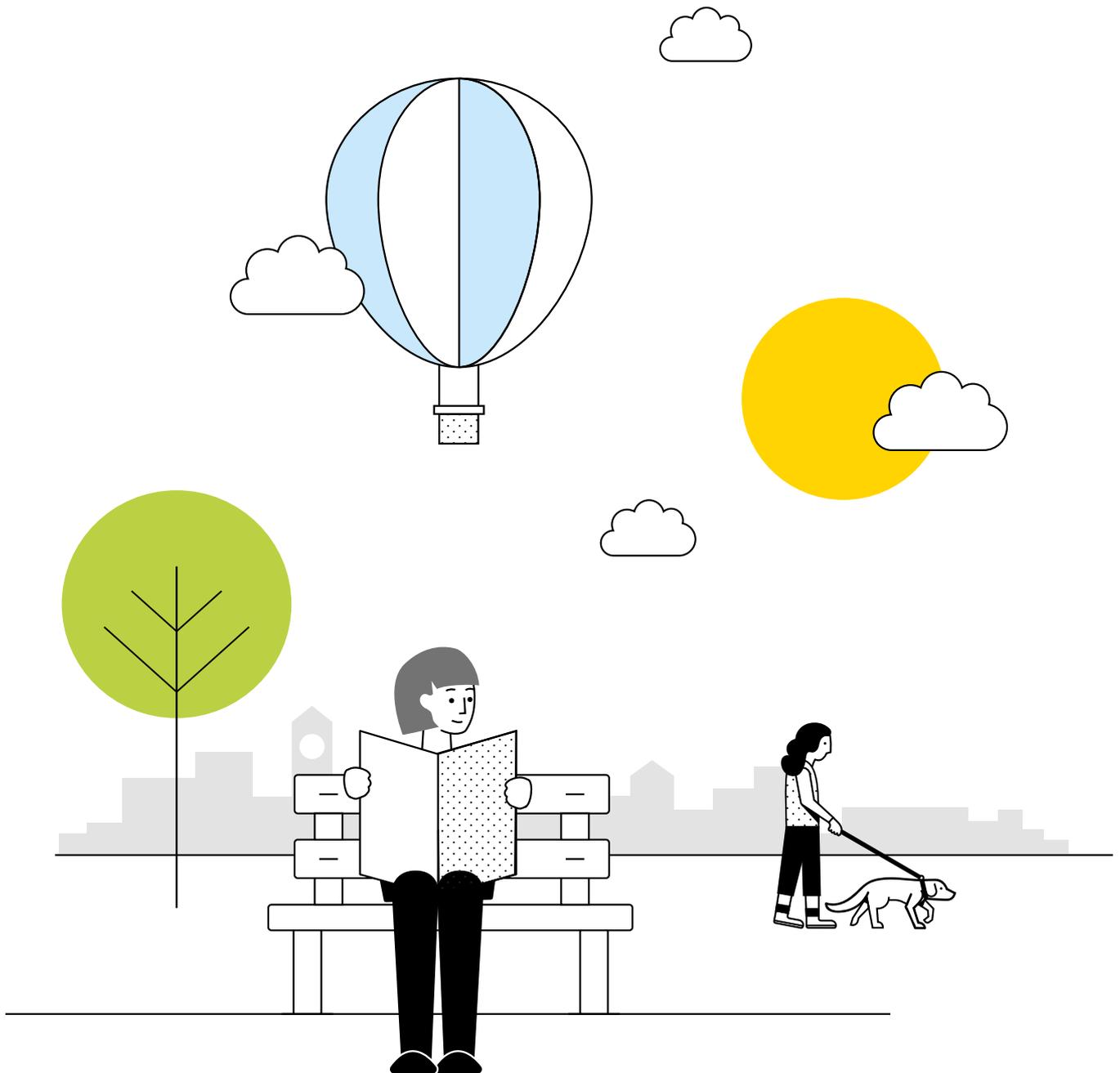


# Overview of our client and customer services



# Responding to the pandemic

The word ‘unprecedented’ has become synonymous with the Covid-19 pandemic, from the radical changes to how we live and work, to the truly tragic scale of the loss of life. And yet we think the word ‘resilience’ more evocatively describes how we’ve had to contend with it as a society.

No amount of disaster recovery planning would have adequately prepared businesses to respond to all the challenges but the way trustee boards, sponsoring companies, advisers, administrators, and insurers have continued to deliver positive outcomes for pension scheme members is something we can be proud of as an industry.

