



# CUSTOMER ENGAGEMENT STRATEGY 2020 SEPTEMBER 2020

Appendix A



West Midlands Pension Fund

# CONTENTS

The Aim of this Engagement Strategy	3
Meet the Fund	4
Aims and Objectives	5
Our Values and Behaviours	5
Ensuring the Ongoing Development of Our Services	6
Our Customers and Stakeholders	7
The Pension Journeys	8
How Can You Engage With the Fund?	10
Services Delivery Review	12
Service Developments and Improvements	14
Members' Feedback	15
Employers' Feedback	15
The Fund's Focus in Line With the Service Plan	16

## THE AIM OF THIS ENGAGEMENT STRATEGY

### Raising Awareness and Aiding Understanding

The Customer Engagement Strategy sets out how we will engage, consult and involve our customers as we seek to put our customers at the heart of everything we do. In line with the Fund's objectives, the Customer Engagement Strategy plays a key role in ensuring the Fund drives continuous improvement and develops working practices, systems and processes which are informed and prioritised according to the needs of our customers.

The strategy aims to inform our customers of the opportunities for them to engage and contribute towards the way we develop and deliver our services whilst emphasising that engagement sessions are not just about delivering information, but about enabling members and employers to work with the Fund to shape our services to be fit for the future.

We measure effectiveness through frequent surveys, feedback and internal reports to ensure we're improving customer satisfaction, engagement and relationships, and creating efficiencies within ongoing development and digital transformation.



## INTRODUCTION

West Midlands Pension Fund (WMPF) is one of the UK's largest pension funds, managing and administering the pension interests of over 330,000 members and more than 700 scheme employers.

As a public service pension scheme, WMPF's main focus is on providing a high quality service to its members to enable their planning for a comfortable retirement and our ability to assist them depends on our ability to manage and deliver a service that is responsive to their needs.



### Our Awards and Accreditations



#### Investors in People (IIP) - Gold Award

The Investors in People accreditation is much more than a business assessment. Investors in People aids in embedding excellence in an organisation and recognising the value and achievement of its people. Achieving 'Gold' status recognises our organisational excellence and is testament to the fact that everyone is fully engaged in our vision.

**CUSTOMER  
SERVICE  
EXCELLENCE®**



#### Customer Service Excellence

The Government wants public services for all that are efficient, effective, excellent, equitable and empowering – with the citizen always and everywhere at the heart of public service provision. With this in mind, Customer Service Excellence was developed to offer public services a practical tool for driving customer-focused change within their organisation. The West Midlands Pension Fund have been holders of this accreditation continually since 2008.

## AIMS AND OBJECTIVES

### Our Aims and Objectives

Our five objectives outline how we propose to deliver our main aim of contributing together for our member’s future.



