

# Communications Working Group

## Agreements and actions - Thursday 4 July 2024

---

### 1. Apologies and introductions

#### Present

Alastair Johnston (**AJo**) Durham Pension Fund  
Amanda Jupp (**AJu**) Kent Pension Fund  
Andy Hemming (**AH**) West Midlands Pension Fund  
Ben Altoft (**BA**) Avon Pension Fund  
Bethany Goss (**BG**) Surrey Pension Fund  
Daniella Howell (**DH**) LGPC Secretariat  
Guy Hayton (**GH**) Merseyside Pension Fund  
Jacinta Wilmot (**JW**) Environment Agency  
Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund  
Kath Meacock (**KM**) Clwyd Pension Fund  
Lindsey Davison (**LD**) Tyne and Wear Pension Fund  
Lisa Kelly (**LK**) Staffordshire Pension Fund  
Lorraine Bennett (**LB**) LGPC Secretariat  
Louise Campbell (**LC**) North East Scotland Pension Fund  
Mandy Judd (**MJ**) Hampshire Pension Fund  
Martin Griffiths (**Chair**) Royal Borough of Windsor and Maidenhead Pension Fund  
Rachel Abbey (**RA**) LGPC Secretariat  
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund  
Stuart Duncombe (**SD**) West Yorkshire Pension Fund  
Tim O'Connor (**TO**) Enfield Pension Fund

#### Presenters

Johnathon Ryder (Landscape)  
Nicola Emery (Landscape)  
Jane Griffiths (Affinity Connect)

#### Apologies

Kevin Gerard (**KG**) Carmarthenshire Pension Fund  
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund  
Sinead Nicholson (**SN**) NILGOSC  
Becky Clough (**BC**) SAB Secretariat

The Chair welcomed everyone to the meeting, including Lisa Kelly who was attending her first meeting.

---

## **2. Subgroups**

**McCloud ABS:** Guy Hayton, Jacinta Wilmot, Louise Campbell, Stuart Duncombe, Kevin Gerard.

**McCloud letter templates:** Stuart Duncombe, Martin Griffiths, Amanda Judd, Karen Thomas, Lindsey Davison.

**McCloud webinar project:** Stuart Duncombe, Lindsey Davison, Rebecca O'Shea and Amanda Jupp.

**LGPS promotion project:** Guy Hayton, Rebecca O'Shea, Sinead Nicholson, Tim O'Connor, Mandy Jupp, Jacinta Wilmot, Becky Clough.

**Pension awareness week:** Stuart Duncombe, Andy Hemming, Bethany Goss, Louise Campbell, Kath Meacock.

**Lump sum limit documents:** Martin Griffiths, Guy Hayton, Andy Hemmings, Stuart Duncombe, Karen Thomas.

**Previous pension rights form (for McCloud):** Andy Hemming, Kath Meacock, Tim O'Connor and Alastair Johnson.

The digital engagement subgroup was disbanded, with thanks to the members for their hard work. The Chair reminded the group about the agreement at the last meeting that all members should join a subgroup.

---

## **3. Actions and agreements from last meeting held 11 April 2024**

RA reviewed the actions from the last meeting:

- Action 1: LGA finished the website updates for April 2024 changes – Tax pages and calculators.
- Action 2: AH to let LGA know if the issue with the lost pension calculator recurs.
- Action 3: LGA have published an updated version of the digital engagement guide. Going forwards, portal engagements rates will be captured in annual reports.
- Action 4: Annual report guidance to be discussed later at this meeting.
- Action 5: SAB employer survey has been completed and will be covered when we discuss the LGPS promotion project.

- Action 6: Draft version of Annual Benefit Statement technical guide finished – to be covered later.
- Action 7: Template McCloud wording agreed by subgroup and published in the April LGPC bulletin.
- Action 8: Pension awareness week slide deck – to be discussed later.
- Action 9: Lump sum declaration form shortened and improved – published, with thanks to the subgroup for their input.
- Action 10: LGA added news articles to the member websites about the new lump sum limits.
- Action 11: Workplan updated and agreed by Chair, RA still to publish final version.
- Action 12: The minutes of the last meeting have been updated to include any members who volunteered to join a subgroup at or after the last meeting. Let RA know if anyone has been missed.

