

---

# Teachers' Pensions Action Forum

## Chair's Introduction

Kerry Tate-King, Head of Engagement

November 2019



---

# Agenda for the day

---

- |            |                      |
|------------|----------------------|
| 10.00am    | Chairs Introduction  |
| 11.00am    | Workshop             |
| 12.00 noon | Reconvene & lunch    |
| 1.00pm     | Workshop             |
| 2.00pm     | Reconvene & feedback |
| 2.15pm     | Future and close     |

---

# The switch to Azure

---

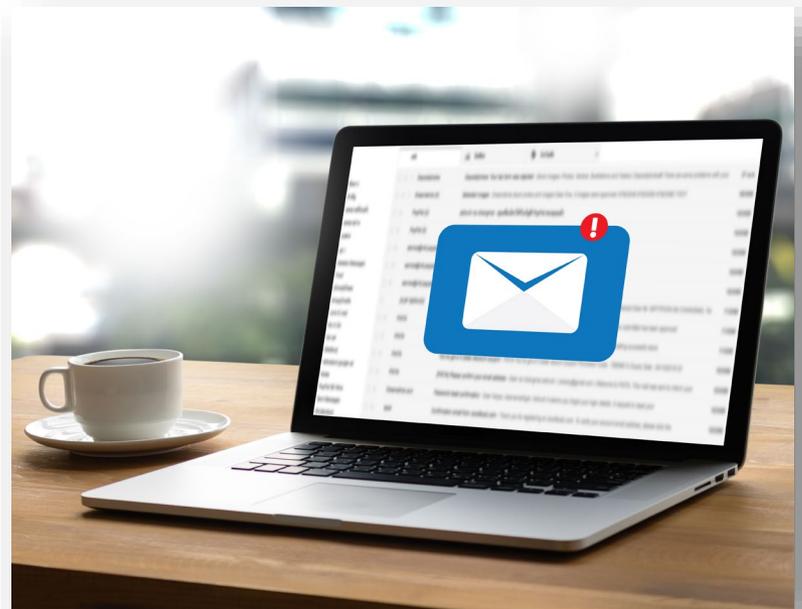
- When did the switch happen?
  - 15th March
- What was involved?
  - The migration to the a new IT environment called Azure
- Why did it happen?
  - The switch to Azure gave us more autonomy and much more dynamic landscape
- What does this mean for the customer?
  - Improves our customer's journey and experience.

---

# DfE's Teaching Vacancies Service

---

- Developed to assist with advertising & recruitment of teaching staff
- Offers free of charge vacancy listings service
- Cover vacancies in primary & secondary publicly funded schools in England
- Register through <https://www.gov.uk/find-teaching-job>
- We've promoted through our bulletin, website and social media platforms



---

# Academies

---

- Challenges in communicating with academies highlighted at Teachers' Pensions Scheme Pension Board (TPSPB) sub-committee
- Recommendation for Teachers' Pensions & Education & Skills Funding Agency (EFSA) to look at ways of using their communication channels
- Working together to improve awareness of the Teachers' Pension Scheme and their role in administering the Scheme
- Hope to improve the contact data
- Developing an engagement plan to jointly deliver moving forward.

# What our customers are saying



---

# What are our customers telling us?

---

We ask **members** a number of questions via web survey, email, telephone centered around the following categories:

- Members understand the value of their teacher's pension 
- Members are actively planning for their retirement (including pensions and other investments) 
- Members regularly receive information about their pension and are satisfied with its quality 
- Members who contact Teachers' Pension scheme about their pension are satisfied with the timeliness and quality of the response 
- Recently retired members are satisfied with the support they received from Teachers' Pensions as they planned for retirement. 

---

# What are our customers telling us?

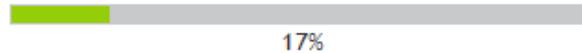
---

We ask **employers** a number of questions centred around the following categories via web survey, email, telephone:

- Employers are satisfied with the service they receive from the Teachers' Pension Scheme 
- Employers receive timely and accurate responses from the Teachers' Pension Scheme 
- Employers engage with the Teachers' Pension Scheme. 

