Report to Pension Fund Board

Date:	29 March 2023
Title:	**Employer and member communications**
Author and/or contact officer:	Madelena da Costa, LGPS Technical Officer
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 2022/2023.

2.   Content of report

2.1   Provision of information to members and employers is performed through a variety of medium in line with the Communications Policy Statement. All members have access to our website, 'my pension online' and an annual newsletter produced for each category of member. We hold over 400 template letters and emails in our pensions system Altair for communicating with members and offer webinars for active members to raise awareness about the scheme. Employers have access to the information on our website and those on our distribution list receive frequent email updates, as well as our quarterly newsletter, In-Form. In-Form includes scheme news, Fund updates, employer FAQs, bitesize training, and topical features. We also deliver a variety of training webinars to employers on a range of subjects. The Fund is committed to improving the way we communicate with both members and employers. The remainder of this report summarises the key achievements and communication projects undertaken during 2022/2023.

2.2   On 1 April 2020, Buckinghamshire Council (BC) replaced the four district councils and County Council. New branding and communication standards were issued, and the newly created centralised web team initiated a project to transition all legacy webpages to the unitary authority's single website. This presented us with an

opportunity to redesign our web offering entirely and reimagine ways it could be used to enhance and improve communications generally.

2.3 A high functioning website is important because i) it is often the first point of contact we have with our members, and so represents a first impression of our service and ii) it has a wide reach, offering the potential to communicate with a high volume of our members at the same time. Due to our unique position, we were granted approval to create our own microsite (a subsidiary site to the main BC website) - lgps.buckinghamshire.gov.uk. This allows our content to be accessed separately from that of the main site, distinguishing our role as the administering authority from the Council's employer role. It also allows for optimised search bar results; in most cases only findings from the microsite will display, and therefore our website users are more likely to find the information they are seeking. It also provides us with the ability to create enhancements and add-ons to improve our website in the future.

2.4 Our objective was to create a site that was clean, modern, easy to navigate, accessible, well-organised, and comprehensive. Pensions are a complex subject, and it was important to us that the look and feel of the site was engaging and easy to read. The structure of the website was designed to ensure that information was relevant for each category of member and logically located. For example, rather than holding a library of forms, they are now dispersed throughout the website and located where members are most likely to find them. Throughout, our aim was to promote self-service by providing clear instructions on actions members may wish or need to take, as well as what can be done via 'my pension online'.

2.5 During the previous two years, we began the process of reviewing content to prepare for migration. Many pages were completely revamped and new sections for deferred and pensioner members were introduced. One of the key achievements of the new site was the revision of the active member's section (renamed 'currently paying in'). The previous 8 pages have been replaced with 30 new pages and are divided into 4 logical sections: 1) How your LGPS works – which provides general information on various aspects of the scheme, 2) Paying into your pension – which has all the action-based guides such as increasing or reducing benefits and transferring in, 3) Thinking about retirement – a complete guide for those looking at taking their pension and, 4) tax controls on pensions – annual allowance and lifetime allowance information. Another important aim of the project was 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. During the migration process we reduced our PDF guides from 14 to 2.

2.6   With the support of the BC web team, the migration project commenced in August 2023 and completed on 31 December 2023. At the end of 2020/2021, we had 41 webpages all requiring review, by the end of 2021/2022, we had 56 webpages, 30 of which required review. We now have 81 finalised webpages. The next stage in developing the website will be to look at making improvements to the employer's section. We were unable to focus on this during the migration due to time and resource constraints. We will also be looking at any other developments in the future to enhance the experience of the website for our members.

2.7   During 2022/2023, the Fund actuary was instructed to carried out a full Fund valuation in line with statutory requirements. The triennial valuation is used to set employer contribution rates for the next three years. A specific communications strategy for communicating with employers about valuations was devised around 3 key phases: Preparation, Data, and Results. (See Appendix 1) The aim of the 'preparation' phase, carried out in the final quarter of 2021/2022, was to prepare employers for the valuation year, raise awareness of data requirements and set expectations for receiving results. Having done the preparatory work, we moved into the 'data' phase in 2022/2023. In this phase the team worked to ensure year-end data was cleansed in time to be delivered to the Fund actuary by the deadline of 30 June. Communications were focused on training and support to assist employers in supplying accurate data by the deadline. The 'results' stage involved the distribution of reports to individual employers. Communications focused on supporting employers to interpret results and understanding the methodology behind them. The Pensions General Meeting was held in December providing employers with an opportunity to meet face to face to discuss their individual results with the Fund actuary. While attendance was low, those that did come agreed the session was beneficial.

