

Pensions Committee

12 December 2018

Report Title	Customer Engagement Update	
Originating service	Pension Services	
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Recommendation for noting:

The Committee is asked to note:

1. The engagement activity and informed service development.

1.0 Purpose

- 1.1 To provide Committee with an update of the Fund's customer engagement activity from 1 July to 30 September 2018, 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 1 July to 30 September 2018.
- 3.2 In total, the Member Services team has assisted **1,280** members with pension related information. This engagement includes presentations delivered to **391** attendees held at a variety of different employers, including the district councils, universities, schools/academies and other admitted bodies.
- 3.3 The feedback from these presentations was **43.25%** of the members rated them as excellent, **42.75%** as very good, **13.37%** as good, **0.63%** as satisfactory. Further detail on the feedback can be found in appendix A with a summary of the scope of these events covered in appendices B and C.
- 3.4 During this reporting period the team provided **12** 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 **9** locations in Birmingham, Brierley Hill, Oldbury, Tipton, West Bromwich and Wolverhampton to **114** scheme members. These have included library staff, mental health staff, teaching assistants, school support staff, Police Community Support Officers (PCSOs) and Police support staff.
- 3.5 With regards to the events which were delivered to PCSOs and Police support staff, we have received positive feedback from the Chief Inspector of Public Protection commenting that the events have been very popular with their staff and a request to roll these events out to other parts of the West Midlands.
- 3.6 Further support has also been provided to members either through drop in sessions or scheduled one-to-one support sessions to **181** members on an individual basis.
- 3.7 Scheduled one-to-one support consists of a "Health Check" of a 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.

- 3.8 The Fund works in partnership with local HR teams at our larger employers upon request to educate their new starters on the benefits of the LGPS. During this quarter we have delivered **4** LGPS induction sessions which were held at Walsall MBC and the City of Wolverhampton Council which were delivered to **88** attendees.
- 3.9 During this quarter the Fund was invited to present on a variety of subjects including funding, administration and pensions portal promotion at the Solihull Business Managers Group.

We were also asked to attend the Coventry Schools Business Managers meeting in late October. We are currently collating the feedback and actions which will be published in the next report. Feedback from both groups has been very positive and we expect to receive requests to provide further pension support at schools and academies across Coventry.

3.10 “My Pensions” portal promotion

- 3.10.1 To contribute towards the drive to promote the new member pensions portal, in the last quarter the team has organised **2** pensions portal drop-in sessions at Coventry City Council assisting **86** members to register for pensions portal and take control of their benefits online.

Further pensions portal drop-in events have been delivered at Solihull MBC and Walsall MBC which will be reported in the next Customer Engagement Update.

- 3.10.2 The Fund has used a range of marketing techniques to advertise the portal and is actively monitoring the impact on take-up.
- 3.10.3 There are now over **72,000** members registered and accessing information about their benefits using the pensions portal facility. This is an increase of over 100% since the launch of the new platform late August 2017. Between the period 1 July to 30 September 2018, 7,292 members initiated web registrations (1,328 of which have not activated their accounts). A breakdown of those registered and authenticated between the Main Fund and WMITA is provided below:

Registered
WMITA - 908
WMPF – 68,939

3.11 Employer Coaching

- 3.11.1 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.

- 3.11.2 At the most recent employer coaching session held on 12 September 2018, there were 10 attendees representing 7 employers. Feedback was positive with over 85% of attendees rating the session as good or excellent.
- 3.11.3 Investigations and developments continue in respect to the introduction of the use of videos / webinars to enable the Fund to cascade these education sessions to a wider section of its employer base. It is anticipated that these will be rolled out in the first half of 2019.
- 3.11.4 An additional bespoke coaching session has been planned for November 2018. The focus will be on the roles and responsibilities of Academies within the Fund. This session has seen unprecedented levels of interest with 27 attendees registered. As a result, further bespoke sessions are being planned for 2019.
- 3.11.5 Aligned to the Funds objective to increase its communication with individual employers on performance and data quality and serving as an extension of the employer coaching programme, a number of bespoke employer meetings are being arranged towards the end of 2018. The aim of such meetings is to discuss data improvement plans tailored to each employer to ensure there is continual improvement in Fund records and information provided by employers, as well as processing timeliness and accuracy. This supports the wider workstream of data quality checks and increase in common and conditional data records, in line with the expectations set by the Pensions Regulator.

