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# TPAF - My Pension Online

November 2019



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# Introduction

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## Dan Maughan

Digital Engagement Executive

Joined Teachers' Pensions in 2011

## Teams

Employer Support 2011 - 2013

Engagement 2013 - Present

## Nichola Leafe

Engagement Executive

Joined Teachers' Pensions in 2018

## Teams

Business Analyst 2018 - 2019

Engagement 2019 - Present



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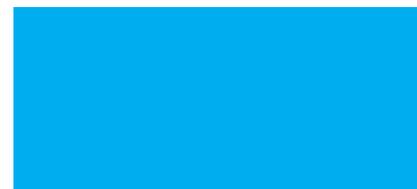
# Overview

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- Evolution of My Pension Online
- Benefits of My Pension Online
- Behind the scenes
- Recent improvements
- Plans for My Pension Online
- Research and user testing
- Questions
  
- Extras (if time)

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# Evolution of My Pension Online



# Dashboard Evolution

Pre 2012

**TP Teachers' Pensions** ADDvantage **CAPITA HARTSHEAD**

## Main Menu and Welcome Page

**Estimate of Benefits for Teachers**

- Home
- Logoff
- Estimate of Benefits
- Further Info/Leaflets
- Current Issues
- Useful Addresses
- Pensions Dictionary
- Contact Us
- Change Password/PIN
- On-line-Forms

### Welcome Page (Teacher)

Welcome to the Teachers' Pension Scheme

**Capita Hartshead Teachers Pensions**

TP ADDvantage provides secure access to a range of services and information for existing and previous members of the Teachers' Pension Scheme (TPS). Please use the menu on the left hand side to navigate through the site.

Your current status as a member of the Teachers' Pension Scheme will determine the precise functionality available to you, which may include:

- View your personalised Estimate of Retirement Benefits (for scheme members who have not previously received an award of retirement benefits under the TPS).

**Payslip and P60 for Pensioners**

- Home
- Logoff
- Scheme Info
- Current Issues
- Useful Addresses
- Pensions Dictionary
- Contact Us
- Change Password/PIN
- Last Payslip
- Payslip History
- P60
- On-line-Forms

### Welcome Page (Pensioner)

Welcome to the Teachers' Pension Scheme

**Capita Hartshead Teachers Pensions**

TP ADDvantage provides secure access to a range of services and information for existing and previous members of the Teachers' Pension Scheme (TPS). Please use the menu on the left hand side to navigate through the site.

Your current status as a member of the Teachers' Pension Scheme will determine the precise functionality available to you, which may include:

- View your personalised Estimate of Retirement Benefits (for scheme members who have not previously received an award of retirement benefits under the TPS).
- View your pensioner payslip and P60 (for scheme members who are in receipt of retirement benefits under the TPS).

December 2012

Public Members Employers Logged In as anthonyrwatt@gmail.com Sign out

**TP Teachers' Pensions**

Home The Scheme Resources FAQs News My Pension Online

Overview

Employment History

Task Tracker

Your Messages

P60

Payslips

Modellers

## Hello JOHN ALBERT, Welcome to your member dashboard.

### Your Messages(6)

Welcome to the new My Pension Online	22 Jan
Historic Document attached: EFE (Age and ARB)	21 Oct
Historic Document attached: EFE (Age and ARB)	21 Oct
Historic Document attached: PIB/TIB Hypothetical	21 Oct
Historic Document attached: PIB/TIB Reckonable	21 Oct

[View more messages](#)

### Task List

- Change Account Details
- Contact Us
- Additional Pension Application
- Update Bank Details
- Change Personal Details
- Financially Dependant Webform
- Death Grant Nomination
- Ill Health Benefit Payment
- Change Address

### Task Tracker

# Dashboard Evolution

April 2015

The dashboard features a top navigation bar with links for Home, The Scheme, Resources, FAQs, News, and My Pension Online. A left sidebar contains links for Overview, Employment History, Task Tracker, Your Messages, and Member Documents. The main content area is titled "Hello Cluck Olive, Welcome to your member dashboard." and is divided into three columns. The left column shows "Your Messages(0)" with a "View more messages" link. The middle column shows "Task Tracker" with a "View more items" link. The right column shows "Your Pension" and "Your Details" with personal information such as Name, DOB, Contact Number, Mobile Number, and Email. A "Task List" on the right side lists various actions like "Contact Us", "Retirement Application", and "Update Bank Details".

June 2018

The dashboard has a more modern, clean design. The top navigation bar includes a home icon, "New starter", "Working life", "Planning retirement", "Once retired", "My Account", and a search icon. The main content area is titled "Hi, Dummy > Change Details" and includes a welcome message and a recent login timestamp. A central dashboard features three key cards: "New Messages" from Teachers' Pensions, "Tasks" currently in progress, and a profile card for an "Active member" with reference number 99/999802. Below these is a call to action to "Share your experience". The bottom section is divided into three columns: "Service History" showing 28 years and 331 days, "Benefit Statement" with a prompt to check regularly, and "Family & Dependants" with a list of eligible nominees.

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## Benefits of My Pension Online

