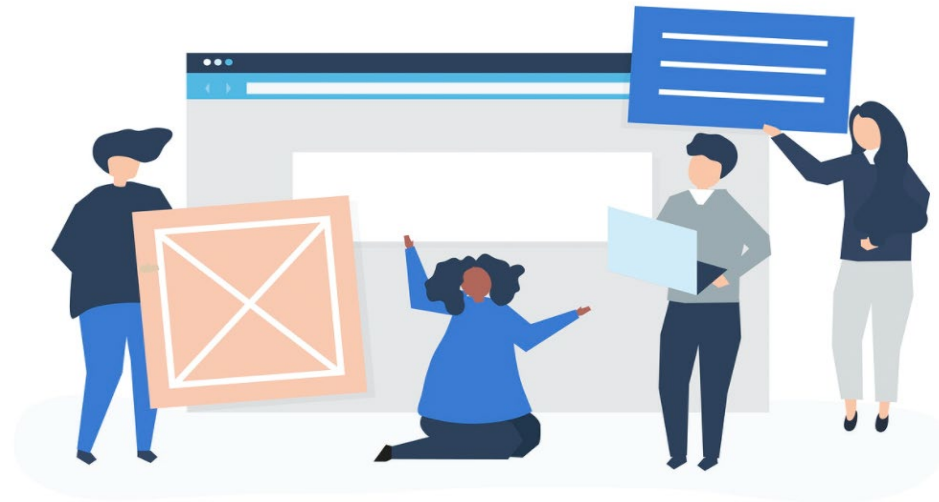


# CEM Member Experience Series

Learn how leading global pension plans create great member experiences



## Public Websites

Part 2 - Life Events



# Life events help manage the complexity of the pension material and the digital experience.

The focus of this second issue in the CEM Member Experience Series is on how plans create an effortless experience on their websites via life events.

First, a reminder why your public website is important:

- It is the starting point of your self-service portal and a reflection of your business. First impressions are powerful and difficult to change later.
- Password fatigue is a challenge. Pension engagement continues to be a work-in-progress. Members may not log into their accounts regularly or even at all.
- It is a valuable tool for members to quickly find pension or contact information and resources.

Life events is part 2 of our research on public websites. Stay tuned for part 3.

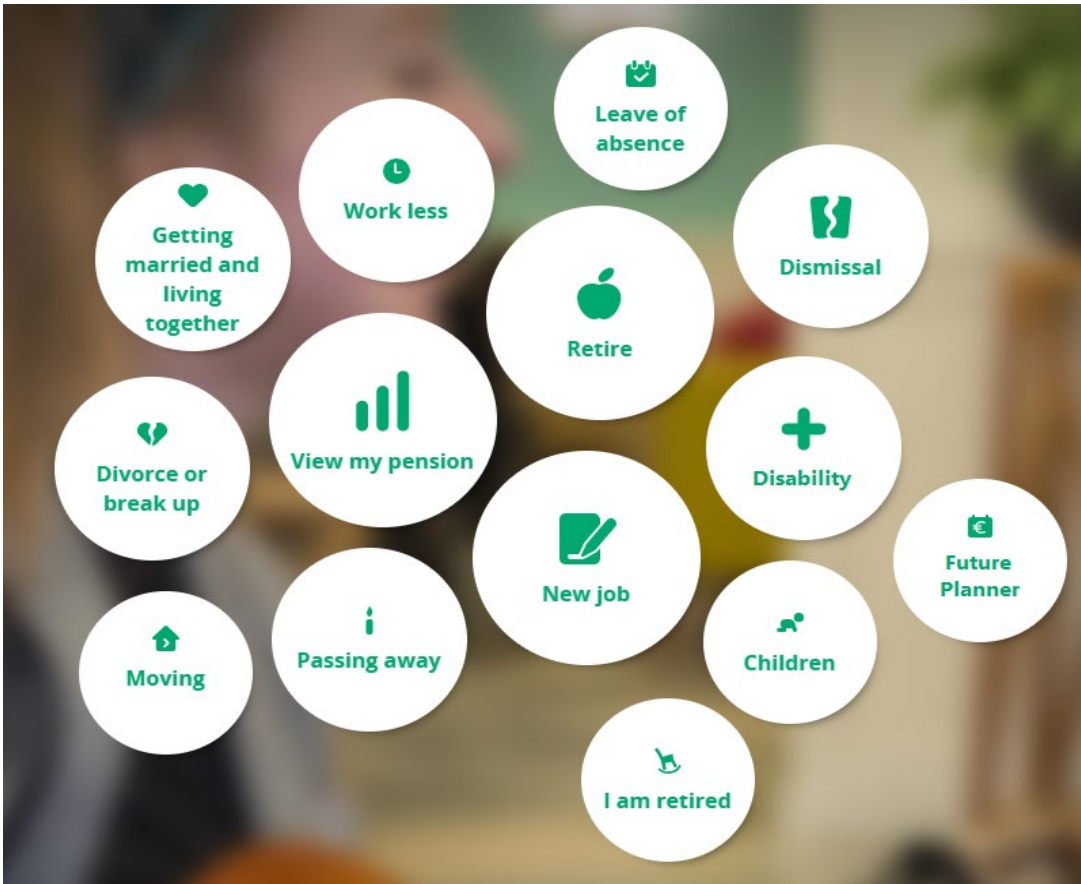
1. Visual, structural and textual clarity
2. Life events
3. From self-service to human support

