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TRUSTEE TRAINING PROGRAMME

Handling Member Queries, Complaints and Dispute Resolution

Developing a Member Centric Transformation Roadmap

Program Agenda Training Schedule Overview

1 Session One: Handling Member Queries, Complaints and Dispute Resolution

- Recognize complaint management as a core trustee governance duty
- Apply a practical complaint handling and escalation framework
- Use complaint data as a board level governance intelligence tool

Tea Break (15 Minutes)

2 Session Two: Developing a Member Centric Transformation Roadmap

- Define member centricity
- Apply a structured transformation roadmap
- Govern transformation at board level

SESSION ONE

01

Handling Member Queries, Complaints and Dispute Resolution

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Learning Objectives

Session One: Governance Duty & Frameworks

By the end of this session you will be able to:

- Recognise complaint management as a core trustee governance duty
- Apply a practical complaint handling and escalation framework
- Use complaint data as a board level governance intelligence tool

The Governance Case

Governance Principle

Fiduciary Duty

Member experience is a fiduciary duty, not an operational issue. Trustees bear ultimate accountability for the quality of service members receive. Governance begins with ensuring the fund delivers on its core promise to members.

The Risk Triangle

Poor member experience creates three interconnected risks: regulatory exposure (increased oversight), reputational damage (loss of stakeholder trust), and financial loss through compensation and regulatory sanctions.

Prevention versus Escalation

The cost of complaint prevention through clear processes, training, and proactive communication is a fraction of the cost of escalated disputes, litigation, and regulatory intervention. Invest upstream to save downstream.

What Members Expect Today

Modern expectations shaped by digital financial services

1
Clarity
Plain language, transparent communications, easy to understand benefit statements.

2
Speed
Timely responses, fast processing of benefits, real-time access to information.

3
Empathy
Understanding treatment especially during vulnerable moments such as bereavement or retirement.

4
Consistency
Uniform experience regardless of channel, staff member, or branch location.

5
Access
Multiple channels including digital, telephone, and in-person service.

The expectation gap between what members experience and what they expect is the root cause of most complaints.

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Polling Question

Self-Assessment Tool

On a scale of 1 to 5, how confident are you that members would rate their last interaction with your scheme as excellent?

1	2	3	4	5
Not at all confident	Slightly confident	Moderately confident	Confident	Very confident

Visible Complaints Are Only The Surface

Industry-specific drivers & systemic weaknesses

Formal Complaints Received

The tip of the iceberg visible to management.

- Process failures
- Communication gaps
- Systems limitations
- Governance weaknesses
- Unmanaged expectations

Industry-specific drivers: benefit delays, contribution gaps, poor quality statements, and weak beneficiary communication.

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Common Pension Disputes in Kenya

Recognizing the patterns that indicate systemic issues

Benefit Calculation Errors

Miscalculations at retirement or transfer due to incorrect salary or service records.

Employer Non-Remittance

Failure to remit contributions on time affecting benefit accruals and interest.

Death Benefit Disputes

Conflicts over nomination forms, beneficiary identification, and distribution logic.

Transfer Value Disputes

Disagreements over calculation and timing of transfer values between schemes during job transitions.

Member Record Inaccuracies

Errors in personal data, contribution history, and service records affecting data integrity.

Executive Mitigation Strategy: Each category can be mitigated through clear processes, accurate data, and proactive trustee oversight. Vigilance in record auditing is essential.

Dispute Escalation Ladder

Trustee responsibilities at each stage

01

STAGE 1: QUERY

Informal member question.

Trustee Role: Ensure management has first-line response protocols and service standards.

02

STAGE 2: COMPLAINT

Formal dissatisfaction logged.

Trustee Role: Oversee complaint recording, tracking, and resolution timelines.

03

STAGE 3: INTERNAL

Escalation within scheme.

Trustee Role: Review dispute committee membership, impartiality, and terms of reference.

04

STAGE 4: REGULATORY

Matter raised with regulator.

