The Pensions Regulator (TPR)

Discovery and Ser kgreenment service

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Background

Context

Complex pensions
Complex pensions governance is the responsibility of trustees and governance bodies to act as pensions.

Complex schemes with a wide range of risks
Complex schemes in defined benefit (DB) and defined contribution (DC) pensions, which are "in deficit" meaning the pension scheme's assets are less than the value of the pension scheme's future retirement obligations, pensions are at risk. They are at risk of not paying the full amount they are owed. The DB pension scheme is in deficit.

Complex pension schemes will need to adapt and move data to digital
New legislation will require trustees and governance bodies to pension schemes to TPR.

The Ask

Complex decisions
Complex decisions are necessary for pensions. Expressing decisions in a way that stakeholders, consumers and identify understand the risks associated with the decisions. Pensions Regulator.

High level risk of not paying the full pension
The risk to the pension scheme members is that they will not receive the full amount they are owed, or receive it late.

Trustees need to deliver on their duties to members
Trustees are responsible for the pension scheme's assets and for making sure members receive their benefits. Trustees are responsible for the pension scheme's assets and for making sure members receive their benefits.

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My approach

Initial workshops
Running workshops with business and IT stakeholders to understand current and future business and technical landscape, capture requirements, and identify pain points and opportunities. Workshops are a great way to ensure that relevant people are involved in the process.

Final presentation at client office
Presenting the final deliverables to the client, including a roadmap and a business case for adopting Agile and DevOps practices.

Pass DHP assessment
The DHP Team must successfully pass an assessment by the Cabinet Office before they can go live with the new service.

External user research
Conducting in-person and remote user research with external users, including interviews and surveys.

Sync with client DH team
Aligning with the client's DHP team on a weekly basis to ensure that we are working towards the same goals and that we are not duplicating each other's work.

Early preparation for DHP assessment
Checklists and detailed preparation for the DHP assessment, including a mock assessment to ensure that we are fully prepared for the assessment. Preparation is key to a successful DHP assessment.

Internal user research
Running TPR's Alpha phase with internal users to test the service's assumptions.

Allow it left
Collaborate across the organisation to ensure that we are working on the right things at the right time.

Daily stand up
Daily stand-ups ensure that everyone is aligned and knows what to do next.

Mainly virtu
Adapt to remote working and ensure that we are working effectively in a virtual environment.

User research

14 internal DWP users interviewed

14 interviews with internal users, including the service blueprint and stakeholders.

We were very community-minded in our user research and actively encouraged other teams to join our user research sessions and offer feedback, ensuring we ended up with a product that was more in line with our customer needs. We also created a Slack channel for the project, and invited people to join it, so that people could see what we were doing and ask questions. We also made our research notes and our prototype available to our wider user research community, so that people could see what we were doing and understand our research and provide feedback.

5 internal colleagues interviewed who used to be external actuaries

5 interviews with the users of the service, actuaries at actuarial consultancies who used to receive pens on behalf of their pension schemes.

12 external users interviewed

12 interviews with the users of the service, actuaries at actuarial consultancies who used to receive pens on behalf of their pension schemes.

Challenge period of national resourcing due to the death of a colleague

Our Service Manager in Employer Engagement passed away the last period of time of commissioning calls – a very unexpected and tragic event. We had to pause our work for Easter and to be with our team to support them and to pay our respects to our colleague.

The team at **my delay in sending out** seems to reserve a lot of resources for this project.

Additional resourcing delays and a pause in TPR meant that the first interviews in Alpha were only 3 weeks before the end of the Alpha. We managed to line up 12 interviews, which was a good number, but it was not as ideal as we would have liked.

User research as a team sport

I organised the user research such that there was always another team member taking notes.

This was very useful for us, because **we all were relatively new to the Agile and DevOps ways of working** and it was very useful to have a second set of eyes and ears.

I also asked people to be quiet in the user research sessions, so that we could all focus on the user research. This was very useful, because we all had our own experiences of the user research experience. As a way of ensuring that we all had our own space to think about what we had just heard, I also organised a session in which it was possible, if and that the rest of the team to individual work.

User personas

These user personas highlight the key motivations and frustrations for the 3 main external user groups of the current service.

Johnny, 27 yrs

Bio
- Johnny is a 27 year old actuary.
- He is a member of the Institute and Faculty of Actuaries.
- He is a member of the Pensions Lifeboat.

Technology
- Johnny is a digital native.
- He is comfortable using a wide range of digital products.

Motivations
- Johnny is motivated by his work.
- He is motivated by his colleagues.
- He is motivated by his clients.

Frustrations
- Johnny is frustrated when he is unable to do his job because of technical issues.
- Johnny is frustrated when he is unable to do his job because of bureaucracy.
- Johnny is frustrated when he is unable to do his job because of slow systems.

How can we help
- Fast, intuitive and well-designed digital products.
- Clear, concise and well-designed guidance.
- Clear, comprehensive, easy-to-understand data and information.
- Fast, responsive customer support.
- Clear, intuitive, necessary and well-designed forms and processes.
- Engaging, clear, helpful, easy-to-understand communications.

Sally, +55 yrs

Bio
- Sally is a 55 year old actuary.
- She is a member of the Institute and Faculty of Actuaries.
- She is a member of the Pensions Lifeboat.

Technology
- Sally is a digital immigrant.
- She is comfortable using a wide range of digital products.

Motivations
- Sally is motivated by her work.
- Sally is motivated by her colleagues.
- Sally is motivated by her clients.

Frustrations
- Sally is frustrated when she is unable to do her job because of technical issues.
- Sally is frustrated when she is unable to do her job because of bureaucracy.
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How can we help
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Trish, 50 yrs

Bio
- Trish is a 50 year old actuary.
- She is a member of the Institute and Faculty of Actuaries.
- She is a member of the Pensions Lifeboat.

Technology
- Trish is a digital immigrant.
- She is comfortable using a wide range of digital products.

Motivations
- Trish is motivated by her work.
- Trish is motivated by her colleagues.
- Trish is motivated by her clients.

Frustrations
- Trish is frustrated when she is unable to do her job because of technical issues.
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Service Blueprint

This service blueprint provides an overview of the internal processes that go into sustaining a recovery plan at TPR.

I produced this based on interviews with the various internal user groups, and detailed complex processes that evolved organically over time. Into this concise document.

Storyboard

This storyboard shows the perspectives of each persona involved in the current process, and how the current process works in TPR. It highlights the pain points and time wasted because of the internal process.

Just submitted the recovery plan for Pension Scheme ABC to the Pensions Regulator. Pension Scheme ABC
Actuary at Consultancy
Pension Scheme ABC
Pension Scheme ABC sent through the DB01. I know that it is in deficit, but sometimes it doesn't get scored as a high risk scheme.
Pension Support
I need to prepare the recovery plan and submit it to the Pensions Regulator.
Pension Support
Actuary at Consultancy
Pension Scheme ABC
Pension Support
Actuary at Consultancy
Pension Scheme ABC
Actuary
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Actuary
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Actuary