We’d like to share our experiences with you about how we adapted as a business in the past year.

## Remote working

At Legal & General we already had a well-established agile working model. This meant that most of our Client Service teams were already working from home once or twice a week, so we were able to switch to full-time remote working with minimal disruption to our clients and colleagues.

For our Customer Service teams, who were not as used to working from home, we rolled out a new web-based telephony system, provided laptops, mobile phones and IT equipment, and ensured our remote working infrastructure was able to support the increased demand across our group. We are proud to say that we managed to maintain the high standards that our clients and customers expect, with little to no impact on our service levels.

## Making life easier for our customers

We are always looking to improve our customer experience. The pandemic accelerated some of the new initiatives that we were working on and we re-prioritised to focus on those that would deliver the most tangible benefits to our customers during this time, for example:

- We put in place an over the phone settlement process allowing us to process retirement claims more quickly
- We introduced a digital DocuSign capability, giving customers the option of signing paperwork electronically, rather than providing a wet signature
- We provided an online bereavement notification portal, helping us to support the families of our customers through difficult times and allowing them to share electronic copies of supporting documents

## Maintaining a world class service

The key thing that continues to motivate us is our genuine passion for delivering great customer service, which is reflected by the wonderful feedback we receive from our customers.

Our 12-month rolling Net Promoter Score (NPS) stayed above +70, which is widely regarded as being at a “world class” level. We resolved over 95% of queries within five working days and more than 50% of these were within 48 hours.

Here is what some of our customers have said:

- “A fantastic process, especially as I have been shielding due to Covid and cannot go out to the post office.”

- “You picked up the phone soon after it started ringing - no hanging around. Clear and concise answers to my questions.”
- “Your service on the phone was excellent, it was clear, it was precise and the girl knew what she was talking about. It was a very, very good service. Thank you.”

### Health and wellbeing of our people

As a regulated insurer, we had to keep a small team in the office to manage certain critical functions such as postal services, facilities and IT infrastructure. During this time our utmost priority was protecting the health and wellbeing of our colleagues working in these areas. We provided a safe and secure working environment in line with Government guidelines and our Chief Customer Officer was on site every day to co-ordinate our pandemic response and support both our office-based and remote-working teams.

Supporting our people was our priority in this virtual business environment; especially when many of us had to adapt our personal and professional lives. We focused on open and honest communication and gave colleagues the flexibility to achieve the right work-life balance based on their own circumstances. We arranged a number of interactive events on MS Teams, including:

- a work-out session with Joe Wicks
- a Q&A with Tim Peak about life in isolation
- a lively discussion on managing relationships and family with Chris and Rosey Ramsey
- an evening summer party with Craig David
- interviews with Louis Theroux and Andrew Flintoff
- a baking session with Nadia Hussain
- a live virtual Christmas concert with Olly Murs

### Client research

We are always looking to find out what matters most to our clients to support our continuous development ethos. Every year we engage a large stakeholder group and ask them to provide detailed feedback on every aspect of our service. In 2020 we reached out to Pension Scheme Trustees and Pension Managers who had transacted with us previously.

An independent market research agency conducted more than 20 in-depth interviews with our clients covering a range of different pension scheme sizes.

We wanted to learn about their experiences of working with us, from the initial quotation all the way through to the end service we provide. The feedback has been extremely positive. Our clients particularly valued our expertise in executing transactions, our commitment to in-house customer service and our trusted brand, which provides reassurance for pension scheme members.

Here’s what some of them said about our customer service;

- “One of the most attractive things about the L&G quote was that they did the admin in-house so I’d want them to understand that that is really valued.”
- “Really easy to work with, everything done efficiently. We’ve put forward suggestions and they’ve all been taken on board, so a very positive experience.”
- “They really can’t do enough for you. They deliver their projects, do their best and if any issues come up we’re made aware of it on the calls and find a way around it.”



# Inside L&G

Throughout 2020 we were able to support a number of charities by adapting from in-person contributions to a virtual presence. Here are some of the ways in which we managed to do this.

## Conversations with Carol

Toby Wyithe from our CSR team reflects on his experience volunteering for our telephone befriending service.

I've been involved in Corporate Social Responsibility for almost two years and have been incredibly fortunate to take part in several programmes that directly impact people's lives in the UK. I'd like to take this opportunity to tell you a little bit about one of them, let's call her Carol.

