

Communications Working Group

Agreements and actions - Thursday 3 October 2024

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund

Ben Altoft (**BA**) Avon Pension Fund

Bethany Goss (**BG**) Surrey Pension Fund

Jacinta Wilmot (**JW**) Environment Agency

Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund

Kath Meacock (**KM**) Clwyd Pension Fund

Kevin Gerard (**KG**) Carmarthenshire Pension Fund

Lindsey Davison (**LD**) Tyne and Wear Pension Fund

Lisa Kelly (**LK**) Staffordshire Pension Fund

Lorraine Bennett (**LB**) LGPC Secretariat

Mandy Judd (**MJ**) Hampshire Pension Fund

Martin Griffiths (**Chair**) Royal Borough of Windsor and Maidenhead Pension Fund

Rachel Abbey (**RA**) LGPC Secretariat

Sinead Nicholson (**SN**) NILGOSC

Stuart Duncombe (**SD**) West Yorkshire Pension Fund

Apologies

Amanda Jupp (**AJu**) Kent Pension Fund

Becky Clough (**BC**) SAB Secretariat

Rebecca O'Shea (**RO**) Oxfordshire Pension Fund

Sharon Grimshaw (**SG**) Northamptonshire Pension Fund

Guy Hayton (**GH**) Merseyside Pension Fund

Tim O'Connor (**TO**) Enfield Pension Fund

Andy Hemming (**AH**) West Midlands Pension Fund

Louise Campbell (**LC**) North East Scotland Pension Fund

2. Subgroups

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

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

McCloud webinar project: Alastair Johnston, Amanda Jupp, Bethany Goss, Lindsey Davison, Stuart Duncombe. Thank you to the new members of this subgroup who volunteered to join it after the last meeting.

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

Pension awareness week: Andy Hemming, Bethany Goss, Kath Meacock, Louise Campbell, Stuart Duncombe. (cover later)

Lump sum limit documents: Andy Hemming, Guy Hayton, Karen Thomas, Martin Griffiths, Stuart Duncombe. (cover later)

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

Pension credit / Budget: Alastair Johnson, Lisa Kelly, Amanda Judd and Martin Griffiths. (New group)

The work of the subgroups was covered later in the meeting.

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

RA reviewed the actions from the last meeting. Most actions were covered later at this meeting. A small number of actions have been carried forward. The (re-numbered) outstanding actions are:

Action 1: LGA to update template pension claim form/notes with recycling information.

Action 2: LGA to produce a draft TTFAC and application and pass to subgroup for review. Aim to publish before the next meeting in January.

Action 3: Replacement for the LGPS National Technical group to be added to the agenda for January meeting when their terms of reference are available.

Action 4: LGA to review TPR general code to find out more about responsibilities of employers and administering authorities when contributions are paid late (in connection with late payment of AVC contributions).

4. Member website

General discussion

The group discussed the APC calculators. There is a small lag when users input information, but this does not affect functionality. The level of promotion done by funds affects the number of users which can slow the system down.

Nothing is stored on the website when a member uses a calculator. The LGA can see how many visits there have been to a certain page.

Action 5: LB to check how many visits the APC calculator pages get.

West Yorkshire Pension Fund have recently launched a new member website. The launch went well. They have not yet received any feedback. The group agreed that this was a good sign as members are more likely to express negative views.

News section

RA added news articles to the member websites since the last meeting that cover pension awareness week (including a reminder to members to check their annual benefit statement and promoting the tools and videos available on the websites), and the new/improved calculators.

The group made suggestions for new articles or features for the websites:

- Draw attention to the strike information for members as the main unions are balloting on strike action
- Budget planning tools – some funds have their own tool that they use to promote AVC/APC where there is a shortfall

Action 6: LGA to add a news article directing members to the strike resources.

Action 7: SN to share NILGOSC article about the MoneyHelper budget planner and useful links

Action 8: LGA to add a news article about the budget planner and consider adding links to it from other parts of the member websites.

