to the Fund members meeting to be held in November. Planning for the Annual Fund members meeting is well under way.

Organisation for our annual employers conference is completed and the venue booked for the event, employers have been invited and it will all take place on 12/10/15 at the Woodlands conference centre. Due to previous success we already have well over 100 employer representatives due to attend.

The Partnerships teams will represent Your Pension Service at Lancashire County Council staff briefings and supporting your future sessions. Again providing the opportunity for scheme members to ask questions about their pension benefits on a face to face basis.

Drop in sessions will continue to be held aimed at all types of members (Actives, deferred and pensioners) to assist with the online sign up process but also to provide a short tutorial to members outlining how the My Pension Online system can be beneficial to them.

Annual Benefit Statement Pension Surgeries

Towards the end of the year Your Pension Service will start to hold a series of Pension Surgeries across Lancashire. Staff from Your Pension Service will be available for you to speak to regarding your annual benefit statements (ABS), LGPS pension queries or if you just want some information about joining the scheme.

Our AVC provider Prudential will also be available at all venues marked with a *.

To book a 15 minute appointment with our staff, please click the link [here](#) to use our online booking system –Remember to book early!

* We would recommend you print your annual benefit statement off and bring it with you. You can do this through 'My Pension Online'

If you wish to speak with Prudential it would be helpful if you could also bring along a recent pay slip or current pay and tax code details.

No matter who your employer is, you can book an appointment at any of the sessions listed.

Venues

Dates

Lancashire County Council, Cabinet Room D, County Hall, Preston, PR1 0LD	05 Oct 2015*
West Lancashire Borough Council, The Chamber, 52 Derby Street, Ormskirk, L39 2DF	14 Oct 2015
Wyre Borough Council, Members Lounge, Civic Centre, Breck Road, Poulton-Le-Fylde, FY6 7PU	20 Oct 2015
South Ribble Borough Council, Cross Room, Civic Centre, West Paddock, Leyland, PR25 1DH	04 Nov 2015*
Hyndburn Borough Council, Rooms 1 & 2, Scailcliffe House, Ormerod St, Accrington, BB5 0PF	19 Nov 2015*
Pendle Borough Council, Wilson Room, Town Hall, Market St, Nelson, BB9 7LG	08 Dec 2015*
Burnley Borough Council, Rooms 2 & 3, Town Hall, Manchester Rd, Burnley, BB11 1JA	15 Dec 2015*
Lancaster City Council, Committee Rooms A & B, Dalton Sq, Lancaster, LA1 1PJ	06 Jan 2016
Preston City Council, Room A, Town Hall, Lancaster Rd, Preston, PR1 2RL	19 Jan 2016*
Ribble Valley Borough Council, Council Chamber, Church Walk, Clitheroe, BB7 2RA	27 Jan 2016*
Edgehill University, Room JD13, Saint Helens Rd, Ormskirk, L39 4QP	16 Feb 2016*
Blackpool Council, Committee Room A, Town Hall, Talbot Sq, Blackpool, FY1 1AD	23 Feb 2016*
Fylde Borough Council, Porritt Room, Town Hall, St Anne's, FY8 1LW	08 Mar 2016*
Blackburn with Darwen BC Council Chamber, King William St, Blackburn, BB1 7DY	17 Mar 2016*
UCLAN, Sizer House, Sizer Street, Preston, PR1 7DR	23 Mar 2016*

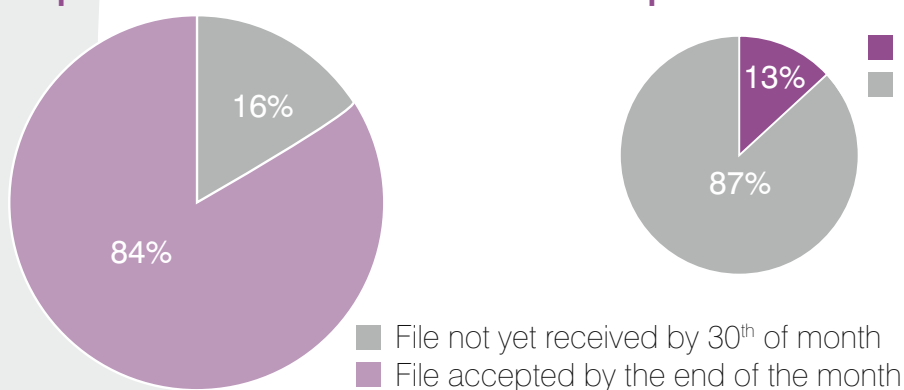
EPIC Update

Since 1 April 2014 LGPS employers have been submitting monthly files to Your Pension Service, which replace many of the forms that they used to complete, and enable us to accurately post and reconcile contributions and pensionable pay to individual member records. YPS use an internally designed system called "EPIC" to do this. EPIC has helped YPS to ensure that member data is accurate and up to date, and that every member receives their correct pension pot entitlement.

