

Pensions Board

22 October 2019

Report Title	Customer Engagement Update	
Originating service	Pension Services	
Accountable employee(s)	Simon Taylor	Head of Pensions
	Tel	01902 554276
	Email	Simon.taylor2@wolverhampton.gov.uk
Report to be/has been considered by	Rachel Brothwood	Director of Pensions
	Tel	01902 551715
	Email	Rachel.brothwood@wolverhampton.gov.uk

Recommendation for noting:

Board is asked to note:

1. The engagement activity and informed service development.

1.0 Purpose

- 1.1 To provide the Board with an update of the Fund's customer engagement activity from 1 April 2019 to 30 June 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 1 April 2019 to 30 June 2019.
- 3.2 In total, the Member Services team has assisted **1,323** members with pension related information during the period. This engagement includes presentations delivered to **356** 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 **43%** of the members rated them as excellent, **44%** as very good, **11%** as good and **2%** 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 **9** satellite support events too hard to reach members who may not normally be able to access our services due to the nature of their work.
- 3.5 Further support has also been provided to members either through drop in sessions or scheduled one to one support sessions to **967** members on an individual basis.
- 3.6 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 **4** LGPS induction sessions which were delivered to **64** attendees, **1** pre-retirement presentation and **1** pre-retirement workshop event which were attended by **30** members
- 3.7 On the 17 May the team piloted a new event called "Tea & Teach". This event was an output of our pensioner engagement forum based on feedback received and provides another opportunity to engage with our Pensioner membership. Due to the success of the pilot event, "Tea & Teach" will be rolled-out over the West Midlands region throughout 2020.

- 3.8 Comparison of the six months 1 January 2019 – 30 June 2019 to the corresponding period last year shows that member attendance levels for events provided by the Fund have remained broadly even with just over 3,100 during the first six months of the calendar year. Whilst overall levels are similar, there has been a transition in the events delivered, in response to service change and member feedback and change in member contact. Of particular note are the following:
- Following a change in Prudential's business model, removing the delivery of presentations, the Fund has incorporated its own AVC education events
 - New events include Tea & Teach and the Pre-Retirement Workshop.
 - Registrations for My Pensions Portal have increased from 62,000 in 2018 to 82,780 at the same point in 2019 (and a 10% increase on the previous quarter).
- 3.9 As the Fund evolves its service to reach more members, we have increased our digital footprint via initiatives such as webinars and online video shorts. Going forward we will monitor the effectiveness of this method of engagement both in terms of volume and via structured feedback, which will be summarised for the Board's information.
- 4.0 Employer Coaching**
- 4.1 One employer coaching session was held during the reporting period on 5 June 2019 which was based around roles and responsibilities in line with the Pensions Administration Strategy (PAS). In total there were ten attendees and feedback was positive with all attendees rating the session as good or excellent.
- 4.2 Following feedback gained from the sessions the Employer Services team held 'short-bite' sessions after the Mid-year review in May, where employers were invited to drop in and speak with a member of the team directly on issues relating to the administration of LGPS and regulation queries. Ten employers took up this opportunity.
- 5.0 Employer Peer Group**
- 5.1 Aligned to the Fund's objective to partner for success, the Fund holds an Employer Peer Group every three months.
- 5.2 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.
- 5.3 The most Employer Peer Group held during this quarter was the first for 2019/20 incorporating the new attendees, issues covered included:
- Member and Employer Services support including Webinar demonstrations and overview of the new 'Pre-retirement workshops' due to be rolled out
 - Current ongoing consultations including proposed implementation of the £95k Exit Cap

- 2019 Actuarial Valuation including the employer health check for comment before issue to all employers
- Future work programme and meeting agenda

5.4 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.

5.5 The group was also asked to spend some time looking over the Funds website with feedback to be provided in due course to help with ongoing review to improve and increase the ability for employers and members to self-serve.

