



Report to Pension Fund Board

Date:	16 March 2022
Title:	Employer and member communications
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Recommendations:	The Board are asked to note and comment on the report.

1. Executive summary

- 1.1 The purpose of this report is to provide an overview of Member and Employer communications for 2021/2022.

2. Content of report

- 2.1 In 2020/2021, the Fund's communication plan focused on incorporating the new unitary authority's branding guidelines, modifying communications to comply with the Public Sector Bodies (Websites and Mobile Applications) Accessibility Regulations 2018, and navigating the challenges imposed by COVID-19. The pandemic increased the relevance and demand for digital communications and provided us with an opportunity to engage with stakeholders using methods that wouldn't have been employed pre-pandemic. In many ways, our communications during 2021/2022 were a continuation and consolidation of the gains made during the previous year, as we worked to expand and develop our digital agenda in order to enhance stakeholder engagement.
- 2.2 Member and employer webinars have been a significant area of success for us. Pre-pandemic, employer training was delivered at an individual employer's request and annually at a face to face employer training event. In 2021/2022, we offered a planned programme of webinars for the first time. 6 webinars were delivered, on various topics that may be of interest to Fund employers, featuring a presentation, a live Q&A and some including interactive exercises. Promotion for employer webinars is performed via direct email communications, our quarterly employer newsletter

'In-Form', individual employer contact by Employer Liaison Officers, as well as our dedicated 'employer events and training' webpage, which provides details of all upcoming webinars. 5 webinars were open to all Fund employers and 1 webinar was specifically targeted to schedule 2, part 2 and 3 employers (admission and resolution bodies). Attendance figures for employer webinars are displayed in appendix 1, item 1. The average number of attendees was 38.2, this figure accounts for 14% of employers within the Fund and represents a 60% increase on attendance compared to the last face to face employer event held in 2019. Employers that register for the webinar are also able to access a recording after the event, providing access to those that are unable to attend on the day.

- 2.3 Employers attending the webinar were asked to complete a short digital survey via citizenspace, the council's digital survey platform, to provide feedback about their experience. 53 surveys were completed. 70% of employers rated webinars as 'good' and 25% of employers rated a webinar as 'excellent'. The surveys also included an open comments box allowing employer's to anonymously feedback their views, which are then used to design future webinars. Webinars allow employers and the Fund to save on the costs associated with arranging and attending face to face training and have now been incorporated in the Fund's Communication Strategy. Work is now being undertaken to design a new programme of employer webinars for 2022/2023 with an aim to increase attendance and live engagement.
- 2.4 Communication with new scheme members is important for increasing retention and conveying the time limits associated with refunds and transfers. It is also important to engage with prospective members to promote the key benefits of the scheme. In 2021/2022, we began offering an hour long quarterly webinar specifically for new and prospective members entitled, 'An introduction to the LGPS'. Each session featured a 30 minute presentation and a 30 minute live Q&A. They were open to staff from all Fund employers. To ensure accessibility, webinar dates and times are rotated, including sessions during the school holidays. All those who have registered for a webinar have access to a recording of the event. To ensure the correct membership group received an invite, recruitment for the event is carried out by the employer. 4 sessions were held over 2021/2022 attended by a total of 357 members. At the end of each webinar, as with the employer webinars, attendees were asked to participate in a short digital survey. 91 surveys were completed, 41% rated the webinar as 'good' overall and 59% rated it as 'excellent'. 100% said they would recommend to other new starters. Feedback provided in the open comments box is used to continue developing the webinars.
- 2.5 On 21 October 2022 we held the first ever 'Buckinghamshire Pension Fund LIVE' event; a webinar open to all active LGPS members featuring a 1 hour presentation and a 30 minute live Q&A. Two pension officers also worked as moderators to

answer questions during the presentation as they were posted in the chat bar. The aim of the webinar was to engage with members, to promote services offered by the Fund, raise scheme awareness and increase retention. The event was promoted through a flyer designed by the BC graphics team, which included the link to join the event, thereby acting as an open invitation to anyone who wished to attend. Promotion of the event and distribution of the flyer was done via employers. The event took place in twilight hours to accommodate the majority of scheme members and members were also able to watch a recording of the webinar for up to 6 months after the event. 276 people attended on the night, and the link has been accessed by 415 people in total. Engagement during the webinar was also high with a total of 214 questions being asked and answered either by moderators in the chat bar or during the live Q&A. Again, satisfaction levels were assessed by a digital survey, we received 112 responses, 65.8% rated the webinar as 'excellent', and 30.4% rated it as 'good'. There was a free comments box included in the survey, a sample of responses is provided in appendix 2. We plan to deliver the event annually, with the next one scheduled for October 2022.

