



# Engaging members with their pensions

Making online work for people

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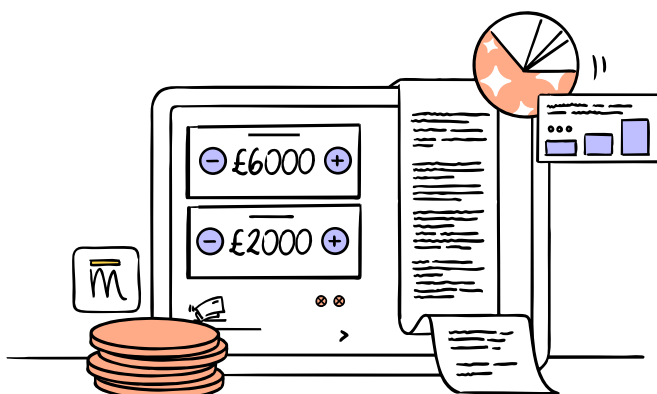


Experience shows that most people now access services from their Smartphones.

That's why we developed the award winning (PMI Pinnacle Technology Awards 2022 and Belfast Telegraph IT Awards 2024) My Pocket Pension, Mantle's pension smartphone app. My Pocket Pension is designed to be easy to access, use and understand.

## Web as well

We know that some members prefer a more traditional web approach. Our web app delivers the same functionality, as the phone and customers can access both with the same PIN.



## No time to waste

People don't have time to waste, or the patience to go through a long registration process. That's why customers can be registered in less than a minute.

# Communication

Improving member communication and achieving better engagement can be a challenge.

Our starting point is to consider the perspective of the member. It's always important to remember that members are people, not pensions experts.



## Average UK reading age is 12

Messages need to be targeted and relevant, with information delivered in short, simple, bite sized chunks.



## DB Pensions are complex

Members are not experts in DB pensions. They need details about their benefits in plain and simple language. Information needs to be specific, not generic, with access to 'what if' scenarios.



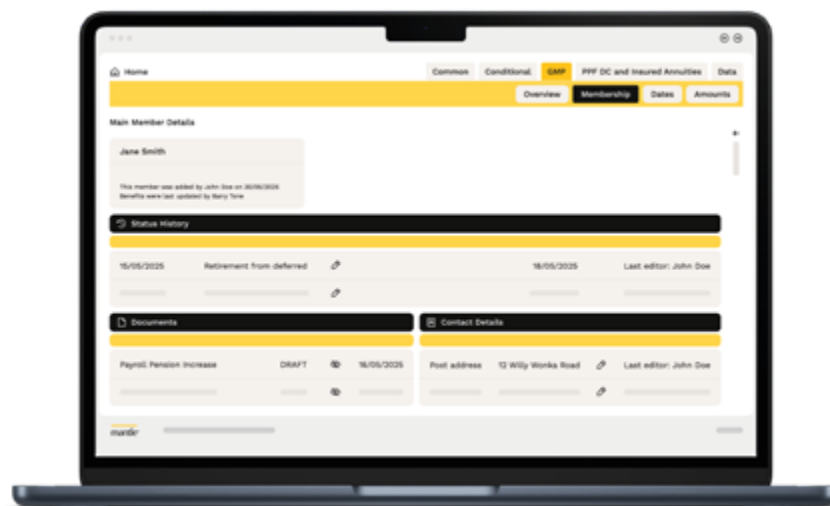
## Too hard to access information

Members are consumers. They need to be allowed to take control of the agenda, at their own pace, to suit their requirements. Increasingly, information and services are going on-line, why not pensions?



## People are time poor

We live in a fast-paced world. Members want ease of access, ease of use and a positive outcome. If not, engagement is quickly lost.



