

Pensions Board

24 January 2023

Report Title	Customer Engagement Update	
Originating service	Pension Services	
Accountable employee	Simon Taylor	Assistant Director (Pensions)
	Tel	01902 554276
	Email	Simon.taylor2@wolverhampton.gov.uk
Report to be/has been considered by	Rachel Brothwood	Executive Director of Pensions
	Tel	01902 551715
	Email	Rachel.brothwood@wolverhampton.gov.uk

Recommendations for action:

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 July 2022 to 30 September 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 The Member Services team continues to deliver member support via hybrid channels including member webinars, face to face presentations and followed up with individual consultations as required. During this reporting period **1,209** members attended our presentations, webinars and workshops. These were followed by **315** 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 are summarised in Appendix A.
- 3.2 During this reporting period the Member Services team targeted leisure centres and Local Education Authority (LEA) schools and provided **13** satellite support events to **150** 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 **2,621**, bringing the total pension portal registrations to **124,297** at the end of September 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 **7,685** people have interacted with our variety of articles from sharing award success, pension awareness campaign, promoting Annual Benefits Statements and advertising our Pension Roadshow events. Over this reporting period we have seen an additional **5,399** views when compared to the previous reporting period.
- 3.5 The West Midland Pension Fund roadshow bus is now back on the road, providing face to face support across the region. The focus from July to September was providing roadshow support to schools and academies. **8** roadshow events were delivered which provided **379** members with face to face pension support on the bus. Feedback from these events was **85%** rated the events as excellent and **15%** rated them as very good.

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- 3.6 “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 **8** workshops to active members which helped **136** attendees with their retirement planning.
- 3.7 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, targeting multi-academy trusts.
- 3.8 Annually, the Fund aims to produce as many Annual Benefits Statements as possible, this year the Fund has produced **90,074** active statements, and this was followed up with **58,000** emails and **23,000** text messages to members, where we hold a valid email address and mobile number, to notify members that their statement is available on the portal.
- 3.9 In line with Pension Awareness week, the Fund designed a pension awareness campaign bespoke to the Local Government Pension Scheme (LGPS). This consisted of a bulk email which signposted a host of events from webinars, workshops, our roadshow events and notifying members that their Annual Statement is available online. **131,125** emails were sent to our active and deferred members offering different support depending on their membership category.
- 3.10 Following changes to regulations (“Stronger Nudge to pensions guidance”) in regard 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 from Pension Wise in regard to the options available to them when claiming their AVC.
- 3.11 Website content continues to be updated and there have been **323,000** web page views in this quarter.
- 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. Following a review of our ‘Post Event’ surveys to scheme members and the creation of a customer feedback dashboard, post-event surveys are now being issued to members regularly. The overall customer feedback Key Performance Indicator (KPI) for this quarter is **89%**.

4.0 Employer Engagement

4.1 Employer Peer Group

- 4.1.1 The second session of the Fund’s Employer Peer Group cycle for 2022/23 took place in September with 13 out of the 18 registered employer representatives present. The content for the meeting included:
- Transition to the new Pension Administration System (PAS) – update on testing progress and request for employer assistance.

- The 2022 Actuarial Valuation – road-testing planned engagement and supporting information.
- New Fund website demonstration and discussion.
- Employer Best Practice discussions – employer attendee led.
- Technical Q&A session.

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 11 virtual sessions delivered to 71 attendees representing 34 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.

- Understanding your Accounting Disclosure (FRS102) Report
- Transfer of Undertakings (Protection of Employment) (TUPEs), Tenders & Pass-through Admission Agreements
- Understanding Pay and Service in the LGPS
- Assumed Pensionable Pay
- West Midlands Pension Fund (WMPF) Retirements and Notification
- Producing Estimates in Employer Hub
- Estimates and Early Retirement Costs
- All About Ill-health Retirement
- Submission of your Monthly Data File
- The Pensions Administration Strategy: your role and responsibilities

4.2.3 A full suite of webinars specific to the roll out of the new PAS and Employer Self Service functionality will become available in the coming months. Face to face coaching sessions were held at the Fund's offices on 8 and 22 November 2022, with a further session planned for 24 January 2023. Attendance at these sessions will be reviewed alongside those held virtually, to consider our approach going forward.

