

CITY OF
WOLVERHAMPTON
COUNCIL

Pensions Board

21 January 2020

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

Board is asked to note:

1. The engagement activity and informed service development.
2. The specific engagement supporting consultation on the Funding Strategy Statement aligned to the 2019 actuarial valuation.

1.0 Purpose

- 1.1 To provide the Board with an update of the Fund's customer engagement activity from 1 July 2019 to 30 September 2019, in line with its Customer Engagement Strategy. This report also outlines activity in the subsequent quarter, feedback from which will be analysed and reported in to the Board at the next meeting.

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 2019 to 30 September 2019.
- 3.2 In total, the Member Services team has assisted **1,905** members with pension related information during the period. This engagement includes presentations delivered to **325** 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 **68%** of the members rated them as excellent, **28%** as very good, **4%** as good. 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 **10** 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 and location.
- 3.5 Further support has also been provided to members either through drop in sessions, roadshows (see 10.4) or scheduled one to one support sessions to **1,580** members on an individual basis.
- 3.6 In comparison, total event attendance during this reporting period has increased by **48%** (625 attendees) when compared to the same reporting period last year. This is mainly due to an increase in members attending Fund Roadshow events.
- 3.7 Registrations for My Pensions Portal have increased from **82,780** to **87,662** over the last quarter. When compared to December 2018, this figure represents a **21.7%** increase (15,662 registrations) over the last 12 months.

4.0 Employer Coaching

- 4.1 Two employer coaching sessions were held during the reporting period. The first on 11 September 2019, held at the Funds office, was based around roles and responsibilities in line with the Pensions Administration Strategy (PAS). In total there were 8 attendees and feedback was positive with all attendees rating the session as good or excellent.
- 4.2 A further off-site bespoke coaching session was also held on 17 September for one of the Fund's larger Multi Academy Trusts. The trust had recently taken payroll provision in house and asked for additional support to be able to meet its roles and responsibilities to the Fund. The session was attended by 16 representatives from 9 organisations within the trust. Again, attendees rated the session good or excellent and provided feedback that the day was enjoyable, interactive and engaging.

5.0 Employer Webinars

- 5.1 To complement to the coaching sessions provided, the Employer Services team delivered further bespoke webinars to Coventry City Council employees. The 2 webinars were delivered in two-hour sessions to 16 employees and aimed to provide a bitesize refresher of the areas of responsibility for those administering the Fund on behalf of the employer.
- 5.2 Topics covered included the following and were drafted to the employer's specific request:
- Roles & responsibilities
 - LGPS Basics
 - Calculating Service and specified benefits
 - CARE calculations
 - Pensionable Pay
 - Assumed Pensionable Pay
 - Protecting Pay & Reduction in Pay
- 5.3 The team awaits the response to the feedback which has been requested from all attendees and the contact/organiser at Coventry in order to help shape future content and delivery. Subject to feedback on this piloted format, further webinars will be considered with access open to a wider set of employers, to increase the reach of coaching sessions to more employers and for those unable to attend events at the Fund offices.

6.0 Employer Survey: Autumn Edition 2019

- 6.1 The second of this year's bi-annual Employer Surveys was issued in September with a closing date of 25 October 2019. The survey asked Employers to rate satisfaction levels on the services offered by the Fund across all departments, requested feedback on the introduction of the new annual Employer Health check and also the process for the provision of Accounting Disclosures, together with a request for information concerning key priorities for employers over the coming year.

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6.2 Results from the survey are being collated and analysed for inclusion in the next reporting period. These will also be used to inform development of the Fund Service Plan 2020-2025.

7.0 Monthly Data Collection

7.1 Escalated engagement has continued to be undertaken with those employers where data remains missing for 2018-2019. The number of employers with missing data files for the previous year is now 9 (equating to 90 active members) and in some cases only 1 monthly file is missing. Employer Services continued to target these employers ahead of the final 2019 ABS statement run in December and will consider use of penalties for continued non-compliance where appropriate and in accordance with the Fund's Pensions Administration Strategy.

7.2 With regard to the files due for 2019-2020, the Fund has so far successfully received 95% of the total files due from the employer base. Of those employers not yet submitting any files due for the current year, more than half are recently onboarded employers and we are working to provide extra support and training on the monthly submission process including the provision of employer coaching. In all other cases of non-compliance or where an employer has partially submitted files for the year to date, escalated engagement has commenced.

8.0 Overall Customer Satisfaction

8.1 Customer Satisfaction Surveys

8.1.1 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.

