

Report Title	Customer Engagement Update	
Originating service	Pension Services	
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Report to be/has been considered by	Rachel Brothwood Email	Executive Director of Pensions Rachel.brothwood@wolverhampton.gov.uk

Recommendations for action:

The Pensions Committee is asked to note:

1. The engagement activity and informed service development.

1.0 Purpose

- 1.1 To provide Committee with an update of the Fund's customer engagement activity from 1st July 2023 to 30th September 2023 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 following up with individual consultations as required. During this reporting period **1,294** members attended our presentations, webinars, workshops and other events. These were followed by **123** 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 delivered **3** satellite support events to **84** 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 The Fund continues to promote aspects of our work via the social media platform LinkedIn. Since the last reporting period a further **10,198** people have interacted with a variety of articles. This is **2,513** more interactions than the same reporting period for 2022.
- 3.4 The Fund roadshow vehicle hosted events across the region, visiting educational establishments and commenced our annual District Roadshow events. During this reporting period we visited **16** locations and saw **827** members. Feedback from these events was **85%** of members rated them excellent, and **15%** rated very good.
- 3.5 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 a tutorial video to explain the annual benefits statement 2023 and re-vamping our pensions portal registration/navigation video.
- 3.6 The Fund continued to review and update our website, including revised publications, and we are also reviewing all website forms to ensure they are all fully electronic and up to date with current best practices and branding.

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- 3.7 HR 360, the Coventry Bursars group, requested a member presentation at their schools and academies business meeting on the 30 June 2023. Feedback was very positive and also led to several school business managers booking further support to assist their members. We also received several requests to deliver Pension Roadshow events.
- 3.8 The Fund delivered its employer Mid-Year Review on the 4th July 2023. The event covered a variety of updates for employers and also an interactive employer panel.
- 3.9 Website content continues to be updated and there have been **401,857** web page views in this quarter. This is up by **154,116** compared to the last reporting period.
- 3.10 A new page on the website was designed called "**System Transition Update**", this page provides members with useful updates and progress on our system change, along with a host of FAQs and signposting to further support. Bulk emails have also been sent to members to provide relevant updates on our progress and achievements. Since this page was created in October 2023, **2,409** members have interacted with it.
- 3.11 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.

4.0 Customer Services

- 4.1 An overview of our front-line customer contact activity is shown in Appendix B. This outlines the variety and volume of support provided by the Fund to address members' pension queries. An indication of the statistics for the previous year is included within the charts as a comparative measure.
- 4.2 The most popular queries to our contact centre remain as follows:
- Customers following up on an existing Fund process
 - Requests for Pensions Portal support
 - Enquiries about accessing pension benefits
 - Request for support with a Fund letter/form
 - Members updating their personal details
- 4.3 Contact volumes have been higher than usual over the July - September period when increased member communications were issued, which included new pensions portal registration letters, Be Smart newsletter, aged 55 campaign, deferred benefit statement and active benefit statement notification emails and text messages. The Fund has staggered mailings sent to members, which helps smooth the impact on the contact centre and reduces call queues/written response times, allowing us to better serve our customers and reduce the number of chaser requests received. In addition, the Fund saw an increase in calls due to the new pension administration system and the reduction in benefit processing which has led to delay in delivering information and benefits to members.

5.0 Complaints

- 5.1 The Fund has a complaint monitoring framework, which enables regular monitoring and review of trends impacting performance. Where a complaint highlights an improvement area, this is investigated and monitored to help shape future services and improve overall customer satisfaction going forward. This mirrors the process undertaken for general customer feedback.
- 5.2 Complaint numbers have continued to increase and are higher compared to previous years. 152 complaints were received during reporting period (compared to 57 in the previous quarter), of those complaints, 70% relate to processing delays resulting from the transition to the new Pensions Administration System and the planned period of downtime in July prior to go-live, together with ongoing internal training and development. The remaining 30% are related to Customer Experience resulting from increased customer contact, longer waiting and call handling times, and reduced service standards due to absences on the team.

