



CUSTOMER ENGAGEMENT STRATEGY 2025



West Midlands Pension Fund

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Introduction

In a time of increased customer awareness and engagement with pensions, we believe it is critical to strengthen our engagement with our members and enhance the partnership with our employers. As our customers are empowered by and take greater responsibility through self-service, it is essential that we offer clear, accessible, and personalised support throughout their customer journey.

This customer engagement strategy outlines our approach to building stronger, more meaningful relationships with our customers. It is designed to increase awareness, enhance trust, enable greater support and ensure that every interaction adds value to the customer experience.

This document sets out our vision and commitments for engaging effectively with our customers (members and employers) and their representatives.



Aims of the Customer Engagement Strategy

Our Customer Engagement Strategy outlines how we will communicate with our customers - both members and employers - across their customer journey. By putting our customers at the heart of everything we do, we will connect with them at every touchpoint, listening to what they need, what they prefer and what their experiences are like.

Our [Corporate Strategy and Strategic Business Plan \(2025-28\)](#) aims to create sustainable futures for all. Our Customer Engagement Strategy aligns with this, showing our customers how to engage with us and provide feedback so we can keep improving.

Through our [Customer Engagement Plan](#) we aim to:

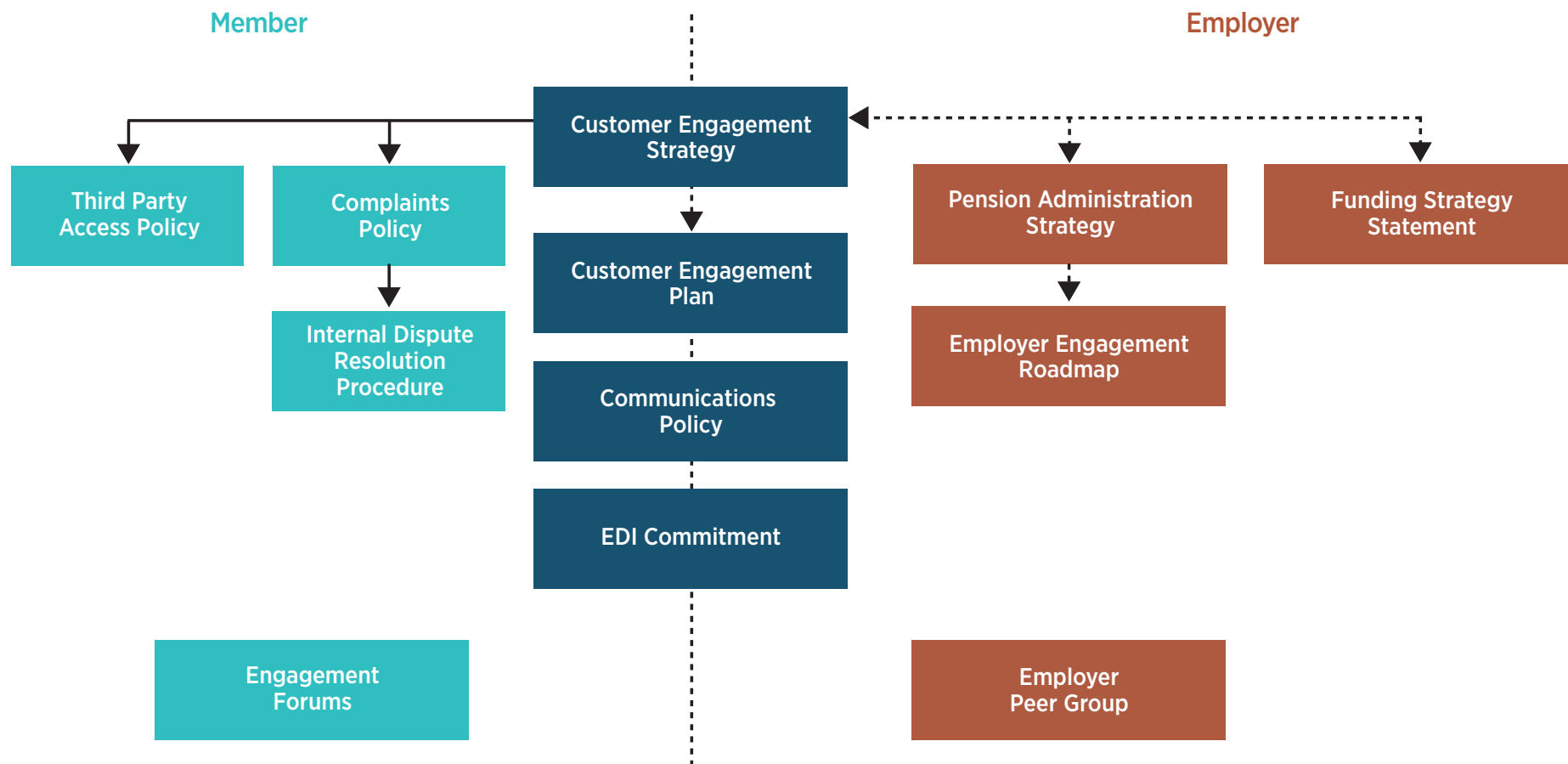
1. **Raise Awareness:** We will inform our customers about the pension scheme, its benefits, and provide clear, practical information on how customers can interact with us.
2. **Enhance Understanding:** We will ensure our customers have a clear understanding of how the scheme works, their benefit entitlements, and how to access services.
3. **Empower Our Customers:** We will provide opportunities for our customers to engage, contribute feedback, and shape the services provided.

