

## LOCAL PENSION BOARD – 20 JANUARY 2023

### MEMBER ENGAGEMENT REVIEW

Report by the Director of Finance

#### RECOMMENDATION

1. **The Board is RECOMMENDED to note and review the outcome of Member Engagement Review carried out by the Governance and Communications Team of the fund.**

#### Introduction

2. Regulation 61 of the Local Government Pension Scheme Regulations 2013 sets out the administering authority's policy requirements concerning communications with members and Scheme employers. Specifically it states that 'an administering authority must prepare, maintain and publish a written statement setting out its policy concerning communications with members, representatives of members, prospective members and Scheme employers.
3. Furthermore, the policy must set out the following:
  - i) the provision of information and publicity about the Scheme to members, representatives of members and Scheme employers;
  - ii) the format, frequency and method of distributing such information or publicity; and
  - iii) the promotion of the Scheme to prospective members and their employers.

The current Communications Policy for the fund can be found on the website here:

[CommunicationPolicy \(oxfordshire.gov.uk\)](https://www.oxfordshire.gov.uk/communications-policy)

4. The fund Communications Policy was last reviewed and refreshed in 2019. It is good practice to review all policies regularly. Additionally, a specific review of member engagement had been requested by the Local Pension Board.

#### Review Findings

5. It was decided to structure the Member Engagement Review to cover 3 particular aspects:
  - a) What is currently in place;
  - b) What has been tried previously;

c) New ideas to improve member engagement.

6. What is currently in place:

<b>Engagement Activity</b>	<b>Target Audience</b>	<b>Comments</b>
Reporting Pensions – quarterly newsletter	Actives	Sent by email and post and via employers
Annual benefit statement plus notes	Actives and Deferred	
Annual Deferred newsletter (in collaboration with other Funds)	Deferred	
Annual Pensioner newsletter	Pensioners	
Member talks	Actives	Arranged by employer but advertised in member newsletter.
My Oxfordshire Pension	Actives, Deferred and Pensioners	Those who have signed up
Use of Altair email tool	Actives, Deferred and Pensioners	Those with email address
Use of Gov.UK Notify email tool (Bulk Email)	Actives, Deferred and Pensioners	Those with email address
Annual activation codes mailing	Actives, Deferred and Pensioners	For those who have not chosen a communication method.
Partnership working with other funds – Oxfordshire is represented on: Communications working group (LGA) Joint communications working group	N/A	Ensures our communications and engagement practices are in line with standards across the LGPS.
Translation services	Actives, Deferred and Pensioners	Invoiced to employer
Oxfordshire Pension Fund Website	Everyone	

7. What has been tried previously.

Various activities have been tried previously to try and improve engagement with all types of members and potential member. These include:

- Survey – sent to members at the end of a transaction by email
- Pension Attention campaign – national campaign (Oct 22)
- Updating and modernising member newsletter - Reporting Pensions (2020);
- Encouraging employers to better engage with their members;
- Ensuring accessibility using the latest WCAG (Web Content accessibility Guidance);
- Formal “Plain English” training undertaken and principles applied to all new letters produced by the team;
- Undertaken a ‘survey’ of employers to ensure that the most appropriate means of communications is used to target members who may have difficulties accessing their pension information;
- Offered pension surgeries, talks and seminars free of charge
- Use of the LGA’s resources such LGPSMember.org and videos;
- Relunched member webpages – making it a more logical ‘member journey’ and easier to understand.
- Offered support and contribution for member induction sessions and retirement training
- Engagement has been added to agendas on both national and local Communications Working Groups as all authorities are facing the same engagement challenges.

## 8. New Ideas to Improve Member Engagement.

<p><b>Ease of Access</b></p> <ul style="list-style-type: none"> <li>• Introducing QR codes – take members directly to the correct page. On letters and newsletters and leaflets</li> <li>• Webinars on common subjects</li> <li>• Improvement of current website for ease of access;</li> </ul>
<p><b>Board Member Representative Engagement</b></p> <p>Board Member Representatives providing feedback and information from the Local Pension Board to fund members. This can be facilitated through contributions to the various member newsletters that go out throughout the year.</p>
<p><b>Effective Targeting</b></p> <ul style="list-style-type: none"> <li>• Text messaging through Gov.UK Notify –evidence suggests that Generation Z (born 1997-2012) do not use personal email as much, or in the same way that older cohorts do .</li> <li>• Proactively collecting email addresses and mobile numbers to use for targeting members. These data items are not currently collected for all members;</li> </ul>

<ul style="list-style-type: none"> <li>• Breaking down membership by various demographics so we could target our comms eg <ul style="list-style-type: none"> <li>○ age bands,</li> <li>○ gender,</li> <li>○ post SPA,</li> <li>○ paying AVCs,</li> <li>○ 50/50,</li> <li>○ underpensioned segments where we can identify this eg part timers, multiple job holders</li> </ul> </li> <li>• Working closer with the unions;</li> <li>• Establishing a member panel to discuss and review improvements and changes to scheme member engagement;</li> </ul>
<p><b>Use of Social Media or other technologies</b></p> <ul style="list-style-type: none"> <li>• Better use of analytics from My Oxfordshire Pension and the fund website;</li> <li>• Use of LinkedIn – another channel for engagement;</li> </ul>
<p><b>Future/Aspirational</b></p> <ul style="list-style-type: none"> <li>• Use of a Chatbot – chatbots are programs built to automatically engage with received messages. It can be used to filter and signpost members to the right information/place. The Chatbot would be available from our website, My Oxfordshire Pension and a link on email/other communications;</li> <li>• Benchmarking against other ‘good’ performing funds regarding scheme member engagement.</li> <li>• Use of fund created media such as videos eg. Videos on understanding your benefits statement or the ‘retirement process’.</li> </ul>

9. There can be many barriers to engagement for a member:
- i) Apathy – generally until members are in their 50s;
  - ii) Pensions can seem daunting, particularly for those with limited knowledge;
  - iii) Pensions are less pressing or demanding compared to other aspects of finance, such as bank accounts;
  - iv) Pensions for deferred members are in effect frozen and hence less relevant;
  - v) Missing email addresses on Altair; and
  - vi) Employers – busy, stressed, for most it’s less than 5% of their day job, and with huge increase in number of employers, pension knowledge is very diluted.
10. In conclusion, the fund are doing and have also tried much to ensure that effective communications are maintained with all members of the fund. This review has identified a number of ‘new’ methods of engagement which may

provide improved outcomes. The Board are asked to note and review the outcome of Member Engagement Review carried out by the Governance and Communications Team of the fund.

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