

AGREEMENT AND ACTIONS

**Communications Working Group
11am to 2pm – 2 November 2016
Rooms A and B – Layden House**

Present

Ben Altoft (Avon Pension Fund)
Carol Haywood (Leicestershire Pension Fund)
Cheryl Platts (Buckinghamshire Pension Fund)
Cory Blose (LGSS)
Heather Chambers - Chair (Tyne and Wear Pension Fund)
Jenny Wylie (Oxfordshire Pension Fund)
Lorraine Bennett (LGPC Secretariat)
Mandy Judd (Hampshire Pension Fund)
Martin Griffiths (Staffordshire Pension Fund)
Mathew James - Vice Chair (Dyfed Pension Fund)
Rebecca O'Shea (Oxfordshire Pension Fund)
Rebecca Purfit (Shropshire Pension Fund)
Stephen Jones (Merseyside Pension Fund)
Steve Makin (Avon Pension Fund)
Stuart Duncombe (West Yorkshire Pension Fund)
Zoe Stannard (Wiltshire Pension Fund)

Apologies

Andy Brooks (Gwent (Torfaen) Pension Fund)
David Williams (Environment Agency)
Guy Hayton (Merseyside Pension Fund)

1. Actions and agreements from last meeting held 20 July 2016

Minutes from the last meeting were agreed. Action points were reviewed – actions 1 and 2 regarding the website are now being picked up an IT consultant. Actions 6 and 8 have been postponed due to the delay in the amending regulations being laid.

2. Member website

Update on feedback from the CWG

Most members of the group have now provided feedback on the section of the website they were allocated to review. The Chair asked that those members who have yet to provide their feedback do so as soon as possible. Lorraine Bennett (LB) thanked the group for their input which has proved very useful. LB has actioned most of the suggestions made but has yet to amend the AVC section and the feedback that has only been received over the last week.

LB asked the group if, after looking at the site in more detail, they had any further feedback on the site. The Chair suggested a latest news section and the merits of this were then discussed. It was decided that, as the section would need updating with topical items at least monthly, it would not be suitable for the national website but rather for funds to incorporate on their individual sites.

Feedback from the online survey was discussed – the feedback is mixed with many respondents reporting their frustration at not being able to access their own pension records and obtain quotations. LB will look at making it clearer on the website that it is a national website. A discussion was held around undertaking further member testing; this would need to be undertaken by admin authorities and will be looked at in the future.

Statistics

Browser and Operating System

Users in August 2016 viewed the website using the following:

Internet explorer – 43.83%

Chrome – 28.69%

Safari – 18.16%

The statistics for the month just gone are attached in [Appendix 1](#).

The number of hits the site has received since August has more than doubled – this is thought to be partly due to notices on the both lgps2014.org and lgps.org.uk informing users that those sites are both out of date and directing them to the new site. Comparing the last quarter to the previous quarter the usage figures have seen a:

111% increase in the number of sessions

146% increase in the number of page views

112% increase in the number of users

14.64% drop in the bounce rate

The average monthly figures for the last three month are:

11,000 users

15,000 sessions

87,00 page views

26.19% bounce rate

Improvements to the site

LB confirmed that LGA are employing an IT consultant to make improvements to the site, these include:

1. Accessibility – currently the site has no accessibility functionality – <https://www.lgpsmember.org/access.php>. Different font sizes and colour options will be introduced to make the site accessible to the widest possible audience.
2. Search results – improving the position of the site in the search results
3. Introduction of new modellers on the site – there are currently 3 modellers on the site –
 - <https://www.lgpsmember.org/more/contscalculc.php>
 - https://www.lgpsmember.org/more/pam_interim.php
 - <https://www.lgpsmember.org/more/apc/index.php>

An annual allowance modeller and a pension to lump sum conversion

calculator will be added

4. Contact your LGPS fund page - www.lgpsmember.org/contactfund.php – the introduction of self-service for LGPS administering authorities to manage their own contact details. This will link in with the contacts page for the www.lgpsregs.org – when LGPS administering authorities log into the www.lgpsregs.org site to maintain the details for their organisation on the relational database the relevant fields will be updated on www.lgpsmember.org
5. Mobile site – the introduction of trimmed down mobile version of the full site. This will contain the modellers and a short guide to the scheme. It will also have links to the full site.

