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

**21 June 2023 at Lingfield Point Darlington**

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| **Present:** |  |  |
| Susan Fielden | Employer Representative (Chair) | SF |
| Susan Anyan | Independent Pension Specialist | SA |
| John Pratten | Employer Representative (via Teams) | JP |
| Maria Chondrogianni | Member Representative (via Teams) | MC |
| Amy Gibbs | TP Head of Governance and Risk | AG |
| Jo Cole | TP Engagement Manager (Employer) | JC |
| Kerry Tate King | TP Head of Engagement and Marketing | KTK |
| Tony Watt | TP Digital Manager | TW |
| Anna-Marie Alderson | DfE Senior Contract Manager  | AA |
| Melanie Phillip | DfE Policy Team Leader Casework, Correspondence & TPSPB  | MP |
| Helen Cowan | DfE TPSPB Secretariat Manager | HC |
| Ruby Kennedy | DfE TPSPB Secretariat | RK |
| Loraine Dodds | DfE TPSPB Secretariat (Minutes) | LD |
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| **Observer** |  |  |
| Yvonne Moult | Member Representative | YM |
| Natasha Atherton | DfE Transition Team | NA |
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| **Apologies** |  |  |
| Heather McKenzie | Member Representative | HM |
| Mark Dutson | DfE Contract Team | MD |

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|  | **Item** | **Action** |
| Agenda item 1 | **Welcome and Apologies:*** SF welcomed those in attendance.
* The minutes from 22 March were ratified.
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| Agenda item 2 | **Actions from the previous meeting:****AP1/190423** **independent Pension Specialist Update**AA confirmed an action regarding independent financial advice that can be offered to members. It was agreed to refer the query to the Scheme Advisory Board (SAB). Action to refer to SAB for inclusion on the agenda at upcoming meeting. | IM1/210623 |
| Agenda Item 3 | **Transitional Protection*** JC confirmed that communications regarding the consultation exercise were issued through social media and the web advising members of the consultation closure. TP are awaiting the outcome of the consultation.
* Ongoing projects include the decision tree which was launched on 9th March with comms delivered through the Member Bulletin. There have already been 60,000 unique views of the decision tree, with a low bounce rate suggesting members are interacting. A campaign on Facebook, Instagram, and Twitter and has generated 6,000 new views.
* Work is ongoing to provide a banner on members’ My Pension Online (MPO) account which will signpost to further information about how Transitional Protection may affect them. The banner is planned to launch on Thursday which will also encourage members to sign up for a MPO account if they do not have one.
* Preparation is underway for a campaign to target members that are not currently signed up for a MPO account. Employers will also be included as they maintain a record of contact details for members not yet signed up. There is currently a report on the employer portal to ascertain which of their employees have an account. An email template is available and will be tracked to monitor success.
* Work will commence in July for a Benefit Statement campaign which has previously proved successful. A banner will appear on members’ MPO accounts that highlights a change in the delivery of their benefit statement if they are impacted by transitional protection.
* Training for employers will commence with the recently updated employer webinar to ensure they are aware of the retirement journey for members.
* The retirement and planning process work is ongoing with clear processes from application to receiving their award. Discussions are ongoing regarding video presentation.
* Contact Centre volumes had been monitored and consistent in terms of numbers with 40-50 enquiries per week currently received.
* Preparation is underway for the retirement exercise for members retiring before 1 October 2023. The process will commence in September 2023 for members wishing to retire in January 2024.
* Regular updates will continue through the website and work is underway to remove jargon to aid understanding.
* JC clarified that further work was needed regarding members with excess service in the Local Government pension schemes (LGPS), and confirmed TP are working closely with DfE to identify and manage any issues. Contact with employers is underway after LGPS identified which members are affected.
* SF noted the employer pages may benefit from some more links across to the information for members, the decision tree and the new two stage retirement journey. JC confirmed TP are working towards adding those extra pieces.
* MC welcomed the focus now being on whether members are affected by TrP but asks how members will be assured about the process, and about their decision. She considers it important that members have information at their disposal to make an informed choice.
* SA confirmed that information regarding how members can obtain financial advice has been referred to the SAB as an action from this subcommittee.
* JC confirmed work is currently being undertaken to provide members with a clearer understanding of the retirement process.
* SF thanked JC for her input.
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| Agenda Item 4 | **Digital Update*** TW shared a presentation demonstrating how members will access information about the retirement process.

