

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

The Pensions Board is asked to note:

1. The engagement activity and informed service development.
2. The update on engagement with Prudential regarding Additional Voluntary Contribution (AVC) provision.

1.0 Purpose

- 1.1 To provide the Board with an update of the Fund's customer engagement activity from 1 January 2022 to 31 March 2022 and to cover future planned customer engagement activity in the context of the Fund's Customer Engagement Strategy.
- 1.2 To also cover more specific elements of employer and member engagement including the Customer Engagement Plan (Appendix A).

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 & Communication

- 3.1 The Member Services Team continues to deliver member support via hybrid channels including member webinars, face to face presentation and followed up with individual consultations as required. During this reporting period **1,317** members attended our presentations, webinars and workshops (24% increase compared to previous reporting period). These were followed by **132** individual member consultations. Our events are delivered at various times throughout the day to accommodate attendance around member work commitments. This delivery and the associated feedback are summarised in Appendix B.
- 3.2 During this reporting period, the Member Services Team provided **13** satellite support events to **139** hard to reach members. These are members who may not normally be able to access our services due to the nature of their work and location, which might include access to web-based delivery (i.e. computer facilities), working hours or 'satellite' locations.
- 3.3 Through the "Be Pension Smart & Take Control of your benefits" campaign, the Fund continues to encourage members to view and manage their pension record online using the pensions portal. During this reporting period registrations increased by **4,245** bringing the total pension portal registrations to **118,950** at the end of March 2022.
- 3.4 The Fund continues to promote aspects of our work via the social media platform LinkedIn. Since the last reporting period a further **5,089** people have interacted with our variety of articles from sharing shortlisting for award success to advertising our Pension Roadshow events.
- 3.5 From the 17 January 2022 to 1 February 2022 the Member Services Team delivered virtual Pension Roadshows across district councils to explain members' annual benefit statements and to encourage them to engage with their benefits. The team delivered **16** digital roadshows which attracted **342** members.

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- 3.6 The West Midland Pension Fund roadshow bus has facilitated **8** roadshows at Depot locations across the West Midlands region. This will be the first time the roadshow vehicle has been out since the start of the pandemic in 2020, and we are pleased to report that **207** members came on board the roadshow bus to receive pension support.
- 3.7 During this reporting period the Fund's member video suite (providing on-demand support and guidance to members) is currently being updated and modernised with a new easier to watch style, commencing with a video to explain to pensioner members how pensions increase works and how it is applied to their benefits.
- 3.8 The Fund produced its annual newsletter for our pensioner members which was sent in print to over **110,000** members along with their annual P60s. To complement the newsletter, a bulk email was sent to **47,711** of our pensioner members for whom we hold valid email addresses, **75.4%** of these members read the bulk email and used the signposting that it provided. The newsletter contained important updates for members including the opportunity for them be part of a new active engagement forum.
- 3.9 "Planning Your Retirement" workshops are still proving to be popular with members who are over the age of 55. In this quarter the Member Services Team delivered **19** workshops to active members which helped **373** members with their retirement planning. Due to the success and demand of these workshops we are currently designing workshops for deferred members which we hope to pilot later in the year.
- 3.10 Member information leaflets and videos have been updated and are now being uploaded to the Fund's website. There have been **391,000** web page views in this quarter.
- 3.11 Our reception and on-site event service re-opened in April 2022, following our re-location to i9. To support with this, a new visitor management system has launched, allowing us to track and monitor visitor analytics.
- 3.12 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. Some service enhancements made over the period includes:
- Revising several telephone logs to increase the information available to the Customer Services Team during calls
 - Making improvements to the beneficiary payment letters
 - Enhancing the training available for Customer Service Staff through revised development plans

During the quarter, several 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 83%.