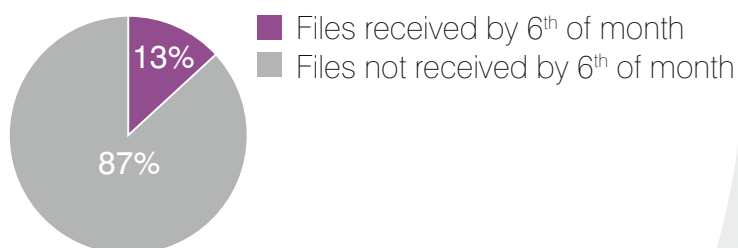
This has been a huge change in the way we do things, both for employers and for YPS. We are happy to report that the use of EPIC has led to the successful production of online annual benefit statements within the new statutory deadline.

Below are the statistics of file submissions for the period:

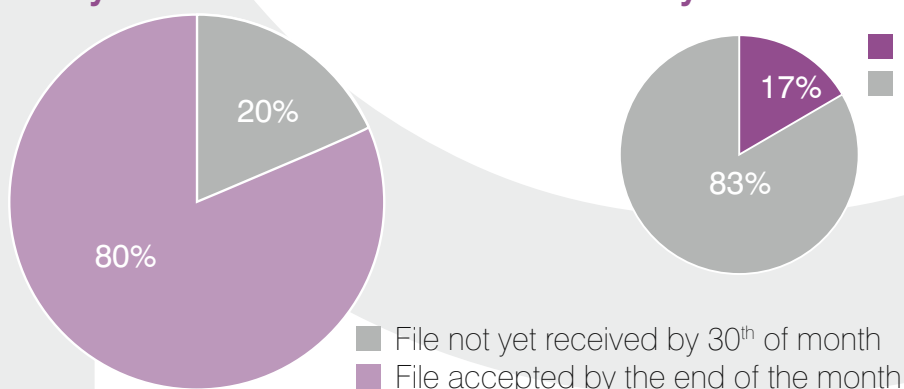
April



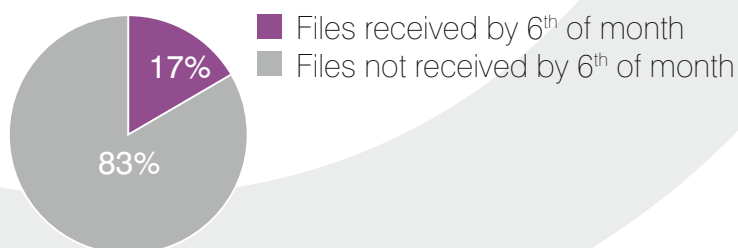
April files received by 6th of month



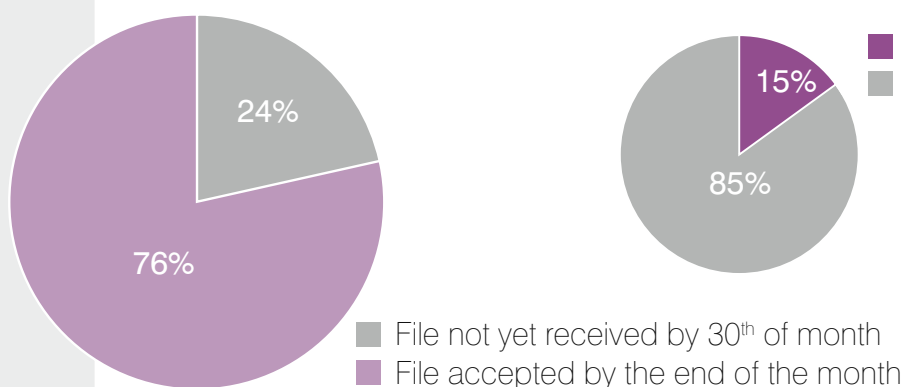
May



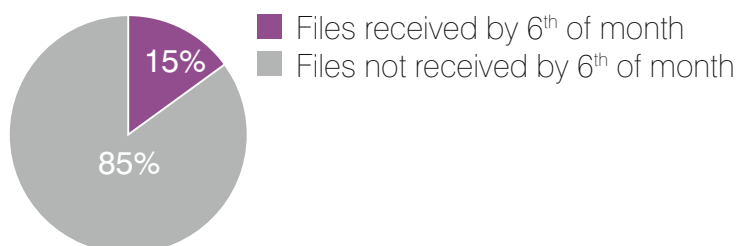
May files received by 6th of month



June



June files received by 6th of month



My Pension Online (MPO)

