

TPAF - My Pension Online

November 2019

Introduction

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



Overview

- 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)

Evolution of My Pension Online



Dashboard Evolution

Pre 2012

TP Teachers' Pensions ADDvantage

CAPITA HARTSHEAD

Main Menu and Welcome Page

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).

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)

Message	Date
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

Dashboard Evolution

April 2015

[Home](#) [The Scheme](#) [Resources](#) [FAQs](#) [News](#) [My Pension Online](#)

[Overview](#)
Employment History
Task Tracker
Your Messages
Member Documents

Hello Cluck Olive,

Welcome to your member dashboard.

Your Messages(0)

No Messages Found

[View more messages](#)

Task Tracker

No Tasks Found

[View more items](#)

Your Pension

According to our record from No details on record

Average Salary: No details on record

Current Basic State Pension: No details on record

Your Details

Personal Details

Name: Cluck Olive Primroseplp

DOB: 15/06/1955

Contact Number: 01915204680

Mobile Number:

Email: tpctestcm-6@gmail.com

Task List

- [Contact Us](#)
- [Retirement Application](#)
- [Additional Pension Application](#)
- [Update Bank Details](#)
- [Change Personal Details](#)
- [Financially Dependant Webform](#)
- [Death Grant Nomination](#)
- [Details required for payment of Ill-Health benefits](#)
- [Change Address](#)
- [Change Contact Details](#)
- [Certificate of Re-employment](#)
- [Opt Out](#)
- [Transfer In](#)
- [Apply for Flexibilities](#)
- [Retirement](#)

June 2018

[Home](#) [New starter](#) [Working life](#) [Planning retirement](#) [Once retired](#) [My Account](#) [Q](#)

[Overview](#)
Benefit Statement
Your Details
Employment History
Task Tracker
Your Messages
Modellers
Web Forms

Hi, Dummy

[Change Details](#)


Welcome back to your member dashboard.


You last logged into your account on: 6 July, 2018 10:51 [i](#)

[Change password](#)

[Change PIN](#)


[Change security question](#)

**New Messages**
from Teachers' Pensions

**Tasks**
currently in progress

99/999802

TP Reference number

 **Active**
member

You can help shape the future of My Pension Online by sharing your ideas and experiences. We'd love to hear from you.

[Share your experience](#)

Service History

28 years 331 days

Benefit Statement

Keep up to date with changes to your pension by checking your Statement regularly.

Family & Dependants [i](#)

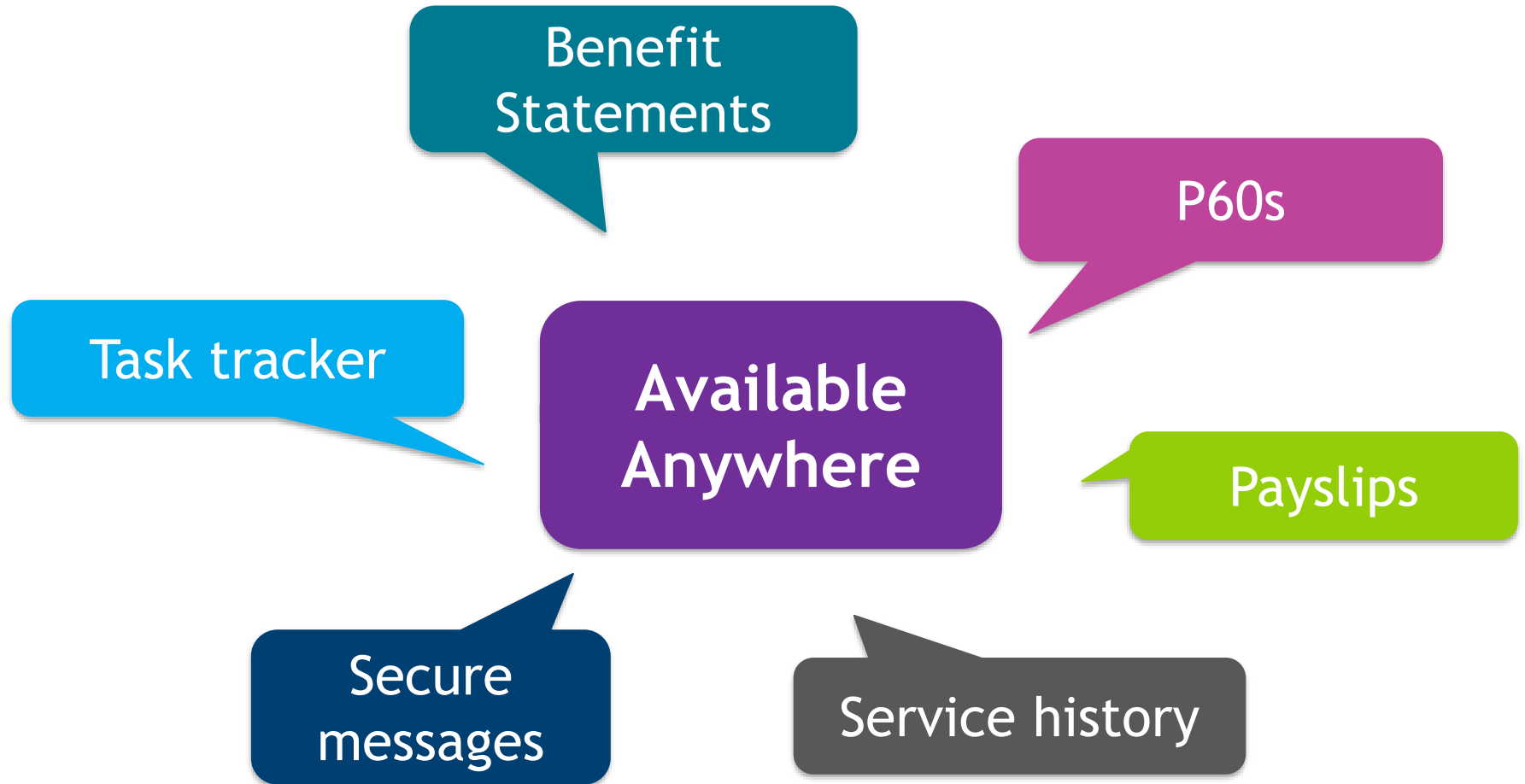
Anyone can receive your Death Grant if you nominate them. You can nominate:

- your spouse or civil partner
- an unmarried partner
- someone else of your choice regardless of their age and relationship to you

Benefits of My Pension Online



Features



Features

Bank details

Retirement

Opt out

Contact details

Re-employment

Repayment

Online forms

Flexibilities

Personal details

Address details

Ill health

Transfer in

Nominations

Behind the scenes

Azure & Sitecore v9.1

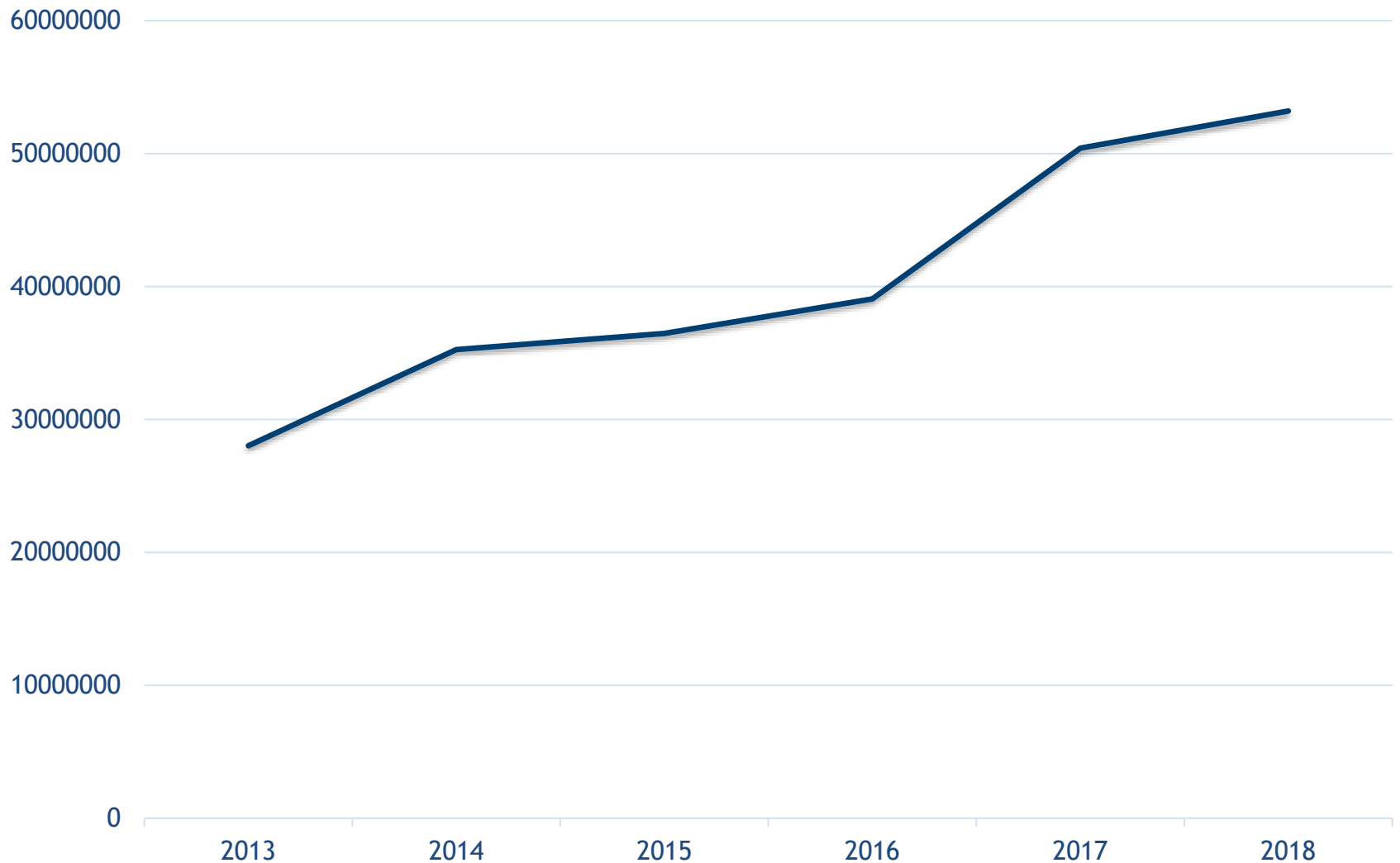
Benefits from moving to the Azure 'cloud' and Sitecore 9.1 CMS:

