

**Communications Working Group**  
**Agreements and actions**  
**Thursday 12 October 2023 – Smith Square**

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**1. Apologies and introductions**

**Present**

Alastair Johnston (**AJo**) Durham Pension Fund  
Becky Clough (**BC**) SAB - guest  
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  
Mandy Judd (**MJ**) Hampshire Pension Fund  
Martin Griffiths (**Chair**) Warwickshire 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  
Tim O'Connor (**TO**) Enfield Pension Fund

**Apologies**

Amanda Jupp (**AJu**) Kent Pension Fund  
Andy Hemming (**AH**) West Midlands Pension Fund  
Bethany Goss (**BG**) Surrey Pension Fund  
Lorraine Bennett (**LB**) LGPC Secretariat  
Madelena da Costa (**MdC**) Buckinghamshire Pension Fund

**Not present**

Louise Campbell (**LC**) North East Scotland Pension Fund

The Chair welcomed everyone to the meeting, with a special mention for TO who was attending his first meeting in person.

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## 2. Subgroups

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

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

**McCloud comms subgroup:** Martin Griffiths, Sharon Grimshaw, Kath Meacock, Lindsey Davison and Amanda Jupp.

**McCloud ABS subgroup:** Guy Hayton, Jacinta Wilmot, Louise Campbell, Stuart Duncombe, Kevin Gerard.

**McCloud letter templates subgroups:** Stuart Duncombe, Martin Griffiths, Amanda Judd, Karen Thomas.

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## 3. Actions and agreements from last meeting held 6 July 2023

RA reviewed the actions from the last meeting:

- Action 1: LGA guides and website updated to reflect change in early retirement factors. News article on this topic added to the member website.
- Action 2: website reports – LB will produce these and share them with the group.
- Actions 3 & 4: LGA have added news articles to the member website about: strike action for members, pension awareness week, annual benefit statements and the McCloud remedy.
- Action 5: Other priorities at this busy time mean that the digital engagement survey has not yet been completed.
- Action 6: Members of the group to share information about accessibility training they have received. RA shared a list based on the discussions at the last meeting and information shared by Sinead. No other contributions have been received.
- Action 7: Group to share their 2023 McCloud wording for ABS. Only one response from Sinead.
- Action 8: No volunteers for the McCloud letters subgroup.
- Action 9: McCloud letter templates subgroup – to be covered later at this meeting.

- Action 10: McCloud comms subgroup met with Landscape to discuss the website etc. To be covered in more detail later at this meeting.
- Action 11: Difficult and aggressive members added to the agenda for today's meeting.
- Action 12: RA has updated the workplan for 2023/24 to reflect recent progress.

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#### **4. Member website**

##### **General discussion**

LB has updated the extra and lost pension calculators for the new factors in force from 2 October 2023. No other comments on the website outside of the new McCloud section.

##### **Accessibility audit**

The member websites received their accessibility accreditation from Shaw Trust after a prolonged testing and correction process. More work needs to be done on the new McCloud pages to ensure the interactive sections work for as many users as possible.

There is a link at the foot of every page linking to a [Shaw Trust accreditation page](#). Accreditation lasts for a year. After that, we will need to decide whether to re-test or remove the link.

Others who have used Shaw Trust have decided not to re-test every year:

- One fund decided not to add the accreditation link. They used the testing process as an opportunity to learn and feed that knowledge into new website developments.
- The cost of the process, and particularly the amount of time it takes means it is not practical to do it every year.
- All those who have used Shaw Trust thought they were very thorough. Seeing how people with different disabilities navigate websites was most useful.

##### **McCloud section**

The group provided very positive feedback about the new McCloud section of the member website. RA confirmed that the content would be reviewed and updated as new guidance is issued and deadlines pass. Most funds are linking directly to

the national site. RA made it clear that they were free to do this, and to use any of the content in their own communications.

There were some concerns about the responsibilities of administering authorities and when they would contact different members. The group welcomed the messaging on the website that members do not need to do anything, and that funds will take time to review all records.