New lump sum calculators

The LGA has improved the lump sum calculators for members. The lump sum calculator can now be used to model the options for a member with an AVC and there is a new tool to work out the maximum AVC fund that could be taken as a lump sum based on the value of main scheme benefits in the LGPS. The LGA

still plans to review the rest of the site to add links to the calculators in appropriate places.

Action 9: RA to add a link to 'How to use your AVC' at the result stage of the maximum AVC lump sum tool.

Feedback about the improved lump sum tool was positive. Some funds have been able to refer members to it instead of having to produce estimates for them.

5. Engagement

General discussion

The group discussed new entrants – how funds communicate with them and what problems they have encountered. The group discussed a number of initiatives for new entrants:

- including an LGPS video as part of the induction process
- automating communications to new members
- an onboarding area of the fund's website – what to do in your first year of LGPS membership?
- monthly online webinar for new joiners promoted by employers – use questions and feedback to review the fund's website and how easy that information is to find
- some funds offer presentations in person – staff who are not office based prefer in-person events. A certain number of attendees is required, with smaller employers encouraged to join together
- member portals – include a demonstration at member events to encourage sign-up and self-service wherever possible
- some individuals can dominate events with their questions and comments. Where events are online, some funds allow questions only in chat so the pension staff remain in control of how long is devoted to each question
- offer walk-in clinics for members. People often ask for financial advice even though promotional materials make it clear that is not on offer.

Pension awareness week

Template member presentations were published in August to use in Pension Awareness week 2024. Thank you to the subgroup for their hard work in producing and checking the templates.

The group discussed the need for a Welsh translation of the presentation. Some funds have turned the presentation into a video rather than using it for a 'live' event. They have used [Clipchamp](#) or [Narakeet](#). This can be used to produce an automated voice-over including Welsh language.

The group decided to keep the subgroup active to work on resources for pension awareness week 2025. They will consider the suggestions made by the group.

Action 10: Pension awareness week subgroup to meet in March 2025 to start work on resources for that year's event.

LGPS promotion project

Following an employer survey in summer, the group met in September to discuss the next steps for this project. We plan to produce an e-learning module, video, leaflet, posters, email footer and template social media posts aimed at promoting the benefits of LGPS membership. These will be aimed primarily at new joiners, but could also be used for those who have opted out and to educate existing scheme members. We expect them to be used by employers, but administering authorities are likely to include some materials on the fund website.

Action 11: RA to send a summary of the key messages for each 'medium' to the subgroup for comment.

Action 12: LGA to start procurement process to find a supplier for the LGPS promotion project.

6. Accessibility

New issues

The group discussed organisations that check website accessibility:

- A number of funds use [Siteimprove](#) to monitor the accessibility of their websites. The online subscription contract provides a higher quality check than is offered by the free tool. The service covers spelling, checks for broken links, headings as well as coding.
- One fund's IT team has a bot to check pdfs for accessibility before they are published
- The accessibility accreditation on the member websites has lapsed. The LGA team needs to decide on a how to check going forwards – use in-house resources, an annual or ongoing review, online tools or a combination of these.

Action 13: LGA to remove accreditation and review accessibility statement.

7. McCloud remedy

Latest updates

RA gave an update on the latest developments to do with the McCloud remedy:

- LGPS regulations in England & Wales and Northern Ireland modified to remove the requirement to reflect McCloud protection in 2024 statements. The changes also introduce a discretion in 2025 statements for members or groups of members. We are currently waiting to see whether there will be MHCLG guidance on exercising that discretion.
- The LGPS regulations in Scotland have not yet been updated. TPR expects Scottish funds to report not reflecting McCloud in 2024 statements as a material breach of the law.
- GAD interest calculator to work out interest on retrospective McCloud cases in England and Wales has been published. We expect a Scottish version very shortly, but a small change in regulations is required
- Flexible retirement GAD guidance for England and Wales updated for McCloud
- GAD guidance on retrospective cases in Scotland published
- Teachers' Pension Scheme (TPS) excess service - the project timeline has been updated, TPs and MHCLG have now agreed on the calculation of interest, but we are still waiting for spreadsheet for the next stage of the project to be finalised.
- The LGA team will be delivering McCloud webinars in October – two general events, and two covering transfers.