In the next issue of this member experience series we will review the secure member area.

# Life and career events are a great, simple starting point for websites.



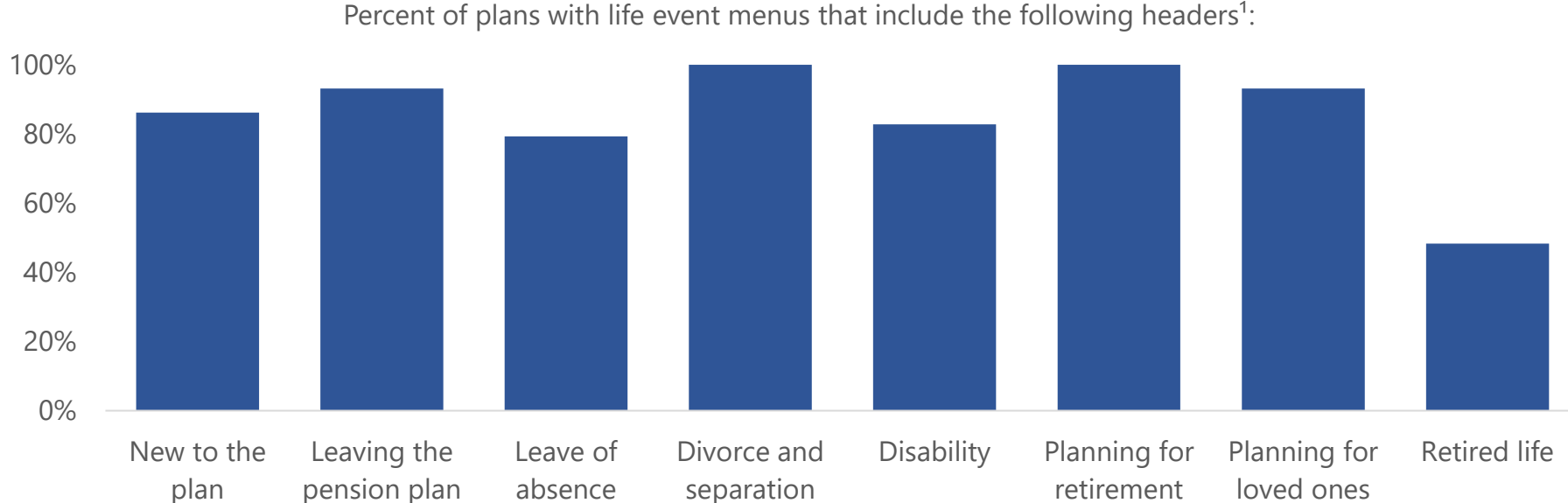
Best practice: Life events are easy for your members to understand and highlight the key stages of a member's pension journey. Complexity is avoided in this first step. PFZW's website starts with 14 member journeys. Most are life and career events.



# Only 37% of plans include a life event menu on their homepage in spite of its benefits.

The Dutch government's research on pension communication based on feedback from members, employers, regulators and pension plans is almost unanimous: Clear and personalized life-event driven messaging is the best way to engage members.

For the 37% of plans that have a life event menu on their homepage: We found that most plans define 8 life events. Two life events appeared in all menus: Planning for retirement and divorce. Planning for loved ones and leaving the plan were the next most prevalent life events, as shown below.