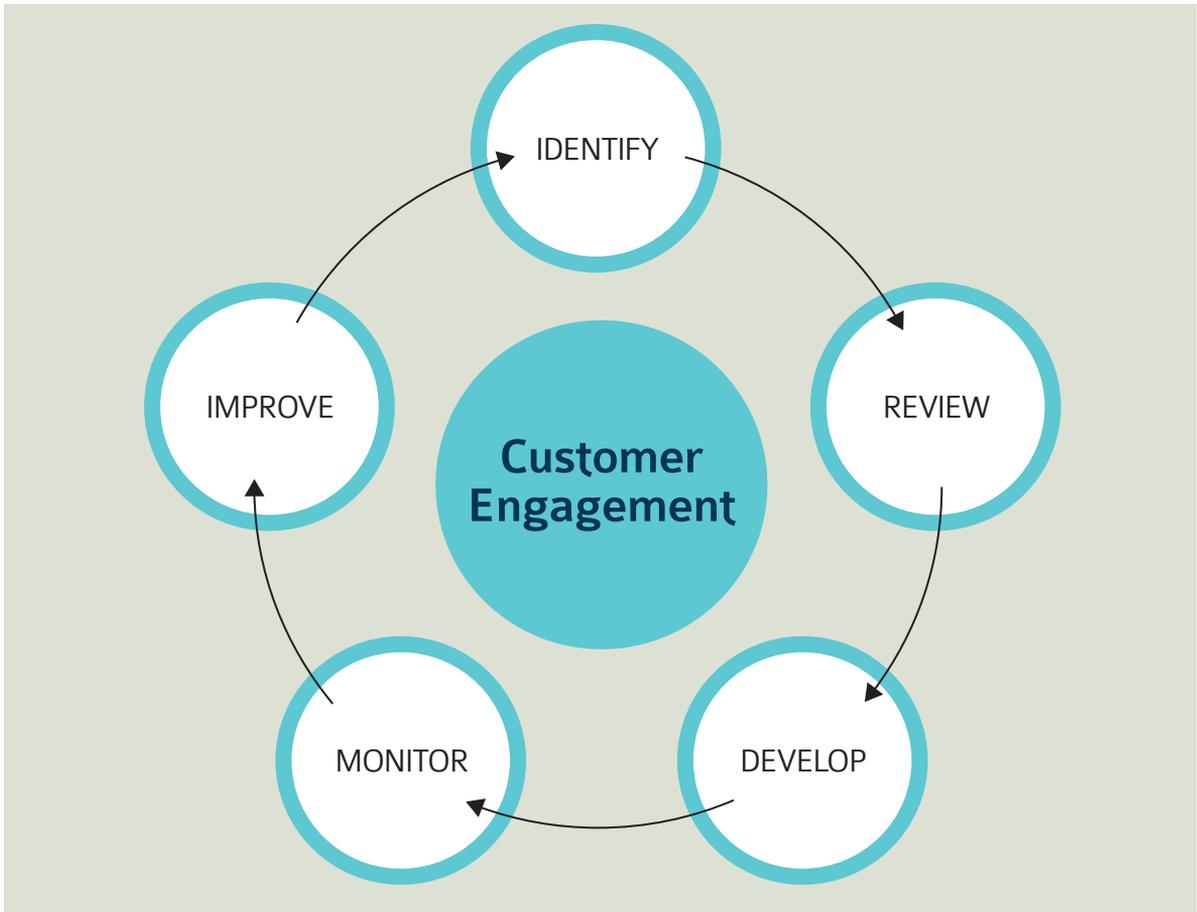
## OUR VALUES AND BEHAVIOURS

Strong values and behaviours have always been at the heart of the Fund and we believe that our passion, motivation, fairness and drive to stay connected resonates through the entire Fund which helps to shape the environment we work in and the work we do.

Place our customers first	Ensure ownership, responsibility and accountability	Have trust, mutual respect and professional integrity
Build long-term working relationships to deliver team and Fund objectives, raise the profile of the Fund	Learn from our experiences and share knowledge to get things right first time	Value our colleagues

## ENSURING THE ONGOING DEVELOPMENT OF OUR SERVICES

Ultimately, engaging with our customers helps the Fund to understand customer feedback, review and monitor service effectiveness, analyse performance, and develop and deliver a service that is focused on the requirements of our customers.



By taking the time to engage with our customers about the services we deliver, we aim to fully understand the use of our services and our customers' expectations in order to keep up to date with customer experience and changing needs. The Fund regularly reviews our performance to help maintain, build and develop partnerships with our stakeholders, utilising opportunities for service improvements and efficiency.

Effective customer engagement ensures the Fund is able to support our customers through significant events, equipping them with the knowledge to make decisions.

**Our success is dependent on building and maintaining good working relationships with our employers and scheme members, and this strategy aims to ensure customer focus is embedded in Fund operations and exhibited in our behaviours.**

## OUR CUSTOMERS AND STAKEHOLDERS

The Fund aims to have an inclusive and consistent approach to its customer engagement, we seek opportunities to reach out to representatives across the employer and member base to ensure a valued service is delivered.