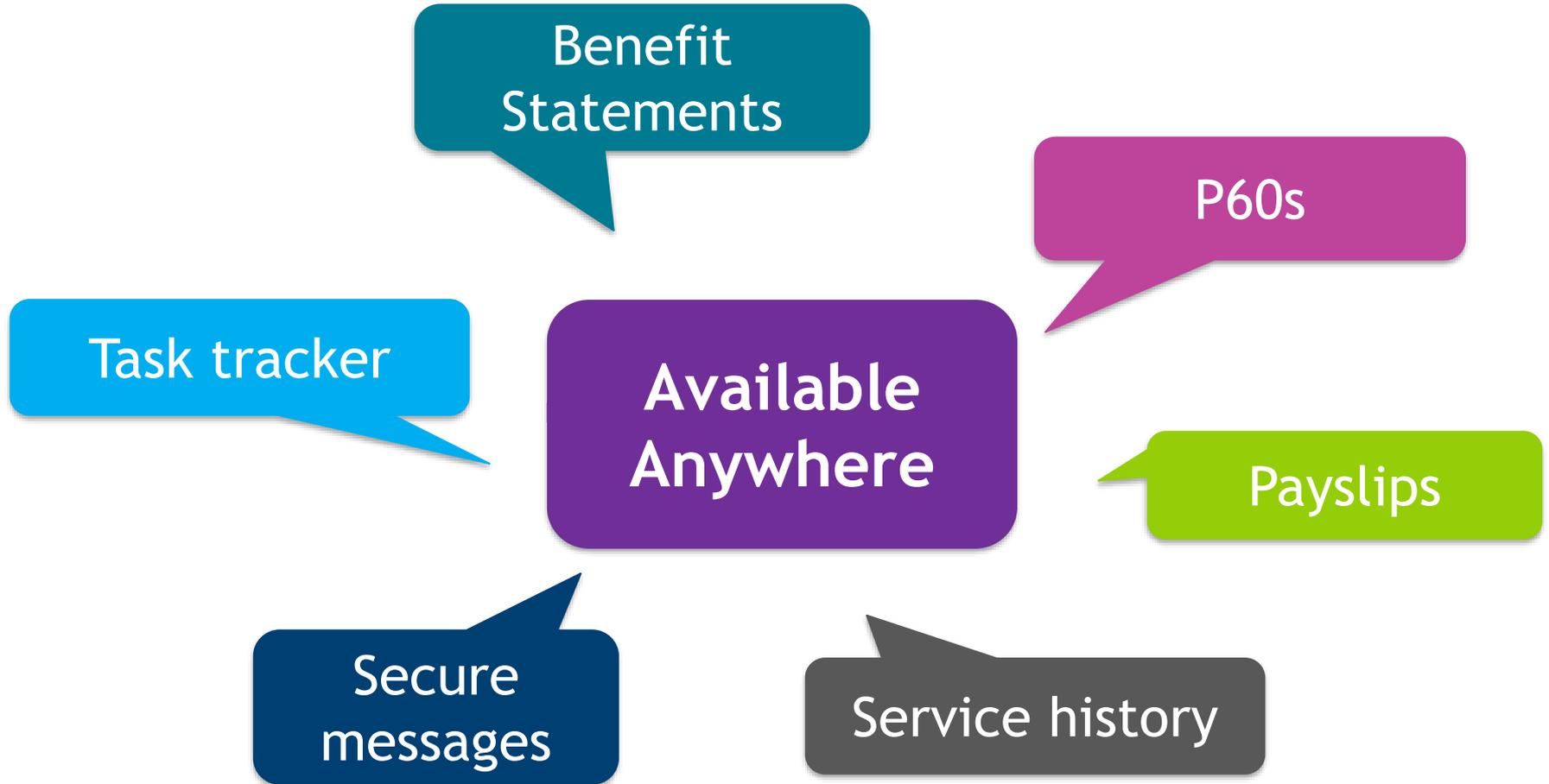


The graphic consists of a large dark blue rectangle on the left containing the title. To its right is a large teal rectangle. Below the teal rectangle are two smaller rectangles: a light blue one on the left and a dark blue one on the right.

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# Features

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# Features

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Bank details

Retirement

Opt out

Re-employment

Contact details

Repayment

Flexibilities

Online forms

Personal details

Address details

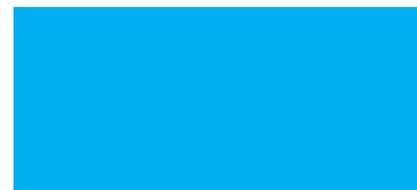
Ill health

Transfer in

Nominations

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# Behind the scenes



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# Azure & Sitecore v9.1

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Benefits from moving to the Azure 'cloud' and Sitecore 9.1 CMS:

- Speed and reliability - speed improvements have already happened
- Machine learning - Personalisation improvements
- Improved insight and analytics - better data and understanding
- Testing - continuous optimisation
- Integrations - with email systems and other channels
- Ultimately a better experience for users and easier to make changes for TP