1. Based on our review of 62 defined benefit websites.

## Some plans use the broader retirement journey as a starting point.



Practice to avoid: The plan below highlights four retirement stages and explains why they matter in plain language, which is good. However, the broader retirement journey is a sub-optimal starting point. Where does a member go if they had a divorce or a family member dies? These life events could apply to multiple categories below.


The banner consists of four white rectangular panels with rounded corners, set against a dark background with a decorative floral border at the top. Each panel features a circular icon at the top, a title in blue, and a short paragraph of text.

- NEW TO RETIREMENT**: Icon of a blue and white robot. Text: "You've come to the right place to find out about your retirement, life insurance, and long-term disability benefits."
- MID-CAREER**: Icon of a blue and white compass. Text: "Congratulations, you're vested with a future pension benefit. Now is a great time to plan for your future."
- READY TO RETIRE**: Icon of a blue and white map. Text: "You are within five years of retirement eligibility. Take a closer look at your benefits and register for a Ready to Retire Session."
- RETIRED**: Icon of a blue mountain range. Text: "Thank you for your service! Find information here about COLAs, tax withholding, beneficiaries, re-employment, and more."

# Your homepage can start with life events and the broader retirement journey.



Idea: The navigation menu on SHEPP's website opens with life events and different career stages. The menu header descriptions avoid legalese.



sheppinfo@shepp.ca    1.866.394.4440    | [Contact Us](#) | [Careers](#) | [Glossary](#) | [Privacy](#)


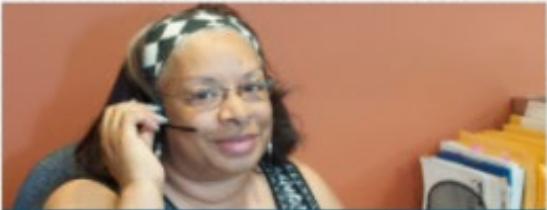





[Sign in to SHEPPweb](#)

ABOUT	MEMBERS	PENSIONERS	EMPLOYERS
<p><b>NEW MEMBER</b></p> <ul style="list-style-type: none"> <li>Understanding your Pension Plan</li> <li>Designating Your Beneficiaries</li> <li>Getting Started with SHEPPweb</li> <li>Maximising your Pension Benefit</li> </ul>	<p><b>MID-CAREER</b></p> <ul style="list-style-type: none"> <li>Your Annual Pension Statement</li> <li>Purchasing Credited Service</li> <li>Understanding Your Retirement Benefit</li> </ul>	<p><b>PRE-RETIREMENT</b></p> <ul style="list-style-type: none"> <li>Retirement Guide</li> <li>Choosing a Retirement Date</li> <li>Choosing a Form of Pension</li> <li>Sources of Retirement Income</li> </ul>	<p><b>LIFE EVENTS</b></p> <ul style="list-style-type: none"> <li>Marriage</li> <li>Children</li> <li>Leave of Absence</li> <li>Disability</li> <li>Divorce</li> <li>Change of Employment</li> <li>Termination</li> <li>Death</li> </ul>

# Most plans organize information by member type on their homepage, but don't include life events as a starting point.



Practice to avoid: Most pension websites frustrate members because the starting point isn't clear. The homepage overwhelms them with information, and introduces acronyms and legalese.

 <b>Tier One/Tier Two</b>	 <b>I Want to Retire</b>	 <b>Inactive Member Account Withdrawal</b>
<b>I Want to Retire</b>	<b>I Want to Retire</b>	<b>Withdrawal/Inactive Member Information</b>
<a href="#">Benefit Estimates</a>	<a href="#">Benefit Estimates</a>	<a href="#">Withdrawal/Inactive Member Information</a>
<a href="#">Pre-Retirement Guide</a> 	<a href="#">Pre-Retirement Guide</a> 	<a href="#">Member Account Withdrawal Application Packet</a> 
<a href="#">Forms (Including Retirement Application)</a>	<a href="#">Forms (Including Retirement Application)</a>	<a href="#">Federal Tax Information and Acknowledgement</a> 
<a href="#">Retirement Application Assistance Sessions (RAAS)</a>	<a href="#">RAAS</a>	
<a href="#">Education Sessions</a>	<a href="#">Education Sessions</a>	
<a href="#">Purchases</a>	<a href="#">Overview and Benefit Calculation (Information for New Members)</a>	
<a href="#">Quick Answers</a>	<a href="#">Quick Answers</a>	



# Many websites start with non-intuitive information on plans, tiers and benefits.



Practice to avoid: Where does a member go if they had a divorce in the example below? Do they need to identify what plan they belong to or where they are in their career?