This strategy sets out specific targets, objectives and performance measures to track our progress and ensure continuous improvement.

Our Customer Engagement Strategy Framework

Our customer engagement framework sets out our structured approach to how we interact with, support, and empower our customers. Our customer engagement strategy is complemented by other strategies, policies, and customer forums. Many of these involve customer engagement and consultation and, in some cases, are the direct result of customer feedback.

Customer Engagement Strategy Framework



Customer experience

Customer experience is the overall perception and interaction of a customer. It is made up of customer touchpoints, interactions and experiences across their respective journeys (member or employer). Customer insight has been a key driver in the development of our Customer Engagement Strategy. We have drawn insight from across multiple sources including customer surveys, member events, employer forums, transactional surveys, complaints, and independent benchmarking and accreditations.



Our vision for customer engagement

In line with our Corporate Strategy 2025-28, a key element of our strategic vision is to be connected to our customers. This is underpinned by our values – we are focussed on what we do, and how and when we do it. Our Customer Engagement Strategy provides a blueprint for how we plan to do this.

Through engagement, our customers have the opportunity to provide valuable feedback to shape and improve our services. We aim to be recognised for excellent service to customers, our community and our industry, for remaining agile and for providing value for money. Meeting customer expectations is part of excellent customer service.



Our customers

We work in partnership with over 800 participating employers to support 360,000 members. In the context of this strategy, our members and our employers are our main customers.

We also engage with other groups, such as our governing bodies, trade union representatives, associations representing employers, communities across the West Midlands and our industry peers.



