

# Pensions Committee

29 September 2021

<b>Report Title</b>	Customer Engagement Update	
<b>Originating service</b>	Pension Services	
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## Recommendation for noting:

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 1 April 2021 to 30 June 2021 and to cover future planned customer engagement activity in the context of the Fund's Customer Engagement Strategy.
- 1.2 To also cover more specific elements of employer and member engagement including consultation on the Funding Strategy Statement, Pensions Administration Strategy and Employer Engagement Roadmap.

## **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 digital channels including member webinars and followed up with individual telephone consultations as required. The webinars mirror our normal suite of member presentations and during this reporting period **50** webinars/workshops were delivered to **727** attendees. These were followed by **124** individual member telephone consultations. Webinars have been scheduled to enable "real-time" interaction with Fund Officers, at various times throughout the day to accommodate attendance around member work commitments. This delivery and the associated feedback is summarised in appendix A.
- 3.2 During this reporting period the team provided **17** satellite support events to **189** hard to reach 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 **2,875** bringing the total pension portal registrations to **111,008** at the end of June 2021.
- 3.4 The Fund continues to promote aspects of our work via the social media platform LinkedIn. Since the last reporting period a further **7,735** people have interacted with our articles.
- 3.5 During this reporting period the Fund's member video suite, providing on-demand support and guidance, has been expanded to include four new videos 1.) to raise encourage members complete a nomination form, 2.) understanding Additional Pension Contributions, 3.) understanding your 2021 deferred benefits statement and 4.) understanding your 2021 annual benefits statements.

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- 3.6 Following the Fund's commitment to raise member awareness on the importance of Retirement Planning, earlier this year we launched our new pre-retirement planning campaign, reaching out to members on their 55<sup>th</sup> birthday in order to provide them with a toolkit they can use to plan for their retirement. In June 2021 this campaign was awarded the winner of the Pension Age - Pensions Marketing Campaign of the Year award.
- 3.7 **99,940** Deferred Benefit Statements have been produced. To raise member awareness and encourage members to engage with their benefits, the Fund produced a bulk mailing notifying **51,000** Deferred members whose email address we hold that their Annual Benefit Statement is now on the Pensions Portal.
- 3.8 The Fund produced its annual "Be Pension Smart newsletter" for our deferred members (appendix B) This newsletter was emailed out to all our deferred members who we hold email addresses for and put on the Fund's website. The newsletter contained important updates for members including the opportunity for them to join a deferred webinar and also to be part of a new deferred engagement forum.
- 3.9 Member information leaflets and videos have been updated and are now being uploaded to the Fund's website. There have been **371,000** web page views in this quarter.
- 3.10 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. Some service enhancements made over the period includes:
- Improving the training suite for the Customer Services Team
  - Procedure for 'case review' processes has been reviewed

We are currently collating customer feedback to improve the Pensions Portal user experience. The feedback collated to date has been shared with our software developer, who will identify any developments that can be made.

During the quarter, a number of surveys were issued to members and employers to assess overall satisfaction levels on a wide range of processes. Over the period, our satisfaction levels were measured as **85%**.

## **4.0 Employer engagement**

### **4.1 Employer Peer Group**

- 4.1.1 The first session of the Fund's virtual Employer Peer Group cycle for 2021/22 took place in June. A number of organisations who had not previously attended registered their interested were able to join this year's cycle with 16 employer representatives present. The content for the meeting included:
- Introductions and expectations for the new group
  - Pensions Administration Strategy and Employer Roadmap Consultation
  - McCloud - WMPF Requirements discussion

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- Keeping Informed: New Online Employer Enquiry forms
- 2021 Health Check update and progress

## **4.2 Employer Webinars**

4.2.1 The Employer Services team has continued to deliver its new programme of employer education over the quarter with a further 16 virtual sessions delivered to over 195 attendees from 100 organisations, some of whom provide payroll services for many other employers 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.

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 via the Fund's website.

- LGPS Basics for Employers
- Pay and service
- Monthly Data Collection
- Refunds
- Deferments
- Retirements
- Early retirement estimates and associated strain costs
- Ill health processing for employers
- Employer Hub Refresher demonstrations

## **4.3 Employer 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 13 feedback and performance meetings with 8 major and 2 smaller employers plus one third party payroll provider servicing 21 employers. Collectively these employers and payroll providers are responsible for submitting the data for over 56,000 active members to the Fund.

4.3.3 The work and engagement that has taken place with these employers in collaboration with colleagues from the Funds finance, data and operation teams has contributed towards the increased availability of Annual Benefit Statements for members and ensures data positions are reviewed and cleansed for accuracy ahead of 2022 Actuarial Valuation preparations commencing later in the year.

#### **4.4 Employer System Developments: Hub and Webtrays**

- 4.4.1 Following the roll out of Employer Hub commenced on 13 December 2020, all employers have now successfully migrated to the new platform. Planned roll out was due to complete by October 2021, but ahead of schedule this was finalised on 7 July 2021.
- 4.4.2 A number of refresher demonstrations are being delivered over the course of this year to help employers with the transition and by way of additional training for newly onboarded employers.
- 4.4.3 Discussions around future developments for the Employer Hub and webtray functionality are underway. The Fund's Employer Peer Group has noted that the basic/intended functionality is working well and has compiled a wish list of value-add additional features they would like to see rolled out to potentially further increase self-service.