In this example, the member can find divorce information via the 'mid-career' option or search the website for answers.

Your Benefit Details. Select Your Group Below:

- PERS 1**  
Hired before July 1, 2009
- PERS 2**  
Hired July 1, 2009 - Dec 31, 2014
- PERS 3**  
Hired Jan. 1, 2015 and after
- P&F**  
Police, Fire & EMTs Members
- Judges**  
All Elected & Appointed Judges
- Not Sure**  
How to Find Your Group.

Financial Topics & Retirement Readiness

- Early Career**  
(0-5 years of service)  
Just getting started. Here's how to kick it off the right way.
- Mid-Career**  
(6-19 years of service)  
Time's still on your side. Ideas to keep it up and hit your stride.
- Late-Career**  
(20 or more years of service)  
The home stretch. Top tips to help you finish strong.
- Pre-Retirement**  
(5 years or less to retire)  
The final kick. Steps to prep before crossing the finish line.
- Time to Go**  
(Retirement!)  
You did it! Let us help you through the process.



## You can introduce plan, tier and benefit details in secondary steps - in the context of what the member wants to do.



Best practice: In the example below, a PFZW member wants to know more about retirement. For all life events, their website will prompt the member to provide information by asking one simple question at a time. The first question isn't "What plan do you belong to?" Life events are the starting point. A subsequent question is, "When were you born?" to deduce what plan they belong to.

What is possible for you depends on your age and your personal situation.

Do you want to get started right away with your personal information or are you looking for general information?

[Get started](#) [General information](#)

We need additional information to help you better. When were you born?

[Before January 1, 1965](#) [On or after January 1, 1965](#)

**You are looking for general pension information and were born on or after 1 January 1965. You can find** more information about the pension choices at PFZW, the rules that apply to your situation via the button below.

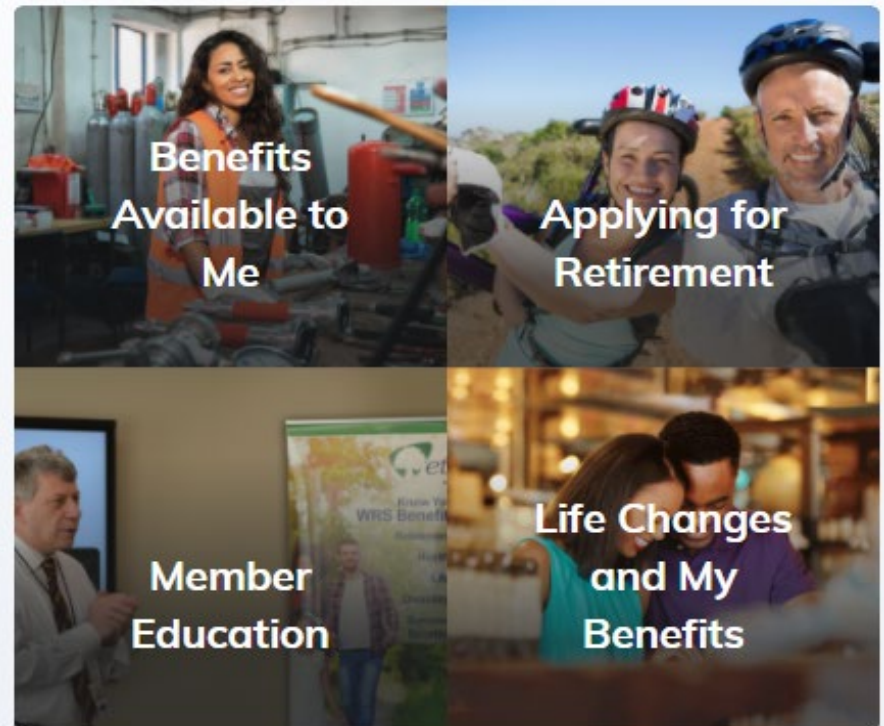
[Read more](#)

## You can also introduce member groups and tiers via a start menu.



Idea: Wisconsin ETF's homepage provides easy, searchable member access to information on benefits. Their usability tests showed this was a pain point for members prior to their website rebuild.

