

Communications Working Group

Agreements and actions - Thursday 9 January 2025

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund
Alison Robb (**AR**) Lothian Pension Fund
Amanda Jupp (**AJu**) Kent Pension Fund
Andy Hemming (**AH**) West Midlands Pension Fund
Becky Clough (**BC**) SAB Secretariat
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund
Ben Altoft (**BA**) Avon Pension Fund
Bethany Goss (**BG**) Surrey Pension Fund
Guy Hayton (**GH**) Merseyside Pension Fund
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
Louise Campbell (**LC**) North East Scotland Pension Fund
Mandy Judd (**MJ**) Hampshire Pension Fund
Martin Griffiths (**Chair**) Royal County of Berkshire Pension Fund
Rachel Abbey (**RA**) LGPC Secretariat
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund
Sinead Nicholson (**SN**) NILGOSC
Stuart Duncombe (**SD**) West Yorkshire Pension Fund
Tim O'Connor (**TO**) Enfield Pension Fund

Apologies

Jacinta Wilmot (**JW**) Environment Agency

The Chair welcomed the group to the first meeting of 2025, particularly AR who was attending her first meeting.

The Chair thanked Mandy Judd for her contributions to the work and projects of the group. His thanks were echoed by the rest of the group. MJ confirmed that she would be leaving her job in March, and she was happy to contribute to the work of this group until then.

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.

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.

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

Pension credit / Budget: Alastair Johnson, Lisa Kelly, Amanda Judd and Martin Griffiths. This project is complete and the group has been disbanded, with thanks to the members who participated.

Member website review subgroup: Andy Hemmings, Martin Griffiths, Becky O'Shea, Sharon Grimshaw.

3. Actions and agreements from last meeting held 3 October 2024

RA and MG reviewed the actions from the last meeting. RA apologised for the fact that the LGPC Secretariat has not been able to progress all of the actions. Many of the actions are covered later in these minutes. Completed actions not covered later in these minutes are:

Action 4: LB has reviewed the TPR general code in connection with the late payment of AVCs by employers. The group discussed the issue:

- The Code includes a lot of information about managing contributions

- Funds are reviewing their processes against the Code, some with assistance from an actuarial fund, internal or external auditors
- One AVC supplier used to update administering authorities regularly about any employers who failed to pay AVC contributions or paid them late
- Some members of the group plan to re-visit the review to make sure that monitoring payment of both AVCs and main scheme contributions are covered
- Administering authorities should report an employer that fails to pay AVC contributions on time to the Pensions Regulator. The employer may also have to meet the cost of any investment loss incurred because of the delay.

(New) **Action 1:** LGA will issue information about administering authorities' responsibilities in connection with employer contributions in a future bulletin.

Action 5: The group briefly discussed the member website statistics, which RA shared after the meeting.

Action 17: Two regional groups have discussed whether there is support for a central list of funds who continued to collect hours (in connection with interfunds). One group had arranged to share this information at a local level. The general feeling was that this was the best approach, as most interfunds take place between funds that are geographically close together. Any regional groups that reach a different conclusion can raise this issue again at a future meeting.

Action 19: LK was to report back to the group after contacting members who previously opted out of digital communications. This has been delayed due to other commitments. Members of the groups have a rolling programme to encourage members to sign up to the portal. They generally concentrate their efforts on active and deferred members rather than pensioners.

The (re-numbered) actions that will be carried forward are:

Action 2: LGA to update template pension claim form/notes with recycling information.

Action 3: LGA to produce a draft TTFAC and application and pass to subgroup for review. Aim to publish before the next meeting in January.

Action 4: RA to send a summary of the key messages for each 'medium' to the promotion subgroup for comment.

Action 5: LGA to start procurement process to find a supplier for the LGPS promotion project.

Action 6: RA to check the drafts, make any updates and update the template letters and disclosure wording document.

Action 7: Pension awareness week subgroup to meet in March 2025 to start work on resources for this year's event.

