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

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

**12 December 2018**

**MINUTES**

|  |  |  |
| --- | --- | --- |
| **Present:** |  |  |
| David Trace (Chair) | Member Representative | DT |
| David Butcher (until 1250) | Employer representative | DB |
| Julie Huckstep | Member representative | JH |
| Dave Wilkinson | Member representative | DW |
| Neil Crombie  | TP Head of Policy and Technical Team | NC |
| Kerry Tate-King | TP Engagement Manager | KTK |
| Jo Cole | TP Engagement Team  | JC |
| Sue Crane | DfE Senior Contract Manager | SC |
| Anna Alderson | DfE Contract Manager  | AA |
| Karen Cammack | DfE Secretariat (minutes) | KC |
| Mark Dutson | DfE Contract team (observer) |  |
| **Apologies:**  |
| Roy Blackwell | Employer Representative |  |
| Jerry Glazier | Member representative  |  |
| Kathryn Symms | DfE Policy, Casework and Secretariat |  |

|  |  |  |
| --- | --- | --- |
|  | **Item** | **Action** |
| Agenda item 1 | **Welcome and Apologies:*** DT welcomed all in attendance, and accepted apologies from Jerry Glazier, Roy Blackwell and Kathryn Symms.
 |  |
| Agenda item 2 | **Minutes:*** The minutes from the sub-committee meeting of 26 September 2018 were agreed as an accurate record.
 |  |
| Agenda item 3 | **Deep Dive : Member Engagement Strategy (MCR)*** KTK introduced JC from TP’s Engagement Team who has been working closely on, and with DfE, developing the Engagement Strategy and future communication plans.
* JC explained that the detail of the Strategy was captured onto an engagement plan, which she would share after the sub-committee meeting, and that the presentation would provide an overview of campaigns conducted in 2018, how member communications for 2019 had been developed, and how lessons learned from 2018 campaigns had been incorporated into the planning.
* She reminded the sub-committee that TP have around 2million members, around 750k of whom are active and around 800k of whom have a MPO account. The key campaigns during 2018 were:
* Planning for Retirement - historically this campaign had been issued around March, but feedback had indicated April as a more effective time to better support the June application for September retirement process. She highlighted the strategy to tailor e-mail campaigns for the 50-54, 55+ and 65+ age groups. In addition messages were adapted for audiences with different levels of service to ensure appropriate messaging - open rates of 65-80% illustrated the success of this, and TP will continue to utilise this approach.
* The Retirement Re-assurance campaign had been introduced after consultation with Operations who had highlighted that members were unsure of the process once their retirement application had been sent, which had led to an increase in calls to the contact centre. Tailored communications were being used to provide an update to reassure members that applications were progressing “behind the scenes”.
* Another approach followed in 2018 had been to tailor follow-up communications based on actions carried out in response to initial emails (Lifestyle Campaign). For example, TP had noted that historically communications around member Annual Benefit Statements (ABS) had been delivered at the same time each year, however with monthly data collection the need for the same one-off annual campaign no longer existed. Targeted messages to those who do not open their ABS was more effective and had the knock-on benefit of reducing calls to the contact centre. TP acknowledged there was a balance to be struck between providing sufficient and appropriate communications, and the frequency of emails to members.
* TP also acknowledged feedback regarding concerns around on-line security for P60’s and had taken some steps to reassure members, for example adding the “secure” icon and improved messaging to reinforce the security element. They also took the opportunity to explain about occasions when a P60 is / is not required and this had the benefit of reducing traffic to the contact centre. Further feedback led to a newsletter being produced for November to remind members about tax returns in January.
* With regard to the Member Bulletin, opening rates have continued to increase; which this year had been targeted at and tailored for differing audiences e.g. adapting the illustrative stories to suit younger / older audiences. There is now a bulletin aimed at active and retired member groups, and next year TP are planning to include one for deferred members, giving consideration to scheduling, as behaviours and preferences of deferred members is an unknown.
* TP has raised its profile in regard to Social Media during 2018. An email campaign highlighting TP’s social media presence has led to a general uptake of followers and activity on Facebook and Twitter, and was then refreshed to include Instagram. TP also conducted testing in campaigns to test social media platform preferences against age sectors, to determine preferences. Consideration is also being given to data contained in subject lines, and time of delivery as both are significant factors to the success of campaigns.
* Autocomms campaigns continued, and 2018 saw TP looking at potential new opportunities (e.g. targeting part-time staff and those approaching the 2-year service point).
* TP have increased their social media presence to five platforms this year (Facebook, Twitter, Instagram, Youtube and Linkedin) and have also increased the supplementary lifestyle information which feedback has indicated that members are looking for. Campaigns are targeting specific audiences and instant access enables TP to react quickly and change the message if uptake is low. This approach has resulted in some positive messaging on social media this year and good results from increased engagement.
* Next steps : Plans for 2019 include continuing to work with focus groups to generate new ideas and conduct usability testing, and engaging with other stakeholder groups to continuously improve the service.
* TP also plan to review benchmarking practices ensuring they reflect best practice across wider industry such as banking.
* In addition TP plan to review and improve segmenting, increase employer communications and resources, improve the part-time member experience, and enhance the NQT provision via specific and targeted messages. There will also be a focus on valuation communications.
* The Engagement Plan also covers routine campaigns, autocomms, bulletins and focus group activity.
* TP are also planning to trial member presentations/seminars in 2019 and will be working with employers to achieve high attendance by members, thus ensuring the message reaches as many as possible. However TP recognise the importance of managing expectation on the number of presentations which can be delivered.
* The next forward work plan/deep dive topic for the sub-committee meeting in March will be the Digital Development Strategy.
* DT thanked JC for an interesting and thorough presentation.
 | IM1/121218IM2/121218 |
| Agenda item 3 | **Review of actions - 26 September 2018 sub-committee (Paper 3):****IM3/260918*** KTK confirmed that the 3-month (October-December) webchat trial with members was underway. So far 1,600 webchats had taken place with an average time of just over 8 minutes; the longest chat was recorded at 46 minutes. Very encouraging verbatim feedback was being received with most rating the service as good/ excellent. The main area of complaint was the fact that detailed personal data could not be accessed by this route, but TP had been able to re-direct members appropriately and they will consider updating the messaging to highlight that individual personal queries cannot be addressed via webchat.
* The trial continues, and KTK will provide a further update at the next sub-committee meeting.
 | IM3/121218 |
| Agenda item 4 | **GMP Rectification (Paper 6 Page 13):*** SC confirmed that 23k letters are due to be issued between January and March 2019. A separate Capita office (i.e. not Darlington) will be trained and staffed to take and answer routine calls; complex queries will be routed to a specialised team in TP to handle.
* KTK advised that DfE and TP had developed material for press office briefing and that Employer Relationship Managers (ERM’s) were being briefed to deal with queries from employers. Information, and the draft letter, is being shared with tPR, The Pensions Advisory Service (TPAS) and TPARG members, who also anticipate receiving calls.
* The sub-committee felt that an important part of the message was to reinforce was that overpayments will not be recovered.
* KTK also confirmed that there are currently no plans to publish information on the website as the issue affects just a small percentage of members, however TP noted the sub-committee’s comments that members might expect to see something on the website and agreed to consider JH’s suggestion of a link to a “hidden page” for affected members, which might be an option to provide them with information.