Closure of previous sites

The IT consultant will be managing the closure of both www.lgps2014.org and www.lgps.org.uk. LB will ask him to liaise directly with Merseyside regarding the 2014 site.

The use of social media

Members of the group reported that pension boards have been showing an interest in admin authorities increasing their presence on social media via the use of twitter and Facebook.

The topic was discussed at length – including the use of an LGPS app, Facebook and twitter accounts.

Some funds already have twitter and Facebook accounts and reported that they were not popular with membership and therefore did not deliver much benefit. Stuart Duncombe (SD) agreed to circulate metrics on WYPF's twitter and Facebook accounts to the group. Merseyside are responsible for the LGPS2014 Facebook account which has very few followers.

The group therefore agreed that, at the present time, there is no need for the LGPS to have a national presence on the Facebook or twitter. In addition, the group did not feel that a national LGPS app would be useful at this time – it was agreed that the only app members may find useful is one for member self-service which individual funds would need to look at.

Action 1: LB to look at making it clearer on the website that it is a national website.

Action 2: SD to circulate metrics on WYPF's twitter and FB accounts

3. Taxation of Pensions

The AA and LTA factsheets have been very well received and are being used by most authorities. The Pension Savings Statement (PSS) has also been well received.

The group thanked LGA/LGPC for their work on producing the factsheets and commissioning the PSS.

HMRC pension forums held in Newcastle, Leeds and London. None of the group attended these sessions so no feedback was possible.

4. Annual Benefit Statements

Negative revaluation

A discussion around the difficult message of negative revaluation was held and it was agreed that the word “increased” in LGPS literature should be amended to “adjusted” in this context.

In light of the above, the standard wording supplied by LB will need to be tweaked and also adapted for active members – the ABS template notes will be amended.

ABS experience so far

Most admin authorities had managed to get their statements out on time – but not necessarily a 100%. A brief discussion around reporting breaches to the Regulator took place.

A more in depth discussion was held around member self-service statements and disclosure requirements. Merseyside have only seen a 15% sign up rate to their pension online registration system which was used to issue ABS for the first time this year – Dyfed have a 40% registration rate but it has been in place for 4-5 years. The message was that it is an ongoing process and authorities need to keep writing to their members to prompt them to sign up.

Carol Haywood (CH) offered to circulate the communication materials Leicestershire used when they moved their ABS statements and other communications online. **Post meeting update: emailed to the group on 7/11/2016**

Jenny Wylie (JW) asked about sending P60s electronically to pensioners and the disclosure requirements. Shropshire already use eP60s and use a substitute P60 form in accordance with HMRC guidance - <https://www.gov.uk/government/publications/payee-draft-forms-specifications-for-substitute-forms-p60>

HMRC issued guidance in 2010/11 around what needs to be taken into when issuing eP60s – this guidance can be accessed here - <http://webarchive.nationalarchives.gov.uk/+http://www.hmrc.gov.uk/employers/electronic-p60.htm>

A discussion took place around getting the software suppliers to embed an electronic P60 in the software. It was agreed that admin authorities should pursue this with their providers directly.

Mathew James (MJ) agreed to forward previous correspondence with the LGA on disclosure requirements.

Stephen Jones (SJ) agreed to circulate statistics on the profile of members who have signed up for the pension online service. Merseyside have found that certain age groups are more likely to register for the online service than others.

Action 3: LB to update ABS template note with standard wording on negative revaluation

Action 4: MJ to forward previous correspondence with the LGA on disclosure requirements. **Post meeting update: correspondence forwarded with the actions and agreements on 9/11/2016**

Action 5: SJ to circulate statistics on the profile of members who have signed up for the pension online service.

5. AVCs and Freedom and Choice

Changes proposed in the draft amending regulations

A discussion took place around the proposed changes to AVCs being made by the draft LGPS (amending) Regulations 2016.

LB informed the group of the delay in the regulations. As it is not known when the regulations are likely to be laid the group agreed to postpone amending or producing any literature on the proposed changes at the current time.

