

Communications Working Group
Agreements and actions
Tuesday 10 January 2023 – 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
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
Kevin Gerard (**KG**) Carmarthenshire Pension Fund
Lindsey Davison (**LD**) Tyne and Wear Pension Fund
Lorraine Bennett (**LB**) LGPC Secretariat
Louise Campbell (**LC**) North East Scotland Pension Fund
Matthew Allen (**vice-chair**) Cornwall Pension Fund
Mandy Judd (**MJ**) Hampshire Pension Fund
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

Martin Griffiths (**chair**) Warwickshire Pension Fund
Rachel Abbey (**RA**) LGPC Secretariat

The vice-chair welcomed everyone to the meeting and confirmed he would be chairing the meeting as Martin Griffiths (Chair) was unable to attend.

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, Mandy Judd, 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 6 September 2022

LB reviewed the completed actions from the last meeting:

- Action 1: website usage statistics shared with group 20 September 2022
- Action 2: updates to the member website – annual benefit statements article added. Impact of strike action not progressed as pay award agreed.
- Action 3: member website updated with relevant information about Pensions awareness day and Pension Attention campaigns
- Action 4: RA shared draft digital engagement survey with subgroup on 29 December 2022
- Action 5: not needed. Issues will be raised at Class user groups
- Action 7: draft aggregation letters – will be shared on 11 January 2023

Action 6 concerned procurement for McCloud resources which will be carried forward. Action 8 was for LGA to update workplan. This will be carried forward.

4. Member website

General discussion

AH mentioned that WMPF users are having problems entering pence on the lost pension calculator again. This issue was rectified in December but seems to have come back. No other funds were experiencing the same issues.

Action 1: LB to ask Landscape to look at the decimal point issue on the lost pension calculator again.

Accessibility audit

LB updated the group on progress with the audit. Shaw Trust has sent through their initial accessibility assessment report, which is quite lengthy. LGA and Landscape have been working through the issues identified in the report. A few issues remain outstanding which LGA will need to discuss with Shaw Trust to resolve them.

Once all the issues are resolved, the site will receive accreditation, which will last for 12 months.

News section

LB asked the group if they had any suggestions for the news section of the website. The group discussed various topics and agreed for Pensions Increase (PI) and the new contribution bandings to be included as news items. The group agreed that the 50/50 section and taking a lump sum should be added to the cost-of-living FAQs.

BC mentioned that Shropshire has seen a large increase in general member queries since Christmas. She asked if attention could be drawn to topics around finding out about your pension / how your pension calculated on the website.

JW mentioned that funds will need to communicate about the impact of PI on annual allowance for the 2022/23 year. LB informed the group it may be best to wait until DLUHC decide whether to move the revaluation date from 1 to 6 April to remove the inflation anomaly impacting the annual allowance.

The vice-chair mentioned member usage statistics could be a useful tool for deciding which topics to highlight in the news section. LB agreed to provide a report on member usage after each meeting.

Action 2: LB to provide a regular member usage report

Action 3: LB to update the news and FAQ sections of the website.

5. Engagement

Digital engagement guide and benchmarking – update

LB confirmed that the draft follow up survey was circulated to the subgroup on 29 December 2022. The survey is much less detailed than the original survey in 2021, which formed the basis of the digital engagement guide. The purpose of the follow up survey is to see if anything has changed and introduce benchmarking.

It was agreed the survey should go out to funds at the beginning of February, so the subgroup agreed to send comments back 27 January 2023.

BO mentioned that she was unable to review the questions again once she submitted a response. GH suggested that if she cleared down her cookies or used a different browser, she should be able to complete the survey again. JW asked if the group could be sent a list of questions that are included in the survey.

The group discussed whether questions about how many people have logged into self service in the last 12 months etc, should be compulsory. The group agreed these questions should be optional as not all funds will have this data.

The group agreed the survey should include a question on what the barriers are to online take up. The barriers discussed included, member capability, IT issues, clunky registration, difficult log in and the lack of two factor authentication.