### Help Me Figure Out Where to Start



# Life events are a valuable feature in your primary navigation menu.



Best practice: If life and career events are not the starting point in the body of your website, they should be clearly visible in your primary navigation menu as one of the first headers.

Welcome   Life & Career Events   What's New   Your Pension   Connect with us



Life & Career Events

Through your lifetime we're here to help you navigate the benefits and rules of the pension plan.



Feedback

# Life events should be prominent on landing pages, not hidden in text or all organized on one page.



Practice to avoid: Don't include information for all life events and member types on a single landing page. You will frustrate the member with too much irrelevant information.

## What to do when

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Changes in your work or private situation can affect your pension. In calculations we start from the data we have about you. These may differ from your actual data. For more information, see your [Pension 1-2-3](#).

### **You are going to get married or become a registered partner.**

You do not need to inform us. We already receive this information from the municipality where you live. Your partner may be entitled to a partner's pension.

### **You are going to live together**

Your partner may be entitled to a partner's pension. Register your partner with us using the [Pension Register partner form](#) (PDF). Please note: (unmarried) cohabitation with a cohabitation contract is different from a registered partnership.

### **You end your marriage or registered partnership.**

You do not need to inform us about this. We already receive this information from the municipality where you live. In the event of a divorce, you make agreements about the division of the pension. Your ex-partner is entitled to part of your pension by law. Namely half of the retirement pension that you have accrued from your marriage or partnership date until your divorce. This is called equalization. You can also make other agreements about this together. Please notify us of these agreements within 2 years using [the government form](#) (using keyword: 'equalization'): 'Notification form in connection with division of retirement pension in the event of divorce'. In the video below we tell you more about your pension in the event of divorce.

### **You end the cohabitation. Deregister**

your partner from us via [pension](#) under Personal details.

### **You are moving.**

You do not have to inform us of your new address. We already receive this information from the municipality where you live. You can adjust your correspondence details yourself via [pension](#), under Personal details.

### **You die**

The municipality where you live will inform us about this. We will then contact your partner and / or children. Your next of kin can also [contact](#) us themselves. In the video below we will tell you more about your pension in the event of death.

# Categorize life event information in a logical way to make your member's life easier.



Best practice: OPTrust describes what you need to know, the process, when to contact them, forms and provide other information for each of their life events.

## Members - Leaving Your Job

 [Print this page](#)  [Email the link](#)

WHAT YOU NEED TO KNOW	HOW TO START THE PROCESS	WHEN TO CONTACT US	FORMS	MORE INFORMATION
<h3>What you need to know</h3> <ul style="list-style-type: none"><li>• your membership in the Plan ends when you leave your job</li><li>• when we receive notice of your termination, we will send you a termination package with your options, including any applicable forms</li><li>• depending on your age and pension service in the Plan, you may have <a href="#">a number of options</a></li><li>• if you have been involuntarily terminated without cause and meet certain requirements, you may be eligible for <a href="#">grow-in benefits</a></li><li>• you can pay a lump sum for any outstanding buyback balance or take the reduced pension service</li><li>• your access to your <a href="#">Online Services</a> account ends when we receive your termination notice. When you start to receive your pension, your account is reactivated.</li><li>• We work to handle your service request in a timely manner. See our <a href="#">Service Delivery Standards</a></li></ul>				

# You may want to simplify information in your self-service channels, but all relevant information should be available online.



Best practice: Members should be able to find information online. You should be careful not to frustrate your members with rules and pension legalese. Good plans figure out how to present complex information in a simple way.

DURING YOUR CAREER / LIFE EVENTS / DIVORCE

All information displayed relates only to the Defined Benefit Plan. Click on [Defined Contribution Plan](#) or [Combined Plan](#) for information on these retirement plan options.