My Pension Online is an online facility that was developed in 2012 and launched comprehensively throughout 2013. Through 'My Pension Online' members can view their details and also securely update any changes in contact details. As well as this members can run various pension estimates assisting with planning for retirement. Members can also view their annual benefit statement via My Pension Online. Other benefits of the system include: allowing members to view their nominated beneficiaries; access to a host of forms and guides and also means that Your Pension Service can communicate with registered members via email. Currently 40168 members are registered to online.v

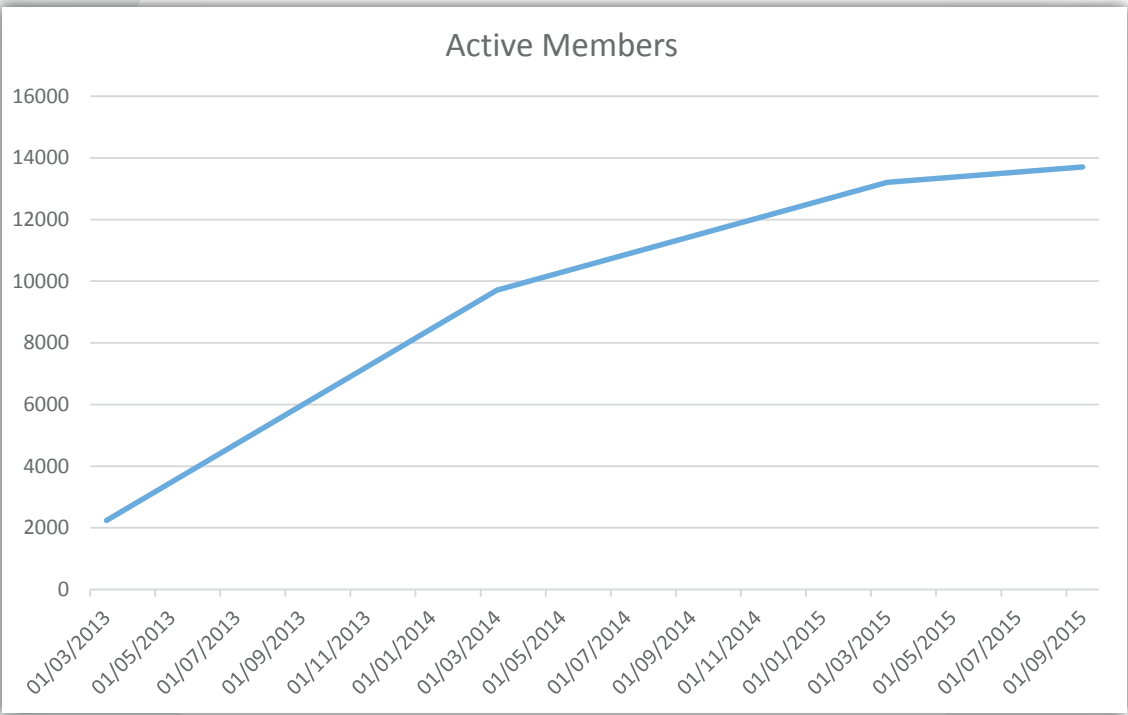
At every opportunity The Partnerships team promote 'My Pension Online' always encouraging members to get signed up online, also including the benefits of 'My Pension Online' in all presentations. Throughout the quarter the team have been delivering "drop in sessions" where members can sign up and be shown how to navigate the service and these have been held throughout the county. We offer each employer the opportunity for one of these sessions should there be enough interest.

