

AGREEMENT AND ACTIONS

Communications Working Group
11am to 2pm – 3 April 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)
Dean Jukes (Tyne and Wear Pension Fund)
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 - chair (Staffordshire Pension Fund)
Matthew Allen - vice-chair (Cornwall Pension Fund)
Neil Lewins (Local Pensions Partnership)
Rachel Abbey (LGPC Secretariat)
Rebecca Clough (Shropshire Pension Fund)
Sharon Grimshaw (LGSS)
Sinead Nicholson (Northern Ireland)
Steve Makin (Avon Pension Fund)
Stuart Duncombe (West Yorkshire Pension Fund)

Dialled in

Andy Brooks (Gwent (Torfaen) Pension Fund)
Mathew James (Dyfed Pension Fund)

Apologies

Ashleigh Salter (Wiltshire Pension Fund)
Cheryl Platts (Buckinghamshire Pension Fund)
David Williams (Environment Agency)
Judith Richards (LPP)
Pamela Bruce (Lothian Pension Fund)
Stuart Duncombe (West Yorkshire)

The group introduced themselves for the benefit of new members.

2. Actions and agreements from last meeting held on 15 January 2019

The minutes from the last meeting were agreed.

Action 1. Sub-group to report on member videos progress - see item 3 below.

Action 2. Communicating LGPS (Miscellaneous Amendment) Regulations 2018 changes to members. LB confirmed that this project is complete – template [member leaflet](#) has been produced and is available on the www.lgpsregs.org website.

Action 3. LB has contacted TPO concerning the burden of proof if an administering authority believes that liability in respect of a former member has been discharged eg refund or trivial commutation payment paid, but the member is claiming that no such payment has been made. TPO has not yet sent a response and we understand that they have referred the query to their legal department

Action 4. Template privacy notices – see item 4 below.

Action 5. HR and Payroll guides to be updated to include information for employers to consider in relation to pensions administration when setting their retention schedules. Draft versions of the guides have been produced which will be published later in April 2019.

Actions 6 & 7. Annual Benefit statements – see item 5 below.

Actions 8 & 9. Cost cap changes. No Scheme changes will be introduced as a result of cost management due to the McCloud judgment. No immediate action is required.

Action 10. Communications work plan – see item 8 below

Action 11. Election of chair and vice-chair. Nominations have been received for Martin Griffiths (chair) and Matt Allen (vice-chair). The group agreed to these appointments.

3. Member website

Statistics

LB explained that statistics were not available in time for the meeting due to an IT issue. The group discussed the statistics that are usually provided and decided that the statistics should be provided annually instead of quarterly and, if possible should include:

- Which pages get the most 'hits' – to identify any member trends
- Whether people are accessing the website using mobile phones or PCs
- Numbers of users accessing the site directly or by referral from other sites

APC calculator

LB confirmed that the APC calculator in the desktop site (England & Wales) has been updated with the new factors and methodology. Updates to the mobile site are currently ongoing and are taking longer than expected due to the complexity of the methodology change. **Post meeting update: the updates to the mobile website APC calculator were finalised on 4 April.**

Action 1: LB to publish new code for APC calculators on the relevant page of www.lgpsregs.org. **Post meeting update: code uploaded on 8 April 2019.**

Member Videos

LB and Rebecca Clough (RC) covered the progress and decisions of the sub-group:

- The group agreed to proceed with producing member videos using the chosen provider – Your Landscape
- Videos should be 60 to 90 seconds
- Cost per video may be lower than originally quoted figure of £13,000, depending on level of animation
- Content of the videos to be based on Brief Scheme Guide
- Scheme Advisory Board support the production of a video covering pension tax (Annual and Lifetime Allowance) which they will fund. This video will need to be longer than 90 seconds due to the complexity of the subject
- The group stressed the importance of accessibility and agreed that text and sound will be required so that the videos can be used by those with sight or hearing impairment

Some funds have already started to produce member videos in-house and the group shared their experiences.

Action 2. LB to look at budget for 2019/20 as it may be possible to increase the funds allocated to this project, taking into account contribution to be made by the SAB.