Trustee Role: Ensure regulatory notifications made, legal advice sought, board informed.

05

STAGE 5: LEGAL

Court proceedings initiated.

Trustee Role: Ensure scheme properly represented, litigation risk assessed, member communication.

⚠ Trustee oversight triggers at stages 3, 4, and 5 require formal board attention.

Group Scenario

Case study for facilitated discussion

The Case: Death Benefit Delay

A bereaved spouse has waited eight months for payment of a death benefit and has copied the regulator into the complaint.

Discussion Questions

- What actions should occur immediately to address this situation?
- What is management's role in resolving this complaint?
- What is the trustee's role in governing this situation?

Trustee Role: Oversight Not Administration

Defining system boundaries

Trustees Govern

- Set policy and service standards
- Monitor complaint metrics and trends
- Review systemic issues at board level

Intervene at trigger points:

• Systemic failure
• Regulatory escalation
• Reputational risk

Management Executes

- Handle day-to-day complaint resolution
- Maintain complaint records
- Report to trustees on complaint metrics
- Escalate systemic issues to board

Trustees do not manage individual complaints. Trustees govern the system that manages complaints.

Complaint Lifecycle Framework

Three tiers with service level expectations

Tier 1: Frontline Resolution

First point of contact

Service level: Respond within 5 working days

Aim for first contact resolution. Under direct management responsibility.

Tier 2: Senior Management Review

Escalated complaints

Service level: Review within 10 working days

Formal investigation and comprehensive root cause analysis.

Tier 3: Trustee & Regulatory

Systemic or high-risk complaints

Service level: Board notification within 24 hours

Requires formal governance review and regulatory reporting as required.

Trustee oversight is triggered at Tier 3. Trustees should receive quarterly dashboard reports on all tiers.

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Communication in Difficult Situations

The Acknowledge-Clarify-Execute framework

STEP 1: ACKNOWLEDGE

Recognise the member's concern and emotional state

"I understand this has been difficult for you."
"Thank you for raising this matter with us."
"We take your complaint seriously."

STEP 2: CLARIFY

Gather facts, confirm understanding, set clear expectations

"Let me confirm what I have understood..."
"I will investigate and revert to you by..."
"Here is what will happen next."

STEP 3: EXECUTE

Deliver on commitments promptly and communicate outcome

"We have completed our review and here is the outcome."
"This is the action we will take."
"We will implement this change to prevent recurrence."

Effective communication can de-escalate a complaint before it becomes a dispute.

Role Play Exercise

Handling a difficult member conversation

Scenario Brief

A pensioner has experienced a reduction in pension payments and threatens media escalation. Use this scenario to practice high-stakes de-escalation tactics.

Instructions

- Form groups of three: one plays the pensioner, one plays the scheme representative, one observes and takes notes.
- The scheme representative has five minutes to apply the Acknowledge-Clarify-Execute framework.
- The observer notes what worked well and what could be improved.
- Debrief as a full group for 10 minutes.

FACILITATOR

- Provide each group with a printed scenario brief.
- Rotate roles if time permits to provide different perspectives.
- Emphasise that the goal is de-escalation, not resolution of the technical payment issue.

Trustee Obligations & Complaint Reporting

Regulatory and Operational Requirements

Trustee Obligations

- Ensure a formal complaint handling policy exists
- Approve and review dispute resolution procedures
- Ensure compliance with regulatory requirements
- Maintain impartiality in dispute resolution

Complaint Reporting

- Maintain accurate complaint records
- Report complaint statistics to the regulator as required
- Report material complaints to the board
- Include complaint trends in annual reports

Governance Responsibilities

- Assign board-level oversight of complaint management
- Review complaint trends at each board meeting
- Ensure management has adequate resources
- Commission independent reviews when systemic issues emerge

Regulatory Oversight

- Regulator sets minimum complaint handling standards
- Regulator receives and reviews complaint data
- Regulator may investigate schemes with poor outcomes
- Sanctions may include fines, directives, or licence conditions

