

**Teachers' Pension Scheme Pension Board (TPSPB)**  
**- Information to Members and Communications Sub-Committee -**  
**21 March 2018**  
**MINUTES**

<b>Present:</b>		
David Trace (Chair)	Member representative	DT
David Butcher	Employer Representative	DB
Julie Huckstep	Employer Representative	JH
Dave Wilkinson	Member representative	DW
Geoff Ashton	Independent Pensions Specialist (guest/observer)	GA
Kerry Tate-King	TP Head of Engagement	KTK
Sue Crane	DfE Senior Contract manager	SC
Anna Alderson	DfE Contract Manager	AA
Karen Cammack	DfE Secretariat (minutes)	KC
Fiona Laundry	DfE Secretariat (observer)	FL
<b>Apologies:</b>	Roy Blackwell (employer representative)	

	Item	Action
Agenda item 1	<p><b>Introduction, attendance, apologies:</b></p> <ul style="list-style-type: none"> <li>• The Chair warmly welcomed all those in attendance.</li> <li>• Apologies were received from Roy.</li> </ul>	
Agenda item 2	<p><b>Deep Dive - Comms Strategy to address/minimise opting out:</b></p> <ul style="list-style-type: none"> <li>• KTK introduced the deep-dive topic, looking at communications to support retention and prevent members from opting out.</li> <li>• She explained that TP take a “segmenting” approach whereby they tailor and adjust the language, style and terminology of campaigns to suit different audiences. A typical landing page links to lifestyle choices and uses real-life scenarios, as feedback has shown that members find this approach the most useful.</li> <li>• Communications and campaigns take into account member feedback, for example from verbatim commentary and focus groups.</li> <li>• The sub-committee discussed ways to minimise opt-outs for example by providing reminders of what a member would give up when opting out e.g. DW suggested flagging up the death in service grant as a very real benefit - KTK confirmed that TP were already taking this forward as a similar suggestion had been made by DfE.</li> <li>• KTK confirmed there were seven options for members to select from when completing the opt-out feedback and also a free text box for those members that wish to give detailed reasons and that generally these reflected a short-term vision and other financial commitments such as debt and mortgage.</li> <li>• KTK illustrated the approach that other organisations are taking to address opt-outs. Aviva for example take a much stronger line in the language they use (and highlight that the State Pension is insufficient for many), whilst NHS have developed an animated</li> </ul>	

	<p>video outlining the benefits of staying in the scheme, and the telegraph has published a lengthy article - other organisations recognise the importance of engaging with those considering opting out and have a range of solutions in place.</p> <ul style="list-style-type: none"> <li>• All agreed that the animation was a more engaging approach and KTK confirmed that research has been conducted to test the optimum length of such videos.</li> <li>• JG observed that employer contribution is an important element of the message as it helps to crystallise the value of the pension and all agreed that it is important to highlight the many benefits of the scheme; all opportunities should be taken to reduce opt-outs.</li> <li>• KTK confirmed that next steps would include a poll on social-media, and looking at a storyboard / video for future campaigns. In addition, focus groups are scheduled for 2 weeks' time and TP will be feeding in current thinking and seeking additional ideas. KTK agreed to feedback on outcomes from the focus groups at the next sub-committee meeting.</li> <li>• She also confirmed that the opt-out form was now available primarily on line, although the option to request hard copy forms remains. The sub-committee discussed the merits of including prompts during the completion process reminding members what they were giving up, and all agreed it was crucial to get the message right.</li> <li>• KTK to share the slide-pack with the secretariat for circulation.</li> </ul>	<p>IM1/180318</p> <p>IM2/180318</p>
<p>Agenda item 3</p>	<p><b>Review of actions from 13 December 17 sub-committee (Paper 2):</b></p> <ul style="list-style-type: none"> <li>• <u>IM1&amp;2/131217 : Engaging with part-time staff:</u></li> <li>• KTK confirmed that TP had completed some focused research and, as a result, were developing some “warm up” comms and were refreshing some of the website content. TP are developing a section of the website aimed at providing information to members before they make the decision to go part-time.</li> <li>• JG noted the link between opt-outs and part-time staff, and DW highlighted the importance of including a part-time example within the opt out information.</li> <li>• KTK agreed to provide an update at/for the next sub-committee meeting.</li> </ul>	<p>IM3/180318</p>
<p>Agenda items 4</p>	<p><b>Review of the Dashboard, Dashboard overview, Engagement Report and Issues log (Papers 3-7):</b></p> <ul style="list-style-type: none"> <li>• <u>Dashboards:</u> AA highlighted the Amber rated engagement actions at Paper 7 and confirmed that, whilst these issues would have minimal impact, DfE are working with TP to implement improvements.</li> <li>• <u>Engagement Report:</u> SC highlighted the continuing IT improvements planned to support the MPO process, and steer people towards the MPO portal, by making it more attractive and user-friendly, thus reducing the burden on the contact centre.</li> <li>• <u>Telephony data:</u> KTK circulated updated data tables, although it was noted that these did not show November stats, so KTK will recirculate after the meeting. She explained that as the data is extracted and reviewed daily by the wider TP team, this provides the opportunity for TP to adjust any messaging and refresh any</li> </ul>	<p>IM4/210318</p>