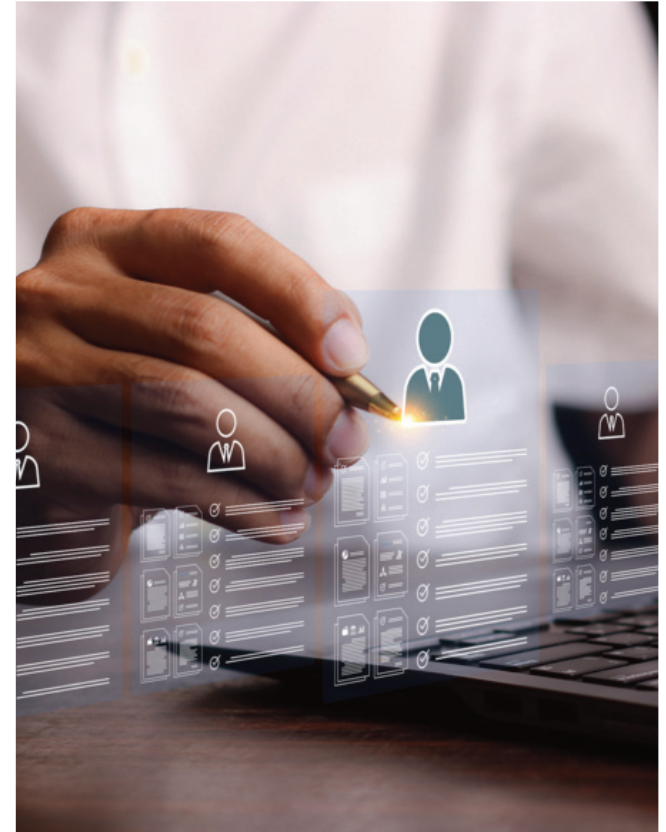
MEMBERS

- Prospective members
- Actively contributing members, employed by one of our participating employers
- Members who have left their employer and no longer contribute to the scheme
- Members who have begun drawing their pension benefits upon retirement
- Beneficiary members



EMPLOYERS

- Prospective employers
- Local authorities and taxpayer-backed organisations
- Education sector (including universities, further education colleges and academies)
- Housing associations
- Contractors (awarded a contract by a scheme employer)
- Charities/not-for-profit organisations (performing a service on behalf of a scheme employer)
- Employers who no longer actively contribute, but retain deferred or pensioner members in the Fund



Connecting with our members

If you are a member of the LGPS, it is important that you stay up to date with the latest information to help manage your retirement journey or the payments of your pension. Here are some of the channels we use to communicate with you.

Website: Our website wmpfonline.com provides a wide variety of information from regular news stories to in-depth retirement guidance. We have also developed a range of videos and interactive material to support you with your journey.

Pension Portal: Login or register to use the Pension Portal where you can update your personal details and view important documents.

Newsletters: Our annual newsletters provide you with essential information about your pension benefits. These are tailored around you and the benefits which you have with us.

Annual Benefit Statements: If you are currently paying into the scheme, or hold deferred benefits, we will upload your annual benefit statement to your pension portal account so you can keep track of how your benefit is growing.

Email Updates: We regularly send email updates to keep you up to date with the latest information and the opportunity to attend a variety of support events. Please log onto the Pension Portal and ensure your email address is up to date.

Contacting us: If you need any help or support, please refer to the information and guidance available through our website or contact us through any of the channels outlined below



www.wmpfonline.com/pension-portal



www.wmpfonline.com



www.wmpfonline.com/contactus



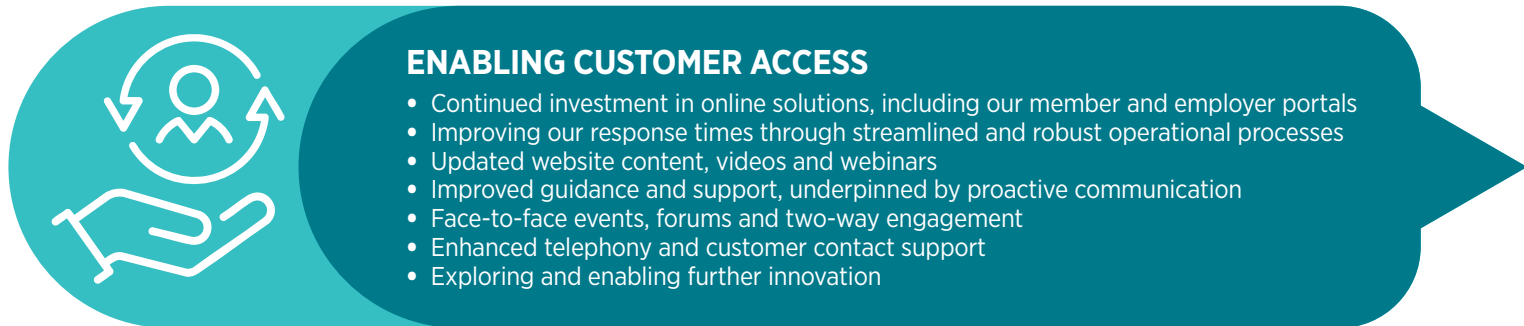
0300 111 1665

Customer journeys

Through our dedication to providing excellent customer service, we have developed comprehensive customer journeys. The foundations of these journeys are based upon core themes to ensure our members and employers receive comprehensive support and information throughout their LGPS experience.



