

Communications Working Group

Agreements and actions

Tuesday 11 January 2022 – 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
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
Matthew Allen (**vice-chair**) Cornwall Pension Fund
Rachel Abbey (**RA**) LGPC Secretariat
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund
Sinead Nicholson (**SN**) NILGOSC
Stuart Duncombe (**SD**) West Yorkshire Pension Fund

Apologies

Becky Clough - Shropshire Pension Fund
Pamela Bruce - Lothian Pension Fund
Mathew James – Powys Pension Fund.

LB noted that this would have been Mathew James's last meeting as he is changing jobs. There is now a spare place on the group. LB intends to invite

Ashleigh Salter to re-join the group. If she does not want the place, Dyfed Pension Fund are next on the waiting list and will be invited to put forward a new member.

2. Subgroups

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

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, Stuart Duncombe and Rebecca Clough.

Exit payment reform member subgroup: Martin Griffiths, Amanda Judd, Rebecca O'Shea, 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 7 September 2021

LB confirmed that all the action points were complete except Action 1 which is carried forward again and Action 3 which will be covered during the meeting.

Action 1: LGA to produce template pension credit wording and share with the subgroup for comment.

4. COVID-19

Updates from the group

The Chair asked the group for updates on working practices as a result of the pandemic. The discussion centred on in-person interactions with scheme members and the variety of approaches:

- Most funds were operating a mixture of home and office working, some having increased working from home in response to rising case numbers and revised Government guidance.
- Some council policies also support the shift to home working. Councils have sold their offices and declared a climate emergency. Moving from paper to online and adopting a hybrid mail solution both enable home working.
- There has been a change in culture among staff which means that some are reluctant return to the office. Some will prefer to continue to work from home after all restrictions are lifted.
- Some funds are maintaining an in-person service at their office, with COVID-secure arrangements in place. Visitor numbers have dropped, but a significant number of members still visiting the offices in person.
- People visiting in person is more common in a metropolitan fund where a large number of members are concentrated in a small geographical area, and the office has a convenient central location.
- Funds that cover a large area, particularly if administration has been outsourced did not see many in person visitors before the pandemic. Some are not currently seeing members in person.
- Member services team of one fund had been visiting employers every day until the most recent change in Government guidance. Stopping these visits has led to complaints from employers delivering front line services. In their view, their employees are required to go to work, and pension should be able to support them at their workplace.

5. Member website

Launch of new member website

LB gave an update on the development of the new member website and showed the latest version of the site to the group. Most of the content has now been created. There is still some tidying up to do on the homepage, menus, links and embedding videos on the relevant pages.

Some delay is because of the number of updates needed to the tools. More changes to the backend code were needed than we first expected to make the tools accessible and more user-friendly.

LB reminded funds to keep their contact details up to date using the Your LGPS Contacts system, as this will automatically update the 'Contact your fund' page of the new website.

The addresses of pages other than the homepage will change. Administering authorities that link to the national website will need to update those links to ensure a smooth customer journey. Some of the old addresses will automatically re-direct to the corresponding page on the new website.

Action 1: LB to arrange a meeting with the subgroup about the launch of the new website. The subgroup will discuss how we can communicate the launch to all visitors to the site – administering authorities, employers and Scheme members.

Branding

The videos have been updated to include the branding and logo.

Action 2: LB to share branding guidelines with the group.

6. Digital engagement

Subgroup update

RA thanked SG for joining the subgroup and all the members for their input to the project. The guide has been written by members of the group who are Altair users. The two group members who are not Altair users are in the process of checking and making any changes necessary to ensure the guide is relevant irrespective of which software supplier an administering authority uses. The rest of the group will do a final check before the guide comes back to RA to publish the finalised version.

The group discussed benchmarking. The current plan is to survey funds on their portal sign-up rates annually. Only basic information was included in the original survey – what percentage of each member 'type' has signed up. It may be appropriate to ask more sophisticated questions related to usage of the portal in future. The decision will be based on what funds are generally reporting on.

Communicating with members who don't engage

The group discussed the problem of low levels of engagement. The main points were:

- The majority of members do not look at their annual benefit statement. If 30 percent of users have signed up for the portal, this doesn't mean that they have all looked at the statement. One fund reported 16.7 percent of active members had viewed their statement.

- This may not indicate a reduction in engagement. Members may not have looked at a paper statement. The lack of engagement is now obvious because it is possible to measure how many people access an online document.
- The introduction of pensions dashboards may increase interest in pensions. Funds should take advantage of that spike in interest to improve engagement and member portal sign-up rates.
- The surveys were generally run anonymously, with the responder having the option to include contact details if they wish to.
- The group recommended simple, short surveys and telling potential responders in advance that the survey is short to encourage them to respond.
- Surveys sent out monthly or annually seem to get better response rates than surveys sent at the end of each 'transaction'. NILGOSC offers a cash incentive to encourage members to respond.
- Some reported problems with monitoring how many people read emails. Some systems only register that an email has been read if the reader clicks on a certain link. This may make problems with engagement appear worse than they are.
- People who have had a bad experience are more likely to complete a survey than those who have had a positive experience.
- The group emphasised the importance of following up on issues raised by those who provide their contact details and telling them about process improvements you have made in response to their comments.
- One fund is using [Hotjar](#) to get instant feedback on website usage. They hope this will increase the number of responses from users who have had a positive experience.

The group agreed that member engagement was an important issue.

