



Case Study:

The ITB Pension Funds benefit from Compendia's web technology

ITB turns to Xafinity Claybrook for interactive website technology, generating cost savings and improved service

ITB (Industrial Training Board) Pension Funds operates the pension scheme for 13 UK organisations that provide training and support for industry and commerce. There are approximately 8,200 Members and Pensioners in the scheme, with differing levels of financial understanding.

ITB's membership is professionally and geographically diverse, and many Members work from home. As such, the Internet is an increasingly important part of ITB's evolving communications strategy.

In 2002, ITB deployed information websites with basic search and download functionality as a way to provide more efficient service for its clients. The sites were successful and well received as Members and Employers were able to access information more easily, quickly and conveniently than ever before.

Members' and Employers' expectations have now become more sophisticated. To supplement its existing web facilities, ITB explored the possibility of introducing interactive benefit modelling to Members. And so the second stage of the ITBweb programme began.

Executive summary

ITB Pension Funds strives to fulfil the growing expectations of its 8,200 Members and Pensioners in an ever-changing market.

ITB has taken a forward thinking approach to the challenge of communication in a multiemployer, multi-site environment. The practical application of web technology and use of Xafinity Claybrook's expertise has delivered an affordable leading-edge solution. This provides Members, Employers and Trustees with a more effective service than is possible through traditional channels.

Key benefits

- An easily-accessible resource for information about pension schemes
- Scheme Members have a realtime understanding of their individual pension benefits
- Service has improved with the delivery of immediate and relevant information
- Cost savings have been achieved as routine enquiries and requests for benefit projections can be addressed online
- Production, postage and travel costs are minimised
- Employees spend less time attending in-house pension seminars/presentations
- The solution has provided a strong foundation for future development.

The planning phase identified that there should be two elements to the new web programme: an information site for the participating Employers, and a site for active Members, Pensioners and deferred Members.

ITB selected Xafinity Claybrook to undertake its bespoke web development. Dennis Matthews, Communications and Benefits Manager at ITB, comments:

"We have been working successfully with Xafinity Claybrook for nearly ten years, using its administration software to calculate Members' benefits. With this in mind, it seemed natural to use Xafinity Claybrook for the core web development that would provide the necessary functionality for users. Xafinity Claybrook has a good team and we've always had a strong relationship, which has become even stronger throughout the web development."

During the development, Xafinity Claybrook was supported by Hughes Communications, who provided specialist input to web layout and design. They also worked alongside security specialist IT ServiceLink Limited to ensure the highest security considerations were implemented.

A solution for enhanced functionality

Using the existing Xafinity Claybrook system as the basis for data for the site, a bespoke solution was developed to meet the specific needs of ITB, its Members and Employers.

The solution allows Members to log in, view their current status and modify their personal details. They can also make predictions for the future. Rather than just estimating future pension payments, the software gives Members a real-time calculation, allowing them to carry out various 'what if' calculations and granting an element of control not previously experienced.

Data security is critical, so the access measures employed were to Internet banking standards and include a variety of anti-fraud measures. Dennis Matthews explains:

"We have a responsibility to protect data and ensure that personal information is only delivered as intended. Only IT security professionals could understand the potential risks to the website and underlying data, so we used external security consultants (Xafinity Claybrook and IT ServiceLink Limited) to design a suitable infrastructure. This is a good investment and we will continue to reap the benefits of our initial outlay."

The solution provides ITB with the flexibility to easily modify the site, improving the user experience and adding functionality. The site has grown organically since launch, in response to feedback from its spectrum of users.



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The latest development has been the launch of the Trustees' website. The legislative requirement for strong corporate governance places a greater burden on Trustees to actively monitor administration processes. The secure site allows Trustees to access all relevant scheme and Trustee specific documentation (e.g. agendas and minutes of meetings).

In summary, the Xafinity Claybrook solution delivers the following functionality:

- A secure and personalised interface to the ITB scheme – allowing Members and Employers to manage and monitor their pension arrangements
- The ability to perform accurate 'what if' calculations based on realtime data specific to the user
- The flexibility to incorporate additional functionality and accommodate a broader user base.

Improved service for Members

One of the main benefits of the site is the significantly improved service for Members and Employers. Following A-day, pension legislation is increasingly in the public eye and Members' expectations are higher than ever. The new technology provides a foundation for ITB to exceed these expectations. It allows Employers to use the site to gain instant access to up-to-date scheme materials, while also following procedures to help guide them through their responsibilities. It is their first point of call, available to them in an instant wherever they may be. Dennis Matthews explains:

"Our website platform forms an integral part of our commitment to continually improve Member communications. By interactively forecasting retirement benefits, including additional voluntary contributions, Members are provided with access to comprehensive webbased modelling facilities."

Significant cost savings

As well as the improved service, significant cost savings have also been made. Because all major documents can be accessed online, substantial savings have been made in printing and postage costs. Administration costs for routine enquiries and benefit projections have also reduced due to Members and Employers being able to access the wide range of facilities online.

Staff and management time can now be put to better use. Dennis Matthews explains:

"Before the full web facilities were introduced, we would visit Employers to conduct presentations and hold pension clinics. Members now have the benefit of a range of facilities online, such as presentations and interactive modelling tools, and can run through the details of their scheme and their benefits in their own time and at their own pace, saving ITB time and travel costs. Employers also benefit from the removal of downtime in employees attending presentations."



A foundation for the future

The solution has laid the groundwork for future development. Xafinity Claybrook is already working on an area to allow users to view and print online payslips, view and print duplicate P60s and calculate the current value of their spouse's pension. Dennis Matthews says: "People of all ages are becoming more comfortable with web technology. We anticipate that further time and cost savings will be made with the introduction of modelling facilities for Pensioners and deferred Members."

Ultimately, the success of the site lies with the experience of the users, and feedback to date has been overwhelmingly positive. Employers and Members alike have been quick to offer praise, highlighting the "flexibility", "simple layout" and "user friendliness" as key attributes.

The positive feedback from members and employers is a measure of the ITB's web success: a point recognised at the 'Professional Pensions' awards in 2004, where the ITB website was the recipient of the 'Best Use of IT' and 'Best Website Design' awards.



Dennis Matthews

Communications and Benefits Manager
ITB Pension Funds

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Xafinity is one of the UK's leading specialist providers of pensions, employee benefits and payments expertise, with 170 years' experience and handling £1.6 trillion annually.

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