

Pensions Committee

20 June 2018

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

The Committee is asked to note:

1. The engagement activity to date and plans for future engagement on the horizon.
2. The announcement made by Prudential and the associated review of service

1. Purpose

- 1.1 To provide Committee with an update of the Fund's customer engagement activity from 1 January 2018 to 31 March 2018, in line with its Customer Engagement Strategy.

2. 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.
- 2.2 In line with the Customer Engagement Strategy, the Fund strives to engage with a wide range of stakeholders, to obtain and consider their feedback to help inform improvements to the service.
- 2.3 In support of the customer engagement strategy, the Fund's Pensions Services team is split into three service areas focussed upon supporting and proactively engaging with members and employers on a wide variety of matters. A key component of this engagement is obtaining valuable feedback from our customers to help shape the service provided by the Fund and develop our understanding of our customers' requirements.
- 2.4 By way of high-level overview, the Pensions Services team covers
- Member Services – a team dedicated to providing information and support on the LGPS to members primarily via presentations, one to ones, roadshows and other associated events. This team also manages the Fund's communications with members through a variety of methods, to include promotion of the "My Pensions Portal"
 - Customer Services – provision of a dedicated member helpline and management of email enquiries received from members. This team also maintains the Fund's reception drop-in service.
 - Employer Services – responsible for managing all communication, support and engagement with employers, extending to employer forums such as the Employer Peer Group, and Employer Coaching, providing support and guidance for employers on their responsibilities in line with the Fund's Pension Administration Strategy
- 2.5 This report focusses on key initiatives for the year including both recent customer engagement activity and also engagement on the horizon.

3. Engagement within this reporting period

- 3.1 The Fund has undertaken a wide range of proactive engagement with our customers and other stakeholders during the period 1 January 2018 to 31 March 2018. A summary is provided below.

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- 3.2 In total, the Member Services team has assisted **984** members with pension related information over the period 1 January 2018 to 31 March 2018. This engagement includes presentations delivered to **435** attendees held at a variety of different employers, including the district councils, universities, schools/academies and other admitted bodies.
- 3.3 The feedback from these presentations was **52.61%** of the members rated them as excellent, **34.35%** as very good, **12.18%** as good, **0.86%** as satisfactory. Further detail on the feedback can be found in appendix 1 with a summary of the scope of these events covered in appendix 2.
- 3.4 By way of covering the full array of benefits available to members, the Fund worked in partnership with Prudential and employers to deliver joint presentation on Additional Voluntary Contributions (AVCs) and tax efficient methods of saving towards the future. During this period **17** of these presentations were delivered across **5** employers, **165** members attended, with more detail provided in appendix C.
- 3.5 Also covered in appendix 3 are the presentations provided to satellite offices or locations of the Fund's larger employers. These events are provided in line with the Fund's strategy to ensure the scope of support and guidance is available to as many members as possible, whilst maintaining the efficiency of the service. Between January 2018 and March 2018, the Fund provided **12** one to one events across **7** locations in Wolverhampton, Birmingham and Dudley. These have included Social Workers and Social Work staff in Adult Services, Children's Services and Mental Health Services and Environmental Workers for Wolverhampton City Council.
- 3.6 Further support has also been provided to members either through drop in sessions or scheduled one to one support sessions. In total, additional support was delivered to **303** members on an individual basis.
- 3.7 "My Pensions Pensions" portal promotion**
- 3.7.1 Following the initial drive to promote the new member web portal, the Fund continues to promote the member pensions portal. Consideration is being given to implementing a new theme "Be Pension Smart!" to create member pension awareness.
- 3.7.2 There are now over 60,000 members registered and accessing information about their benefits using the web-portal facility.
- 3.8 Dementia Action Alliance: Enhancing Pensioner Engagement**
- 3.8.1 The Funds application for Dementia Action Alliance (DAA) was completed on 16 February 2018. The Fund held an internal staff briefing on 16 February 2018, which resulted in 31 Fund officers signing-up to be "Dementia Friends" – the Fund has achieved Dementia Friendly Status from DAA. A further internal staff briefing is due to be scheduled with the aim of encouraging more Fund officers to sign-up.

3.9 Employer Coaching

3.9.1 One of the Fund's objectives is to partner for success, of which a key element are our customers. The Fund's Pensions Administration Strategy (PAS) sets out the roles and responsibilities for both the Fund and our participating employers. In order to provide employers with the required support and guidance to achieve these responsibilities, the Fund provides employer coaching sessions, with a planned schedule of events set out for each calendar year.

3.9.2 At the most recent employer coaching session held on 7 February 2018, there were 12 attendees representing 14 employers. Feedback was positive with 75% of attendees rating the session as excellent. New elements introduced for this session included:

- Interactive case studies focusing on calculating pay
- Monthly Submission run through to include common errors and how to resolve
- Interactive web portal group sessions

3.10 Employer Peer group

3.10.1 Again, aligned to the Fund's objective to partner for success, the Fund holds and Employer Peer Group every two months with meetings scheduled in advance for the calendar year subject to attaining minimum attendance levels.

3.10.2 This employer forum provides the Fund with valuable feedback from its employer base, which is becoming ever more important and relevant given the increase in numbers and diversity of employers within the Fund. The group also allows the Fund an essential opportunity to trial new methods, procedures and ideas, before implementation, to include both member processing efficiencies and employer initiatives. As covered in the 21 March 2018 Committee papers, the Employer Peer Group recently underwent a review, one outcome of which was to increase the scope of attendees to ensure wider representation of the different employer groups.