Engagement will appear as a standing item at future meetings, with digital engagement as a subsection.

7. Transfers out

Recent changes for pension scams prevention

LB summarised the new transfer rules that came into force in November 2021. They give administering authorities the power to stop a transfer when there is a risk of a pension scam. Information about the new rules must be sent when a member first requests a transfer. Funds will need to check for red or amber flags if a transfer payment is requested. Members will need to attend a MoneyHelper pension safeguarding guidance session before the transfer can proceed if there are amber flags present.

The LGA team has issued template documents that include the information that must be sent out when a transfer request is first received and updated the transfer out guide. The LGA will be issuing revised transfer discharge forms that reflect these new rules by the end of March.

The group raised concerns about being able to identify amber flags, particularly:

- Amber flag 3 – High-risk or unregulated investments are included in the scheme
- Amber flag 4 – The scheme charges are unclear or high
- Amber flag 5 – The scheme's investment structure is unclear, complex or unorthodox.

It may be possible for investment teams to provide guidance on flags 3 and 4. LB reminded the group that the purpose of the extra measures is to prevent a pension scam. We are not advising the member on whether a legitimate scheme that they have chosen to transfer to is appropriate for them.

LB noted that it is too early to understand the impact of these regulations on administration. The group was asked to provide feedback as the new process 'beds in'. Particularly their views on:

- whether any further documents are need from the LGA
- what stage in the process they will be asking the questions needed to identify any red or amber flags
- whether 'clean lists' could be centrally held.

8. McCloud remedy

The Public Service Pensions and Judicial Offices Bill is working its way through Parliament. Amendments specific to the LGPS will be added as the Bill progresses.

Members of other public service pension schemes will be covered by the McCloud remedy if they were a member on or before 31 March 2012. Under the current rules, LGPS members are only covered by the underpin if they were in the scheme on 31 March 2012. HM Treasury has identified this as an area where there could be a future legal claim. It is therefore possible that the protection in the LGPS will be extended to cover those members who were in the Scheme **on or before 31 March 2012** without a disqualifying break. If funds have followed the SAB advice, they will already have collected or requested data for all members. The change would mean an increase in the number of past deferred and pension calculations that funds will have to re-visit.

We expect DLUHC to respond to the McCloud consultation and issue regulations in the spring. DLUHC will be entering into a confidentiality agreement with two members of the LGA team. This will allow us to contribute to technical discussions, but we will not be able to share information.

Administering authorities are feeding back about collecting employer data via Technical Group. There is no need to cover the same ground at this meeting. This group will discuss member interest in McCloud and consider what centralised communications may be useful based on the level and areas of member interest.

The group reported very little member interest at this time:

- some enquiries from fire, but not recently
- the Environment Agency recently delivered member webinars which did generate a number of questions concerning McCloud and the timing of the changes.

Isio has developed a tool to help members of public service pension schemes understand how they may be affected by the remedy. They have contacted regional group chairs to present the tool at future meetings.

The LGA working with this group plans to create and publish modellers and decision trees for members. We will do this when member interest necessitates member communications or when more detailed information about the remedy in the LGPS is known.

9. Regional communication groups

The group heard updates from the Joint communications group chaired by Shropshire and the Welsh regional group. Most of the issues the regional groups have discussed recently are covered elsewhere on the agenda. Other topics they discussed included annual benefit statements and pensioner newsletters.

10. Communications work plan

Progress review

LB gave an update on the work plan.

- Pensions dashboards have been added to the workplan, but timing will depend on Government policy and when more detailed information is known.
- The timescales on some of the other ongoing projects have been adjusted to reflect progress made so far. This includes digital engagement, member website and aggregation letters.
- The timing of other projects is dependent on announcements from the Government before progress can be made. This includes the exit cap and including McCloud wording and figures in active and deferred member annual benefit statements.

The workplan will be included as an agenda item at the next meeting so the group can discuss and decide on priorities for the 2022/23 year.

11. AOB

Exit cap: We were expecting an announcement from DLUHC on the introduction of an exit cap before Christmas. This has not yet appeared. We do expect the cap to be introduced, but this will be done each relevant department rather than centrally by HM Treasury. The appointment of a new minister and the Government's prioritising the levelling up agenda means that some other policies, including the exit cap and TCFD regulations have been delayed.

New LGA post: The LGA has recruited a new team member to concentrate on employer resources. They will deliver employer training as well as developing new tools and resources such as ill health retirement information for employers.

Retention and disposal policy: The experience of GMP reconciliation and the number of queries from relatives of deceased members, which could be received many years after the death, have highlighted the need to retain data for many years. AJo asked how other members of the group communicate their retention and disposal policy to members, particularly to dependants and members taking a contribution refund.

Funds have used a change of administrator or system to remove data that is no longer needed. But there is more work to do to make this part of business as usual.

LB reminded the group of the template privacy policy available on the www.lgpsregs.org website and asked whether any changes were needed. The template is currently being worked on to add information needed as a result of the new transfer regulations. The group did not think the template needed updating. The disposal policy is a separate document that covers how data will be removed and disposed of.

LGPC Governance Conference: LB reminded the group that the LGPC governance conference would take place on 20 and 21 January. Delegates can attend the COVID-secure conference in person or attend virtually.

12. Future Meetings

LB will schedule the next meeting for a Tuesday in April, avoiding the Easter break. The next meeting will be virtual. The group will discuss whether to hold future meetings in person, virtually or hybrid at the April meeting.