

Report Title	Customer Engagement Update	
Originating service	Pension Services	
Accountable employee	Simon Taylor	Assistant Director, Pensions
	Tel	01902 55 4276
	Email	Simon.taylor2@wolverhampton.gov.uk
Report to be/has been considered by	Rachel Brothwood	Director of Pensions
	Tel	01902 55 1715
	Email	Rachel.brothwood@wolverhampton.gov.uk

Recommendation for noting:

The Pensions Board is asked to note:

1. The engagement activity and informed service development.

1.0 Purpose

- 1.1 To provide Board with an update of the Fund's customer engagement activity from 1 October 2020 to 31 December 2020 and to cover future planned customer engagement activity in the context of the Fund's 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.

3.0 Member engagement

- 3.1 In accordance with the postponement of face-to-face engagement, the Member Services team switched its method of member support to digital channels such as delivering member webinars and followed up with individual telephone consultations as required. The webinars mirror our normal suite of member presentations and during this reporting period **38** webinars were delivered to **732** attendees. These were followed by **96** individual member telephone consultations in replacement of member face-to-face one-to-ones. This delivery and the associated feedback are summarised in appendices A and B.
- 3.2 Through the "Be Pension Smart & Take Control of your benefits" campaign the Fund continues to encourage members to manage their account online using the pensions portal. During this reporting period registrations increased by **3,517** bringing the total pension portal registrations to **104,901**.
- 3.3 In this reporting period the Fund sent **41,356** deferred "Pension Smart" newsletters and **61,161** active "Pension Smart" newsletters.
- 3.4 New for last year, the Member Services Team designed new deferred member webinar sessions, which was the first bulk support the team has offered to deferred members and we have seen **421** deferred members log onto our webinar and engage with their benefits. Due to their success, deferred webinars will now be incorporated in our annual suite of member support.
- 3.5 In November, the Fund widened our communications with key stakeholders and associated partner organisations via the social media platform LinkedIn. Since its launch the Fund has posted several articles which link to other companies in the pensions industry to promote aspects of our work. **8,527** people have interacted with the **12** articles we have posted.

This report is PUBLIC
NOT PROTECTIVELY MARKED

- 3.6 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, provide assistance with retirement planning and explain the annual benefit statements. All the videos have been updated to comply with the new public sector accessibility regulations 2020. Since the videos were published there have been **23,948** views of the videos. This is a **246%** increase when compared to the March 2020 Customer Engagement Update.
- 3.7 On the 4 and 5 November 2020, several Fund staff met with the Customer Service Excellence (CSE) assessor to talk about the customer engagement which has been delivered over the last 12 months in order to try and achieve the Fund's re-accreditation of CSE. The report identified that the Fund has passed the accreditations with some business areas achieving compliance plus.
- 3.8 Customer feedback is key to understanding our customers' journeys, highlighting our strengths and any gaps in the service we deliver so that we can continually improve the services we offer. Some service enhancements already made include:
- Introducing 'request an estimate' quick link on the website
 - Replacing the email address on our Pension Portal emails with our secure email form, and as a result, even more members are using the form and receiving a more streamlined experience when emailing us.
 - We have also targeted 5 working days for responses (within KPI of 10 working days) to written enquiries and have developed working practices to enable this quicker turnaround.

We are currently collating customer feedback to improve the Pensions Portal user experience. The feedback collated to date has been shared with our software developer, and we remain in dialogue with them about key priority future developments based on our members' experiences.

During the quarter, a number of surveys were issued to members and employers to assess overall satisfaction levels on a wide range of processes. Over the period, our satisfaction levels were measured as **89%**.

4.0 Employer engagement

4.1 Employer Peer Group

- 4.1.1 The latest session of the Fund's virtual Employer Peer Group cycle took place in December delivered via Microsoft Teams. The meeting was positive with 10 employer representatives present. The content for the meeting included:
- IDRPs new Fund guidance review and feedback
 - Public Sector Exit Payment Cap
 - Employer Survey

This report is PUBLIC
NOT PROTECTIVELY MARKED

- Annual General Meeting
- Fund development updates: Employer Hub and Employer Web trays

4.1.2 Once again, the meeting was followed by the regular technical group session where attendees were able to raise queries for discussion with each other, with support from Fund officers.

4.2 Employer Webinars

4.2.1 The Employer Services team has continued to deliver its new programme of employer education over the quarter with a further 7 sessions delivered to 79 individuals from over 40 organisations, some of whom provide payroll services for many other employers within the Fund.

4.2.2 Sessions delivered over the quarter are set out below and will continue to be rolled out in 2021 with an increased availability of webinars being made available each month. Employers are able to easily sign up for the free webinars via the Fund's website.

- Fund induction for employers/payroll providers
- Pay and service
- Monthly Data Collection
- Refunds
- Deferments
- S4 leaver submissions
- Ill health processing for employers
- Bespoke employer session for Multi Academy Trust

4.3 Employer Performance

4.3.1 The Employer Services team have continued to hold performance review meetings over the virtual meeting platform with employers throughout the period. Employer performance is assessed in line with the Fund's Pension Administration Strategy (PAS).

4.3.2 During the period the Fund held 6 feedback and performance meetings with 4 major employers (including 1 large employer providing payroll services for over 90 other employers within the Fund) and 1 third party payroll provider who services 25 Fund employers.

4.4 Employer System Developments: Hub and Webtrays

4.4.1 Following the external testing undertaken by several employers during September 2020, 60 employers went 'live' in Employer hub in December 2020. Each of these employers now also have access to the webtray functionality.