- 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

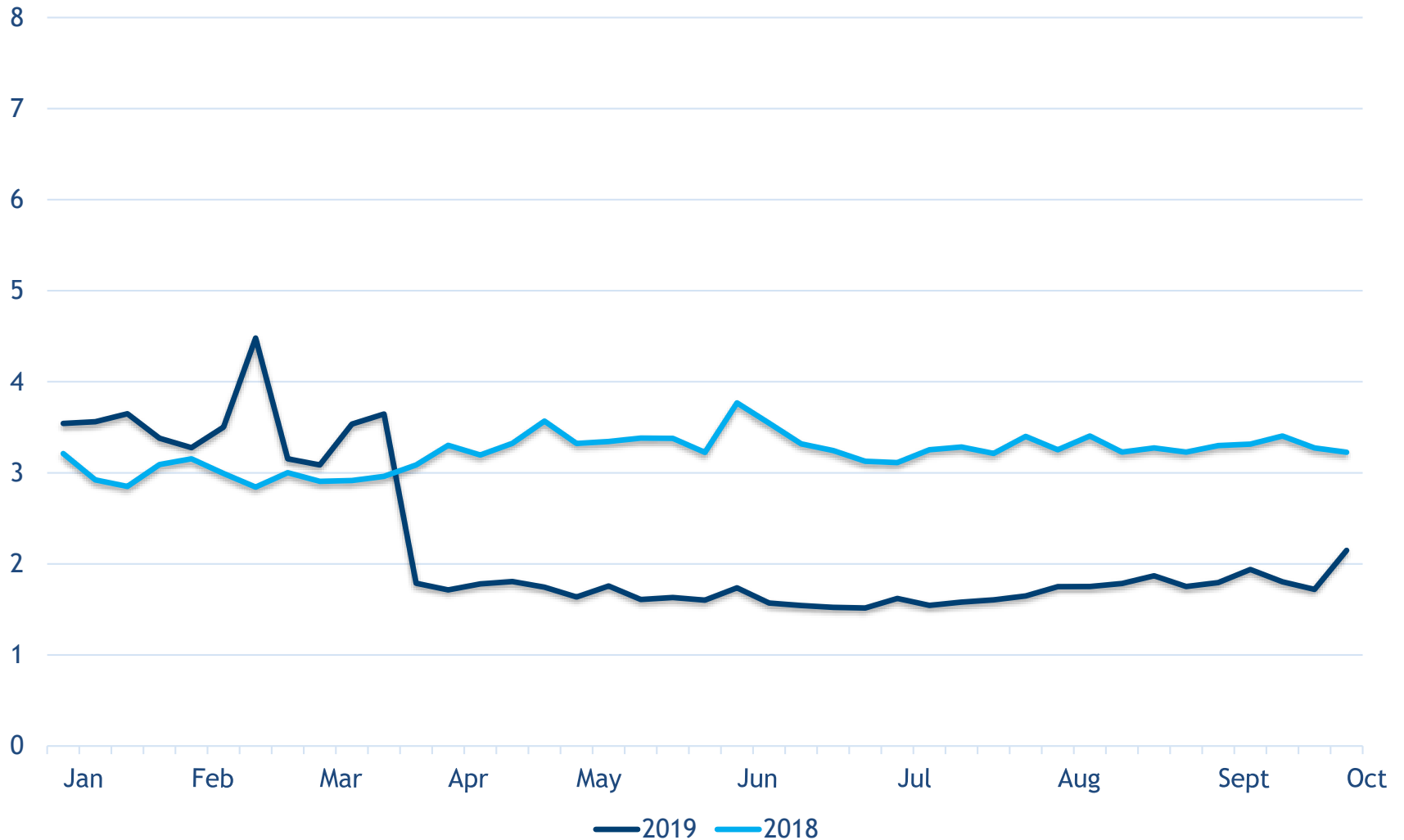
Loading times - 2013 - 2018



Total Web Visits - 2013 - 2018



Loading times - January - September



Recent improvements

Log in improvements

- Reposition of login reminders
- Addition of frequently asked questions

This screenshot shows the original login page layout. The 'Log in' section is on the left, followed by a 'Your Password' section with a list of requirements. Below this is a 'Problems Logging In?' section. A 'Chat now' button is located on the right side of the page. The bottom section contains social media links.

Log in
Step: 1

Your email address:

Your password:

Next

Forgotten your login details?
If you are a member and you don't have a login, you can [register now](#).

Your Password ***

- Case Sensitive
- At least 8 characters in length
- Contains lower case letter(s)
- Contains at least one number
- Contains an upper case letter OR punctuation character

Problems Logging In?

You can unlock your account and reset your PIN and Password [online](#). If you have forgotten your email address, please [contact us](#).

Chat now

Follow us on social media
Find us on social media to get the latest news and announcements from Teachers' Pensions

Like us on [Facebook](#) Join us on [LinkedIn](#) Follow us on [Twitter](#) Subscribe to our [YouTube](#)

This screenshot shows the improved login page layout. The 'Log in' section is on the left, followed by a 'Your Password' section with a list of requirements. Below this is a 'Problems Logging In?' section. A 'Chat now' button is located on the right side of the page. The bottom section contains social media links.

Log in
Step: 1

Your email address:

Your password:

Next

> Forgotten your email address?
> Forgotten your login details?
If you are a member and you don't have a login, you can [register now](#).

