

25 April 2023

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

Recommendation for action:

The Pensions Board is asked to note:

1. The engagement activity and informed service development.

1.0 Purpose

- 1.1 To provide the Board with an update of the Fund's customer engagement activity from 1 October 2022 to 31 December 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 presentation and followed up with individual consultations as required. During this reporting period **1,222** members attended our presentations, webinars and workshops. These were followed by **462** 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.
- 3.2 During this reporting period the Member Services team targeted Children's and Adult services along with Parish Councils and Libraries and Local Education Authority (LEA) schools, and provided **25** satellite support events to **284** 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 **3,323** (this is 702 members more than the previous reporting period) bringing the total pension portal registrations to **127,620** at the end of December 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 **7,662** people have interacted with our variety of articles from sharing award success, recruitment and highlighting success. This level of interaction is broadly the same as the last reporting period.
- 3.5 The West Midland Pension Fund roadshow bus delivered its first events back at District locations across the region since the pandemic. These events were planned to coincide with members receiving their annual statement. The bus was stationed at **7** locations and saw **654** people during the weeks it was on tour. Feedback from these events was **91%** rated excellent and **9%** rated 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 Service team delivered **13** workshops to active members which helped **260** 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 bespoke campaign, over this period we emailed **1,027** deferred members and **3,265** active members to encourage them to complete a nomination form.
- 3.8 Pension Saving Statements were sent to members on the 5 October 2022 who had exceeded the annual allowance limit. The Member Services team followed these statements up with offering high earners the chance to book on **7** Pension Tax Webinars which received a record high of **131** higher earners registered.
- 3.9 The Fund’s first face to face Pensioner Engagement Forum since the pandemic took place on the 7 October. This forum was designed for pensioner members to provide their feedback and ideas to enhance a member’s retirement journey for the future. A guest speaker was present from the Alzheimer’s Society to talk about the support and information available. The group reviewed the feedback from the “Tea & Teach” sessions delivered over the course of the summer 2022, reviewed the newsletter and pensioner member communications and also provided input to inform development of the Fund’s new website and new pensions portal, both of which are ongoing and to be delivered middle of 2023. The feedback and actions from this event will be published in the “You Said, We Did” part of the 2023 pensioner newsletter. The feedback from the event was overwhelmingly positive.
- 3.10 Each Autumn the Fund provides Deferred and Active members with a newsletter which covers a variety of updates across the Fund, important member information and covers topical issues in the Local Government Pension Scheme (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.
- 3.11 The Fund offers bespoke member support to all participating employers; we were approached by one large district council to request support with helping members understand the impact that mandatory leave could have on benefits and also to show members how they buy back any lost periods. The Fund created a bespoke support package which included the delivery of **6** webinars, **6** face to face support events and an electronic leaflet.
- 3.12 Website content continues to be updated and there have been **378,000** web page views in this quarter.
- 3.13 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 **92%**.

4.0 Employer Engagement

4.1 Employer Peer Group

4.1.1 The third session of the Fund's Employer Peer Group cycle for 2022/23 took place in December with 16 out of the 18 registered employer representatives present. The content for the meeting included:

- Transition of pensions administration software – general update on the current status of the project and planned training
- Final Statement 2022/23 – discussion and feedback about this year's request for a Final Statement of payments from all employers
- New Fund website – discussion and development of content and design

4.1.2 Once again this session was held virtually to accommodate employer attendance alongside their own existing priorities.

4.2 Employer Webinars

4.2.1 The Employer Services team has continued to deliver a programme of employer education over the quarter with 11 sessions delivered to 103 attendees from 31 organisations (a mix of both employers and payroll providers). Combined, these individuals represent over 220 employers within the Fund. This quarter's programme included 2 face to face coaching sessions at i9 with more to follow in 2023. 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 following year. An increased suite of webinars is now available each month and employers are able to easily sign up via the Fund's website:

- An introduction to the LGPS
- Understanding Pay and Service in the LGPS
- Assumed Pensionable Pay
- West Midlands Pension Fund (WMPF) Retirements and Notification
- WMPF Death in Service and Notification
- All About Ill-health Retirement
- Submission of your Monthly Data File
- The Pensions Administration Strategy: Your Role and Responsibilities
- Calculating Assumed Pensionable Pay

4.2.3 A full suite of webinars specific to the roll out of the new pensions administration software and Employer Self Service functionality will become available in the coming months.

