

Pensions Board

31 October 2022

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

The Pensions Board is asked to note:

1. The Customer Engagement Strategy and Communications Policy as set out in Appendices B and C.
2. The re-accreditation of the Fund for Customer Service Excellence for 2022.

1.0 Purpose

- 1.1 To provide Board with an update of the Fund's customer engagement activity from 1 April 2022 to 30 June 2022 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 & Communication

- 3.1 During the summer, a Customer Service Excellence (CSE) assessor visited the Fund to review customer service and engagement over the last 12 months and consider the Fund's re-accreditation of CSE. The Fund has successfully passed the accreditation with a number of developing engagement activities receiving positive recognition and achieving compliance plus rating for certain areas of activity.
- 3.2 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 **1,470** members attended our presentations, webinars and workshops (**10%** increase compared to the previous reporting period). These were followed by **173** individual member consultations. Our events are delivered at various times throughout the day to accommodate attendance around member and work commitments. This delivery and the associated feedback is summarised in Appendix A.
- 3.3 During this reporting period the Member Services team engagement encompassed district Police offices, Local Education Authority (LEA) schools and green park areas, and provided **15** satellite support events to **235** 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.
- 3.4 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 **2,726** bringing the total pension portal registrations to **121,676** at the end of June 2022.
- 3.5 The Fund continues to promote aspects of our work via the social media platform LinkedIn. Since the last reporting period a further **2,286** people have interacted with our variety of articles from sharing shortlisting for award success to advertising our Pension Roadshow events.

This report is PUBLIC

- 3.6 The West Midland Pension Fund roadshow bus is now back out for face-to-face delivery, the focus from April to June was providing Roadshow support to the educational sector, such as schools, academies, colleges and universities. **6** roadshow events were delivered which provided **137** members with face to face pension support on the bus. Feedback from these events was **68%** rated the events as excellent and **32%** rated them as very good.
- 3.7 During this reporting period the Fund's member video suite (providing on-demand support and guidance to members) has been updated to include guidance so members can understand their 2022 Deferred and Active Benefit Statements.
- 3.8 "Planning your retirement" workshops are still proving to be popular with members who are over the age of 55. In this quarter the Member Service team delivered **9** workshops to active members which helped **206** members with their retirement planning. Due to the success and demand of these workshops we have adapted the support to suit our deferred members, we delivered our first one in July 2022.
- 3.9 The Fund continues to target active and deferred members who do not hold a valid Nomination Form through our Nomination Form campaign, the focus over this period was contacting members who work in the education sector.
- 3.10 Following the Fund's office move from April 2022, we have completed extensive engagement to communicate our new location and how accessible we now are to local transport links with our members. Our communication channels included bulk emails which were sent to all three membership categories, an article in our Pensioner newsletter, a reminder on our Active & Deferred Benefit Statements and information on the Fund's website.
- 3.11 Progress has been underway to produce as many Deferred Benefits Statements as possible. This year the Fund has produced **99,385** statements, and this was followed up with **55,000** emails and **17,000** text messages to members where we hold a valid email address and mobile number to notify members that their statement was available on the portal.
- 3.12 Prior to the pandemic the Fund hosted a pilot "Tea & Teach" session at Wolverhampton Art Gallery with the objective to bring pensioners together face to face over refreshments and give them the chance to sit down with a Fund officer to talk about any pensions-related issues they may have. Due to the success of this pilot event and with the easing of Covid restrictions, during this reporting period we delivered **7** "Tea & Teach" events across the whole of the West Midlands, which **286** pensioners attended. These events were supported by selected partners including:
- Pensions Age
 - Independent Age
 - Local transport providers
 - Dementia Friends

Feedback from these events were **83%** of attendees rated the event as excellent, **16%**

rated us as good and **1%** as satisfactory.

- 3.13 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. This is done through letter from our 3rd party provider “Target”, however we sent **495** emails in advance to let members know that the letter was coming to ensure they engage and complete our correspondence, out of **495** emails were sent, **83%** of members read the communication.
- 3.14 In April 2022, in-line with the Customer Engagement Plan we delivered **10** deferred Local Government Pension Scheme (LGPS) webinars to **324** attendees to ensure that our services are accessible to members who have previously left the scheme, and these members have the opportunity for support and guidance with planning their retirement.
- 3.15 To increase pension education across our newer members, we piloted reaching out via bulk email to members who have recently joined the pension scheme to try and enhance their education and knowledge of the LGPS and to encourage them to engage early with their benefits. We did this by offering them the chance to attend an Induction webinar. We have delivered our first **2** 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.
- 3.16 Member information leaflets and videos have been updated and are now being uploaded to the Fund’s website. There have been **368,000** web page views in this quarter.
- 3.17 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. We are currently reviewing the way we issue ‘Post Event’ surveys to scheme members and developing a customer feedback dashboard. Post-event surveys are on hold while this work is completed, and the new look surveys are scheduled to restart in September. Taking into consideration the other surveys that have been issued during this quarter, the performance against our KPI is **99%**.

4.0 Employer Engagement

4.1 Employer Peer Group

4.1.1 The first session of the Funds Employer Peer Group cycle for 2022/23 took place in June. Once again, a number of organisations who had not previously attended, showed interest in joining this year’s cycle, with 14 out of the 18 registered employer representatives present at the first meeting. The content for the meeting included:

- Transition of Pensions Administration System – overview and first thoughts from employers.
- The Future of Member Support – how can this be improved in the hybrid world.
- Employer Support with the bulk updating of active member email addresses.
- 2022 Actuarial Valuation – provisional schedule review and employer feedback.