### Members

The Fund has over 330,000 members and recognises that good customer engagement ensures we provide clear and concise information at the times when it's most important to assist our members in making the right decisions to help to secure their future pension benefits.



### Employers

The Fund has more than 700 employers including local authorities, the education sector (higher education, further education and academies), housing associations, private and voluntary sector organisations. In recognising the range of employers we have, the Fund tailors its engagement to ensure it delivers for differing employer needs.



### Partner organisations and trade unions

Being one of 88 Local Government Pension Scheme funds in England and Wales, we recognise the value in engagement with our partner organisations, be it other LGPS funds or the wider industry. The Fund has representatives from our trade unions sitting on Pensions Committee where they are invited to engage and debate issues relevant to our members. Five trade union representatives currently sit as member representatives on the Fund's Local Pensions Board.



### Statutory bodies

While being a service provider to our customers, the Fund is also a service user of national policy, guidance and legislation and engages at a national level on behalf of its customers, responding to consultation, ensuring the Fund continues to deliver outcomes for employers and members.

The City of Wolverhampton Council delegates responsibility for the administration and management of the Fund to the Pensions Committee. The Fund's Pensions Committee is predominantly made up of elected members and the Local Pensions Board is made up of an equal number of employee and employer representatives.

The Fund has in place a statutory Local Pensions Board whose role is to assist in the good governance of the scheme by ensuring compliance with statutory and regulatory duty. The Local Pensions Board consists of an equal number of employer (six) and member (six) representatives.

The Fund frequently engages with a variety of other supporting partners including the LGPS Scheme Advisory Board and other national bodies to ensure we receive industry insight and maintain best practice.

## THE PENSION JOURNEYS

### Members' Pension Journey

The Fund manages over 330,000 membership records (including active, deferred, pensioner and beneficiary). The Fund recognises that the journey of our customers can span a significant portion of their lifetime and vary between generations, as life events such as changing jobs or changing working hours, impact on pension benefits and options.



### Keeping up to date on your journey

**Pensions Portal:** Use the Pensions Portal to access to your Fund account information.

**Newsletter:** Annual newsletters from the Fund providing you with essential information about your pension benefits.

**Benefit statements:** Benefit statements are uploaded to the Pensions Portal, [check your Pensions Portal account](#) today!

Please [contact the Fund](#) if you couldn't find what you need.

## Employers' Pension Journey

The Fund has more than 700 employers varying from local authorities and academies to charities and contracting bodies.

Our engagement strategy ensures the delivery and improvement of our services for all our employers whether they are just starting their journey with the Fund or going through a transition.



## HOW CAN YOU ENGAGE WITH THE FUND?

The Fund's aim is to ensure relevant information is available to its members in a timely manner and presented clearly. To ensure effective engagement, activities are developed in consideration of the knowledge, range of personal circumstances and contact method preferences.



The West Midlands Pension Fund has dedicated Customer Services team and Member Services team; both are specialist support functions of pension officers who have extensive knowledge and expertise of the Local Government Pension Scheme and are committed to supporting members by providing information on a wide range of pension matters.

### Contact via My Pension Portal

Using dedicated member Pensions Portal to send questions securely to the Fund and view your responses.

### Call the Fund's Dedicated Customer Services Team on 0300 111 1665

The Fund helpline is open Monday to Thursday – 8.30am to 5.00pm and 8.30am to 4.30pm on Fridays (the Fund offices are closed on bank holidays). Best time to call: the phone lines are usually less busy before 10.00am and between 3.00pm - 4.00pm.

### Write to the Fund

West Midlands Pension Fund  
PO Box 3948  
Wolverhampton  
WV1 1XP

### Email the Customer Services Team at <https://wmpfonline.com/emailus>

The Fund aims to process your email as quickly as possible; however, during busy periods, this can take up to ten working days.