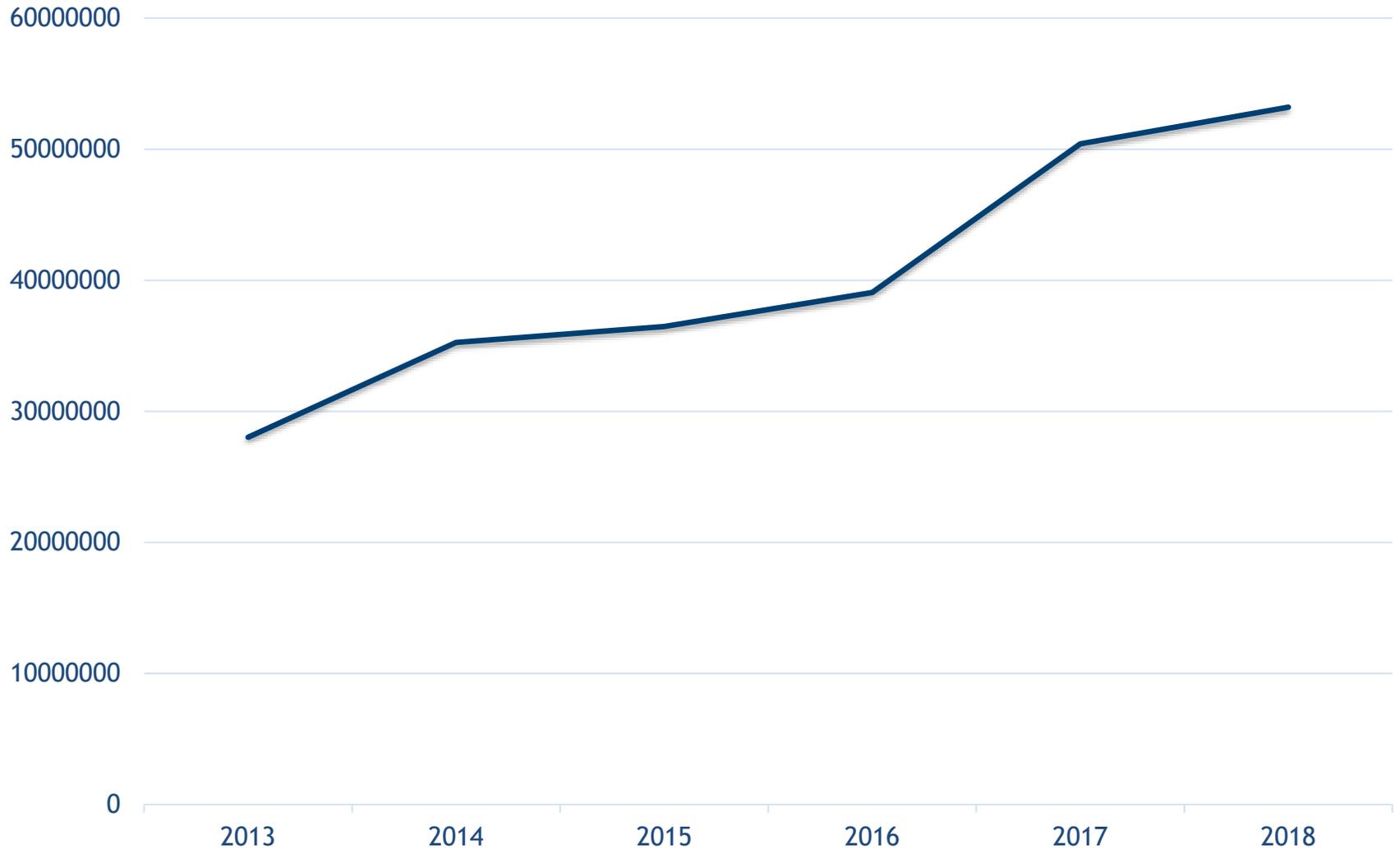
# Loading times - 2013 - 2018



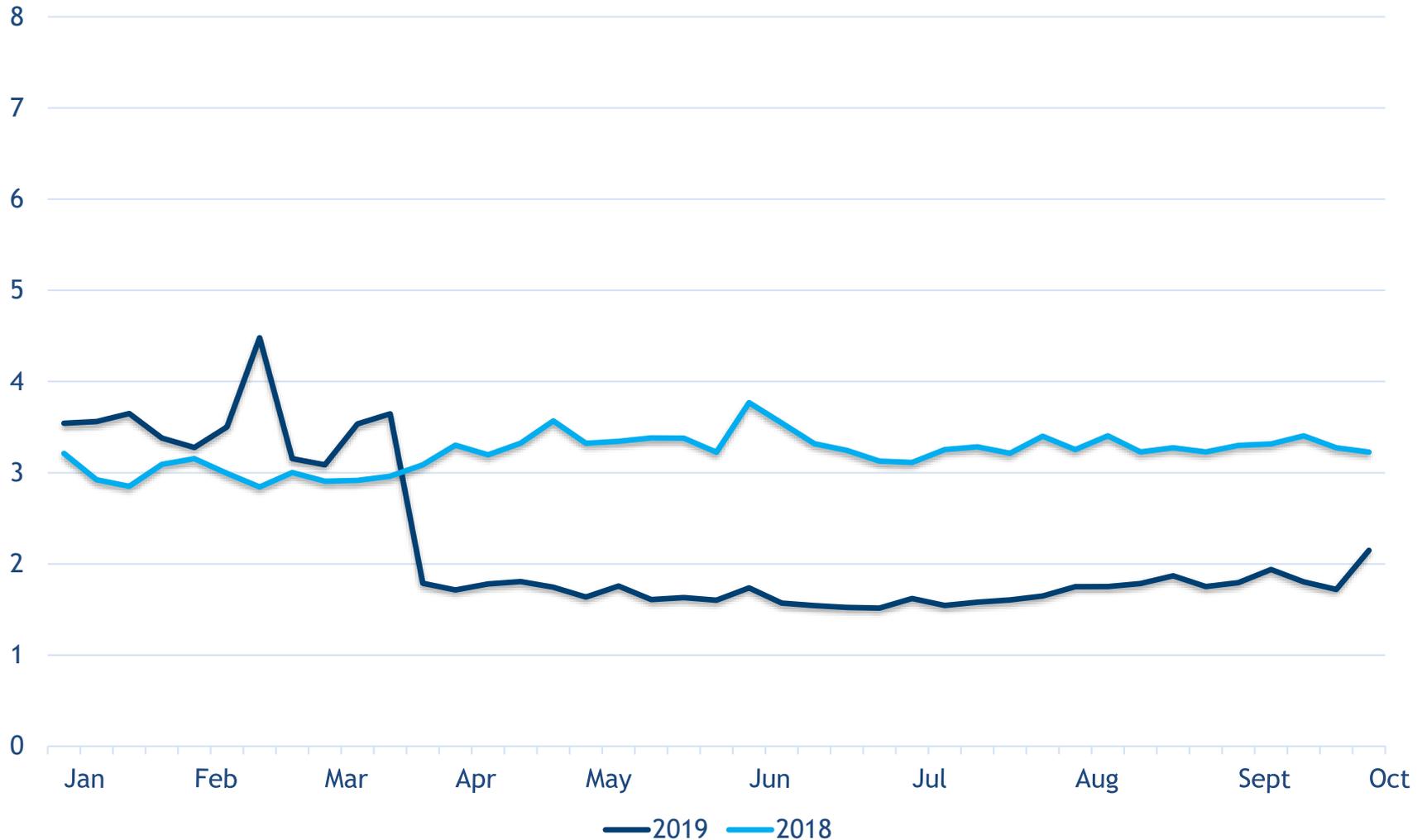
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# Total Web Visits - 2013 - 2018

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# Loading times - January - September



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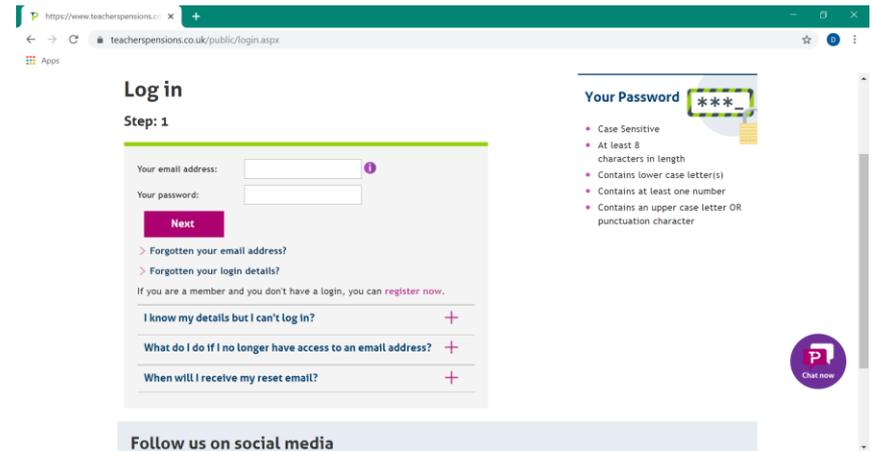
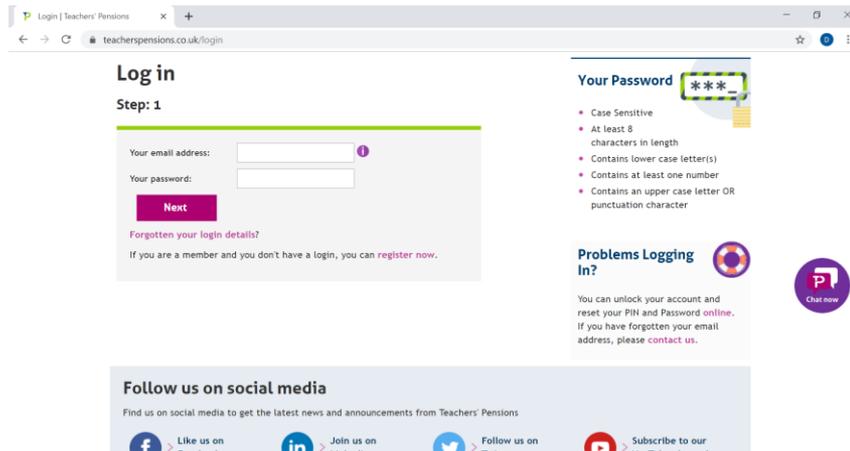
## Recent improvements