4.3 Employer Engagement and 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 23 feedback and performance meetings with 15 organisations and 2 third-party payroll providers (note some employers were met with on multiple occasions during the period). Collectively these employers and payroll service providers are responsible for submitting for 125 organisations, servicing over 14,000 members.

- 4.3.3 The continued employer engagement, in collaboration with colleagues from the Fund's finance, data and operation teams, ensures data positions are reviewed and cleansed for accuracy. Ahead of the move to the new software provider from next April, the Fund's employer and data teams are working closely to target the resolution of historic data queries to aid a smoother transition. Additional engagement is also underway with employers where Annual Benefit Statement production rates could be improved.
- 4.3.4 The results of the 2022 Employer Health Check have now been reviewed and processed. In total 244 individual responses were received covering 484 employers and over 85,000 scheme members, representing close to 80% of the membership in scope.
- 4.3.5 The responses from the check confirmed an additional 883 members had left, but where the Fund had not been notified by the employer, 875 contact changes were made to employer records, and 17 Employer Hub users had access revoked.

4.4 McCloud: Employer Support

- 4.4.1 The Employer Services team continues to offer targeted 1:1 meetings to help employers meet the McCloud data collation and submission requirements. During the period, 31 meetings were held, reaching across 59 employers who had to date not submitted the required data. Over the same period an additional 22 files were fully completed and submitted covering over 1,500 members.
- 4.4.2 An advisory note has now been issued to 91 organisations (representing 1.5% of the total membership) who have been unresponsive to the Fund's communications regarding McCloud, aligned to the Fund's Escalation Policy. The note clearly sets out the implications of non-compliance, with particular reference to the potential impact on member benefits.

5.0 More Recent Engagement

- 5.1 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 October to December 2022 the Member Services team focussed on targeting members who work in Adult Services, libraries and parish councils.
- 5.2 Each autumn the Fund provides deferred and active members with a newsletter which covers a variety of updates across the Fund, various important member information and covers topical issues in the LGPS. In October **59,499** Deferred Pension Smart newsletters were sent out via email followed by **71,716** Active Pension Smart newsletters which were emailed out in November.
- 5.3 The Pension Roadshow vehicle was back out delivering roadshow events at the **7** district locations across the West Midlands throughout October and November. Each location has seen over **100** members attend with pension queries. Due to the high footfall, plans are being made to increase the amount of district roadshow events to provide members with more opportunities to attend. We are also anticipating a higher footfall this year

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following changes to the member Annual Benefit Statements as a result of the PAS transition. We will continue to review attendance of these events and alternative ways of engaging with our members around these statements.

- 5.4 A total of **352** Pension Saving Statements were sent to members ahead of the 5 October 2022 statutory deadline, where Fund records indicate their savings had exceeded the annual allowance threshold and may be liable for additional tax charges. The Member Services team followed up on issue of these statements by offering the chance to book on **7** Pension Tax webinars which **131** members registered for.
- 5.5 The Fund's first face to face Pensioner Engagement Forum since the pandemic took place on the 7 October 2022. This forum was designed for pensioner members to provide their feedback and thoughts to enhance a member's retirement journey in the future. A guest speaker from the Alzheimer's Society attended to talk about the support and information which is available through their organisation. The group reviewed the feedback from the "Tea & Teach" sessions which was delivered in summer 2022, reviewed the newsletter and pensioner member communications and also provided feedback on the Fund's new website and new pensions portal which will be launched early next year. The feedback and actions from this event will be published in the "You said, we did" part of the 2023 pensioner newsletter.
- 5.6 Noting the importance of cleansing data, the Fund will be writing out to members shortly who we believe may have changed their email address. We will be asking them to update it on the Pensions Portal. This follows the "e-Christmas Card" sent to all members, asking them to check their personal details and update them accordingly.

6.0 Large Fund Events

- 6.1 The Funds Annual General Meeting (**AGM**) took place on the **6 December 2022**. The event covered a variety of important updates for employers and two dedicated workshops focused on member engagement and responsible investment.

7.0 Financial Implications

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

8.0 Legal Implications

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

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.

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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 There are no background papers within this report.

14.0 Schedule of Appendices

14.1 Appendix A - Summary feedback from member presentations and individual consultations