

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

Recommendation for approval

The Board is asked to review and approve:

1. The draft 2019 employer survey.

Recommendation for noting:

The 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 to date, in line with its 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.
- 2.2 This report summarises engagement activity and the service development this is driving.

3.0 Member engagement

- 3.1 The Fund continues to undertake a wide range of proactive engagement with our customers and other stakeholders with the dedicated member services team assisting over 1,250 members a quarter with pension related information. This engagement includes presentations at a variety of participating employers, satellite support events aimed at "hard to reach" members and one-to-one support sessions.
- 3.2 The feedback from these presentations continues to be of a high standard with over 99% of members rating them as good to excellent, as summarised for the period January to October 2018 in appendix A.
- 3.3 During 2018 the Fund was invited to present on a variety of subjects including funding, administration and pensions portal promotion at the Birmingham Association of School Business Managers, the Solihull Business Managers Group and the Coventry Schools Business Managers. Earlier in the year, a similar presentation was also delivered to the Association of Wolverhampton School Business Managers in April 2018. These group forums afford the Fund a valuable opportunity to extend the reach of our member and employer engagement and also to focus upon issues which are topical to the Academy/School sector. Feedback from these groups has been very positive and we expect to receive requests to provide further pension support at schools and academies going forward.
- 3.4 Based on the success of previous sessions and several requests made at the Fund's 2018 Mid-Year Review meeting, the Member Services team have delivered a number of pension tax presentations to members across our local authorities. The objective is to enhance member awareness of potential tax charges on their pension savings, covering the lifetime allowance and annual allowance limits. Due to the positive feedback from these events, this support is offered to all of the Fund's employers and is advertised as part of our suite of member presentations. We are due to deliver an event at Walsall College in the first quarter of 2019 and potentially at Coventry University following an initial expression of interest.

4.0 “My Pensions” portal promotion

- 4.1 To contribute towards the drive to promote the new member pensions portal, the member services team has recently delivered pension portal drop-in sessions at local authorities and housing organisations, assisting members to register for pensions portal and take control of their benefits online. This service will continue to be offered to all employer’s in order to promote uptake as much as possible. We also encourage employers to participate and to use the Fund’s pension portal promotional pack, which includes electronic posters, adverts to be put on intranet sites, revised statutory notifications and portal guidance booklets.
- 4.2 The Fund has used a range of marketing techniques to advertise the portal and is actively monitoring the impact on take-up.
- 4.3 There are now over **72,000** members registered and accessing information about their benefits using the pension-portal facility. This is an increase of over 100% since the launch of the new platform late August 2017.

5.0 Employer Coaching

- 5.1 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. To provide employers with the required support and guidance to help them meet these responsibilities, the Fund provides employer coaching sessions, with a planned schedule of events set out for each calendar year.
- 5.2 The most recent coaching session held in November 2018, was a bespoke delivery based around Academies. The focus was on the roles and responsibilities of Academies within the Fund. This session saw a good level of interest with 27 attendees registered. As a result, further bespoke sessions are being planned for 2019.
- 5.3 Investigations and developments continue to enable the introduction of videos / webinars to cascade these education sessions to a wider section of its employer base. It is anticipated that these will be rolled out in the first half of 2019.
- 5.4 Aligned to the Fund’s aim to increase communication and reporting to individual employers on performance and data quality and serving as an extension of the employer coaching programme, a number of bespoke employer meetings are being arranged in the first quarter of 2019. These meetings will initially focus on the 11 largest employers (those with greater than 1,000 active members). In addition, a total of 37 employers received data improvement plans in October 2018 and progress against these plans will be reviewed. The aim of such meetings is to discuss data improvement plans tailored to each employer to ensure there is continual improvement in Fund records and information provided by employers, as well as processing timeliness and accuracy. This supports the wider workstream of data quality checks and review of common and conditional data records, in line with the expectations set by the Pensions Regulator. Work is ongoing by the Fund to develop revised employer dashboards embracing greater automation and

providing a better fit to employers' needs. Initial feedback has been sought from the Employer Peer Group to shape the content and presentation of these dashboards. In addition, the Fund is working on developing a financial statement to be shared with employers, which will provide them with an up to date position on items such as contributions received and outstanding invoices etc.

6.0 Employer Peer group

6.1 The Fund holds an Employer Peer Group every three months.

6.2 The employer peer group provides the Fund with valuable feedback and allows the Fund an opportunity to trial new initiatives, procedures and ideas, before implementation, to assist both member processing efficiencies and employer performance.