The slide features a dark blue background with a white title. To the right of the title, there is a large teal rectangle, a smaller light blue rectangle, and a small dark blue square, all arranged in a grid-like fashion.

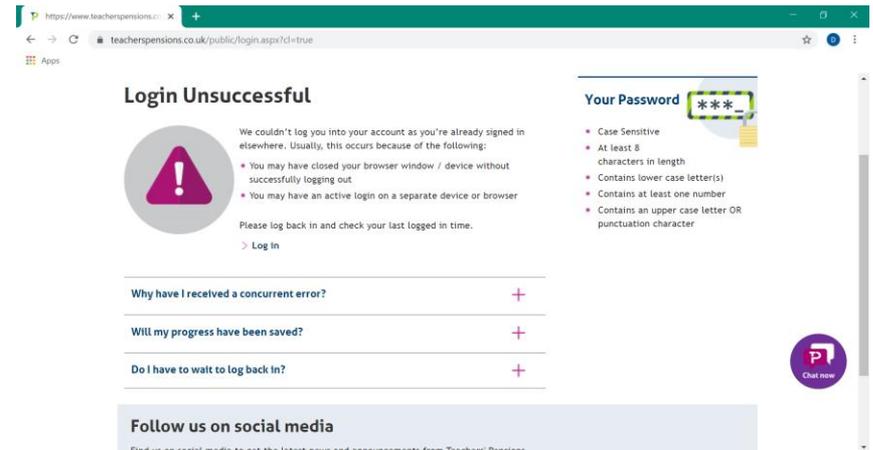
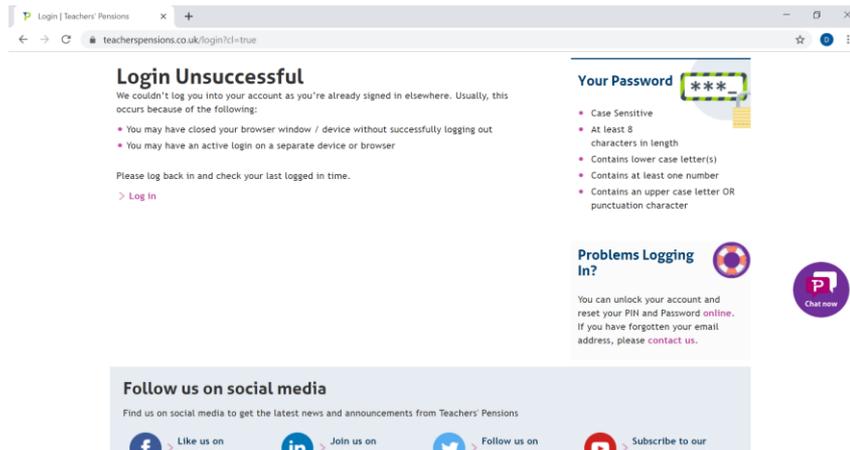
# Log in improvements

- Reposition of login reminders
- Addition of frequently asked questions



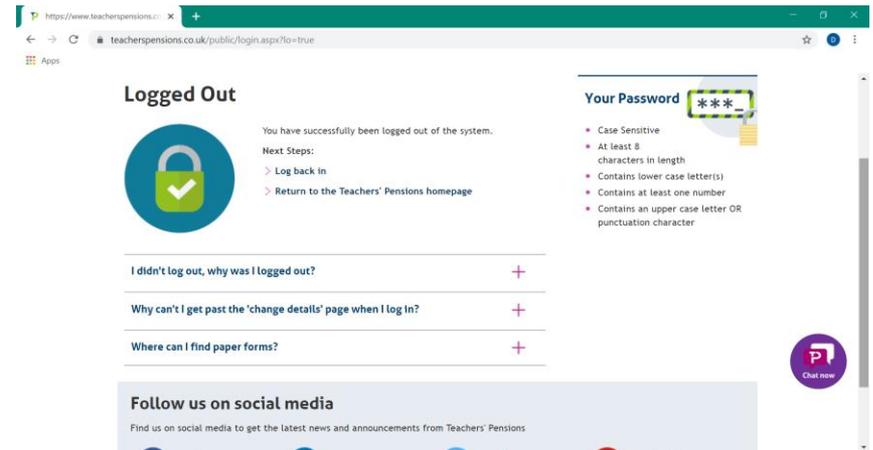
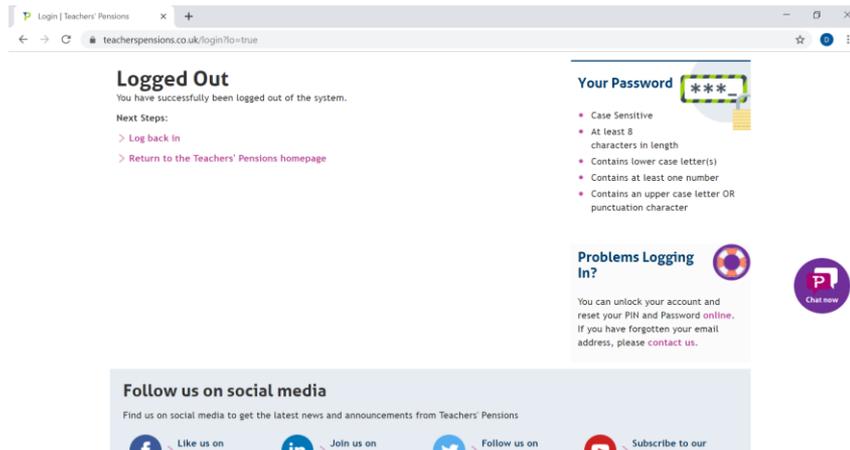
# Log in error improvements

- Addition of iconography
- Addition of frequently asked questions



# Log in error improvements

- Addition of iconography
- Addition of frequently asked questions



# New P60's and Payslips

## Now live!

- HMRC Approved
- Business consulted
- Improved printable version

The screenshot displays the Teachers' Pensions For Members website interface. The top navigation bar includes 'For Members', 'For Employers', and user information: 'Logged in as: lisa@email.com', 'Last login: 23 August 2017 19:30PM', 'My Account', and 'Log out'. The main navigation menu features 'Home', 'New starter', 'Working life', 'Planning retirement', 'Once retired', and 'My Account'. A yellow notification banner states: 'Teachers' Pensions have been notified of a change to the values to your P60. X has been applied to this statement.'