8.1.2 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 **92.13%**.

8.1.3 The number of 'post event' customer satisfaction surveys has expanded, with surveys being sent monthly to new joiners, retirees and to members who have transferred in or out of the scheme. The results of these surveys provide valuable insight into customer experience and also enable the Fund to build upon any gaps highlighted through our service delivery.

8.1.4 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. 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 **5,245** members have accessed and viewed the videos. This is a **21%** increase since the last Customer Engagement Update.
- 9.2 During the months of August & September, the Fund produced annual benefit statements for **85%** of active members. We have also provided **1,318** paper statements to members who expressed that their preferred communication method is written. 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 **42,943** members for whom email addresses were held, **61%** of these members opened and read the email equating to **25,427** members.
- 9.3 The Fund has designed its annual "Pension Smart Newsletter" for deferred members. This communication provides members with important updates and sign posts them to where they can obtain further support. Throughout September and October, we have emailed the newsletter to **35,436** members.

10.0 Pension Roadshows

- 10.1 The team is open to considering new locations across the region to hold pension roadshow events to ensure pension roadshow events are accessible to all and continue to attract good footfall. For this quarter we piloted **2** new locations to hold roadshow events, these were Shelforce and West Midlands Fire Authority.
- 10.2 Shelforce is dedicated to providing a rewarding workplace for people with a range of disabilities and are located on the outskirts of Birmingham. The Member Services Team were keen that these members receive the same opportunities as members who are located in the city centre.
- 10.3 Due to the success of the West Midlands Fire Authority pilot roadshow event, which saw over **50** members seek pensions support over a 2-hour period, this location will be built into our 2020 Roadshow event planning to attend again, but potentially for a longer period of time.
- 10.4 The team also delivered Roadshows at colleges and district locations across the West Midlands region. Overall (including 10.1) the team delivered **14** roadshow events which saw **1,227** members come on board the bus and seek support with their pension benefits.

11.0 Support and communication on the horizon over the next quarter

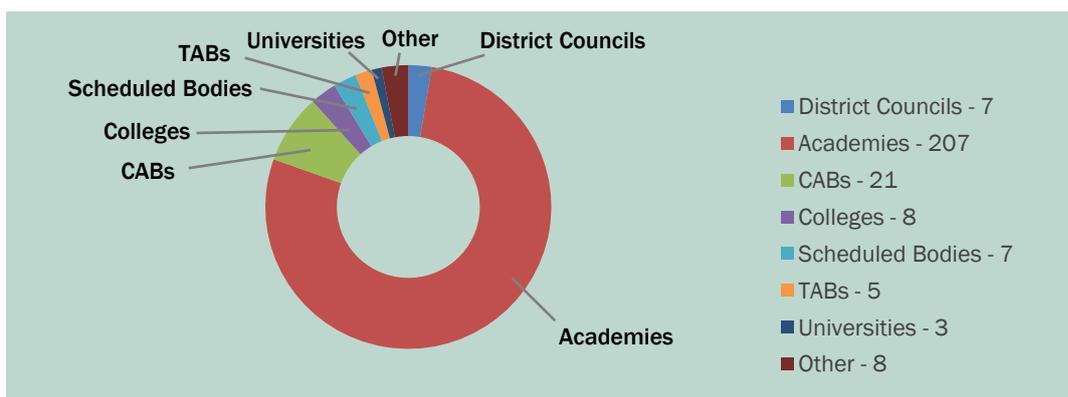
- 11.1 The Fund has or will be providing various support and communication to its customers and stakeholders in the near future, which will be covered in future Board reports. This range of activity extends from working with the Local Government Association (LGA) and other funds, the development of new methods of communication to engage with our membership and upcoming support which is due to be delivered to members.
- 11.2 Due to the success of the previous two pensioner engagement forum sessions and the new initiatives which the group creates, we held the Fund's 3rd forum on the 4 October. Further details will follow in the next customer engagement update report.
- 11.3 The Fund is always looking to expand our digital foot print to increase member engagement. Earlier this year we piloted a webinar with our employer peer group and, due to its success, we hosted our first webinar to employees at City of Wolverhampton Council on the 4 November 2019. **23** members tuned in and listened to our "LGPS & You" presentation. Based on several positive comments which were left at the end and the overall success of the event, webinars will now be advertised to employees at all district councils and then considered for the wider employer base throughout 2020.
- 11.4 The Fund has designed its annual "Pension Smart Newsletter" for active members. This communication provides members with important updates and sign posts them to where they can obtain further support. This newsletter was emailed out to **63,632** members throughout November.
- 11.5 A new electronic communication concept that the Fund piloted with Pensions Committee and Pensions Board was communicating via an electronic booklet (E-Book), which is an electronic booklet that can be stored on the Fund's website and also is able to play videos within it. Hyperlinks to other websites are also included which enhances the overall reader experience. Due to the positive feedback this has received, the Fund's 5 steps towards planning for retirement have also been developed into an E-Book, along with the active newsletter, which is detailed in 11.4.
- 11.6 The Fund led on designing a pre-retirement booklet to support members through the transition into retirement, this was highlighted in the retirement survey which the Fund launched earlier in the year as a support that members said they thought was missing in their retirement journey. The final version was presented to LGA on 15 October and is due to rolled out across all LGPS Funds shortly.
- 11.7 The Fund is required to issue any members who have breached annual allowance limits with a pension saving statement by the 5 October 2019. This year the Fund has issued **206** pension saving statements to members, which have been complemented by **12** Pension Tax presentations, delivered throughout November and December.
- 11.8 For the second year running the Fund was invited to present at the Coventry School Business Managers event to **28** schools. The Fund designed a bespoke presentation for this event to encourage members to think about retirement planning. Feedback from the

