

Communications Working Group

Agreements and Actions

Tuesday 8 June 2021 - Microsoft Teams meeting

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund
Amanda Jupp (**AJu**) Surrey Pension Fund
Andy Hemming (**AH**) West Midlands Pension Fund
Becky Clough (**BC**) Shropshire Pension Fund
Ben Altoft (**BA**) Avon Pension Fund
Guy Hayton (**GH**) Merseyside Pension Fund
Jacinta Wilmot (**JW**) Environment Agency
Karen Brooker (**KB**) Kent Pension Fund
Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund
Kath Meacock (**KM**) Flintshire Pension Fund
Lindsey Davison (**LD**) Tyne and Wear Pension Fund
Lorraine Bennett (**LB**) LGPC Secretariat
Mandy Judd (**MJ**) Hampshire Pension Fund
Martin Griffiths (**chair**) Staffordshire Pension Fund
Mathew James (**MJa**) Dyfed Pension Fund
Matthew Allen (**vice-chair**) Cornwall Pension Fund
Pamela Bruce (**PB**) Lothian Pension Fund
Rachel Abbey (**RA**) LGPC Secretariat
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund
Stuart Duncombe (**SD**) West Yorkshire Pension Fund
William Girvan (**WG**) NILGOSC

2. Subgroups

Digital engagement subgroup: Jenny Gregory, Becky O'Shea, Kath Meacock, Stuart Duncombe, Jacinta Wilmot and Amanda Jupp.

Letter templates subgroup: Stuart Duncombe, Sharon Grimshaw, Ben Altoft, Karen Thomas.

Employer ill health briefing note subgroup: Stuart Duncombe, Guy Hayton, Mandy Judd (or another rep from Hampshire), Martin Griffiths.

McCloud subgroup: Martin Griffiths, Matthew Allen, Kath Meacock, Lindsey Davison and Amanda Jupp.

Exit payment reform employer subgroup: Matthew Allen, Guy Hayton, Jenny Gregory, Stuart Duncombe and Rebecca Clough.

Exit payment reform member subgroup: Martin Griffiths, Amanda Judd, Rebecca O'Shea (or Jenny Wylie), Jacinta Wilmot and Steve Jones.

Member website subgroup: Rebecca Clough. Leah Swane, Rebecca O'Shea, Andy Hemming, Sharon Grimshaw, Karen Brooker, Louise Campbell (Scotland).

Pension credit wording subgroup: Martin Griffiths, Stuart Duncombe, Alastair Johnson and Guy Hayton.

3. Actions and agreements from last meeting held 9 March 2021

LB confirmed that all the action points had been completed except Action 6 which is carried forward.

Action 1: LGA to review member website news page. The page was written following the publication of the Directions that disapplied the exit payment cap, but may need further revision now that the regulations have been revoked.

4. COVID-19

Updates from the group

The Chair asked whether funds are now meeting scheme members in person. There was a range of responses:

- not meeting scheme members face to face
- waiting to see if restrictions are lifted on 21 June and review at that time
- not encouraging in person appointments, but those funds with staff working on site will meet scheme members who turn up at the office on spec.

5. Member website

Website preview

LB and RA shared screen shots of the new website for England and Wales with the group and invited comments. The group was positive about the feel of the website, but raised concerns about the illustrations. Concerns included:

- size of the illustrations, particularly if viewed on a small screen
- accessibility – some funds have followed gov.uk example and not included any images to improve the accessibility of their websites
- inclusivity – the illustrations do not represent a range of ages, races or abilities.

LB confirmed that ‘stock’ images were being used. The budget does not extend to designing bespoke illustrations for us. This limits the extent of any changes we can make.

LB confirmed that the Scottish version of member website will be a copy of the England and Wales site, with adjustments for scheme differences and colour theme. Louise Campbell from North East Scotland Pension Fund is part of the sub-group.

Action 2: BC to share with regional communications group and ask for feedback by 18 June 2021. The group to share any additional comments with LB and RA so they can feed into ongoing discussions with Landscape.

6. Digital engagement

Subgroup update

Jenny Gregory was not able to progress the project before she left her job. She offered to continue with the project in her new role, but it is not possible for her to do so. LB asked for volunteers for this group. JW, AJu and SD put themselves forward.

The group discussed their experiences of launching and encouraging participation in a member portal:

- The amount of support members need to sign up was much greater than expected. This was the experience of both Heywood and Civica clients. WG reported half of the people who signed up contacted the team for support. BC’s view is that the sign-up process is where software suppliers

should be concentrating their resources. Having excellent calculators and other resources is useless if people give up during the registration process.

- Many funds now have a dedicated team that deals specifically with member portal queries.
- Many funds already make annual benefit statements available online, or will from this year. There were concerns about the number of people who do not sign up and therefore do not see their statement. This information is visible for statements available online. There may be a similar number of people who do not look at paper statements, but there is no way to know.
- Those funds who have offered a member portal for many years noted that encouraging members to sign up is an ongoing project, not a one-off exercise when they launched the system.
- Members who have signed up are making use of the tools and resources available – estimates, updating expression of wish details and obtaining P60s.
- Funds are looking for ways to encourage registration and make it easier. Essex found a way of pre-registering members for the portal (Civica). PB confirmed that Lothian will start to use Altair to send out activation codes by email to new members. This process is possible because personal and work email addresses can be recorded on Altair.
- Some funds want to contact new scheme members by email, but are having problems getting email addresses from employers. The group noted that scheme employers have a duty to share data with the administering authority, as set out in the [Template memorandum of understanding](#). Employers must include details of the information that will be shared in their privacy notice.