6.0 Employer Engagement

6.1 Employer Peer Group

- 6.1.1 The Employer Peer Group is a collaborative working group driven by the Fund and employer representatives to collectively facilitate future improvement and change whilst helping to shape the support provided by the Fund.
- 6.1.2 The second session of the Fund's 2023/24 Employer Peer Group cycle, following initial meeting postponement, took place on 18th October via a hybrid meeting arrangement; 17 out of the 21 registered employer representatives were present. The nature of the meeting focused on the recent pension administration software transition, in order to gain valuable comments and feedback. As such, attendance was extended to one additional representative (per organisation) to include frequent system users. Outline meeting content included;
- **Functionality and processing within Employer Self-Service (ESS)**
Employer representatives reflected on their own organisation's experience of the newly implemented system functionality such as navigation, processing and reporting capabilities within ESS, providing valuable feedback on system advantages, disadvantages and future considerations. Specific items addressed included matters relating to estimates, member change notifications, benefit processing and payment timescales, and additional reporting features.
 - **Support available to employers in navigating ESS**
Referencing the support and guidance available on the website – videos, FAQ's, troubleshooting guide, scheme packs, webinars etc – pertinent to the system transition, employer representatives outlined what worked well and recommended changes to support future improvements relating to guidance in order to support

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self-service. Employer representatives were reminded to refer to the website to obtain the latest version of supporting guidance.

- **Member experience (to include Member Self Service)**

Employer representatives referenced both primary and secondary feedback with regards to member experiences. The agenda segment included demonstrations from Fund representatives on additional screen views and employer representatives collectively suggested the introduction of receipt acknowledgment letters to members regarding the processing of pension benefits.

6.1.3 The feedback obtained following the meeting has been shared and actions recorded with a subsequent meeting due to be held in quarter 1 of 2024 to update on progress and provide a wider update on general system developments.

6.2 Employer Webinars

6.2.1 With focus on the delivery of training specific to the system transition, the Employer Services team has delivered a reduced programme of employer education over the quarter with 5 virtual sessions delivered to 50 attendees (a mix of both employers and payroll providers). Combined, these individuals represent over 70 employers and 16,000 active members within the Fund. 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.

6.2.2 Sessions delivered over the quarter are set out below:

- WMPF Completing and Submitting your Final Statement
- WMPF Employer Discretions

6.3 Employer Engagement and Performance

6.3.1 Utilising the virtual working arrangements currently in place, the Employer Services team have continued to hold performance meetings with various employers throughout the period, albeit at a reduced level to enable additional support to be directed towards the system transition project. Employer performance is assessed in line with the Fund's Pension Administration Strategy (PAS).

6.3.2 During the period the Fund held 4 meetings with organisations representing 26 employers. Collectively these employers are responsible for submitting data and payments for over 10,500 members.

7.0 Pension Administration System Transition Self-service Platforms

7.1 Member Self-Service

7.1.1 The new transition to the new Pensions Administration System brings a new and improved Pension Portal, with increased security to protect members' data by introducing

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2 factor authentication and new and improved dashboards to display members' information and benefits. To ensure members benefit from the increased security, each member will be required to register for the new Pensions Portal and the Fund has a rolling communications plan to support this approach. Throughout this quarter the Fund has written to each member with their unique code to register for the portal. During this reporting period **33,637** members have registered with the new Portal. Total registrations currently stand at over **50,000**.

7.1.2 The Fund is in the process of writing again in print to all of our Active and Deferred members who have not registered on the new site to encourage members to take control of their benefits. This activity is taking place throughout the months of October to December.

7.1.3 A new member portal support package has been designed to assist members to register and navigate the new portal, this comprises of step-by-step guidance booklets, a registration video and Q&A and support on the website. During this reporting period **157,667** members have engaged with this portal support.

7.1.4 A suite of Pension Portal support is currently in design which includes member webinars to assist with members registering and navigating around the new site along with the opportunity to meet officers across the region face to face for help accessing our new member self-serve.

7.2 Employer Self-Service

7.2.1 Significant support continues to be offered to employers and delivered by the Employer team following the transition to Employer Self-Service (ESS), our new pension administration platform.

7.2.2 In total, **7** online training sessions have been delivered to employers as part of the transition. Across the sessions we have seen over **160** attendees, representing more than **90** employers within the Fund. The sessions covered the following topics:

- Reporting and Workflows
- Data Submission

7.2.3 Feedback received following the sessions was that over 95% of attendees were either satisfied or very satisfied with the structure, pace and clarity of the delivery.

