

Communications Working Group
Agreements and actions
Tuesday 6 September 2022 – MS Teams meeting

1. Apologies and introductions

Present

Alastair Johnston (**AJo**) Durham Pension Fund
Alison Grange (**AG**) Shropshire 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 Thomas (**KT**) Gwent (Torfaen) Pension Fund
Kath Meacock (**KM**) Flintshire Pension Fund
Kevin Gerard (**KG**) Carmarthenshire Pension Fund
Lindsey Davison (**LD**) Tyne and Wear Pension Fund
Lorraine Bennett (**LB**) LGPC Secretariat
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

Apologies

Becky Clough (**BC**) Shropshire Pension Fund
Karen Brooker (**KB**) Kent Pension Fund (declined)
Mandy Judd (**MJ**) Hampshire Pension Fund
Stuart Duncombe (**SD**) West Yorkshire Pension Fund

Not present

Louise Campbell North East Scotland Pension Fund

The Chair welcomed KG who is attending his first Communications Working Group meeting and AG who is attending as a substitute for Becky Clough. Louise Campbell who replaced Pamela Bruce in representing LGPS administering authorities in Scotland did not attend the meeting.

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, Andrew Hemming.

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 5 July 2022

RA and LB reviewed the completed actions from the last meeting:

- Action 1: COVID FAQs removed from the member website
- Action 2: updates to the member website – Pension credit news article and cost of living FAQs added
- Action 3: Digital engagement guide reviewed by the subgroup and published
- Action 4: article about asking employers to let members know when active member statements are available was included in [Bulletin 227](#)

Action 5 concerned procurement for McCloud resources which will be carried forward.

4. COVID-19

Updates from the group

The group shared their views about current working practices in light of the pandemic:

- Some councils are paying an allowance to cover the additional expenses related to working from home. This was typically £25 a month to cover internet and energy bills, but there were no plans to increase this amount in light of increased bills. Shropshire Council will continue to pay the allowance until March 2023 to encourage employees to work from home because there is not enough office space available to accommodate non-essential staff.
- A number of funds expect more team members to want to work in the office more frequently as energy bills increase. Some will need to compare the cost of commuting with the cost of heating and lighting their homes when deciding on their preferred work pattern.

Is this a 'live' issue?

The Chair asked whether the group considered this a 'live' issue. The group agreed to remove COVID-19 as a standing item on the agenda. There was a consensus that agile working had become the 'new normal' and was not now being adopted as a result of the pandemic.

The group agreed to raise any issues they experience related to the impact of hybrid working on training and communicating with members and employers at future meetings.

5. Member website

General discussion

The Chair noted that the LGPS website for members in England and Wales has now been live for several months. He asked for any comments or feedback the group has received from members or employers. The main points made were:

- administrators are used to the old site and have taken a little while to get used to navigating the new site
- the search function is fantastic and returns the exact results you want 99 percent of the time
- information on death is not easy to find by trying to navigate to it, but is easily found using the search function.

RO asked whether there were any statistics available on the number of users of the new website. Visitor numbers did increase immediately after the launch and it would be interesting to see if the volume of traffic is still high.

Action 1: LB to create a report on website usage statistics and share it with the group.

Update: Report shared with the group 20 September 2022.

LB confirmed that we launched a new version of the site for members of the LGPS in Scotland this week. This is a significant development for members of the LGPS in Scotland who did not have a comprehensive national website in the past.

Accessibility audit

LB gave an update on the accessibility audit for the England and Wales member site. Part of the original brief was for the chosen supplier to create a fully accessible website. We tested certain elements of the site for accessibility as they were developed. In addition, the website provider carried out automated testing on a sample of pages using WEBAIM's WAVE Web Accessibility Evaluation Tool.

We have now chosen Shaw Trust to undertake a full accessibility audit on the site. Their initial scan showed that accessibility standards were generally high, but they identified some issues we need to address. We expect the full audit to take place at the end of September. The website will be certified accessible once the audit is complete. We have the option of undertaking an annual review to check any new pages for accessibility and to make sure that the site keeps up with evolving accessibility requirements.

The group discussed accessibility of their individual fund websites:

- SN recently launched a new website after deciding it was not viable to correct the inaccessible old site. They will be using Shaw Trust to audit the new site later this year
- those who have chosen Shaw Trust said that it was cheaper than other suppliers, but it also scored highly on how comprehensive their audit is, including testing by users of different abilities to assess accessibility
- AJu uses [Siteimprove](#) to monitor their website continuously for accessibility

The group is aware of the following companies that offer accessibility audits for websites:

[Shaw Trust Accessibility Services](#)

[Abilitynet](#)

[Digital Accessibility Centre](#)

[Web Usability](#)

[Connect Internet Solutions](#)

This does not represent a full list of suppliers, nor does inclusion on the list represent a recommendation by the LGA or the Communications Working Group.