From Reactive to Proactive Governance

Using complaints as early warning indicators

Proactive Governance Model

Stage 1	**Reactive:** Respond to complaints as they arise • Fix individual issues • Limited learning • Repeat problems
Stage 2	**Trend Analysis:** Aggregate complaint data • Identify patterns • Categorise by root cause • Report trends to board
Stage 3	**Continuous Imp.:** Implement systemic fixes • Monitor effectiveness • Close the feedback loop • Reduce volume over time

The goal is not zero complaints. The goal is that every complaint makes the scheme better.

Trustee Complaints Dashboard

Six key measures for board-level oversight

TOTAL COMPLAINTS	RESOLUTION TIME	FIRST CONTACT RESOLUTION
X	X	X
Total complaints received this quarter. Track against previous quarter.	Average days to resolve. Target within service level agreement.	Percentage resolved at first point of contact. Higher is better.

CASES OLDER THAN 45 DAYS	REGULATORY ESCALATIONS	MEMBER SATISFACTION
X	X	X
Ageing cases requiring escalation attention. Target zero.	Complaints escalated to regulator. Each case requires board notification.	Satisfaction score from resolved complaints. Target above 80 percent.

Dashboard should be reviewed at every board meeting. Compare quarter on quarter and year on year.

ATP Denmark Approach

One of the world's largest pension funds with over 8 million members.

ATP implemented a formal complaint analytics programme that categorises, trends, and reports all member contacts.

The board receives a quarterly complaint intelligence report alongside financial performance reports, ensuring parity of focus.

Governance Lessons

- Complaints are reported to the board with the same rigour as investment performance.
- Trend analysis identifies systemic issues before they become regulatory problems.
- Member satisfaction metrics are included in management performance scorecards.
- A dedicated member experience committee oversees complaint trends and service improvements.

Key insight: ATP treats complaint data as a strategic governance asset, not an operational log. When complaints are governed at board level, the entire organisation improves.

Discussion Question
Board Reporting Assessment

Does the board receive complaint reporting that enables effective governance?

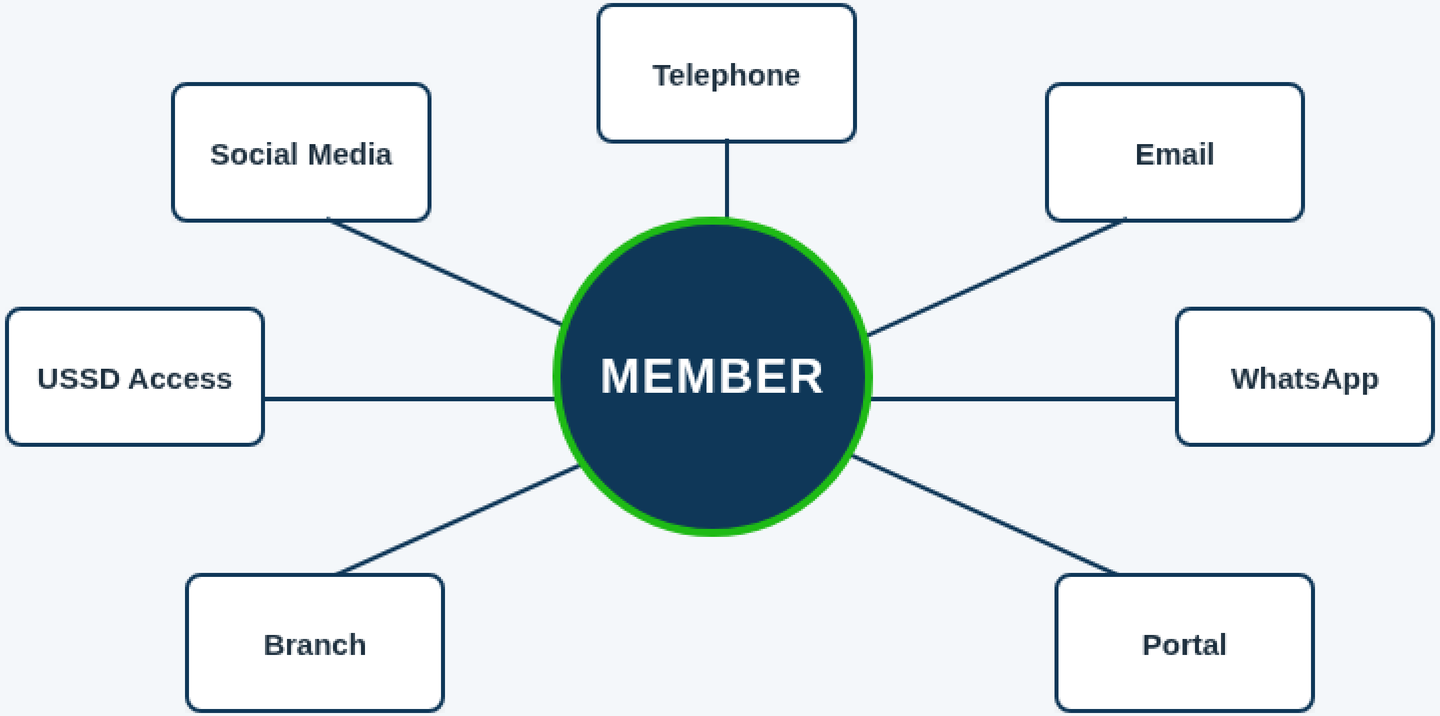
- Can the board identify complaint trends over time?
- Are complaint metrics reported with the same discipline as financial metrics?