## INCLUDES:

Divorce and Your Account

Court Orders

Obtaining Member Account Information

Division of Property Order

Child Support Order

Beneficiary Designation

## Divorce

### Divorce and Your Account

*The information provided below is not intended as a substitute for the Revised Code or the Administrative Code Rules or for any state or federal law or regulation, nor will its interpretation prevail should a conflict arise between it and any law or regulation.*

As an STRS Ohio member, your account may be marital property and the benefit payments you may be eligible for and/or elect to receive can be divided between you and your former spouse. The Court must issue a Division of Property Order (DQPO) providing for the division of the STRS Ohio account before any payments can be made to the former spouse. Payments are only payable at the time you elect to receive a benefit and/or lump-sum payment. [Click here for further details about a DQPO.](#)

# Take an omni-channel view: Self-service channels should complement other service channels.



Idea: You may want to withhold some information from your members to protect them from making sub-optimal decisions on their own, but ideally all information should be available online.

That said, some issues, like taxes, family law or survivor benefits, may be better discussed in person. Your self-service channels should direct members to the appropriate service channel. We have highlighted an example in the red box below.

The screenshot shows a self-service portal for 'Taking Time Off'. The main header is orange with a white arrow icon and the text 'Taking Time Off'. Below the header are four navigation tabs: 'Overview' (underlined), 'Impact to your pension', 'Cost & payment options', and 'Taxes & timing'. The main content area is divided into two columns. The left column has a heading 'Planning to study, travel or stay home with your baby?' followed by a paragraph: 'If you take more than five consecutive days off, you don't contribute to your pension while you're not working. You can make up for the gap in your service and salary by paying for your time off — this is called a buyback.' Below this is another heading 'What time away can you pay for?' with a list of options: 'Having a baby' (checked, highlighted in green), 'Taking a sabbatical or a voluntary leave' (checked), 'Short leaves' (unchecked), and 'Self-funded leaves' (unchecked). The right column has a clock icon and a heading 'Only have a few minutes?' followed by a paragraph: 'Discover how paying for a leave can affect your wallet, taxes and pension by visiting [What's the scoop on your leave?](#)' Below this is a red-bordered box containing the text: 'Participating in another pension plan during a leave can affect your taxes. If you're in this situation, call us at [1-800-668-0105](tel:1-800-668-0105).'



## Sell your members on the benefits of the secure member area with every chance you get.



Best practice: Encourage self-service. Whenever you can redirect your members to the secure member area, tell them why they should. With a life or career website structure, you can describe what members can do online themselves (e.g., "check whether your partner will receive a survivor's pension" or "register your partner"). It is good practice to highlight key calls to action with color - the dark blue button below.

### Getting married or living together

**It makes a difference whether you get married (or register a partnership) or live together.**


#### **If you get married and live in the Netherlands, you do not have to make any arrangements**

Your partner is then automatically registered for a survivor's pension. And your partner will be entitled to part of your retirement pension. Even if you later split up.

Check in MijnABP whether your partner will receive a survivor's pension.

#### **If you live together, you must register your partner with ABP yourself**

Your partner will only receive a survivor's pension if you register your partner with ABP. You need a cohabitation contract for that. If you later split up, your partner is not entitled to part of your retirement pension. Before registering your partner, read the conditions below.

**Register your partner** 

## Some plans use fun videos to demonstrate the retirement at all stages of a member's life.



Idea: LAPP has a great educational video series for members. The material is presented, so that it is easy to understand. Click on the video below to see how "Benny, LAPP's pension guru, takes you on a quick tour of the LAPP website to learn where you can find everything you will ever need to know about your pension no matter where you are in your journey."



## Ten defined benefit websites with good clarity and flow.

Most plans highlighted below can still improve on their clarity and flow.

The websites for PFZW and ABP are in Dutch - most browser will provide you with a translation option.

1. PFZW  
<https://www.pfzw.nl/particulieren.html>
2. STRS Ohio  
<https://www.strsoh.org/>
3. Ontario Teachers'  
<https://www.otpp.com/members/my/>
4. LAPP  
<https://www.lapp.ca/page/lapp-home>
5. OPTrust  
<https://optrust.com/Home/default.asp>
6. ABP  
<https://www.abp.nl/>
7. OPB  
<https://www.opb.ca/>
8. SHEPP  
<https://www.shepp.ca/>
9. Muncipal Pension Plan  
<https://mpp.pensionsbc.ca/>
10. Teachers' Pension Scheme  
<https://www.teacherspensions.co.uk/members/member-hub.aspx>

# What's next?



Stay tuned for the last part of our public website review: From self-service to human support. The first part of our review can be accessed online.

1. Visual, structural and textual clarity
2. Life events
3. From self-service to human support

Our research on the voice of the member is will be published soon:

- How do plans structure their member feedback management programs?