Please note that the email address above is for Member Support only. If you are a scheme employer, please click here for the Employer Services contact information.

### Visit [www.wmpfonline.com](http://www.wmpfonline.com)

Our website is kept up to date with the latest scheme and Fund information.

Members can access information in different formats, including booklets and videos as well as page text. If you require a copy of any information in a different format, we will be more than happy to facilitate this. Please contact us with your request at [www.wmpfonline.com/contactus](http://www.wmpfonline.com/contactus).

### Pre-Retirement

#### Roadshow Events

The Fund's Member Services team attend various employment locations across the West Midlands offering face-to-face services and appointments to the Fund members to discuss their retirement benefits, including AVC and APC options.

#### Presentations

As well as roadshows and bespoke employer events, the Fund attends various corporate inductions for employees who are new to their employer outlining the benefits and rules which govern their membership of the LGPS.

#### Bespoke Employer Events

These events are hosted for individual employers who are going through business change that affects individuals and can include retirement seminars, redundancy, TUPE, as well as information for high earners.

#### Drop-in Sessions

The Fund has a dedicated reception to welcome members of the Fund who want to talk to the officers about their retirement benefits on a one-to-one basis.

#### Member Newsletters

These are issued to members on an annual basis to keep them informed and updated about changes to the scheme which could impact on their pension benefits.

#### Statutory Disclosures

These relate to changes in legislation or to the legal duty the Fund has to inform members about changes to the rules which govern their pension.

#### Deferred Members

The Fund offers engagement specific for deferred members which includes regular mailings and correspondence encouraging deferred members to stay in contact through updating their details on Pensions Portal.

### Webinars

The Fund offers pre-retirement webinars to members which include outside working hours events as we appreciate there is not always time in the day to attend face-to-face support.

### Retirement

#### Pensioner Workshops

These are hosted by the Fund to learn from members' experiences of going through the retirement process. They also offer an opportunity to educate the pensioners of the Fund on the self-service options available to them to keep the Fund updated on their personal information via the Pensions Portal.

#### Pensioner Mailings and Newsletters

The Fund produces regular payslips for members on a monthly, quarterly and annual basis (depending on how a member is paid). In addition, with every April payslip the Fund issues a P60 to all pensioners.

Together with the P60 the Fund issues a pensioner newsletter which outlines opportunities for pensioner members to become involved in the work of the Fund and details any changes to their pension benefits, payment dates, etc.

#### For Overseas Members

The Fund recognises the importance of keeping these members informed; all correspondence and mailings as noted above are issued to the overseas members, the majority of which choose to receive their information via email, to ensure they receive it immediately it is issued.



The Fund has a dedicated Employer services team who are on hand to assist with enquires about Fund and employer responsibilities. The team offers support to a variety of employer types and can be contacted on the following email address: [wmpfemployerliaison2@wolverhampton.gov.uk](mailto:wmpfemployerliaison2@wolverhampton.gov.uk)

Alternatively, you can call the Fund’s dedicated employer helpline on **0300 111 6516**.

**Employer Coaching and Webinar Sessions**  
The Fund offers regular coaching sessions to employers which vary in topic from what it means to be an employer in the Fund, to training on Fund processes, including submitting financial information and monthly return files for reconciling the Fund’s membership.  
For more information about the sessions or to book yourself a place on one of the sessions, please visit our website or email the team at: [wmpfemployerliaison2@wolverhampton.gov.uk](mailto:wmpfemployerliaison2@wolverhampton.gov.uk)

**Employer Peer Group**  
This is a group of employer representatives who meet on a quarterly basis and discuss new initiatives and changes to the scheme processes and policies. The group provide valuable feedback to help shape the Fund’s services.