Letter templates

The subgroup worked on new template letters since the last meeting. They have written first drafts of letters to pensioners and dependants who are owed arrears or top-up payments because of the McCloud remedy. These reflect the position for the payment of interest.

Action 14: RA to check the drafts, make any updates and update the Template letters and disclosure wording document.

Action 15: Raise the issue of McCloud communication at regional groups and request any further templates to address any common issues that arise.

The group agreed to keep the subgroup active for now in case any such requests were received.

McCloud webinars

The subgroup met with representatives from Affinity Connect and Landscape in September to start the project. Affinity will work on the presentation with a view to having the booking system open in January 2025 and the first events taking place in March 2025. The next meeting will be at the end of October, with monthly meetings after that.

McCloud ABS wording

RA published the ABS technical guide for England and Wales at the end of July. A Scottish version has now been published after being checked by Scottish funds. Many thanks to the working group for their input on the guide.

Software suppliers now know what data should be produced for active member benefit statements from 2025 onwards for members protected by the McCloud remedy. The next steps for the subgroup are to:

- decide whether to recommend what additional figures to include in a statement for a McCloud-protected member
- decide what different groups to write template ABS wording for
- write template paragraphs for those groups.

It makes sense to do this when we know what software suppliers will deliver. The group agreed that December would be a good time to meet for this purpose.

Action 16: Subgroup to meet in December, unless conversations with software suppliers before then suggest that is too soon to know what will be delivered for 2025 ABSs.

McCloud previous pension benefits form

RA has published two versions of the form, with sincere thanks to the subgroup for their input. The two forms reflect the different approaches taken by funds:

- ask everyone to complete the form
- only ask members to complete the form if their previous membership will affect their McCloud protection status.

Other McCloud communications needs identified by funds

The Chair invited comments about any other McCloud communication needs identified by funds.

The possibility of a central list of funds who continued to collect hours changes was discussed. The general feeling was that very few funds could say definitively that they had collected and verified all the relevant service details needed to implement the McCloud remedy. Additional information will be required in certain cases anyway, and those cases will need to be re-visited. It is important that all administering authorities are aware that checking, verifying and querying service details remains the responsibility of the sending fund, even if the interfund took place some years ago.

The group recommended that this is discussed at regional groups – most interfunds will occur between funds that are geographically close to each other

and so this will allow information to be shared with funds who most commonly deal with each other.

Action 17: Regional groups to discuss whether there is support for a central list of funds who continued to collect hours and feedback at the next meeting.

8. Pensions dashboards

Latest updates

RA and LB covered the latest updates on pensions dashboards:

- The LGA has published two guides:
 - Dashboards connection guide – covering the steps needed to connect to the ‘ecosystem’ and including links to useful resources
 - AVCs and dashboards administrator guide – aiming for consistency within the approaches taken by AVC suppliers to provide AVC data to dashboards.
- TPR has published its [dashboard compliance and enforcement policy](#) and updated its [breach of law guidance](#)
- PDP has updated the [Draft technical standards v1.1](#). These set out how providers and schemes will interact with dashboards ‘architecture’
- GOV.UK One Login will be used to verify dashboards users’ identities – this will be easier for users who have previously registered with One Login for other Government services
- Two public service pension schemes are changing their pension software supplier and may defer their dashboards connection dates. This may affect the level of coverage offered by dashboards and therefore could affect the date of the dashboard available point.
- There will be multiple dashboards operated by commercial providers. They will have to adhere to strict rules about what information they must display to users.
- Concerns about the performance of Scottish Widows as an AVC provider have been discussed at the national technical group. TPR will be collecting contact information for every AVC provider and their involvement may serve to improve performance and engagement.