Action 3. LB to arrange a conference call with the sub-group to agree next steps including a decision on who will consider the contents of the brief Scheme guide and how that could be translated to video format.

Employer videos

Heywood have offered to work with the LGA using the technology they have used in introducing TEC (their online training tool for pension administrators) to produce e-learning modules for LGPS employers. Civica have also expressed an interest in being involved with this project. LGPC have made it clear that any videos produced would have to be available via a publicly available website and not restricted to users of particular software.

The group supported the production of employer e-learning modules by the LGPC as this would ensure consistency across administering authorities. It was noted that a welsh language version would also be required.

PDFs and web content accessibility guidance

The purpose of the legislative changes discussed at the last meeting is to ensure that web content is accessible. Members of the group shared their knowledge of this area:

- Using Adobe Acrobat means that pdf documents can be converted to a voice file and is therefore permissible
- Some administering authorities are considering an accessibility audit of their online presence
- One administering authority has received free advice on accessibility from a charity

- Sinead Nicholson (SN) has queried whether the Heywood member portal is compliant with these new regulations

4. GDPR

Employers and administering authorities are considering their retention policies in the light of GDPR. Guidance is available from numerous sources and the group's opinion is that administering authorities would welcome central guidance.

LB has not yet heard back from TPO concerning where the burden of proof lies if a member is claiming a pension entitlement that the administering authority believes has been discharged – by payment of a refund or trivial commutation lump sum. This query is currently with their legal department.

Some administering authorities are adopting a policy in line with that of the [ICO](#) quoted in the notes of the last meeting on 15 January 2019 – retaining data up to 100 years after the member's date of birth (or for X years after liability is discharged, if later).

Action 4. LB to look into procuring legal advice on retention – both for administering authorities and employers.

Action 5. Members of the group to review the template privacy notices and feed back to LB by the first week in May. MG, Jenny Gregory (JG) and Guy Hayton (GH) volunteered. MG invited other volunteers from the group.

Action 6. LB to ask Squire Paton Boggs to review privacy notices (possibly in conjunction with **Action 4.**)

5. Annual Benefit Statements

There have been some delays to this project while the sub-group waited for a response from software suppliers concerning lead-in times.

The aim is to produce a list of data items to be included in annual benefit statements for active members from 2020 onwards. This list will replace the LGA ABS template which is rarely used. If this guidance is produced nationally the expectation is that software suppliers will not charge funds extra for development.

RC confirmed that feedback from members and member research in the form of questionnaires had been used to set the priorities in recommending changes to the ABS template. Changes requested include:

- Showing reduced benefits at 31 March for members between 55 and NPA on that date
- Pension debits from divorce or AA Scheme pays elections to be taken account of in figures provided
- A request for figures at 60 was requested (this request came from Scotland) – concern was expressed about overcomplicating the statement.

There are other areas where approaches are different at different funds:

- Some funds are considering not providing projections
- Late retirement increases. The current approach adopted most commonly appears to be that late retirement increases are included for people who are over their NPA but are not included in the projected figures at NPA for members who are under NPA on 31 March. This is a good time to review the approach to late retirement increases as 2019 is the first year that we will have members who are over age 65 but below their NPA, and the new methodology for applying the late retirement increases means that the risk of over-quoting is reduced.

Action 7. Subgroup to prepare a list of data items that should be included in an ABS extract by 3 May 2019. Set which items are mandatory and which are optional for funds to include in the ABS. Share this list with the whole fund for agreement. Final list to be distributed to software suppliers to be followed by a meeting with the subgroup.

Action 8. LGPC to look into which data items must be included.

6. Fair deal

The National LGPS Technical Group issued a [response](#) to the Fair Deal consultation on 13 March 2019. The LGA issued a [response](#) on 1 April 2019. The consultation closed on 4 April 2019.

The group was generally in favour of the introduction of 'deemed employer' status. Legislation is expected in autumn at the earliest. No immediate action, but there will be a significant exercise to communicate the changes to members and employers once the legislation is passed.

7. Regional Communications Group

Update from RC – next meeting in early April.

The group is working on combined ABS and newsletters for active and deferred members. 8 or 9 administering authorities use the deferred statement, 11 use the active statement.