I know my details but I can't log in? +

What do I do if I no longer have access to an email address? +

When will I receive my reset email? +

Your Password ***

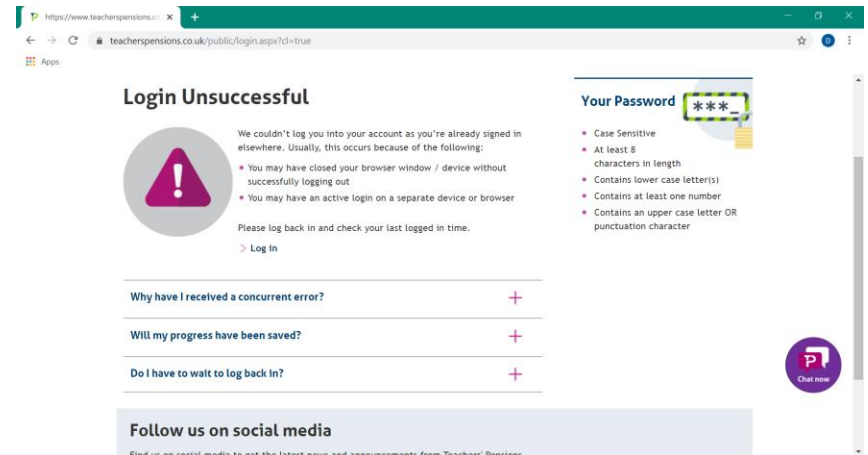
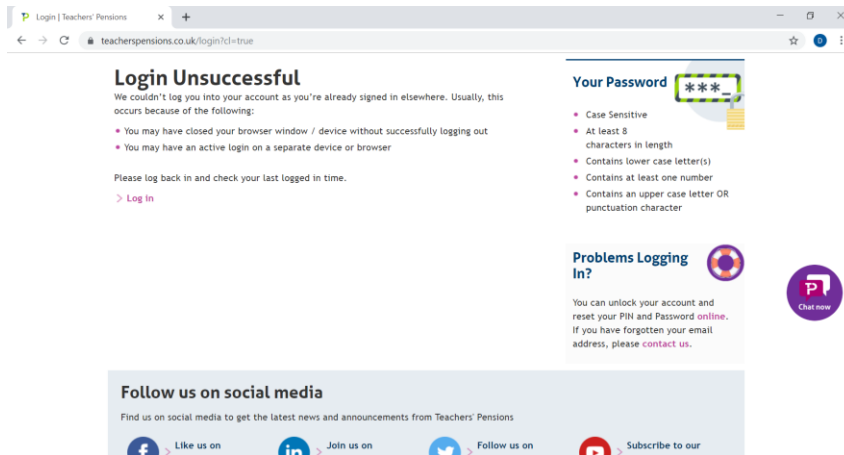
- Case Sensitive
- At least 8 characters in length
- Contains lower case letter(s)
- Contains at least one number
- Contains an upper case letter OR punctuation character

Chat now

Follow us on social media

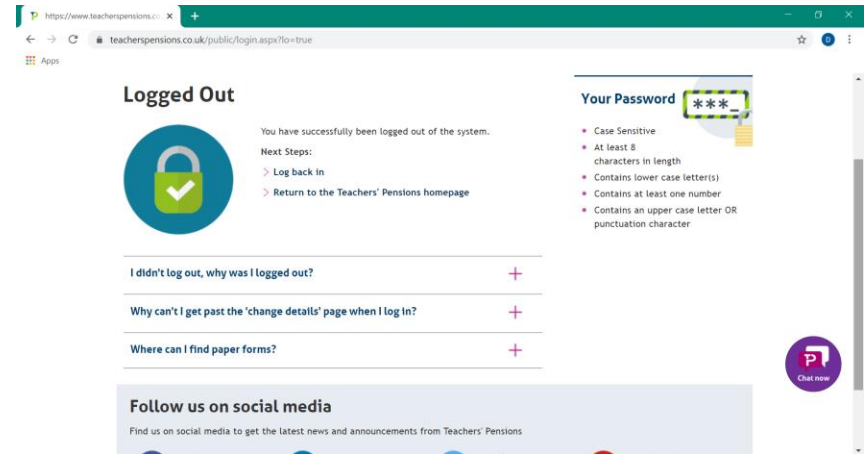
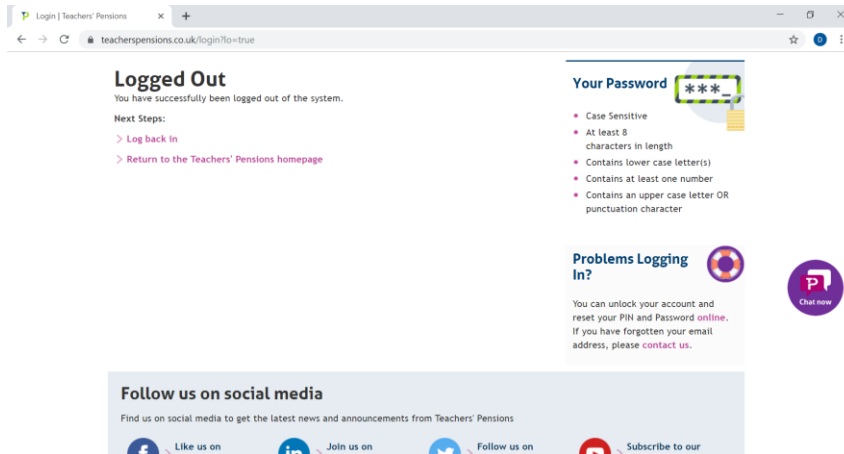
Log in error improvements

