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| CITY OF WOLVERHAMPTON COUNCIL | Pensions Board 2 July 2019 |
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| Report Title | Customer Engagement Update | |
| Originating service | Pension Services | |
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| Report to be/has been considered by | Rachel Brothwood Tel Email | Director of Pensions 01902 551715 Rachel.brothwood@wolverhampton.gov.uk |

Recommendations for noting:

Board is asked to note:

1. The engagement activity and informed service development.
2. The Communications Policy Statement included at Appendix C.

1.0 Purpose

- 1.1 To provide the Local Pensions Board with an update of the Fund's customer engagement activity from 1st January 2019 to 31st March 2019, in line with its Customer Engagement Strategy.

2.0 Background

- 2.1 One of the Fund's key objectives is to engage to improve outcomes for our customers. In line with this objective, the Fund has published, and keeps under review, a Customer Engagement Strategy, to review satisfaction and help inform improvements to its pension services.
- 2.2 This report summarises engagement activity and the service development this is driving.

3.0 Engagement within this reporting period

- 3.1 The Fund has undertaken a wide range of proactive engagement with our customers and other stakeholders during the period 1st January 2019 to 31st March 2019.
- 3.2 In total, the Member Services team has assisted **1,780** members with pension related information. This engagement includes presentations delivered to **658** attendees held at a variety of different employers, including the district councils, universities, school and other admitted bodies.
- 3.3 The feedback from these presentations was **50%** of the members rated them as excellent, **40%** as very good, **9%** as good and **1%** as satisfactory. Further detail on the feedback can be found in appendix A with a summary of the scope of these events covered in appendix B.
- 3.4 During this reporting period the team provided **8** satellite support events to hard to reach members who may not normally be able to access our services due to the nature of their work. These events were delivered across **6** locations in Birmingham, Dudley, Halesowen, Solihull, West Bromwich and Wolverhampton to **89** scheme members. These have included leisure services staff, learning and physical disability support staff, PCSO's and Police support staff, special school staff and Social Workers within Children's Services. Please see appendix B.
- 3.5 Further support has also been provided to **700** members on an individual basis either through drop in sessions or scheduled one-to-one support sessions.
- 3.6 Scheduled one to one support consists of a "Health Check" of member record/s, providing a snap shot of the value of their benefits to date and a projection at normal retirement age. We discuss any other concerns members may have and early retirement options they may wish to explore.

- 3.7 The Fund works in partnership with local HR teams at our larger employers upon request to educate new starters of the benefits of the LGPS and provide support to members who are thinking about retirement. During this quarter we have delivered **6** LGPS induction sessions which were delivered to **79** attendees, and **3** pre-retirement events which were attended by **27** members
- 3.8 During this reporting period the Member Services Team piloted the new “Pre-Retirement Planning Workshop”. These workshops not only provide an overview of the LGPS, but also touch on state pension benefits, tax, signposting and provide members an opportunity to calculate and understand their own pension benefits. In January, the Pre-Retirement Planning Workshop pilot was offered to members at the City of Wolverhampton Council. Due to the success of the event this will now be rolled out across the region (this is covered in 11.2 of this report)

4.0 “My Pensions” portal promotion

- 4.1 To contribute towards the drive to promote the new member pensions portal, in the last quarter, the team provided a bespoke pensions portal presentation and drop-in sessions at one of the Fund’s largest educational establishments - Calthorpe Academy, which assisted **72** members register and navigate for pensions portal and take control of their benefits online.
- 4.2 There are now over **75,000** members registered and accessing information about their benefits using the pension-portal facility. During this period this increased by **722** portal registrations.

5.0 Employer Coaching

- 5.1 One of the Fund’s objectives is to partner for success, of which a key element are our customers. The Fund’s Pensions Administration Strategy (PAS) sets out the roles and responsibilities for both the Fund and our participating employers. In order to provide employers with the required support and guidance to help them meet these responsibilities, the Fund provides employer coaching sessions, with a planned schedule of events set out for each calendar year.
- 5.2 Two sessions were held during the reporting period, on 16th January 2019 (11 attendees) and 6th March 2019 (11 attendees) with the later session being bespoke to academies. Feedback was positive with all attendees rating the session as good or excellent.
- 5.3 Feedback gained from the sessions is helping to structure future bespoke and ‘short-bite’ sessions planned either in the format of face-to-face sessions or as part of the supporting webinar programme.
- 5.4 The inaugural webinar demonstration took place during February 2019 with volunteers from the Fund’s Employer Peer Group. The introduction of the webinars is designed to supplement the Funds coaching programme and an additional demonstration was covered at our May 2019 Employer Peer Group session compromising of several new

attendees for the 2019/20 cycle. Feedback was positive in general with some helpful comments in terms of potential topics for future webinars.

