

# AGREEMENT AND ACTIONS

**Communications Working Group  
11am to 2pm – 12 September 2018  
Victoria Room – 18 Smith Square**

## **1. Present**

Andy Hemming (West Midlands Pension Fund)  
Alison Rees (West Midlands Pension Fund)  
Ashleigh Salter (Wiltshire Pension Fund)  
Ben Altoft (Avon Pension Fund)  
Carol Haywood (Leicestershire Pension Fund)  
Cheryl Platts (Buckinghamshire Pension Fund)  
Guy Hayton (Merseyside Pension Fund)  
Jenny Gregory (East Riding Pension Fund)  
Jenny Wylie (Oxfordshire Pension Fund)  
Karen Brooker (Kent Pension Fund)  
Lorraine Bennett (LGPC Secretariat)  
Mandy Judd (Hampshire Pension Fund)  
Martin Griffiths – vice chair (Staffordshire Pension Fund)  
Matthew Allen (Cornwall Pension Fund)  
Neil Lewins (Local Pensions Partnership)  
Paul Cooper (Tyne and Wear Pension Fund)  
Steve Makin (Avon Pension Fund)  
Stuart Duncombe (West Yorkshire Pension Fund)

## **Apologies**

Andy Brooks (Gwent (Torfaen) Pension Fund)  
Becky O'Shea (Oxfordshire Pension Fund)  
David Williams (Environment Agency)  
Mathew James (Dyfed Pension Fund)  
Rachel Howe - chair (West Midlands Pension Fund)  
Rebecca Clough (Shropshire Pension Fund)  
Cory Blose (LGSS)

## **New members**

Ashleigh Salter (AS) from Wiltshire is new to the group. Alison Rees from WMPF attended in place of Rachel Howe. All members introduced themselves. Martin Griffiths (MG) confirmed that he was chairing the meeting due to Rachel Howe (RH) being unable to attend.

## **2. Actions and agreements from last meeting held on 16 May 2018**

Minutes from the last meeting were agreed.

Action 2 - updating transfer discharge forms to ensure they are GDPR compliant is not complete. LGA are in the process of producing a new transfer out guide so the changes will be incorporated into that process.

Action 12 – Karen Brooker (KB) confirmed that the software KCC use to allow members upload documents securely is Firm Step.

Action 13 – Lorraine Bennett (LB) confirmed that further to her email to the group on gender re-assignment, funds should request sight of the new birth certificate (rather than the gender recognition certificate) as evidence when a member has changed their gender.

LB then updated the group with the latest developments on the cost management process. A written ministerial statement on 6 September announced details of valuation of public service pension schemes. For the unfunded schemes, initial results show that their members will get improved pension benefits. The statement confirmed that because the LGPS operates an additional cost cap process, this will be allowed to complete before the HM Treasury mechanism is tested. It is unclear at the moment if scheme changes will need to be made to the LGPS; however, any necessary changes will take effect from April 2019. The CWG will play a role in preparing communications should changes occur.

### **3. Member website**

#### **Statistics**

	<b>April 2018</b>	<b>August 2018</b>	<b>% increase</b>
Users	42,210	47,075	11.53%
Sessions	56,940	64,536	13.34%
Page views	302,393	338,967	12.09%
Bounce rate	33.01%	34.15%	3.47%

#### **Videos**

LB presented the work that the regional communications group have undertaken on videos. The regional group offered to take forward the videos project as they are keen to see work start before next year (which is the earliest the national group would be able to look at it). They obtained quotations from six different organisations with the following brief:

- 4 different videos
- Each 2-3 minutes long
- Featuring an animation
- Accompanying Voice over
- Subtitles
- Translation into Welsh

LB presented the proposals from the six organisations and confirmed that the LGA has agreed to a budget of £13,000 for the work. Taking into account budget restrictions, it was decided that 'Your Landscape' were the preferred provider.

A discussion around whether the videos should incorporate the avatars used in the 2014 videos took place. It was agreed that this would be beneficial, if possible, as the avatars are used in some funds own communications. In addition, the styling of the videos would align with the national LGPS member website. Guy Hayton (GH) confirmed that the LGA has ownership rights for the avatars.

GH requested that the subtitles for the videos be closed caption i.e. white writing on a black background.

Video subjects were discussed with reference to the recent statement on the cost cap mechanism. Details of how easy it will be to change information within the videos needs to be obtained before we proceed, plus the costs involved. The videos are likely to be 90 seconds long, so are

likely to be high-level, therefore, we may not need to make changes but the ease and cost of changes should still be established. The group originally decided on the four subjects below:

- Basics of the LGPS
- ABS or viewing your pension statement
- When can I take my pension?
- Contribution flexibility

As changes to the ABS are currently under discussion, it was suggested that we might want to consider a video to explain any changes introduced as result of the cost management process instead.

The group acknowledged the work that WYPF and WMPF have done on videos.

The group decided that members of the national group should now join the project – Cheryl Platts (CP), Andy Hemming (AH) and some-one from Merseyside will join the sub-group.

**Action 1:** Video sub-group to approach Your Landscape and ask how easy it is make changes, what the cost would be, and what time frame we are looking at?