## How people use online services

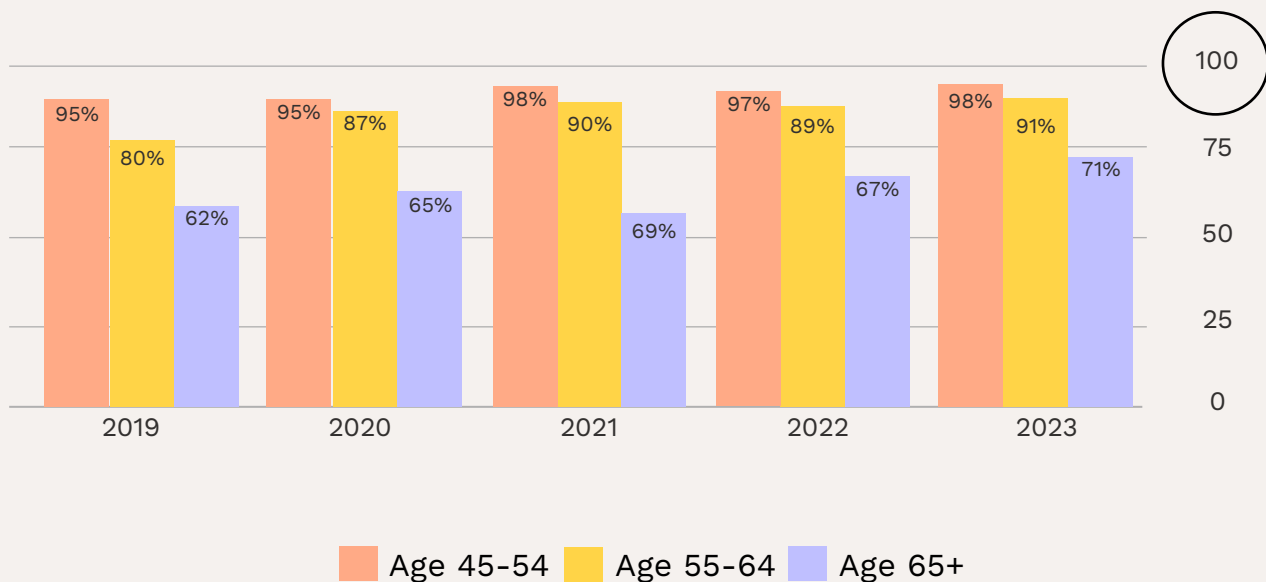
It's not the case that everyone uses online services. Phone and paper communications still have a role to play.

More and more people are accessing services online, making it essential to ensure ease of access and usability. Part of this involves considering how people prefer to get online—whether through smartphones or traditional websites.

Recent data highlights a significant increase in smartphone ownership, with smartphones now being the preferred way for most people to access online services.

### Smartphone usage by age group

The growth in smartphone adoption is widespread across all age groups;



Source: Statista

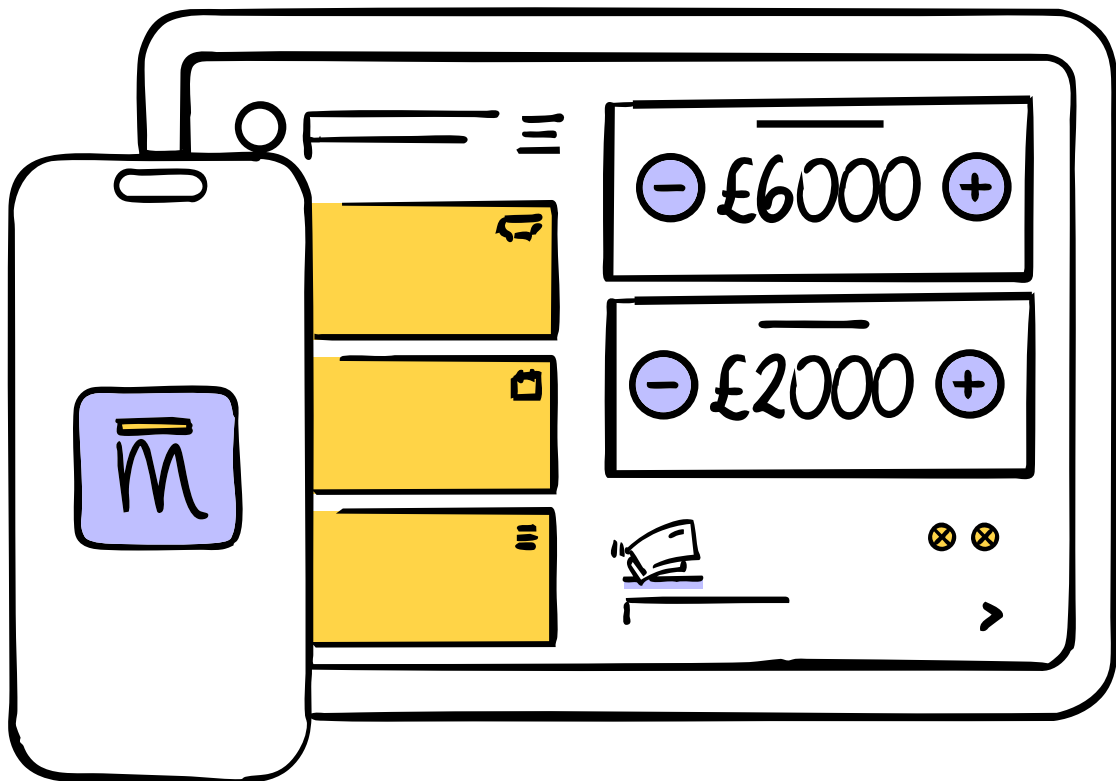
Regardless of how people get online it's vital to make the experience easy. If not, they will disengage. Our key design principles are,