4. Member website

General discussion

There had been a problem with captions not appearing on videos. The problem originated at Vimeo where the videos are hosted. It has been corrected, but SG noted that the software she uses for accessibility checking does not 'recognise' the captions.

There were some negative comments about the member website:

- Some things are hard to find and there are problems with the search facility, although no examples were provided
- Information about death benefits was hard to find
- It may not be obvious to members that information on retirement benefits is in the 'Planning' section.

LB noted that decisions about the website were made by a subgroup while was in development. The LGA is keen to keep the website under review to make sure that it is up to date. The group decided to form a subgroup to review the website and report back at future meetings.

Action 8: Group members to contact the MG or AH with any comments about the member website or to volunteer to join the subgroup.

Action 9: Subgroup made up of MG, AH, RO and SG to feed back their comments at the next meeting.

News section

RA confirmed that various news articles had been added to the member websites since the last meeting:

October 2024: strike action and your pension and Pensions increase 2025 added

November 2024: Budget 2024 and the LGPS added, including:

- information about the proposed changes to inheritance tax
- links to find out more about what is paid when an LGPS member dies
- the importance of keeping your expression of wish details up to date.

December 2024: Pension credit, referencing the 21 December 2024 deadline for applying that could have meant the individual qualified for the winter fuel payment.

January 2025: MoneyHelper budget planner, RA also added links to the planner on the 'Paying less' and 'Taking your pension' pages.

MG and RA thanked the subgroup members who contributed to the November and December news articles. That subgroup has now been wound up.

Tools

The annual allowance tools have now been updated for the increased limit of £60,000 from 2023/24 £60,000.

There are still some problems with inputs on all the calculators. These involve how the calculator responds to the input of pence. LGA are looking at the best solutions to the problem.

5. Engagement

General discussion

MG asked if there had been any recent developments on engaging with employers or members.

AH told the group that WMPF are developing an app for LGPS members. It is not integrated with the pension software nor the member portal. Its purpose is to provide general information and signpost users to where they can find additional information. The app includes links to PLSA, LGA and DWP resources, with QR codes to link to pension fund events.

The group agreed that members expect information to be available via an app. This is a question that comes up frequently at member events. Members expect the app to be linked to 'live' pension information. No other funds represented on the group were currently considering launching an app until it can be linked to the member portal, allowing the member to make updates and run calculations.

Heywood are rolling out a new version of the member portal known as Engage. SN asked if anyone was already live with this system and how they had communicated the launch with members. Funds are at different stages:

- NESPF went live with Engage in 2023. Testing the system took longer than expected, meaning the system was live a short time before annual benefit statements were issued. It was therefore not possible to do a 'gradual' launch, and they had to launch to all active and deferred members in a short space of time. They used ABS comms to tell members about the new system.
- Kent Pension Fund went live in May 2024. They updated the website and wrote to all registered members setting out how to re-register for the new system. They have seen an increase in user numbers. This could be because they mention the portal at the end of any webinar they deliver, and are now making ABSs available on the portal
- Berkshire Pension Fund is planning a 'soft' launch when 2025 ABSs are issued. They will provide information about the changes when someone logs on.

Funds that have already gone live did see an increase in member queries, but most members manage to navigate the system without help.

BA asked whether the new security features offered by Engage, such as two-factor authentication and one time passcodes have improved the product. LC has identified some problems in testing and has not yet turned these features on.

Action 10: LC to feedback on security features of Engage at the next meeting.

There have been some improvements for members with multiple employments. However, job title is used to distinguish between records. SN confirmed that NILGOSC has not always collected job title, nor kept it up to date. The field may be blank or include an employer code. AJu confirmed that they have used payroll number instead of job title.

All Heywood clients will be moving to Engage over the coming months. Group members can share their experiences at future meetings.

Pension awareness week

The subgroup will meet in March 2025 to kick off work for this year's event. We will use that meeting to discuss what resources we could produce beyond updating the 2024 presentation.