4.4.2 Employer hub and webtrays continue to be rolled out to all employers and payroll providers with 269 employers as at 1 March 2021 now live.

This report is PUBLIC
NOT PROTECTIVELY MARKED

4.4.3 Considerable engagement is taking place with employers and payroll providers prior to go-live in order to clarify user access, including the granting of super user access to enable self-service with respect to the setting up and unlocking of user accounts by employers or their payroll providers. A number of demonstrations are also being delivered prior to each go live date to provide initial training. A number of guidance videos and documents are being made available to supplement this training.

4.5 Other employer communications and events

4.5.1 The Fund's 2020 Virtual Annual General Meeting was held on the 15 December 2020 via Microsoft teams. The event covered a variety of topics including, updates on public sector exit payments, McCloud, member & employer engagement, an Interactive Q&A session, and raising awareness of Pension Scams. We had over **80** attendees from employers, Pensions Board and Pensions Committee, attendees rated the event as **75%** Excellent and **25%** as good. A summary of the feedback received is provided in appendix C.

4.5.2 A special Briefing Note was issued in December 2020 to update all employers on the Restriction of Public Sector Exit Payment Cap Regulations 2020 and the MHCLG consultation, Reforming Local Government Exit Pay. The note provided information on the position at that time, together with supporting information and instructions on how to notify the Fund regarding retirements going forward.

4.5.3 In December a briefing note was also produced and distributed to employers for circulation to members where appropriate to raise awareness of the changes and options members had as a result of HMT's new exit cap regulations to restrict exit payments in the public sector which came into force 4 November 2020.

4.5.4 Since the issuing of the employer and member briefing notes regarding the exit cap, and as a result of the recent announcement to revoke the HMT regulation changes, a communication was issued to employers to inform them of the reversal and the Fund's website has been updated with a message for members.

4.5.5 The winter Edition of the Employer Brief was issued in December 2020 to all employers and included articles on current regulatory issues and the Fund's new pass-through arrangements for admitted bodies, together withstanding notices, announcements and reminders.

5.0 Future engagement

5.1 On the 9 February the Fund presented to **68** employers at the Birmingham Association Schools Managers group. The Fund is normally asked to attend their annual conference, however this year we have assisted the group via a virtual meeting and provided updates on topical issues in the pensions industry. The intention is for this presentation to be rolled-out and delivered to all bursar groups in the West Midlands.

This report is PUBLIC
NOT PROTECTIVELY MARKED

- 5.2 Following the Fund's commitment to raise awareness to members on the importance of Retirement Planning, we have started a rolling campaign which will continue every month to target members on the 55 birthday, we will be bulk emailing every active member who reach 55 in a given month and issue them with a toolkit to assist them with retirement planning. The toolkit includes, access to book onto a pre-retirement webinar hosted by the Member Services team, a bespoke retirement planning video designed by the Fund, a pre-retirement guide, budget planners and much more.
- 5.3 To raise awareness to members of Pension Scams, the Fund has produced a bulk mailing to scheme members to highlight how to spot the signs of a pension scams. The Member Services Team has also added new pension scams slides in all their presentations and a video has been produced and demonstrated to Pension Board and Committee members at the training event in March 2021.
- 5.4 A further **28** webinars to district employers have been delivered throughout January and February which have assisted **549** members "Be pension smart" and take control of their retirement.
- 5.5 The member service team launched a project in 2018 to target hard to reach members who may not normally be able to access our services due to the nature of their work. This project was put on hold in 2020 due to Covid-19 restrictions, however the team has re-launched hard to reach support virtually throughout January and February 2021 and has initially targeted smaller employers across Coventry & Walsall with plans to target other district employers in the coming months.
- 5.6 In March 2021, the Fund posted over **100,000** Pensioner Newsletters along with members P60.
- 5.7 The Fund's Customer Engagement Plan has now been extended to detail planned events for all stakeholders up to 31March 2022. The plan can be seen in appendix D.

6.0 Communication Policy

- 6.1 Aligned to the Customer Engagement Strategy and in line with the statutory obligations set out in the LGPS Regulations, the Fund has reviewed its Communication Policy, which is referenced in the Fund's Annual Report. As might be expected, this most recent review captures changes made in the Fund's communications as a result of the coronavirus pandemic, many of which are expected to be retained in the longer term. The key changes primarily extend to the provision of online webinars and employer coaching events and general expansion of our digital engagement offering. This policy will remain subject to a process of continued review against the Fund's objectives and deliverables set out in the Customer Engagement Strategy. The revised policy, as approved by Pensions Committee on 24 March 2021, is detailed in appendix E.

7.0 Financial implications

- 7.1 The report contains no direct financial implications

8.0 Legal implications

8.1 The report contains no direct legal implications.

9.0 Equalities implications

9.1 The report contains no direct equalities implications.

10.0 Environmental implications

10.1 The report contains no direct environmental implications.

11.0 Human resources implications

11.1 This report contains no direct human resources implications.

12.0 Corporate landlord implications

12.1 The report contains no direct corporate landlord implications.

13.0 Schedule of background papers

13.1 Customer Service Excellence Report (available upon request)

14.0 Schedule of appendices

14.1 Appendix A – Events attended and webinar feedback Oct– Dec 2020

14.2 Appendix B – Individual pension conversation feedback Oct – Dec 2020

14.3 Appendix C – Annual General Meeting feedback

14.4 Appendix D – Customer Engagement Plan

14.5 Appendix E - Communications Policy 2021