6.0 Employer Peer group

- 6.1 Aligned to the Fund's objective to partner for success, the Fund holds an Employer Peer Group every three months.
- 6.2 The Employer Peer Group provides the Fund with valuable feedback and allows the Fund an opportunity to trial new initiatives, procedures and ideas, before implementation, to assist both member processing efficiencies and employer performance.
- 6.3 At the Employer Peer Group meetings held on 6th February and 15th May 2019 respectively, issues covered included:
- Update on the Fund's Employer Hub development programme
 - Current ongoing consultations discussed, including:
 - Fair Deal
 - The Funds Customer Engagement Strategy
 - Provisional quote guidance document drafted by Member services following employer feedback
 - Monthly Submission process review
 - Webinar Demonstration
 - 2019 Actuarial Valuation
- 6.4 A number of suggestions were put forward and feedback given by the group with respect to the above which will be considered by the Fund in future developments of these items.
- 6.5 This was the final meeting of the 2018/19 Peer Group and subsequently invites were extended to the whole employer base in advance of the new cycle commencing from May 2019. A number of participating employers expressed an interest in being part of the group and supporting the diverse mix of employer representation on the group. The 2019/20 group is made up as follows:

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| District Council | 4 |
| Academy (MAT) | 2 |
| CAB | 1 |
| University | 2 |
| TAB | 1 |
| College | 1 |
| Designated Body | 1 |
| Other Scheduled Body | 1 |

7.0 Liaison with employers ahead of 2019 Annual Benefits Statements

- 7.1 Employer Services is working to ensure all final 2018/19 data files are received from employers in order that preparation for the 2019 ABS may commence.

- 7.2 In addition, end of year Financial Statements have been requested from all employers as an annual certification of the contributions paid to the Fund and in line with the requirements set out in the Pensions Administration Strategy.

8.0 Overall Customer Satisfaction

8.1 Employer Survey January 2019

- 8.1.1 Results from the 2019 bi-annual Employer Survey show that, 79% of employers responding are satisfied/above satisfied with the overall service provided to them by the Fund. Responses were received from 71 employers.
- 8.1.2 The key theme of the survey was around the engagement methods employed by the Fund, with particular focus on informing preparation for the 2019 Actuarial Valuation. A number of suggestions were made by respondents with respect to the assistance they would like to receive in relation to the valuation process. These suggestions will be used to structure the content of the Funds initial valuation consultation meetings and the format and frequency of future engagement sessions over the rest of the coming year and included the following (in summary):
- More upfront and explicit signposting where employer action is required
 - Timely assistance with any questions arising from valuation
 - Regular briefings and updates in order to understand progress and key milestones
 - Use of webinars to provide updates to employers with respect to the process and expectations.
- 8.1.3 When asked which support mechanisms employers would prefer to see further developments made, the highest-ranking item was the Employer Web Portal, followed by the creation of more guidance documents/videos and an improved ability to self-serve through the Fund's website. These are all items which are on the Fund's service development plan and will be rolled out over the next 12-18 months. The suggestions and comments received through the survey will be used to assist with the prioritisation of development activity when setting future priorities and objectives.

8.2 Customer Satisfaction Surveys

- 8.2.1 The rolling online customer survey available through the Fund's website continues to provide ongoing feedback and early notice of any common issues or concerns.
- 8.2.2 Alongside this, the Fund encourages feedback using a range of different channels, such as through surveys issued following member, customer and trustee events. Within all of our external surveys, two 'core' questions are included which measure overall customer satisfaction. The overall satisfaction over this period has been noted as 99%.

