Phoenix Insights

Employer guide to developing a Midlife MOT

Midlife MOTs aim to provide support and information to people in the middle of their working life to help them plan for their future in terms of their work, wealth and wellbeing. Government have been running pilots and recently launched a digital MOT, and some large private sector employers also developed their own MOTs.

Phoenix Insights commissioned the Behavioural Insights Team (BIT) to review existing evidence as well as evaluating the effectiveness of Phoenix Group's own MOT pilot provided to colleagues. The findings show that Midlife MOTs can help participants to build confidence and shift thinking about retirement, as well as improving retention of experienced staff and reducing the cost of rehiring. This guide shares key findings from the research and provides a simplified checklist of what to consider when looking to deliver similar initiatives in your own setting.

A quick checklist for developing a Midlife MOT:

1. Be clear on your aims: There is no one way of delivering MOTs. Consider what you want to achieve and set clear expectations for outcomes and resourcing. This will influence the format, content and delivery.	☐
2. Co-design and tailor the content: MOT users want content that is relevant and useful. Involve key stakeholders early and co-design the initiative with those who will deliver it as well as the target audience.	☐
3. Promotion of the MOT: Communicate in a way that is easy, attractive, social and timely. Let people know what it is, how it might be relevant to them and how participating could benefit them.	☐
4. Measurement of success: Collect qualitative and quantitative data to feedback into the process. Go back to your original aims and identify if they are effective and making an impact for your target group.	☐
5. Review feedback and improve the offer: The Midlife MOT is likely to be a new initiative and should be constantly improved and adapted depending on feedback and organisational needs.	☐

Questions to consider when designing and delivering a Midlife MOT

Every organisation developing a Midlife MOT will be different, here are further suggestions and questions to consider based on BIT's research findings. Not all questions will be relevant based on the size and circumstances of your organisation, but they give important topics to consider when developing an MOT.

1. What are the specific goals and objectives we hope to achieve by implementing Midlife MOTs in our organisation?

- Consider what outcomes you want to see for your **users**. For example, you might aim for your employees to engage with specific MOT-related behaviours (e.g. retirement savings vs flexible work), or you might want to prioritise employee satisfaction. This would shape what you centre your MOT around, and the extent to which you personalise the content of the MOT.
- Consider what outcomes you want to see for your **organisation**. For example, you might be aiming to improve employee perceptions of your organisation, or to increase retention of skilled staff or increase recruitment of skilled talent. Design your MOT with these in mind - for example, building these key outcomes into evaluation processes.

2. How should we design and deliver the Midlife MOT programme?

- Consider the different options available for delivery. For example you may want to:
  - Develop a new tailored initiative from scratch in-house by engaging closely with this toolkit to ideate around particular features and content to prioritise
  - Commission an agency to develop the programme, or
  - Take an off-the-shelf MOT from existing external providers (private or public).

3. Which departments or teams within our organisation should be involved in the planning and implementation of the Midlife MOT programme?

- Consider who should be involved. Is there a specific team/role that is best placed to own and handle certain elements of an MOT? For example, can HR play a role? Can line managers deliver MOT elements? Can communications and marketing teams help? Can any data and analytics teams be involved in evaluation? Are legal and compliance teams needed to support with data advice? Securing buy-in from key (senior) stakeholders is crucial.
- Consider co-designing the MOT with your employees to reach certain goals. This process could involve conducting surveys, interviews, and focus groups to explore what employees would want from an MOT prior to designing it, or actively involving employees in the design process, iterating across multiple touchpoints for feedback.

4. What resources - including budget, time, and personnel - do we need to allocate for the successful implementation and maintenance of the Midlife MOT programme?

- Consider the impact that your budget has on delivering, and the return on investment in terms of benefits for your organisation. Budget is likely to be a key factor when deciding what to include in your MOT offer, however, it is important to consider the potential return on investment that could be achieved through investing more in your MOT. For example, there could be benefits for employee retention, recruitment, talent management, and employee wellbeing.

- Consider the continued resources that will be needed to support employees with follow-up actions (e.g. follow up development meetings with line managers or follow up sessions on particular topics). It is important to ensure that sufficient time and resources are budgeted into the MOT for follow up support.

5. How can we tailor the Midlife MOT programme to meet the diverse needs and aspirations of our employees at different stages of their midlife journey?.

- Consider how our MOT can be tailored to support key sub-groups of employees. This could be focussed in groups at different age ranges or career stages (e.g. those in their 40's v 50's), focussed based on different types of employment (e.g. part-time, self-employed), or for people at different life stages (e.g. returning from parental leave).