- 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 website interface for members. The top navigation bar includes links for 'For Members', 'For Employers', and user status (Logged in as: lisa@email.com, Last login: 23 August 2017 19:30PM). The main navigation menu features 'New starter', 'Working life', 'Planning retirement', 'Once retired', and 'My Account'. The left sidebar lists 'Dashboard', 'Payslip', 'P60', 'My Details', 'Employment History', and 'Task Tracker'. The main content area shows a notification about a change to the P60 values. Below this, the 'P60' section explains that the P60 outlines the pension paid and tax deducted for the 2016/17 tax year. A 'My Details' sidebar shows personal information: Name (Lisa Anne Jones), TP ref (99/999802), NI number (QQ907970), PAYE (948/400), and Final Tax Code (1150L). The 'Payslip' section provides a description of the payslip and offers links to an interactive guide and a video. Below this, there are sections for 'Choose month' (August 2017 Payslip) and 'Print Payslip'. The bottom section displays 'Pension Income' (£850.52) and 'Total Annual Pension' (£2,551.56) for the period from 5 April 2017 to 5 April 2018. A '2016/17 P60 End of Year Certificate' section is also visible, indicating it is a printed copy of an eP60.

For Members For Employers Logged in as: lisa@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
Payslip
P60
My Details
Employment History
Task Tracker

Teachers' Pensions have been notified of a change to the values to your P60. X has been applied to this statement.

P60

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.

My Details > Change

Name Lisa Anne Jones
TP ref 99/999802
NI number QQ907970
PAYE 948/400
Final Tax Code 1150L

Payslip

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.

Try interactive guide Watch the video

Choose month
August 2017 Payslip Pay Date 2 August 2017
Print Payslip
Download Payslip

Pension Income
From 5 April 2017 to date
£850.52
Tax deducted: £0
Income tax queries

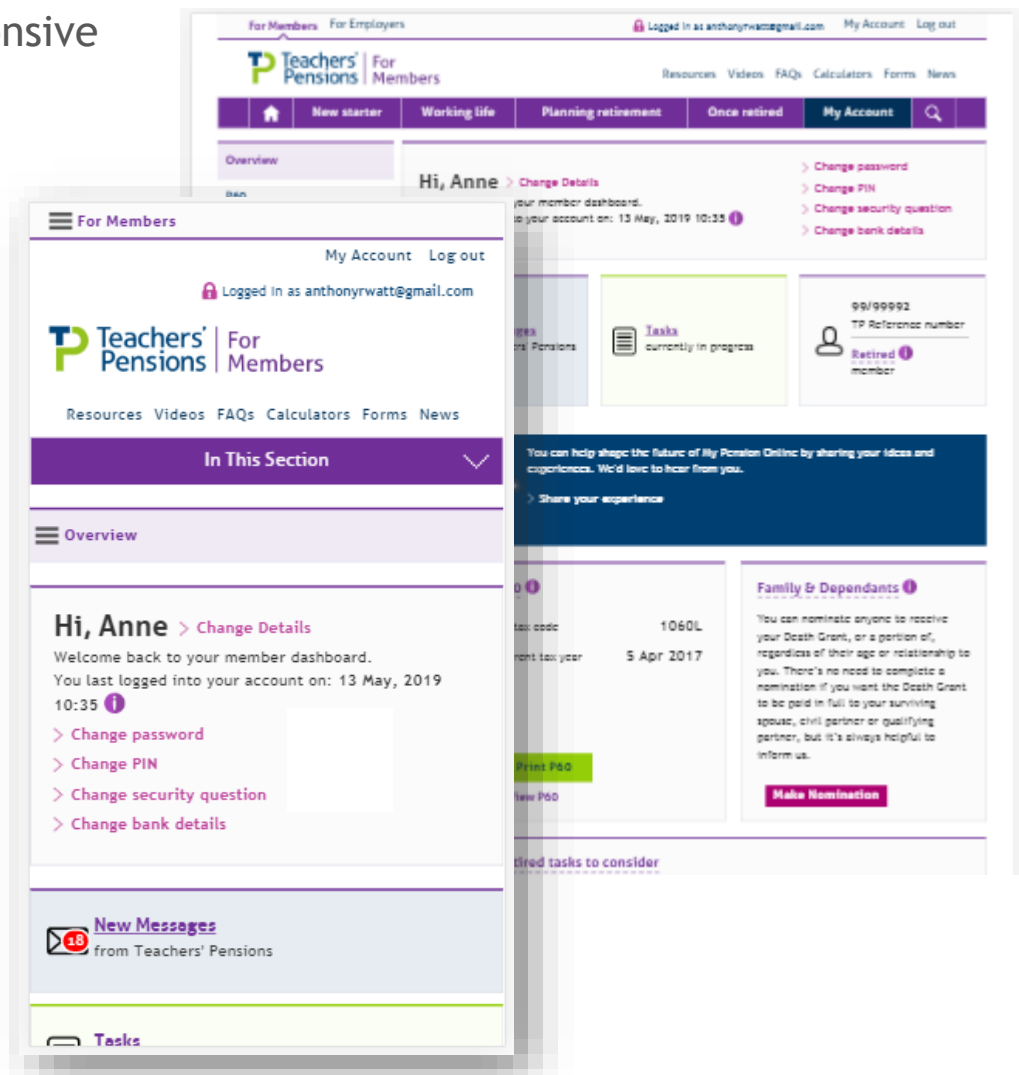
Total Annual Pension
Up to 5 April 2018
£2,551.56
Pension calculations