7.2.4 The team are continuing to support employers with queries regarding the new system by phone and email and they have also held 13 virtual meetings with employers to provide bespoke one to one support when using ESS. A plan is also underway to identify and reach out to more employers/payroll providers who we believe need greater support in these initial stages of go live.

7.2.5 In addition to the online training sessions, guidance documents and videos to assist with navigation can also be found on the Fund's website via the employer pages and also the dedicated systems transition page. A Frequently Asked Questions document has also

been uploaded following analysis of common queries raised by employers post go live. The Employer Services team will continue to monitor the queries raised by ESS users and will adjust and adapt the support offered where appropriate.

8.0 Engagement since 30 September

- 8.1 Each Autumn the Fund provides Deferred & 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 through to December the Fund has sent newsletters via paper print with a unique card to assist members to take control of their pension benefits and register for the Pensions Portal. A copy of the newsletter is also available for all to read on the Fund's Website.
- 8.2 The Fund offers bespoke member support to assist all employers with their individual workforce needs; we were approached by one large district council to request support with helping members understand the impacts 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 several face to face and virtual events along with creating a video and an electronic leaflet.
- 8.3 The Pension Roadshow vehicle has been on the road delivering roadshow events at the **7** district locations across the West Midlands throughout September and October. **1,029** members came to see us with pension queries. This footfall represents a **30%** increase compared to the same district events last year. Extra resource was available at these events in anticipation of higher footfall due to members requesting pension portal support and help understanding their annual benefit statements.
- 8.4 A total of **388** Pension Saving Statements were sent to members on the 5 October 2023 who had exceeded the annual allowance limit. The Member Services team followed-up on the issue of these statements with offering high earners the chance to book on **4** Pension Tax Webinars, which **206** higher earners registered for (this was **75** more attendees than 2022). These webinars covered the changes to lifetime allowance and annual allowance along with signposting a range of support which is provided from videos to factsheets.
- 8.5 From October to December 2023 the focus of the hard-to-reach project has been to provide face to face support to adult services, library services and Parish councils across the region.
- 8.6 To encourage the further take-up of the new self-serve function, the Fund is developing portal promotion events which will assist members to register and navigate around the new portal. This campaign will consist of invites to webinars, face to face support at locations across the region and engagement with employers to increase their members' portal sign up rate. These events are due to be advertised shortly and will be delivered in the first quarter of 2024.
- 8.7 The Fund delivered the 2023 pensioner engagement forum, designed for pensioner members to provide their feedback and thoughts to enhance a member's retirement

journey for the future. Due to increased demand of attendees registering to be part of this event, the Fund held two forums, on the 27th October and the second on the 22nd November. Compton Care attended as a guest speaker along with a talk from Dementia friends. Pension Age and Alzheimer's UK also provided literature to assist members on a variety of subjects. The group provided some useful feedback in regard to advertising our "Tea & Teach" events which we will act upon when promoting these events next year. Other feedback will be published in the "You said, we did" part of the 2024 pensioner newsletter.

- 8.8 To support the ongoing transition to the new pensions administration system, on 16th November 2023 the Fund provided a tailored engagement session delivered to the seven local authorities, recognising their coverage of a significant proportion of the active membership. More recently, at the end of November 2023 the Fund issued a special Employer Briefing Note centred around employer self-service functionality and specifically the production of member benefit estimates.

9.0 Larger Fund Events

- 9.1 The Fund's Annual General Meeting, was held at i9 on the 30th November. The event was well attended and discussion extended to a wide range of topical issues, including the Autumn statement, progress following the pension administration system transition, changing funding and investment landscape and ideas for enhancing the Fund's customer engagement.

10.0 Financial Implications

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

11.0 Legal Implications

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

12.0 Equalities Implications

- 12.1 The report contains no direct equalities implications.

13.0 Other Implications

- 13.1 There are no other implications.

14.0 Background papers

- 14.1 2023 Active member newsletter: [Active Member Newsletter 2023 \(wmpfonline.com\)](https://www.wmpfonline.com)

15.0 Appendices

- 15.1 Appendix A – Member Service Team Presentation Feedback – 1 July 2023 - 30 September 2023.

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15.2 Appendix B – Customer Services Statistics.