

AGREEMENT AND ACTIONS

**Communications Working Group
11am to 2pm – 13 February 2017
Rooms A and B – Layden House**

Present

Ben Altoft (Avon Pension Fund)
Carol Haywood (Leicestershire Pension Fund)
Cory Blose (LGSS)
David Williams (Environment Agency)
Guy Hayton (Merseyside Pension Fund)
Heather Chambers - Chair (Tyne and Wear Pension Fund)
Jenny Wylie (Oxfordshire Pension Fund)
Jenny Gregory (East Riding Pension Fund)
Karen Brooker (Kent Pension Fund)
Lorraine Bennett (LGPC Secretariat)
Mandy Judd (Hampshire Pension Fund)
Martin Griffiths (Staffordshire Pension Fund)
Rachel Howe (West Midlands Pension Fund)
Rebecca Purfit (Shropshire 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)
Cheryl Platts (Buckinghamshire Pension Fund)
Mathew James - Vice Chair (Dyfed Pension Fund)
Victoria Bennett (West Midlands Pension Fund)

How the CWG works

The Chair instigated a discussion around the way the CWG works and how it should work in the future. The discussion was brought about as Lorraine Bennett (LB) has to provide a report on the effectiveness of the CWG on an annual basis.

It was noted that there has not been much input/feedback from the group on the recent communication material that has been circulated for review. It was generally agreed that the group works well on large projects such as LGPS2014 but that a change in approach for the smaller projects should be adopted. It was agreed that when communication material is circulated for review in the future LB will pick a small group to review rather than sending it to the whole group and that a deadline will always be set.

It was also suggested that a straw poll be undertaken at regional Pension Officer Groups (POGs) to find out how useful administering authorities find the material produced by the CWG and if it is actually utilised.

The general consensus was that the group was a useful resource and should

continue.

Action 1: ALL members – please raise the CWG at regional POGs. We would like to know if funds find the communication material produced by the group useful and if they had actually use it – the information can be fed back to the CWG at the next meeting.

1. Actions and agreements from last meeting held on 2 November 2016

Minutes from the last meeting were agreed. Action points were reviewed – all actions are complete apart from action 6 which is in progress (review of AVC disclosure requirements and the production of communication materials, as appropriate).

2. Member website

Update on the improvements made to the member site and the introduction of the mobile site

LB talked through the recent improvements made to the member site:

- Accessibility - introduction of different font sizes and colour options
- Three new modellers – lump sum calculator, AA quick check tool and LTA quick check tool
- Introduction of a mobile version of the site

Feedback on the above from the group was:

- the LTA factsheet doesn't mention scheme pays,
- best practice for the accessibility function would be to have quick links rather than users having to select the accessibility function using drop down boxes.
- the mobile version should also have a declaration that it does not have the accessibility function and members needing to use these functions should use the desktop version.

Statistics

LB confirmed that the number of hits has significantly increased in January compared to the previous month:

15,350 users – 75.49% increase
20,460 sessions – 71.17% increase
115,618 page views – 81.21% increase
29.77% bounce rate – 8.96% decrease

Rebecca Purfit (RP) asked for data on the most viewed pages. The data for January is:

1. [Home page](#) - 16,496 - 14.27%
2. [Already a member](#) - 8,087 - 6.99%
3. [Contributions calculator](#) - 7,985 - 6.91%
4. [Thinking of leaving](#) - 7,601 - 6.57%
5. [Contact your LGPS fund](#) – 7,485 – 6.47%

Closure of previous sites

LB informed the group that the www.lgps2014.org will be disappearing from users view from 1 March 2017. There will be redirects on every page to the current member website.

www.lgps.org.uk will be closing after the Scottish version of the member website has been published later this year.

Videos

The group confirmed that quite a few administering authorities still link to the videos from their website and in training material. Some admin authorities have moved the videos onto YouTube but not all Councils permit users to view YouTube so this would not work for everyone.

Guy Hayton (GH) confirmed that the videos are currently hosted by wistia which costs around £33 per month (met by the LGA). The videos only received 6,500 views in the last year (6 or 7 views a day) but the group felt they should be kept if possible. It was agreed that LB would look into putting three of the videos onto the member website – the content of each video will need to be checked to ensure it is not out of date and does not contradict any information already on the site.

The videos the group would like to keep are:

- How is my pension worked out?
- When can I take my pension?
- Paying into the LGPS before 1 April 2014?