- 2.6 The deadline for full migration of the legacy sites to the new BC website was initially set at 31 March 2022, however due to the complexity of the project, the council has extended this deadline to 31 March 2023. The Pension Fund webpages are yet to undergo migration and therefore the vast majority of the webpages sit on the legacy site. During 2021/2022, substantial progress was made to review the content held on the Fund webpages to ensure it is fit for purpose, accessible and ready for migration. In recognition of the differing characteristics of our members, this year, a new section of the website specifically for deferred members featuring 8 new pages was launched. The pensioner section of the website was revamped to replace the 4 pre-existing webpages with 8 new webpages. In the 2020/2021 communication report, it was confirmed there were 41 live webpages requiring review. We now have 56 live webpages, 30 of which require review. An important aim in preparing content for migration is to reduce the number of PDF guides held on the website. This is because PDF guides are less compatible with website search engines, laborious to update when changes occur and difficult to make fully accessible. Efforts have therefore been made this year to reduce PDF guides. This process will continue during 2022/2023. We look forward to working with the BC web migration team to create a modern website that provides a high level of functionality for our members.
- 2.7 Increasing take up of My Pension Online (MPO), the Fund's member self-service portal is one of our key priorities within the digital agenda. MPO is promoted through employers, newsletters, webpages, forms and letters. This year we undertook a specific project to increase pensioner's registration of MPO and to reduce the number of pensioners that have not yet told us their communication preference (e.g. either MPO or to opt out). These members are important to target

as they are missing key communications from us. In March 2021, we issued a letter to pensioners that have not provided us with a communications preference, advising them of their communication options and offering them assistance in registering for MPO if it was required. The results of the project are illustrated in appendix 1, item 2. The project succeeded in decreasing the number of members with an unknown communications preference. Pensioners electing to register for MPO increased, with opt-outs remaining a minority in comparison. Because of this work, pensioners are now the largest membership user group of MPO and have overtaken registrations from deferred and active members. A further letter was sent to the remaining 7,000 pensioners that have not provided a communication preference in February 2022; however, it is too early to assess the success of this second exercise. The results will be provided in the next annual communication report due in March 2023. Partially registered members are those that have attempted to register and have not completed the process. We are also undertaking separate projects to reduce the number of partially registered members and specifically pensioners. However, there is a planned upgrade to MPO that will change the registration process and will likely decrease this number going forward. Work to increase use of MPO will continue in 2022/2023, to target pensioners when they first retire, and to increase the number of actives and deferred members registering for MPO.

- 2.8 We are coordinating a communications plan in relation to the forthcoming triennial Fund valuation to keep employers informed and to advise them of any actions they may need to take. Preliminary stages of the valuation communications plan have been undertaken in 2021/2022. These initial communications delivered through In-Form, our quarterly employer newsletters, direct email communications and a dedicated webinar held in January, aimed to prepare employers for the forthcoming valuation, to set expectations, to convey the expected timeline and to answer any initial questions. Valuations will feature heavily in communications with employers over 2022/2023, as year-end data is collected, and results are communicated.
- 2.9 Work was also undertaken this year to engage more directly with employers that may, because of their employer status within the Fund, be more likely to become exiting employers subject to high exit costs. A webpage entitled 'Becoming a Fund Employer' to provide general information and a dedicated webinar was held in April 2021 for admitted (schedule 2, part 3) and resolution (schedule 2, part 2) bodies. A direct letter was also sent to all parish and town council clerks reminding them of their status within the Fund and conveying useful information to them in their unique status as a schedule 2, part 2 employer. Work will continue to be undertaken in the future to specific types of employers which for whatever reason, may find the LGPS more difficult to navigate.

- 2.10 Communications during 2020/2021 in relation to the McCloud Judgement and the forthcoming changes to the LGPS regulations, focused on preparing employers for the imminent data collection through In-Form and direct emails, as well as making members aware of the upcoming regulatory changes through newsletters and our dedicated webpage. In 2021/2022, the data collection process began, and communications have been focused on ensuring employers understand what is required, how to submit this to us, answering their queries and preparing them for final regulations. To facilitate this, the LGA supplied data automation templates and submission guides. However, as data collection has varied from Fund to Fund, we were also required to create our own bespoke communications material to assist employers in the data submission process which has been well received. In 2022/2023, communications in relation to McCloud will be dedicated to keeping employers and members informed of the final regulations when they are received.
- 2.11 An important member communication project delivered this year concerned implementing updated guidance in relation to transfers. On 19 November 2021, The Occupations and Personal Pension Schemes (Conditions for Transfer regulations) 2021 came into force. These regulations provided Funds with the regulatory authority to halt a transfer where there was reason to believe the member may be victim to a scam. In response, a change in procedure was required and an additional 32 standard letters. We also took The Pensions Regulator's (TPR) Pledge to promise we would do all we could to warn members about pension scams. Information about the pledge, the change in regulations and warnings about scams, have been communicated to members via our website, letters and newsletters. We are committed to continue promoting awareness of pension scams to members and ensuring our communications work to keep members informed of the potential risks involved in transfers
- 2.12 Other member communication projects undertaken this year include communications in relation GMP rectification, the repealed 95k cap and arranging for tax awareness presentations for members. Member communication projects anticipated in 2022/2023 include changes to Minimum Pension Age and scheme pays deadlines.

3. Other options considered

3.1 N/A

4. Next steps and review

4.1 N/A