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

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

**8 November 2016**

**MINUTES**

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| **Present:** |  |  |
| David Trace (Chair) | Member representative | DT |
| David Butcher | Employer representative | DB |
| Jerry Glazier | Member representative | JG |
| Dave Wilkinson | Member representative | DW |
| Richard Lees  | DfE Contract Manager and sub-committee point of contact | RL |
| David Heslop  | TP Client Director | DH |
| Kerry Tate-Maskill  | TP Head of Engagement (presentation) |  |
| Tony Watt | TP Engagement team (presentation) |  |
| Karen Cammack | DfE Secretariat (minutes) |  |
| Sue Crane | DfE Senior Contract Manager (observer) |  |
| Peter Springhall | DfE Senior Finance Manager (observer) |  |
| **Apologies :**  | None |  |

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|  | **Item** | **Action** |
| Agenda item 1 | **Introduction, attendance, apologies :*** The Chair thanked colleagues for attending and TP for hosting.
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| Agenda item 2 | **Website Presentation** :* The rationale behind the website presentation was to update the sub-committee following a recent content and structuring review, the results of which will be rolled out in a series of updates from January 2017. Feedback had been sought from user groups and other stakeholders to drive improvements and the customer journey experience.
* TP’s Engagement team provided an overview and demonstration of the new website highlighting three key changes in respect of the member and employers:

Members :* Improvement to the member registration page and password criteria;
* improvements for calculator modellers (TP to determine whether they could include a link to the formula for calculations here);
* an improved Benefit Statement (TP to review “background pictures” to ensure they better represent the workforce which is 75% female).
* TP to ascertain how teacher reference numbers are generated and whether the first two digits still reflect the year when training commenced. This would be a useful tool for teachers when searching for the correct reference number.