**Action 2:** Video sub-group to arrange a conference call to discuss next steps.

#### **4. GDPR**

A general discussion took place on GDPR experience. Retention periods are still an issue for some funds – a variety of approaches is being taken i.e. some are not stating a specified period in the privacy statement whilst others are using 100 years after the member/beneficiary has deceased – but what about refunds? Pension software is not equipped to deal with redacting certain information from records or removing records without manual intervention.

Not all funds have completed a data mapping process.

WMPF have arranged for an external company to come in and do an audit of the work they have done on GDPR including reviewing their documents, policies and working practices. The review is due to take place at the end of October and Rachel Howe (RH) will feedback any comments or suggested changes to any of the templates they have produced.

**Action 3:** RH to feedback outcome of GDPR audit at WMPF

#### **5. ABS**

Andy Hemming (AH) updated the group with the work that Shropshire, Staffs, and West Mids have undertaken on customer journey mapping on ABS. The group discussed the findings from the survey. The group agreed to proceed with:

- showing reduced benefits payable for members age 55 or over
- details of what the max lump sum would be at present value only (some funds already show this)

- the option to switch off the projection to NPA

Discussion around timings – the group acknowledged that the software providers are going to be busy with the current review of actuarial factors and possible scheme changes. It was agreed to stick with making changes in time for the 2020 statements, as agreed at the last meeting. The project will need LGA’s backing in order to get the software suppliers on board.

The design of the ABS was discussed. As most funds don’t use the design (they just follow what items are included in the template ABS and put them in their own format) – it was agreed it would not be changed, but the notes might need looking at.

The chair asked for additional members to join the sub-group - AS and CP agreed to join.

A discussion around the minimum pension age (MPA) moving in line with the State Pension age (SPa) took place. LB agreed to confirm the position and timings of this.

**Action 4:** LB to speak to the software providers to check when they would need to be involved in order to make the changes happen for 2020.

**Action 5:** MG to update project plan for revised timings

**Action 6:** LB to updated CWG work plan for revised timings

**Action 7:** LB to confirm the position and timings of the movement of MPA.

## **6. AVC FAQ**

The chair thanked Steve Makin (SM), Andy Hemming (AH) and LB for their work on the FAQ. It is now finalised. AH circulated paper copies to the group at the meeting.

A discussion around the service provided by Prudential took place The group also discussed whether a new AVC contract should be started if a member is TUPED to a different employer.

**Action 8:** LB to circulate the final version to all funds and upload to [www.lgpsregs.org](http://www.lgpsregs.org)

**Action 9:** LB to confirm the AVC contract position when a member is TUPED.

## **7. Transferring out – new ScamSmart campaign**

Discussion took place about the new video and amended materials from TPR on pension scams.

The group agreed they thought funds were doing as much as they could regarding pension scams. LB agreed to look into embedding the ScamSmart video into the national LGPS member website.

**Action 10:** LB to look into embedding the ScamSmart video into the LGPS member website.

## **8. Regional Comms Groups**

MG updated the group on the work undertaken by the joint group that is a mix of 13 funds. It was noted that the regional group always pass their publications through Plain English and there are certain terms that Plain

English don't like e.g. calculation. It was agreed it would be useful for the group to have a lexicon of terms that should not be used.

**Action 11:** MG to circulate Plain English lexicon.

### **9. Communications Work Plan**

LB ran through the items on the 2018/19 work-plan. The timescales for the ABS project will need to be changed again.

**Action 12:** LB to update the work-plan for 2018/19 for the ABS project timings.

### **10. AOB**

- Equitable Life – announcement that they have entered into an agreement to transfer the Society and all its policies to Reliance Life. The chair initiated a discussion about what funds are doing. Some funds have written to affected members. It was noted that LGPS members who are active after 31/3/2014 have to take their AVC at the same time as their main LGPS benefits.
- Stuart Duncombe (SD) asked if any funds targeted communications at the low paid. WYPF have a low pay forum and are looking to target this group. Discussion around how best to communicate – drip feed, repeated messaging etc.
- CP asked the group if anyone knew it was pension awareness day on September 15<sup>th</sup> – no-one did! Another way of getting the message across? Shame it was on a Saturday this year.
- AH suggested the group work on more member guides together WMPF would be happy to help with the design/formatting. The group agreed it was a good idea and suggested a retirement guide or “taking your LGPS benefits” guide. GH informed the group that years ago a sub-group of the Comms Working Party developed a ‘Planning Your Retirement’ guide that MPF have adapted. He agreed to circulate a copy. It was agreed that a good starting point would be to share what funds are currently using and to add the production of a new guide to next year’s work-plan.
- Paul Cooper (PC) asked what funds did regarding aggregation and transfers where a member is TUPED – i.e. did the transfer window open up again? Most fund automatically aggregate LGPS benefits but inform the member they have got 12 months to unpick if they want to. Most fund open up the transfer window again.
- The chair mentioned disclosure requirements. LB offered to send round a summary of the requirements set out in the Disclosure 2013 Regulations. The chair mentioned that Fire have produced a complete list including transfers etc. This could be adapted for LGPS in the future.

**Action 13:** GH to circulate retirement guide put together by CWG previously (post meeting update: circulated with the minutes).

**Action 14:** LB to circulate disclosure requirement summary (post meeting update: circulated with the minutes).

### **Next Meeting**

Proposed date: Tuesday 15<sup>th</sup> January – 18 Smith Square.