

Communications Working Group
Agreements and actions
Tuesday 5 July 2022 – MS 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
Ayesha Green (**AG**) Dyfed Pension Fund
Guy Hayton (**GH**) Merseyside Pension Fund
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
Sharon Grimshaw (**SG**) Northamptonshire Pension Fund
Sinead Nicholson (**SN**) NILGOSC
Stuart Duncombe (**SD**) West Yorkshire Pension Fund

Apologies

Becky Clough (**BC**) Shropshire Pension Fund
Ben Altoft (**BA**) Avon Pension Fund
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund
Jacinta Wilmot (**JW**) Environment Agency

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.

3. Actions and agreements from last meeting held 26 April 2022

The actions from the last meeting have been completed or will be covered in other items on today’s agenda. LB shared the pension credit wording and wording for annual benefit statements concerning McCloud in the minutes of the last meeting.

The group agreed that no action was required on pensions dashboards yet. This will be returned to the agenda when the LGPS connection date is confirmed.

The group agreed the minutes of the last meeting.

4. COVID-19

Updates from the group

The group shared their views about current working practices:

- Most members of the group reported that they are required to work in the office regularly, with frequency ranging from once a month to twice a week. Some staff are choosing to go in more often. For some, this is the longer-term solution. Others are looking at increasing the number of days staff are required to work in the office.

- The team in Northern Ireland has been back in the office full time since August 2021.
- Working from home remains the norm for a small number of funds. In some cases, this is associated with the sale or relocation of council buildings.
- Concern over rising COVID-19 case numbers and outbreaks among the team may mean a review of current practices.
- Some funds are experiencing an increase in the number of members visiting the office. For some, these visits are by appointment instead of operating an 'open door' policy as they did before the pandemic.
- MJ has participated in a team building event focussed on engagement. The event was most useful for new starters who had not met the whole team before because of home and hybrid working. SG had introduced a team newsletter to address the issue of new starters who may not feel part of the team.
- Some members of the group reported a 'low mood' within the team. They suggested a number of reasons for this, including dissatisfaction with hybrid working arrangements, the opportunity for higher paid home-based work and the increase in angry calls and emails from members.

The Chair recognised the issues around recruitment and retention which were highlighted in the recent LGA survey. He has experienced difficulty in finding suitable candidates to fill vacancies. In light of the ongoing issues, the group decided to keep this item on the agenda for future meetings.

Member website FAQs on Covid

LB asked whether administering authorities link to the [COVID-19 FAQs for members](#) on the member website or mention the pandemic at all in their current member communications. She noted that questions about finance could be adapted to cover the current cost of living crisis instead of removing them completely.

The group does not link to the COVID-19 FAQs for members and agreed that the content could be re-purposed to communicate with members about the cost of living crisis.

KB noted that employers are still using the [COVID-19 FAQs for employers](#) on the administrator website.

The Chair noted that administering authorities should be given advance notice that the FAQs will be removed. This will allow them to copy any text they wish to keep to their own website or guides and remove any links to the national website.

Action 1: LGA to inform administering authorities that the COVID-19 FAQs for members will be removed. They will do this by emailing administering authorities directly or including an article in the monthly bulletin, depending on timing.

5. Member website

General discussion

The Chair asked the group whether they had any feedback from Scheme members or practitioners about the new website. LB noted that visitor numbers to the website have increased.

The group were complimentary about the search facility. Some reported that practitioners have had difficulty in navigating the site, but they were used to the old format. Feedback is improving as practitioners get used to the new site and use the excellent search facility to find the information they need.

News section

LB emphasised the importance of keeping the member website up to date. The plan is to review and update the news section monthly. She suggested adding news articles on:

- The cost of living crisis with links to new FAQs
- Pension credit and the central government message to encourage those entitled to claim it
- 2022 pensions increase.

LB asked the group for any ideas for current articles and also that they share any articles they include on local member websites or in member newsletters that could be adapted for the national website.

SD suggested that the LGA team considers the monthly bulletin and includes a news item for any issues that are important and relevant to members.

The group did not want news articles that are likely to cause additional work because the information available is limited, for example. There is not currently sufficient information about pensions dashboards to warrant a news article, but an article will be needed when national communications begin.

Action 2: LGA team to review and update the news section monthly, including a review of the monthly bulletin.

6. Engagement

Digital engagement project – update from subgroup

RA confirmed that she has not been able to complete a review of the digital engagement guide before the meeting due to other commitments.

Action 3: RA to send final version of the guide to the subgroup for review by the end of July 2022.