2016/17 P60 End of Year Certificate
This is a printed copy of an eP60

Amount Paid Tax Deducted

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



Plans for *My Pension* Online



1,000,000 MPO accounts

Retired population
48%

940,000
MPO Accounts

Active population
55%

Deferred population
26%

Dashboard Evolution

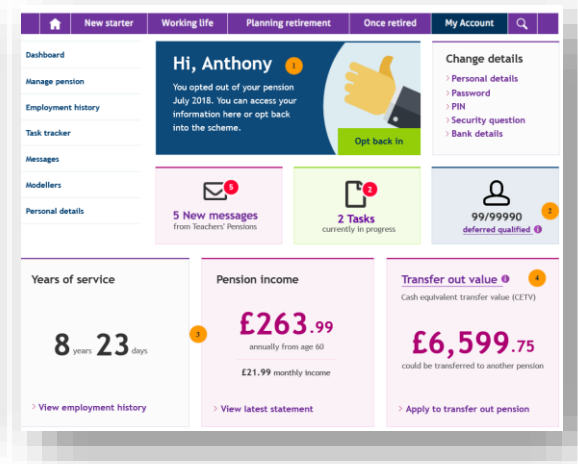
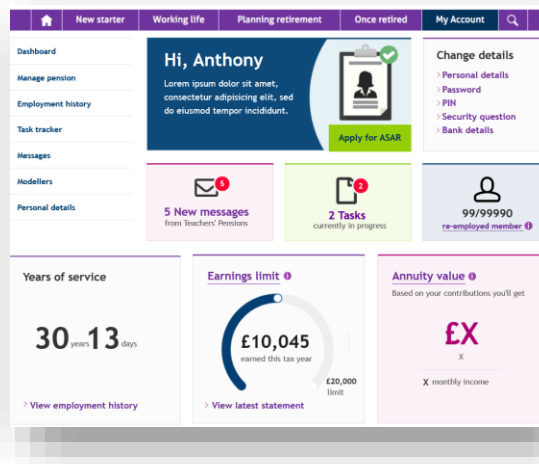
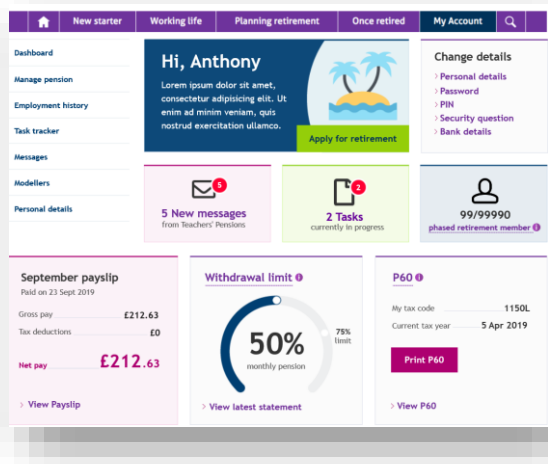
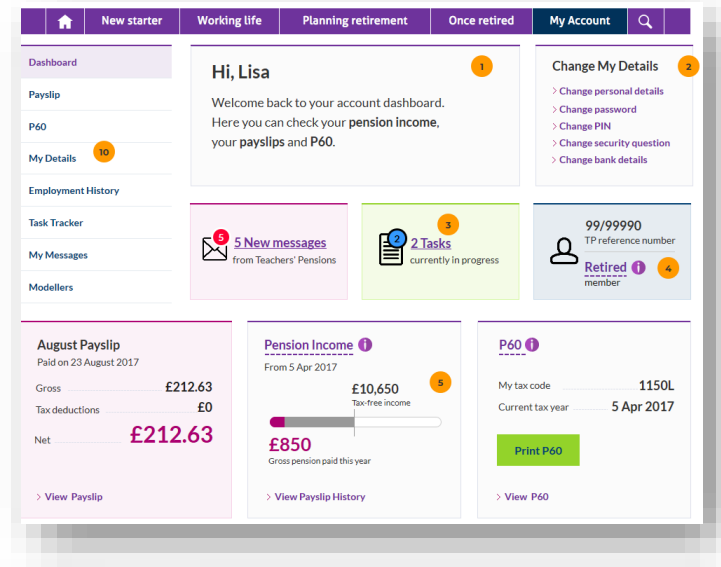
We're not done yet

Continuous improvement

Internal testing

Further benefits

Status specific dashboards



Task Tracker

Near completion

Applying pressure

Changes in staffing

The screenshot displays a web application interface for a 'Task Tracker'. The top navigation bar includes links for 'New Starter', 'Working life', 'Planning retirement', 'Once retired', and 'My Pension Online'. The left sidebar lists 'Overview', 'Benefit Statement', 'Employment History', 'Task Tracker' (highlighted), 'Your Messages', and 'Modellers'.

At a Glance

Name	Current Progress	Updated
Age Retirement Application	Analysis	13/05/17
Personal Details	Complete	27/04/17
Retirement Award	Awaiting Info	18/03/17
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

Case Progress Details

Age Retirement Award

Current Status: Analysis
Your request or application is being considered to determine the actions that need to be taken.