**Employer Survey**  
Every year, the Fund issues an employer survey seeking feedback on the services provided and the services employers want to see provided for the forthcoming year. This serves as a valuable education piece for the Fund enabling us to review the services we offer and ensure they deliver for our employers addressing their issues and requirement.

**Employer Briefing Note**  
On a quarterly basis, the Fund issues an employer briefing note which details changes in legislation, Fund processes and informs employers about upcoming events.

**Employer Events (Mid-Year Review and Annual General Meeting)**  
The Fund hosts employer events on a bi-annual basis and invites all employers to attend a half-day session to learn about the LGPS industry which includes topical presentations and interaction sessions.



Self-service helps members access secure self-service platforms and interact with organisations on a real-time basis. Members can follow the link to 'My Pensions Portal' to access their pension record.

In addition, the Fund continues to work with employers developing our services and online forms through the employer portal providing them an opportunity to self-serve also.

**Pensions Portal**  
In 2017, the Fund launched its new Pensions Portal, an online self-service platform for members. The portal allows members to run retirement quotes (active members), upload documents and change their personal information. Through the Fund’s digital transformation program, the aim is to provide for online services and updates to a member as their journey through the retirement cycle progresses.

**Employer Portal**  
The Fund has an employer portal, whereby employers can action and upload information (including monthly submission files). The aim being to facilitate efficiency in working practices, thereby improving the service received by our members.  
The Fund is due to roll out its new Employer Hub over the next 12 months and will be engaging significantly with all employer regarding this.



The Fund has a number of dedicated teams such as Data team, Finance team and Governance team work closely with different stakeholders, including Pensions Committee and Pensions Board, to ensure compliance with scheme regulations and other legislation.

**Pension Committee and Pensions Board Members**  
The Fund has a tailored training and development program for Trustees and Pensions Board members which assist them to meet their statutory requirement of having 22 hours training each year.

**Our Customer Engagement Plan is appended to this document highlighting the various events and locations where our customers can engage with the Fund. Click [Customer Engagement Plan](#) for more information.**

## CUSTOMER SAFEGUARDING

In the UK, the NHS defines safeguarding as 'protecting people's health, wellbeing and human rights, and enabling them to live free from harm, abuse and neglect'.

It is our responsibility to appropriately safeguard individuals, and it is a fundamental part of how we engage to improve outcomes for customers.

Where there is a safeguarding concern, we will engage with the customer and work closely with the relevant authorities to investigate and resolve issues raised.

For this process to be effective, we need to ensure that staff are suitably trained to be able to identify safeguarding concerns and to know how to deal with them should they arise. Staff receive regular safeguarding training, and we have appointed a Designated Safeguarding Lead, in addition to an Internal Safeguarding Board.

We are committed to maintaining confidentiality at all times, and expect all staff to comply with data protection law. Information will not be shared unless it is required, and, in these instances, it will be shared with the relevant authorities in the right way and at the right time to ensure that any potential risk is reduced or avoided.