CEO who organises the event was excellent, and we have already been asked to go back and present in 2020.

- 11.9 The programme of employer performance feedback continues with a number of regular follow up calls taking place with employers where particular areas for improvement have been identified across the Funds data, finance and operation teams. With this additional tailored support, the aim is to avoid regulatory action becoming necessary against the employer due to non-compliance. The calls are supplemented with face to face meetings where appropriate and invites to attend a coaching session at the Fund are extended with the offer of bespoke webinars also made and accepted in a number of cases.
- 11.10 Following the update provided at the Funds Employer AGM regarding the planned roll out of the new Employer Hub, a communication plan has now been drafted and consideration given to the phased implementation of the project. Initial communications with the Employer Peer Group have commenced, ahead of the testing period with a volunteer pilot group. Wider communications will be issued to the whole employer base during 2020.

12.0 2019 Actuarial Valuation and Funding Strategy Statement consultation

- 12.1 Further to the update provided to the Board as part of the October 2019 report, the Fund has completed 10 separate group consultation meetings for employers, mainly during November 2019. Of the 10 meetings, 6 were general with all participating employers invited and 4 bespoke (tailored to district councils, academies (two sessions) and Further Education Colleges).
- 12.2 These briefing sessions were attended by 266 individuals representing approximately 40% of the employer base by number and covered over 97% of pension liabilities. A summary of the employer groups attending these sessions is provided below:



- 12.3 The focus of these consultation sessions were the provisional results for the Fund, with individual results sent to the majority of employers in advance. In addition the Fund provided a summary of the key assumptions and key matters for consideration as part of revising the Funding Strategy Statement (FSS).

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12.4 Following completion of the group briefing sessions, the Fund issued a survey to all employers. Contained within the survey was an opportunity for employers to raise a query or request an individual meeting or teleconference call. To date the Fund has received 39 separate queries covering 76 employers. These queries will be covered via one-to-one engagement by 31 January 2020 where possible. The Fund has also set up a dedicated 2019 valuation email inbox which has been utilised for communication to and from employers for the purpose of this consultation.

12.5 Whilst highlighting the key funding considerations to employers within the November valuation briefing sessions, the Fund is formally consulting on the draft FSS during January 2020 to enable it to be finalised ahead of the 31 March 2020 deadline. The Fund will present the proposed final draft FSS for Pensions Committee approval, along with a summary of the key changes, at the March Committee meeting. The primary items for focus will include, the key changes since the last actuarial valuation, revised strategy around deficit recovery and the treatment of surplus, new employers joining the Fund, the management of risk and the Fund's termination policy for exiting employers.

13.0 Annual General Meeting 2019

13.1 The Fund's 2019 Annual General Meeting was held on 3rd December 2019 at the WV1 Bar at Molineux Football Stadium. Invites were sent out to employers early October. The event covered a variety of topics including, 2019 Actuarial valuation, reviewing member experience, looking at investing for the Future, New tools for employers and the overall LGPS environment. Feedback has been very positive, and a full review of the event will follow in the next customer engagement update.

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 presentation feedback.

21.2 Appendix B: Member Services events covered 1 July to 30 September 2019.