3.10.3 The most recent Employer Peer Group meeting was held on 14 March 2018. Following the review of the terms of reference for the group and an extended invite for new participants, a number of new participants have been added to the group.

3.10.4 A number of topical issues were covered including:

- The 2017/2018-year end process and requirements
- The possible introduction of Employer dashboards in order to increase feedback for employers on performance levels, particularly where a third-party payroll provider has been appointed
- The concept of a 'Pension Awareness' video to be rolled out by the Fund

3.11 Bespoke employer engagement

3.11.1 A number of bespoke employer meetings have been held during the reporting period, primarily based around employer performance and data quality. The aim of such meetings is to put in place a data improvement plan tailored to each employer, to ensure there is a continual improvement in line with the Pension Regulator's Common and Conditional data requirements, as well as processing timeliness and accuracy.

4. Communications & Publications

4.1 During the reporting period, the Fund has compiled and provided a number of new or revised publications. This communication has been produced in line with the Fund's objective of engaging to improve outcomes for our customers through provision of key guidance, messaging and support. The Fund endeavours to ensure it is at the forefront of integrating the latest industry practice and guidance into its communication, but also tailors the information it provides based on feedback from our customers, and, where possible, introduces new publications based on their requirements

4.2 By way of examples of publications produced during this reporting period, the Fund, the Fund has updated its Bereavement Guide, worked in partnership with LGA & Avon Pension Fund to design an AVC booklet providing members with details of the core principles and rules of AVC's and the 2018/2019 pensioner newsletter, which was issued along with a "Red Funnel" promotional flyer to 110,000 pensioner members.

5. Prudential

5.1 On 11 May 2018 M&G Prudential announced a company-wide transformation programme designed to modernise the business. As part of this programme changes are to be made to the Corporate Pensions Team which provides member presentations and individual meetings in the workplace.

5.2 As a result of these changes, with immediate effect, member presentations and individual meetings will no longer be provided by Prudential, across LGPS funds, however the full range of online services and telephony support will be maintained via the Retirement Specialist Team.

5.3 Prudential have confirmed that they will contact the relevant employers to inform them of this decision.

5.4 The Fund will engage with Prudential over the forthcoming month to better understand the changes being made to the Corporate Team and the potential impact on the provision of LGPS AVCs. At this stage, it is not envisaged that there will be any impact on member retirement benefits or the provision of new AVC accounts, however the changes are likely to affect the member presentations made in conjunction with the Fund, the promotion of Prudential AVCs and employer led initiatives such as Shared Cost Salary Sacrifice arrangements.

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- 5.5 As the Fund is structured to incorporate a dedicated Member Services Team, for which the Fund receives very good feedback and recognition, there will be limited impact on the services provided to members. As illustrated earlier in the report, just over 15% of members provided with face to face support over the period attended the joint presentations with Prudential. Fund Officers will continue to raise awareness of member pension saving options (including AVCs as appropriate) within its presentations going forward.
- 5.6 The only area the Fund currently envisages this announcement will affect initially is the promotion of employer initiatives led by Prudential direct (i.e. without Fund involvement), such as Shared Cost Salary Sacrifice arrangements.
- 5.7 Prudential accounts for a significant proportion of LGPS AVCs, therefore the Fund will work with other LGPS funds affected and liaise closely with Prudential to consider the service implications and any further action required.

6. Support and communication on the horizon over the next quarter

- 6.1 The Fund will be providing various support and communication to its customers and stakeholders over the horizon, which will be covered in future Committee reports, for information this will include:
- Wolverhampton Homes Pension Portal Workshops on 18 and 25 May
 - Black Country NHS Termination/TUPE event, to provide pension support to this employer who will be ceasing participation of the LGPS
 - Academy & Schools Business Managers Meeting (Wolverhampton) on the 25th April 2018 to cover a variety of subjects including funding, administration and pensions portal promotion
 - Local Government Association (LGA) - Joint Annual Benefits Statement project, to review contents and layout of the Annual Benefit Statements, with proposed changes due to take effect in 2020.
 - Active & Deferred newsletters, working with nine other LGPS administering authorities to design an active & deferred newsletter, branded “WMPF Pensions Link”.
 - Digital transformation – videos. Initially developing three short animated videos to create awareness on Annual Benefit Statements, Opting Out and the 50/50 section, and a step by step guide to registering for My Pensions Portal.

6.2 Mid-Year Review

6.2.1 The Fund held its employer Mid-Year Review at the Molineux Stadium on 15 May 2018, to which all participating employers were invited.

6.2.2 As with previous employer Annual General Meetings and Mid-Year Reviews, Fund officers presented on an array of topics to ensure the event was informative and tailored to the feedback received by employers from previous events. Two external speakers were involved, an economist and the Pensions Regulator, details of which will be provided at the September Committee meeting.

6.2.3 The Fund issued an electronic survey to all attendees on the day of the event to obtain their valuable feedback. Once analysed, the Fund will provide Committee with an overview of this feedback at the next meeting.

7. Financial implications

7.1 The report contains no direct financial implications

8. Legal implications

8.1 The report contains no direct legal implications

9. Equalities implications

9.1 The report contains no direct equalities implications.

10. Environmental implications

10.1 The report contains no direct environmental implications.

11. Human resources implications

11.1 The report contains no direct human resources implications.

12. Corporate landlord implications

12.1 The report contains no direct corporate landlord implications.

13. Schedule of appendices

13.1 Appendix 1: Member Services feedback

13.2 Appendix 2: Member Services events covered 1 January to 31 March 2018

13.3 Appendix 3: Member Services events attendance levels