

**Communications Working Group**  
**AGREEMENTS AND ACTIONS**  
**Thursday 28 May 2020 11am - MS Teams meeting**

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**1. Apologies and introductions**

**Present**

Alastair Johnston (**AJo**) Durham Pension Fund  
Amanda Jupp (**AJu**) Surrey Pension Fund  
Andy Hemming (**AH**) West Midlands Pension Fund  
Becky Clough (**BC**) Shropshire Pension Fund  
Ben Altoft (**BA**) Avon Pension Fund  
Cory Blose (**CB**) LGSS  
Guy Hayton (**GH**) Merseyside Pension Fund  
Jenny Gregory (**JG**) East Riding Pension Fund  
Karen Brooker (**KB**) Kent Pension Fund  
Karen Thomas (**KT**) Gwent (Torfaen) Pension Fund  
Kath Meacock (**KM**) Flintshire Pension Fund  
Lindsey Davison (**LD**) Tyne and Wear Pension Fund  
Lorraine Bennett (**LB**) LGPC Secretariat  
Mandy Judd (**MJ**) Hampshire Pension Fund  
Martin Griffiths (**Chair**) Staffordshire Pension Fund  
Matthew Allen (**vice-chair**) Cornwall Pension Fund  
Rachel Abbey (**RA**) LGPC Secretariat  
Rebecca O'Shea (**RO**) Oxfordshire Pension Fund

**Apologies**

Jacinta Wilmot (**JW**) Environment Agency  
Mathew James (**MJa**) Dyfed Pension Fund  
Sharon Grimshaw (**SG**) LGSS  
Stuart Duncombe (**SD**) West Yorkshire Pension Fund

**Non attendees**

Pamela Bruce (**PB**) Lothian Pension Fund  
Sinead Nicholson (**SN**) NILGOSC

**Digital engagement subgroup:** Jenny Gregory, Becky O'Shea, Kath Meacock.

**Transfer video subgroup:** Andy Hemming, Jacinta Wilmot, Sharon Grimshaw, Rebecca Clough, Leah Swane.

**Letter templates subgroup:** Stuart Duncombe, Sharon Grimshaw, Ben Altoft, Karen Thomas.

**Employer ill health briefing note subgroup:** Stuart Duncombe, Guy Hayton, Mandy Judd (or another rep from Hampshire), Martin Griffiths.

**McCloud subgroup:** Martin Griffiths, Matthew Allen, Kath Meacock and Sharon Grimshaw (to confirm).

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## **2. Actions and agreements from last meeting 29 January 2020**

All actions from the last meeting are complete or will be covered in later items on the agenda.

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## **3. COVID-19**

### **3.1 End of year (EOY) data**

The group reported that the furlough scheme was not being used widely. It has been used by contractors, academies and commercial arms of local authorities that are not publicly funded. Some reported that employers were intending to top up the pay of furloughed employees, meaning there would be no effect on their pension. Government has confirmed that HE and FE establishments are allowed to use the scheme and so take-up may increase. Employers that have furloughed all staff have not been able to provide EOY data for 2019/20.

Some funds are asking for information about staff that have been furloughed, or will ask for that information in the 2020/21 EOY submission.

### **3.2 Electronic documents and signatures**

Most members of the group reported facing similar problems and taking similar approaches to documents and signatures during the pandemic. Issues faced and process changes adopted include:

- rota system in place to arrange for outgoing letters to be printed and posted and incoming post to be opened and scanned
- incoming post being opened and scanned centrally by council staff, not the pensions team
- investigating outgoing printing solutions available
- updating letter templates to allow outgoing post solution, encouraging return by email or secure upload and, where appropriate, removing return address

- significant increase in email communications
- opportunity to encourage members to sign up to the online portal and exchange documents electronically rather than by post, accelerating existing drive to encourage digital communications
- West Midlands are requesting photos or scanned copies of signed document such as passport or driving license with proof of address to verify electronic signature and identity
- some funds still require a signature if the member is making a declaration, such as in a retirement claim form
- significant reduction in transfer requests, but there are problems progressing transfers because other schemes still require hard copies of forms to be completed
- no requirement for employers to include a signature, correspondence will come from a recognised email address
- some members insist on completing and returning paper forms, including delivering them by hand to an office that is closed
- some funds reported that a significant amount of post is related to interfunds in or out. The group discussed methods of electronic communication that would allow service prints to be sent between funds securely. GH confirmed that communication between gov.uk email addresses has TLS encryption. [Checktls.com](https://checktls.com) allows you to check the security of the recipient's email address.

