

LGPS 2014

AGREEMENT AND ACTIONS

**Communications Working Group
11am to 1.30pm – 13 August 2014
Milbank Room 8.2**

Present

Antony Ellis (West Midlands Pension Fund)
Andy Brooks (Gwent (Torfaen) Pension Fund)
Ben Altoft (Avon Pension Fund)
Carol Haywood (Leicestershire Pension Fund)
Cheryl Platts (Buckinghamshire Pension Fund)
Craig Payne (Gwent (Torfaen) Pension Fund)
David Parrington (West Yorkshire Pension Fund)
David Williams (Environment Agency Pension Fund)
Dawn Muir (LPFA)
Guy Hayton (Merseyside Pension Fund)
Heather Chambers - Chair (Tyne and Wear Pension Fund)
Jenny Wylie (Oxfordshire Pension Fund)
Mandy Judd (Hampshire Pension Fund)
Martin Griffiths (Staffordshire Pension Fund)
Mary Lambe (LGPC Secretariat)
Mathew James (Dyfed Pension Fund)
Neil Lewins (LPFA)
Rebecca Purfit (Shropshire Pension Fund)

Apologies

Dave Hood (North Yorkshire Pension Fund)
Steve Makin (Avon Pension Fund)
Jenny Gregory (West Yorkshire Pension Fund)

1. Introductions

Cheryl Platts was welcomed back to the group after maternity leave. David Parrington (sub for Jenny Gregory) and Craig Payne (who will act as a sub for Andy Brooks if required) were welcomed and introduced to the group.

Further to discussion held at the last CWG as to the role of a rotating chair Mary Lambe (ML) introduced Heather Chambers as the new chair of the group and thanked her for taking on the role.

2. Actions and agreements from last meeting held 21 May 2014

Chair updated group on the actions from the last meeting and confirmed to group that all were completed.

In respect of action 2 - ML asked group if many of their funds members had already taken up the option of buying back lost pension due to the recent

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strike day using an APC. Group members confirmed that they all experienced a low take up rate so far.

In respect of action 4 (role for CWG alongside new structures with the Shadow Scheme Advisory Board) ML confirmed that the Administration and Communications sub-committee would be informed of our 2014/15 plan at their next meeting on the 4th September. Given the Board is still in shadow form further details on any link into the Board may not be clear until the statutory Board is created.

Gwent (Torfaen) Pension Fund name to be correctly reflected in the agreements and actions otherwise agreed and will be published on the new Communications Resources section of the LGPSregs.org website.

3. Communications Working Group 2014/15 Plan

Updated version of plan (v1.1) shared with CWG (mainly reflecting addition of names to working groups). This will go online on the Communications Resources page of the LGPSregs.org website in the coming days.

Terms of reference and content of the plan agreed by all members.

Chair reminded members who have not yet volunteered for a sub-group that they are more than welcome to do so and inform ML if interested.

Each strand of the work plan discussed -

New member website: www.lgpsmember.org

Work is still ongoing and unfortunately due to other work commitments development hasn't been as quick as anticipated. The intention is to focus on the website over the coming weeks with the plan to get back to the web review group in September and looking to go live with the website in October. Guy Hayton (GH) asked that the Communications Plan is updated to reflect this new expected release date.

LGPS Effective Communication Guide: Agreed that given the other strands of work that this would be held back until later in the year and anticipated to be discussed/reviewed at the November 2014 meeting.

Year-end review group: Intention that a draft template and first draft of accompanying guidance will take place in October with a view to having final template ready to share by the end of the year. Group agreed that this should fit closely to work undertaken by the ABS sub-group.

A discussion took place regarding the move from member communications to employer communications with the undertaking of a year-end template. The Chair noted that up to now the core work of the CWG has been for members and thought that work on year-end may be straying away from the focus of the group. A number of group members noted that the need for more employer focused communications is becoming more apparent given the sheer volume of change as well as the growing number of employers in the Scheme. It was

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agreed that the group keep its focus on member related communications but we keep a review on this apparent need for more employer related communications and see if capacity would exist within the group or otherwise look to liaise with other groups.

4. APC Calculator

Chair updated group regarding reviews made to the APC calculator during June and July and confirmed that new version 1.5 (extra) and 1.4 (lost) are due to be released in the coming days. Changes on these versions include:

- **Extra** Quote only facility with help (application form not allowed in quote), DOB day and month now drop downs, section defaults to main, percentage for split defaults to zero
- **Lost** Quote only facility with help (application form not allowed in quote), DOB day and month now drop downs, section defaults to main, pay frequency can be reset to blank (--)

ML thanked the group for sharing feedback on the APC calculator and confirmed that where possible amends were taken on board. In some cases where requests were fund or employer specific the LGPC secretariat have had to omit these as the calculator needs to meet with the needs of all funds.

