

AGREEMENT AND ACTIONS

Communications Working Group
11am to 2pm – 15 January 2019
Eaton-Cockell room – 18 Smith Square

1. Present

Andy Hemming (West Midlands Pension Fund)
Becky O'Shea (Oxfordshire Pension Fund)
Carol Haywood (Leicestershire Pension Fund)
Cheryl Platts (Buckinghamshire Pension Fund)
Cory Blose (LGSS)
David Williams (Environment Agency)
Gareth Hall (Gwent (Torfaen) Pension Fund)
Guy Hayton (Merseyside 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)
Rebecca Clough (Shropshire Pension Fund)
Stuart Duncombe (West Yorkshire Pension Fund)

Dialled in

Pamela Bruce (Lothian Pension Fund)
Andy Brooks (Gwent (Torfaen) Pension Fund)
Karen Thomas (Gwent (Torfaen) Pension Fund)

Apologies

Ashleigh Salter (Wiltshire Pension Fund)
Heather Chambers (Tyne and Wear Pension Fund)
Mathew James (Dyfed Pension Fund)
Rachel Howe - chair (West Midlands Pension Fund)
Steve Makin (Avon Pension Fund)

Martin Griffiths (MG) acted as chair for the meeting. The group introduced themselves for the benefit of Gareth Hall (GH) who hasn't attended a meeting for a few years.

2. Actions and agreements from last meeting held on 12 Sept 2018

Minutes from the last meeting were agreed.

Action 4: ABS – Lorraine Bennett (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. LB confirmed that she had only recently emailed the software suppliers so had not heard back from all of them. Civica have responded to say that they would need to be notified of any changes by August 2019 so that the necessary checks can be made.

Action 5: ABS - MG to update project plan for revised timings – this will be done when the software suppliers have confirmed their timescales **carried forward**

Action 6: ABS- LB to update CWG work plan for revised timings – this will be done when the software suppliers have confirmed their timescales – **carried forward**

Action 7: LB to confirm the position and timings of the movement of MPA. [LB confirmed that the Government stated in July 2014 in its response the consultation on freedom and choice in pensions that they intend to increase the MPA from 55 to 57 in 2028 and that it will remain 10 years below State Pension age thereafter. However, there is currently nothing in legislation to give this effect.

Action 9: LB to confirm the AVC contract position when a member is TUPED. LB confirmed that in her view a new AVC contract would start when a member is TUPED. The group concurred.

Action 10: LB to look into embedding the ScamSmart video into the LGPS member website - LB confirmed that this has not yet been done due to other work pressures. It will be done when LB makes the changes to the member website for the recent Miscellaneous Amendment regulations – **carried forward**

Action 11: MG to circulate Plain English lexicon – MG circulated this at the meeting.

Action 12: LB to update the work-plan for 2018/19 for the ABS project timings – this is a duplication of action 6.

3. Member website

Statistics

	August 2018	December 2018	% change
Users	47,075	30,177	-35.90%
Sessions	64,536	40,649	-37.01%
Page views	338,967	191,081	-43.62%
Bounce rate	34.15%	38.22%	+11.91%

LB explained that the statistics were lower due to the Christmas period. The statistics showed that the first two weeks of December were on par with previous months, but the traffic dropped off for the last two weeks – as expected.

Videos

LB and Rebecca Clough (RC) confirmed that Leah from Shropshire had spoken to Your Landscape (the group's chosen provider) and the cost was £13,000 per video rather than £A13,000 for three, as originally thought. Your Landscape have said there is room for manoeuvre on price and LB, RC and Leah have arranged a call with them on 21st January to discuss pricing and what type of videos could be produced within budget. LB confirmed that budget was still £13,000.

LB also confirmed that due to imminent scheme changes (because of the cost cap process) the project is likely to be stalled. It is not possible to confirm the detail in the videos until the scheme changes have been confirmed.

A brief discussion took place around the timing of transitions between slides in videos.

Action 1: the sub-group to report progress at the next meeting.