LGPS promotion project

This project is currently with the LGA team to progress procurement and planning. The subgroup will meet when the LGA team is able to devote more time to the project.

6. Accessibility

KM asked whether anyone on the group uses a screen reader that they could recommend. Their IT department is looking to procure one that they can access through their network. Members of the group had used JAWS and NVDA.

7. McCloud remedy

Update on latest position

The LGA published a Club calculator for England and Wales in December, followed by a version for Scotland in January. The basic spreadsheets are designed to provide the figures and other information the receiving scheme needs when a member protected by the McCloud remedy completes a Club transfer to a different public service pension scheme.

Amendment Regulations will come into force in Scotland in February 2025 that relate to the underpin. The same discretion concerning 2025 ABSs will be introduced in Scotland that applies in England and Wales. The other changes are minor ones that generally align the position with existing rules in England and Wales, particularly in relation to interest.

MHCLG has updated the actuarial guidance on transfers. The main changes cover how a member's McCloud protection affects the transfer calculation.

The LGA published an updated version of the McCloud technical guide in October 2024 that reflects recent updates.

TPS excess service

The LGA regularly meets with the DfE and Capita. Progress has been made at recent meetings that will remove a significant number of members from the scope of this project. Although it is frustrating that it has taken so long to reach this point, the end result will be far fewer members moving to the LGPS.

AJu noted that a number of employers have contacted the Kent Pension Fund about this process. They have referred them back to TPS.

Letter templates subgroup

The letters the subgroup produced are still with RA to check and publish. RA is also working on updates to the aggregation letters to factor in McCloud.

The Chair asked the group to feedback at future meetings if they identify any communication needs associated with McCloud. These should be letters that will be needed by a number of funds, not letters for one-off or rare situations.

McCloud webinars

This project is progressing well. RA thanked the subgroup for their participation, particularly in responding within tight deadlines. The subgroup has checked and fed back on the first two drafts of the Affinity presentation.

RA shared draft versions of the pages that will appear on the member websites the week before the meeting, with some comments on the content. The pages are based on the same branding and illustrations that are used on the rest of the site, as expected. The subgroup was happy to proceed based on RA's comments on the understanding that it will be possible to make wording changes later in the process.

ABS wording subgroup

The work of this group is currently on hold as administering authorities wait to find out what their software suppliers will deliver for 2025 ABSs. LK confirmed that Heywood's regular round of regional meetings are taking place in February. Heywood clients should have a better idea of their position after those meetings. LD expressed concern about the length of time it will take to test any updates thoroughly before they are made 'live'. There is currently less certainty about the timetable for Civica clients.

Action 11: ABS wording subgroup to meet at the end of February to discuss next steps.

8. Pensions dashboards

Latest updates

The LGA re-issued their dashboards connection guide in December 2024. There have been changes to the section covering new joiners and the timescales that apply when they use a dashboard.

The Pensions Regulator (TPR) continues with its dashboard communications, including nudges to pension providers and bulletins on current hot topics. The LGA team meets regularly with TPR to catch up on dashboard progress.

Four funds represented on the group have already chosen their ISP and started preliminary testing. LK confirmed that testing at Staffordshire Pension Fund has gone very smoothly. She attributes this success to the high quality of their data. They did change their matching criteria in response to some problems identified early in the process. LK advises that retaining a previous post code in the address field for members whose current address is unknown will help with matching.

Action 12: LK to share matching criteria with the group.

This is a visual representation of how data matching will work for their fund, that gives an idea of the options available. What choice each fund may make will depend on various factors, including data quality. The same option will not be appropriate for all administering authorities.