---

#### **4. Member website**

##### **General discussion**

RA reminded the group to let LGA know if they spot any errors on the members websites so they can be corrected quickly. This did happen in the week of the meeting.

##### **News section**

The Chair reminded the group to let him and RA know if they think of any news articles or additional information that should be added to the member websites. No suggestions made at the meeting.

##### **New calculators**

RA gave an update on the new calculators. The new maximum AVC lump sum calculator and improved lump sum calculator are currently in the testing phase. The LGA team still has to write the wording to accompany the calculators.

**Action 1:** LGA to add an article to the bulletin after the new calculators are launched to let funds know about the new functionality and ask them to make employers aware of the developments.

---

## 5. Engagement

### LGPS promotion project

The Scheme Advisory Board (SAB) recently surveyed LGPS employers about views towards the LGPS, opting out and promoting the Scheme. SAB has published a [summary of the 53 employer responses to the survey](#):

- All respondents said the LGPS was important for staff recruitment and retention
- Most respondents already promote the LGPS to their staff using many different channels
- All respondents thought resources would be useful to them, with more than 60% of respondents positive about every resource type. A video scored highest with 84%. (In ascending order of preference: Social media tools, e-learning module, promotional leaflet, poster, video)
- Employers saw new employees as the priority for LGPS promotion, with members who have opted out second.

The group welcomed the results, which did not include any surprises.

The group discussed their current approach to promotion member education:

- Administering authorities and employers offer a mix of in-person and online pension training, sometimes as part of a pre-retirement course
- Offering courses online allows funds to reach more members, particularly those who are not able to attend during office hours
- Pre-retirement courses are more often being delivered by an external provider not the administering authority
- Advertising training in a quarterly employer newsletter leads to more interest
- AH noticed that a lot of companies are starting face-to-face training, especially in educational establishments.

The group agreed to proceed with the LGPS promotion project, with the aim of delivering all the resources considered. The next step is to decide on the information to be included in the e-learning module. This will be distilled to find the key messages that will form the basis of the video, posters, social media campaign, promotional leaflets and email footers.

AJu and JW volunteered to join the subgroup.

**Action 2:** LGPS promotional project subgroup to meet later in the summer.

---

## **6. Accessibility**

The group had no new accessibility issues to raise.

---

## **7. McCloud remedy**

### **Update on the latest position**

RA and LB provided an update on the latest developments related to the McCloud remedy:

- DLUHC has published [statutory guidance on McCloud implementation](#)
- GAD guidance on trivial commutation published
- Further GAD guidance expected shortly after the meeting – retrospective cases, divorce debits and credits
- Errors in transfer guidance examples – new version expected
- LGA team is working on the latest version of the technical guide. They will run webinars for administering authorities after it is published. The first topic will be McCloud and transfers.

**Action 3:** LB asked the group for ideas for McCloud webinar topics.

### **Letter templates**

The group did not expect to progress retrospective cases until the GAD interest calculator is available. The calculator is currently being tested.

**Action 4:** RA to arrange a meeting of the McCloud letter templates subgroup once the GAD calculator is available.

### **McCloud and annual benefit statements**

RA thanked the subgroup for agreeing the draft McCloud wording for 2023/24 annual benefit statements.

RA has shared a draft version of the updated ABS technical guide with the subgroup. No feedback has yet been received.

**Action 5:** Subgroup to provide feedback on the ABS technical guide by 18 July. LGA to update the guidance in response to that feedback and publish the new version of the guide.

DLUHC conducted a limited consultation on McCloud and annual benefit statements. They propose to remove the requirement to reflect McCloud protection in 2024

statements, and introduce a discretion not to include the information in 2025 statements. A final decision on the approach will be made by new ministers after the election.

### **Declaration of previous pension benefits**

The LGA has received requests to produce a template form to collect information about previous pension rights needed for the McCloud remedy. Funds represented on the group who have already produced a form shared it with the group in advance of the meeting.

The group agreed to produce a template version of the form. AH, KM, TO and AJo agreed to join a subgroup to work on the template. TO plans to produce an online version of the form, but will share his views on what must be included.

