

Pensions Committee

15 December 2021

Report Title	Customer Engagement Update	
Originating service	Pension Services	
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Recommendations 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 July 2021 to 30 September 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 as arises.

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 which are followed up with individual telephone consultations as required. The webinars mirror our normal suite of member presentations and during this reporting period **1,305** members attended our webinars and workshops. These were followed by **113** 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 **5** satellite support events to **33** 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 **2,405** bringing the total pension portal registrations to **113,413** at the end of September 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 **6,070** 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 updated to re-design the support we provide to members to register for the pensions portal and also to explain to members the steps they need to take to make plans for their retirement.

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- 3.6 **84,829** 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 **57,336** Active members whose email address we hold that their Annual Benefits Statement is now on the Pensions Portal.
- 3.7 The Fund has provided letters to members for whom we have been unable to produce an Annual Benefits Statement to explain the reasons why. We have put **13,295** letters on members portal records and sent out **125** paper letters.
- 3.8 The Fund is in the final stages of finishing our new E-learning platform for scheme members. This software will be used to design learning modules for scheme members so they can engage and enhance education around their pension benefits. Our first module “LGPS & You” was trialled at our employer peer group on the 15 September and will be live on our Fund’s website by the 30 November 2021, launching to members in January 2022.
- 3.9 Member information leaflets and videos have been updated and are now being uploaded to the Fund’s website. There have been **362,000** 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 have 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 81%.

4.0 Employer engagement

4.1 Employer Peer Group

- 4.1.1 The second session of the Fund’s virtual Employer Peer Group cycle for 2021/2022 took place in September. Fifteen employer representatives were present, with a diversity of employer type. The content for the meeting included:
- Retirement procedures and process: What good practice looks like
 - McCloud: WMPF update and feedback on resources and support
 - Keeping Informed: Annual Benefit Statement (ABS) 2021 production
 - Employer Hub Web Tray: update
 - E-Learning Module: demonstration

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4.1.2 The Employer Peer Group were asked for their thoughts on the continuation of the meetings being held virtually as opposed to being in person. The majority of the group (70%) expressed the preference to continue meeting virtually for the cycle. Holding the meeting virtually has seen an increase in the number of attendees and improved diversity of employer, due to the saving of travelling time and also helped the Fund with accommodating a larger Employer Peer Group.

4.2 Employer Webinars

4.2.1 The Employer Services team has continued to deliver a programme of employer education over the quarter with a further 8 virtual sessions delivered to over 44 attendees from 36 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 current employers and their employees 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, which employers are able to easily sign up for via the Fund's website.

- Employer Hub refresher demonstrations x 2
- Employer discretions x 2
- Ill health retirement processing for employers
- Accounting disclosures
- Early retirement estimates and associated strain costs
- Monthly data collection

4.2.3 Additional Employer webinars were also held for:

- 'Climate Risk' which was held on the 15 July 2021 and was attended by thirteen different employer/union representatives. The webinar looked at:
 - 'A decade of action'
 - 'The risk posed by climate change'
 - 'Responding to climate change'
- McCloud background and upload of data – 5 webinars were held, with 199 attendees across the webinars, representing 333 employers.

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).

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4.3.2 During the period the Fund held 7 feedback and performance meetings with 5 major and 2 smaller employers with one employer providing payroll services to 95 different employers. Collectively these employers and payroll service providers are responsible for submitting the data for over 36,000 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 Fund's 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.

4.4 Employer System Developments: Hub and Webtrays

4.4.1 The roll out of and migration to the Employer Hub for c.800 Employers was completed in July 2021.

4.4.2 A number of refresher demonstrations have continued to be delivered over the period 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 continue across various forums including the Employer Peer group. Refund queries were added as an Employer Webtray functionality in November 2021.

4.4.4 McCloud: Employer Support

4.4.5 Requirements for the McCloud data continued to be discussed with our employers or their payroll providers as part of the regular performance engagement meetings detailed above or in other day to day engagement.