Member engagement general discussion

The Chair asked for general updates on member engagement. The group discussed:

- Members must be given the chance to opt for paper communication rather than digital. Some people do not have or rarely use a personal email address. This may be more common in older pensioners. MJ reported a larger than expected number of elections for paper payslips in a recent exercise.
- GH expects to continue to produce paper versions of correspondence for the next ten years, all be it at reducing volumes. A change to a fully digital model will require a cultural shift amongst the membership that has started slowly but will hopefully speed up as online services improve and members adapt to that method of engagement.
- It is common for members to have little interest in their pensions until they are approaching retirement. The issue may not be about communicating digitally but communication generally. Some members do not want to think or communicate about their pension at all in the early stages of their careers.

- The cost of living crisis may lead to more people engaging with their pensions in a negative way. They may consider opting out of the Scheme to save money.
- SN is embarking on a 'reconnection strategy'. This will start with an exercise to get an email address from 'black hole' members – those who have neither supplied an email address nor opted for paper correspondence. The next stage will be to encourage all members to engage with their pension.
- Although it is preferable to have a member's personal email address, a work address can be used. SN is changing processes so that it is compulsory for an employer to supply an email address for a new joiner in the same way that a home address is compulsory.

The Chair is considering directing newly deferred members to the portal for information about their benefits rather than sending them a calculation of their benefits. He asked whether other administering authorities had taken this approach.

- GH and SN are also considering making this change. GH wants to make sure that any change satisfies the requirements of the LGPS and disclosure regulations.
- MJ is already taking this approach for certain processes. They send an email with minimal information and an instruction to log on to the portal to find out more. This approach was expanded during the pandemic as they were not sending paper correspondence but also has data protection advantages because an email or letter that goes to the wrong person contains minimal personal information.
- LB confirmed that the view of the LGA is that this approach is acceptable as long as the member is told how to request a paper copy of the correspondence.
- RA reminded the group that there are special requirements concerning notifying members that their annual benefit statement is available. We told administering authorities last year that asking employers to notify their employees that active member statements have been produced was acceptable.

Action 4: LGA to repeat the article from [Bulletin 211](#) in a future bulletin reminding administering authorities about this view.

7. McCloud remedy and pensions dashboards

The group agreed that it was not yet necessary to start work on pensions dashboards communications. No one reported any requests for information on this subject from members or employers.

McCloud communications

LB does not think that McCloud communications are needed now, but that we should decide now what we will produce. She asked for suggestions for what member resources we should produce and suggested decision trees, a video and member scenarios.

The group agreed that different members like to receive information in different ways and so a range of resources was appropriate. The group decided to proceed with the three suggestions and a member factsheet. They pointed out that the most important message to convey is that members do not need to do anything or make a decision. The protection will apply automatically to those eligible.

The Chair asked about timescales given that we do not yet have final regulations nor a clear indication of when these will be available. LB pointed out that we can start the procurement process to find a supplier without having the final regulations. Once we have chosen a supplier, the McCloud subgroup will meet to consider what information must be provided and how the resources will look.

Action 5: LGA to select a supplier to produce McCloud resources.

AJo asked whether any similar resources are planned for the GMP rectification process. The group did not feel it was appropriate to publish information on this nationally because:

- Different administering authorities are at different stages of the process and communications now could cause unnecessary concern for members of funds who are near the end of the project.
- Communications about reducing a pension in payment should be carefully targeted. National generic communications would be of limited use.

The Chair and AH offered to share copies of the correspondence they used for the project with AJo.

8. Regional communication groups

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

SG gave an update on the work of the Joint communications group chaired by Shropshire. At their last meeting the regional group discussed:

- Getting used to the member website and the helpful search function
 - The top search on local websites was ill health, but this includes searches by both members and employers
 - McCloud – no demand for member communications yet and problems uploading employer data to the system
 - Increase in the Normal Minimum Pension Age
 - MSS – advice on launching and access to the portal for dependants who are under 18.
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9. Communications work plan

The group discussed details of the workplan for 2022/23. LB confirmed that the updated document can be found on the [Communications working group](https://www.lgpsregs.org) page of www.lgpsregs.org.

10. AOB

Scottish representation: LB noted that no Scottish administering authority is represented on the group following the retirement of Pamela Bruce. We are attempting to find a new Scottish representative to join the group

Chasing information from employers: SG asked about other administering authorities' practices in chasing information from employers - do they have a policy and what is successful? Their Administration strategy allows them to charge an employer that fails to respond or provides poor responses, but they have not enforced it. They have introduced an escalation process so unanswered requests are sent to a more senior employee rather than chasing the same person repeatedly. They are considering charging repeat offenders.