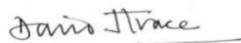
	<p>campaigns based on feedback and verbatim commentary.</p> <ul style="list-style-type: none"> <li>• SC drew attention to performance against OM11, which is being used to measure engagement with employers to determine whether they are reading information provided. This highlights employers that have not read information for a number of months and enables TP contact those who have not accessed key information for sometime to highlight the range of information available.</li> <li>• Following on from some successful work with employers to increase MPO take-up, TP are considering what enhancements to make to the training package to illustrate the wealth of information that can be accessed by employers.</li> <li>• As there were no questions on the remainder of the report, SC moved to the forward look section highlighting the planned further improvements to MPO and the planned MDC2 developments. MDC2 is key to managing the risk around the proliferation of employers and the quality of data. She noted the challenges around engaging with employers to understand their responsibilities in this area, promoting the value to them of combining salary and service details with contributions information.</li> </ul>	
Agenda item 5	<p><b>Review of Telephony Data tables:</b></p> <ul style="list-style-type: none"> <li>• As the data tables had been shared for the previous item, discussion focussed on recent improvements to call handling.</li> <li>• KTK explained that the engagement team work closely with the operations team to influence member journeys and can make instant changes based on feedback.</li> <li>• The sub-committee discussed the use of IVR (interactive voice response) and how this might be used to improve the member experience. KTK explained that TP are currently working with Capita colleagues to maximise its potential. JG asked how other government agencies use this technology noting that HMRC now use voice recognition as a password which makes for a more efficient and enjoyable experience for users. DT questioned whether there was potential for a link between IVR and MPO which would improve that process further e.g. by using “pop-up” messaging.</li> <li>• SC noted that DfE/TP are anticipating a peak in calls linked to the end of the tax year and that a range of measures are being deployed to help manage expectations and provide other useful routes to obtain information. This included newsletter articles in particular about the need for/use of P60’s. the Engagement team are looking at supporting comms to pre-empt questions from a pre April/April and post April perspective.</li> <li>• SC recommended that the subcommittee continued to monitor the reason for telephone contact closely and consider if planned changes to MPO and the wider customer contact model is having the desired effect, i.e more members choosing to transact online rather than call.</li> </ul>	
Agenda item 6	<p><b>Review of OM 7:</b></p> <ul style="list-style-type: none"> <li>• SC explained that at the last Service Delivery sub-committee meeting the question had been posed as to whether those members considering retirement had access to the right</li> </ul>	