6.0 Employer Health Check

6.1 Aligned to the 2019 actuarial valuation, the Fund issued an 'Annual Health Check' in May 2019, which requested employers check or confirm details such as accuracy of active member lists held by the Fund, membership profile (active, deferred and pensioner splits) and confirmation of approved users for access to the Employer Web Portal.

6.2 The benefits of this health check, which is intended to be revisited on an annual basis, includes validating and ensuring the accuracy of data held (which consequently could have an impact on contributions in a valuation year), verifying the access held by an organisation to the Employer Web Portal which is vital for data security purposes and ensuring the Fund holds correct and appropriate contact details for each employer.

6.3 The Fund received a positive level of engagement from these health check with 68% (452) of employers responding.

6.4 As a result of the information received from the 2019 health check, the following improvements have been made:

- A reduction in the number of queries referred to employers with respect to zero pay entries on monthly files.
- A reduction in unconfirmed leavers, having received notification from employers, enabling the Fund to flag certain members as a leaver. This will significantly improve the percentage of active member benefit statements, with greater certainty of eligible members.
- Employer web portal account revocations and reactivations, enhancing data security.

7.0 Monthly Data Collection

7.1 Following the end of the 2018/19 year and in advance of the first 2019 benefit statement production, Employer Services has been targeting those employers who still have some monthly data files outstanding. At the time of compiling this report 81 files across 12 employers remain outstanding in respect of 2018/19 (from a total of 8,024 expected). Additional support is being given to those employers who have only recently been admitted into the Fund (including some where backdating is required).

- 7.2 The Fund previously communicated to employers its intention to review and reflect on the implementation of monthly data collection (MDC). This review has progressed and there have been a number of key appointments within the Fund to help underpin this development.
- 7.3 A Fund wide programme of improvement is underway to identify and enhance the MDC journey both for Employers and the Fund. Further consultations regarding this will be undertaken before any planned changes are introduced to the existing process.

8.0 Overall Customer Satisfaction

Customer Satisfaction Surveys

- 8.1 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 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 98.2%.
- 8.3 The number of 'post event' customer satisfaction surveys are expanding, with surveys being piloted to new joiners, deferred retirees and to members who have transferred in or out of the scheme. The results of these surveys should provide valuable insight into customer experience and also enable the Fund to build upon any gaps highlighted through our service delivery.
- 8.4 As a result of the feedback received so far, the Fund has been able to improve several aspects of service delivery from self-service opportunities to modifying communications and training for our internal teams.

9.0 Communications and Publications

- 9.1 Members continue to view the Fund's video shorts which are available through the website and have recently been updated to comply with the changes in factors/reduction from April 2019. 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 **4,316** members have accessed and viewed the videos. This is a **30%** increase since the June customer engagement update covering 1 January to 31 March 2019 activity
- 9.2 During the month of June, the Fund produced deferred members with their annual benefit statement. As part of the Fund's commitment to encourage members to engage with their benefits, the Fund issued emails to members to notify them that their benefits statement is on the Pensions Portal. The Fund sent emails to **33,096** members for whom email addresses were held, **60%** of these members opened and read the email equating to **15,227** members.

- 9.3 The Fund issued annual Pension Savings Statements ahead of the statutory deadline (6 October 2019) to all members breaching annual allowance limits by 25 September 2019 (tapered members by the end of August 2019).
- 9.4 The 2019 Summer edition of the Employer brief was collated during the period and circulated to all employers in August. This edition contained articles and important information on the following topical issues and Industry updates:
- 2019 Actuarial valuation: Important Information and updates
 - Mid-year review feedback
 - Ministry of Housing, Communities and Local Government (MHCLG) consultations: Changes to the valuation cycle and Management of Employer Risk
 - Advice on how to reduce the number of queries raised by the Fund with respect to employer data
- 9.5 Following positive feedback from a wider range of stakeholders, including Pensions Committee and Board members, Employer Mid-Year Review attendees and Employer Peer Group, the Fund has developed an e-book version of the “Be Pension Smart” member awareness leaflet. This is planned for wider roll-out, to include circulating to Trade Union representatives, participating employers and to be available through the Fund’s website. The aim of this initiative is to reduce the production of paper leaflets (whilst catering for those who still prefer paper communication) and to optimise coverage across the membership providing a more interactive electronic medium, recognising the requirements of an increasing digital age. This initiative has already been widened to other Fund literature, such as the “All about your Scheme” guide and will be developed further as appropriate. A demonstration of the “Be Pensions Smart” e-book will be provided to the Board after this report.