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 19 feedback and performance meetings with 12 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 234 organisations, representing c53% of the active membership.

4.3.3 The Employer Services team is currently also undertaking a considerable amount of engagement to target a reduction in the number of member records flagged as being a possible leaver (but an employer/payroll provider has not submitted the relevant notification to the Fund). The team is also working closely with the Benefit Operations team to increase the employer response rate and timeliness with respect to data queries sent to employers via the work tray functionality. The engagement has commenced with bulk communications and will be further supported by individual targeted engagement and support. The continued employer engagement in collaboration with colleagues from the Fund's finance, data and operation teams helps to ensure member data records are continuously reviewed and cleansed for accuracy.

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, 36 meetings were held, reaching across 83 employers who had to date not submitted the required data. Over the same period an additional 191 files were fully completed (each employer is required to submit 2 files, one to confirm hour changes and one to confirm service breaks). This represents a collection rate of c36% when based upon both files and across all employers in scope, and c74% based upon active employers only.

4.4.2 In addition, email and telephone support continued to be offered to employers ahead of the November 2022 deadline for submission of the initial files. Whilst this deadline has since passed, the team are continuing to work with employers where resultant queries arise.

5.0 Planned Engagement Outside of the Reporting Period

5.1 Across March and April the Fund will issue P60s and newsletters to our pensioners. This year the pensioner newsletter contains useful information such as pension pay day dates, pensions increase, explaining members' P60s and sign posting to support to help our pensioners with the cost-of-living crisis. Please see Appendix B.

5.2 The Member Services team is now preparing to deliver **10** roadshows at Depot locations across the West Midlands region. Details of all events delivered will be included in the July customer engagement update.

5.3 During this reporting period the Fund's member video suite, providing on-demand support and guidance to members, has been expanded to include new videos such as

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helping our pensioner members understand Pensions Increase for 2023 and also re-vamping our Pensions Portal registration video.

- 5.4 The Fund's "Tea & Teach" sessions are currently being planned for the months of May to June delivering **8** events with the objective to bring pensioners together face to face and join us for refreshments, giving them the chance to sit down with a Fund officer to talk about any pension concerns they may have. We are hoping to partner up with local organisations to provide as much support and literature as possible for our pensioners. Feedback will be provided in the next customer engagement update.
- 5.5 Noting the importance of cleansing data, in February 2023 the Fund started to write out to **2,806** active members, **4,223** deferred members and **2,461** pensioners whom we believe may have changed their email address. We will be asking them to update it on the Pensions Portal.
- 5.6 Following dialogue with employers at our Annual General Meeting (AGM) to support the initiative, the Fund is currently working across our employer network to seek insight and feedback from a younger generation of members on the best methods to engage them on their pension benefits. We are also canvassing opinion amongst younger Fund staff with a similar objective.
- 5.7 Aligned to the recent Budget announcements and specifically the increase in the Annual Allowance and abolition of the Lifetime Allowance, we will be reviewing our engagement in relation to pensions tax, including pensions savings statements, to be proactive ahead of this year's exercise.

6.0 Fund and Sector-Wide Events

- 6.1 The Fund's 2022 AGM was held on the 6th of December 2022 with good attendance, positive feedback and covering a range of topics across financial management, industry change and developing services to members. The event stimulated healthy engagement with our employers and the opportunity for sharing ideas. A summary of feedback is outlined in Appendix C.
- 6.2 In February the Member and Employer Services teams were invited to attend Sandwell Inspired Partnership (SIPS) Bursar event to provide valuable updates from both an employer and member perspective. Feedback from the day was positive and we received several requests from individual schools to provide member presentations and individual pension consultations.
- 6.3 On the 23 March 2023, the Fund attended the Birmingham Association of School Business Management group (BASBM), delivering a presentation covering member engagement and supporting employers.
- 6.4 HR 360, which is the Coventry Bursars group has asked for a member presentation at their schools and academies business meeting on the 30 June 2023.

7.0 Financial Implications

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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.

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 - Review of feedback from member presentations and individual pension consultations.

14.2 Appendix B - Pensioner newsletter: [Pensioner Newsletter \(3dissue.net\)](http://3dissue.net)

14.3 Appendix C – AGM feedback.