

<b>Report Title</b>	Customer Engagement Update	
<b>Originating service</b>	Pension Services	
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**Recommendation for approval:**

Committee is asked to approve:

1. The revised Customer Engagement Strategy and associated Customer Engagement Plan (appendices C and D) as outlined in section 12.

**Recommendation for noting:**

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 October 2018 to 31 December 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 October 2018 to 31 December 2018.
- 3.2 In total, the Member Services team has assisted **2,013** members with pension related information. This engagement includes presentations delivered to **876** attendees held at a variety of different employers, including the district councils, universities, schools and other admitted bodies.
- 3.3 The feedback from these presentations was that **46.08%** of the members rated them as excellent, **41.33%** as very good, **11.17%** as good and **1.42%** 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 **18** 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 **12** locations in Birmingham, Bloxwich, Brierley Hill, Coventry, Dudley, Solihull, Stourbridge, Wednesfield, West Bromwich and Wolverhampton to **176** scheme members. These have included dementia care support workers, leisure services staff, learning and physical disability support staff, library staff, property services staff, PCSO's and Police support staff and Social Workers within Children's and Adults Services. Please see appendix B.
- 3.5 Following the positive feedback from the Chief Inspector of Public Protection from the events for PCSO and Police support staff and a request to roll these events out to other parts of the West Midlands, we have now covered staff in Coventry and have organised events with Solihull for January 2019.
- 3.6 Further support has also been provided either through drop in sessions or scheduled one to one support sessions to **295** 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 inform new starters of the benefits of the LGPS and provide support to members who are thinking about retirement. During this quarter we have delivered **4** LGPS induction sessions which were delivered to **98** attendees, and **6** pre-retirement events which were attended by **92** members
- 3.9 Following the issue of the pension saving statements in October 2018 the Member Services team provided support to higher earners of the scheme through working with employers to deliver pension tax presentations. During this period **12** presentations were delivered across the West Midlands attracting **102** attendees.
- 3.10 The Fund presented on the 2019 Actuarial Valuation process at the Birmingham Association of School Business Management (BASBM) Autumn Conference on Wednesday 14 November. The presentation gave an overview of the valuation process, including individual employer funding issues and wider public sector review considerations. It also highlighted the importance of forward planning and encouraged early engagement with the Fund as part of the 2019 valuation process.

#### **4.0 Pension Roadshows**

- 4.1 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.
- 4.2 During this reporting period the team was completing the second stage of our autumn roadshow commitments which are delivered throughout the West Midlands region, we delivered our final **5** roadshow events which saw **514** members come on board the bus and seek support with their pension benefits. Please see appendix **B**.

#### **5.0 “My Pensions” portal promotion**

- 5.1 To contribute towards the drive to promote the new member pensions portal, in the last quarter the team has organised **2** pension portal drop-in sessions at Solihull MBC and Walsall MBC assisting **67** members register for pensions portal and take control of their benefits online.

5.2 There are now over **74,211** members registered and accessing information about their benefits using the pension-portal facility. This is an increase of over 100% since the launch of the new platform late August 2017.

## **6.0 Employer Coaching**

6.1 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.

6.2 At the most recent employer coaching session held on 7 November 2018, there were **14** attendees representing over **25** employers within the Fund. This session was tailored to be academy specific with many attendee's present representing a Multi Academy Trust. Feedback was positive with all attendees rating the session as good or excellent.

6.3 Following the success and high attendance levels at the session in November these bespoke sessions have now been scheduled to take place throughout 2019. Dates have been advertised via the quarterly Employer Brief and the Funds website.

6.4 Developments around the use of videos/webinars to supplement the Funds coaching programme have advanced during the period and a demonstration took place on 26 February 2019, with volunteers from the Fund's Employer peer Group. Feedback from the session will be used to help improve and plan the delivery of future sessions.

## **7.0 Employer Peer group**

7.1 Aligned to the Fund's objective to partner for success, the Fund holds an Employer Peer Group every three months.

7.2 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.

7.3 At the most recent Employer Peer Group meeting held on 30 November 2018, issues covered included:

- Update on the Fund's Employer Hub development programme
- 2018 Annual Benefit Statements (ABS)
- AGM feedback
- 2019 Actuarial Valuation and engagement planning
- Fund support development (coaching, website, employer brief etc)
- Increasing member web portal sign-up

7.4 A number of suggestions were put forward by the group with respect to the above items and the way in which the Fund can improve, develop and increase take up of its services, improve support mechanisms and explore new methods of engagement.

## **8.0 Fund ABS and MDC Update to Employers**

8.1 Following the Fund-Employer meeting held in September 2018, where an update was given on Monthly Submissions and ABS, Data Improvement Plans were issued to a number of employers in October 2018, targeting areas of focus, with the aim of increasing ABS production.

8.2 A further update was issued in November 2018 to all employers regarding the rolling ABS programme with a final updated position for the year being provided in the Winter edition of the employer brief during December 2018.

## **9.0 Overall Customer Satisfaction**

### **9.1 Employer Survey 2018**

9.1.2 Drafting of the bi-annual Employer survey took place within the period. Following review by members of the Local Pension Board at their January meeting, this was issued to all employers on 31 January 2019.