Members who do not appear to be in scope of protection will need to be given an opportunity to tell their pension fund about previous membership that means they do qualify. Funds are deciding how to do this. Some may add a paragraph to retirement and transfer out letters to offer this opportunity. Most are not planning to send out a blanket message to all members at this stage as this would result in receiving information that they already have. It may be more effective to wait until differentiated messages can be sent to those who are protected and those who appear not to be.

### **News section**

**Action 1:** Members of the group to let RA and the Chair know if they have any ideas for news articles to include on the member websites.

TO asked about the possibility of a new Government re-introducing the Lifetime Allowance (LTA). The LGA will add information including a news article to the website if this happens.

The group discussed what they offer to higher earners affected by pension tax:

- Group sessions delivered by actuaries or another outside organisation, with the option for a one to one session which the member pays for
- Event for higher earners paid for by the fund – those who exceed the annual allowance or the LTA are invited
- Providing specific contact details for queries from those affected by pension tax
- Recorded webinar on how to complete tax forms.

Some employers arrange these services for their high earners.

The group agreed that independent advisers do not have the knowledge of the scheme needed to deal with tax queries from members. Offering this type of service saves time. Some funds have seen high earners opting back into the Scheme as a result of the removal of the LTA.

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## 5. Engagement

### General discussion

RO asked about the West Midlands project on engagement of younger members. This ongoing and AH is due to feed back at the April meeting on how it went.

A number of funds have launched videos for members on topics including:

- How to register for member self-service
- Guidance on annual benefit statements and deferred benefit statements
- How to use the retirement calculator
- Animated video for new starters – top 5 features of your pension, 12 month time limit for transfers
- More detailed information for members at different stages – what to think about if you are new to the Scheme, mid-career life events and your pension and approaching retirement.

Most funds found videos useful for transactional events. They provide a different way to help people use a tool or understand a statement and are provided alongside written and telephone support.

The group discussed how to contact opted out members. Employers might be keen to encourage younger members to join the Scheme as the Valuation approaches. JW had recently completed an exercise to contact opted out members. Around 1 in 10 of those contacted joined the main or 50/50 section of the Scheme.

The group agreed to set up a subgroup to consider the possibility of producing two videos:

- one for new members
- one for opted out members, possibly to be linked to automatic enrolment and encouraging the member not to opt out again.

These would be longer than the existing videos which are generally limited to 90 seconds. GH, SN, TO, BC and RO agreed to join the subgroup.

**Action 2:** RA to arrange a meeting of the subgroup later in 2023.

## Digital engagement survey

**Action 3:** RA to share the final version of the survey with the subgroup before the end of the year.

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## 6. Accessibility

### New issues

SD reported that West Yorkshire has always offered to supply communications in large print or braille. They have seen a large increase in people asking for these alternatives, despite no change in their messaging. Others have seen a reduction in demand for large print as they move communications online.

RO asked whether other funds had done anything to assist members with low levels of literacy. They have tried to get information from employers without success.

GH noted that some members come to the office in person to discuss their pension and, in some cases, this might be because of their literacy levels. Office location affects how willing people are to visit.

One member has a form of number blindness, so the fund converts all numbers to words in any document they send to them.

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## 7. McCloud remedy

### Update on latest position

1 October 2023 has passed and the LGPS Regulations have been amended to remove the age discrimination identified in the McCloud court case.

### Member resources

The LGA, working with the McCloud communications subgroup and Landscape, has launched new sections of the member websites devoted to the McCloud remedy:

- [LGPS England and Wales McCloud remedy section](#)
- [LGPS Scotland McCloud remedy section](#).

As planned, the new sections include:

- an interactive Am I affected? tool
- FAQs
- a timeline
- examples of different members

- more detailed information about how different members might be affected.

More work is needed to add links to the McCloud section from pages of the 'main' websites.

### **Letter templates**

The letter templates subgroup has made significant progress on templates for administering authorities to use to communicate with members about McCloud. The first version of the new document includes paragraphs to insert into existing letters to members protected by the underpin:

- 'compulsory' retirement where the date is set – redundancy/efficiency retirement, ill health retirement, retirement at age 75
- 'optional' retirement – from active or deferred status where the member may choose to delay payment to a later date
- retirement estimate sent at the member's request
- new deferred benefits calculation.