4.0 Employer Engagement

4.1 Employer Peer Group

- 4.1.1 Invites have now been issued to all employer contacts inviting them to sign up to the 2022/23 Employer Peer Group cycle.
- 4.1.2 So far expressions of interest have been received by 18 individuals representing a varied cross section of the employer base, including district councils, universities and their subsidiaries, colleges, multi academy trusts, and admitted bodies.
- 4.1.3 The new cycle commenced in June with the first meeting being delivered virtually following preference feedback received from attendees with future sessions to be delivered in a hybrid format including face to face and virtual attendees.
- 4.1.4 The agenda for the first meeting included an update on the change in pension administration system and how the Fund will be working with employers to manage the change-over planned for April 2023, discussions about the 2022 Actuarial Valuation and a discussion with the Member Services team regarding the future expectations for delivery of member support.

4.2 Employer Webinars

- 4.2.1 The Employer Services team has continued to deliver a programme of employer education over the quarter with a further 5 virtual sessions delivered to 17 attendees representing 6 organisations. The sessions are free to attend and provide a useful refresher for existing staff or as an introduction to processes for those who are new to Fund administration.
- 4.2.2 Sessions delivered over the quarter are set out below and will continue to be rolled out over the course of the year. An increased suite of webinars is now available each month and employers are able to easily sign up for these via the Fund's website.
- Local Government Pensions Scheme (LGPS) Basics
 - All about Ill Health Retirements
 - Estimates for Early Retirement Costs
 - Submission of Your Monthly Data File
 - Understanding Pay and Service in the LGPS
- 4.2.3 A full list of available webinars and details of contents can be found on the Fund's website: [West Midlands Pension Fund - Webinars \(wmpfonline.com\)](https://www.wmpfonline.com)

4.3 Employer Performance

- 4.3.1 Utilising the virtual working arrangements that have been in place, the Employer Services team have continued to hold performance meetings with various 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 **21** feedback and performance meetings with a number of major and smaller employers and also with 2 third-party payroll providers. Collectively these employers and payroll service providers are responsible for submitting the data to the Fund for almost **300** organisations servicing over **70,000** active members (equal to over 60% of the Fund's total active membership).

4.3.3 The work and engagement that has taken place with these employers in collaboration with colleagues from the Fund's finance, data and operation teams has contributed towards the increased availability of Annual Benefit Statements for members and ensures data positions are reviewed and cleansed for accuracy ahead of the 2022 Actuarial Valuation this year.

4.4 McCloud: Employer Support

4.4.1 Requirements for the McCloud remedy continue to be discussed with our employers and/or their payroll providers as part of the regular performance engagement meetings detailed above or in other day to day engagement.

4.4.2 In addition to the vast amount of comprehensive online McCloud support tools (including a Frequently Asked Questions (FAQ) document, sample files, checklists, a file checker, reports, and other resources) that have been produced by the Fund to help employers, the Employer Services team continues to offer dedicated support to employers to assist with their compliance to the McCloud data requirements.

4.4.3 During the period **17** meetings were held (virtually and face to face) with **11** employers to provide support and guidance with the submission of data. To date over **520**, almost **70%**, of eligible employers have submitted the data required to 2021.

4.4.4 Further analysis is being undertaken on those employers who have consistently remained unresponsive to the Funds offers of support and who are currently deemed non compliant with the Fund's requirements for McCloud. A letter will be issued to such organisations aligned to the Fund's escalation policy clearly setting out the implications of non-compliance, with particular reference to the potential impact on member benefits.

4.5 2022 Actuarial Valuation: Employer Support

4.5.1 Ahead of the 2022 Actuarial Valuation Cycle commencing from 1st April 2022, employer support planning began during the period. Several support tools and engagement sessions have been incorporated into the project's communication plan and further detail is provided in the Actuarial Valuation Update report.

4.5.2 Linked to the 2022 valuation process, all employers have now received their annual Employer Health Check. This annual check provides an opportunity for employers to review the following items of key data held by the Fund:

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- **Active membership profile** – employers are asked to check that all members in employment are listed and that any leavers are submitted to the Fund to ensure the accuracy of active member records ahead of the triennial review,
- **Employer contacts** – in order that the Fund can effectively communicate with employers it is vital that current and accurate contact information is maintained,
- **Employer hub access** – a vital check that the correct individuals have access to the member data viewable through the online self-serve hub

4.5.3 This year's check is entirely self-serve with employers able to access all of the above information via downloadable reports on the Employer Hub before completing a short survey. Feedback on response rates and resultant actions will be provided in future reports.