9. Abolition of the lifetime allowance

Latest updates

LB updated the group on the latest developments:

- two new SIs came into force in November 2024 to correct errors in the rules introduced in April
- these include changes to the rules relating to transitional tax-free amount certificates (TTFAC) and to correct the trivial commutation limit
- the [Pensions Tax Manual](#) has not yet been updated to reflect the latest position
- the latest changes are summarised in [Pension Schemes Newsletter 165](#)
- the LGA team is currently working through the changes and plans to publish the updated technical guide in February
- the LGA team continues to engage with MHCLG on the importance of changing the LGPS regulations in response the abolition of the lifetime allowance
- there has been no indication since the General Election that the Government plans to reinstate the lifetime allowance.

TTFAC application form and template certificate

LGA team will complete these after they have digested the most recent changes. The existing subgroup will check the templates.

10. Midlife MOT

The Chair asked whether anyone had any examples of resources produced for this group. SD shared a link to [financial wellbeing courses offered by WYPF](#) and delivered by Affinity Connect. Although not specifically targeted at this group, this course does would be suitable for them.

The group agreed that it would be beneficial to produce resources for this group, but that it was not practical to start the project now.

Action 13: Keep the Midlife MOT on the agenda for future meetings with a view to setting up a subgroup when some current ongoing projects come to an end.

11. National POG

The group discussed the National Pension Officer Group (NPOG) – the successor to the LGPS Technical Group. The purpose of NPOG is very different from the purpose of this group. The group decided that regional POGs were the best route for raising communications issues that will feed into the work of this group.

The Chair encouraged members to discuss the Communications Working Group at regional meetings and gather views and details of any unmet communications needs that way.

12. Regional communication groups

Welsh communications group

KG provided an update from the most recent Welsh communications group meeting at which they discussed:

- the national LGPS member website
- 2025 annual benefit statements
- abolition of the lifetime allowance
- the best way to record when policies are reviewed
- the potential to share common policies.

Regional communications group

Most of the issues discussed at the most recent Regional Communications group meeting are already on the agenda for this meeting.

One new topic was raised at a Quietroom seminar on AI. They demonstrated that using AI to read a webpage or online document can drastically change the

meaning of the content. There is not much that the owner of the resource can do to prevent this. Different AI tools work in different ways. Even if a webpage was changed to give acceptable results when one product was used, using a different AI tool could yield different and inaccurate results. Members of the regional group were considering adding a disclaimer to explain that they can't be held responsible for any incorrect information that a user gets by reading resources through an AI tool.

13. Communications workplan

Action 14: RA to review and update the workplan as necessary.

14. AOB

The Chair let the group know that it has been two years since the Chair and Vice Chair were elected and that a new term for each post will start in April.

Action 15: Any member of the group that is interested in taking on the Chair or Vice Chair position should contact RA by the end of February.

Normal minimum pension age

LK asked what information funds should be providing to a member involved in a transfer of pension rights with a protected pension age. The LGA provided information in [Bulletin 216](#) (see page 11) on what details should be shared with the other scheme involved in the transfer.

The LGA continues to push MHCLG for a decision on whether the regulations will be amended to allow members to exercise a protected pension age in the LGPS.

Origo transfer service

BA asked whether anyone used the Origo transfer service to facilitate pension transfers. KT had considered it, but it could not be used by public service pension schemes.

Digital v paper forms

BA asked whether other funds accept a digital version of a transfer enquiry form or whether they still require a 'wet' signature. There was a variety of approaches, with some funds having moved to digital forms and others still requiring a signature. Those that do use a digital form have found a small number of other schemes refuse their request for information because they have not provided a signature.

BG said that Surrey Pension Fund is considering increasing the use of online forms. She asked whether other funds that used them had linked them to their pension software or whether the completed forms were received by email. Funds had different experiences:

- Online forms are integrated with the member portal, but this is something the fund developed. It was not a standard feature of their software.
- The fund is notified about completed online forms by email. The subject of the email is determined by the form that has been completed, making them easy to spot and allocate quickly.
- One fund is investigating whether users can download a completed online form as a pdf, which could then be uploaded to the member portal.

15. Future Meetings

3 April 2025 Smith Square

26 June 2025 hybrid.