Drop In Sessions

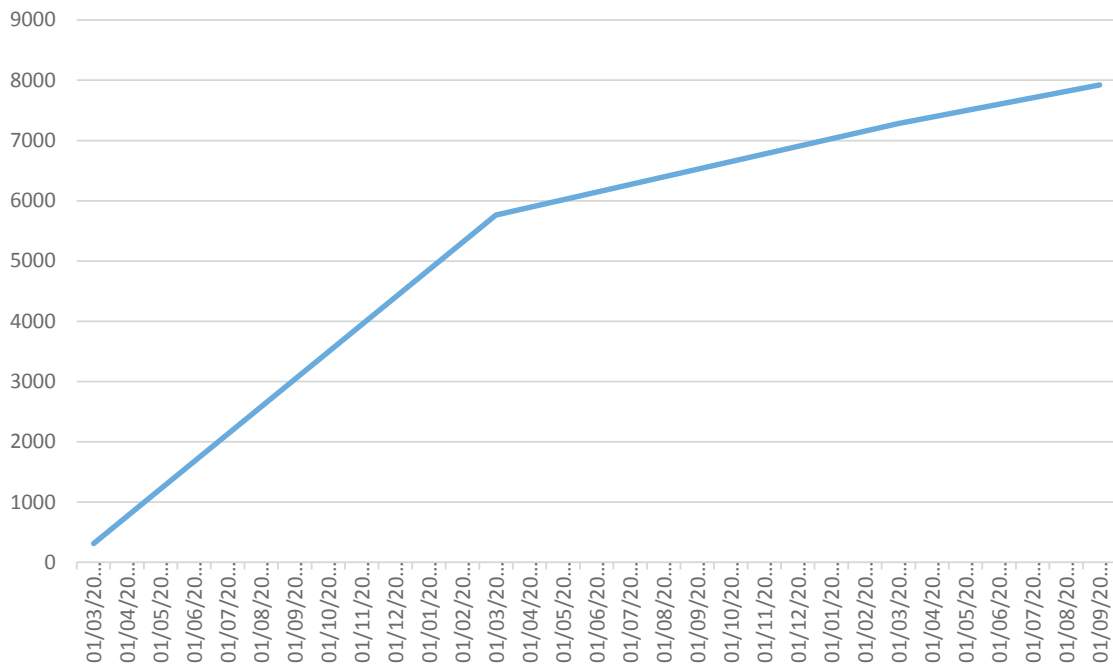
Date	Location	Time
Monday 15 June	Lancaster Library, Market Square LA1 1HY	10:00am – 13:00pm
Wednesday 17 June	County Hall, Preston PR1 0LD	10:00am – 13:00pm
Monday 29 June	Burnley Library, Grimshaw Street BB11 1NQ	10:00am – 13:00pm
Thursday 2 July	Ormskirk Library, Burscough Street L39 2EN	10:00am – 13:00pm
Wednesday 22 July	Blackpool Town Hall, Talbot Square FY1 1AD	10:00am – 13:00pm
Friday 24 July	Accrington Library, St James Street BB5 1NQ	10:00am – 13:00pm

The success of our promotion of My Pension Online can be seen from a great increase in the registered members and we are always aiming to improve the functionality of the service during 2015.

Below is a summary of how membership of 'My Pension Online' has grown since 01/03/2013.



Deferred Members



LOCAL GOVERNMENT PENSION SCHEME RETIREMENT GUIDE

PRE – RETIREMENT

Before you retire your employer may arrange for you to go on a pre retirement course to help you with:

- Investments
- Keeping Active
- Pension Benefits
- Health & Lifestyle
- Future Planning

Your employer will inform Your Pension Service of your retirement.

INTENTION TO RETIRE

Within 10 working days of being informed of your intention to retire Your Pension Service will write to you regarding:

- Your choices if your benefits are due to be reduced
- Options on how to increase your tax free lump sum (to ensure tax limits are NOT exceeded)
- Ask for information regarding entitlement to other pension benefits
- Request where applicable original Birth, Marriage and Other certificates
- Request your bank account details to pay both your pension and lump sum
- If you have AVC's your options and choices you have on drawing these too



When you receive these details you can contact us if you need any further help:

- By Phone
- Email
- Letter
- Face to Face
- Looking at our website

Please see contact details at the end of this guide.

ONCE YOUR PENSION SERVICE HAVE ALL YOUR DETAILS WE WILL

- Calculate your pension benefits
- Send you confirmation and payment details
- Pay your lump sum within 10 working days of your retirement date or receiving ALL the information (including your final pay details from your employer) which ever is the later
- Inform the tax office you have retired

WHEN YOU HAVE RETIRED

- Make pension payments on the last banking day of each month
- Apply annual increases to your pension each year in line with inflation
- Issue a combined payslip and P60 every April
- Provide you with an annual newsletter
- Tell you how to register to check your payslips on line
- if you move abroad we can pay your pension overseas

PLEASE TELL US IF...