# Example survey question

## Teachers' Pensions - Customer Satisfaction Survey



### Your experience

1. Are you satisfied that our customer representative solved or answered your query in a timely and efficient manner? \*

- Very Satisfied
- Satisfied
- Neither satisfied nor dissatisfied
- Dissatisfied
- Very Dissatisfied

Previous Page

Next Page

---

# What are you telling us?

---

*“Val was helpful with the query, however she is unhappy that the TR6 has been removed. She now needs to go through a long winded process to get a new Teachers’ Pensions Reference number. She is unable to get a number through MDC as payroll need it before the submission is due (comment was made in Jan).”*

*“Lisa very good and efficient.”*

*“Lynne was very helpful and advised what form the member needed to complete.”*

*“As always the service has been brilliant.”*

*“First time I've rung and I've spoken to two people this morning and both were very helpful and resolved the issues very quickly.”*

*“I had to make a 2<sup>nd</sup> call about an opt out confirm and was told it would be on the portal for me but when I checked it wasn't so hence my call to Lynne this afternoon.”*

*“The contact details could be clearer on the website, and after the screen after getting the message to say that they have been locked out of the portal should inform members on how to contact us.”*

---

# What are our members telling us?

---

*"It seems that when I contact Teachers' Pensions by email the response doesn't seem to give me an answer that is entirely definite. This time the response is clearer but last time even someone used to reading legal documents could hardly make out the response. This is so worrying when you're trying to make such big decisions over such an important issue as pensions."*

*"All very positive. I haven't been in the website for a few weeks and wanted to catch on things. This was quick and easy to do, in part due to the layout of the website."*

*"Your service, especially as I am out of the country, has been very easy to use. I am impressed with the security when signing in. Thank you for thinking of the user."*

*"I rang the call centre. The information they gave was accurate and enabled a smooth transition from employment to retirement. Thank you."*

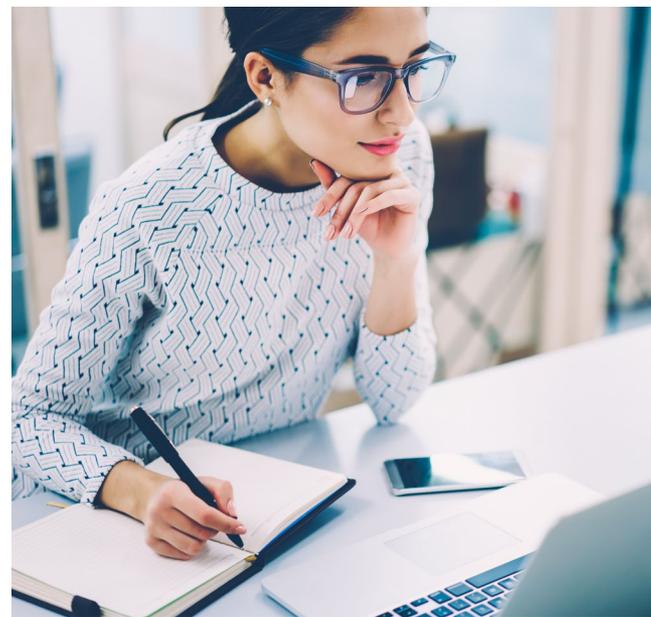
*"I keep getting a new password and pin from you that don't work."*

*"The people I spoke to did not do what they said they would - they said they would send something out to me but it has not arrived."*

*"All communication done online - all very efficient and pensions was paid on date expected. Thank you. Most helpful, understanding and efficient."*

*"Service is excellent both professional and friendly. Staff make what could be a difficult and stressful experience stress less. Thank you so much."*

# Engagement & Digital Update



# Teachers' Pensions - branding

## OUR APPROACH

## Brand audit



BRAND COHESION

BRAND DILUTION

---

# Branding

---

Research, design & co-ordinate the delivery of a refreshed brand and brand guidelines for members and employers

Align all external comms to ensure a consistent journey

Improve engagement levels

Update brand guidelines and create clear and practical working instructions

Currently gaining feedback from stakeholders (internally & externally) through surveys and focus groups

# Option One



# Option Two

**ALMOST TIME TO SUBMIT YOUR EOYC.**

Complete your EOYC form via the Employer Portal

This banner features a green background with a stylized purple clock icon on the left and a small icon of a document with a checkmark on the right.

