



Report to Pension Fund Board

Date:	27 March 2024
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 2023/2024

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 '[my pension online](#)', our self-service portal, and the Fund website lgps.buckinghamshire.gov.uk, which provides comprehensive information about the scheme, and stores our member and employer forms. It also hosts the 'latest news' blog which is updated at least monthly to keep members informed about developments that could affect them. Additionally, each category of member is provided with an annual newsletter. Webinars aimed at raising awareness about the scheme are delivered to active members on a regular basis. The Fund holds over 400 standard email and letter templates which are used to respond to direct enquiries and are stored in our pensions software system, Altair.
- 2.2 Employers on our distribution list receive regular communications including our quarterly newsletter, In-Form. In-Form includes scheme news, Fund updates, employer FAQs, bitesize training, and topical features. Our website hosts a variety of resources which employers can access at their convenience, including past copies of In-Form. We also deliver a variety of training webinars to employers covering a range of subjects.

- 2.3 The Fund is committed to continually improving communications to members and employers. Feedback is collected through Happy or Not surveys which appear at the bottom of most direct electronic communications, and our dedicated feedback inbox. We also issue targeted surveys using platforms such as MS Forms and Citizenspace. Feedback is used to develop the Fund's communications plan.
- 2.4 2023/24 was a busy year in which our communication plans were guided by significant changes to legislation such as changes to pension tax controls and to the SCAPE discount rate. While this presented challenges to our long-term communication improvement objectives, the priority given to these matters was of significant benefit to our stakeholders. We were able to maintain a high standard of BAU communications, made progress in priority areas and identified workstreams to develop in the future. The remainder of this report summarises the key achievements and additional communication projects undertaken during the previous scheme year
- 2.5 Working to improve communications with employers is important as poorly trained and disengaged employers represent a significant risk to the Fund. Since COVID, webinars have been a key part of our employer outreach and training. Promotion for webinars is performed via our communication channels and our 'employer events and training' webpage. Webinars have garnered high levels of satisfaction amongst employers, however, despite being higher than pre-pandemic levels, attendance has risen only modestly. It's important we ensure they are the best method for delivering training to the majority of employers. To increase attendance this year we began by issuing a survey to employers in April asking them to select the topics they would like to see covered. The highest scoring topics were used to plan our offering during 2023/24. We also worked to increase the reach of webinars by providing employers with registration links in advance and sharing recordings with all contacts. We carried out a full audit of our communications contact list to ensure each Fund employer was represented and receiving our communications. The number of employers participating in the Fund has increased in recent years, we therefore refreshed the material provided to employers upon entry to ensure they are aware of the resources available to them. This included a more comprehensive welcome email and a new section of the website which acts as an orientation pack for new employers entering the Fund, and new members of staff taking over LGPS duties.
- 2.6 Despite these measures, only 30% of Fund employers had a representative attend at least one webinar, and the live attendance average rose only slightly to 41.25 (+1.45¹). Satisfaction levels continued to be high across all 4 webinars held this year, with 55% of employers rating a webinar as 'excellent' and 45% rating a webinar as

¹ From 2022/23

'good'. We reissued links to recordings in our Winter issue of In-Form which garnered an average of an additional 18.5 views per video.

