

**Report to:** Pension Board

**Date:** 11 September 2024

**By:** Chief Finance Officer

**Title:** Employer Engagement and Communications Report

**Purpose:** This report provides an update on activities by the Employer Engagement team and on Fund Communications activities.

**RECOMMENDATION**

The Pension Board is recommended to note the report.

**1. Background**

1.1 This report is brought to the Pension Board to provide an update on employer engagement tasks that directly affect the East Sussex Pension Fund (the Fund) and Communications activity of the Fund.

1.2 Scheme Employers (scheduled and admitted bodies) are required to pay both employee and employer contributions to the Fund monthly, no later than 19 days of the following month in which the contributions were deducted from payroll. The contribution rates for members are set annually by the LGPS and are based on salary bandings. The Employer contribution rate is set at the triennial valuation and recorded in the rates and adjustment certificate issued by the Funds actuary or set on admission to the Fund agreed by the Fund’s actuary.

1.3 The Fund has a Communications Strategy which defines the main methods of communication we provide for our key stakeholders. This includes making the best use of technology where appropriate, to provide quicker and more efficient communications for the Fund's stakeholders. The Fund will ensure that communication methods are accessible to all.

**2. Employer Contributions**

2.1 The below table sets out the number of late payments, received after 19 days have elapsed following contributions deducted from payroll. Up to July 24.

<b>Overall</b>	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
<b>Total Payments Due</b>	143	142	142	149	150	149	137	148	148	149	148
<b>Payments Received Late</b>	2	1	1	2	0	2	3	3	2	3	5

2.2 In the last 12-month period, there have been 24 late payments of contributions out of 1,605 expected payments.

2.3 The same employer failed to submit forms and payment for June and July, this was due to a change in personnel. The Employer Engagement team contacted the employer as training needs were required and both forms and payments have been received.

2.4 Three of the late employers in July were new admissions resulting in the increase in late payments. The fifth late payment was from a town council who incurred an administration fee following the 2<sup>nd</sup> late payment in a rolling 12-month period. The Engagement team have made direct contact and provided guidance to the employers.

**3 Communications**

3.1 Deferred member newsletter – The annual deferred member newsletter was issued in June 2024. This edition reminded members about forthcoming changes to member self-service, provided a number of key questions and answers for members who had left the Fund, gave information of

rejoining the LGPS, nominations and a host of other topics aimed at keeping members informed. This newsletter was written in conjunction with the joint Communications working Group (a number of funds who share best communication practices) and was approved by the Plan English Campaign. See link – [Deferred member newsletter - June 2024 | East Sussex Pension Fund.](#)

3.2 Active member newsletter – The second active newsletter of the year was issued to members in June 2024. This edition reminded members about cost of living increases, forthcoming changes to member self-service, reminder of the benefits provided by the LGPS, nominations and a host of other topics aimed at keeping members informed. This newsletter was also written in conjunction with the joint Communications working Group and was approved by the Plan English Campaign. See link - [Newsletter \(active members\) - June 2024 | East Sussex Pension Fund.](#)

3.3 Website – The website continues to be updated with relevant and engaging information for members and employers. The Fund is reviewing improved website analytics data. The main website and MSS portal will be updated to ensure the latest accessibility guidelines are embedded by October 2024. The Fund have now taken the analytics software in-house so are starting to analyse website statistics in order to track trends. The ESPF website will have a new back end installed in late September 2024 which will result in improved performance, enhanced security, an improved content management experience and easier upgrades and maintenance.

3.4 New version of member self-service: My Pension – A lot of recent communications effort has been in testing and configuring the new system with appropriate wording and branding specific to the Fund. A pilot was run within ESCC prior to a full Scheme roll out. The system went live on the 17<sup>th</sup> of July 2024 for all Fund members. The launch of this updated functionality will help transform the way members access and engage with vital pension information online. The platform has been built to empower members and give them back control of their pension information. Created with the user in mind, it offers intuitive navigation and a range of easy tools. Every member of the Fund (excluding those who had opted out of electronic communications) was either emailed or sent a letter promoting the new version with a link to a webpage with details of how to register. [Here is a link to the 'My Pension' promotional page.](#) The website highlights some of the reasons why 'My Pension' will help members engage better with their pension.

3.5 Annual Benefit Statements (ABS) – Communication this year relating to ABS was complicated somewhat due to the need to repeat instructions for registering for member self-service alongside the general 'your statement is ready' wordings. For the first time members can access an 'on screen' annual benefit statement broken down into simple sections with use of graphics to highlight benefits accrued. This will be our default option from 2025, meaning we no longer have to produce a 'word/pdf' version (except for members who have specifically requested postal only correspondence), with the desire to move to video ABS in the future.

3.6 Tax changes - Before 6 April 2024, the lifetime allowance limited the total amount of pension benefits a person could have before they paid extra tax. The lifetime allowance has now been replaced by the two lump sum limits, the Lump Sum Allowance and Lump Sum and Death Benefit Allowance. The Communications Manager worked alongside the Governance and Administration teams to update documentation including letters to reflect the changes.

## **4 Conclusion and reasons for recommendation**

4.1 The Pension Board is recommended to note the updates provided in the report.

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