### First contact...

Suddenly I find myself very nervous.

I'm not entirely sure why. I've had numerous telephone interviews throughout my career and once worked in a call centre. If anything, I'm quite proficient on the phone but this seems slightly different. I check the time again and dial the number.

'Hello?'

'Hi, is that Carol?'

'Yes?'

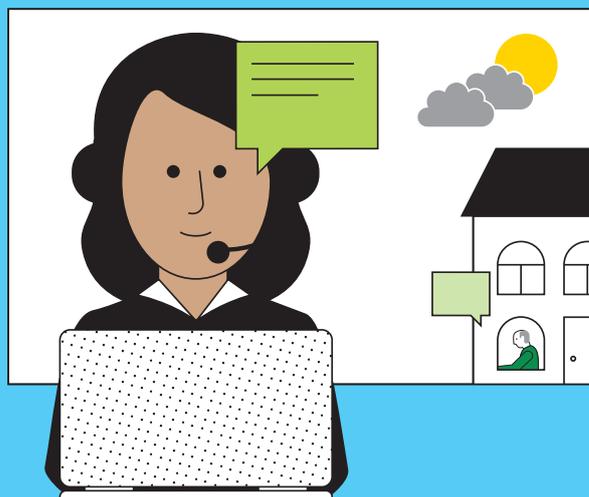
'Hi Carol, my name's Toby, I'm a volunteer with Independent Age, how are you?'

'Ah ok, I'm very well, how are you?'

## 500+ hours of befriending calls by L&G staff

L&G have set up telephone befriending programmes with Independent Age, The Royal Voluntary Service and Carers First. We currently have around 75 staff members from across the Group who are making calls to people like Carol every week.

We make these calls because we know it makes such a difference to people's lives, people who want nothing more than a small fragment of human connection to help them navigate this unprecedented set of circumstances.



And with that, we are away.

Carol and I have been talking for a month now, she is one of many people who have been identified as vulnerable by the Government and shielded during the pandemic. Befriending calls such as this can make a great deal of difference to her.

Carol is 73 years old; she lives on her own and relies heavily on carers visiting her because she has very little physical mobility. At the beginning of lockdown her usual carers were forced to change working patterns and she had to get used to strangers entering her home four times a day.

Carol was married but her husband passed away over ten years ago. Last month would have been their 50th wedding anniversary. She celebrated at home, alone.

Carol's son moved away to university in another country and ended up settling there. He comes back and visits whenever he can but hasn't been able to see her this year because of travel restrictions. She misses him terribly.

He has health problems of his own and had to seek medical and emotional support recently. Carol is very worried about him; he is one of her only living relatives and wants nothing more than to give him a cuddle and tell him that everything will be alright. You're never too old to hear those comforting words from your mother.

So, who is Carol?

Carol is someone who always asks me how I am doing despite her own concerns. She always asks after my fiancée, my cat and my mother (in that order). She recommends films for my family to watch and we talk about sports, cooking and current affairs. She has a very mischievous sense of humour.

Carol is my telephone befriending partner. Carol is my lockdown buddy. Carol is my friend.

A few weeks ago, I tried to call her at our scheduled time but she was unavailable. I suddenly found myself saddened because I had looked forward to our conversation. I tried again after a little while but she was still unable to speak. I tried a final time after around an hour, and she was delighted I had persevered:

'Oh, I'm so glad you called again Toby, I really wanted to speak to you, but I couldn't get this person off the phone!'

It warmed my heart to know that she was looking forward to speaking to me as much as I was to her. She is someone who has physical and emotional considerations likely more difficult than my own and someone who can benefit greatly from a friendly conversation once a week.

## Summer Challenge 2020

As an initiative to help staff keep fit and healthy during the pandemic, our leadership team devised a summer challenge. Colleagues could choose to walk, cycle, run or swim the distance between our offices, from short distances like from our Hove office to Brighton Pier (3 miles) or London to Bermuda (3,500 miles) People could participate individually or as a team, adding up their total distances.

A total of £15,820 was raised and distributed amongst a wonderful range of causes that were selected by the challenge winners.



# L&G's view

## Member events

We understand that a pension risk transfer process can be unsettling for scheme members. In recent years we have organised regular events where members can meet our customer service team in person and ask any questions.