Stage	Description	Start Date	End Date
Receipt	Your correspondence was received on 13/09/11 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Analysis	Your correspondence was received on 13/09/11 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Preparation	Your correspondence was received on 13/09/11 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Processing	Your correspondence was received on 13/09/11 and has been passed to the relevant team to respond.	13/09/18	16/09/18
Complete	Your correspondence was received on 13/09/11 and has been passed to the relevant team to respond.	13/09/18	16/09/18

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

Print Statement

Download Statment

Total

80th Final Salary

57th Career Average

Contributions to Date
Since you joined the scheme(s)

£40,112

£68,187

Tax Free Lump Sum

£28,107

Annual

£68,187

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 survivors 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:

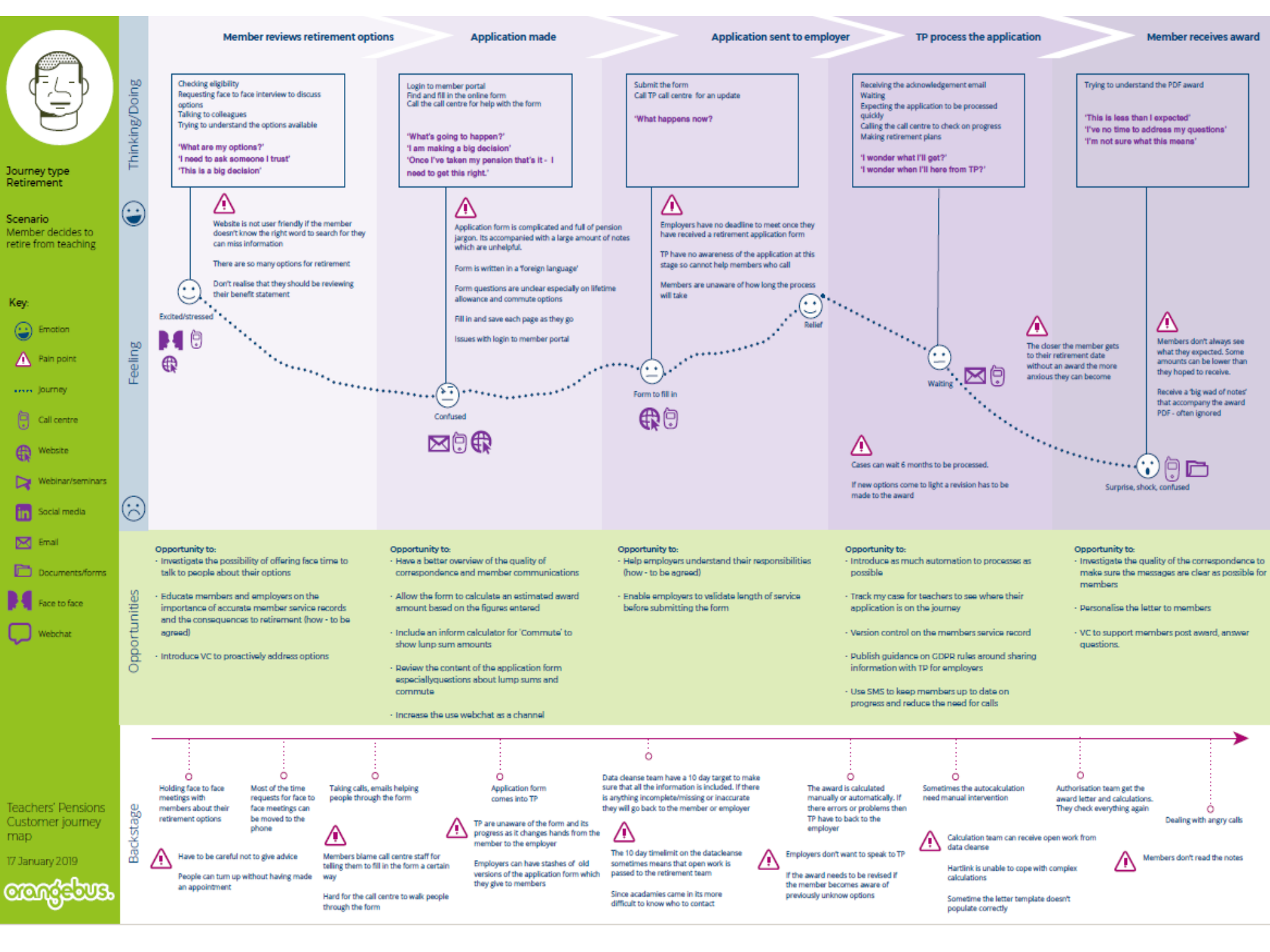
Mobile:

Create a password:

Re-type your password: *

Select a security question: *

Select...



Accessibility

- 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

Member Personas - aims?

- 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.