Other members of the group have used vimeo to create and publish videos on their sites.

50/50 survey – LB confirmed that the Scheme Advisory Board (SAB) are undertaking research into why the take up of the 50/50 section has been so low. A survey will appear on the member website shortly – it will also be distributed via the Trade Unions.

The group discussed producing promotional material for the 50/50 section and agreed that they would be happy to produce a joint communication with the unions, if appropriate, once the results of the survey have been analysed.

Action 2: LB to look into including the videos on the member site

Action 3: LB to review the LTA factsheet and consider accessibility options

3. Annual Benefit Statements

On 18th January LB circulated an updated template to the group for comment. Martin Griffiths (MG) confirmed that Staffordshire were going to be beefing up the wording around negative revaluation and offered to share this with the group.

The group discussed whether it would be a good idea to provide a history of the CARE benefits accrued by year. The general consensus was that funds should focus on providing online statements and member web services

which will allow greater access to information. Online access will allow members to log on and see the build-up of CARE benefits. Any change to the current ABS template will require input from software providers as it was mutually agreed by all funds.

Action 4: MG to share extra wording around negative revaluation **Post meeting update – draft wording circulated to the group on 17/02/2017**

Action 5: LB to upload updated ABS template to www.lgpsregs.org

4. AVCs and Freedom and Choice

LB updated the group with the latest position on the draft amending regulations i.e. that DCLG are reconsidering the AVC position with regard to the UFPLS option and that there is a possibility that this might not be progressed.

A discussion took place as to what this would mean for LGPS members in relation to gaining access to the new freedoms introduced from 6th April 2015, in particular around whether member's would have to transfer out all of their AVC funds if they hold more than one, as they do with their main scheme benefits. This will need to be clarified.

LB has forwarded information to the sub-group on AVCs on her understanding of the current disclosure requirements. It was agreed that the sub-group would discuss how to move this forward, including liaising with the AVC providers, outside of the main meeting due to time constraints.

Action 6: Sub-group to discuss what communication materials should be provided in relation to AVCs

Action 7: LB to confirm if member's have to transfer out all of their AVC pots if they have more than one **Post meeting update: the LGPC secretariat's interpretation is that if a member has more than one LGPS in house AVC fund and wants to take a CETV in respect of their AVCs they would have to transfer out all of their AVC pots if they have more than one. The Freedom & Choice administration guide will be updated accordingly.**

5. SCAVCs and AVCs upon aggregation

SCAVCs – recent communication from Prudential re. salary sacrifice

A discussion took place around the recent communication from Prudential confirming that they are not in a position to facilitate SCAVCs through salary sacrifice currently. Most of the group were confused as to why Prudential's position had changed but as it is not common for employers to offer SCAVCs through salary sacrifice it was not of major concern to the group.

A further discussion took place round Prudential providing presentations to members about the scheme and whether funds took this up. Some funds have and have received comments from members about the "hard sell", although other funds have had no such issues.

AVCs upon aggregation

A discussion took place around what happens to an AVC when members re-join the LGPS and aggregate their benefits. This causes a great deal of

confusion with members especially when they have to open to a new AVC account with the new fund even if they aren't re-starting their AVC contributions. It was agreed that once the amendment regulations are made, and hopefully the treatment of pre and post 14 AVCs harmonised, the CWG would produce a FAQ for members on the topic.

Carol Haywood (CH) agreed to share what Leicestershire Pension fund send to members who have an AVC fund when LGPS benefits are aggregated.

Action 8: CWG to produce a FAQ document on what happens to an AVC when a member leaves/re-join or transfers their benefits. The FAQ will be produced once the draft amendment regulations have been made.

Action 9: CH to share communication sent to members who aggregate with an AVC. **Post meeting update – circulated to the group on 17/02/2017**

6. Disclosure Requirements

New Starters

The group discussed what was sent to new starters when they are contractually enrolled. LB confirmed that letter F in Annex 7 of the Automatic Enrolment [full guide](#) sets out what has to be provided to members legally. This in conjunction with the scheme booklet will meet the requirements as set out in the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 (SI 2013/2734).

Admin authorities take a variety of different approaches with some relying on the employer to provide the information whilst others do a sweep up letter if they haven't received the standard forms from the member e.g. expression of wish form. MDC makes the process easier as admin authorities get to find out about new starters sooner. It was confirmed that the Disclosure Regulations 2013 place an onus on the occupational scheme to provide information to new and prospective members where it hasn't already been provided.