- Does the board discuss complaint root causes or only count volumes?
- When was the last time complaint data led to a governance decision?

Facilitator: Give participants three minutes of silent reflection, then invite three volunteers to share their response in one sentence each.

Digital and Omnichannel Governance

Multiple channels, one governance standard



Data Protection Responsibilities: Trustees must ensure that all member data across all channels is protected in compliance with data protection regulations. This includes consent management, data minimisation, access controls, and breach notification procedures.

Session One Key Takeaways

Summary of Key Learnings

- **Member experience is a fiduciary duty.** Trustees are accountable for the quality of service members receive.
- **Complaints reveal systemic weaknesses.** Every complaint is an opportunity to improve scheme operations and governance.
- **Trustees oversee and management executes.** Trustees govern the system, not individual cases. Intervention is required at defined trigger points.

- **Structured communication builds trust.** The Acknowledge-Clarify-Execute framework de-escalates complaints and preserves member confidence.
- **Complaint data supports governance decisions.** A board-level dashboard enables trend analysis, risk identification, and continuous improvement.

These principles apply to every pension scheme regardless of size or complexity.

Reflection Exercise

Taking personal accountability

Identify One Gap

What is one complaint management gap in your scheme that needs attention?

This could be a policy gap, a process gap, a reporting gap, or a skills gap.

Commit to One Action

What is one action you will raise at board level within the next thirty days?

Be specific about what you will say, to whom, and by when.

Facilitator: Allow 5 minutes for silent reflection. Request 2-3 volunteers to share their 30-day commitments with the group.

EXECUTIVE TRUSTEE TRAINING

Session Two

Developing a Member Centric Transformation Roadmap

Building on Session One foundations • STRATEGIC TRANSFORMATION

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Learning Objectives

Session Two: Developing a Member Centric Transformation Roadmap

By the end of this session, you will be able to:

Define member centricity and understand why it is a governance priority for pension schemes.

Apply a structured transformation roadmap from diagnosis through to sustainment.

Govern transformation at board level using appropriate structures, metrics, and risk oversight.

Purpose of a Pension Fund

Shifting from asset focus to member outcome focus

The Traditional View

A pension fund exists to accumulate assets and deliver competitive investment returns. This view has dominated trustee governance for decades.