2.8   Webinars are an important part of our communication with employers. They aim to provide training on a variety of topics while allowing employers to save on the costs associated with attending face to face training. Promotion for webinars is performed via our 'employer events and training webpage', In-Form and direct emailing. Employers that register for a webinar are also able to access a copy of the recording after the event ends. This year we delivered 5 employer webinars. The topics covered were ill-health retirement, final pay, APP (Assumed Pensionable Pay), using i-connect and the year-end process. Each session featured a presentation, a live Q&A and where appropriate, interactive exercises. Employers were asked to complete a short survey after the session to provide feedback on their experience. 60% rated a webinar as 'excellent' (+35%[1]) and 35% rated a webinar as 'good'. While satisfaction

---

[1] From 2021/2022

with employer webinars has increased and engagement during webinars were generally high, attendance has remained steady averaging 39.8 (+ 1.16[2]). While this is a substantial improvement on face-to-face training attendance pre-webinars, it means there are a high number of employers not attending training sessions despite poorly trained employers being indicated as a key factor in pensions administration. Work will be undertaken next year to improve attendance at employer webinars and in particular to target hard to reach employers.

2.9   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. 2022/2023 was our second year of offering 'introduction to the LGPS', a quarterly webinar designed specifically for new and prospective members. Each session features a 30minute presentation and a 30-minute live Q&A and are open to staff of 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 largely by the employer. During 2022/2023, 226 members attended an introductory webinar, a decrease from the previous year where the attendance rating was 357. Satisfaction levels among those who did attend remained high with 53% rating a webinar as 'excellent' and 45% rating it as 'good'.

2.10   On 18 October, we held our second annual webinar open to all active LGPS members, 'Buckinghamshire Pension Fund LIVE'. The event featured a 1-hour presentation and a 30-minute live Q&A. Two pensions officers, a senior pensions officer and a systems officer worked as moderators to publish and answer questions posed during the presentation via the chat bar. The aim of the webinar was to engage with members, 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 an open link to join the event. Promotion of the event and distribution of the flyer was done via employer. 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. Satisfaction levels were high with 60.34% rating it as 'excellent' and 37.93% rating it 'good'. As shown in Appendix 2 i), engagement with the event increased generally with 294 members attending the webinar on the night and 224 questions asked and answered in the chat bar. Appendix 2 ii) provides a breakdown of attendance by employer. We will be looking for ways to further increase

---

[2] From 2021/2022

attendance at our member webinars through other available communication channels.

2.11   This year we undertook a project to improve the customer journey for those retiring and taking their pension. Retirement is the one of the most significant events in someone's life and can be both exciting and stressful and our aim with this project was to make sure our communication was doing everything it could to support our members through retirement.

2.12   Initially members are most likely to engage with the website when considering retirement. We therefore introduced a new 'thinking of retirement' section when setting up the microsite. This provides prospective retirees with a comprehensive explanation of retirements and includes 9 new pages answering commonly asked questions, such as 'when can I retire?', 'how do I retire?' and 'how much will I get'.

2.13   In reviewing our direct communications to members once we are notified about a retirement, we examined member feedback as well as the common retirement related queries we usually receive. In doing this, we identified areas for improvement as well as opportunities to introduce additional communications that we felt would benefit our members. Our overall aim was to include the member in the retirement process, keeping them informed at each stage, guiding them through any actions they needed to take and explaining any complex information. To make communication generation as simple as possible for officers to produce, we took advantage of available technology. Several new email templates have been set up that make use of auto-populate fields and the redesigned retirement packs integrate conditional field technologies, allowing us to tailor letters to specific circumstances without labour intensive manual editing. Officers have reported less errors in the completion of forms and less queries generally into the team about retirements.