Work being done on member engagement – particularly encouraging sign up to member portal. The regional group will combine ideas and produce a document that they will share with this group.

8. Communications Work Plan

Action 9. LB to update communications work plan for 2019/20.

Summary of points discussed:

- ABS to be carried forward and timings amended
- Pension taxation and member websites are standing items to remain
- Member website in the process of being updated for changes brought about by LGPS (Miscellaneous Amendment) Regulations 2018 and annual updates

Updates for 2019/20:

- Member videos
- Employer videos (the intention was for these to be in place by 31 March 2020, but this is dependent on other priorities)
- Pre-retirement booklet (regional communications group to get involved in this project)
- £95K cap – although there is no definite start date, this would involve significant member and employer communications and so should be included in the work plan with a start date – TBC dependent on consultation launch date
- Cost cap regulations – include in work plan. No current action as the process is paused.

9. AOB

Additional Pension factors

LGPC have fed back to MHCLG / GAD that issuing factors in mid / late March for implantation from 1 April puts significant pressure on pension administrators and a longer lead in time should be given in future.

Lead-in time for other factors

Factors other than additional pension factors generally have immediate effect. Although a three month lead-in time may help administrators, this would be difficult to defend if the change in factors would make some people better off (improved early retirement factors for example).

Use of social media

The groups discussed experience of using social media to communicate with Scheme members.

- Twitter most commonly used platform – increased use on the investment side
- Limited use of Facebook
- Yammer – to communicate within an organisation
- ‘Piggy-backing’ on local authority accounts was not considered a good idea because staff pensions are of no relevance to most residents and could receive negative responses
- Number of followers generally low
- Preference is for one-way traffic, not as a medium for members to reply or submit questions.
- Time and resources need to manage media and monitor responses
- Northern Ireland do not respond directly to negative comments but instead issuing a statement on member website or a global tweet.

Texting – some administering authorities have abandoned the use of texts, others are considering adopting them to let members know about specific events “your lump sum will be paid on...” or “your annual benefit statement is available to view...”

Potential for texts to be used as a way to pre-empt queries and avoid unnecessary contact.

The group hoped that the future development of member portals would allow members to choose their preferred method of communication, which could include email, text or the option to opt out of digital communications.

Certificates

Whether to demand original certificates is a local decision and a number of different approaches were represented at the group:

- Copies or scanned copies accepted - some administering authorities specifically do **not** want originals because of the risk of loss
- Certified copies accepted (including employer-certified)
- Originals only accepted
- Some administering authorities have had experience of documents being faked which has led to a more cautious approach pushed by legal / audit

Address and mortality screening

The group shared their procedures and ideas related to address and mortality screening:

- Mortality screening of pensioners generally done monthly
- Address screening of deferred and pensioner members generally done annually
- Increased online access to pension data means that fewer items are being sent by post and therefore it will take longer to find out that an address is no longer correct
- The possibility of concentrating resources on tracing those approaching minimum pensionable age was discussed. There is a danger in 'neglecting' address data for younger members because the older the address, the harder it is to trace the individual
- Retaining last known address is very important as this makes tracing more effective.

NI database changes

Proposed changes to the NI database which are set out in [bulletin 183](#) were discussed. GH suggested that weekly reminders should be sent to administering authorities who have not uploaded for 35 days (instead of 30) to take account of bank holidays.

LGPS Miscellaneous Amendment Regulations 2018

A very small number of pensions in payment which have to be adjusted as a result of the changes brought about by these regulations have been identified by administering authorities represented at the group.

Most funds have or will be communicating the changes to **all members**, not trying to identify which members may be affected and targeting them specifically.

MHCLG intend to produce statutory guidance covering actions for administering authorities to take concerning past transfer and trivial commutation payments. LGPC are in discussion with MHCLG concerning the appropriate action to take in respect of these cases.

LB reminded the group that since 2014, statutory guidance on incoming and outgoing transfers has included a definition of the spouse's pension element to be in used in the calculation of a transfer value for a single member. In order to adhere to this guidance, pension administration systems need to store information about relationship history, not just current marital status – 'divorced from same sex spouse' and 'civil partner deceased' for example.

10. Next Meeting

11 July 2019 – 18 Smith Square