The group went on to discuss issues with the Heywood TMA product, which is the new version of member self-service being rolled out. It was agreed it should be as easy as possible to register for online portals and that if a member has a bad experience, they are unlikely to return to the online portal.

Action 4: Sub-group to feedback on the draft survey by 27 January 2023

Action 5: LB to send a list of the questions included in the survey to the subgroup.

Engagement generally

AH mentioned that WMPF are thinking of setting up focus groups to engage with younger members and asked if anyone else was doing something similar.

Feedback is that younger people don't engage with the language used in fund communications and they use different channels to communicate eg TikTok.

WMPF are thinking about working with universities and colleges to find out how they should communicate effectively with younger people.

AJu confirmed that Surrey hold 'lunch and learn' sessions for new members of staff, which tend to be younger members. They also offer specific topic sessions for staff of all employers.

JW said that the Environment Agency (EA) put on a new starter induction day. This went online during Covid and the video is available on EA's website. They are returning to roadshows this year. They used the [Big Zuu video](#) to communicate with younger people, including a QR code for people to scan to watch the video.

KT mentioned that Torfaen has started going out to employers again to offer one to one sessions. No young people took up the sessions.

The group then discussed how engaged young people need to be with their LGPS pension. The group agreed they need to engage with young people to ensure they sign up to member self-service and to prevent them from opting out.

Action 6: LB to include engaging with younger people on the annual workplan.

6. McCloud remedy and pensions dashboards

Latest update

The DLUHC response to the McCloud consultation is expected by the end of January. They will issue a second consultation in March/April 2023 covering issues that have not yet been consulted on eg compensation payments, TPS excess service issue etc.

As confirmed at the last meeting, the continued delays mean that administering authorities and software suppliers will have to wait longer specific information about how the remedy will work in certain circumstances, such as flexible retirements and Club transfers.

McCloud data issues guidance

The LGA has set up a working group to draft guidance on the options available to administering authorities if they are unable to obtain the data they need to calculate the McCloud remedy.

The LGA has recently circulated a second draft of the guidance to the working group, along with legal advice on some of the issues identified. The working group is due to meet again in January. The LGA hopes to publish the guidance in the next few weeks.

McCloud procurement

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

LB confirmed that administering authorities will need include information about the McCloud remedy in annual benefit statements issued by August 2025.

AJo asked about the Employment Tribunal cases NILGOSC has received. The cases relate to compensation relief for injury to feelings because of McCloud. He asked if there is anything funds in England and Wales can do to prepare in case they also receive them. LB confirmed she is not aware of any action that funds can take before receiving any claims.

Action 7: LB to start the procurement process for McCloud resources using National LGPS Frameworks.

TPS McCloud remedy and the LGPS

LB reconfirmed the position regarding the TPS excess service cases that will become retrospectively pensionable in the LGPS for the remedy period. This was set out in [bulletin 229](#).

She also confirmed that DfE has set up a working group including DLUHC, Capita, the LGA and LGPS administrators. The working group will work to agree a process for these cases. It is not clear at this stage who will be responsible for communications, but it is possible the communications working group may need to be involved.

LB has asked DfE to confirm how many members are involved and for a split between active, deferred and pensioner members.

Pensions dashboards

The LGA is currently working on a connection guide for LGPS administering authorities. This should be published by the end of February.

The LGA is also assisting PASA with its guidance. The PASA guidance is due to be published in mid-February and followed up with webinars. TPR is planning a programme of communications about pensions dashboards. It will contact pension schemes 15 months before their connection date and then follow up with further communications including surveys on what progress is being made etc.

The group is still of the view that it is not necessary to communicate with members about pensions dashboards yet.

7. Aggregation letters

LB confirmed that Rachel Abbey is finalising the aggregation letters and will send them to the subgroup either later that day or the next. The aim of the letters is to provide templates that are easier for administering authorities to use than the current letters, and more user-friendly for members.

The document is currently 84 pages and contains six template letters. LB asked if the people on the subgroup were still happy to check the letters. BA stated he did not have capacity to check the letters. MJ agreed to join the subgroup in his place.

The subgroup agreed they would all review the whole document rather than splitting it out.

