**Teachers’ Pension Scheme Pension Board (TPSPB)**

**Information to Members and Communications Sub-Committee**

**18 September 2024 – Via Teams**

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| **Present:** |  |
| Heather McKenzie | Member Representative (Chair) |
| Maria Chondrogianni | Member Representative  |
| Yvonne Moult | Employer Representative  |
| Susan Anyan | Independent Pension Specialist |
| Anna-Marie Alderson | DfE Senior Contract Manager |
| Andrew Carter  | TP Head of Governance and Risk |
| Dan Maughan | TP Digital Engagement Manager  |
| Jo Cole | TP Engagement Team |
| Jennie Connelly | TP Engagement Team |
| Lorraine Hampton  | TP Business Analyst |
| Helen Cowan | DfE Secretariat Team Leader |
| Abbie Myles | DfE Secretariat |
| **Observers:** |  |
| Alan Taylor | TPSPB Chair |
| Zaheer Patel | DfE Contract Management Team |
| **Apologies:** |  |
| Susan Fielden | Employer Representative |
| Loraine Dodds | DfE Secretariat |

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|  | **Item** | **Action** |
| Agenda Item 1 | **Welcome and Apologies:*** HM welcomed observer, Zaheer Patel from the DfE Contract Management Team.
* Apologies were received from Susan Fielden and Loraine Dodds.
* The minutes from 19 June 2024 were ratified.
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| Agenda Item 2 | **Actions from the previous meeting:*** ***IM1/190624 (Digital Update)***- The narrative on employer sites has been updated to reflect availability of MDC and MCR as methods for transferring data to TP, along with the timeline for ceasing onboarding to MCR.
* Onboarding to MCR will stop on 31st March 2025 to allow for a review of the program and next steps.
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| Agenda Item 3 | **Engagement Plan**TP shared the 2024 Engagement Plan with the sub-committee, and which will be circulated with the minutes.***Highlights include:**** Retirement Reassurance Campaign: Initially planned, however has been re-timetabled due to Transitional Protection (TrP).
* Financial Literacy Campaign for Teenagers: Moved to November to align with Money Talk Week.
* Opt-out Benefits of the Scheme Campaign: Postponed to January to align with the New Year campaign.
* New Scheme Modeller: Soft-launch in April and integrated into the Benefits Statement Campaign.
* Thank a Teacher Campaign: Delivered as a social media campaign
* Highlighted that social media campaigns were not paused in June due to Purdah.
* Some campaigns for employer training were adjusted based on registration numbers. If registration targets were not met, additional campaigns were launched to increase participation.
* The first TPAF meetings of the school’s new year are scheduled for October 2024.
* IMC thanked TP for their update and suggested review of the plan before circulation for any remaining typos.
 | Sec to note |
| Agenda Item 4 | **Transitional Protection (TrP)*****Highlights include*:** * The Benefit Statement Campaign (July)is the largest campaign delivered to members, with key messaging on TrP.
* A total of 22 different versions of the campaign were developed to ensure tailored communication. This included separate versions for members with and without TrP, to clearly explain what members should expect in their benefits statements.
* Communications reflected the need to give members clarity regarding their specific circumstances.
* A video and FAQs will be launched when the RSS’s go out to help people to understand the information.
* Delivered training webinars to employers around TrP.
* Reviewing some current content, i.e. decision tree.
* IMC thanked TP for their update. The IMC had raised concerns regarding excess service issues affecting some local authorities under the LGPS scheme; it was confirmed that a meeting has been arranged next week to discuss the issues.,
* TP acknowledged the complexity of working with LGPS and employers to identify affected members and ensure accurate processing of their service data.
* The challenges of managing TrP and excess service were acknowledged and thanked TP for their ongoing efforts.
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| Agenda item 5 | **Personalised Calculators** TheTP presented insight to personalised calculators using a test system.***Highlights include:*** * Functionality was explored which will assist members in planning their retirement.
* Users can access personal projections based on their service history and benefits.
* TP emphasise that the figures displayed are subject to change, and members are encouraged to revisit the calculator regularly for updated information.
* IMC agreed that it was important that members were aware the figures will change.
* IMC emphasised the importance of members checking their projections regularly to stay informed on potential changes, highlighting the value of the tool in keeping members engaged and updated.
* IMC acknowledged that the disclaimer is clearly visible in the dark blue banner on the tool’s interface, ensuring members are made aware of changes in their projections.
* HM appreciated the feedback and how the development of the calculators has been a valuable tool for members. She encouraged the team to continue refining the tool and appreciated the constructive criticism from members.
* Sub-committee members were assured that members comments will be incorporated into further developments, improving the calculator’s overall functionality.
* IMC queried on the ‘My Pension Estimator’ page what commutation modeller means. TP confirmed that it is when a members want less than 25% pension.
* IMC asked if TP had received any feedback, TP confirmed that regular meetings are held with front line staff to get feedback, that queries are received but no negative feedback to date.
* IMC queried how many members were engaging with the tool. TP advised these would be added to the minutes
* IMC suggested that the wording ‘maximum annual pension’ should be first and ‘maximum lump sum’ second to encourage people to focus on the pension amount rather than the lump sum.
* IMC asked if family benefits will be paid death in service or death in retirement and is the member advised which payment they will receive. TP agreed to take an action.
* IMC queried why there was no option to print the results. TP confirmed this was for information and can cause issues because the information can change, however, TP will check the reason printing is not available.
* IMC was assured by the test system and thanked TP for the presentation.
 | IM1/180924IM2/180924IM3/180924 |
| Agenda Item 6 | **Member (LivePerson) / Employer (Employer Toolkit) engagement projects – Papers 8 and 9*** DM introduced the engagement projects with a focus on member support and demonstrated the missing service bot, which directs members to relevant information based on their queries, particularly during benefit statement campaigns.
* Future plans include an additional four bot journeys, aimed at improving member experience, which has already led to 71.5% improvement in customer satisfaction score since August.
* The toolkit allows members to access support outside office hours, though certain queries may still require follow-up.
* IMC praised the efforts of TP, highlighting the value of 24/7 support and the quality compared to other pension schemes.
* IMC appreciated the team's progress, noting the positive direction of the project despite ongoing challenges.
* It was agreed that the employer-toolkit will be revisited in the next sub-committee meeting.
 | IM4/180924 |
| Agenda Item 7 | **Review of Papers** **Quarterly Report (Paper 5)*** Outcome measures (OM) are performing well, demonstrating high-quality communications from TP to members and employers.
* Positive feedback from members indicates effective communication strategies.
* Changes in cookie policies by Google Analytics mean employers can now opt out, impacting feedback collection.
* Work is underway with TP to adjust OM to adapt to these changes.
* Noted an increase in complaints related to service times, particularly with pension on divorce cases.
* After a pause during the General Election, social media campaigns have resumed and are well-received. Social media continues to be a valuable channel for real-time interaction with members and employees.
* The website has been updated to clarify ongoing support for both methods of MCR & MDC.
* Success reported with 1.3 million members using My Pension Online, enhancing self-service opportunities for members.