- 4.1.2 We also received a suggestion from an employer attendee for a new standing item focusing on 'Best Practice' discussions to be driven by the employers. At this first meeting discussions took place about how to tackle outstanding leaver submissions and workload planning.
- 4.1.3 The first session was held virtually however the intention is for future sessions to be held in a hybrid format with attendees being given the option attend in person or via a virtual link.

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 50 attendees representing 35 organisations. The sessions are free to attend and provide a useful refresher for existing employer pension and payroll teams 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 via the Fund's website for guidance on:
- Employer Discretions
 - Early Leaver Submissions on Employer Hub
 - Monthly Data Collection
 - Pay and Service
 - Final Statement Completion – NEW For 2022
 - The Pensions Administration Strategy: Your Role and Responsibilities – NEW For 2022

4.3 Employer Performance

- 4.3.1 Utilising the virtual working arrangements currently 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 18 feedback and performance meetings with a number of both our major and smaller employers and also with third-party payroll providers. Collectively these employers and payroll service providers are responsible for submitting the data to the Fund for over 100 organisations servicing over almost 40,000 members.
- 4.3.3 The work and engagement that has taken place with these employers contributed towards the increased availability of Annual Benefit Statements (ABS) for members. As final positions become available following the 2022 ABS run the Employer Services team will begin reaching out to request performance meetings with those seeing lower than average production rates.

4.4 McCloud: Employer Support

- 4.4.1 Engagement continues to be undertaken with those employers who have yet to submit the data required to comply with the expected McCloud legislation changes. The Employer Services team continues to offer support including 1:1 meetings where appropriate, helping with data collation and submission.
- 4.4.2 Analysis has been undertaken regarding those employers who have consistently remained unresponsive to the Fund's offers of support and who are currently deemed non-compliant with the Fund's requirements for McCloud. A letter will be issued to approximately 90 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.

5.0 Other Communication and Events

- 5.1 In July 2022 the Member & Employer Services teams provided a bespoke webinar to the WM Bursars' Group providing an update of the LGPS and topical issues across the pensions industry and employers. **52** attendees joined our webinar and initial feedback was very positive.
- 5.2 On the 12 July the Fund held its first face to face Mid-Year Review event and the first large event at the Fund's new premises at i9. The event covered a variety of topics including a choice of two workshops to enable more targeted engagement on developing employer relationships and the changing economic and investment landscape.

We welcomed over **60** attendees from employers, Pensions Board and Pensions Committee, attendees rated the event as **63%** excellent and **37%** as good.

6.0 Future Engagement

- 6.1 As part of the Fund's hard to reach campaign to target members who may not normally be able to access our services due to the nature of their work and location, from July to September 2022 the Member Services team will be focusing on engaging with members who work in leisure centres and LEA schools.
- 6.2 Following changes to regulations (known as "stronger nudge") in relation to members who are, or who have previously paid Additional Voluntary Contributions (AVCs), in August 2022 the Fund wrote to **2,703** members to disclose these changes and explain the guidance that they will be required to take advice from Pension Wise in regard to the options available to them when claiming their AVC.
- 6.3 Progress is currently underway to organise Pension Roadshow events across the West Midlands' seven districts to provide members with face-to-face support with their benefits in the months of September & October. This will be the first set of district roadshows that the team has delivered since the pandemic. Further details and statistics will be provided in the next report.

6.4 Engagement is currently being planned about Pension Awareness week. Members will be sent bulk emails advertising a host of events from webinars, workshops, our Roadshow events and notifying members that their Annual Statement is online.

7.0 Customer Engagement Strategy

7.1 Outside of bespoke issues or new developments, the Fund's ongoing customer engagement is largely structured around the Customer Engagement Strategy and associated Customer Engagement Plan. The Customer Engagement Strategy has been reviewed, primarily to focus upon changes which need to be made having emerged from the Covid-19 pandemic, such as the restrictions placed on face-to-face delivery, and to harness the potential afforded by our new premises through hybrid engagement and extended outreach. The updated version is provided in Appendix B.

7.2 As confirmed, and appended to the June 2022 report, the Fund reviewed and updated the Customer Engagement Plan to factor in these changes in terms of more immediate delivery.

8.0 Communication Policy

8.1 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 (Appendix C), 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 aligned to the changes made to the Customer Engagement Strategy. 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.

9.0 Financial Implications

9.1 There are no financial implications associated with this report.

10.0 Legal Implications

10.1 There are no legal implications associated with this report.

11.0 Equalities Implications

11.1 The report contains no direct equalities implications.

12.0 Environmental Implications

12.1 The report contains no direct environmental implications.

13.0 Human Resources Implications

13.1 This report contains no direct human resources implications.

14.0 Corporate Landlord Implications

14.1 The report contains no direct corporate landlord implications.

15.0 Schedule of Background Papers

15.1 There are no background papers.

16.0 Appendices

16.1 Appendix A: Review of feedback from member presentations and individual pension consultations

16.2 Appendix B: Customer Engagement Strategy

16.3 Appendix C: Communications Policy