**Action 6:** Subgroup to meet in early August to work on the template.

### **McCloud communications needs identified by the group**

There has been increased interest about McCloud from retired members. Most funds are directing people with queries to the McCloud section of the national member websites.

### **Presentation from Affinity Connect / Landscape on McCloud resources**

The group received a presentation from Affinity Connect / Landscape on the possibility of offering member webinars on McCloud. About the webinars:

- There would be a modest cost to set up information and booking links on the member websites
- Webinars would be free to members with an option to pay for financial advice
- Separate events for England & Wales and Scotland
- Affinity Connect hopes to use the design and content of the McCloud section of the member websites as the basis of the webinars and work with the LGA on content and webinar length
- The webinars would provide information about the Scheme generally, not just the McCloud remedy.

The group was positive about the proposal with some reservations:

- Many funds were already familiar with Affinity Connect and gave positive feedback about the pre-retirement courses they provide. There is no pressure on attendees to take up the offer of individual guidance or advice

- Events would be open to deferred members who may miss out on events organised by employers and those employed by smaller employers that cannot offer this sort of event
- Most funds already use the national resources to communicate about McCloud and this fits in with providing further support nationally
- Concerns about timing – events may lead to increased contact and queries from members
- The need for clarity on who is delivering the webinar, one to one sessions and advice sessions.

The group decided to proceed with the project as long as:

- The events do not start until closer to the date that funds will start issuing annual benefit statements in 2025
- It is very clear throughout the process (website, emails, webinar and one to one sessions) who is delivering the webinars, guidance and advice
- There is no pressure put on attendees to take up the offer of one to one guidance or advice. If there are any conditions related to advice these are communicated clearly
- Feedback from the webinars is shared so that this group can make sure events are delivering accurate and useful information to members in a way that they understand.

The group recognised that some members would find out about the webinars by visiting the website. However, we are reliant on administering authorities to share information about the events to reach higher numbers of members.

SD, LD, RO and MJ agreed to join a subgroup to work with Landscape/Affinity Connect on the content of the webinars.

**Action 7:** Subgroup to meet with Affinity/Landscape in September to progress the project.

---

## 8. Pensions dashboards

The Chair reminded the group that the LGA provides regular updates on pension dashboards in the monthly LGPC bulletin.

Most funds already have an ongoing programme to improve data quality, particularly now as they prepare for the valuation in 2025 (England and Wales). Improved data quality is important for the success of dashboard matching.

The group reported low levels of member interest so far. BG highlighted that in a recent customer insight survey, most members hadn't heard about dashboards, but they were positive about the goal of dashboards.

TPR will be starting warm up communications for public service pension schemes this month. This will be followed by surveys starting in the autumn.

---

## **9. Pension Awareness Week**

### **Update from the subgroup**

AH confirmed that the subgroup has made good progress on the slide deck for in-person or online member presentations. The group agreed to embed the McCloud video in the presentation, as KM has done at her fund. Administering authorities can choose whether to include the presentation based on their audience and any technological limitations. Ideally, we will include some of the branding from the national campaign, but this is not yet available.

**Action 8:** The subgroup to finish the resources by mid-August. Next steps include:

- Final version of slide deck to RA by 12 July
- RA to make any changes to ensure consistency and accuracy
- Subgroup to make final comments
- RA to produce a Scotland version for LC to check
- Any other resources we are able to produce using design expertise available once the 2024 national campaign resources are published.

---

## **10. Abolition of the lifetime allowance**

### **Latest updates**

LGA has issued an updated version of the abolition of the lifetime allowance guide for funds. Updates to the latest version include confirmation of the position for paying supplementary pensions increase.

The declaration form does not include any information about lump sum recycling. Different funds took different approaches in the past:

- not mentioning recycling
- including questions about recycling
- referring to recycling in the notes that accompany the form
- directing members to information online in the pensions tax manual, which is not ideal as it is not aimed at members.

The retirement planning guide includes references to recycling.



**Action 9:** Members of the group to send the wording they have used to LGA. LGA to decide whether to include the information in the form or accompanying notes and make the appropriate update.

### **TTFAC application form and/or template certificate**

The LGA has received requests for a template transitional tax-free amount certificate (TTFAC) and application form. LB asked the group if they would support producing central versions for funds to use. The group has not yet received many applications but agreed that these would be useful. KT agreed to share their draft certificate which they have produced but not yet used.