4.4.6 A large amount of comprehensive online McCloud support tools including an FAQ's document, sample files, checklists, a file checker, reports, and other resources have been produced by the Fund to help Employers with the McCloud requirements and upload, which continue to be updated and refreshed.

4.4.7 Five webinars were held during August and September 2021 (additionally with two more held in October / November 2021), as detailed in point 4.2.2 above, to help Employers understand the McCloud remedy, the requirements for the data, completion of the file(s) and the upload process for the files. The sessions also included demonstrations of the McCloud file checker to help with validations of data.

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, the Fund continues to signpost employees to news and wellbeing support via our monthly employee catch up.

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5.2 The Fund also ensures employees have the opportunity to engage and support with topical national events to raise awareness on a variety of subjects. During this reporting period staff have received updates on Talk to the Samaritans, Staff update from the ABS project group, World Water Week, Pension Awareness week, MacMillan coffee morning and World Alzheimer's Week.

6.0 Manager's toolkit

6.1 In September, the Fund launched its Manager's Toolkit which is displayed on the Fund's intranet platform "Pension People". The toolkit brings all key guidance and documents together in one simple to access site, providing easy access to support services, technical pensions materials and communications.

7.0 Large Fund Events

7.1 Preparations are underway to plan for the Fund's Annual General Meeting (AGM) which has been scheduled for the **27 January 2022**.

8.0 Post 30 September engagement

8.1 A total of **264** Pension Saving Statements were sent to members who had exceeded the annual allowance limit, ahead of the statutory deadline of 5 October 2021. The Member Services team followed these statements up with offering members opportunity to book on one of **2** Pension Tax Webinars for which of the Fund had **161** members registered, an increase from prior years.

8.2 The Fund produced its annual "Be Pension Smart newsletter" for our active members (**appendix B**) This newsletter was emailed out during November to **68,649** our active 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 be part of a new active member engagement forum.

8.3 Noting the importance of cleansing data, the Fund will be writing out to **4,081** members on the 3 December 2021, who we believe may have changed their email address. We will be asking them to review and update their details on the Pensions Portal. The Fund has previously written to **c7,000** members on this issue and is pleased to note that **c2,900** members have positively engaged with the Fund and updated their email address following contact by the Fund.

8.4 During the COVID-19 pandemic, the Member Services Team postponed face-to-face support and over the last 18 months has designed and delivered a digital equivalent. However, we are pleased to report that the Member Services Team is now delivering a hybrid support package to members with a mix of face to face and virtual events. Over the last few months, we have seen a high demand for return to face-to-face events, with the team now booked up until the end of January 2022.

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- 8.5 From the 17 January 2022 to 1 February 2022 the Member Services Team plan to deliver virtual Pension Roadshows across district councils to explain members annual benefit statements and to encourage them to engage with their benefits and pensions saving.
- 8.6 The Fund aims to provide bespoke member support to all its employers; during the period we were approached by one 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 Webinars, face to face drop-in session, a video, and an electronic leaflet.
- 8.7 Following successful roll out and recognition for support to active members, we will now be expanding our retirement planning support to deferred members, which will reach out to all deferred members as they approach age 55, highlighting our member toolkit and an invite to a Pre-Retirement Webinar, tailored to deferred members. This is on track to go live in January 2022.

9.0 Financial implications

- 9.1 There are no direct financial implications associated with this report.

10.0 Legal implications

- 10.1 There are no direct legal implications associated with this report.

11.0 Equalities implications

- 11.1 There are no direct equalities implications associated with this report.

12.0 Other implications

- 12.1 There are no other implications associated with this report.

13.0 Schedule of background papers

- 13.1 None.

14.0 Schedule of appendices

- 14.1 Appendix A: Review of member events.
- 14.2 Appendix B: Active Member Pension Smart Newsletter.