The Chair confirmed that the original remit of the sub-group was to look at communication material for the proposed changes and not to look at communication material in light of the freedom and choice changes with effect from 6 April 2015. However, after further discussion the group felt that admin authorities were generally not up to speed with the additional disclosure requirements introduced from 6 April 2015 and this is an area that the sub-group should look at. Some members of the group had recently attended a Prudential user group where the disclosure requirements were discussed.

It was agreed that the sub group would aim to clarify exactly what the disclosure requirements are for members with AVCs e.g. is the requirement to inform members above age 54 years and 8 months of their AVC options only applicable to leavers or to actives also? Once clarified, the group would then look at producing template letters/forms for authorities to use.

A discussion took place around how popular AVCs would remain when the new LISA is introduced – this may be more appealing to younger members.

Rebecca Purfit (RP) and Steve Makin (SM) offered to join the sub-group. Other members are CH, JW, Andy Brooks (AB), Heather Chambers (HC) and Lorraine Bennett (LB).

Action 6: Sub-group to clarify disclosure requirements and then produce communication materials accordingly.

6. Aggregation

The Chair confirmed that the draft regulations propose to remove automatic aggregation for deferred benefits.

Again, in light of the delay to the amending regulations the group agreed to postpone amending the aggregation leaflet at the current time.

7. Communications Plan

The Chair ran through the communication plan for 2016/17. LB has amended the plan to add in the aggregation item and adjust the timescales due to the delay with the amending regulations.

Communication about the ending of contracting out cannot be produced until the indexation position for individuals reaching SPA after 5 December 2018 has been agreed. The Government confirmed there will be a public consultation on this but it has not yet been published.

It was agreed that LB would further amend the plan to add in the work on AVC disclosure requirements.

Action 7: LB to amend the communication plan to include the work the sub-group will undertake on the disclosure requirements around AVCs

8. AOB

- DWP pension top-ups – a discussion took place around the recent coverage in the press about members of public service pension schemes topping up their state pensions. It was agreed that the Royal London guide was very useful and that the LGA would produce a factsheet for the LGPS on the topic
- Independent review of SPa – under the Pensions Act 2014 the Government must undertake a review of SPa each parliament. The current review is underway and an interim report has been produced. A discussion took place around having different State Pension ages depending on where you live and what job you do e.g. manual workers having a lower SPa.
- Early payment without employer's consent from age 55 – the draft amending regulations propose extending this to leavers under the 2008 regulations. CH asked if authorities had given any thought as to how this will impact on workloads and the extra resources that will be needed to deal with the expected influx of requests. The group had not considered it yet but all agreed it does need to be considered.
- Changes to full and brief guides – SJ asked how long it would take the LGA to amend the guides when the amending regulations are laid. LB confirmed at least 3 weeks.
- Disclosure requirements for deferred benefit notifications – the Chair raised this as it was raised at the last Technical Group. It appears that some people interpret the legislation as meaning that members have to be informed of their deferred benefit entitlement i.e. figures within 2 months. A discussion took place and it appears that some funds are interpreting it differently to others. LB confirmed that the topic had come up at POGs and her view was the requirement is to inform the member of their rights and options which does not mean providing them with figures it means informing them that they have a right to a deferred benefit, transfer options etc. The group asked if LGA would give a view and publish it in the next bulletin. A member of the group asked if LGA were of the view that the disclosure requirement was not to provide figures within the 2 months did that mean that there was no

requirement to send a deferred benefit notification at all and could members just be sent a deferred ABS? – **Post meeting update:** The answer is that there is a requirement to provide members with a deferred benefit notification under regulation 73 of the LGPS 2013 regulations.

73. —(1) Every person whose rights or liabilities are affected by a decision under regulation 72 (first instance decisions) must be notified of it in writing by the body which made it as soon as is reasonably practicable after the decision is made.

(2) A notification of a decision that the person is not entitled to a benefit must contain the grounds for the decision.

(3) A notification of a decision about the amount of a benefit must contain a statement showing how it is calculated.

Action 8: LB to produce a factsheet on state pension top ups for the LGPS

Action 9: LB to check if LGA will provide their view on the disclosure regulations in respect of deferred notification requirement.

12. Next Meeting

- Monday 13th February 2017 – 11am to 2pm at Layden House, 76-86 Turnmill Street, London EC1M 5LG.