PDFs and web content accessibility guidance

MG mentioned that the government have [announced changes](#) to the way public sector websites display information on their websites or mobile apps. New regulations came into force from 23 September 2018 which state that public sector websites or mobile apps must be more accessible and must meet the international WCAG 2.1 AA accessibility standard. New websites must meet the standard by 23 September 2019, mobile apps by 23 June 2021 and existing websites by 23 September 2020.

One of the areas that needs to be considered is the use of PDFs on websites – this is not recommended as, depending on how the PDF is formatted, they are not accessible as they:

- don't change size to fit the browser
- are not designed for reading on screens
- it's harder to track their use
- cause difficulties for navigation and searching

This will have an impact for councils and administering authority website. Some have already picked it up and started work and others haven't. The group agreed to keep it on the agenda for the next meeting(s).

4. LGPS (Miscellaneous Amendment) Regulations 2018

LB confirmed that the above regulations had been laid on 18 December 2018 – a discussion on the changes and the group discussed what would need to be communicated. It was noted that MHCLG have confirmed that they plan to issue to statutory guidance to assist funds with implementing the survivor benefit changes. LGA understand that policy intent is for not only survivor benefits to be recalculated, but also CETVs and trivial commutations

Deferred benefits under the 1995 Regulations – need to communicate that a member no longer has to have left all local government employment to gain access to their deferred benefit early.

With regard to the correction to allow members from age 55 to apply for early payment without their former employer's consent (rather than at age 55) – some funds have paid these anyway and followed policy intent; others have not. Any joint communication will need to take this into account.

The general consensus was that funds would want to do targeted communications about this change i.e. only communicate change to pre 1/4/1998 leavers.

Survivor benefits

The group agreed on targeted communications to civil partners and same-sex spouses who are in receipt of a pension that will be adjusted, in addition to general communications to all members about the change as it will change the calculation of future survivor benefits.

A sub-group was formed which includes – Stuart Duncombe (SD), Andy Hemming (AH), BC and David Williams (DW) – Guy Hayton (GH) nominated some-one from Merseyside.

The sub-group agreed that they would wait until the LGA have issued their analysis of the regulations before starting work on the communications.

Action 2: LB to arrange a conference call with the sub-group once the LGA's analysis has been issued in order for the sub-group to agree who does what and timescales.

5. GDPR

Rachel Howe (RH) has provided the group with an overview of the outcomes of WMPF's GDPR audit and resulting actions/amendments to their DPA policies – these were noted. The group discussed that the LGA privacy notice templates also need to be reviewed (to replace references to GDPR with Data Protection Act 2018 and to reflect that we may be outside of the EU).

GH raised the issue of retention policies as he has concerns about the differences between funds and that employers are also seeking advice from funds. There was a request for the LGA to produce guidelines centrally but LB pointed out that the LGA are not data protection experts so any advice would need to be commissioned which has already been done. The group agreed that retention policies should be determined locally but that more guidance would be appreciated.

The group discussed issues around members approaching funds many years later asking for evidence of refunds, trivial commutations etc. and how this will be an issue. Discussion also took place about employers only keeping payroll data for six years – where the last 13 years' pay can be used in final salary calculations- this could be a problem.

BC mentioned guidance on retention periods in the HMRC handbook and the National Archives Retention Scheduling: employee personal records 2006 guidance. GH mentioned the latter had been updated in 2012 but as this is still before GDPR the group was unclear if it still applies.

Post meeting update: Cory Blose (CB) forwarded a link to ICO's own [retention policy](#) (updated August 2018) which states that for staff pension, pay history and termination reasons that keep records for 100 years from date of birth – they quote the [National Archives Retention Scheduling: Employee Personnel records](#) as the retention source.

Action 3: LB to contact TPO to establish where the burden of proof lies where a member comes back years later claiming not to have received a refund, trivial commutation etc. and takes it to appeal.

Action 4: the group to review the template privacy notes in April 2019.

Action 5: when the HR and payroll guides are updated they should mention what employers need to take into account when putting together their retention policies for payroll data.

6. Annual Benefit Statements

MG confirmed that the sub-group had not made any progress on the ABS project as the timings re. the software suppliers getting involved have yet to be confirmed. LB informed the group that Civica had responded to say that they would need to be notified of any changes by August 2019, for changes to be included in the 2020 statements.