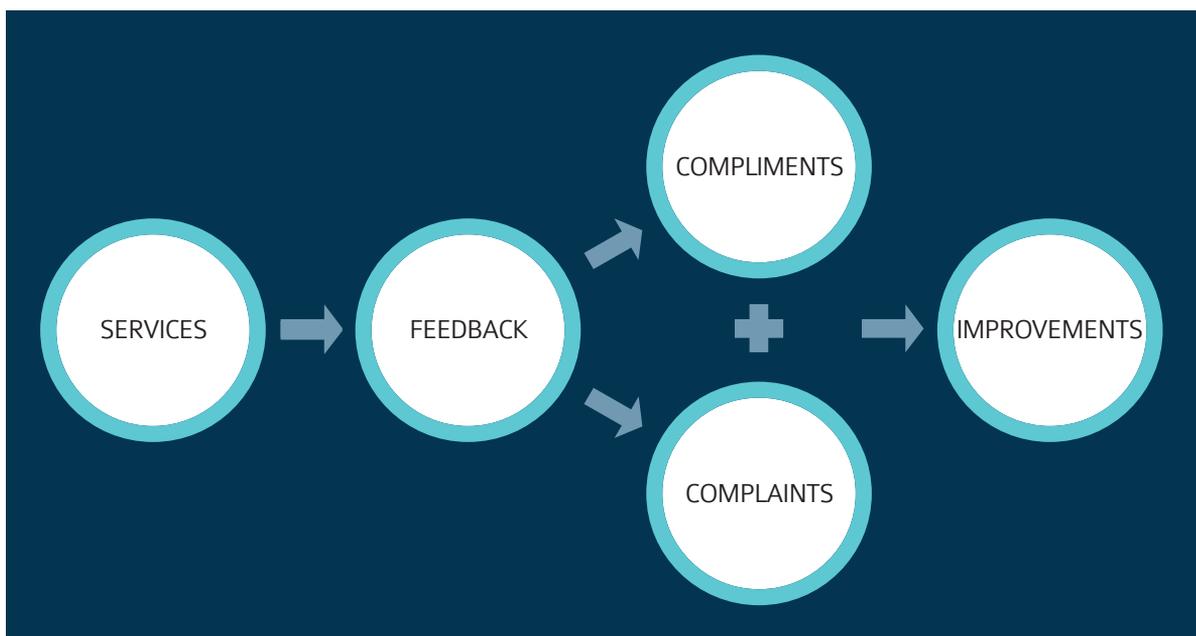
## SERVICE DELIVERY REVIEW

The Fund aims to deal with our customers fairly, promptly and to give them the best possible service in accordance with our standards and timescales. The Fund monitors the quality of our service and reports on how well we have lived up to the expectations of our customers.

To achieve our aim, we seek the reviews of our customers to help inform us on how well we are performing and any improvements we could make. We also aim to encourage feedback and comments regarding different communication channels in order to identify improvements and changes.

Please take a moment to share your views with us using this [online survey](#).

If you have any questions or requests that are personal to your account, you can use online, secure messaging to ask us a question within the Pensions Portal or you can call us on **0300 111 1665**.



## Compliments

Receiving praise for providing good customer service helps teams and individuals to improve and share areas of best practice. Your compliment will be sent to the line manager and the colleague(s) concerned, and we then share these within the organisation using our compliments register.

## Feedback/Suggestions

Customer feedback is key to understanding our customer's journey, highlighting our strengths and any gaps in the service we deliver so that we can continually improve the services we offer. To help us understand our customer's journey, we have introduced a range of 'post-event' surveys that invite members to share their experiences with a range of Fund processes. Surveys are continuing to expand and include:

- New Joiner Surveys
- Retirement Surveys
- Transfer Surveys
- Customer Services Surveys
- Website Surveys

If you would like to provide feedback on the service you have received, please visit [www.wmpfonline.com/feedback](http://www.wmpfonline.com/feedback)

## Complaints

If something has gone wrong, we want to know so that we can put it right as quickly as we can for you. Where possible, the Fund will always try to resolve your complaint at the first point of contact. There will be times where we are unable to resolve a complaint raised at the first point of contact and where this occurs, the formal complaints process will begin, and the matter will be formally logged as a complaint.

The Fund has a two-stage complaints process:

### Stage 1

Wherever possible, a response will be issued within 15 working days of receiving the complaint. Should this deadline need to be extended for further investigation, the complainant will be notified before the 15 working day deadline.



### Stage 2

Where a complaint cannot be resolved under Stage One or the complainant believes their concerns have not been adequately addressed, the matter will progress to Stage Two. When a complaint progresses to Stage Two, it will be investigated by a senior manager at the Fund. As with Stage One, you can expect a full response within 15 working days. Should this deadline need to be extended in order to provide the opportunity for further investigation, the complainant will be notified before the 15 working day deadline.