The 'P60' section is highlighted in the left sidebar. The main content area shows the 'P60' heading with an information icon. Below it, a text block explains: 'Your P60 outlines the pension we've paid to you and the tax deducted in the tax year 2016/17. Sometimes, the amount shown before tax on your P60 will be different from the annual rate of your pension for the year.' To the right, the 'My Details' section lists: Name: Lisa Anne Jones, TP ref: 99/999802, NI number: QQ907970, PAYE: 948/400, and Final Tax Code: 1150L.

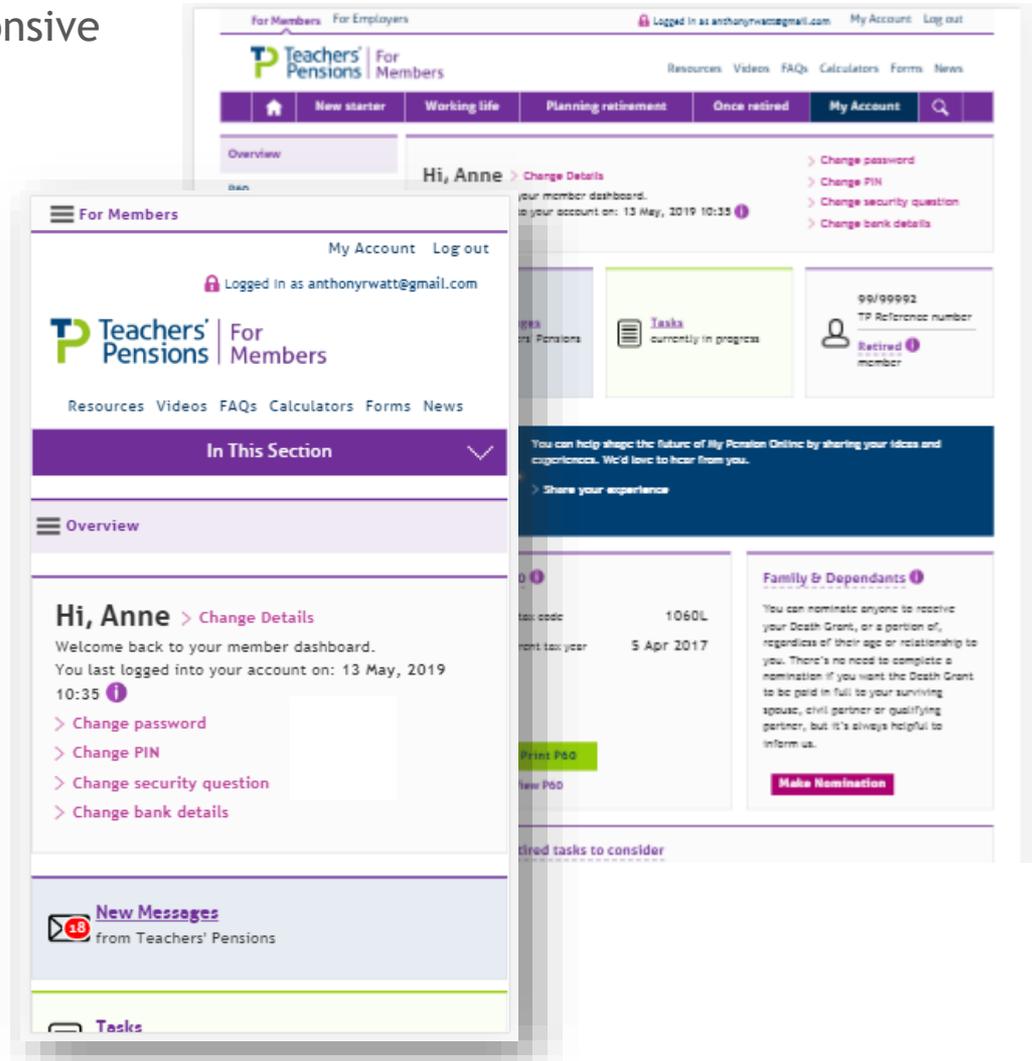
The 'Payslip' section is also visible in the sidebar. The main content area shows the 'Payslip' heading with an information icon. A text block explains: 'Your payslip contains your monthly pension amount, any tax paid and any pension increase applied. At the bottom of your payslip you'll see details of your bank account.' Below this, there are buttons for 'Try interactive guide' and 'Watch the video'. A 'Choose month' dropdown is set to 'August 2017 Payslip' with a 'Pay Date' of '2 August 2017'. A 'Print Payslip' button and a 'Download Payslip' link are also present.

The '2016/17 P60 End of Year Certificate' section is shown below. It includes a 'Choose tax year' dropdown set to 'April 2016/17' and a 'Current tax year ends: 5 April 2017'. A 'Print P60' button and a 'Download P60' link are available. The certificate text states: 'This is a printed copy of an eP60'. Below this, there are fields for 'Amount Paid' and 'Tax Deducted'.

The 'Pension Income' section shows: 'Pension Income From 5 April 2017 to date' with a value of '£850.52' and 'Tax deducted: £0'. The 'Total Annual Pension' section shows: 'Total Annual Pension Up to 5 April 2018' with a value of '£2,551.56'. Both sections include links for 'Income tax queries' and 'Pension calculations'.