- 8.2.3 A pilot 'post retirement' survey was issued during this quarter which gave us some valuable insight into our customer's experience. To enable us to collate more data and have a continuous stream of feedback, we will be launching the survey as a monthly feature. We are also going to pilot a 'deferred retirement' survey within the next quarter.
- 8.2.4 Where customer feedback highlights an improvement area, these improvements, which have related to a range of system and process change, together with points for further employee training, are being investigated and monitored. We are continuing to expand and promote the surveys available and all improvement ideas are stored within our Customer Feedback Log for analysis and exploration.
- 8.2.5 As a result of the feedback received so far, we have been able to improve several outgoing letters and create/modify Fund web pages to help members self-serve. For example, in this quarter, we have been able to create a new 'bereavement' page to help support our member's personal representatives. We have also added a link to this page in our initial acknowledgement letter, so that they have access to further information on the process from the outset.
- 8.2.6 Some improvements require software development and will be explored through the Fund's Digital Transformation Programme. These improvements include:
- A review of the Pensions Portal re-set credential procedures
 - A review of the Secure Messaging process and how these messages are displayed to members.
 - Automated Email Import

9.0 Communications and Publications

- 9.1 During the reporting period, the Fund has compiled and provided a number of new and revised publications. The communications have been produced in line with the Fund's objective of engaging to improve outcomes for our customers through provision of key guidance, messaging and support. The Fund endeavours to ensure it is at the forefront of integrating the latest industry practice and guidance into its communications, whilst also tailoring the information it provides based on feedback from its customers, and, where possible, introduces new publications based on their requirements
- 9.2 Members continue to view the Funds video shorts which are available through the website. The videos assist members with registration for pensions portal, provide an overview of the LGPS, promote the 50:50 section and explain the annual benefit statements. Since the videos were published, **3,015** members have accessed and viewed the videos. This is a **27%** increase since the March customer engagement update.
- 9.3 Following feedback from the employer meeting held in September 2018 a supporting document has been drafted to help with the explaining of retirement statements by employers to members. Guidance notes have now been produced for a variety of circumstances under which a member may leave. These are now available on the Fund's

website, hyperlinked on the member pensions portal and can also be included as part of the employers' toolkit.

- 9.4 In March 2019 the Fund issued its annual Pension Smart newsletter to all our pensioner members of the scheme, this was issued via post along with P60s in March and April to **c90,000** members.
- 9.5 The 2019 Spring edition of the Employer brief was circulated to all employers during March and contained articles and important information on the following topical issues and Industry updates:
- Internal Dispute Resolution Procedure
 - 2019 Actuarial valuation
 - Cost management following the SAB review
 - New fair deal Consultation
 - Detailed instructions regarding notifying the Fund of a scheme leaver
 - Upcoming employer events

The Spring brief included the usual features around process reminders, warnings and the promotion of Fund support and guidance available to employers. A copy can be found on the Fund's website.

10.0 Pension Roadshows

- 10.1 As part of the Fund's communication plan, the Fund provides face-to-face support on the pension roadshow vehicle. This enables the Fund to actively engage with its membership across the West Midlands, increasing awareness of the LGPS and its benefits and promoting the Fund's member pensions portal expanding the scope for self-service. The Fund also receives valuable feedback from these events to help shape future service delivery.
- 10.2 During this reporting period the team delivered the annual Roadshows at Depot locations across the West Midlands region. The team delivered **9** roadshow events which saw **422** members come on board the bus and seek support with their pension benefits. This is a 16% increase in attendance when compared to last year.

11.0 Support and communication on the horizon over the next quarter

- 11.1 The Fund has or will be providing various support and communication to its customers and stakeholders in the near future, which will be covered in future Board reports. This range of activity extends from working with LGA and other funds, the development of new methods of communication to engage with our membership and upcoming support which is due to be delivered to members.
- 11.2 Following on from 3.9 in this report the Member Service Team is rolling out the new pre-retirement planning workshop across the region have already secured booking with Dudley MBC, South & City College and a quarterly commitment for the workshop from

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Walsall MBC. We are also currently working with **9** other employers to roll this support out.