2.14   When reviewing retirements, we also needed to incorporate new guidance about AVCs. From 1 June 2022 pension providers were required by new regulations to issue a stronger nudge to receiving guidance from pension wise before a defined contribution benefit can be paid. While this did not apply to main LGPS benefits it did apply to AVCs where they are either transferred or released at retirement. The requirements put the onus on pension providers to offer a pension wise appointment to members and get confirmation that they either took up an appointment or opted out of receiving the guidance. To incorporate the new regulations, 7 new standard template letters were created and revisions were made to a further 6 letters on file.

2.15   The next stages in our project to improve retirements will be to review our other related communications as well as to examine the role of the employer in the retirement process. The employer plays an important role in retirement

communications as they are often the initial point of contact when someone decides to retire. We conducted a survey to engage with employers about retirement communications to find out how we can best to support them with this. We will be analysing the results of the survey over 2023/2024 and looking at what action we may be able to take.

2.16   The UK is currently subject to particularly high inflation and many households are now experiencing economic hardship. The LGA have asked Funds to monitor the levels of opt outs and to raise awareness about the 50/50 scheme as an alternative to opting out. In response to this, we produced standard wording about the 50/50 section for employers to include on all information they distribute about the scheme. We also ensured we integrated this endeavour into the web migration redesign. We now have a webpage solely dedicated to communicating the benefits of the LGPS, another dedicated to opting out which points out key considerations of leaving the scheme and one which promotes 50/50. We have also used our webinars to raise awareness of the risks of leaving the scheme. The Buckinghamshire Pension Fund LIVE webinar featured a full section on the cost-of-living crisis, addressing key concerns and promoting 50/50 as an alternative to leaving.

2.17   Obtaining feedback from members and employers is essential for measuring customer satisfaction and identifying areas for development. In 2020/2021, we began using short digital surveys hosted by Citizenspace to capture feedback from members and employers about specific events such as newsletters and webinars. We also set up the feedback inbox to welcome open comments and suggestions. While the inbox provided qualitative data, we wanted to capture a higher volume of quantitative feedback to establish general levels of customer satisfaction from our day-to-day interactions. During 2022/2023 we worked with the BC service improvement team to roll out Happy or Not. Happy or Not allows customers to submit instant feedback about their experience quickly and easily by presenting a graphic of four simple smiles to choose from. By clicking on a smiley, they are taken to a webpage where they can select from a list of multiple-choice answers to provide further information about the reason behind their selection. The multiple-choice list is different depending on whether they chose a positive or negative smiley. The final page is an open comments box where they can provide further information if they wish to. An example of each stage of the member survey is shown in Appendix 3.

2.18   There is a separate survey for members and employers and the respective data can be analysed on the comprehensive Happy or Not dashboard. The surveys are inserted after each email communication and are therefore easy to distribute and compatible with documents issued via Altair. There are limitations to what can be gathered from this type of method of collecting feedback, as the surveys are anonymous we are unable to contact members for follow up information, however,

they have been able to provide us with a general understanding about our customer satisfaction levels. The feedback from Happy or Not has been used to inform on processes, look at areas for improvement and celebrate success.

2.19   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 were focused on issuing employers with the appropriate templates and supporting them in submitting data. During 2022/2023 we continued to raise awareness about McCloud to employers, ensuring they were kept informed of the delay to receiving the final regulations. We have included messaging about McCloud in all issues of In-Form and issued other emails in relation to McCloud urging employers to inform us if they are experiencing any difficulties in providing the data. 2023/2024 is anticipated to be an important year for communicating with both employers and members about McCloud and we will be able to move to the next stage of the communications strategy in relation to McCloud once we receive the clarity the regulations will provide.

2.20   Other member communication projects undertaken this year include supporting employers with using i-connect and rolling out LGPS rebranding. Projects expected over the coming year include changes to the CARE revaluation rate and tax controls, improvements to communications via 'my pension online' and increasing use of 'my pension online'.

3.   Other options considered

3.1   N/A

4.   Legal and financial implications

4.1   N/A

5.   Corporate implications

a)   N/A

6.   Consultation and communication

6.1   N/A

7. Next steps and review

7.1 N/A