Action 3: RA to share the survey results with the subgroup. Subgroup to meet in two weeks to discuss next steps.

7. Exit payment reforms

Update on latest position

The Government remains committed to capping exit costs in the public sector and we expect a consultation later in 2021 to introduce a cap in some form. HM Treasury (HMT) efforts will be concentrated on the Public Service Pension Bill, which will limit the time available for other legislation.

HMT has recently issued [Guidance on Special Severance Payments](#). This guidance does not apply to local authorities. We expect MHCLG to issue guidance for local authorities in the coming weeks. It is not certain whether the HMT guidance applies to academies.

Future communications

The group does not think it is worth producing member communications at this time. We will re-visit this topic when we know more about how the cap will operate.

Administering authorities may wish to continue to include a warning in any redundancy or efficiency quotes they provide to employers. That warning would tell employers that the estimate has been produced in line with the current rules, but that those rules may change when the Government reforms public sector exit payments.

8. McCloud remedy

Update

LB confirmed that there are concerns about timing. LGPS amendments are likely to come after the Public Service Pensions Bill is passed. Software suppliers may be reticent to invest in system development until final details of the remedy are known.

The group discussed their progress:

- Those funds that have continued to collect hours and service break data intend to ask their employers to check and certify or correct the details already held in the pension database. They are looking for a way to extract the relevant information to send to employers.
- Some funds have collected data from employers but are not yet able to upload it to the database

- There are concerns about software supplier progress and decisions on priorities, such as reports that do not deliver useful results.

LB confirmed that the LGA pensions team and SAB representatives will be meeting regularly with software suppliers to discuss their plans and progress in this area.

Future communications

The group had not experienced an increase in member queries about the McCloud remedy and do not believe there is a need for member-focussed communications at this time.

Some funds intend to include brief information about McCloud in newsletters or notes that accompany annual benefit statements to keep members informed. Flintshire intends to use the [Written Ministerial Statement on McCloud and the LGPS](#) as the basis for a Plain English message for members.

In 2020, this group and the LGA produced wording to include in annual benefit statements that was approved by MHCLG and HM Treasury. You can find the wording in [Bulletin 199](#).

9. Distribution of death grant

Information to send to those receiving a death grant and those who have made a claim but have not been awarded a share (See [Bulletin 210](#)).

In general, the group is not providing the level of detail suggested in Bulletin 210 when they decide how to distribute a death grant. Many funds plan to amend their processes and standard correspondence going forwards. Altair calculations include the information that the LGA suggests you should supply to those awarded a share of the grant.

One fund plans to re-visit past death grants and contact those who made a claim against the death grant but were not awarded a share. The group raised concerns about this approach:

- re-opening a death case is a very sensitive issue and should be handled cautiously
- reclaiming a death grant will be very difficult and there may be tax implications associated with paying a death grant to a different recipient more than two years after the member's death.

LB suggested that funds may wish to share more information with potential beneficiaries. Some funds ask for details of all potential beneficiaries before making their decision, then inform the relevant parties how the death grant will be distributed before making payment. Who is receiving the death grant may affect whether another potential beneficiary wishes to complain about that decision.

Action 4: JW & SD to share the template they use to gather the data the fund needs to make a decision on the distribution of a death grant.

10. Pension credit

Standard wording to encourage members to claim pension credit

The DWP wants to encourage pensioners to claim pension credit if they are entitled to it, currently many do not. LGPS members with small pensions and state pension below the full rate may be entitled to pension credit. LB proposed that the group produces standard wording for funds to use to increase awareness of this benefit and encourage those entitled to claim it.

Views were mixed. Some funds prefer to cover only LGPS topics in member communications. Others consider that they have a duty of care to members to share this information and encourage low-earning pensioners to claim what they are due.

The group decided to produce standard wording that funds can use in pensions increase communications to pensioners, pensioner newsletters or on a website. Other funds may choose not to share this information.

The Chair agreed to comment on the wording and asked for further volunteers. GH, SD and AJ volunteered.

Action 5: LGA to produce template wording and share with the subgroup for comment.

11. Regional communication groups

Welsh regional group

KM gave an update on the work of the Welsh regional group:

- A guest speaker from MaPS attended their most recent meeting. MaPS could have a role in communicating with opted out members at the employer level. Please contact KM if you want to engage with MaPS.

- They are working on format and design of this year's annual benefit statements and finalising 2021 versions of factsheets and guides.
- The group discussed ongoing service delivery failures by Prudential.

Joint communications group – chaired by Shropshire

BC gave an update on the work of the Joint communications group:

- Service delivery failures by Prudential
- Nick Thorpe from [Like Minds](#) talked to the group about creating more engaging member communications. The group discussed how to make employer communications more friendly and encourage increased dialogue.
- 2021 versions of annual benefit statement notes, active and deferred member newsletters
- Training they have received from Ted Page at [Accessible Digital Documents](#) on creating accessible documents.

12. Communications work plan

Action 6: LB to complete updating the workplan, including additional work agreed on at today's meeting, by the end of June 2021.

13. AOB

No issues were raised.

14. Future Meetings

Next meeting will be held in early September. We intend to hold a hybrid meeting if restrictions are lifted and some members of the group want to travel to London. We will ask for the views of the group nearer the time.