Critical to the success of these journeys and the key touchpoints, is to ensure that customers are able to access our services when they need them. This access, and the range of channels available to our members and employers to interact with us, is continually reviewed. We enable customer access through:

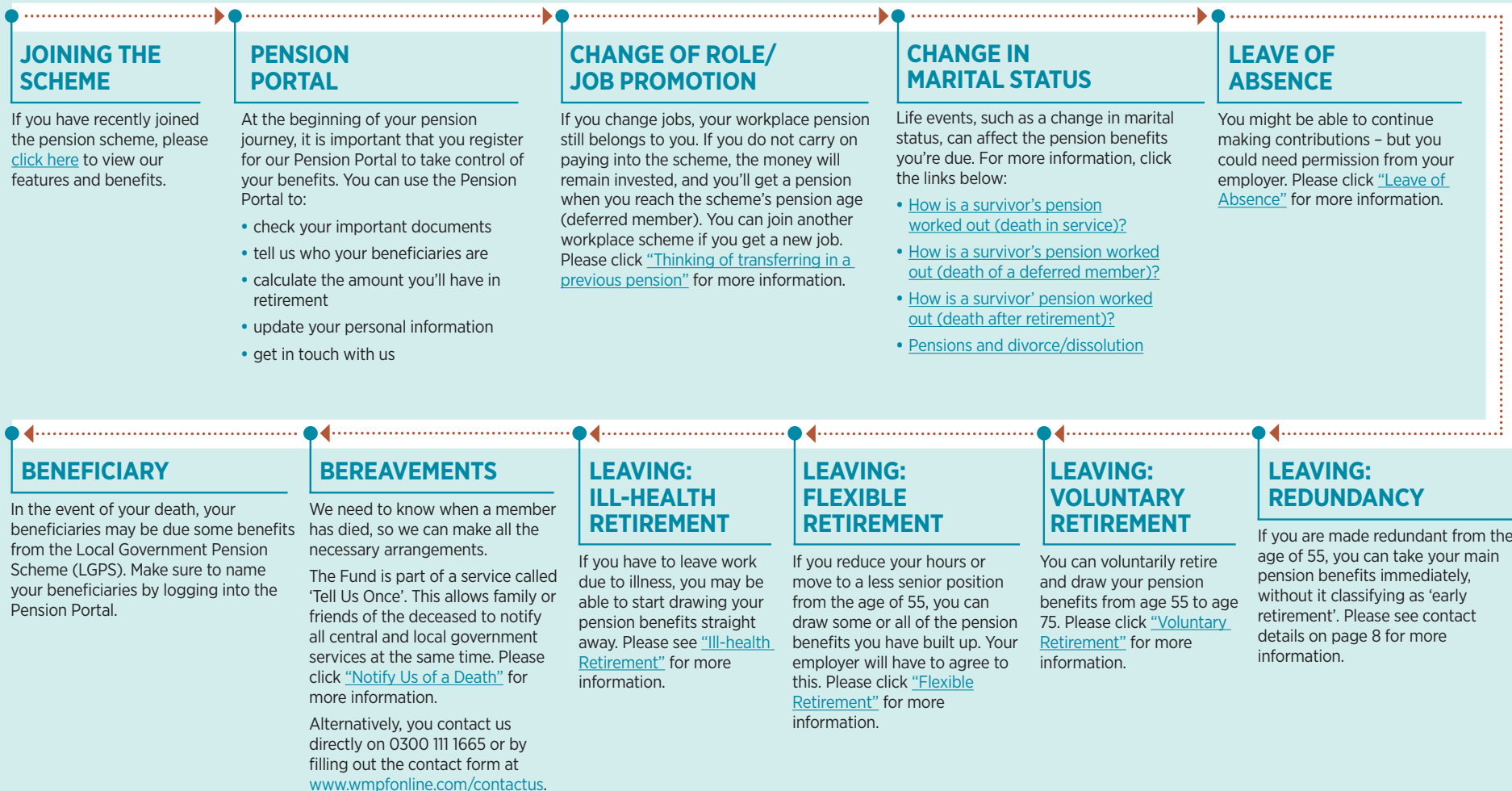


Member engagement journey

We manage over 360,000 membership records, including:

- members who are paying into the scheme (active)
- members who have left but hold benefits (deferred)
- members who are in receipt of a pension (pensioner and beneficiary).