Members of the group agreed to share what is being provided currently with other members of the group.

Transfers

A discussion took place around what is provided to members when a transfer/aggregation is completed. Most funds send a simple letter confirming the transfer/aggregation is complete. The group will share what is being sent currently with the rest of the group.

Action 10: LB will circulate an extract from the Disclosure Regulations 2013 in relation to new starters. Post meeting update – **circulated to the group on 17/02/2017**

Action 11: CWG to share new starter letters and transfer/aggregation complete letter with the rest of the group. Please forward to LB for distribution.

7. Topping up your State Pension leaflet

At the last meeting the group requested that a leaflet on topping up the State Pension be provided by the CWG for LGPS members. LB has produced the leaflet which has been checked by DWP's policy team. The leaflet was

forwarded to the group for review on 30th January – very little response was received prior to the meeting so the group were asked for feedback at the meeting.

David Williams (DW) fed back the Environment Agency had concerns about circulating the leaflet and didn't see that it was the role of the administering authority to bring to a member's attention that they have an opportunity to top up the State Pension if they have been contracted out. Steve Makin (SM) confirmed that Avon thought the leaflet was very useful and GH stated that the fact DWP's policy team had checked the document was very useful and thanked LB for her work in producing it.

LB confirmed the leaflet had been uploaded to www.lgpsregs.org and that she would be sending an email to all funds that afternoon to make them aware.

8. Communications Working Plan

LB confirmed that she has amended the plan to add in the AVC freedom and choice currently being undertaken by the sub-group. All other items on the plan are up to date apart from where we are waiting on regulatory changes.

9. AOB

- Pension Saving Statements – Karen Brooker (KB) from Kent asked if the template produced by KPMG should be amended to include information on the tapered annual allowance. LB confirmed that there is no requirement for administrators to inform members if they exceed their tapered annual allowance so it was agreed no change was necessary
- Members exceeding the LTA – KB asked if the group had considered producing standard information for members when they exceed the LTA at retirement. The general consensus was that given the differing protections that a member can hold and the different ways they can pay the tax charge e.g. scheme pays, direct, from the lump sum it would be very difficult to produce a standard document. It was agreed that in these cases administrators really need to have a conversation/meeting with the member to discuss the options and tailor the communication according to their specific circumstances.
- Targeted communication to members – Jenny Wylie (JW) asked if any of the group tailor communication to different groups by age, earnings etc. and how members are segregated if they do. DW confirmed that the Environment Agency do – they have software that segregates the audience by persona type and then newsletters etc. are adapted accordingly. He will share the name of the software with the group. GH confirmed that Merseyside have done some work in identifying which members register for the pension online facility; there is a big spike around the age 55 mark.
- Pension AGM – Zoe Stannard (ZS) asked if any funds put on a joint AGM for active, deferred and pensioner members. Both Shropshire and WYPF do. RP said she has a link to a video of their AGM and SD said he would share the agenda for their AGM also.
- Website hosting – Mathew James (MJ) wants to know if any funds have their local website hosted externally e.g. by Hymans or Heywood.

Some funds use Hymans, some funds create their own website but use external hosting facilities e.g. Merseyside use zen. WMPF use Goss. Heywood are offering their website as part of the MSS package.

- General Data Protection Regulations (GDPR)

A discussion was held around GDPR - the new legal framework around data protection which will take effect from 25 May 2018. The government has confirmed that the UK's decision to leave the EU will not affect the commencement of the GDPR. Rachel Howe (RH) confirmed that WMPF have a work plan and project plan in place for GDPR which she is happy to share. WMPF are due to receive training from Dilys Jones Associates Ltd. on 29th March.

Post meeting update: WMPF are happy to host a training session for members of the CWG if there is enough interest. They will provide refreshments for the half day training session but will need to recharge the cost so the more people that attend the more cost effective it will be. If you are interested in attending please contact Rachel and let her know. Both the work plan and project plan were forwarded to the CWG on 14/2/2017 along with details of the training session.

The group asked if the LGA would be providing some guidance on GDPR for administering authorities.

Action 12: DW to provide the name of the software that segregates member audiences by type

Action 13: RP and SD to share with ZS their AGM agenda and other materials

Action 14: LB to check if the LGA will be producing any guidance on GDPR for administering authorities.

10. Next Meeting

- To be arranged when the amending regulations have been made.