Member Personas - what remains

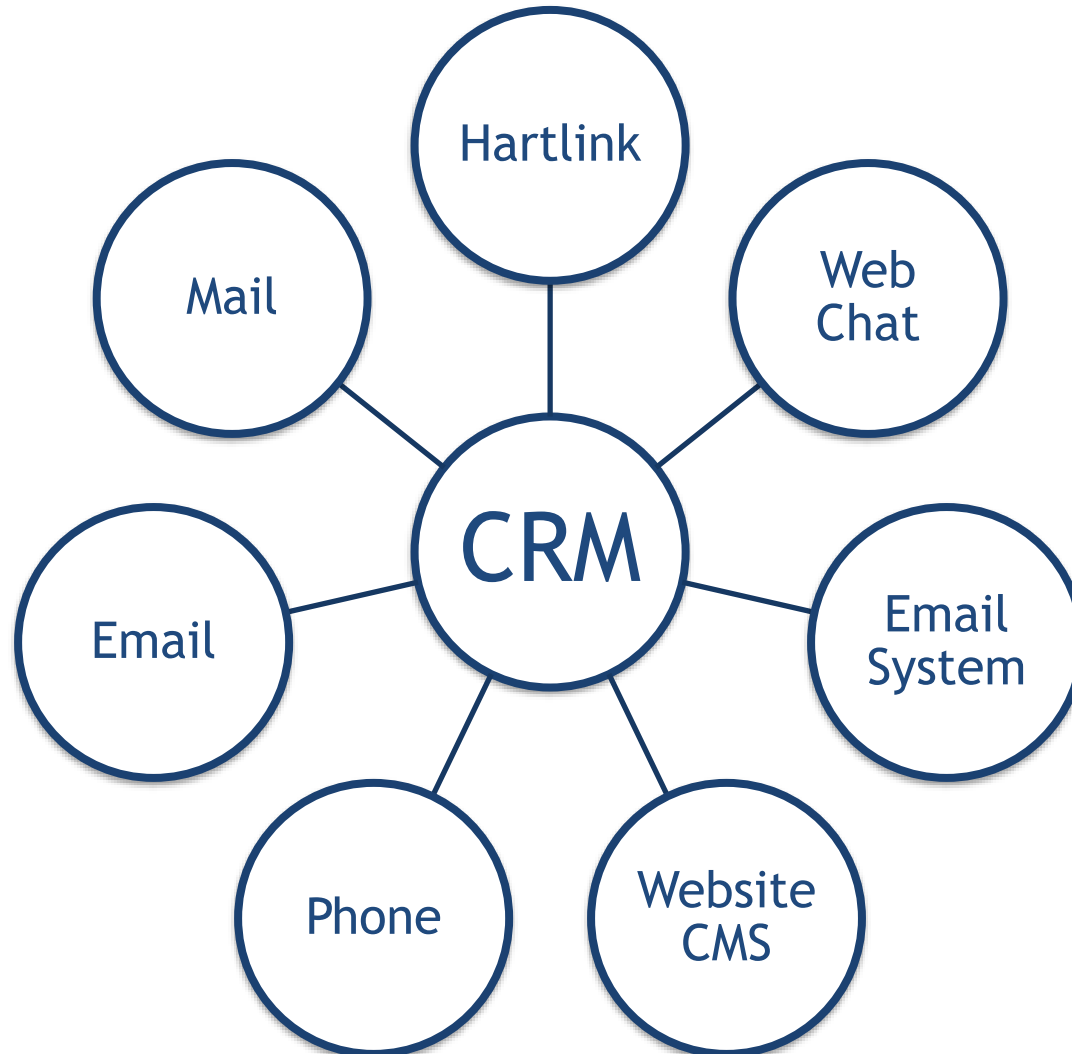
Final steps:

- 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



Integrated system



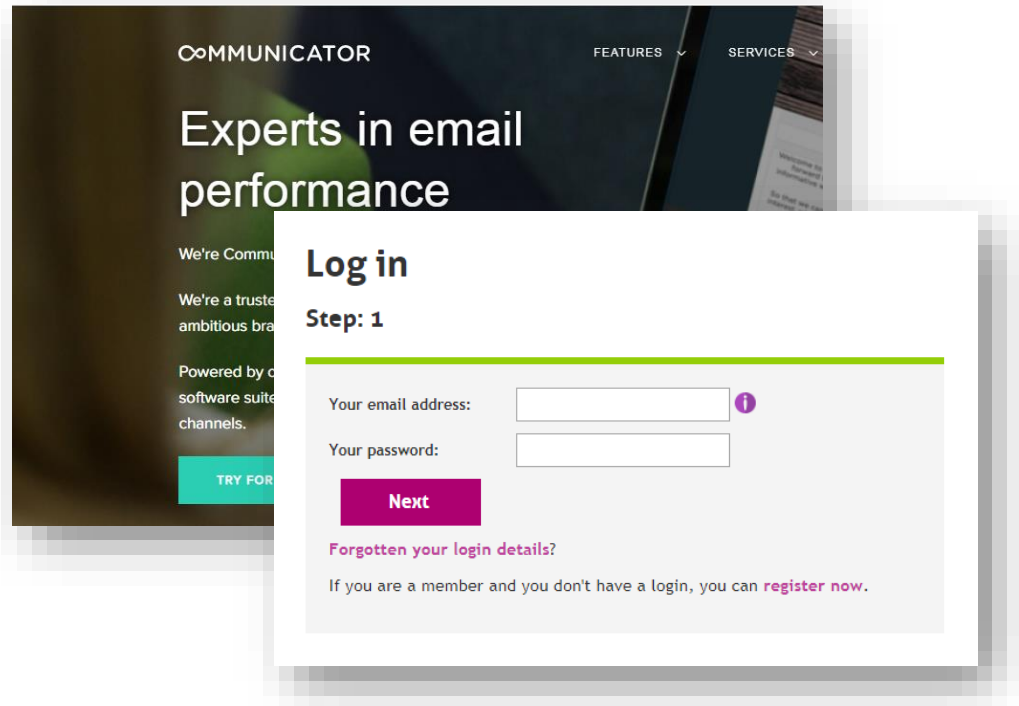
Security Cases

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)



The screenshot shows the Communicator website with a login overlay. The website header includes the 'COMMUNICATOR' logo and navigation links for 'FEATURES' and 'SERVICES'. The main heading is 'Experts in email performance'. The login overlay is titled 'Log in' and 'Step: 1'. It contains input fields for 'Your email address:' and 'Your password:', a 'Next' button, and links for 'Forgotten your login details?' and 'register now'.

COMMUNICATOR

FEATURES SERVICES

Experts in email performance

We're Commu

We're a trustee

ambitious bra

Powered by c

software suite

channels.

TRY FOR

Log in

Step: 1

Your email address:

Your password:

Next

[Forgotten your login details?](#)

If you are a member and you don't have a login, you can [register now](#).



Any
questions?