**WE ARE HERE TO GET YOU WHERE YOU WANT TO BE.** [Find out how](#)

Teachers' Pensions

This banner shows a man and a woman in a professional setting, with the woman being lifted into a cardboard box. The background is a bright, modern office with blue and white vertical stripes.

**JUNE 2019 UNDERSTANDING WHICH MEMBER TYPE YOU ARE.**

This is a snippet of a white article with green and purple accents. The text is partially obscured but includes the title and some introductory paragraphs.

**WE ARE HERE TO GET YOU WHERE YOU WANT TO BE.**

Teachers' Pensions

This banner features a photograph of a smiling man carrying a young child on his shoulders. The child is holding a small airplane. The background has blue and white vertical stripes.

Smartphone mockup showing Teachers' Pensions social media posts. The screen displays a navigation bar with Home, Posts, Videos, Photos, and Community. The main content area shows a post from Teachers' Pensions with a photo of a family and the text "YOUR FUTURE THE WAY YOU LIKE IT." Below the post are interaction buttons for Like, Comment, and Share, along with a "Learn More" button.

**IT'S TIME TO VIEW YOUR P60 ONLINE.**

**YOU CAN NOW VIEW YOUR P60 ONLINE SO CHECK IT OUT NOW.**

Learn more

HELPING YOU MANAGE YOUR PENSION IN A SAFE AND SECURE WAY. [REGISTER HERE](#)

Follow us on:

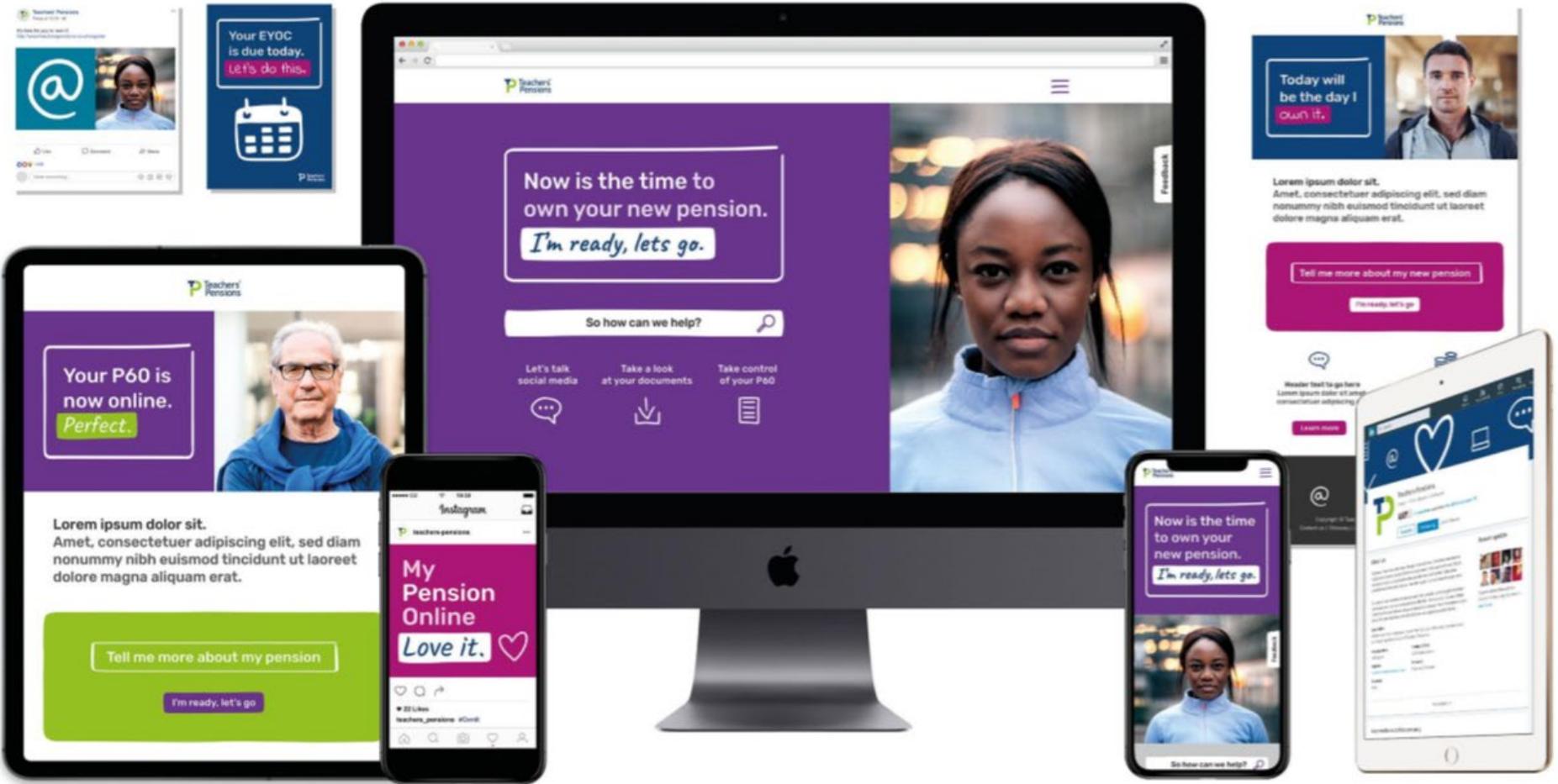
This banner features a photograph of an elderly couple smiling. The background is white with a blue bar at the bottom containing a padlock icon and social media icons.