News section

The group discussed including a news article on annual benefit statements on the member website this month. The article will let active and deferred members know that they should have 'received' their annual benefit statement by 31 August 2022, and to contact their pension fund if they have not. The wording will reflect the fact that, in many cases, the statement has been made available on a website, not posted. The group supported including this news article as it would raise awareness about annual benefit statements and encourage members to engage with their pension fund.

The group considered whether benefit statements could be mentioned in an article covering pension awareness campaigns (see next agenda item). They agreed with AJO - including more news articles and making sure the member website is up to date will encourage members to come back to the site find the most recent information. This may reduce the number of queries directed to individual funds.

LB proposed including an article about strike action. It is possible that unions will vote for strike action in response to proposed pay awards as inflation soars. LGPS members should be aware of the effect strike action would have on their pensions. JW has already started looking for information on strike and welcomes more information being made available nationally that supports the communications they have already planned. NILGOSC produced [information about strike action for LGPS employers](#) earlier this year which was well received. The group supported including more strike information on the member website.

Action 2: LGA to add a news article about annual benefit statements and more information about the impact of strike action to the LGPS member website.

6. Pension awareness campaigns

General discussion about funds' plans and actions

The group discussed their views of the national pension awareness campaigns and their plans for communications and events:

- JW confirmed that Capita are running campaigns as part of pension awareness week covering: annual benefit statements, live online events, funding levels, responsible investment and [WWF carbon literacy calculator](#) (as part of a wider campaign). All events and communications are linked to an internal campaign about the cost of living crisis, finance, encouraging

people not to opt out of their pension, publicising the 50/50 section and promoting a hub of links to financial support organisations.

- AH set out West Midlands Pension Fund's plans which include pension roadshows, publicising benefit statements, 14 webinars and six workshops. The aim of the events is to improve pension awareness and get members to engage with their pension. The programme of live shows that are part of [Pension Awareness Day](#) are not all relevant to the LGPS. AH has concerns about whether promoting them would boost or dilute messages aimed at encouraging understanding of the LGPS.
- RO agreed that the live online events are not all relevant to LGPS members. Oxfordshire Pension Fund has informed employers about the campaign and ask them to promote the events that are most relevant to LGPS members. They have also produced posters about the LGPS which include a reference to the live events.
- SN stated that NILGOSC will be linking to the Pension Attention campaign on social media, but will be doing more of their own promotions. They will use Twitter to share links to member videos and an email campaign to promote the LGPS.

Member website

LB agreed that the live events were not all relevant to LGPS members. The LGA plans to promote the relevant ones on the member website. They will consider how they can use LGA Workforce Twitter to promote the pension awareness campaigns and the LGPS and the member resources we produce more generally.

Action 3: LGA to update the member website with relevant information about the Pension Awareness Day and Pension Attention campaigns.

Social media

The group discussed the use of social media generally. Experiences so far were mixed:

- one fund has made a blanket decision not to use social media
- there is a mindset in local government that social media is bad, but many funds see this as an important way of communicating with members in the future
- concerns about the amount of time it would take to monitor and respond to all replies and mentions
- a number of funds have used LinkedIn and Facebook for Responsible Investment and recruitment campaigns
- Twitter is used by the LGA and some funds

- those funds that are most active on social media are generally larger, but not exclusively.

The group agreed to discuss their experiences of using social media at a future meeting.

7. Engagement

Digital engagement guide and benchmarking – update

RA updated on the digital engagement guide. This has now been published. RA thanked the subgroup RO, KM, SD, JW, AJu and SG for all the work they did to produce the guide and check the final version.

The group met in August to discuss benchmarking. They decided to run a follow-up survey annually in January. The survey will be much less detailed than the original survey done in 2021.

Action 4: RA to share a draft version of the survey with the subgroup before the next meeting.

Annual benefit statements and pension saving statements – review

The Chair welcomed comments on how the annual benefit statement project had gone this year. Most funds had made annual benefit statements available online, only sending a paper version to those who had requested one. Many funds reported problems with the member portal crashing during August. The problems were associated with the same software supplier. Not all funds were affected and the problems were not restricted to hosted sites. Most funds assumed that the systems crashed due to volume of traffic, but some other possible causes were mentioned:

- the method used to make the statements available (coding to create a new page rather than uploading a pdf)
- cyber attacks or defences against them
- the crash was to do with online calculators writing back results that had to be cleared, not the number of people viewing their statements.