The first version also includes a newsletter article that administering authorities can use to inform members about the regulation change. The amendments constitute a material change to the scheme rules and members who may be affected must be informed within three months to satisfy the requirements of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013.

**Action 4:** the letters subgroup to continue to work on new letters for communicating with members about McCloud.

The group discussed the requirement to inform members about the McCloud Scheme changes under disclosure rules:

- This must be done within three months – this is the deadline for general information only, not information about how an individual member is affected.
- Most funds plan to communicate electronically by uploading information to the member portal or by email.
- Funds will write to members who have opted out of digital communications.
- Differences of opinion on how to treat 'black hole' members who have not opted out of digital communications but have not provided an email

address. If a fund has contacted members three times to inform them that information will be made available on a portal or by email, there is no requirement to write to this group, but it may be good practice to do so. Some funds will take this opportunity to send the member an activation code for the portal with the McCloud information.

### **New Club memorandum**

A new Club memorandum has been published. The major changes concern how to operate a Club transfer for a member protected by McCloud. Other more minor changes have also been made that concern:

- transfers between schemes with different revaluation dates
- allowing a Club transfer outside the usual 12 month time limit
- how to calculate a Club transfer value when the member is entitled to a refund of contributions and the information you must exchange
- how to treat added pension on transfer – this is a change from our recent bulletin article on this topic
- differences in the calculation based on the member's marital status have been removed.

### **Guidance**

The Department for Levelling Up, Housing and Communities (DLUHC) will be setting up meetings with a working group of stakeholders to discuss what additional statutory guidance funds need to implement the McCloud remedy. This will need to be consulted on and so will not be finalised until next year. In the interim, DLUHC plans to issue high level guidance on prioritisation.

KG is keen to see more detailed information on what order to review pensions in payment to ensure more consistency across the country. The LGA has recommended that fire authorities review recent retirements first. RA understands that the DLUHC guidance is at an advanced stage and it may be too late to add this level of detail to the initial draft.

**Action 5:** RA to raise the issue with LGA pensions team and DLUHC.

### **Still to come**

LGA will be publishing a technical guide on the McCloud changes including worked examples. We hope to issue this before the end of October. This will be followed by webinars and a session at the Pension Managers' conference in November.



GAD will be updating their guidance to incorporate the new rules. We expect early and late retirement guidance to be issued first. Guidance on individual incoming and outgoing transfers is also a priority as certain cases are on hold until that is published. We hope to get agreement on some interim arrangements for interfunds very soon.

Further regulation changes will be needed for teachers with excess service who are rolled back to the LGPS. We do not expect to see movement on this until next year.

JW asked what decisions had been made about what information will need to be included in 2025 annual benefit statements for members protected by the McCloud remedy. The [Occupational and Personal Pension Schemes \(Disclosure of Information\) Regulations 2013](#) require the statement for an active member to include “the amounts that would be payable from the date benefits are payable if pensionable service were to end on a date specified by the trustees or managers of the scheme”. This means that the figures quoted should include any estimated final guarantee amount.

In order to reach this figure, the system will need to produce:

- an estimate of the provisional assumed benefits (unless the member is over 65, in which case an actual figure will be known)
- an estimate of provisional underpin amount (unless the member is over 65, in which case an actual figure will be known)
- estimated final assumed benefits
- estimated final underpin amount
- any estimated final guarantee amount.

Funds are likely only to include the last of these on the statement, but they could choose to include more information. A similar approach is likely for deferred members.

RA pointed out that it would be good practice to ask protected members to review the service that has been used to work out the underpin figures.

The 2025 benefit statements may be the first opportunity to send a differentiated message to protected and unprotected members. Members who appear to be unprotected could be given the opportunity to supply information about any previous membership of the LGPS or another public service pension scheme in their statement.

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## **8. Pensions dashboards**

### **Latest update**

There have been no formal announcements following the dashboards reset. We are still waiting for guidance that will include the new staging timetable. All schemes are encouraged to continue with data improvement plans and engaging with software and ISP providers. An LGPS Framework for dashboard ISP providers is expected to be launched in early 2024.