**NOMINATION FORMS IS YOURS' UP-TO-DATE?**

Teachers' Pensions

This banner shows a close-up of a man and a young child looking at a document together. The background is dark blue with a white photo of the man and child.

# Option Three



---

# Webchat

---

- Webchat was launched on 5 November 2018 and the trial of the new contact channel is ongoing
- 43,726 chats have been handled within the trial period with an 81% answer rate, demonstrating the appetite for the contact channel (1 Dec '18 - 30 Sept '19)
- The average time our members spend 'chatting' with us is 7-8 minutes, asking a wide range of Scheme related topics

At this time we can handle chats in relation to general information with the top categories for contact being Applying for Retirement, Family Benefits, MPO account log in, Correspondence/query chasing, Service and Opting In

- A new web form has been introduced to handle member specific queries which cannot be answered over chat
- The introduction of the channel has also provided reductions in complaints across numerous areas of the business - formal feedback mechanism from members being introduced.

---

# Webchat feedback

---

Chatter 11:56

also very good to know thank you, this service is very helpful and reassuring.

Laura Ramsey 11:57

I am pleased that the service has been of help and reassurance to you. That is great to hear!  
Is there anything else I can help you with?

Chatter 11:57

no that is all. Thank you.

Chatter 10:45

**THANK YOU!!!!!!**

Chatter 10:45

**Have a wonderful day**

Chatter 10:45

**You've changed a life today for the better!**

Chatter 10:43

**great. thank you!**

Chatter 10:43

**worked**

Chatter 10:43

**i'm so glad to have contacted TP again ans chatted with you**

Chatter 10:44

**i would've gone into another hole of what to do with pension planning**

---

# Website updates May 19 to October 19

---

- Improved print layout for P60 and Payslip (based on user feedback)
- Responsive design improvements within My Pension Online
- Improved logged out messaging - to reduce user confusion
- Webchat updates:
  - Improved icon
  - Ability to move icon on mobile
  - Increased availability and messaging
  - Fully TP branded with supplier logo also removed
- New data responsibility Terms & Conditions for the Employer Portal, updated pop-up on login to display these and a checkbox.

