

Teachers' Pension Scheme Pension Board (TPSPB)
Information to Members and Communications Sub-Committee

20 June 2018

MINUTES

Present:		
David Trace (Chair)	Member Representative	DT
Jerry Glazier	Member Representative	JG
Julie Huckstep	Employer Representative	JH
Dave Wilkinson	Member representative	DW
Geoff Ashton (Guest)	Independent Pensions Specialist	GA
Neville Mackay (Guest)	Chair of TPSPB	NM
Neil Crombie	TP Head of Policy and Technical Team	NC
Tony Watt	TP Digital Engagement Manager	TW
Jo Cole	TP Engagement Lead	JC
Sue Crane	DfE Senior Contract manager	SC
Anna Alderson	DfE Contract Manager	AA
Kathryn Symms	DfE Policy & Governance team leader	KS
Fiona Laundry	DfE Secretariat (minutes)	FL
Apologies:		
David Butcher	Employer Representative	DB
Roy Blackwell	Employer Representative	RB
Neneh Binning	Senior Finance & Risk Manager	NB
Kerry Tate-King	TP Head of Engagement	KTK
Karen Cammack	DfE Secretariat	KC

	Item	Action
Agenda item 1	<p>Welcome and Apologies:</p> <ul style="list-style-type: none"> The Chair welcomed all in attendance and accepted apologies from David Butcher, Roy Blackwell, Neneh Binning, Kerry Tate-King and Karen Cammack. 	
Agenda item 2	<p>Deep Dive : MPO Dashboard</p> <ul style="list-style-type: none"> TW introduced an in-depth presentation of the My Pension Online (MPO) journey and how it has adapted and evolved pre-2012 up to now. An overview of each area of the member MPO dashboard was presented. It was highlighted that the pre 2012 website did not provide much information and wasn't as user friendly as the current website and MPO site. TW noted that the new MPO dashboard was now live. The sub-committee shared an interest in how improvement decisions are made. TW advised that guerrilla and remote usability sessions were conducted and that a range of stakeholders, including unions, gave feedback. Members between the ages of 40 - 70 took part in research, and in workshop user testing. TW advised that the login process had been made simpler. The sub-committee welcomed this change. 	