Unfortunately, we were unable to host these events in 2020 because of the pandemic restrictions but we will reintroduce them when it is safe to do so. In the meantime, we are working hard to enhance our digital experience including a 'My Account' hub for in-payment customers, which is due to launch in the second quarter. We will extend My Account functionality to our deferred members later in the year.

We are also planning our first ever virtual member events in 2021 which will feature a series of Ted-style talks from experts and guest speakers about planning for retirement and how customers can make the most of later life. Watch this space for more updates in our next edition.

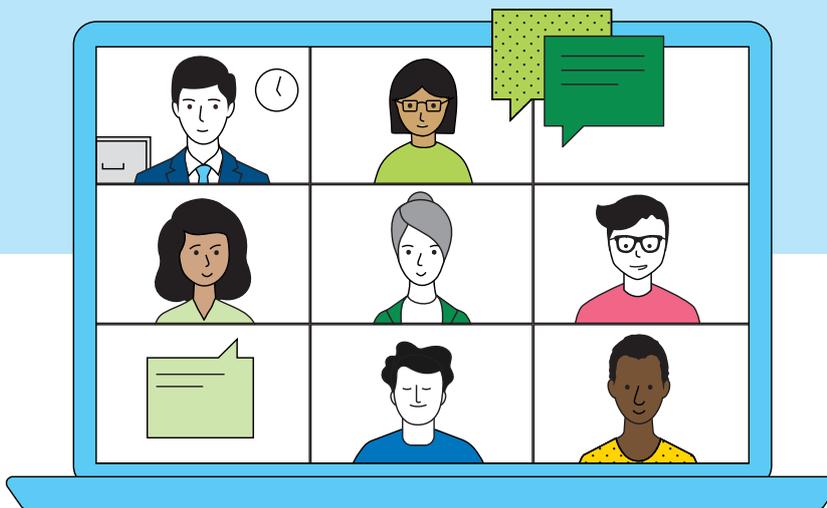
## Vulnerable customers

Our research shows that 1 in 4 interactions with customers identified a customer vulnerability.

In 2020 we rolled out a freephone 24/7 helpline to assist customers with everyday life challenges around finances and legal issues, alongside counselling and bereavement support through qualified counsellors. Customers were also able to access a free care advice service to help them and their family members understand, find and fund care.

We also support customers with physical disabilities, like blindness, where we can provide large print or braille correspondence. We also have several bi-lingual staff across the whole of L&G who are on hand to speak to customers where English may not be their first language. We have even created new processes to help customers self-isolating because of the Covid-19 pandemic, so they do not need to take any unnecessary trips to the Post Office to return important documentation. Instead we can take that information online or over the phone.