9. Abolition of the lifetime allowance

Latest updates

HMRC consulted on legislation changes over the summer to address issues with the existing legislation. Most relevant are the changes to rules about:

- transitional tax-free amount certificates (TTFAC)

- the requirement for schemes to convert an LTA percentage to a lump sum amount only if the member is relying on a TTFAC
- Trivial commutation limits.

Template TTFAC and application form

This action has been carried forward from the last meeting – see Action 2 above.

10. Midlife MOT

The group discussed the possibility of producing resources for members in the middle of their working lives. Pre-retirement courses are useful, but could be too late for a member to make changes that would have a significant impact on their income in retirement.

The group agreed to take this forward, but to start the project in 2025 as the group's limited capacity is already stretched across a number of projects.

Action 18: Group to consider the needs of this group and share any examples of good practice in advance of the next meeting when we will discuss this topic again.

11. Pension credit / Budget 2024

There has been much speculation about what changes the Government might make to pension rules in the Budget on 30 October 2024. The Government is also encouraging pensioners to check if they can apply for pension credit.

AJo, LK, MJ and MG agreed to join a subgroup to draft member communications to explain any changes and promote awareness of pension credit.

Action 19: RA to arrange a meeting of the subgroup shortly after Budget day. The [news article on the member website from 2022](#) may be useful, as is the [Pension credit](#) page of the GOV.UK website.

12. Regional communication groups

Feedback from Regional Communications Group

LK and KM provided an update from the most recent meeting in July when the group discussed:

- sharing addresses between administering authorities – the data sharing agreement for the NI database allows this
- low AVC take-up rates, whether the introduction of a salary sacrifice arrangements causes an increase, could a 'midlife MOT' encourage members to start an AVC?

- SAB projects – opt outs, gender pensions gap, unpaid absences, annual report guidance

Welsh group

KT and KG provided an update from the Welsh communications group:

- resources affect what funds can achieve for pension awareness week, particularly as they have to provide communications in two languages
- funds are looking to increase portal sign-up rates to increase self-service and ease pressure on administration teams
- member engagement projects – what to think about 5, 10 or 15 years before retirement.

The group agreed that levels of resources have a significant impact on what funds can achieve in terms of member and employer communications. The resources devoted to communications are not directly linked of the size of the fund. Some funds rely on council resources to update websites. Different definitions of communications across different organisations makes it difficult to compare resourcing.

13. Communications work plan

RA has published an updated version of the Communications workplan. Completed projects have been updated and timescales on some projects have shifted slightly.

14. AOB

JW asked whether other administering authorities require a medical assessment when a member applies to start paying an APC. Different approaches were discussed:

- Member has a form for the GP to complete to confirm that they are in reasonably good health. There have been complaints about the vagueness of the request. In the past, GPs charged a fee for the assessment, but now some are refusing to complete it.
- Self-certification – follow up with employer to check for sickness absence.
- Use IRMP to undertake the assessment, with the member meeting the cost.

LK asked whether any other funds had considered asking members who had elected to opt out of digital communications to re-visit or confirm their election. Some of these elections were made many years ago and the member may have changed their preference. The group noted that the annual benefit statement process was more complicated because of the requirement to produce paper

statements for members who had made such an election. Some funds also produce paper statements for members who have not supplied a valid email address.

No one had yet asked members to re-visit their election, but they could see the potential benefit in doing so. LK plans to contact this group when they launch a new version of the member portal.

Action 19: LK to report back to the group when they have contacted members who previously opted out of digital communications.

The group discussed what the new Government's priorities were for pensions and any indications of what that might mean for the LGPS.

The group discussed terminology. As part of a recent member communications project, RA decide to keep terminology consistent with the language we use on the member website. In some cases the differences are minor, and we expect funds to make local changes in those instances. Funds may have made a conscious decision to stop using certain wording – 'active member' for example. Alignment across all funds would be near impossible. But the group agreed to consider the issue and raise any changes that they think we should adopt in centrally-produced communications.

15. Future Meetings

9 January 2025 hybrid

3 April 2025 Smith Square

26 June 2025 hybrid