	<ul style="list-style-type: none"> • A useful demonstration was given by TW of the new MPO dashboard layout including the area to find service history information, nomination forms, annual service returns and calculations. • TW advised that each member will have a unique dashboard relevant to them on their account and an in depth breakdown of all elements of their pension. TW also advised that MPO will be member focused and that campaigns and articles relevant to the member will be shown on their account. • JG emphasised the importance of personalised information to ensure the MPO site was uncluttered. • DW stated his concern over the “Death Benefit” information. TW took an action to review the wording about nominations. • TW advised that there is an easy access tab that provides members with web-forms, including reminders and outstanding tasks to be completed. • TW advised that further planned developments included updated benefit statements and easy access tabs to show the breakdown of pension accrued between different sections. • NM queried how TP achieved member feedback. TW explained that, as well as the daily feedback we receive from members, focus groups gave TP real time feedback, user and sense testing – but that a cross section of feedback is essential – ie employers and unions sense check too. • JC emphasised the complexity of the Scheme and how unions are able to help determine what information is relevant and beneficial to members. • DW raised concerns surrounding the forecast option for members. DW advised that even though members want to see pension accrual, due to many variables, forecasting member pensions is a challenge. • JG advised that instead of forecasting, it would be useful to emphasise to members the benefits of being in the Scheme. TP should provide “health warnings” and consider educating members away from expecting an accurate forecast. • Feedback suggests that showing the amount contributed by employers is an effective way of demonstrating the benefits of the Scheme. • If providing a forecast, explaining the variables is essential. GA advised using today’s prices is more meaningful. • SC stated that the ideal position would be for members to view their pension as an investment, with regular engagement in the amount accrued throughout their career. • The task tracker whereby members are able to receive updates on any applications or correspondence with TP using their MPO account was well-received. DW highlighted that this is positive for members to keep track of their case standing. • TW advised that there will be a live web-chat facility whereby members can speak with TP colleagues about non-confidential matters. TW confirmed that a trial of web-chat will be launched this summer. • TW advised that members also use social media as a route to contact TP; however, web chat will offer a faster, more consistent communication system. 	IM1/200618
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	<ul style="list-style-type: none"> • TW advised that the next phase is to consider making web-chat secure enough for members to retrieve and discuss personal information. • An action was taken for TP to monitor the effectiveness of web-chat and feedback how many 'chats' are resolved, how many need to be escalated to the phones, etc. • TW advised that the development process for the MPO account is ongoing. 	IM2/200618
Agenda item 3	<p>Review of actions from 21 March 2018 sub-committee (Paper 2):</p> <p>IM1&210318 – Comms strategy to minimise opting out</p> <ul style="list-style-type: none"> • JC confirmed that TP has conducted research through focus groups to help try to promote the value of the Scheme and minimise opt-outs (paper provided). There are groups of teachers – eg newly qualified teachers (under 25 years), those on maternity leave, those in the South East, women in their 40s – perhaps with caring responsibilities or children at university etc that are more likely to opt-out. • DW reiterated that teachers under pressure financially may opt-out, and that it would be good for TP to seek feedback directly from those teachers, particularly women and student teachers. • JC stated that information in respect of teachers on maternity leave had been added to both the member and employer bulletins. <p>IM3/210318 – Engaging with part-time staff</p> <ul style="list-style-type: none"> • JC stated that PT work was also progressing. Benefit statements and employer bulletins will carry messages. A specific case study will also cover the position of a part-time member. • TP was asked to reiterate to employers that it is when people are considering going part-time that the opt-out messaging is vital. <p>GMP reconciliation</p> <ul style="list-style-type: none"> • NC advised that conversations and regular contact with HMT and HMRC have taken place regarding the GMP reconciliation project. Following the letter from the Chairs of the four largest public service pension schemes, reassurances that HMRC will be providing further support during the latter stages of the reconciliation exercise have been received. • NC is now more confident that queries will be answered in the timescales required. NC advised that because only approx. 20,000 members are affected by overpayments, communications will be personalised. It is anticipated that communications will be issued towards the end of this year. • SC advised that there is a risk of increased calls at that time, so planning for that – including training - is underway. The challenge will be estimating the potential volume of contact and the complexity of any such contact. 	
Agenda item 4	<p>Review of the Dashboard, Dashboard overview, Engagement Report and Issues log (Papers 3, 4, 5, 6 & 8):</p> <ul style="list-style-type: none"> • Engagement Report: JH queried the number of staff at MATs – (table at para 30). TP will provide an explanation. • Forward Look: The sub-committee were advised that TPAF has 	IM3/200618

	<p>changed to a workshop type event, with “ratio attendance” which means there are more academies attending now.</p> <ul style="list-style-type: none"> • SC advised that the focus will be Scheme Valuation which will also be reviewed in other meetings, GMP and review of TP letters. • NC described the letters reviews that TP has previously undertaken – such as overpayments letters. He also described ongoing work in connection with the bereavement process, including a review of correspondence. TP were asked to share progress at the next sub-committee meeting. 	IM4/200618
Agenda item 5	<p>Review of Telephony Data tables:</p> <ul style="list-style-type: none"> • Not discussed. 	
Agenda item 5a	<p>Telephony Update:</p> <ul style="list-style-type: none"> • Not discussed. 	
Agenda item 6	<p>Overview of operational risk process</p> <ul style="list-style-type: none"> • Not discussed. 	
Agenda item 7	<p>Agree key issues to highlight to next TPSPB:</p> <ul style="list-style-type: none"> • Not discussed. 	
Agenda item 8	<p>AOB:</p> <ul style="list-style-type: none"> • JH will feedback to the main Board in July. 	
<p>The next meeting will take place on 26 September 2018, at Lingfield Point, Darlington.</p>		

Minutes agreed (Chair): David Trace

Date: 25 June 2018

Confirmed by circulation to sub-committee members on 3 July 2018