Discussion around whether Google Analytics could be used to review number of visits to APC calculator and then number of application forms accessed/printed. At present not possible and also group argued the value of such stats given the number of people 'testing it out' at the moment. Discussion noted but no action for the moment.

GH raised an interest in a bulk APC calculator to run bulk calculations for employers where all staff will have a SCAPC for example for enforced shut downs. ML confirmed to take back to the LGPC however this was more akin to a software requirement rather than a communications need. *Post meeting update* - This is not something LGPC would look to pursue centrally at present.

David Williams (DW) raised a discussion point with the group asking how other group members are flagging up reductions applied to APCs if benefits are drawn before Normal Pension Age. ML confirmed that within the terms and conditions on the APC calculator this point was covered. CH confirmed that they were flagging this up in their APC letters - a sentence covering the fact that a reduction would apply in the case of drawing benefits earlier than NPA. Overall whilst it is covered on the calculator, ML agreed to check to see if this could be made more obvious on the buying lost pension calculator.

Action 1: ML to review if reduction information can be bolstered on the APC buying lost pension calculator.

5. Aggregation leaflet for members

As one of the substantive pieces of work for the group this year. The Chair asked the group what their expectation is in terms of the development of such

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a leaflet and asked what others have already achieved in terms of communications on this topic. Most group members confirmed they are yet to finalise any communication items on this topic with concern noted about the time already passing where cases are being stock piled. CH confirmed that they have developed a suite of letters based on 9 scenarios and agreed to share these (once internally cleared etc.). From the discussion had by the group a scenario led approach to developing communications appeared the most appropriate method of delivering a document that, whilst a leaflet, it would be very unlikely to be used as such for members and instead information would be used to build information on fund website as well as in written communications for each scenario.

The Chair mentioned a matrix document which was available too which would be a helpful starting point for the group.

Action 2: ML to start drafting leaflet broken into scenario led sections and will share with CWG in sections to seek comments and review.

6. Annual Benefit Statement template 2014/15

Chair confirmed that the work of the sub-group on ABSs would start in September with the first meeting scheduled for 10th September and today we would have an initial discussion to help prepare for this meeting.

Group agreed that we need to involve software suppliers by making them aware of what we are planning to produce.

Action 3: ML to make contact with software suppliers via email to confirm work of this sub-group and other group members will raise with their own supplier through regular communication channels.

A list of all possible data items needed for ABSs from 2014/15 was identified as being helpful for the meeting on the 10th September, when we can then look to start designing the template as well as pulling together accompanying guidance notes.

Action 4: ML to issue paper listing all data items to sub-group in advance of the 10th September.

7. Update from Administration and Communications sub-committee

No further meetings of this sub-committee since CWG last met. The Shadow Scheme Advisory Board reviewed ill-health retirement paper from this sub-committee and passed it back to the sub-committee seeking further recommendations (including costings). The next meeting of the sub-committee is due 4th September and ML has asked for link to CWG to be noted and any feedback to be shared from the Admin and Comms group on the work plan for the group going forward.

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8. AOB and Next Meeting

Central NI Database - ML informed the group of work being undertaken to develop a central database of LGPS NI Numbers to assist with problems arising from aggregation and multiple death grants from April 2014. It could also be used to link into Tell us Once (TUO), if such a facility was to be extended to public sector pension schemes. Discussions on the extension of TUO continue and methods to making it work for the individual nature of the LGPS are being investigated. Some group members indicated an interest in acting as pilot funds if required over the coming months and ML confirmed that once further details are known the LGPS secretariat will be in a position to update funds further.

Email addresses - Antony Ellis brought up this topic and the group discussed options available to increase the number of emails held for members particularly deferred members. Various options were noted (at a cost) but most members had not investigated such options to date.

Governance - local pension boards (LPBs) - DW raised communications around LPB and group had a discussion around what work is being done by the Shadow Scheme Advisory Board and the expected guidance from the Board in the coming months.

Monthly returns - At the last meeting the group discussed monthly returns and GH asked if those who work with monthly returns had many issues. David Parrington outlined that WYPF had the majority of returns and that initially the Fund was dealing with more data issues as the new requirements bedded in. Neil Lewins also confirmed that at LPFA a good proportion of returns from employers.

Next Meetings – Dates mentioned

Wednesday 12th November - 11am - **Layden House**

ML suggested that a date for the February meeting is also scheduled and ML to confirm with group a date for this meeting.

Suggested date and time of February 2015 meeting - Thursday 26th February 2015 - 11am - Milbank Room 8.2 Local Government House