**Dashboard**There was nothing to note on this paper.**Issues log.(Paper 6)*** AA reported that the ill health contract issue is now back to a business as usual (BAU) maintained state. This is a positive development. Communication with members regarding ill health applications is ongoing.
* IMC expressed concern about delays in issuing certificates for members undergoing divorce.
* DfE explained that the backlog was due to an embargo related to annual factor updates and TrP. Cases are being processed as efficiently as possible.
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| Agenda Items 8 | **Highlights to report to the Board:*** TRP and comms
* Personalised calculators
* Member (LivePerson) / Employer (Employer Toolkit) engagement projects.
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| Agenda Item 9 | * **Agree whether any individual papers or presentations should be shared with the rest of the Board for information**

It was agreed the presentations from agenda items 7,8 & 9 would be shared with the board. |  |
| Agenda Item 10 | **AOB** * Capita and DfE staff were thanked for their contributions to work already being conducted and ongoing in the future.

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| **TP COLLEAGUES LEFT THE MEETING** |
| Agenda Item 11 | Transition sub-committee update * The remainder of this section has been removed to ensure commercial sensitivities are maintained. A full set of minutes (and actions) will be produced from the sub-committee meeting, which took place on the morning of 18th September and will be shared with the Board Members.
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| Next meeting |  11 December 2024 via Teams. |  |

Minutes agreed by Chair: Heather McKenzie Date: 24/09/2024

Confirmed by circulation to sub-committee members on: 25/09/2024

To be ratified at sub-committee meeting on 11 December 2024