## Internal Dispute Resolution Procedure (IDRP)

Where there is a pension dispute, the Fund has implemented a two-stage process in line with the Pension Regulator's Code of Practice.

The first stage requires members to complain to whoever they feel is at fault for a first instance decision. This might be their employer or the Fund itself. If the member is not satisfied with the outcome, or they haven't had a response within a reasonable time period, they may progress their dispute to stage two which involves the Fund's review of the decision.

Members wishing to use these processes must complete Form A which can be downloaded at [www.wmpfonline.com/memberforms](http://www.wmpfonline.com/memberforms).

A summary of the process followed by an employer and the Fund can be found using the following links:

[Decision of an employer](#)

[Decision of the Fund](#)

The full process is detailed in the following document: [Internal Dispute Resolution Procedure](#)

The Customer Engagement Strategy is subject to the Fund's programme of continual review and development to ensure the activities and opportunities we present achieve our aims and objectives. To measure this success, the Fund will focus on the following outputs:

- Improving our communication and accessibility of online services.
- Maintaining and improving Fund performance for processing member benefits.
- Reduction in outstanding data queries for employers.
- Improvement in timely and accurate submission of information to the Fund and to increase provision of Annual Benefit Statement and Deferred Benefit Statement to members.

Through our engagement activities, we report back on the successes or challenges of our engagement which have led to service development and improvements, reporting on a quarterly basis to our Pensions Committee our key performance indicators (KPIs) on customer service.

## MEMBERS' FEEDBACK

"I have had brain surgery and struggle with eyesight. The staff were magnificent. I went from being scared to confident because each time I phoned they put me at ease and made me feel cared for"

**Member calling helpline – July 2020**



"Despite the difficulties of lockdown. I found it easy to contact you and get the information I needed"

**Member calling helpline – July 2020**



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"You also encouraged me to ask questions throughout the session and ensured I understood what was being said – taking the time to go over particular areas that were complex and to my delight, all my queries were addressed"

**Fund member following a face-to-face consultation**



"Excellent service. I was going to refuse my offer and hadn't considered all the information well enough. I had a call back which I am so thrilled that I did now. The lady was so helpful"

**Member calling helpline – July 2020**



## EMPLOYERS' FEEDBACK

"Can I say I have received a number of comments from attendees who said the presentation was outstanding"

**Fund employer following a LGPS & You presentation for staff**



"Always welcoming and listen to what we say"

**Employer event attendee – February 2020**



"Many thanks for the retirement briefing session. It was really helpful and clear (which is quite an achievement with pensions)"

**Fund employer following a Pre-Retirement presentation delivered to staff**



## THE FUND'S FOCUS IN LINE WITH THE SERVICE PLAN

The Fund's focus is:

<p><b>ENHANCING MEMBER COMMUNICATION</b> and ensuring sound financial management through investment and funding strategy.</p> 	<p><b>DATA IMPROVEMENT</b> in line with The Pensions Regulator's expectations of data quality and the delivery of benefit statements.</p> 	<p><b>DIGITAL TRANSFORMATION</b> including service development that assists employers processing of monthly submissions.</p> 
<p><b>ENGAGE WITH EMPLOYERS</b> on the submission of data and ideas for future development.</p> 	<p><b>INCREASE REGISTRATIONS</b> for Pensions Portal and encourage self-service of our members.</p> 	<p><b>CONTINUED ENGAGEMENT</b> with other funds and other key stakeholders on member communication and other initiatives.</p> 
<p><b>WORK WITH OUR TRADE UNIONS</b> to shape and deliver our services ensuring they deliver for our members.</p> 	<p><b>INVEST</b> in our Pensions Committee and Pensions Board members to ensure they are able to meet their statutory duty on knowledge and understanding.</p> 	<p><b>INVEST</b> in the Fund workforce to ensure our employees are trained and developed in their specialised area able to respond to and support our customers and employers with their queries.</p> 

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