	<p>information to help them make their decision. The issue had been referred to the IM&amp;C sub-committee as it sat more neatly within their remit.</p> <ul style="list-style-type: none"> <li>• KTK illustrated the comms currently used via a slideshow, which will be circulated to sub-committee members after the meeting. She explained that e-mails are sent out to members who are within 12 months and 6 months of their retirement age. Letters are sent to those for whom TP do not hold an email address. The email highlights the resources available to help them plan (such as the Planning retirement guide, Calculators, Videos and FAQ's). Member bulletins and social media are also used to highlight resources and provide guidance.</li> <li>• The sub-committee discussed challenges such as communicating with the core group of members who do not engage at all with the process and expect a pension automatically upon retirement. This is particularly relevant because there are implications for those who apply when out of service. JH suggested promoting the need to apply when in service, and the sub-committee discussed ways in which this might be achieved such as informing employers when members of staff were planning to retire with a "wake-up" letter which could trigger the conversation.</li> <li>• SC noted that it was important to understand the choices made and the tools used e.g. lump sum adjustments and the impact on monthly benefits - further education and information was important to ensure that responsible decisions are made.</li> <li>• KTK confirmed that TP keep a watching-brief and are always alert to ways to improve member engagement.</li> </ul>	IM5/210318
Agenda item 7	<p><b>Update on DWP Dashboard:</b></p> <ul style="list-style-type: none"> <li>• DT informed the sub-committee that he had recently attended a cross-government meeting hosted by DWP to discuss a Pensions Dashboard (on behalf of the TPSPB Chair).</li> <li>• The vision is to create a single page where individuals can see all their pension assets, including state, private and public sector pensions, to assist in planning for retirement.</li> <li>• Whilst there is generally positive support amongst the schemes, there is still debate around who will host (with the preference being for central government, i.e. DWP). There are also privacy issues with on-line data for some schemes, whilst others have no on-line functionality. In addition, there are issues of funding and liability to discuss and agree.</li> <li>• The proposal is for introduction from 2019.</li> <li>• The meeting had been an interesting exchange of views, although it is apparent that the TPS is much further ahead of other schemes regarding on-line data and, along with DWP, are the only scheme likely to be in a position to share/upload data in 2019.</li> <li>• SC observed that DfE and TP are embracing the opportunity to influence progress. TP are sighted on the data requirements and are comfortable that they could meet these. There are also security and privacy elements under discussion, but again TP is comfortable about how things are shaping up.</li> <li>• DW noted that all data held by TP is not accurate, and that DWP are having difficulties providing GMP data, so implementation appears a long way off. DB commented that it was unlikely that</li> </ul>	

	<p>private sector DB schemes would be ready to participate in the process. He also questioned the value of the resource were it not to provide any more information that was available on TP's website.</p> <ul style="list-style-type: none"> <li>• SC speculated whether the tool would encourage greater engagement and confirmed that both the department and TP will continue to monitor progress and engage in discussions.</li> </ul>	
Agenda item 8	<p><b>Agree key issues to highlight to next TPSPB:</b></p> <ul style="list-style-type: none"> <li>• The sub-committee agreed to highlight the following at the next TPSPB meeting : <ul style="list-style-type: none"> <li>- DWP Pension Dashboard meeting - update</li> <li>- Key points from the opt-out comms session</li> <li>- That the sub-committee is looking further at the retirement journey and collating more information for its next meeting.</li> </ul> </li> </ul>	
Agenda item 9	<p><b>AOB:</b></p> <ul style="list-style-type: none"> <li>• No items of AOB were raised by sub-committee members.</li> <li>• KC invited those sub-committee members who do not sit on the commercial sub-committee to arrive 30 minutes early for the TPSPB on 18 April to meet Neville Mackay, the new Chair, over lunch.</li> </ul>	
<p>The next meeting will take place on 20 June 2018, at Lingfield Point, Darlington.</p>		

Minutes agreed (Chair): David Trace

Date : 26 March 2018



Confirmed by circulation to sub-committee members on 27 March 2018