Action 7: subgroup to feed back on the aggregation letters by 17 March 2023.

8. Regional communication groups

There was no update from the Welsh communications group as it has not met since the last meeting of this group.

BC gave an update on the work of the Joint communications group chaired by Shropshire. The last meeting was on 28 September 2022. Items discussed included:

- this year's annual benefit statement project
- joint active and deferred newsletters – whether these will continue as more funds move to providing information online
- the McCloud remedy
- communications about the increase in Normal Minimum Pension Age
- online portal participation rates and sharing information with less experienced funds
- pensions awareness campaigns and the change of date due to the Queen's funeral
- cost of living communications

- making responsible investment information easily accessible for members
- accessibility training
- pension scams and how best to communicate about these
- Shared Cost AVCs – experience of different administering authorities when employers implement them on a salary sacrifice basis.

The next meeting is on 24 January 2023.

The Chair asked the group if they have experienced any issues or increase in member queries when their employers offer salary sacrifice SCAVCs. Cornwall has received a lot of member queries when the main council started offering them. KG confirmed lots of Dyfed's employers are using them and it been painless with no increase in member queries. AH and SD both confirmed that WMPF and WYPF haven't experienced any difficulties either.

9. Communications work plan

2022/23 work plan

All specific items for this year, apart from ill health information for employers, were either achieved or not possible due to the policy not being progressed by the Government.

The LGA is currently finalising ill health bite size training for employers. The LGA also plans to work with ALAMA on producing guidance for employers on:

- what information should be included in the narrative report that accompanies the ill health certificate
- procuring and monitoring contracts with IRMPs.

LB acknowledged that some administering authorities require their Scheme employers to use the administering authority's IRMPs so the second bullet point will not be of use to all employers. However, it will still be useful for many.

The group agreed they are happy for the LGA to take this work off the group as the LGA now has pensions adviser that focuses on employer issues.

2023/24 workplan

The group agreed to work on the items below in addition to the standing items:

- McCloud communications including the TPS excess service issue
- Communicating with younger members
- Digital engagement group – update guide and annual survey
- Pensions dashboards

- Annual allowance revaluation change (if applicable)

You can find the workplans on the [Communications working group](#) page of www.lgpsregs.org.

Action 8: LGA to create 2023/24 workplan.

10. AOB

Lifetime allowance forms

KB asked the group if their members have problems completing the lifetime allowance declaration form. At Kent, members struggle with providing information about the percentage of lifetime allowance already used.

Other group members are not experiencing the same issue. Some funds allow members to enter in the value of the previously accessed pensions and lump sums, rather than a percentage.

KB asked if other groups members could share their forms. KM confirmed Clwyd's forms are available to view on their website. KG will share Dyfed's forms.

Annual benefit statements

SD asked the group what they do about communicating the annual benefit statement to members who don't opt out of online communications but also don't provide a current email address and/or sign up to the online portal.

SN confirmed that NILGOSC put the statements on the online portal and either send an email or letter (if they don't have an email address) to the member to say it is there. This year they sent 23,000 letters. KG and AJu confirmed they do the same.

KG confirmed that this was discussed at [Technical Group in June 2021](#). The outcome was that the LGA would set out the regulatory requirements in the [June 2021 bulletin](#). The bulletin article confirms that, in the LGA's view, one of the ways it would be acceptable for administering authorities to notify active members that their statement is available to view is via the Scheme employer. The administering authority should satisfy themselves that the employer is able and willing to contact all relevant employees.

LB confirmed the disclosure requirements for active statements fall under the [Public Service Pensions \(Information about Benefits\) Direction 2014](#). These do not apply to deferred members and neither does regulation 16 of the Disclosure Regulations 2013. This is set out in the annual benefit statement guide which is

available to view on the [administrator guides and documents page](http://www.lgpsregs.org) of www.lgpsregs.org

AH asked if there are any specific regulatory requirements around putting retirement communications on the online portal. LB stated that, in her view, this would fall under Part 9 of the Disclosure Regulations 2013.

11. Future Meetings

The next meetings of the group will be on: 27 April 2023 – in person only.