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## **9. Demanding and aggressive customers**

The group discussed their strategies concerning aggressive customers. These are generally approaches to prevent aggressive calls and conversations:

- Failure to respond is a common cause of anger among members. Maintaining communication should help to prevent complaints.
- Working with employers to educate members and manage expectations, such as when a retirement grant will be paid and on automatic enrolment communications.
- Publicise TPR deadlines to avoid angry calls, for example 8 weeks for a retirement estimate.
- Change reporting to find cases that are about to miss a target and communicate with the member in advance of the target being missed.
- People can be angered by waiting for their phone call to be answered, only to get through to someone who takes a message for a different team member. One fund is looking to solve this by giving the team member who takes the call the responsibility for resolving the issue.
- Amended telephone scripts for dealing with members who are angry about automatic re-enrolment.
- One fund is trialling a system that allows a member to track their case using the member portal. It does not have to be used across the board, you can choose to track certain types of case only. This can be frustrating for the member if a case progresses to the checking stage but is then bounced back to an earlier stage.

The view of the group is that tolerance levels appear to be shorter in the post-COVID world. They agreed to take this off the agenda for the next meeting. Funds can raise any new issues when they arise.

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## 10. Regional communication groups

At their most recent meeting, the Welsh Communications Group discussed in-person LGA training they had arranged in North and South Wales. They will be reviewing the Annual benefit statement project at their next meeting in November.

At their most recent meeting, the Joint Communications Group discussed:

- The joint Annual benefit statement project. Fewer funds are using the template now as they move their statements online. The group does work together on notes to accompany the statement that are written in Plain English.
- Different approaches to disclosure and the McCloud regulations
- Future meetings, size of the group, when to meet, what to have on the agenda
- The national member website – most signpost to it rather than replicating the content
- Transfer out requests within 12 months of Normal Pension Age – reviewing communications to help understanding following a spike in requests from members not able to transfer out.

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## 11. Cyber attack

JW updated on the member communications following a cyber attack on their third party administrator. The Environment Agency (EA) has created a [Cyber incident hub](#) on their member website full of useful information.

EA has offered an enhanced Experian service to members who are affected. This allows them to check for their details being used to open new accounts.

JW offered to answer help any other fund with communications if they suffer a cyber attack.

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## 12. Communications work plan

RA has updated the Communications workplan for 2023/24 to reflect completed projects and changes in timescales. There is a problem with the website that means the workplan is not currently loading.

**Action 6:** RA to make the correction to the website to ensure the workplan is visible.

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## 13.AOB

### Pension awareness week

The funds looked back at their experience of Pension Awareness week 2023:

- Resourcing is difficult at this time of year but events were very well attended.
- Timing is important. Lunch time and end of the day were popular slots, but 6pm got the highest numbers.
- MS Teams used to deal with bookings, which reduced administration resources needed.
- Webinars delivered on understanding your annual benefit statement, about the LGPS, death benefits.

Looking forward to Pension Awareness week 2024, the group agreed to discuss this at the next meeting in January.

**Action 7:** LGA to add Pension Awareness week to the agenda for the January 2024 meeting.

### SAB update

BC gave a quick update on the work of the Scheme Advisory Board (SAB):

- What next following the report on the gender pensions gap? Possible role for employer communications and information supplied at certain life events.
- SAB obtained an opinion from a legal scholar on whether the LGPS is compliant with Sharia law. The opinion should be on the SAB website in November.
- CIPFA guidance on the annual report is being updated for April 2024. See the [minutes of the September 2023 Technical Group meeting](#) for more information.
- A consultation on Good governance proposals is expected in early 2024.

### Standard Life move to Phoenix Life

Standard Life did not contact all funds affected. Some funds chose to write to all members as the policy holder.

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## 14.Future Meetings

The next meetings will be on: Thursday 11 January 2024 (hybrid)

The group agreed to continue with four meetings a year, two in person and two online, with Thursday being the preferred day.

**Action 8:** RA to schedule 2024 meetings and send invitations to the group.