Employers :* Improvements to the task manager function
* Improvements to member-print function
* Increased pagination through the accounts (previous limit of 10-page display increased)
* Further improvements will also be made to the Employer Bulletin, and website improvements will continue to simplify navigation and provide better signposting.
* Secretariat to forward slideshow to DW and arrange a 1 to 1 with TP engagement team if required.
 | IM1/081116IM2/081116IM3/081116IM4/081116 |
| Agenda item 3 | **Review of the Engagement Report :*** Key points to note, following discussion of the quarterly report, include :
* The strong achievement against challenging outcome measures, with clear evidence of feedback driving improvement across the wider business, was recognised.
* Future reporting of progress against outcome measures will provide additional information to show in-year progress against contract year 6 targets, clarify how the green/amber assessment is conducted and details of how the targets were/are set.
* It was noted that Outcome measures 2&3 generate a 50% return rate to employer surveys, so provides some good evidence and verbatim commentary.
* Employer engagement statistics are consistently high, but TP want to understand more about why 10% of employers don’t seem to use the employer portal each month. The sub-committee discussed whether this was an access issue (e.g. employers not accessing every month or employers with small numbers of members accessing infrequently), and whether this could be used as a tool to identify recalcitrant employers, understand their issues and develop a solution to increase engagement.
* TP is ramping up on-boarding engagement to meet MDC timelines. TP have identified 2k employers who have been contacted already but have yet to sign up to on-board. TP have developed a roadmap for these employers and agreed a process to accelerate escalation with the employer - initial notices were issued to employers on 8/11. TP have developed a tracker to capture and understand remaining problems and track progress.
* Governors to be included in TP MDC communications.
* Work continues with the new group (established to develop links with the Department’s Academies team and Education Funding Agency) to obtain early information on conversions and arrange to be included in the process much earlier on.
* Previously annual approval was required to meet cross-government controls on expenditure which could be perceived as marketing. This marketing exemption is no longer required as no financial burden now falls to the Department, however good practice will continue to sure that controls will be maintained.
* Annex A to the report captures a high level summary of deliverables. The sub-committee asked that future information include current issues and progress made.
 | IM5/08/1116IM6/081116IM7/081116 |
| Agenda item 4 | **Review Scheme Event Calendar** : * It was agreed that as the scheme event calendar is an internal management tool used to provide a forward-look, it was not required as a sub-committee paper.
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| Agenda item 5 | **Review of the Scheme Engagement Plan :*** The 2017 Engagement plan is not yet ready for review, but will be circulated to sub-committee members for comment before the end of December.
* Critical success factor targets will be reviewed to reflect the changing landscape, to take account of, for example, increasing levels of member and employer engagement via social media channels. The sub-committee queried how they would know that those targets would be sufficiently robust; the draft plan will include the rationale on how targets are determined.
 | IM8/081116IM9/081116 |
| Agenda item 6 | **Communications strategy to support vulnerable members :*** The sub-committee acknowledged that active members are generally IT literate and should be using MPO routinely. However, there were concerns regarding vulnerable groups, particularly older retired members who were less comfortable with technology and for whom IT skill-fade was also likely.
* TP confirmed that there are phone and postal options available, and that the drive towards IT as a default is driven by the Government’s “digital by default” strategy. However, TP continue to analyse data and track internet use by older members, to develop and more actively offer flexible lines (e.g. postal P60s being default for those over 80).
* Sub-committee members acknowledged the work done and the limiting parameters, but still felt there was an argument for opting-in rather than opting-out (e.g. P60s and Annual Benefit Statements).
* TP recognised there is a balance to be struck and the issues associated with moving too quickly towards IT by default require agile processes to respond to members’ needs quickly. However, reverting to the issuing of paper documents by default would be regressive as the evidence suggests that the vast majority of members currently use digital lines of communication. TP undertook to continue to review age-related data and take a practical approach to ensure postal and phone options are more clearly signposted. TP also to consider whether a tick-box can be added to on-line P60’s for postal copies.
 | IM10/081116“ |
| Agenda item 7 | **Employer “Duty of Care” :*** The sub-committee discussed whether employers have a responsibility to communicate pension-related information to members. Whilst the “duty of care” requirements relate specifically to Health & Safety regulations it was felt that employers generally had a responsibility to share information. It was recognised that the changing employer landscape and associated resourcing often meant that the provision and explanation of pensions information by employers was no longer common-place.
* RL confirmed that communications provided to new employers setting out their role included their responsibility in respect of pensions, and TP confirmed that often the strategy for new and existing employers is to signpost individuals to TP.
* TP undertook to look into this further, consider how they might develop partnership working or provide training to employers.
 | IM11/081116 |
| Agenda item 8 | **Communicating GMP implications : (Paper 4)*** Paper 4 outlined the GMP messaging for the employer bulletin.
* It was noted that TPS members falling into the transition period, moving from the old to the new state pension provision, will be most affected. TP undertook to consider how they can best be supported.
 | IM12/081116 |
| Agenda item 9 | **Annual Benefit Statements :*** Discussion had also been covered under agenda item 6.
* Some sub-committee members again noted their preference for members to be able to opt-in as oppose to opt-out.
* TP confirmed that they are developing a package of measures to encourage engagement and track numbers viewing their ABS electronically. They also provide regular information and updates to employers and members to try and meet the digital by default requirement.
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| Agenda item 10 | **P60s :*** Covered under discussion of item 6.
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| Agenda item 11 | **Additional Training Requirements for Sub-committee members*** Although no specific training requirements were identified in respect of the sub-committee, members felt it would be useful to enhance their knowledge of how social media is used to support the TPS. TP to consider how best to provide information on the potential/future use of social media.
 | IM13/081116 |
| Agenda item 12 | **Future Agenda items:*** There were no specific topics the sub-committee wished to include on the agenda at this time.
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| Agenda item 13 | **Agree Actions and owners :*** As captured in the minutes
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| Agenda item 14 | **AOB – 2nd Bite PI :*** Further to the circulation of the note updating sub-committee members on underpayment of lump sum retirement benefits TP advised that the communications plan is under development and that members have yet to be informed although the TPSPB, the Scheme Advisory Board and key areas within the DfE have been updated. TP will share timescales of the project and the communications plan with the TPSPB once finalised.
* It was noted that the reimbursement exercise could be complicated by the fact that affected members could also be subject to a recovery requirement as a result of the GMP exercise. This will need to be made clear in communications to members to explain that two separate exercises are underway.
* It was also important to manage expectations on the amounts due to be re-paid, so the plan needs to be structured to both manage expectation and repay in a timely manner.
* TP confirmed that correspondence will be by hard-copy through the post.
 | AP14/081116 |
|  | The next meeting will take place on 29 March 2017 in Darlington  |  |



Minutes agreed (Chair): David Trace Date : 15 Nov 2016

Confirmed by circulation to sub-committee members on 18 November 2016