#### **4.5 McCloud: Employer Support**

- 4.5.1 Following the issuance of a Special Briefing Note on 9 April 2021 employers have now begun to submit queries to the Fund via the online survey and also by email. The data requirements have also been discussed in depth with those major employers we have met with as part of the regular performance engagement meetings detailed above.
- 4.5.2 The online supporting documents continue to be updated to reflect any new queries received and also any updated guidance which may be received from the Scheme Advisory Board.
- 4.5.3 A number of webinars were advertised to all employers and payroll providers for delivery during August to help navigate the complexities of the remedy and the resulting data requirements. With sign-up rates in excess of 150 (covering over 550 employers) an additional session was also held on 16<sup>th</sup> September.

#### **4.6 Employer Annual Health Check**

- 4.6.1 The 2021 Employer Health Check was issued to all employers during the period. The concept of the check is to verify key information with employers including a review of active member lists, web user accounts and organisational contacts.
- 4.6.2 Previous results from this annual check have shown significant improvements in the accuracy of information held by the Fund. Over a third of employers have provided responses so far and the Employer Services team is actively engaging with employers to increase this further. Further information and results will be provided during the next period.

## 5.0 Internal engagement

- 5.1 Recognising the importance of ensuring internal stakeholders are kept up to date on the Fund's progress and associated developments during the Covid-19 outbreak, particularly with increased remote working, the Fund continues to promote more signposting for Fund staff to wellbeing support which is available for employees across the City via our monthly employee catch up.
- 5.2 To increase internal communication across the Fund and provide insight on the wider pensions industry, the Summer edition of the "Pensions Post" was issued to employees in July to raise awareness to topical issues in the wider pensions industry and to highlight key projects and achievement across the Fund.

## 6.0 Large Fund Events

- 6.1 The Fund's 2021 Virtual Mid-Year review meeting was held on the 7 July 2021 via Microsoft Teams. The event covered a variety of topics including, consultation on the revised Pensions Administration Strategy, Cyber Security, the Fund's Property Portfolio and items on the horizon for employers, the Fund and the wider pensions industry. Over **60** individual employers attended, along with representatives from Pensions Board and Pensions Committee. Attendees rated the event as **57%** Excellent and **43%** as good with full feedback in appendix B.
- 6.2 Preparations are underway to plan for the Funds Annual General Meeting (AGM). The event will cover a variety of important updates for employers.

## 7.0 Future engagement

- 7.1 Following positive feedback received from our members and wider recognition across the industry, to include the success of the Pensions Age award for "Pensions Marketing Campaign of the Year" award, we will now be expanding our retirement planning support to deferred members which will entail notifying all deferred members as they approach age 55. This incorporates a member toolkit they can use and also inviting them to a new Pre-Retirement Webinar for deferred members.
- 7.2 Pension Saving Statements are due to be sent to members by 5 October 2021 who have exceeded the annual allowance limit. The Member Services team will be following these up with offering high earners the chance to book on Pension Tax Webinars.
- 7.3 **81,746** Active Benefit Statements have been produced. To raise member awareness and encourage members to engage with their benefits, the Fund produced a bulk mailing notifying **57,000** active members whose email address we hold that their Annual Benefit Statement is now on the Pensions Portal.
- 7.4 The Fund has produced letters to members who we have been unable to produce an annual benefits statement to explain the reasons why.

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- 7.5 The Fund will be designing its Active member “Be Pension Smart” newsletter which will contact a variety of important information for members. These newsletters are due to be sent to members in November 2021 and will be also placed on the Funds website.
- 7.6 As a result of Covid, the Member Services Team had postponed our face to face support over the last 18 months and designed a digital equivalent, however following revised government guidelines we proposed to trial face to face member events from the end of September 2021. The intention is that these events are hosted by employers at ‘covid-safe’ environments.
- 7.7 In line with the above, the Member Services Team intend to cover Pension Roadshows across the region’s seven metropolitan district councils in November and December 2021 with a drop-in’ style format, to explain members’ annual benefit statements and to encourage engagement with retirement saving and planning.

## **8.0 GMP reconciliation**

- 8.1 Following on from the previous report provided to Committee on 24 March 2021, in April 2016 the Government introduced the new state pension, and as a result all pension Schemes have been working on an industry-wide exercise to reconcile data held for members of the scheme against data held by Her Majesty’s Revenue and Customs (HMRC). The Fund is required to check that members pension records have the correct Guaranteed Minimum Pension (GMP) figure included.
- 8.2 Following this reconciliation of the Fund’s data with HMRC records, we have identified that there are **2,995** overpayment GMP cases, with the members written to on 17 September 2021 advising of the reduction in their pension being effective from 1 March 2022.
- 8.3 **146** Pensioners will receive an increase in their pension following the reconciliation and the Fund will pay arrears of any pension due along with the increase to members March 2022. We aim to write to these members in October 2021.

## **9.0 Financial implications**

- 9.1 The service provision and development associated with customer engagement covered in this report is included in the budget approved for 2021/22.
- 9.2 There are potential financial implications associated with write-offs to be made as a result of the GMP reconciliation exercise, as covered in section 8 in terms of engagement.

## **10.0 Legal implications**

- 10.1 Following the introduction of the new state pension, Government required all Public Sector Pension Schemes to reconcile data held for members against data held by Her Majesty’s Revenue and Customs (HMRC), centred around ensuring the correct amount of Guaranteed Minimum Pension (GMP). Under the LGPS Regulations 2013, LGPS funds

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must only pay the correct amount of pension and where the GMP reconciliation exercise identifies a difference, that differential needs to be addressed.

**11.0 Equalities implications**

11.1 The report contains no direct equalities implications.

**12.0 Other implications**

12.1 The report contains no other implications.

**13.0 Schedule of background papers**

13.1 [GMP Reconciliation update – Pensions Committee paper 24 March 2021](#)

**14.0 Schedule of appendices**

14.1 Appendix A: Summary of member events feedback

14.2 Appendix B: Mid-Year Review feedback