The Member Outcome View

A pension fund exists to deliver secure, dignified retirements through member-centric design across every touchpoint from enrolment to post-retirement service.

The Kenya Context

Addressing low financial literacy, informal sector employment, mobile money dependency, and accessible multi-language communication to ensure inclusion.

When trustees govern for member outcomes, investment strategy, administration, and communication align around a single purpose.

Three Eras of Member Experience

The evolution of pension scheme member relationships

ERA 1: PATERNALISTIC

The scheme knows best for members.

- Limited communication
- Minimal choice
- Members are passive recipients
- Typical of older DB schemes

ERA 2: TRANSACTIONAL

Members are customers.

- Service is process-driven
- Communication is functional
- Focus on accuracy/compliance
- Common in modern DC schemes

ERA 3: ENGAGEMENT CENTRED

Members are partners.

- Proactive communication
- Personalised service
- Digital enablement
- Continuous feedback loop
- The emerging standard

The goal is to move from transactional to engagement-centred. Every scheme is on this journey.

Polling Question

Which era best describes your scheme today?

A

Paternalistic

Scheme knows best. Limited member communication and choice.

B

Transactional

Process-driven service. Functional communication. Compliance focused.

C

Engagement Centred

Proactive communication. Personalised service. Digital enabled.

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Member Experience Maturity Model

Five levels of maturity progression

Level 5	**Innovative:** Personalized member journeys. Predictive analytics. Digital engagement. Industry leading practice.
Level 4	**Optimized:** Continuous improvement culture. Member feedback drives changes. Proactive communication.
Level 3	**Managed:** Service level agreements established. Complaint trends tracked. Regular board reporting initiated.
Level 2	**Defined:** Member service standards documented. Basic complaint process in place. Ad hoc reporting.
Level 1	**Reactive:** No formal member experience strategy. Complaints handled case by case. No measurement or reporting.

Where is your scheme today?

What is the next level to target?

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Member Journey Map

The full member lifecycle from enrolment to post-retirement

1. **Enrolment**
   Member joins the scheme
   • Clarity of info
   • Nomination forms
   • Beneficiary designation
   Gov: Initial data integrity and onboarding

2. **Contribution**
   Regular contributions
   • Timely allocation
   • Accurate records
   • Employer compliance

3. **Engagement**
   Ongoing communication
   • Benefit statements
   • Member education
   • Annual meetings

4. **Life Events**
   Marriage, Divorce, Career changes

5. **Retirement**
   Active to Pensioner
   • Responsive support
   • Accurate processing
   • Empathy-led care
   • Timely processing
   • Clear options
   • Payment setup

6. **Exit**
   Transfer or Withdrawal
   • Accurate calculation
   • Timely payment
   • Final communication

7. **Post Retirement**
   Pensioner Service
   • Regular payments
   • Annual updates
   • Death benefits

Every stage of the journey is an opportunity to build trust or create a complaint. Trustees should govern the whole journey.

Group Exercise: Member Personas

Identify needs, service gaps, and governance improvements

A Amina

- 34-year-old teacher, 10 years service
- Basic pension knowledge
- Concerned about retirement adequacy
- Uses mobile money for finances
- Rarely visits physical branch

J James

- 52-year-old senior manager, 25 years service
- Approaching retirement soon
- Wants clear, detailed options
- Expects professional, timely service
- High likelihood to escalate if dissatisfied

G Grace

- 45-year-old small business owner
- Irregular contributions (informal sector)
- Struggles with benefit statements
- Needs accessible, simple communication
- Requires flexible payment options

Instructions: In your groups, select one persona and identify: 3 Needs | 2 Service Gaps | 1 Governance Improvement

Time: 15 Minutes. Be ready to present your findings to the board.