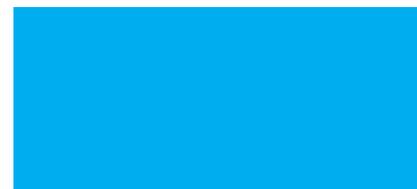
# Mobile design

- A migration from adaptive to responsive
- A better experience across a wider range of devices and screen sizes
- Improving accessibility
- Improvements will continue to be refined and expanded



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# Plans for My Pension Online



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# 1,000,000 MPO accounts

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Retired population  
48%

940,000  
MPO Accounts

Active population  
55%

Deferred population  
26%

# Dashboard Evolution

We're not done yet

Continuous improvement

Internal testing

Further benefits

Status specific dashboards

# Task Tracker

Near completion

Applying pressure

Changes in staffing

The screenshot displays the 'Task Tracker' interface within the 'My Pension Online' system. The main view is 'Case Progress Details' for an 'Age Retirement Award'. The current status is 'Analysis', with a message: 'Your request or application is being considered to determine the actions that need to be taken.' Below this is a table showing the progress stages:

Stage	Description	Start Date	End Date
Receipt	Your correspondence was received on 13/09/18 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Analysis	Your correspondence was received on 13/09/18 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Preparation	Your correspondence was received on 13/09/18 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Processing	Your correspondence was received on 13/09/18 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Complete	Your correspondence was received on 13/09/18 and has been passed to the relevant team to respond.	13/09/18	16/09/18

On the right, an 'At a Glance' summary table provides a high-level overview of various tasks:

Name	Current Progress	Updated
Age Retirement Application	Analysis	13/05/17
Personal Details	Complete	27/04/17
Deferring Retirement Award	Awaiting Info	18/03/17
Transfer In - Information Gathering	Case received	10/03/17
Personal Details	Calculation	27/01/17
Grant Nomination	Processing	17/01/17
Grant Nomination	Complete	12/01/17
Employment Certificate	Saved Form Not Submitted	13/05/17

# Benefit Statement

New designs

Styling will be applied to current statement

User experience tested

For Members For Employers Logged in as: anthony@email.com Last login: 23 August 2017 19:30PM My Account Log out

Teachers' Pensions For Members Resources Videos FAQs Calculators Forms News

Home New starter Working life Planning retirement Once retired My Account

Dashboard

Benefit Statement

My Details

Employment History

Task Tracker

My Messages

Modellers

## Benefit Statement

Your Benefit Statement is the most important document available from Teachers' Pensions - you can use it to check the salary and service information we hold for you.

Read help guide Watch the video

Select year: Jan 2017 to date

Date of issue: 07 Sep 17  
Calculated At: 07 Sep 17  
Calculation dates

Print Statement

Download Statement

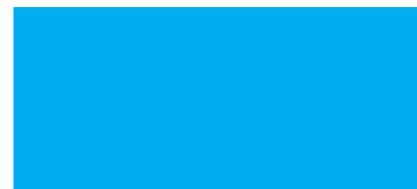
Total 80th Final Salary 57th Career Average

Contributions to Date Since you joined the scheme(s)

Tax Free Lump Sum £28,107

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# Research and user testing



# Webform audit and efficiencies

- Webforms audit undertaken
- Improvements to validation rules
- Integrated instructions and tutorials
- PDF accessibility
- Cross device suggestions
- Understanding pain points and user journeys

## Financially Dependent Relative Nomination Dependant Details

What is your relationship status?  
If we receive an application for survivor benefits after your death, we'll need this information.

Marital Status \*

Spouse date of birth:

Date of marriage:

Please enter the dependants details:

Title

Relationship

First name

Surname

Date of birth

Previous

Cancel

Save

**Scanning pattern when labels are not above each field**

**Jagged edge to the left hand side of the input fields slows scanning**

All these details are required to access My Pension Online



Enter the text above:

Email address: \*

Please note: This email address will be your username as well as a method to contact you for important account updates. We suggest that you use a personal email address that you will be able to access at any time.

Re-type your email address:

Mobile:

Create a password:

Re-type your password: \*

Select a security question: \*

Select...



### Journey type

Retirement  
Member decides to retire from teaching

### Key:

- Emotion
- Pain point
- Journey
- Call centre
- Website
- Webinar/seminars
- Social media
- Email
- Documents/forms
- Face to face
- Webchat

Thinking/Doing



Feeling



## Member reviews retirement options

Checking eligibility  
Requesting face to face interview to discuss options  
Talking to colleagues  
Trying to understand the options available

'What are my options?'  
'I need to ask someone I trust'  
'This is a big decision'



Website is not user friendly if the member doesn't know the right word to search for they can miss information

There are so many options for retirement

Don't realise that they should be reviewing their benefit statement



Excited/stressed



## Application made

Login to member portal  
Find and fill in the online form  
Call the call centre for help with the form

'What's going to happen?'  
'I am making a big decision'  
'Once I've taken my pension that's it - I need to get this right.'



Application form is complicated and full of pension jargon. Its accompanied with a large amount of notes which are unhelpful.

Form is written in a 'foreign language'

Form questions are unclear especially on lifetime allowance and commute options

Fill in and save each page as they go

Issues with login to member portal



Confused



## Application sent to employer

Submit the form  
Call TP call centre for an update

'What happens now?'



Employers have no deadline to meet once they have received a retirement application form

TP have no awareness of the application at this stage so cannot help members who call

Members are unaware of how long the process will take



Form to fill in



## TP process the application

Receiving the acknowledgement email  
Waiting  
Expecting the application to be processed quickly  
Calling the call centre to check on progress  
Making retirement plans

'I wonder what I'll get?'  
'I wonder when I'll here from TP?'



Cases can wait 6 months to be processed.

If new options come to light a revision has to be made to the award



Relief



Waiting



The closer the member gets to their retirement date without an award the more anxious they can become



Surprise, shock, confused



Members don't always see what they expected. Some amounts can be lower than they hoped to receive.

Receive a 'big wad of notes' that accompany the award PDF - often ignored

Receive a 'big wad of notes' that accompany the award PDF - often ignored

### Opportunity to:

- Investigate the possibility of offering face time to talk to people about their options

- Educate members and employers on the importance of accurate member service records and the consequences to retirement (how - to be agreed)

- Introduce VC to proactively address options

### Opportunity to:

- Have a better overview of the quality of correspondence and member communications

- Allow the form to calculate an estimated award amount based on the figures entered

- Include an inform calculator for 'Commute' to show lump sum amounts

- Review the content of the application form especially questions about lump sums and commute

- Increase the use webchat as a channel

### Opportunity to:

- Help employers understand their responsibilities (how - to be agreed)

- Enable employers to validate length of service before submitting the form

### Opportunity to:

- Introduce as much automation to processes as possible

- Track my case for teachers to see where their application is on the journey

- Version control on the members service record

- Publish guidance on GDPR rules around sharing information with TP for employers