In relation to electronic signatures, LB referred to the information included in LGA's COVID-19 FAQs. They confirm the legal validity of electronic signatures has been endorsed in a recent statement from Government.

GH pointed out that there are likely to be some changes in this area as the Government have accepted the [Law Commission's recommendation to set up an Industry Working Group](#) to look at the electronic execution of documents and signatures.

**Action 1:** LGA to include an article in the next bulletin to confirm that TPR's guidance states pension schemes 'should allow electronic signatures and documents and to encourage third-party providers to the same. The article will make specific reference to interfund documentation.

**Action 2:** LGA to investigate adding an area to the password protected 'Your LGPS Contacts' site that will allow funds to:

- confirm the secure email address that they want correspondence about interfunds to be sent to, and
- download a list of those contacts for all funds.

Once this system is in place, an update will be sent to funds and details included in a future bulletin.

### **3.3 Death queries**

The Chair asked whether there was demand for a factsheet covering death benefits for members. Some funds have seen increases member queries about LGPS death benefits and requests for expression of wish forms. One fund is reviewing its policy of requiring an expression of wish to be witnessed. No other funds represented on the group require the expression of wish form to be witnessed. Others allow and encourage members to update expression of wish details on a secure portal, with no need to complete a paper form. The member portal can be used by members to run a death calculation, allowing the member to see the benefits that would be payable when they die.

The group did not support taking this proposal forward.

### **3.4 ill health applications**

One fund had reported problems with progressing ill health applications because the IRMP would not request reports from GPs or specialists during the pandemic. [LGPC Bulletin 197](#) included an update from the Association of Local Authority Medical Advisers which confirms that ill health applications should continue to progress.

BC confirmed that Shropshire Pension Fund were undertaking a checking exercise to make sure all IRMPs on their approved list are still working.

Some funds were having problems with approving multiple doctors that work for the same provider, sometimes retrospectively after the report has been completed. This was a significant problem for funds who require IRMPs to be approved by the Pension Committee.

LB noted that the possible removal of Tier three ill health retirement from the regulations was on the LGA radar. This would simplify the ill health rules and possibly make it easier to find a supplier. No guidance currently exists on how to select a provider.

### **3.5 FAQs and resources**

Members of the group expressed their thanks to the LGA for providing comprehensive member and administrator FAQs so quickly.

Staff from some funds or their employers have attended an employer webinar. Some authorities have not made Zoom available to employees due to past security issues and the risk of reputational damage. A [recording of the webinar](#) is available online and viewers do not need access to Zoom to watch the recording. GH suggested [Adobe Connect](#) or [BlueJeans](#) as possible platforms for future training events. Some funds requested a copy of the slides used in the webinar.

**Action 3:** LGA to make slides from the webinar available to all funds. **Post meeting update:** the slides have now been uploaded to the COVID-19 news pages on [www.lgpsregs.org](http://www.lgpsregs.org) and [www.scotlgpsregs.org](http://www.scotlgpsregs.org)

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## 4. Member website

### 4.1 Feedback on member FAQs

LB confirmed that the LGA intends to add more information about pensions scams to the member website. The member FAQs will also be updated with information about the NHS and Social Care Coronavirus Life Assurance Scheme.

The group discussed the [template letter for members considering a pension transfer](#) produced by TPR and other bodies. Not all the information in the letter is relevant to LGPS members. LB confirmed that TPR has agreed to produce a version of the letter that is appropriate for public sector schemes, but this is not yet available.

Most members of the group were using the template letter or its wording. They had either removed the parts that do not apply in the LGPS, taken elements of the letter and added them to websites or transfer correspondence or sent the template letter with a note that the sections covering the Pension Protection Fund do not apply to LGPS members.

**Action 4:** LGA to share template letter for public sector schemes as soon as it is available.

### 4.2 Video on transferring out

The Chair and LB thanked the transfer video subgroup for coming up with ideas for the main themes of the video. Thanks also to the regional group for their input. LB confirmed that Your Landscape would be producing the video and it would be in the same style as the existing animations.

**Action 5:** members of the group to consider the summary produced by the subgroup and feed back to the LGA by 12 June 2020.

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## 5. Digital engagement

The digital engagement subgroup plans to collate information about strategies and programmes to encourage members to sign up to an online portal. JG confirmed that she had not received much feedback so far, which could be due to COVID-19. The group was in favour of surveying all funds to ask about member use of online pension portals, what has been successful in encouraging sign-up and what has been less successful. Funds have been asked to complete many surveys recently and the group agreed that this survey should be sent out in August or September.