  | IM4/121218 |
| Agenda item 5 | **MCR Engagement :*** SC noted that she had updated the TPSPB in October and advised that workshops had taken place in September. These had been well attended by employer groups and payroll/software providers; TP plan to involve these groups with developing guidance material, which will be considered in detail at the workshops taking place in January 2019.
* KTK advised that TP’s MCR project lead had attended the Academies Roadshow providing an introduction to MCR; this has been well received and they hoped it would lead to increased engagement from that sector.
* KTK also noted that branding and strapline development is underway. An introductory webinar is also under development with another, more detailed webinar, planned.
* SC explained that the lessons learned from the MDC project had proved invaluable in particular by identifying that early engagement with providers is key.
 |  |
| Agenda item 6 | **Valuation:*** SC advised that a project manager and business analyst had been appointed by TP, and were now in post. They are beginning to develop detailed project plans, which will include a communications strategy. A priority will be to ensure information is provided to members on faster accrual. Additionally there will be a pro-active communications approach which will include the development of website and social media material and information included in the new starter communications.
* DT asked about communications with employers, and KTK confirmed that TP are currently planning a reactive approach with employers until the Scheme Advisory Board meeting in January had agreed /determined the preferred improvements to member benefits.
* DW noted that whilst this is a “good news story” for members, there was a significant increase to employer costs. This was a particular issue in the independent sector as the government and unlikely to meet the increased costs (2019-20) for private sector schools in the way that it will do for the state-funded sector. He suggested there was some urgent work required to ensure that independent schools do not withdraw from the scheme. Whilst there would be an obligation for such schools to offer an alternative pension scheme they need to be alert to what they are giving up; the loss of the TPS as an option would likely be an issue for staff retention, particularly at a time when benefits for members are improving.
* DW was also concerned that the issue of independent school funding was not conflated with the consultation that is taking place to determine how funding for state schools will be applied.
* The sub-committee felt that a more proactive engagement campaign was needed for the independent sector in particular; SC confirmed that DfE/TP will look at this but that it needs to be considered in the context of the upcoming consultation on funding.
* A further/fuller update will be provided to the TPSPB in January.
 | IM5/121218 |
| Agenda item 7 | **Review of Papers (4,5,6,7):*** JH sought clarity around complaint statistics - in particular whether the volumes represented multiple employers or multiple complaints from a small number of employers. SC confirmed that there are “employer tables” (that had today been considered by the MR&IC sub-committee) which set out the top 20 employer “offenders” - these complaints are subject to closer scrutiny by the operations team and any trends identified.
* AA confirmed that TP build relations with employers via the ERM’s providing support and guidance so that employers understand where to go to source information. She also noted that the assumption is that when members seek information from employers that this is provided by someone with a degree of pensions knowledge, however analysis has shown that this is often not the case, which is why queries are then escalated to TP. Further education via ERM’s should help to improve the situation.
 |  |
| Agenda item 8 | **Agree key issues to highlight to next TPSPB:*** It was agreed to raise the following to the TPSPB as key issues considered by this sub-committee:
* Valuation and the independent schools issue
* The communications approach re GMP rectification
* The webchat update
 |  |
| Agenda item 9 | **AOB Terms of Reference (paper 9):*** KC explained that the sub-committee Terms of Reference had been refreshed to reflect the points requested at the sub-committee chairs meeting in July, and subsequent email exchanges. The revised ToR had then been circulated to the members of all sub-committees for comment; and shared today for further consideration and comment. They will then be formally agreed at the next TPSPB in January 2019.
 |  |
| The next meeting will take place on 13 March 2019, at Lingfield Point, Darlington. |



Minutes agreed (Chair): Date: 19 December 2018

Confirmed by circulation to sub-committee members on 19 December 2018

To be ratified at sub-committee meeting on 13 March 2019