- 2.7 To find out more about employer resource needs and their relationship with webinars, we issued a survey in March 2024 to employers who had not attended a live webinar during the previous year. Results of the survey have been summarised in appendix 1. The main reason given for non-attendance was a lack of time or availability. The second highest reason given was that they outsourced their payroll. Such employers are less likely to prioritise attendance at webinars and may not necessarily represent the target group for training which is designed primarily to improve employer data quality by addressing the details of pension information provision. They may benefit from more targeted material to address their specific requirements. It is notable that no employers claimed their knowledge of the LGPS was sufficient enough to not attend a webinar. Only 1 employer stated that they were unaware of our webinars. When asked about what resources employers had accessed to assist them in their role over the previous 12 months, In-Form was the resource most commonly cited, with the employer section of our website following closely behind. The data appears to support this; the employer section of our website received over 5,000 page views in 2023/24, representing 1/8 of our total website hits².
- 2.8 Our discovery work around employer engagement culminates in some important conclusions. Webinars are beneficial for a good number of employers, in particular our larger employers with in-house payroll teams. However, smaller employers, with increasing time pressures, may benefit from shorter more targeted videos, available for them to access when the need arises. In 2024/25 we will be working with the central web team to investigate how the employer section of the website can be enhanced to support employer communications. This will include a locked employer hub in which they could access a variety of resources including training videos.
- 2.9 Good communications with new scheme members is essential in fulfilling disclosure requirements, and ensuring members are aware of time-limited actions, thus reducing the number of appeals. Since 2021/22 we have held regular introductory webinars for new and prospective members. To ensure the correct cohort are able to access the event, promotion and recruitment has primarily been performed by the employer. During 2023/24 we held 2 webinars attended by a total of 113 members. This averages approximately 56.5 per webinar and represents a decrease from the average of 89.25 per webinar during 2021/22. Analysis of the data reveals that representation from some of our larger employers has fallen. It is unclear whether this represents a reduction in member engagement or a lack of effective

² There were just over 40,219 page views on our website between 1 Jan 2023 – 31 Dec 2024

promotion on behalf of employers. However, member engagement is something we can monitor more effectively if we decrease reliance on employer promotion.

- 2.10 In September 2023, we paused introductory webinars to review the information we were providing to new starters. We created a new welcome pack which provides all the essential information, a summary of the actions members may wish to take upon joining and a set of FAQs. The welcome pack is issued by email or by post, giving members the opportunity to provide communication preferences upon entry. Lacking email addresses has previously presented a barrier to issuing digital communications. From April 2024, employers will be required to provide email addresses with all new starter entries. In 2024/25 we will aim to create a video that can be sent as part of the welcome pack. Employers will continue to play an important role in disseminating information about the LGPS to employees, particularly those who have opted out or chosen not to join, as we do not hold reliable contact details for such members. We will continue to encourage employers to issue our 'information for new LGPS member's' leaflet to all new and prospective members.
- 2.11 In 2022/23 we undertook a project to improve the customer journey for members who were retiring and taking their pension. We introduced a dedicated 'thinking of retiring section' on our website, introduced new retirement packs and a variety of other new communications. These developments have received excellent feedback from members. In 2023/24, we continued to make gains in the area of retirements targeting both members and employers.
- 2.12 Employers play an important role in retirement communications as they are often the initial point of contact when someone makes the decision to retire. We issued a survey to employers to gather information about what resources are currently in place for LGPS members at retirement, and what resources we could create to assist. 10% of those who completed the survey offered some type of retirement training event to their employees covering the LGPS. While only 20% thought that we didn't have enough resource available to support members at retirement, 61% agreed that a retirement webinar would be beneficial. To increase employer awareness on information that should be provided to members at retirement, we held a 'processing retirements' webinar for employers on 5 June 2023. We reinforced this messaging through our 'retirement special' edition of In-Form released over the summer. This special edition featured a retirement themed bitesize training and a range of templates employers could use to communicate with their LGPS staff at retirement.
- 2.13 On August 2023, we held an 'LGPS retirement planning webinar' for active members. To promote the event, we sent out a direct communication to all LGPS members over age 55. 617 members attended the webinar. This was the highest attendance at

a member webinar recorded to date. 278 questions were answered in the chat and the live Q&A at the end of the presentation. 238 members completed the post-webinar survey, with 63% rating the webinar as excellent and 34% rating the webinar as 'good'. A high number of positive comments were also received.

