



Stephen Worthington

Putting the 'me' in member

✓ Universities Superannuation Scheme (USS) pensions operations and services executive, Stephen Worthington, explains how the UK's largest private pension scheme has made member experience central to its operations

people. To help bridge that gap, we run work experience programmes and apprenticeships and visit local schools to show that a rewarding career can be built in this industry. We genuinely care about our members, and our support is designed to guide them through every stage of their USS journey.

➤ USS has invested heavily in its Liverpool base – what makes this location central to its identity and culture as a scheme?

Liverpool has been home to our administrative HQ since the scheme was incorporated in 1974. If you contact the scheme, chances are you'll be speaking to someone based in Liverpool. A huge part of Liverpool's identity is its community spirit – we look out for each other, and that's reflected in how we support our members. As the scheme has grown and evolved – both in scale and complexity – so too has the level of support we provide. In March 1980, USS was a final salary DB scheme serving 229 employers and 68,000 members, with around £1 billion of assets. Today, it is a hybrid career average (Care) DB/DC scheme serving around 330 employers and almost 577,000 members, with £76.8 billion of assets under management.

➤ What advantages does having your member services in-house and in one place bring?

Every colleague in the department receives the same level of support and training, which means our service is consistent and aligned with our values. We listen closely to feedback through every interaction, and that insight helps shape how we evolve as an organisation.

Keeping the department in-house means we retain full control over service quality. Our colleagues are part of the organisation and invested in its success, creating a strong sense of ownership and accountability. We've repeatedly achieved the Customer Service Excellence accreditation, which assesses the quality of support we provide to members.

It also allows us to be more agile. When policies change or member needs shift, we can respond quickly without relying on external providers. That flexibility helps us stay ahead and deliver a service that is personal, responsive and built around our members.

➤ Your scheme has a strong focus on empathy and listening – how do you train or empower your team to handle complex or emotional pension queries with that level of care?

At the heart of our approach is a simple but powerful ethos: Putting the 'me' in 'member'. This is more than a

Can you start by giving us an overview of USS' member support operation – how is it structured and what role does the Liverpool HQ play in delivering service to members?

Our pensions operations team is made up of 13 functional areas, each focused on different aspects of a member's journey. That journey begins when someone first joins USS and continues right through to retirement and beyond, including support for their loved ones.

The team has a strong development ethos. We actively recruit colleagues from all backgrounds and abilities, and we're committed to offering development opportunities across the company. Every member of the operational management team started their career in pensions administration, which gives us a real understanding of what matters to members and how to support colleagues.

We know pensions may not be the first career choice for many young

phrase; it reflects the fact that we are members of the scheme ourselves. Every interaction should reflect the kind of service we would want to receive.

We invest in developing our colleagues, so they feel confident and equipped to handle every interaction with care and understanding. We're proud to have retained our Investors in People Gold status, reflecting a culture where empathy, professionalism and personal ownership come together to deliver a service putting the member first.

Behind every query is a person, often with a range of emotions. Every colleague completes a bespoke member focus training programme designed to build emotional intelligence and provide the tools needed to navigate complex or sensitive conversations.

➤ Technology clearly plays a growing role in member communication. How are you balancing digital self-service with the human touch that members still value?

We want to help members plan for their retirement with confidence, and providing the right support and safeguards is vital to achieving that.

We regularly liaise with individual employers to understand the kind of support their employees might need when planning for retirement, which helps shape the services we provide.

When we create great digital content and tools, members use them – around three quarters of our active members accessed the My USS portal last year, using calculators and information to understand what pension they could receive in future and how saving more could make a difference.

We also have a dedicated guidance and advice page signposting members to independent financial advisers. But we know that at certain points, members want a more human touch, and we invest in providing that too.

Thousands of members attend webinars to better understand their

USS pension, while in-person events at institutions help members make the most of digital support. We're also always at the end of the phone, ready to help members through difficult times, and we know from surveys that those experiencing bereavement particularly value that personal connection.

In all of this, we put the member first: What support do they need, and how would they like to receive it?

“We'll be evolving our approach to member support – moving from a primarily reactive model to a more proactive one”

➤ How does the member support function work with other parts of USS – such as investments, governance or communications – to feed member insight back into wider decision-making?

Member insights are critical in helping us understand what members think about their USS pension, what kind of support they want and how best to engage with them.

We conduct large-scale surveys to understand members' broader financial situation, their investment views and beliefs, and their awareness of key USS features. We also have a Member Voice Panel that allows us to engage directly with members, seek their views on different topics and test ideas.

We use this insight to identify member needs and develop solutions to address them – whether that's improving our tools, optimising investment outcomes, or making communications more engaging and accessible.

For example, for members with low literacy or financial awareness, we've repackaged our free guidance webinars into bite-sized videos. Our member communications team has also

undertaken specialist training with a behavioural psychologist from Lexxic to better understand neurological differences and ensure member-facing content is as inclusive as possible.

We constantly evaluate what we do, seeking members' views on what works and what doesn't. That allows us to learn and adapt, ensuring we meet member needs as effectively as possible.

➤ Looking forward, what are your priorities for the member support team over the next few years?

We are in the process of moving to Procentia's IntelliPen administration platform, a transition due to complete by the end of 2026. This will mark a significant step forward in how we manage and deliver our services. We're working closely with Procentia to ensure the system meets our expectations in terms of functionality, reliability and user experience.

We'll also be investing time in training colleagues, so they feel confident and well-equipped to use the new system effectively from day one. One of the most exciting aspects of the new platform is its potential to enhance the support we offer. It will introduce much more self-service and automation, allowing members to access information and manage aspects of their pension more independently and conveniently.

This shift will not only enhance the member experience but also free up our teams to focus on more complex and value-adding support. To align with this, we'll be evolving our approach to member support – moving from a primarily reactive model to a more proactive one.

This means anticipating member needs and identifying opportunities to offer support before issues arise. It's a change in mindset as much as in process, and it will be central to how we maximise the benefits of the new system.

Written by Callum Conway