- 11.3 The Annual Benefits Statement for Deferred members has been designed for 2019 and also contains important updates regarding new regulations which came into effect from January 2019. The statement is due to go live on the Fund member pensions portal on the 3 June. Last year the Fund notified members that their statement was on-line through a bulk email, due to the success of this in 2018, we will be emailing **c36,000** members again between 3 June and 6 June 2019.
- 11.4 The LGA has secured a budget to create member videos which explains the LGPS for all LGPS Fund's to use. The idea is the videos will promote various parts of the LGPS and increase member engagement with their benefit. The West Midlands Pension Fund is one of three LGPS Funds which is working with the LGA to procure a supplier to make the videos and work with them to design and commission them.
- 11.5 The programme of employer performance feedback will continue with particular focus on the remaining largest employers not yet seen during this calendar year. Invites have been extended to a further 3 employers for suggested discussion to take place prior to the end of quarter two. In addition, regular follow up calls have been requested with those employers seen during this reporting period
- 11.6 The Member Services Team is currently organising the annual FE College and Universities Pension Roadshow events across the region. These are due to be delivered between the 4th & 12th July 2019.
- 11.7 As part of the Funds 2019 Actuarial Valuation preparations, all employers are due to be issued with an electronic 'health check' document asking employers to check or confirm the following details:
- Accuracy of active member lists as at 31st March 2019 held by the Fund
 - Details of any casual employees (for help with reconciliation of monthly data)
 - Details of the contacts held for the organisation (and payroll provider if appropriate).
 - List of approved users currently registered as having access to an organisation via the Employer Web portal
- 11.8 The first session of the 2019/20 peer group will take place with a refreshed list of attendees which includes some previous group members together with some brand-new members. The first session will include a further demonstration of the planned webinar coaching programme for feedback and comments together with a number of other topical issues for the group to discuss
- 11.9 The Fund's commitment to participate in different channels of engagement to communicate with its employers and members continues. The roll out of webinars to both members and employers is now increasing in momentum and the target for full roll out during early summer is on track.

11.10 Planning for the 2019 actuarial valuation, the Fund will be running a series of multi-employer briefing sessions across the West Midlands area to discuss the actuarial valuation and to ensure employers are fully equipped and informed in terms of what might be expected. The briefing sessions will allow employers to learn more about the funding strategy review, the process and how this review may impact on contribution requirements from April 2020. These sessions will cover the following areas:

- An overview of the 2019 valuation and how funding has developed since 2016.
- An update on how the Fund might reflect differing employer circumstances.
- How the Fund might assist employers to manage and mitigate the liability risks.
- Discuss the information the Fund will require to assess the employer's ability to support future contribution proposals.

12.0 Customer Engagement Strategy

12.1 Following approval of the Customer Engagement Strategy by Pensions Committee, the document has now been made live via the Fund's website together with the Customer Engagement plan.

12.2 Events that have taken place, will be tracked quarterly against the planned events detailed in the Customer Engagement Plan and submitted for review.

13.0 Communications Policy

13.1 Aligned to the revised Customer Engagement Strategy, in line with the statutory obligations set out in the LGPS Regulations, the Fund has reviewed the Communications Policy. The policy was approved by Pensions Committee at their June 2019 meeting. This policy will remain subject to a process of continued review against the Fund's objectives and deliverables set out in the Customer Engagement Strategy.

14.0 Mid-Year Review 2019

14.1 Invites were issued to all participating employers, Union representatives, Pensions Committee and Local Pensions Board members regarding the Funds Mid-Year Review to be held at the Hayward Suite at Molineux Stadium on 3rd July 2019.

15.0 Financial implications

15.1 The report contains no direct financial implications

16.0 Legal implications

16.1 The report contains no direct legal implications.

17.0 Equalities implications

17.1 The report contains no direct equalities implications.

18.0 Environmental implications

18.1 The report contains no direct environmental implications.

19.0 Human resources implications

19.1 This report contains no direct human resources implications.

20.0 Corporate landlord implications

20.1 The report contains no direct corporate landlord implications.

21.0 Schedule of background papers

21.1 None.

22.0 Schedule of Appendices

22.1 Appendix A: Member Services feedback

22.2 Appendix B: Member Services events covered 1 January 2019 – 31 March 2019.

22.3 Appendix C: Communications Policy Statement 2019