Funds have promoted the use of an online portal to reduce costs and offer members convenient, secure access to their pension information. These outages are damaging to that message. RO suggested that those funds that had been affected should discuss the issues further at a separate meeting. These issues will also be raised through the usual user groups.

Action 5: Members of the group to contact RO if they would like to join further discussions about the software issues they have experienced during the benefit statement project.

The group had no comments about the project to issue pension savings statements yet. JW shared a link to the [Pension savings hub](#) they created last year to provide information about the annual allowance to members.

Member engagement general discussion

No issues were raised at this meeting, but the Chair asked the group to raise any issues at future meetings.

8. McCloud remedy and pensions dashboards

McCloud general update

The DLUHC response to the McCloud consultation has been delayed further. We now expect the response early in 2023 rather than autumn this year. We do not expect major changes to the central policy. However, this delay does mean that administering authorities and software suppliers will have to wait longer for specific information about how the remedy will work in certain circumstances such as flexible retirements and Club transfers.

The SAB McCloud remedy implementation working groups will be re-started. This is likely to be after DLUHC publishes its response to the consultation.

A smaller version of the implementation groups will be meeting later this week to discuss possible approaches administering authorities could take to missing data. Although a 'one size fits all' approach may be preferable, it is unlikely that a single solution can be found. Different approaches may be appropriate depending on whether the employer has exited the Scheme, the level of cooperation from the employer and the confidence the administering authority has in the data.

The Chair expects the McCloud subgroup of this group to re-start its work in the New Year.

McCloud procurement

The procurement process to commission resources for McCloud has been pushed back because of the delays to the DLUHC consultation response. LB intends to start the process to find a supplier to produce scenarios, videos and a factsheet in October 2022.

Action 6: LB to start the procurement process for McCloud resources by the end of October 2022.

Pensions dashboards

DWP has now responded to the earlier dashboards consultation. That response changes the requirements for public service pension schemes. They will now need to provide administrative data only from September 2024 and value data from April 2025. A further short consultation on dashboards standards took place over the summer, giving stakeholders very little time to read the many consultation documents.

DWP has confirmed that frozen refunds will not be included in the first iteration of pensions dashboards. This is a disappointing decision which could lead to more queries. They could be considered for inclusion by the DWP at a later stage.

The LGA is meeting regularly to discuss pensions dashboards with Heywood and is looking to arrange similar meetings with Civica.

Software suppliers have confirmed, via the National Technical group, that using your software supplier to provide an ISP can be an extension of your current contract, meaning that a full procurement process is not essential.

The Chair had looked for other ISP suppliers but the cost was significantly more expensive than the price quoted by their software supplier. This may be due to the costs related to transferring data from the existing software to the system operated by a third party ISP provider.

The group is concentrating on the following areas:

- Committee and Board awareness. They need to be aware that the introduction of dashboards may mean increased work for IT specialists, administrative staff or both
- data cleansing – including address tracing and encouraging members to sign up for the member portal and update their own details
- considering matching criteria for find requests
- the difference between the demands of the dashboards and TPR data scoring. For dashboards, the critical data must be present, but it must also be correct.

9. Aggregation letters

Progress update

RA has produced a first draft of the aggregation letters. The aim of the letters is to provide templates that are easier for administering authorities to use than the current pack, and more user-friendly for members.

AH volunteered to join the subgroup to help with checking the letters.

The group briefly discussed the issue of how AVCs are treated as part of the aggregation process. RA thanked those group members that provided details of their process by email in advance of the meeting. Members of the group follow different processes when dealing with AVCs. Some provide a separate letter with the quotation letter, some add a paragraph to the quotation letter and others contact the member separately after they have made their decision about the main scheme benefits.

The group agreed that it would be preferable for members to receive information about their AVC options at the same time as they receive details of their main scheme aggregation options. For the first version of the letters, however, we will not include any AVC text. Administering authorities can choose to add the information they require that fits in with their processes.

Action 7: RA to share a draft version of the letters with the subgroup for comment before the end of September 2022.

10. Regional communication groups

The Welsh communications group has not met since the last meeting of this group. This is partly due to two members of the group leaving their posts. KG to arrange a meeting of the Welsh communications group.

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

- this year's deferred benefit statement project. The group expects this to be the final year for this project as administering authorities stop providing paper statements and move online instead
- joint active and deferred member newsletter
- the possibility of producing a pensioner newsletter – they decided to share articles instead because funds issue their pensioner newsletter at different times of the year
- data issues associated with the McCloud remedy
- informing members and updating communications about the increase in Normal Minimum Pension Age