We recognise that a member journey can span a significant portion of your lifetime and vary between generations. Life events such as changing jobs, changing working hours or taking periods of extended leave (such as maternity leave) can impact on pension benefits and options.



Supporting our members on their engagement journey



We offer members a range of communication channels. This helps us reach as many members as possible, and allows members to use the channel that best suits their needs. We aim to offer relevant, timely and accessible support to all members. We have shaped our engagement strategy around our knowledge of:

- Member feedback
- Engagement forums
- Personal circumstances
- Member journeys
- Contact method preferences

Our Member Services Team provides specialised support with dedicated officers who have extensive knowledge of the LGPS. We are committed to providing you with a wide range of events and services to support you with your pension journey. We know pensions can be confusing, and our representatives can help you better understand your pension benefits.



Examples of our support

Individual pension consultations: If you are near retirement, we can offer individual appointments to provide a health check of your benefits and discuss pension options confidentially. These can be delivered face to face, online or by telephone.

Webinars/presentations: We will offer a mix of presentations which will be hosted face to face (upon request from employer) and virtual webinars where you can log on using your mobile phone, tablet or laptop and listen remotely.

This is a summary for members:

- **Induction to the LGPS**

If you are new or thinking of joining the LGPS you will find this presentation useful as it explains the benefits of being a member.

- **LGPS & You** (General overview of the scheme)

This is our most popular presentation which provides you with an overview of the scheme and how benefits are calculated.

- **Pension Tax**

This provides you with an overview of pensions savings limits, ie, annual allowance which could have an impact on pension benefits.

- **At Risk**

This is useful if you find yourself in a redundancy or redeployment position. This will provide you with the information you need to make important decisions about your future.

- **Pre-Retirement**

Ideal for you if you are within five years of retiring. Covers general scheme information, the process of retiring and the information you need before becoming a pensioner.

Roadshow events: Take advantage of our self-contained exhibition vehicle which will travel across the region to ensure it is accessible to all. This service provides a drop-in service with an opportunity for you to raise any questions you might have.

Portal drop-in sessions/webinars: These sessions will assist you to register and navigate our new Pension Portal. We will show you how to access your annual benefit statements, calculate pension estimates and send questions securely to us. We will deliver these online and also face to face across a variety of locations across the West Midlands.

Engagement forums: We will host engagement forums annually across different membership categories to gain valuable feedback from you. We will use this feedback to evaluate the services we offer and improve our member experience.

Tea & Teach: These events will provide pensioner members with the opportunity to drop-in and visit us in person to chat and learn about pensions in payment. We will visit various locations across the region offering a friendly, warm, relaxed environment to answer any questions you may have.

Retirement workshops: The aim of these workshops is to help prepare for retirement, covering LGPS benefits and the journey towards retirement. We will provide signposting to where you can find information on the state pension and taxation, toolkits to plan effectively for retirement and answer any questions you may have.

Third-party access: There are instances where our members may wish or even need to appoint an individual(s) or organisation to liaise with us on their behalf. This can be for a range of different reasons both personally or financially. Based directly upon member feedback and developed via our Pensioner Engagement Forum, we have implemented a Third Party Access Policy to support these requests – please see Third Party Access.

For more information on events and to find out which option is right for you, please contact wmpfevents@wolverhampton.gov.uk

Connecting with employers

We maintain a dedicated Employer Services team who are on hand to assist with enquires about the LGPS and employer responsibilities. The team offers support to a variety of employer types.

If you need any help or support, please contact us.

Email: We have a bespoke email address where you are able to submit any queries which you may have WMPFEmployerLiaison2@wolverhampton.gov.uk

Telephone: We offer an employer support helpline 0300 111 6516.