- Easy to access
- Easy to use
- Easy to understand



# A modern, digital solution

My Pocket Pension delivers content in a way that members expect from a modern financial product



## My Pocket Pension

Mantle offers both a native smartphone app and a website. Both deliver the same functionality. Recent experience demonstrates that around two thirds of members select the smartphone app. This is understandable given the preference for smartphone, which reinforces the importance of ease of access.

Traditional registration processes involve user names, passwords and one-time codes. These can be a barrier for some members, especially when they revisit the site after some time and have forgotten their login details.

### Easy to access

The smartphone app uses a simple QR code-based registration process. Scanning it takes the member to the Apple App Store or Google play where they can download the app.

The QR code is personalised, acting as a password. Scanning it again with the camera phone prompts the member for their National Insurance Number. Selecting a 4-digit PIN is the last stage of the process. It typically takes a minute and member satisfaction has been in excess of 70% in terms of registration.

**One of Mantle's clients has recently completed its phase one of the member self-serve app roll out to circa 300 customers. The app was well received. Headline stats below:**

**Scoring was on a 1 -5 scale. 1 being awful 5 being excellent.**

**92%** chose to use the app versus web app

**90%** rated the registration process as **4 or 5**

**87%** rated ease of checking benefits **4 or 5**

**75%** rated ease of understanding benefits as **4 or 5**

**80%** rated ease of updating personal details as **4 or 5**

Members were also asked about how they planned to contact administrators in the future. **53%** said they'd use the app. **41%** said they would email.

Overall usability rated by **93%** as a 4 or 5

Our web app is also easy to register for and the same PIN can be used to access both the phone and web versions.



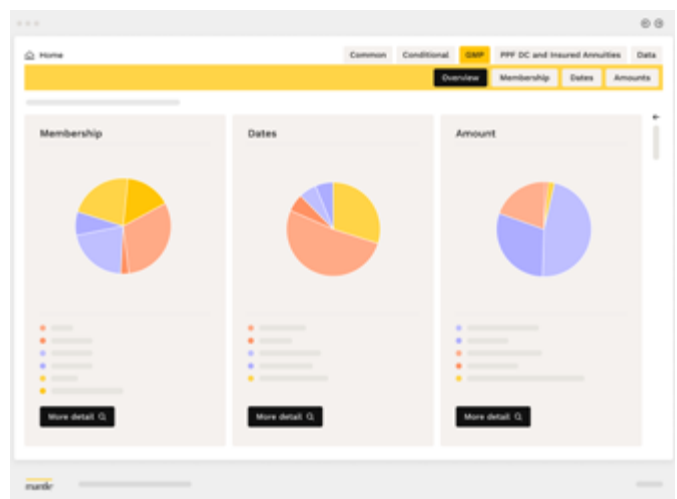
[See it in action ▶](#)

[Watch our video interview with the Mantle team ▶](#)

### Easy to use

Once registered the simple to use interface allows members to,

- View pension and cash from 55-75
- View a live transfer value
- Understand what happens on death
- Keep personal details up to date
- View documents
- Pensioners can view their next payment plus payslips and P60's
- SMS message the administrator
- Members surveyed rated it over 90% for ease of use.



## Easy to Understand

We seek to make the complex understandable. All the numbers flowing from Mantle are accurate and up to date. There's no need to worry about things like early retirement factors as these are built into the calculations.

We can also incorporate your scheme rules in a jargon free way, making it easy for members to get the information they need.

## Easy to self-serve

Members can keep personal details up to date. These create workflow tasks for the administrators. It's also easy to message the administrator using the SMS function.

## Options ready

Our phone and web apps support member options and level/bridging deployments. Pension increase exchange is in the wings too.

It's a simple matter to enable these options for customers already using the apps.

### Summary

My Pocket Pension (MPP) connects members with their benefits in a way that works for them.

It's a modern easy to use solution with proven high adoption rates.

Where MPP is deployed, with at least a 30% uptake, we have seen a 30% reduction in workload for the administration team.

**Contact us if you'd like to try it for yourself at [enquiries@mantleservices.com](mailto:enquiries@mantleservices.com)**







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