6. How can we ensure confidentiality and privacy of the personal information shared during the Midlife MOT process?

- Consider privacy concerns across a spectrum of MOT contexts. For example, during the online self-assessment process, during workshops or seminars, and during line manager meetings. Some specific consideration include:
  - Collection and storage of personal data must be robust data to safeguard the information shared by individuals (e.g. secure data storage systems, employing encryption techniques, and restricting access, informed consent),
  - Guidelines and protocols to prevent accidental disclosure of confidential information (e.g. training staff on privacy practices, implementing secure communication channels), and
  - Data sharing and third-party involvement needs to be carefully managed.

7. What format should the Midlife MOT programme take? What features should exist?

- Consider the format for delivering different aspects of the Midlife MOT, for example:
  - Self-assessment (e.g. participants self-reporting via surveys and online portals,
  - Individual coaching or mentoring (e.g. providing one-on-one coaching or mentoring sessions with trained professionals or experienced mentors),
  - Workshops and training programmes (e.g. interactive sessions),

- Online or digital platforms to provide flexibility and accessibility during the MOT delivery (e.g. with online courses, webinars, or interactive modules),
- Internal resource hubs or knowledge centres for a centralised repository of information and support for midlife employees,
- Hybrid approaches by combining multiple formats to deliver Midlife MOTs,
- External partnerships with specialised knowledge and expertise, and
- MOT follow-up support from line managers.

8. What should the content of the Midlife MOT programme include?

- Consider education, services, and support across the pillars of health, wealth, and work. For example, by category, different modules could include considerations about:

Health	Wealth	Work
1. Physical health: focusing on promoting physical well-being and healthy lifestyles, preventive health screenings, managing chronic conditions, and maintaining an active lifestyle)	1. Financial planning: offering support on financial literacy, budgeting, debt management, retirement planning, and investment strategies	1. Career development: focusing on midlife career planning, skill development, and professional growth)
2. Mental health: addressing mental well-being, stress management, resilience	2. Pensions and retirement planning: covering topics related to pensions, retirement options, and financial considerations	2. Upskilling and reskilling: providing information on emerging trends, technological advancements, and the changing job market
3. Work-life balance: exploring strategies for manage competing priorities, set boundaries, and foster self-care to avoid burnout	3. Estate planning and legacy: exploring estate planning, wills, trusts, and strategies for leaving a meaningful legacy	3. Networking and mentoring: emphasising the importance of building professional networks and seeking mentoring relationships
4. Transitions and coping to helps individuals navigate midlife transitions, such as empty nesting, caring for ageing parents, or career changes		4. Entrepreneurship and second careers: exploring entrepreneurial opportunities, starting a business, or pursuing a second career in midlife

9. How can we effectively communicate the benefits of Midlife MOTs to our target users and encourage their participation

- Consider the format for promoting your Midlife MOT: Initial promotion and advertising for the MOT could be done through the line management system, communications and modelling from senior leaders, all-company communications, or targeted communications.
- Consider making engagement with the MOT process feel easy, attractive, social and timely. Some examples are included in the report.

10. How can we measure the success and impact of the Midlife MOT programme? What metrics or indicators should we use to evaluate its outcomes?

- Consider different options for evaluation. This includes:
  1. Qualitative evaluation via interviews, focus groups, surveys, to explore participants' experiences, perceptions, and outcomes related to the Midlife MOT programme, capturing nuances and individual perspectives,
  2. Process and implementation evaluation to assess how well the Midlife MOT programme was implemented, including adherence to programme protocols, engagement strategies, and the delivery of intended components, and
  3. Quantitative evaluations via surveys or RCTs in business contexts. Quantitative evaluations provide objective data on participant outcomes, such as changes in knowledge, skills, attitudes, or behaviours, allowing organisations to draw broader conclusions about programme effectiveness, including the cost-effectiveness and return on investment of the Midlife MOT programme.

11. How can we integrate the findings and recommendations from Midlife MOTs into our existing employee development, wellness, and work-life balance initiatives?

- Consider what existing initiatives and structures exist at your organisation. For example, could the process be blended with the line management or end-of-year review system?

12. How can we continue to encourage and support ongoing, long-term behaviour change for retirement planning?

- Consider what services, initiatives, and support could be offered to employees in the long-term. For example, this could be ongoing support and reminders from line-managers, recurring seminars or sessions for participants, or motivation progress boards. We have provided some approaches in the report.