**Highlights*** Phase one will commence in October for those members impacted by transitional protection. The change will see the current webpage replaced by a simplified version with interaction and videos to allow members to generate an ‘on demand’ pdf of their benefit statement.
* Phase two will be implemented post October and will overhaul the current benefit statement, introducing new tools including a personalised calculator and a modelling tool – both demonstrated to the sub-committee as a prototype.
* The calculator provides a high level estimate of pension benefits and the modelling tool provides a more detailed explanation and breakdown.
* SA queried the choice of colours and suggested green may be misinterpreted as a positive or preferential option which may inadvertently influence members decision making.
* MC referenced the need for inclusivity and highlighted it can be difficult for some individuals to distinguish between red and green.
* TW assured the committee the webpage had been checked for compliance with accessibility standards and no issues recorded, but the comments will be taken into consideration for the development of the live version.
* Recent testing showed the personal calculator was user friendly and the video useful. The calculator tool includes a link to encourage members to join MPO for a more detailed overview.
* A demonstration of the modelling tool showcased it provided a more comprehensive statement and once logged on, will also confirm if members are affected by TrP. Members can personalise the outcome by adding the date they would like to retire, and obtain inflation adjusted estimates.
* SA queried if members utilising the tool will mostly be those closer to retirement. TW agreed that current usage supported this.
* MC highlighted the calculator was important to help members decide whether to retire.
* TW believes that frequent exposure to both tools will assist all members, even those not looking to retire yet, as it will enhance their understanding and familiarity with them
* TW agreed to circulate the presentation/links to Board Members.
* SF queried whether the retirement calculator catered for individuals who may wish to cease working and stop making contributions but delay claiming their pension for a few years. TW confirmed that the calculator and modeller were not sufficiently sophisticated to cater for that situation. AG confirmed that if a member was looking to opt out, TP would signpost them to the benefits of staying in the scheme.
* MC suggested it may be more accurate to refer to the process as the retirement process rather than member journey and that consideration be given to ensure members are not confused about whether it includes details of the state pension.
* SF thanked Tony for his presentation.
 | IM2/210623 |
| Agenda Item 5 | **Multi Factor Authentication (MFA)*** SF recognised there was limited time for this agenda item and so focused the discussion on whether the quarterly report referenced an issue regarding MFA affecting performance measure indicators.
* AG confirmed it did and clarified the traffic coming through the contact centre relating to MFA resets had impacted performance measures.
* TW confirmed that traffic has significantly reduced following resolution of an issue regarding validity of MFA reset links.
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| Agenda Item 6 | Review of Papers (Papers 4, 5 and 6)**Quarterly Report**AA highlighted:* The outcome of the recent procurement exercise which will see the scheme administration move from Capita to Tata Consultancy Services (TCS) for delivery from 1 October 2025.
* AA gave an update on the cyber incident. Forensic investigations are still ongoing, but at this stage, it is confirmed that there has been minimal impact on TPS. Therefore, the decision is not to communicate the cyber incident more widely to avoid unnecessary concern.
* Outcome measures are performing well against target outcome and will continue to be monitored through the service delivery board.
* OM11 regarding employers is performing well although there was a drop in the amount of feedback in May as a result of the Easter break which impacted performance.
* Social media engagement is going well, and TP have substantial numbers of Twitter, Facebook, and YouTube followers. Following government guidance, the Department has requested that TP cease using Tik Tok as an avenue of communication
* SF asked about the impact of SLA12B and 12C pertaining to the increased volume of calls into the contact centre.
* AG confirmed the current volume and complexity of calls exceeds what TP can support, which is leading to long wait times. An impact assessment has been carried out which has found volumes are significantly higher than previous years and higher than forecasts. TP are working with DfE to enhance digital resources and mitigate volumes.

**Dashboard**AG highlighted:* OM5 and 6 continue to be impacted. Work is underway with focus groups to gain insight into the member experience. Consideration is being given to changing the wording of the questions, which have remained unchanged since 2011.
* AA confirmed that the questions will be shared with the committee.

**Issues Log*** AA referred to two live issues.
* the ill health contract and outstanding casework. DfE is working actively with Health Management and the pilot for Health Management to undertake the download/upload process is going well. Until the process is stable and the backlog cleared, this will remain an open issue.
* MCR and the unallocated contributions held in the suspense account. Work is continuing to determine the next steps and updates will be provided in future sub committees.
* JP asked whether there would be any impact to the ill health contract as a result of the transition to TCS. AA confirmed the issues will be resolved before the transition period so the process will not be affected.
 | IM3/210623 |
| Agenda Item 7 | **Agree top three issues from the meeting/report to highlight to the next TPSPB.*** Transitional protection communication campaign
* Referral to SAB about provision of financial advice to members re TrP
* Decision to cease use of Tik Tok
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| Agenda Item 8 | **Agree whether any papers or presentations should be shared with the rest of the Board for information.*** The website links to prototype pension calculator and modeller presented by TW.
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| Agenda item 10 | **AOB:*** KTK made a proposal regarding utilising board members’ presence on social media to highlight what the sub-committees do and how they support TP. She invited views on whether the sub-committee, or the wider Board, would support this.
* AA suggested the matter be referred to the Board for wider consideration.
* JP enquired if any further information was available regarding valuation. AA confirmed that there were ongoing discussions with HM Treasury and more information would be released in due course.
 | IM4/2106023 |
| Next meeting | 20 September 2023 via Teams |  |

Minutes agreed by Chair: Susan Fielden Date: 6 July 2023

Circulated to sub-committee members on 6 July 2023

To be ratified at the 20 September 2023 sub-committee meeting.