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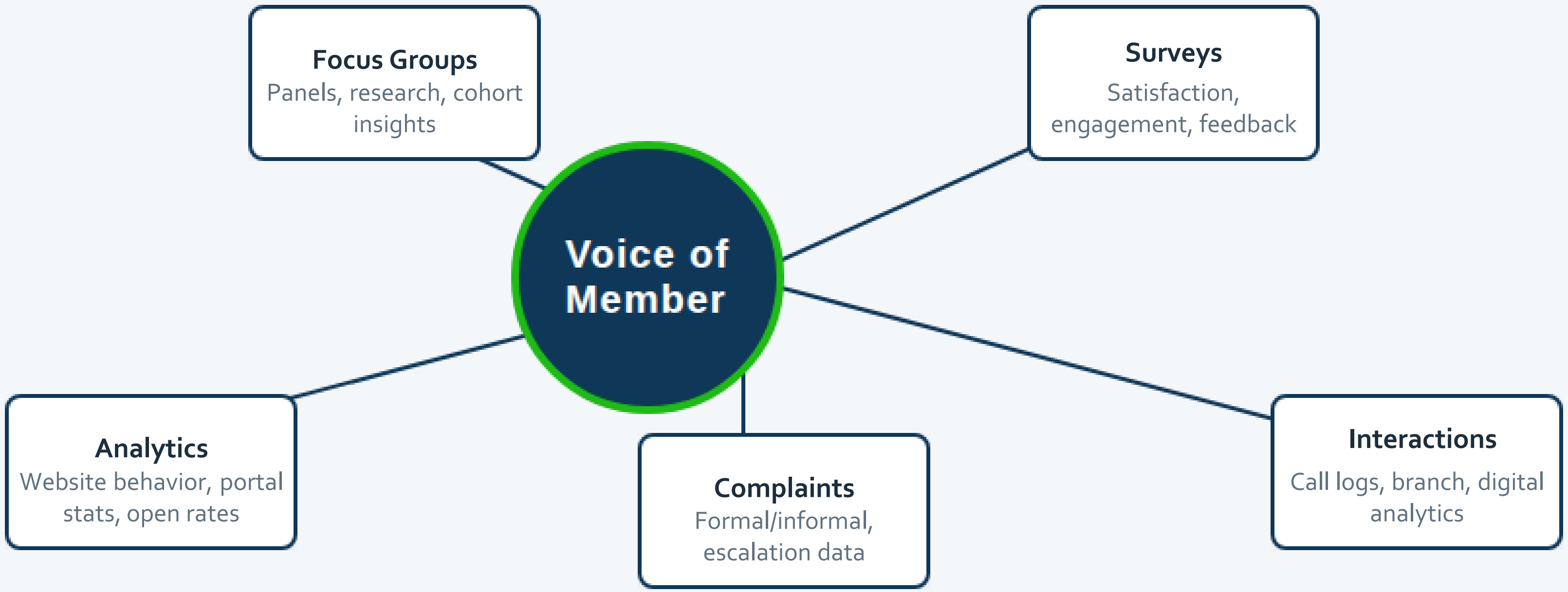
Voice of Member System

Five sources of member intelligence



A mature voice of member system combines all five sources. No single source provides the full picture.

Why Transformation Programmes Fail

Three common failure factors

1. Lack of Member Input

Context: Programmes designed without understanding needs. Solutions based on assumptions.

Result: Low adoption, poor satisfaction, wasted investment.

Prevention: Research member needs before designing solutions.

2. Weak Change Management

Context: Focus on tech without investing in people and process change.

Result: Staff resistance, inconsistent service, failure to embed.

Prevention: Allocate 20% of budget to change management and training.

3. Poor Governance Oversight

Context: Board delegates without retaining oversight. No structure or metrics.

Result: Scope creep, budget overruns, strategic misalignment.

Prevention: Establish steering committee with board representation.

Transformation success requires member input, change management, AND governance oversight. All three are non-negotiable.