**Action 10:** existing subgroup who worked on the previous pensions declaration form to work on TTFAC and application form, aiming to complete them before the next meeting in October.

### **Other issues related to the new lump limits**

MHCLG is expected to make new rules restricting the total lump sum that an LGPS member can take on retirement to 25% of the capital value of the benefits crystallising. If the member has insufficient lump sum allowance left, part of the lump sum would be a tax-free pension commencement lump sum (PCLS), the rest would be a taxable pension commencement excess lump sum (PCELS).

AH noted that a spreadsheet to calculate lump sum allowance had been shared at the regional group meeting.

**Action 12:** AH to share lump sum allowance spreadsheet with the group.

---

## **11. Closer working with technical group**

The LGPS national technical group is reviewing its terms of reference. This is because the group's purpose has changed over time. The new terms of reference are currently under consideration, but we expect the new group to focus on administration and implementation. The new group would also like to work more closely with the communications working group. Representatives from the LGA would continue to attend meetings.

Based on the information available, the group decided that there was no need for a representative of this group to attend the new technical group meetings. Instead, we plan to review meeting minutes to check for any communications issues.

**Action 13:** Add to the agenda for the next meeting when the terms of reference of the replacement for the technical group will be available.

---

## **12. Annual report guidance**

The Chair asked for feedback on the annual report guidance published by the Scheme Advisory Board, concentrating on the sections covering communications.

LK asked what the reason was for changing the timescales for deferred benefits to 30 working days. This puts funds under major pressure when they are already struggling with workloads.

**Post meeting update:** the 30 day target set out in B8 of the [SAB Annual report guidance](#) relates to the provision of information about deferred benefits. It is not a target for calculating the deferred benefits. The requirement to provide information about deferred benefits is set out in regulation 27A of The Occupational Pension Schemes (Preservation of Benefit) Regulations 1991 [SI1991/167].

GH expressed concerns about the reasons for reporting the number of phone calls and emails received and funds' ability to measure these. The data will not reveal anything about the quality of service provided. The aim is to record the significant work that administrators do on in addition to completed cases, which are easier to count.

BC representing the SAB will be attending the next meeting of the Regional Communications Group to hear feedback on the annual report guidance.

---

### **13. Regional communication groups**

#### **Feedback from regional groups**

The Welsh Communications Group has not met since the last meeting of this group.

Most of the topics discussed at the last meeting of the Regional Communications Group have already been covered at this meeting. The group was very positive about employers' appetite for LGPS promotional materials.

---

### **14. Communications work plan**

LB reviewed the workplan and confirmed that most projects are on track.

**Action 14:** RA to publish the latest version of the workplan including the agreements made at the last meeting about attendance, participation and substitutes and updates to the timing of ongoing projects.

---

## 15.AOB

### **Late payment of contributions by employers**

TPR has expressed an interest in late or non-payment of contributions by employers. LB asked whether administering authorities inform members when employers pay pension contributions late, and whether there was demand for a template document for this purpose.

The group recognised the importance of monitoring employer contributions, but concentrate their efforts on early engagement with employers to make sure late payment is not repeated. A one-off incident is not reported to members because there is no impact on the value of their pensions. Funds include any late payments in their breach log and report them to their pension committees. Early engagement with employers means the problem does not recur, meaning that the breaches are generally not material.

**Action 15:** LB and RA to inform TPR of the group's views on late payment of LGPS contributions by employers.

### **Late payment of AVCs by employers**

Late payment of AVCs by employers could have an impact on the value of member benefits. Members of the group rely on the AVC provider to let them know if an employer fails to send contributions or pays them late.

Members could be compensated for the loss of investment returns when AVC contributions are paid late. The group felt that the responsibility to calculate and arrange compensation should lie with the employer.

**Action 16:** LB and RA to review TPR General Code to find out more about responsibilities of employers and administering authorities when contributions are paid late.

---

## 16.Future Meetings

The next meeting will be on: 3 October 2024 – 11am to 2.30pm, in person.

**Action 17:** RA to set up meetings for 2025 – same arrangements as this year, two meetings in person, two hybrid, to be held on Thursdays.