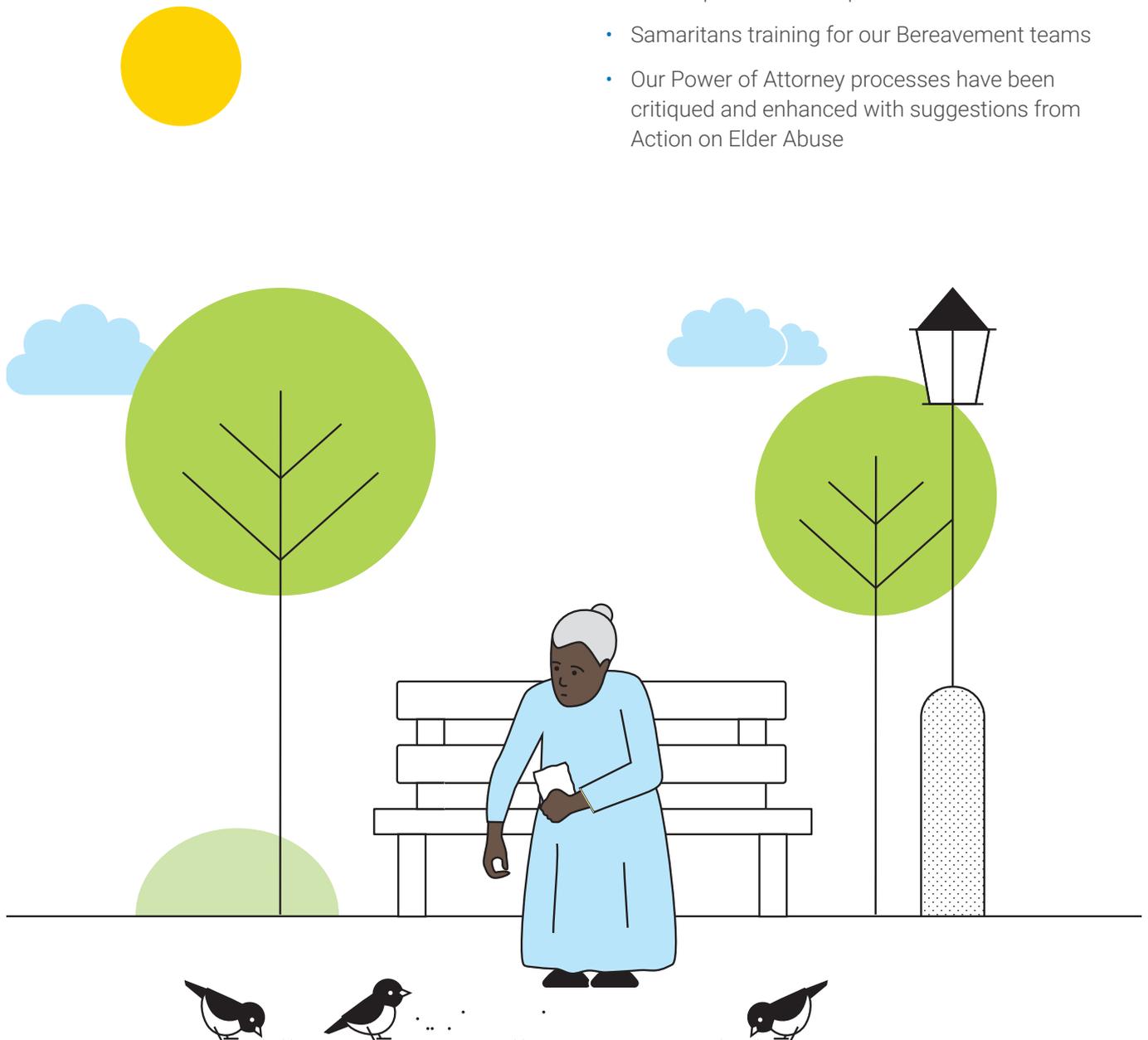
## New for 2021 Virtual member events



We have a strong focus on training and development of our people, with vulnerable customer training starting in the first week of joining L&G. The sessions help staff to understand frequently observed vulnerabilities like dementia and those associated with bereavements. These skills help our teams identify all potential vulnerabilities and enable them to support our customers with a tailored response.

Organisations that help train our employees include:

- Ageing Population with the Elderly Accommodation Council
- Alzheimer's Research UK - Dementia Friends training for our Retirement team
- Debt Awareness with Step Change
- Terminal Illness with Marie Curie
- Dealing with Disability with New Horizons
- Tax Help for Older People
- Samaritans training for our Bereavement teams
- Our Power of Attorney processes have been critiqued and enhanced with suggestions from Action on Elder Abuse



# Meet our Transition team

## Who are we?

The Transition team is headed up by Yawar Choudhry, the Head of Client Services Propositions, and consists of three Senior Transition Managers, three Transition Managers, a Transition Team Manager and nine Transition Consultants.