- Use SMS to keep members up to date on progress and reduce the need for calls

### Opportunity to:

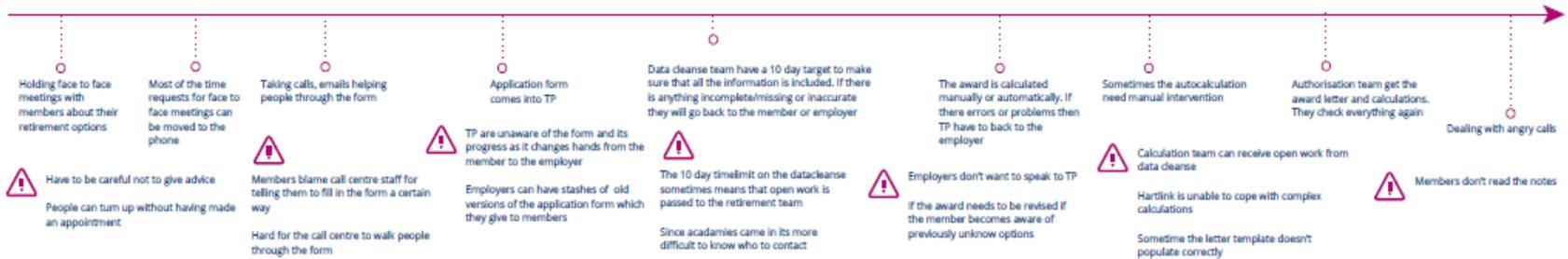
- Investigate the quality of the correspondence to make sure the messages are clear as possible for members

- Personalise the letter to members

- VC to support members post award, answer questions.

Opportunities

Backstage



Teachers' Pensions  
Customer journey map

17 January 2019



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# Accessibility

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- Two audits undertaken
  - MPO
  - Non MPO
- Screen reading improvements
- Page structure and heading concerns - Sitecore 9.1 will help correct / address
- PDF accessibility
- Cross device suggestions - larger font size than currently used
- New carousel that allows user control
- Improved contrast ratio between colours

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# Member Personas - aims?

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- Revisit the 2013/14 persona work
- Get a deeper understanding of our members
- Understand if we are meeting their user needs?

Allow better personalisation and content for:

- MPO
- Website
- Emails
  - Campaign
  - Automated
- Social Media
- Letters
- The business:
  - Contact Centre
  - Web Chat
  - Correspondence
  - Complaints



# Member Personas - work completed

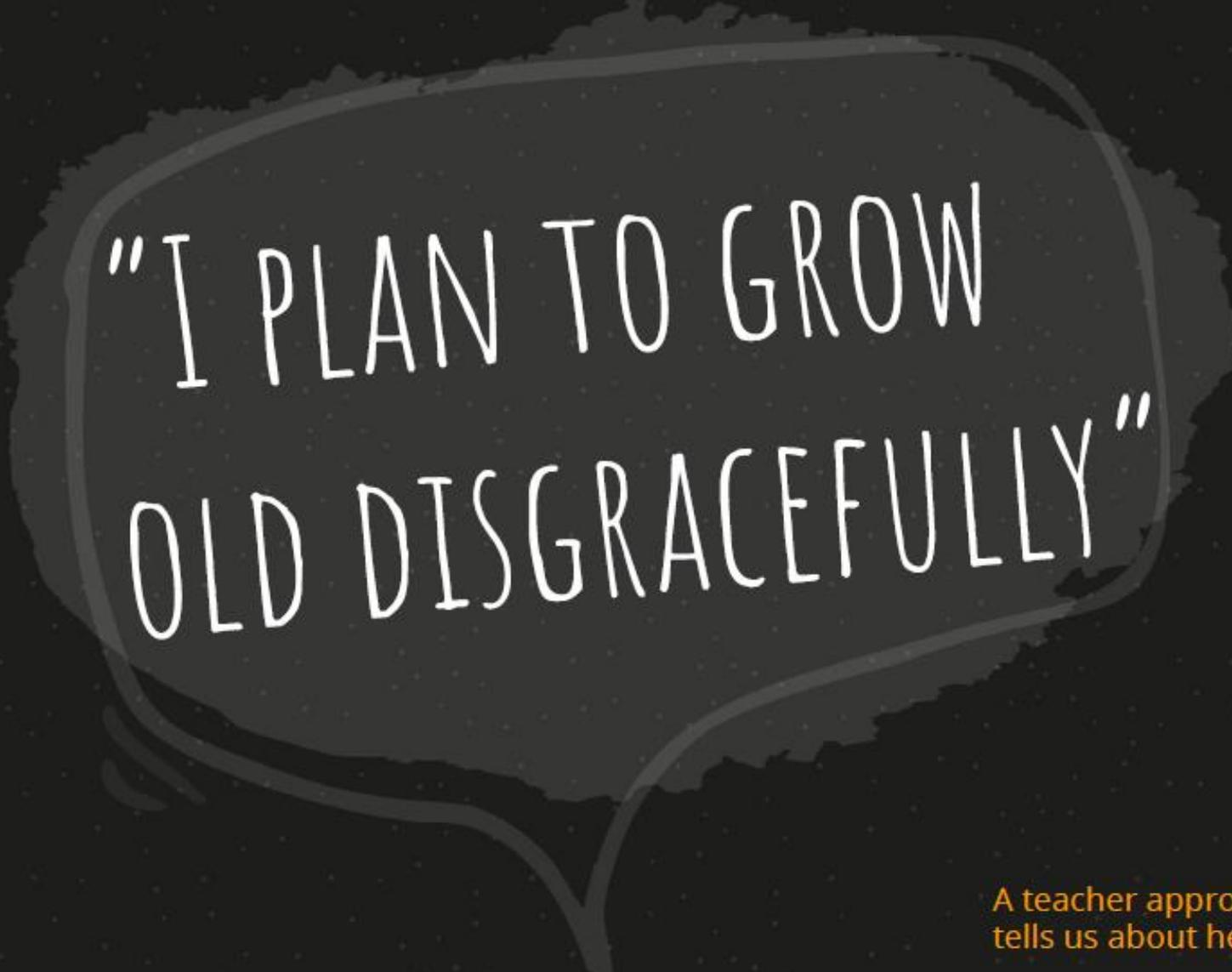
Across a wide cross section of members we:

- Conducted 30 initial interviews
- Had 4 member focus groups (NE and SE)
- Undertook 10 additional interviews
- Processed 21k validation survey responses

Validated personas:

- Early career
- Circumstance change - Family
- Late entrant
- Retirement on the horizon
- Retired





"I PLAN TO GROW  
OLD DISGRACEFULLY"

A teacher approaching retirement tells us about her future plans.

"FOR ME, READING IS  
LIKE EATING  
SPAGHETTI THROUGH A  
STRAW"

A member with dyslexia on the level  
of concentration it takes to read a  
paragraph of website content.