---

# Website updates May 19 to October 19

---

- Restrict the viewing of deceased member records on the member search facility based on time triggers of the associated death cases
- Change to Member Personal Details form now requires the user to confirm their date of birth when a NINO has been updated on the initial step
- Introduction of new Security Questions and a check on login to the site (members and employers) to ensure user's meet the criteria
- Payslips - Will not show tax codes relevant to the period showing
- Deep Linking - Users can click a link, log in and be directed to secure content directly such as Web forms and other secure pages in both portals

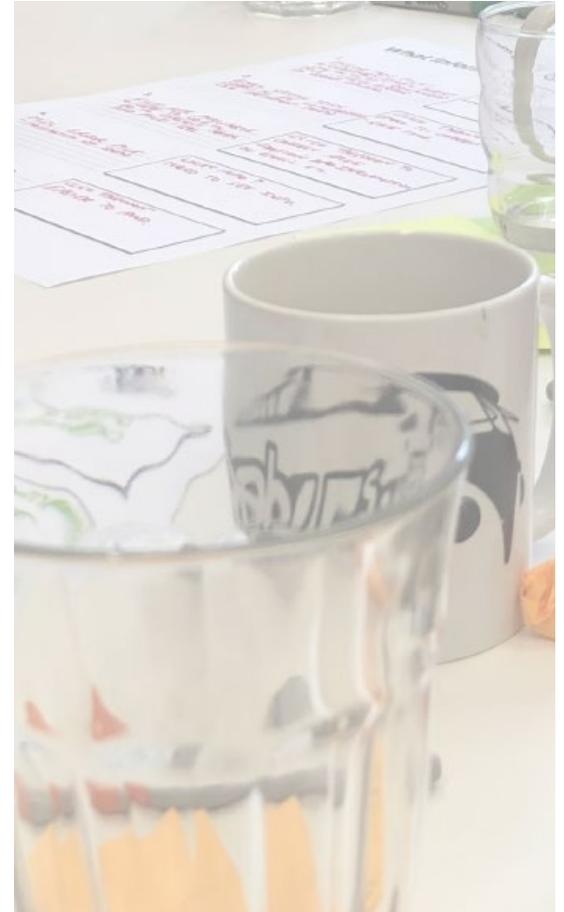
---

# Employer Portal - UX & Development

---

The path to a live release:

- Employer Persona research
- Member Search improvements
- Creating Dashboard wireframes from research
- Creating the design from the wireframes
- Re-test with users
- Develop with IT team
- Release to live in early 2020.



---

# Web stats to date for 2019

---

Website Visits:  
3.2 million in 2016  
4.26 million in 2017  
4.6 million in 2018  
4.2 million in 2019 to date

1.2 million email  
addresses

939,285  
MPO accounts

Benefit Statement  
518,072  
unique pageviews

3m  
calculator page  
views

2 million web form  
completions  
(includes A/C changes)

---

# Social Media stats 2019

---

Facebook  
11,869 likes  
(981 comments from  
January-October 2019)

Twitter  
6,499 followers  
(14,090 link clicks from  
January-October 2019)

Instagram  
883 followers  
(1,030 likes from  
January-October 2019)

LinkedIn  
727 followers  
(811 engagements from  
January-October 2019)

YouTube  
421 subscribers  
(307,929 views)

# Social Media examples

**Teachers' Pensions** @TPScheme · Apr 30  
Are you considering #retirement this year? We have information on the options available, including Phased retirement. Read more on our website. @NASUWT @educationgovuk ow.ly/eMF050t6jOk



🗨️ ↻️ ❤️ 1 📊

**Teachers' Pensions** @TPScheme · Apr 12  
We've made some changes to our overseas declaration process for retired members based on your feedback. Read more in our online article. @NASUWT @educationgovuk ow.ly/uxQZ30oeraP



🗨️ ❤️ 📊

**Teachers' Pensions**  
Published by Hootsuite [?] · 26 April at 19:02 · 🌐  
Good luck to anyone running the London Marathon this weekend! Dave from our IT team will be running to raise funds for YMCA England & Wales. #LondonMarathon #ThanksaBillion



**Teachers' Pensions**  
Published by Hootsuite [?] · 18 April at 14:02 · 🌐  
We've refreshed our online portal - My Pension Online, have you seen the changes? What do you think? <http://ow.ly/dDgO30oeqBk>



**Teachers' Pensions** @TPScheme · Apr 23  
The contribution cash figure will be emailed to all employers this week as part of the End of Year Certificate process. Keep an eye on your inbox! #eoyc #teacherspensions @educationgovuk



🗨️ ↻️ ❤️ 📊

# Operations update



---

# Summer retirements

---

## Teachers' Pensions - Summer Retirements

- All members paid by 2 September deadline
- 10,829 retirements processed with 6,110 payable 2 September
- Payments totalling £551m were issued to members

---

# Factors

---

Following the Scheme Valuation exercise, new factors have been introduced.