Our opening hours are 8:30am to 5.00pm Monday - Thursday and 8:30am - 4:30pm on Friday.



Employer engagement journey

Our employers represent organisations from a range of sectors including local government, the education sector, the voluntary sector and private contractors. Our engagement strategy helps us deliver our services successfully to all employers — including employers that are new to us or going through a period of change.

APPLICATIONS

- Please see our [Admission Body](#) page for guidance.
- Please see our [Academies](#) page for guidance.

EMPLOYER TRAINING SESSIONS

We hold regular in-person and virtual training sessions to help employers improve their knowledge and skills. # We deliver training on our Employer Self-Service portal (ESS), scheme administration requirements and scheme employers' roles and responsibilities. Our training supports both new and existing scheme employers. For full details of our available sessions, see our [Employer Training](#) page.

DATA SUBMISSION

To ensure we can serve our members effectively, our employers must use ESS to submit all necessary data and information.

What you need to submit:

- Monthly data files comprising: new joiner data, earnings and contributions, opt-outs within three months.
- Standard interfaces comprising: changes in hours, address, contribution rate, etc.
- Exit interface comprising: leaver type, final pay, leave date.

Please see our [ESS](#) pages for full details.

DISCRETIONARY POLICY STATEMENTS

Discretionary policies explain how you apply certain discretions allowed under the LGPS Regulations 2013. They cover issues related to LGPS benefits for current and former employees. You must review your policy regularly to ensure its relevance.

Please see our [Employer Discretionary Policies](#) page for more information about mandatory discretions or visit [Employer Training](#) to find our next Discretionary Policies training session.

EMPLOYER SUPPORT

We are committed to providing exceptional customer service during your time as a scheme employer. As well as our comprehensive training package, our support includes informative regular newsletters, our dedicated employer helpline, our mailboxes, our website, and our routine engagement meetings.

Contact details can be found on page ?

EMPLOYER CESSATION

Please see our [Termination Policy](#) for full details of the cessation process.

FINANCIAL DATA REVIEWS

We support you by coordinating and implementing the annual accounting standards cycle, as well as monitoring your ability to meet financial obligations within the scheme through covenant monitoring.

EMPLOYER HEALTH CHECK

You are encouraged to:

- Routinely check accuracy of your membership data.
- Monitor frequently your user access to ESS.
- Ensure you manage your named contacts.

TRIENNIAL ACTUARIAL VALUATION

We carry out an actuarial valuation every three years in conjunction with the Fund actuary to assess the financial health of the Fund. The process involves estimating our liabilities (the present and future pension benefits owed to members) and comparing them with our assets (the resources available to meet these obligations).

- Contribution setting: the Fund actuary carries out a triennial valuation to assess and certify the contributions required by each employer over the next three years.
- Assessing solvency: the actuary is required to set contributions at a level that keeps the Fund solvent and cost-effective in the long-run.

For more information, please refer to the [Funding](#) page of our website and our Funding Strategy Statement.

CONSULTATIONS, SURVEYS & FOCUS GROUPS

Employers are regularly consulted regarding policy changes, such as the Pensions Administration Strategy and the Funding Strategy Statement (see below for further information).

We use surveys as part of our consultations and to gain wider service delivery feedback. We circulate a service delivery survey to all employers annually and responses and subsequent actions shared with you.

We conduct focus groups at various times throughout the year. The Employer Peer Group is comprised of professionals from a cross-section of our employer-base who meet regularly to share current issues and exchange insights. The group discusses a range of topics including, but not limited to, the legal obligations of scheme employers, ongoing or topical issues and upcoming events. Each year we invite all our registered employer contacts to express interest in joining the group. We would be delighted to talk to you about how joining the group could benefit you. Meeting discussions and outcomes are shared in our regular newsletter.

Supporting employers on your engagement journey

In addition to the support covered in the employer engagement journey we will also invite all you to our Annual General Meeting & Mid-Year Review (MYR) meeting on an annual basis to provide a variety of updates, topical discussions, workshops and updates from the wider pensions industry.



We will also be on hand to support you through bespoke engagement, where possible, to complement the key stages of your journey. This may be tailored to the unique circumstances of an individual employer or a sector and includes meetings and events upon request.