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# Member Personas - what remains

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Final steps:

- Presentation to the Department for Education
- Integration of final personas with current segments
- Presentation / education within Teachers' Pensions
- Integration across engagement channels and the business

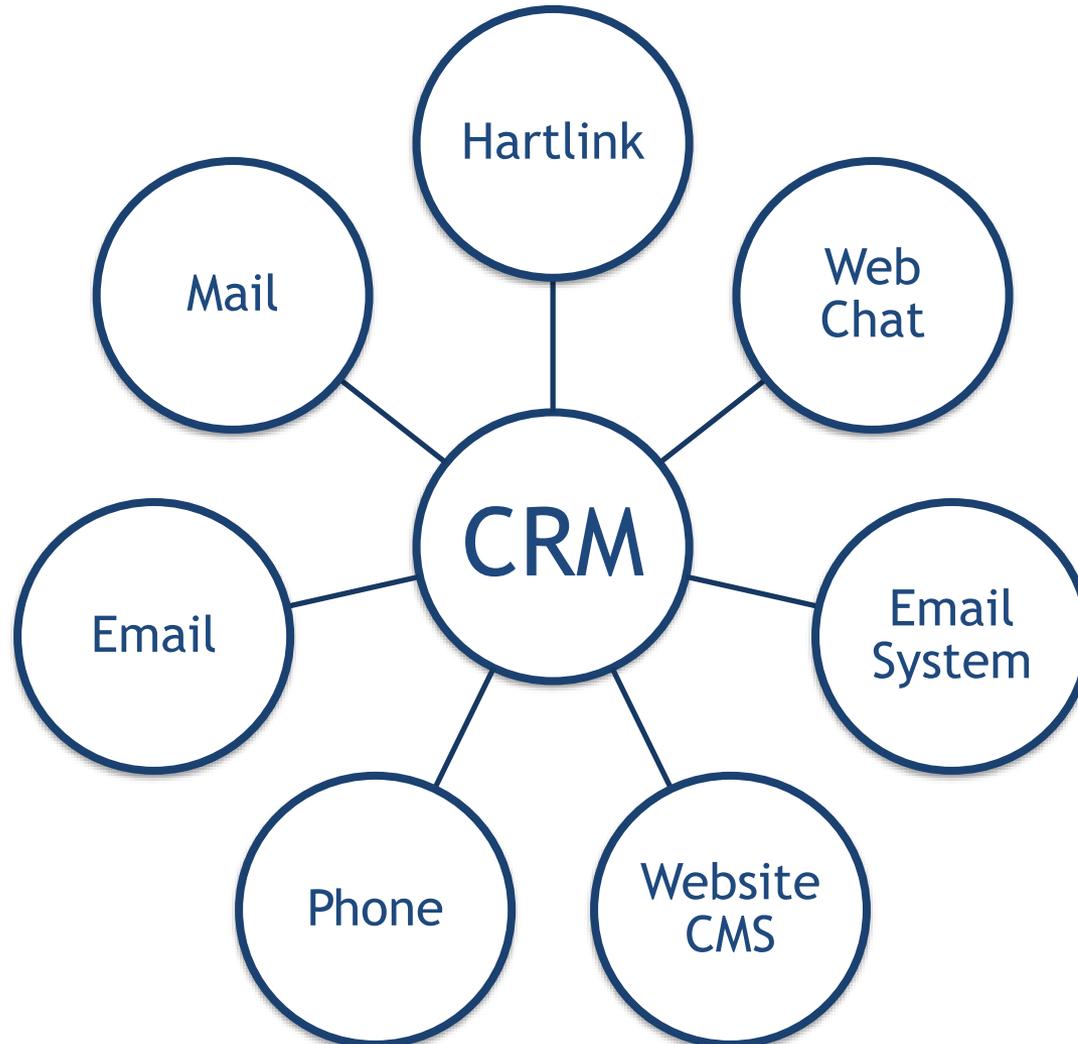
Roll out with the new branding in 2020



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# Integrated system

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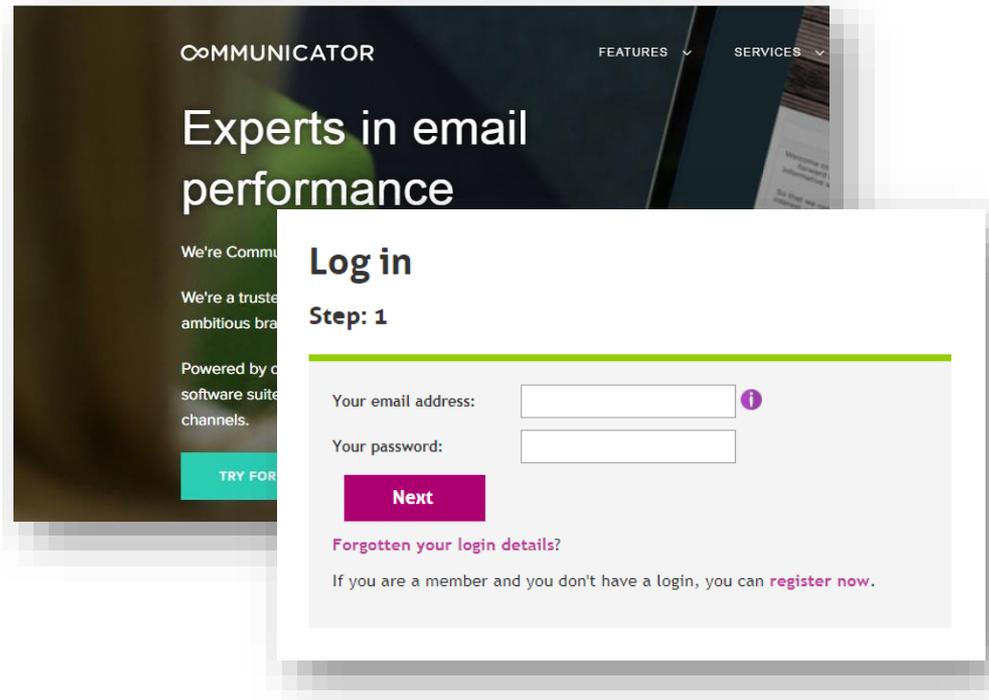
# Security Cases

## In progress

- Web Chat - investigating tools for member and employer secure chat
- Communicator integration – allowing database information to be fed directly
- Log in changes – SMS PIN, Easier reset, longer verification, device authentication
- Management of accounts in live – allowing a separate QA system

## Completed

- Security questions (now live)
- Username recovery (now live)





**Any  
questions?**