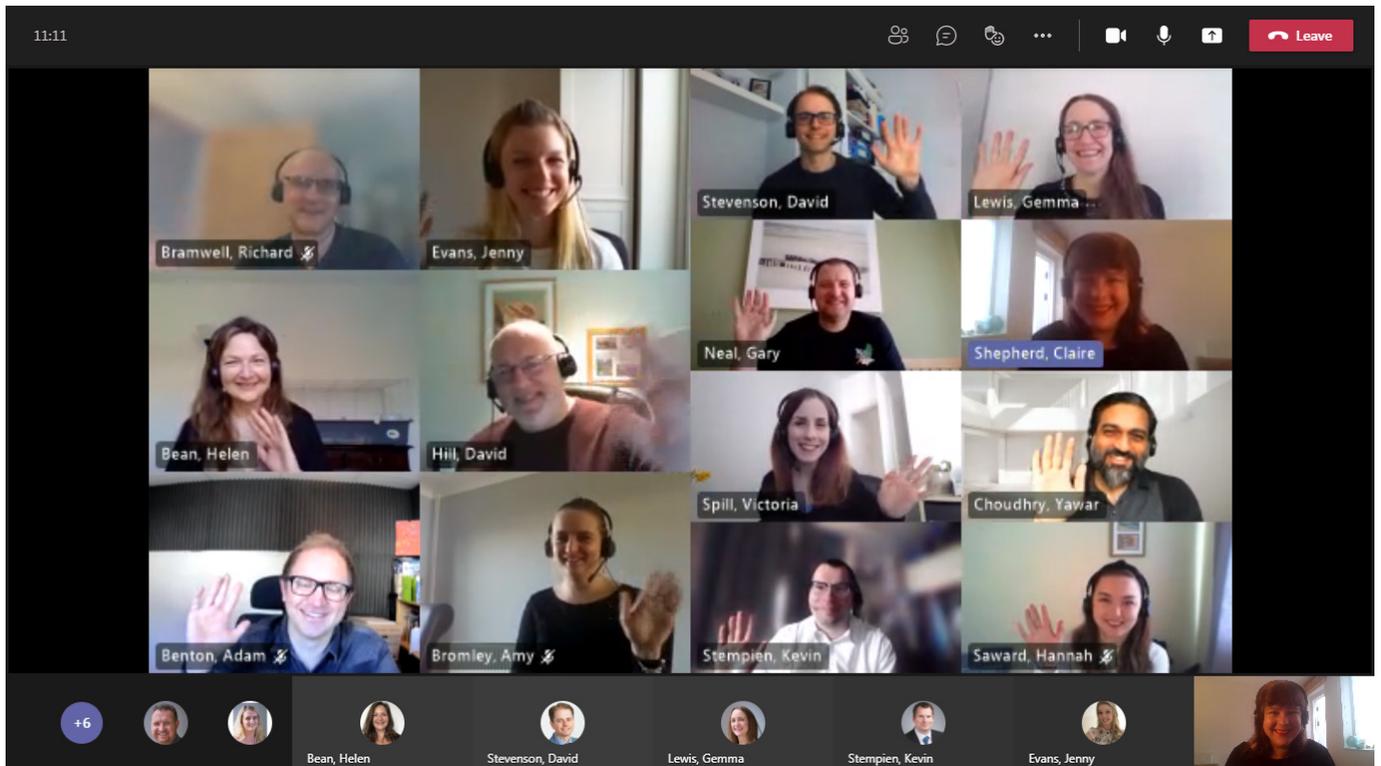
The team boasts a broad range of pensions knowledge, some with over twenty years' experience at Legal & General or elsewhere in the industry. The team has extensive project management experience, an expert all-round knowledge of defined benefits administration, buy-ins and buyouts. Qualifications held across the team include Prince 2 Practitioner, PMI and we even have a part-qualified actuary.

## What do we do?

Once you have chosen to secure your scheme with L&G, the team manages the full transition from the current administrators to L&G and ensures that the scheme is quickly and seamlessly onboarded to our administration systems.

Importantly, we are also responsible for making sure that you and your members receive the expert care you would expect from L&G.

Whilst you are likely to engage with us more in the post-transaction stages, we also support our New Business Team in the quotation and exclusivity period. Our involvement here includes working through the benefits and features of the scheme to ensure that we are able to fully support your administrators from day one and, where applicable, conducting due diligence exercises.



At the point the Trustees enter into a contract with L&G, we become responsible for all stakeholder engagement, managing relationships with you, your advisors and the scheme administrators, as well as key internal stakeholders including our technical, loading, payroll, and customer service teams.

We also provide technical expertise to both internal and external stakeholders, acting as subject matter experts on a wide range of topics related to the de-risking landscape. The defined benefit pensions industry is constantly evolving – our team keeps up to date on all industry news to ensure we can meet any challenges head on (GMP equalisation anyone!).

### About us

We're an eclectic mix of personalities combining a whole array of backgrounds, interests and life experiences. Between us we participate in many hobbies outside of work – on the active side we have swimmers, hockey players, walkers, gym-goers, tri-athletes (iron women!), runners, football players, football coaches and cyclists. In addition, we've budding book writers, record enthusiasts and animal lovers – including our very own Wildlife Aid volunteer.



# Contact us

If you would like to find out more about some of the items in this update or if you have any questions, please don't hesitate to get in touch.



## Hove office address

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Call charges will vary. We may record and monitor calls. If you're contacting us by email please remember not to send any personal, financial or banking information, because email is not a secure method of communication.

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