3.12 Employer Peer group

- 3.12.1 Aligned to the Fund's objective to partner for success, the Fund holds an Employer Peer Group every three months.
- 3.12.2 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.
- 3.12.3 The most recent Employer Peer Group meeting held on 5th September 2018, was attended by 9 employer representatives and a representative from the Funds software provider.
- 3.12.4 A number of topical issues were covered including:
- Consultation feedback from Civica with respect to planned Employer Hub developments
 - Employer Dashboard update

3.13 Additional targeted and timely engagement on production of benefit statements

3.13.1 In order to ensure communication remained open with employers regarding the rolling Annual Benefit Statement programme and progress with processing monthly submissions, the Fund invited a number of employers to attend a Fund-Employer meeting on Wednesday 5th September 2018. This was attended by 20 representatives from 16 employers and pre-empted issue of further communication to employers on the actions needed by them to support and increase the production of benefit statements for their members.

4.0 Employer & Member Surveys

4.1 Employer Survey 2018

4.1.1 65% of employers who completed the survey rated the overall service provided to them by the Fund as being above average or excellent (89% rated average or above); 11% of employers rated the overall service provided as below average/poor. Where contact details were provided, the concerns raised have been investigated further and are being addressed.

4.1.2 Key results from the survey are set out below:

- **Web Portal functionality & performance/MDC**

A large proportion of the survey answers were dominated by employers' views on the transition to monthly submissions, and Web Portal availability. Of those employers rating the overall service provided by the Fund as below average/poor, 57% stated this was due to the Web Portal availability/navigation and/or the monthly submission process. Web portal concerns are being addressed as part of the ongoing development with the Fund's software provider. A number of additional online guidance notes and support tools are also being developed by the Fund to assist with the monthly submission process, with further development planned as part of a wider review of the process, one year on.
- **Communication/education**

Whilst all services offered by the Fund cannot be tailored to each employers' needs, generic guidance documents would ensure that process requirements are communicated in a uniformed way (similar to the employer brief – which employers classed as the most widely used service). The production of an Employer Manual is planned to provide interactive guidance tools for employer reference. Additionally, the survey results indicated that employers would benefit from Employer Coaching sessions dedicated to their employer-type (i.e. District Councils, Academies etc). Bespoke coaching sessions have now been scheduled with further sessions to take place in 2019.

- **Actuarial valuation and changes to contribution rates**

Communication with employers regarding the 2019 Actuarial Valuation, and the potential impact the results may have on individual organisations was a common theme from the survey. Engagement with employers on the 2019 valuation has already begun through meetings with employer groups and the Fund's AGM. A programme of engagement activity has been prepared as part of the wider 2019 planning exercise. It is noted that individual consultation meetings will be more challenging for this review due to the growth in number and widened diversity of employers. Engagement is therefore starting earlier with this actuarial valuation process, given the requirements of our employer-base and also the demonstrable benefits on both sides as a result of early dialogue to capture any potential issues and aid planning.

4.2 Member Surveys

- 4.2.1 The rolling online member survey available through the Fund's website continues to provide ongoing feedback and early notice of any common member issues or concerns.
- 4.2.2 A revised version of online survey went live mid-September, with the aim of obtaining feedback on the customer's overall experience with the Fund, on their latest interaction with us (and the identification of that interaction), and on the range of communication channels the Fund offers. As a result, we expect to receive quantifiable data that we can use to monitor trends and shape services in these areas in line with our objective to improve outcomes for customers. In addition to the website, the new survey facility is being advertised through the Customer Services email facility and reception service.
- 4.2.3 The first results will be published in the next Customer Engagement Update report.

5.0 Communications & Publications

- 5.1 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.
- 5.2 For 2018 the Fund has implemented a rolling Annual Benefits Statement programme to maximise the number of statements we produce. As at 23 November 2018, the Fund has produced Benefits Statements for **70%** of active members. Within this, **1055** paper statements have been provided to members who expressed that their preferred communication method is written.

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- 5.3 During this reporting period four videos have been uploaded to the Fund's website. These videos assist members to register for pensions portal, provide an overview of the LGPS, promote the 50:50 section and explain a member's Annual Benefits Statement. Since the launch of these videos on the Fund's website in early September, **1297** members have accessed and viewed them.
- 5.4 As a result of the Prudential changing their business model earlier this year to cease face-to-face member support and joint Fund presentations, the Member Services team have enhanced the literature and information throughout our suite of presentations to ensure members are still aware of the advantages and tax savings of purchasing additional voluntary contributions.
- 5.5 The 2018 Autumn edition of the Employer Brief was circulated to all employers during September and contained articles about changes to regulations, guidance for employers on the LGPS pension considerations when thinking about awarding service contracts to third-parties and planned event details together with the regular items around process reminders and the promotion of web portal to members. A copy is available on the Fund's website and has been issued to all employers registered on the Fund communications log to receive updates on a quarterly basis.