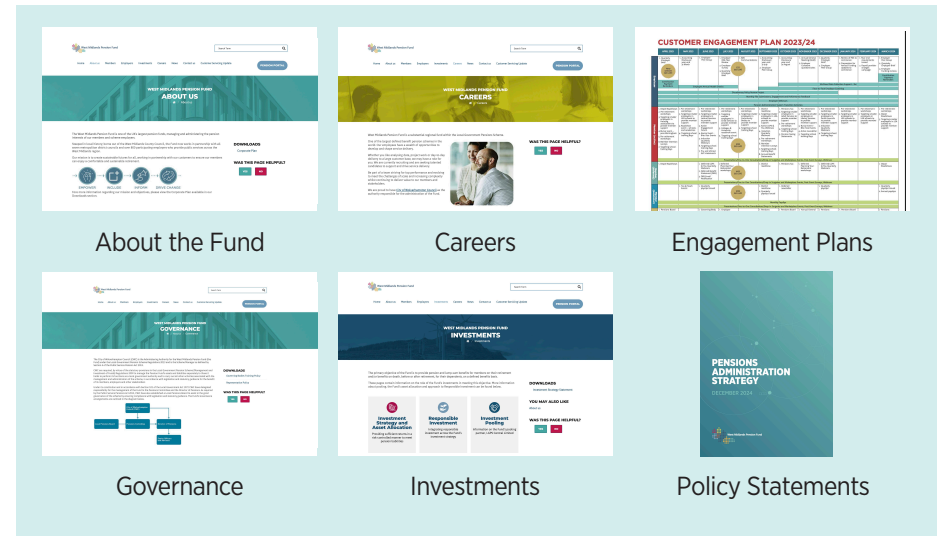
Engaging with employer and member representatives

In addition to Members and Employers, we will engage with a wider set of stakeholders who represent our employers and/or members. This will include financial, investment, business growth/development, compliance, our social responsibility and our activities and engagement.

Representatives may include:

- Governing bodies (Pensions Committee and Local Pensions Board)
- Contractors/Suppliers
- Trade Union representatives
- Partner organisations
- WMPF employees
- Other external bodies (such as government departments and The Pensions Regulator)

A variety of information which may be of interest to other stakeholders, can be found on our [website](#) (please click the box):



Our commitment

We are committed to providing clear, timely and relevant information to our customers. We want all our stakeholders to access and understand our communications, and we aim to cater for a wide range of accessibility needs, personal circumstances and contact preferences.

We believe we can create more meaningful and relevant experiences, resulting in higher satisfaction and a stronger connection with our Fund.

We are also committed to engaging with our customers through regular surveys, feedback sessions, and digital platforms to ensure our services meet their needs. By continuously measuring and reporting on our engagement activities, we aim to ensure a responsive and customer-centric environment.

Our commitment informs our target outcomes and how we will measure their success.

UNDERSTANDING OUR CUSTOMERS

- surveys
- research
- data analysis
- benchmarking



TAILORING INTERACTIONS

- customer journeys
- segmented/personalised engagement
- technology solutions e.g. self service



EXCEPTIONAL CUSTOMER SERVICE

- customer satisfaction
- timely and accurate information
- polite, courteous and knowledgeable people
- clear and accessible communication



ENCOURAGING CUSTOMER INVOLVEMENT AND BUILDING TRUST

- accessibility and transparency
- feedback mechanisms
- partnership working
- peer group/forums
- member/employer events



Target outcomes and measuring success

Supporting our vision and commitment for customer engagement are a number of key objectives that we aim to deliver over the next twelve months. We will monitor and report on our progress and outcomes each year. We recognise that we will need to be agile and innovative in our approach, responsive to our diverse customer-base and our evolving environment. We have set ambitious, yet achievable goals.

The tables below provide an overview of our target outcomes and the measures we will use to gauge the success of our engagement strategy.

Commitment: Exceptional customer service

Target outcomes: Strive to achieve the highest level of customer satisfaction

We aim to be recognised for delivering high-quality service by meeting customer expectations and driving efficiency and value. This involves actively listening to customers, understanding their needs, and fostering a culture of continuous improvement through innovation and service enhancements.