Post meeting update: Aquila Heywood have since confirmed that if the changes were to be implemented for the 2020 statements, they would need them included in their release Feb/March release next year. That means development will need to be completed by early December this year to allow for testing etc before the release is rolled out to clients. Aquila Heywood would like the discussions to start as early as possible this year.

Capita – have stated “it really depends on the type of change you are proposing to make. Radical changes to calculation routines would require a greater lead in time than changes to, say, the generic template as our clients use bespoke templates which include the datasets required to meet disclosure”.

Cheryl Platts (CP) confirmed that Buckinghamshire have been working on a revised ABS template using the principles adopted by the simpler ABS document that was launched by PASA at the PLSA annual conference. A discussion took place about what needs to be included on an ABS legally and whether the group should just produce a data list rather than a template as most funds don't use the template.

The group agreed that as part of the project the sub-group should clarify what needs to be included on the data list legally. There is some confusion about whether late retirement increases should be included.

The majority of the group thought that the timescales for the project should be put back a year, with a view to implementing changes for the 2021 statements. Pamela Bruce (PB) from Lothian expressed a preference for the changes to be implemented before. The group agreed to look at the feasibility of this – a decision will be made at the next meeting when the software supplier timings are known.

Matt Allen (MA) raised the issue of divorce debits and scheme pays debits not being taken account in the ABS. The group agreed that they should be and will include this on the list of changes to be discussed with the software suppliers.

Action 5: Group to finalise timings for ABS project at next meeting

Action 6: Divorce and scheme pays debits to be included in the change request

7. Cost cap changes

LB updated the group on the latest developments in the cost cap process. Jeff Houston has started work on an employer Q&A and has asked for the group's input. CP, Carol Haywood (CH), MA, DW, GH and SD agreed to look at it and feedback by Friday 18 January.

A sub-group for member cost cap communications was agreed – this is made up of MG, Becky O’Shea (BO), AH, Neil Lewins (NL), SD and Gareth Hall (GRH) and GH.

Action 7: sub-group to feedback comments on the employer Q&A by Friday 18 January.

Action 8: LB to arrange a conference call for the middle of February for the member comms sub-group

8. Fair deal

A discussion about what needed to be communicated took place. The group decided that it would be employer communications in the main but there will be a requirement to inform members under the Disclosure 2013 Regulations.

The group agreed to produce a summary for employers once the regulations are laid. A sub-group was formed –CB, Mandy Judd (MJ) and SD.

9. Regional Communications Group

BC updated the group on the regional communications group. This included the ABS collaboration and videos. The next meeting will be held on 31 January 2019.

10. Communications Work Plan

Progress on the work plan was noted – LB to amend where appropriate

Action 9: LB to review work plan and amend as appropriate

11. AOB

Employer bite sized videos – LB confirmed this is something that the LGA want to produce and asked for assistance from the group. A discussion took place on a preferred format i.e. videos, webinars etc. and topics (APP, final pay, ill health, discretions, general employer duties). East Riding have recently produced webinars for their employers so this could be starting point. A transcript for deaf people would need to be included. A sub-group was formed consisting of: SD, CB, GH, DW and AH.

Chair and vice-chair roles – we will need to elect a new chair and vice-chair for the next meeting. MG volunteered to the chair. In line with the terms of reference, any other nominations for chair and nominations for vice-chair should be submitted to LB before the next meeting.

Action 10: nominations for chair and vice-chair to be submitted to LB before the next meeting.

Membership of the group – LB confirmed that requests from funds to send more than one representative have had to be turned down. The group is at capacity (and since the meeting now has a wait list) so participating funds can only send one person to the meeting.

Freedom and Choice – AVC guide – Mathew James from Dyfed wants to know if the group are now in full flight with the wake up process for AVCs. Not all funds were – some had issues getting the SRD data from the AVC providers so were just issuing the wake-up pack at the schemes’ NRD.

Next Meeting

3 April 2019 – 18 Smith Square.