There isn't one 'effective date' from which the new factors were implemented, for a couple of reasons:

- The change to the discount rate used for public service pension schemes announced in the October 2018 budget meant that the factors for transfers and pension sharing are effective from 29 October 2018
- Factors for certain aspects of the Career Average arrangement are effective from when the scheme actuary (GAD) provided them, others are effective from a date decided by the Scheme manager. For these, the impact on the administration of the Scheme and the best, consistent outcome for members was used to determine the effective date

---

# Factors

---

- GAD will be providing updated guidance and examples later in the year. In the meantime, the latest factors and existing guidance/examples are available on our website.
- Other changes not related to factors, such as the increase to the contribution tier salary bands, have been communicated to employers. This information is made available on the updates page of the our website:

[www.teacherspensions.co.uk/members/resources/forms/updates](http://www.teacherspensions.co.uk/members/resources/forms/updates).

# Effective date - selected factor types

Factor Type	Effective date for new factors	
	Final Salary	CARE
Cash Equivalent Transfer Value (CETV)	29 October 2018	
Pensioner Cash Equivalents on Divorce	29 October 2018	
Transfer-in (non-Club)	29 October 2018	
Club Transfers (transfers out and in)	01 April 2019	
Early Retirement Factors	01 March 2019	06 December 2018
Late Retirement Factors	01 March 2019	GAD Calculator
Inverse Commutation (Conversion of Lump Sum to Pension)	21 December 2018	
Trivial Commutation	01 March 2019	
Capitalisation of Premature Retirement	21 December 2018	
Additional Pension	01 April 2019	
Buyout of Standard Reduction (aka AAB Buy out)	01 April 2019	
Faster Accrual	01 April 2019	

---

# Historic Data Cleanse

---

- A contractual requirement is in place to check member's records for accuracy to ensure the correct level of benefits are paid upon retirement
- Historic Data Cleanse has been introduced to enhance the current Retirement Data Cleanse routine to check member's records for accuracy before members apply for retirement
- The new routine uses the same process as the current Retirement Data Cleanse exercise
- Due to the implementation of the Historic Data Cleanse routine queries to employers have increased which has placed additional impact on workloads
- We are looking to amend this process so that employers have longer to respond to such queries (the current process will still apply to retirement cases)
- Confirmation of the revised process will be cascaded to employers once it has been agreed.

# Engagement & Training update



---

# Stakeholder - who do we engage with?

---

- Stakeholder groups
  - Payroll Providers
  - Unions
  - Employer Groups
  - Software Suppliers
- Focus Groups & User Experience Research
- Bespoke workshops related to specific projects (MCR)
- Training
- Feedback on email campaigns.

---

# Engagement with Deferred members

---

## Previously

- Benefit statement campaign

## New for 2019

- Deferred webinars
- Deferred member newsletter
- Research - Focus Groups and surveys
- Data interrogation

## Going forward

- Improved web content
- Online webinar
- Bespoke campaigns

---

# Training

---

- In 2018 we delivered 37 seminars and 76 webinars with over 1,700 employers registering to take part
- Hosted 4 seminars a month across England and Wales and 8 webinars a month
- Subjects covered were:
  - Working with MDC
  - Introduction to MCR
  - Introduction to the Scheme
  - Understanding Auto Enrolment
  - Getting the best from the Employer Portal
  - Introduction to MPO.
- Engagement Includes start of term training email, news & feature in the Employer Bulletin
- Future plans
  - Member presentations for employers to deliver
  - MCR (more in depth support).



# QUESTIONS