6.0 Pension Roadshows

- 6.1 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.
- 6.2 During this reporting period **7** roadshow events have been delivered across a variety of locations which supported **451** members. These locations included Colleges and Civic Sites. Please see appendix D for feedback.
- 6.3 The Fund has also delivered its annual autumn roadshow events throughout the West Midlands region. Based on an initial review of attendees the 2018 roadshow events have seen an increase in footfall of **29%** compared to 2017.

7.0 Support & communication on the horizon over the next quarter

- 7.1 The Fund will continue to look at ways to increase customer engagement, working with the LGA comms group and partnering with others to look at efficient and joined-up LGPS communications.
- 7.2 Based on the success of previous sessions and several requests made at the Fund's 2018 Mid-Year Review meeting, the Member Services team are due to deliver **15** pension tax presentations across our district employers. The objective is to enhance

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member awareness of potential tax charges on their pension savings, covering the lifetime allowance and annual allowance limits.

- 7.3 Salary Sacrifice Shared Cost Additional Voluntary Contributions (SS SCAVC) events were held in partnership with Sandwell MBC and Pension Wise (the governance-backed pensions advisory service) to highlight the member benefits and tax savings when making additional contributions. 3 presentations were delivered mid-October to 87 members.
- 7.4 The Fund is also currently working with Solihull MBC and their adviser KPMG to deliver similar SS SCAVC support in November.
- 7.5 With the commitment to increasing engagement with our pensioner members to capture their feedback on the transition from work to retirement. The 2018 Pensioner Engagement Forum was delivered on the 5 October, from which the team gained valuable feedback to shape our service fit for the future. Based on feedback from the event, in order to assist members to register on pensions portal and understand how to navigate around, we plan to pilot a “Tea & Teach” session where members can come into the Fund, join us for a tea or coffee and we can sign them up to pensions portal and give them advice on how to use it.

All feedback will be reported over the next quarter and to pensioner members next year under the “*You said, we did!*” section of the Pensioner Newsletter.

- 7.6 LGA has launched its Additional Voluntary Contribution member guide across all Funds. This guide was written and designed by the West Midlands Pension Fund and we have received several compliments including a request to convert it to Welsh to assist other Funds.
- 7.7 Presentations are offered to members at their employer locations, however we appreciate that is not always possible for members to attend due to work commitments. To remove this barrier, we are increasing our electronic communication methods and are putting steps in place to implement a webinar framework to complement our face-to-face presentations, the first pilot of which is expected to take place over the next quarter.
- 7.8 The Fund presented on the subject of preparing for the 2019 actuarial valuation at the Birmingham Association of School Business Management (BASBM) Autumn Conference on Wednesday 14th November.

8.0 Annual General Meeting

- 8.1 The Fund held its employer Annual General Meeting at the Molineux Stadium on 13th November 2018, to which all participating employers were invited. 90 attended from 39 employers, representing a wide cross-section of the employer base, including local authorities, the education sector (higher education, further education and academies), housing associations, private and voluntary sector organisations, pension committee/board members and trade union representatives. Initial feedback indicated that 43% of attendees rated the event as excellent and 57% rated it as good. All the

subjects which were presented on generated a similar level of interest. Specific feedback was received with regards to the temperature of the room and the visibility of the screens which has been fed back to the venue.

8.2 More information and feedback from the event will be covered in the next Customer Engagement Update.

9.0 Financial implications

9.1 The report contains no direct financial implications

10.0 Legal implications

10.1 The report contains no direct legal implications.

11.0 Equalities implications

11.1 The report contains no direct equalities implications.

12.0 Environmental implications

12.1 The report contains no direct environmental implications.

13.0 Human resources implications

13.1 This report contains no direct human resources implications.

14.0 Corporate landlord implications

14.1 The report contains no direct corporate landlord implications.

15.0 Schedule of background papers

15.1 None.

16.0 Schedule of appendices

16.1 Appendix A: Member Services feedback

16.2 Appendix B: Member Services events covered 1 July 2018 – 30 September 2018

16.3 Appendix C: Member Services, Events Attended

16.4 Appendix D: Satellite Support & Roadshow Events