6.3 The most recent Employer Peer Group meeting was held on 30th November 2018.

6.4 A number of items were covered including:

- Feedback on AGM topics and attendance, with the primary focus on maintaining and building engagement, (as per appendix B)
- Views on the Employer Dashboard, content and presentation
- The Fund's website
- Web Portal accounts, both functionality and accessibility
- The bi-annual Employer Survey.

6.5 Feedback received from the group is to be collated, with attendees asked to provide comments and thoughts by the end of the calendar year.

7.0 Employer & Member Surveys

7.1 Employer Survey 2019

7.1.1 A link to the Fund's bi-annual employer survey is due to be emailed to all participating employers in January 2019. It is proposed that the revised version of the survey contains many of the core questions around general customer satisfaction that featured in the previous iteration, along with topical questions around AGM and Mid-year Review topics/attendance, employer web portal, and the forthcoming actuarial valuation. A copy of the proposed survey is attached in appendix C for the Board to review and feedback.

7.2 Member Surveys

7.2.1 The rolling online member survey available through the Fund's website continues to provide ongoing feedback and early notice of any common member issues or concerns.

- 7.2.2 A revised version of online survey went live mid-September, with the aim of obtaining feedback on the customer's overall experience with the Fund, on their latest interaction with us (and the identification of that interaction), and on the range of communication channels the Fund offers. In addition to the website, the new survey facility is being advertised through the Customer Services e-mail facility and reception service.
- 7.2.3 The Fund is looking at ways to promote and increase the rate of the completion of the member survey.

8.0 Communications & Publications

- 8.1 The Fund continues to compile and provide a number of new and revised publications. The communications have 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.
- 8.2 During 2018, four videos were uploaded to the Funds website. These videos assist members to register for pensions portal, provide an overview of the LGPS, promote the 50:50 section and explain a member's annual benefits statement.

Since the launch of these videos on the Funds website in early September, the Pension Portal Video has received 714 views, overview of the LGPS has received 509 views, guidance on annual benefits statements has received 314 and the 50/50 promotion has received 160, totalling just under 1,700 hits. Further consideration is being given to the promotion of these videos to include via participating employers, member newsletters and member events.

The Fund is also working as part of a project group for LGA to design member videos nationally for all LGPS funds to use.

9.0 Support & communication on the horizon over the next quarter

- 9.1 The Fund continues to look at ways to increase customer engagement, working with the LGA comms group and partnering with others to look at efficient and joined-up LGPS communications.
- 9.2 The Fund will be piloting a retirement planning workshop on the 15 January which is designed to support members who are thinking of retiring in the near future. The workshop covers an overview of the LGPS, basic information in regards to state pension and benefits, and an overview of tax in retirement.

The pilot will be delivered locally using City of Wolverhampton Council employees and we have invited a union representative to provide feedback

- 9.3 With the commitment to increasing engagement with our pensioner members to capture their feedback on the transition from work to retirement, the 2018 Pensioner Engagement Forum was delivered on the 5 October 2018 which provided valuable feedback to shape

This report is PUBLIC
[NOT PROTECTIVELY MARKED]

our service fit for the future. Based on this feedback, in order to assist members to register on pensions portal and understand how to navigate around, the Fund plans to pilot a “Tea & Teach” session where members can come into the Fund, join us for a tea or coffee and we can sign them up to pensions portal and give them all the guidance to use it. We will produce a plan by mid-February and arrange a suitable location to hold the event, we also hope to involve the union representative contact.

All feedback will be reported over the next quarter and to pensioner members next year under the “*You said, we did!*” section of the Pensioner Newsletter.

- 9.4 The LGA recently launched its Additional Voluntary Contribution member guide across all Funds. This guide was written and designed by the West Midlands Pension Fund and we have received several compliments including a request to convert it to Welsh to assist other Funds.
- 9.5 Presentations are offered to members at their employer locations, however we appreciate that is not always possible for members to attend due to work commitments. To endeavour to minimise this barrier, we are increasing our electronic communication methods and are putting steps in place to implement a webinar framework to complement our face-to-face presentations, the first pilot of which is expected to take place over the next quarter.

10.0 Financial implications

- 10.1 The report contains no direct financial implications

11.0 Legal implications

- 11.1 The report contains no direct legal implications.

12.0 Equalities implications

- 12.1 The report contains no direct equalities implications.

13.0 Environmental implications

- 13.1 The report contains no direct environmental implications.

14.0 Human resources implications

- 14.1 This report contains no direct human resources implications.

15.0 Corporate landlord implications

- 15.1 The report contains no direct corporate landlord implications.

16.0 Schedule of background papers

16.1 None.

17.0 Schedule of appendices

17.1 Appendix A: Member Services feedback

17.2 Appendix B: AGM Feedback

17.3 Appendix C: Draft employer survey 2019