10.0 Pension Roadshows

- 10.1 During this reporting period the team delivered Roadshows at depot locations across the West Midlands region. The team delivered **2** roadshow events which saw **108** members come on board the bus and seek support with their pension benefits.
- 10.2 The team also delivered a series of roadshows to Local Authority Schools across the Coventry area, this saw **6** roadshows delivered with **119** members coming on board.
- 10.3 In addition, the Member Services team delivered the annual Pension Roadshow events across the district councils between the 9 and 27 September. These events proved particularly popular this year with a 37% increase in footfall compared to last year (1,182 attendees in 2019 compared to 861 in 2018). More information is being compiled around the primary nature of queries received to help shape the service going forward.

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 The West Midlands Pension Fund is one of three LGPS Funds working with the LGA and “My Landscape” to prepare videos designed at increasing LGPS member engagement at national level. These should be complete by the end of year and rolled out to all Funds to use.
- 11.3 Following the issue of Pension Savings Statements in September, the Member Services Team is planning to provide pension tax support to these members by explaining what pension savings are and the implications and options if limits are exceeded. The team will be offering Pension Tax presentations to employers from mid-November onwards.
- 11.4 The programme of employer performance feedback continues with focus on the larger employers where areas for improvement have been identified. Regular progress calls have been scheduled with two employers identified as requiring extra support in order to achieve an improved performance position with respect to data submission timeliness and quality. These calls supplement the initial face to face meetings that took place within the period where targets for improvement were established.
- 11.5 A special edition of the Employer Brief is currently being drafted focusing specifically on the 2019 Actuarial Valuation. The update will be based broadly around the consultation sessions given during June and July, the details of which are contained within the separate valuation report provided.

12.0 Mid-Year Review (MYR) 2019

- 12.1 The Fund held its MYR 2019 meeting at the Molineux Stadium on 3 July 2019. The event was well attended by employers, Pension Committee and Pensions Board representatives. This year the event included some interactive mobile phone software to promote audience engagement. The event was a success and received positive with all attendees rating the event as good or excellent.
- 12.2 Overall, Customer Engagement proved the most popular topic as the Fund delivered a presentation noting the engagement activity for both members and employers, using our engagement opportunities to highlight the current key themes across the industry throughout the year. Performance and Transformation, together with the Fund Outlook came in second place of most popular topics which shows the keen interest our employers have in our work and areas of focus.
- 12.3 This year the event included some interactive mobile phone software to promote audience engagement, during those session, employers chose a preference for more briefing notes and updates from the Fund, together with more opportunity for face to face engagement. As noted in the report, the Fund has identified potential opportunities for further engagement with employers and has recently expanded its Employer Peer Group as reported to the Board in July.

12.4 This event was also a key time to engage and receive comments on the Fund's proposals for the development of Employer Hub with a high preference from employers to have the ability to run and access their own reports on performance and service delivery. This is a key functionality the Fund is looking to develop with the Hub, reinforcing the potential benefits this will bring for both employers and the Fund.

13.0 Annual General Meeting 2019

13.1 The Fund's 2019 Annual General Meeting has been booked for the 3 December 2019 at the WV1 Bar at Molineux Football Stadium. Invites will be sent out in October to all employers and, building on the feedback received from MYR 2019, will include an update on Fund outlook, progress with the actuarial valuation, member experience, investment in property, new tools for employers and insight into the Fund's recent engagement with TPR.

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 Schedule of Appendices

21.1 Appendix A: Member Services Feedback

21.2 Appendix B: Member Services events covered 1 March to 30 June 2019.