- You retired on ill health and you have found another job
- You move or change your bank account
- You wish to make or change any nomination details (death grant or co-habiting partner nomination)



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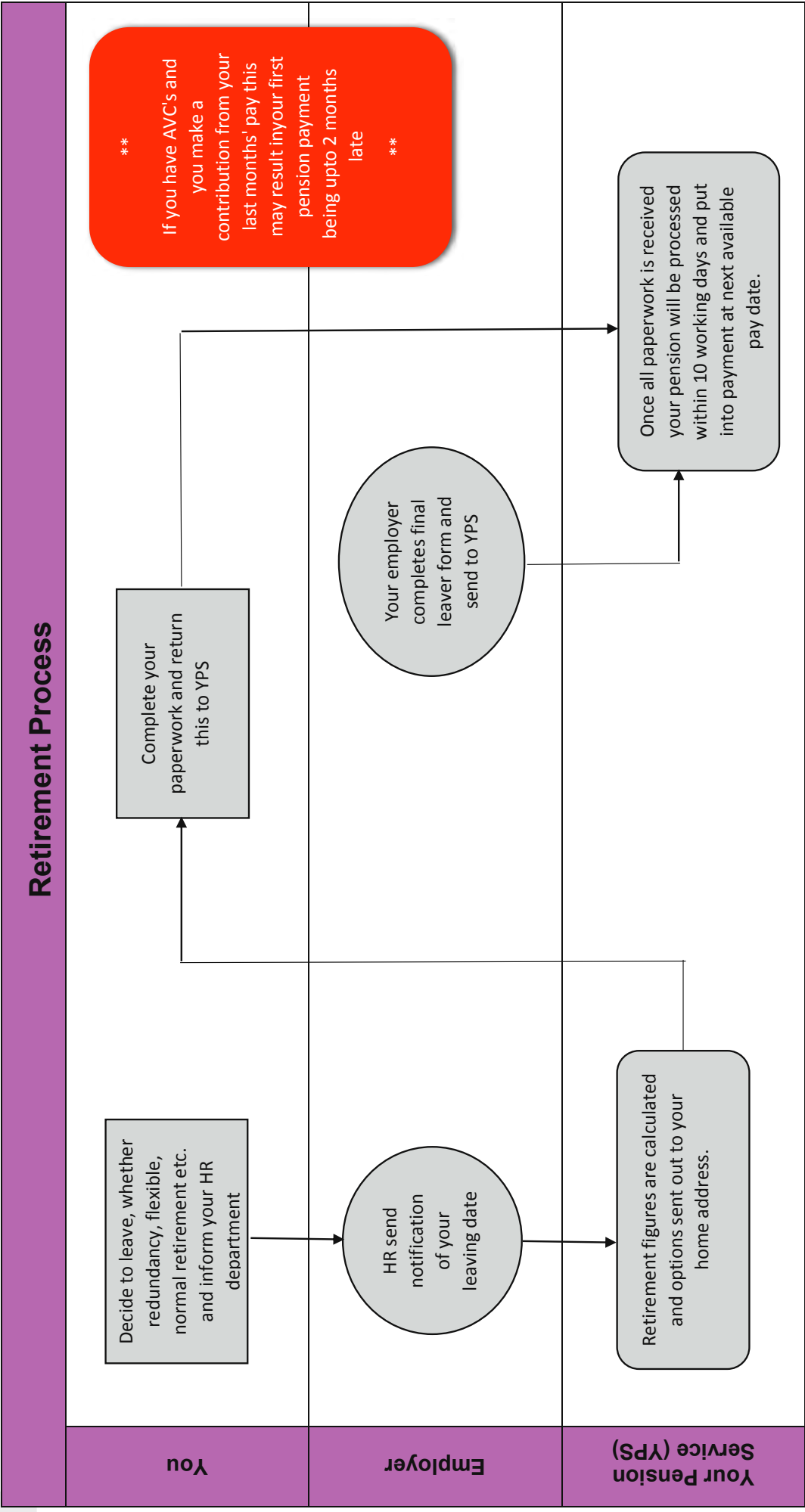
CONTACT US:

By Phone: Our helpdesk is manned Monday to Friday from 8am to 6pm 01772 530530

By Email: 24 hour automated response askpensions@lancashire.gov.uk

Website: www.yourpensionservice.org.uk

By Post: Your Pension Service, PO Box 100, Preston, PR1 0LD



*Please note – If you would like to access your payslips/P60 please register for our online service [here](#). If you are already registered please make sure you update your e-mail address if you previously used your work e-mail to register.