4.5.4 Also aligned to the Fund's valuation cycle, employers have received information and a questionnaire to support the Fund's covenant review. Completion of the survey is required by the Fund to assess an organisation's current position as part of its ongoing covenant monitoring programme and, over 2022/23, to consider contribution requirement stemming from the Actuarial Valuation.

5.0 Bi-annual Employer Events

5.1 During this reporting period, the Fund did plan on delivering a face-to-face Annual General Meeting (AGM). However, due to changing government guidelines and challenges in facilitating and attending large group meetings at this time this was replaced with an e-mailed e-book, providing our employers with an "Employer Update" on developing member engagement, topical regulatory matters and the Fund office relocation through a series of short articles and videos.

5.2 The Fund's Mid-Year-Review took place on 12 July 2022, a brief verbal update on the event will be provided at the Board meeting.

6.0 Future Engagement

6.1 As part of the Fund's hard to reach project to target members who may not normally be able to access our services due to the nature of their work and location, from March to June 2022 the Member Services team have focused on targeting members who work in green space areas including park offices across the region.

6.2 Following the Fund's move to new offices from April 2022, bulk emails, updates in newsletters, articles in benefit statements and information have been placed on the website to inform our members of our new location and how accessible we now are to local transport links.

6.3 Progress is underway to issue members with their deferred benefits statement 2022. This year not only will we be advising members via email that their statement is online, but we will also be trialling a text message service, where members for whom we hold a valid mobile number will also now receive a SMS notification.

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- 6.4 In May 2022 the Fund undertook a verification exercise of its overseas deferred Scheme members to ensure accurate and up to date details are held on our systems.
- 6.5 In April 2022, in-line with the Customer Engagement Plan we delivered **10** deferred LGPS webinars to **324** attendees to ensure that our services are accessible to members who have previously left the Scheme and have the opportunity for support and guidance with planning their retirement.
- 6.6 The Fund delivered our first **2** “induction” webinars in May to **128** attendees. Due to the success of this piece of engagement, plans will be made to repeat this process on a quarterly basis to ensure all future new joiners of the scheme receive an email to give them the opportunity to attend an induction webinar.

7.0 Engagement with The Prudential

- 7.1 Further to concerns in relation to Prudential’s operational challenges and associated customer service, heightened escalation and engagement has continued with Prudential. The aim was to resolve all outstanding member issues and seek clarification and commitment on adhering to service level agreements. The Fund also raised concerns surrounding significant delays in issuing members with annual benefit statements for 2021 and to seek assurance for timelines for 2022. The Fund has shared experiences with the Local Government Association (LGA) and Scheme Advisory Board (SAB) to enable and inform their engagement with Prudential at a national level.
- 7.2 The LGPS SAB met with Prudential in January with regards to the operational difficulties being faced by administering authorities and it was agreed that the Prudential would provide a communication to explain the background to the various issues, the steps that have and are being taken to remedy the situation and expected timescales before normal service is resumed. Appendix C provides a copy of this letter and we continue to monitor member experience and escalate individual cases as required to mitigate the impact on Fund members.

8.0 Financial Implications

- 8.1 There are no financial implications associated with this report.

9.0 Legal Implications

- 9.1 There are no legal implications associated with this report.

10.0 Equalities Implications

- 10.1 The report contains no direct equalities implications.

11.0 Other Potential Implications

- 11.1 There are no other potential implications.

12.0 Schedule of Background Papers

12.1 None

13.0 Schedule of Appendices

13.1 Appendix A – Customer Engagement Plan

13.2 Appendix B – Review of Member Events

13.4 Appendix C – Letter from Prudential to LGPS SAB