From Diagnosis To Sustained Improvement

Phased execution strategy

1. **Diagnose**
   - Assess current state
   - Voice of member research
   - Maturity assessment
   - Gap analysis
   - Identify quick wins

2. **Design**
   - Define target state
   - Design member journeys
   - Develop business case
   - Set KPIs

3. **Build**
   - Implement systems
   - Develop processes
   - Train staff
   - Deploy pilots
   - Test and learn

4. **Embed**
   - Full rollout
   - Change management
   - Performance monitoring
   - Continuous feedback

5. **Sustain**
   - Institutionalise changes
   - → Ongoing governance
   - Continuous improvement
   - Mature the model

Quick wins from Phase 1 (Diagnose) build credibility and momentum for the longer transformation journey.

Prioritization Matrix

Impact versus effort framework for initiative selection

IMPACT

Quick Wins

High Impact, Low Effort

- Improve statement clarity
- Launch SMS notifications
- Train frontline staff

Strategic Projects

High Impact, High Effort

- Implement member portal
- Redesign member journey
- Digital platform upgrade

Fill-Ins

Low Impact, Low Effort

- Update website FAQ
- Create welcome pack

Avoid

Low Impact, High Effort

- Complex system migration with low member benefit

EFFORT

Trustees should challenge management to identify quick wins that can be delivered within 90 days.

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Group Exercise: Budget Prioritization

Allocate a transformation budget of 100 million Kenyan Shillings

Scenario: Your scheme has approved a transformation budget of 100 million KES. You must allocate the budget across five initiative categories. Each category has a specific minimum and maximum allocation range.

Digital Platform
Member portal and mobile app development.

20-50m KES

People/Process
Member journey mapping and improvement.

10-30m KES

Training
Staff training and change management.

10-25m KES

Communications
Member engagement and campaigns.

5-20m KES

Governance
Board tools, dashboards, and reporting.

5-15m KES

INSTRUCTIONS: Agree on an allocation across all five categories totalling exactly 100 million KES.

Be prepared to explain your rationale. | TIME: 20 MINUTES

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Technology Serves Member Outcomes, Not The Reverse

Digital Strategic Enablers

1. Self Service Portal
Online access for members to view information, update details, and submit requests anytime.

2. Mobile Access
Smartphone-optimised service designed for mobile-first members in high penetration markets.

3. Automated Communication
Triggered SMS and email for contribution receipts, benefit statements, and life event reminders.

4. Mobile Money Integration
Enable contributions and payments via mobile platforms. Essential for financial inclusion.

5. Data Analytics
Member behaviour analysis, predictive modelling, and personalisation of communication.

6. Trustee Oversight
Govern data protection, service continuity, cyber security, and vendor management.

Digital transformation is not about technology. It is about serving members better through technology.

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Governance Structure

Oversight framework for transformation delivery

Level 1	**Board:** Strategic direction • Approves business case • Reviews progress quarterly • Holds management accountable
Level 2	**Steering Committee:** Chaired by board member • Executive management • Monthly progress reviews • Prioritisation decisions
Level 3	**Programme Management Office (PMO):** Coordinates delivery • Tracks milestones, budget, risks • Produces dashboard reports • Manages dependencies
Level 4	**Workstream Leads:** Lead individual workstreams • Deliver specific outputs • Report progress to PMO • Escalate issues

Executive Sponsor

Every transformation programme needs a named board member as sponsor.

Without board-level sponsorship, transformation lacks authority and accountability.

Measuring What Matters

Measuring what matters for member-centric transformation

Experience KPIs

- • Member satisfaction score
- • Net Promoter Score (NPS)
- • Complaint resolution rate
- • First contact resolution percentage

Access KPIs

- • Digital channel adoption rate
- • Call centre wait time
- • Branch service availability
- • USSD and mobile platform usage

Outcomes KPIs

- • Benefit payment accuracy rate
- • Timely payment percentage
- • Statement delivery timeliness
- • Member query response time

Governance KPIs

- • Board meeting discussion frequency
- • Complaint dashboard review cadence
- • Transformation milestone completion rate
- • Risk register currency

Trustees should declare KPIs at the start of transformation and review them at every board meeting. KPIs drive accountability.