Benefits	<ul style="list-style-type: none"> - Improved customer experience - Build confidence and gain trust - Drive efficiencies and deliver value for money
How	<ul style="list-style-type: none"> - Enhanced quality monitoring and implementation of lessons learned. - Employee development – knowledge and skills - Performance against outcome indicators - Enhancing self-service tools, guidance and support
Timeframe	- 2025 - 2026
Success measurement	<ul style="list-style-type: none"> - Survey insights (general and specific transactional) - Customer focus group feedback - Benchmarking our performance against industry best practice

Commitment: Tailoring interactions

Target outcomes: Drive efficiencies for members and employers through use innovation and technology

We're focused on using technology and innovation to improve our services, enhance access and increase efficiency. This includes improving our self-service tools, reviewing the engagement channels available to our customers, and preparing for the Pension Dashboard to help members manage pensions more easily.

Benefits	<ul style="list-style-type: none"> - Improved efficiency - Improved customer experience and access - Enhanced data quality - Customer empowerment
How	<ul style="list-style-type: none"> - Review and improve channels for customer interaction - Enhance website and self-serve functionality - Develop a customer value offering to support Pension Dashboard go-live
Timeframe	- 2025 - 2026
Success measurement	<ul style="list-style-type: none"> - We will be ready to connect to the Pension Dashboard in line with the public access date - Increased adoption and usage of digital tools - Survey insights - Demonstrable efficiency gains

Commitment: Exceptional customer service

Target outcomes: Make sure customers get clear, timely and easy to understand information when they need it

We want customers to get the right information at the right time and have their queries resolved quickly. To achieve this, we'll invest in our people, improve data and technology, enhance pension education, and embed best practice—helping our members plan for retirement and working in partnership with our employers in offering a valuable benefit.

Benefits	<ul style="list-style-type: none"> - Improved customer experience - Increased efficiency - Improved member understanding and engagement (e.g. retirement planning) - Support for employers
How	<ul style="list-style-type: none"> - Tailor our services to customer journeys - Review against customer and industry expectations - Performance against outcome indicators
Timeframe	- 2025 - 2026
Success measurement	<ul style="list-style-type: none"> - Delivery against KPIs (query resolution, first contact resolution rate) - Survey insights - Demonstrable efficiency gains - Benchmarking our performance against industry best practice

CUSTOMER SERVICE EXCELLENCE



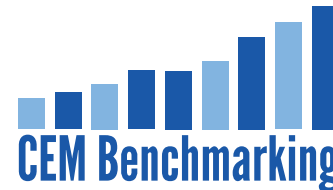
We are proud to have been recognised for our achievements, having held Customer Service Excellence (CSE) accreditation since 2015. Areas of "Compliance Plus" noting exemplary practice include customer focus and journey mapping, member and employer events, online material and accessibility and employee wellbeing.

Commitment: Encouraging customer involvement and building trust

Target outcome: Engage with our customers to support real-world change

We maintain a strong, shared commitment to addressing environmental, social, and governance (ESG) risks to protect investments, support positive change, and promote long-term sustainability. In engaging with our customers on equity, diversity, and inclusion (EDI) we aim to create a more inclusive and representative pension environment and develop understanding and awareness.

Benefits	<ul style="list-style-type: none"> - Aligning our engagement with the interests of our customers - Improved understanding and awareness - Safeguarding future communities (and habitats) - EDI-supportive culture drives organisational effectiveness
How	<ul style="list-style-type: none"> - Targeted and considered engagement - Inclusion within focus groups/customer forums - Encourage participation and demonstrate impact
Timeframe	- 2025 - 2026
Success measurement	<ul style="list-style-type: none"> - Increased engagement levels - Improved knowledge - Active participation - Increased diversity and representation - Inclusive communication - Positive feedback



Routine independent benchmarking of service and performance against relevant peer group.

Version control

Version	Responsible Officer	Change	Date
Version 1	Simon Taylor	Annual Policy Review	May 2025
Version 2			