9.1.3 The key areas of focus within the survey are:

- Promotion of member engagement
- 2019 Actuarial valuation considerations
- Employer support by WMPF
- Service ratings within WMPF

9.1.4 Feedback will be analysed once the survey closes and a summary of results will be provided in the next quarter's report.

### **9.2 Customer Satisfaction Surveys**

9.2.1 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.

9.2.2 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%.

9.2.3 A 'post retirement' survey has been launched to assist review of the customer experience and test the effectiveness and any opportunity to improve the service we deliver to members on retirement.

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- 9.2.4 Where customer feedback highlights an improvement area, these improvements are being investigated and monitored.
- 9.2.5 For example, 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. We have also been able to use feedback to provide additional training to team members wherever necessary.
- 9.2.6 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

## 10.0 Communications and Publications

- 10.1 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 requirements
- 10.2 During this reporting period members are continuing 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. Over the last six months **2,194** members have accessed and viewed the videos.
- 10.3 The 2018 Winter edition of the Employer brief was circulated to all employers during December and contained articles about the 2019 Actuarial valuation, changes to regulations, upcoming employer events together with the regular items around process reminders and the promotion of pensions portal to members and coaching for employers. A copy can be found on the Fund's website.
- 10.4 In October 2018 the Fund launched its first Pension Smart E-Newsletters to active and deferred members of the scheme. This communication included important regulation updates from May 2018 and other topical issues. The Deferred Newsletter was emailed to **35,024** members and the Active newsletter was emailed to **52,954**.
- 10.5 The Pensions Regulator is currently campaigning to create awareness to members about the risk of Pension scams. To support this, the Fund sent a bulk email in January 2019 to active and deferred members (**71,212** emails) to increase member awareness of the signs of pension scams and providing further sign-posting and support. The Fund also intends to update our website to include related wording.

## **11.0 Support and communication on the horizon over the next quarter**

- 11.1 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 will be available on the Fund's website shortly, hyperlinked on the member pensions portal and can also be included as part of the employers' toolkit.
- 11.2 The Fund is in the process of designing member communications to explain the new regulation changes which came into effect from 10 January 2019. The communication targets deferred members who have left the scheme before 1 April 1998 and highlights the change to when they can claim their benefit early. The Fund will be satisfying disclosure regulations by writing to **5,808** members in March and April to notify them of the changes and how it will affect them along with putting information on the website and in the 2019 E-Newsletters.
- 11.3 The annual Pensioner newsletter will be issued via post along with P60s in March and April to c90,000 members.
- 11.4 The Fund is committed to finding different channels of engagement to communicate with its employers and members and is currently road-testing webinars with internal staff and the Employer Peer Group. The aim is to launch this method of communication to all members, to align to, and cover, topics regularly delivered by the Fund at events across the region. For employers this will provide an extension to the current coaching programme offered. The aim is for such webinars to be rolled-out during early summer to help manage the increased demand on the service in a cost effective and accessible manner.
- 11.5 As part of the consultation process for the 2019 actuarial valuation, the Fund has scheduled a series of initial 'What to expect from the 2019 actuarial valuation' sessions, which are being planned across the West Midlands region. All participating employers will receive an invitation to these sessions and they will be advertised in the Employer Briefing Note. Details will be finalised and confirmed in the next quarterly report.

## **12.0 Customer Engagement Strategy**

- 12.1 Since the last refresh of the Customer Engagement Strategy which was in 2018, there has been several amendments that have been made to this strategy, including the revised and updated complaints and feedback management procedure and the introduction of employer and customer road maps. Whilst bringing the existing strategy up to date, the look and feel of the document has also been updated to include for example, more sign-posting and hyper-linking to ease navigation.
- 12.2 The revised Customer Engagement Strategy for Committee's review and approval is detailed in appendix C.

12.3 The associated Customer Engagement Plan has also been updated to reflect our upcoming stakeholder activities. Please see appendix D.

### **13.0 Mid-Year Review 2019**

13.1 The Fund is to host its employer Mid-year review at the Hayward Suite at Molineux Stadium on 3 July 2019, to which all participating employers, Pension Committee and Local Pensions Board members will be invited.

### **14.0 Financial implications**

14.1 The report contains no direct financial implications

### **15.0 Legal implications**

15.1 The report contains no direct legal implications.

### **16.0 Equalities implications**

16.1 The report contains no direct equalities implications.

### **17.0 Environmental implications**

17.1 The report contains no direct environmental implications.

### **18.0 Human resources implications**

18.1 This report contains no direct human resources implications.

### **19.0 Corporate landlord implications**

19.1 The report contains no direct corporate landlord implications.

### **20.0 Schedule of background papers**

20.1 None.

### **21.0 Appendices**

21.1 Appendix A: Member Services feedback

21.2 Appendix B: Member Services events covered 1 October 2018 – 31 December 2018

21.3 Appendix C: Customer Engagement Strategy

21.4 Appendix D: Customer Engagement Plan

21.5 Appendix E: Communications Policy Statement