Transformation Risks

Five risk categories requiring trustee oversight

Technology Risk
System failure, data migration errors, cyber security vulnerabilities.

Mitigation: Independent assurance reviews, phased rollout, cyber security assessments.

People Risk
Staff resistance, skills gaps, change fatigue.

Mitigation: Change management programme, training investment, leadership communication.

Financial Risk
Budget overruns, unexpected costs, inadequate contingency.

Mitigation: Realistic contingency of 15-20%, monthly financial reporting, independent cost review.

Operational Risk
Service disruption during transition, member impact, process breakdown.

Mitigation: Phased implementation, parallel running, member communication plan.

Regulatory Risk
Non-compliance, regulatory challenge, data protection breach.

Mitigation: Regulatory engagement, compliance review, privacy impact assessment.

The board should maintain a transformation risk register and review it at every meeting. Risk ownership must be assigned, not delegated.

Transformation Trends

Emerging shifts in international pension systems

1. AI

Artificial Intelligence

- AI Chatbots
- Predictive Analytics
- Auto-processing
- Personalized Planning

Gov Question: How to govern AI-driven decisions affecting member outcomes?

2. Open Finance

Open Finance

- Data sharing across financial services
- Holistic member financial planning

Gov Question: How to participate in open finance while protecting member data?

3. ESG

ESG Considerations

- Members expect ESG-aligned investments
- Values-based member engagement

Gov Question: Does the board have an ESG policy and is it communicated to members?

4. Longevity

Longevity

- Longer retirements
- Higher dementia risk
- Lifetime income needs

Gov Question: Is the scheme prepared for the challenges of an ageing membership?

5. Regulatory

Regulatory Change

- Evolving data protection
- Complaint handling standards
- Proactive governance

Gov Question: Does the board proactively track regulatory change?

Session Two Key Takeaways

Summary of Key Learnings

1. Governance

Member centricity is governance driven. The board sets the tone for member-focused service and transformation.

2. Assessment

Maturity assessment precedes transformation. Understand where you are before planning where to go.

3. Human Capital

Change management drives success. Technology without people and process change will fail.

4. Momentum

Quick wins build credibility. Early visible improvements generate momentum for longer-term transformation.

5. Measurement

Agree KPIs at the start and review them at every board meeting. Measurement drives accountability.

Transformation is a journey, not a destination. The best time to start was yesterday. The next best time is today.

Ninety-Day Trustee Action Plan

Concrete actions to drive change

Next 30 Days

- Request a complaint dashboard from management for the next board meeting
- Review the schemes complaint handling policy and terms of reference
- Ask for a member satisfaction survey or recent feedback data
- Speak to the schemes complaints officer about current trends

60 Days

- Discuss complaint trends and dashboard at the next board meeting
- Identify one quick win from the prioritisation matrix and assign ownership
- Review the transformation maturity model and agree where the scheme sits
- Ensure complaint data is included in the regular board reporting pack

90 Days

- Review progress on the identified quick win
- Assess whether complaint data has influenced any governance decisions
- Evaluate the boards complaint reporting and identify improvements
- Agree next steps for member-centric transformation journey

Small steps taken consistently create momentum. The board that governs complaints well governs the scheme well.

Closing Commitment

Personal Governance Oath

My Commitment

As a trustee, I commit to…

Write your commitment below. Share it with the person next to you. Take it back to your board.

FACILITATOR INSTRUCTION

- Give participants three minutes to write their commitment.
- Invite volunteers to share their commitment with the full group.
- Close by thanking participants for their engagement and commitment to governance excellence.

Thank You

Governance excellence through member-centric leadership

Trustee Training Programme

Handling Member Queries, Complaints and Dispute Resolution

Developing a Member Centric Transformation Roadmap

Thank You

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