- 2.14 On 29 November 2023, we held our third annual webinar open to all active members, 'Buckinghamshire Pension Fund LIVE'. The graphics team designed a flyer containing the event link which we provided to employers to promote the event. We also designed an email template containing a set of FAQs to make it easy for employers to cascade information about the event to their staff. The event took place at twilight to accommodate the majority of scheme members. Satisfaction levels were high with 69% rating the webinar as 'excellent'. 140 members attended the webinar, a reduction of nearly 48% from the previous year. To increase reach of the webinar, we prepared additional templates employers could use to cascade the recording to their employees, which resulted in an additional 321 views.
- 2.15 On 1 October 2023, The Local Government Pension Scheme (Amendment) (No.3) Regulations 2023 came into force making substantial changes to the statutory underpin. The Fund has been issuing communications to both members and employers to prepare them for McCloud since 2019. Under regulation 8 of the Occupational and Personal Pensions Disclosure of Information regulations (2013) the Fund is required to notify affected members of any changes within three months of their inception. We needed to issue notification of the change to all affected members by 31 December. The new criteria makes clear that members do not need to have transferred relevant LGPS or previous public service membership to qualify. As we do not hold this type of data, and a national data sharing exercise has not been forthcoming, we took the decision as a Fund to request this information directly from active, deferred and pensioner members. We included a form along with our disclosure letters which members can use to declare relevant service to us. Members were only required to complete the form where they had information to declare. This approach supports the Fund to evidence that sufficient steps have been taken to collect relevant data and will speed up the process when checking for underpin qualification. Communications were issued in batches to make the task manageable. Batch distribution also allows us to monitor feedback and adjust communications as we progress through the exercise
- 2.16 We raised awareness about McCloud communications to cover members that may have missed our letter or opted out through multiple channels including via employers, webinars, our website, and our annual newsletters. While regulations were received, guidance was issued in stages, as was corresponding software updates. We therefore worked to minimise risk to the Fund by amending letters to make members aware of the potential impact McCloud could have on their benefits.

- 2.17 McCloud will continue to be a key priority area for communications in 2024/25. Adjustments will be made to letters and emails currently issued to members as new legislation is gradually incorporated into BAU. Tailored communications will also be required for certain cohorts of member, such as those whose benefits require revision, those where it hasn't been possible to obtain data from the employer and those teachers who will qualify for retrospective entry to the LGPS.
- 2.18 Following confirmation from Heywood that the host platform for 'my pension online', MSS, would no longer be developed, the Fund began making preparations to switch to the new host platform, Engage (previously TME). Our communications campaign was based around the launch date of 11 December 2023 (See appendix 2). Members that had registered for MSS would need to complete a few additional steps to transfer their account over. This cohort was identified as the priority target audience for launch communications which we worked alongside Heywoods to prepare. In phase 1 we emailed all registered members to generate interest and provide advance notice of the changes and actions they would shortly need to take. Once the site went live, we moved into phase two; issuing communications on a weekly basis by status, to tell members that the site was live and that they now needed to transfer over. In Q4, we moved into phase 3, performing a clean-up exercise to remind members about the need to transfer over their details to access the site. This was again issued in batches by status. Simultaneously, this messaging was reinforced by amendments to our letters and email templates advising registered members to switch to the new site. We also prepared templates for employers to cascade to their LGPS employees and added information about the launch to our website. Messaging about the new platform will be included in communications sent with P60s and annual benefit statements.
- 2.19 Increasing the number of registered members using 'my pension online' will also be an important area of work over 2024/25 as we move into phase 4. Active members are most likely to come into contact with messaging about 'my pension online' due to the nature of their participation in the Fund. Employers are now required to provide email addresses for new starters and the introduction of revised welcome packs will likely increase take-up of active members. However there remains a large cohort of members that will not routinely come into contact with our services and are not receiving our annual communications as we do not hold email addresses for them. It is therefore necessary to initiate targeted communications to those individuals to increase the number of registered users. In February 2022, we issued communications to pensioners that had not yet registered for 'my pension online' which increased take up in the target group by 17.45% and reduced the number of pensioners not receiving communications from us to 18.32%. Deferred members were identified as our next target group, however, this year priority was allocated to

site migration and other bulk communication projects such as McCloud. In 2024/25 we will be initiating a campaign to reach out to deferred members.

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