**Action 6:** JG and subgroup to prepare survey questions. LGA will launch the survey mid-August or September.

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## 6. McCloud remedy

### 6.1 Member communications

LB confirmed that we expect the consultation on proposals to remove age discrimination in the LGPS at the end of June or in July. The consultation is likely to include draft regulations. We expect the new regulations to extend the current underpin to cover members who are not currently protected.

The three subgroups of the SAB McCloud Implementation Group have met recently. The data collection subgroup is developing a data template for funds to use to capture service information for the period since 1 April 2014 and draft wording for administering authorities to use when requesting that information. Software suppliers agreed at the software changes group to produce a process map of the steps they will take to make the software changes necessary to implement revised regulations.

The communications subgroup agreed that providing information for members was the priority. Their idea was to produce FAQs for scheme members to let them know about the changes that are coming and to make it clear that they do not need to make a legal claim to qualify for any protection. The Chair, vice-chair and KM agreed to join the subgroup to work on FAQs, SG will also be asked if she wishes to participate.

**Action 7:** McCloud subgroup to prepare McCloud member FAQs with a view to publishing them by 12 June 2020.

## 6.2 Annual benefit statements

Contradictory messages have come from different Government departments about including a McCloud message in 2020 annual benefit statements. The current position is that the figures in statements should not reflect the McCloud remedy. Each scheme should include a message about McCloud in the notes that accompany the statement. MHCLG are working on wording for LGPS statements.

BC shared the wording that has been agreed for Firefighters' Pension Scheme (FPS) annual benefit statements which you can find in [FPS Bulletin 33](#).

**Action 8:** LGA to share the proposed wording produced by MHCLG with the group for them to review and comment on.

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## 7. Regional communication groups

BC confirmed that the regional group met in May. Much of the agenda has been covered at this meeting. Some funds have successfully introduced video calls with members to provide pension information one-to-one. The group discussed deferred and active member statements and the associated newsletters and timescales.

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## 8. Communications work plan

LB confirmed the items on the workplan for 2020/21:

- ABS wording for McCloud
- Review member factsheets on pension tax
- Review member website statistics annually
- Review member website for accessibility
- Produce a video for members considering transferring out
- Collate information on digital engagement and share examples of best practice
- Produce template letters for aggregation quotations and transfers out
- Produce member and employer communications explaining the exit payment cap
- Produce member and employer communications explaining the McCloud remedy
- Produce member and employer communications explaining the cost cap

- Produce a guide for employers on the ill health retirement process

**Action 9:** LB to update the work plan and share with the group for comment.

**Action 10:** The group to share their aggregation template letters with [rachel.abbey@local.gov.uk](mailto:rachel.abbey@local.gov.uk), if they have amended the LGA templates.

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## 9. AOB

### 9.1 Conversion options and transfer quotations

KB asked whether funds send information about converting pension to lump sum when they issue a transfer out quotation. If they do, is this sent to all members or just those over age 55? No other funds were providing this information as part of the transfer information. BC said that Shropshire Pension Fund do refer to past correspondence, such as a pension quotation or a benefit statement, that does include this information when they issue a transfer out quotation.

### 9.2 Cost cap

LB confirmed that we expect the cost control mechanism to be re-run once the extra cost of implementing the McCloud remedy is known. The intention to backdate any changes in member benefits or contributions to April 2019 is still possible, but the LGA will lobby for a pragmatic approach to be adopted. GAD will be asking for scheme data as at 31 March 2020 in the autumn.

### 9.3 Benefit statements deadline

JG asked whether any funds were considering delaying issuing deferred benefit statements until after staff are back in the office to answer the queries this will generate. LB confirmed that the 31 August deadline also applies to deferred statements (see [regulation 89 of the LGPS Regulations 2013](#)).

### 9.4 Cyber security

BC asked whether any funds have a cyber security policy. The group agreed that the [TPR Cyber security principles for pension schemes](#) was clear and comprehensive. The LGA confirmed that they did not have expertise in this area and were not planning to issue guidance.

CB confirmed that LGSS have added cyber security to their risk register and are in the process of developing a policy. He agreed to share slides from a high level training session he delivered to his pension committee and local pension board on the human aspects of cyber security.



RA told the group that Eversheds were offering [Cyber security training for pension professionals](#).

**Action 11:** CB to share slides from cyber security training session.

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## **10. Future Meetings**

LGA to set the date of the next meeting, which is planned for mid-September.