Report to: Pension Board

Date: 4 November 2025

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 employer engagement and communications updates detailed in this report.

1. Background

- 1.1 This report is presented 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) must 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 Local Government Pension Scheme (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 Fund's actuary or set on admission to the Fund agreed by the Fund's actuary.
- 1.3 The Fund has a <u>Communication Strategy</u> (updated in June 2025) which defines the main methods of communication provided for 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. <u>Employer Engagement Activities</u>

Employer Contributions

2.1 Employer contributions - The below table sets out the number of late payments received after 19 days have elapsed following contributions deducted from payroll between October 2024 and September 2025.

	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep
Payments Due	151	151	152	155	155	154	148	151	151	152	152	153
Late Payment	5	4	4	1	4	1	0	0	1	1	0	3
Existing employers late	3	4	4	1	4	1	0	0	1	1	0	3
New employers late	2	0	0	0	0	0	0	0	0	0	0	0

2.2 From October 2024 until September 2025 there have been 24 late payments of contributions out of 1,670 expected payments.

Late payment(s) for July 2025

- 2.3 Regarding the late payment in July 2025:
 - This is a repeat existing employer and support has been offered to ensure no further payments are received late moving forward
- 2.4 Regarding the late payments in September 2025:
 - Officers will reach out to these employers as well but likely that as the deadline fell on a weekend, employers didn't allow enough time for clearing/processing payments. The Employer Engagement (EE) team will review future dates and consider sending additional reminders if deadlines fall on a weekend so that employers ensure to allow for additional time.

Scheme Member Training

- 2.5 The Employer Engagement team have been rerunning the 3-part member level training series in October 2025. The 3 sessions are:
 - 1. Introduction to LGPS
 - 2. Your Pension MOT
 - 3. Preparing for Retirement

Four sessions have been delivered, which have received positive feedback.

I-Connect support

2.6 The Employer Engagement team continue to support and assist the I-Connect team with the preparation work required for onboarding new employers onto I-Connect and engagement with employers has now recommenced with a few site visits to employers in September 2025.

FRS102 / IAS19 accounting reports

2.7 The team have been heavily involved in the accounting reports exercise over the last quarter and into this quarter, assisting the accounts team with data collection, communications and sending out the reports to the employers. There have been many queries to deal with from employers even with the guidance notes provided by Barnett Waddingham and additional guidance for academies around asset ceilings.

3. Communications Update

Scheme Member training

- 3.1 The communications team continue to work closely with the Employer Engagement team in putting together a booking process, promotion via Scheme employers, scripts, YouTube videos and sending out and collating feedback.
- 3.2 <u>Training dates for 2026</u> have been agreed and added to the website.

4. East Sussex Pension Assistant (ESPA)

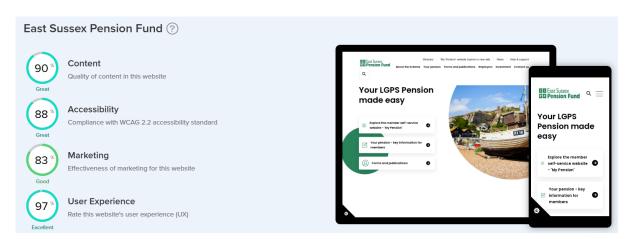
- 4.1 The Communications team have been heavily involved in pulling together a knowledge base of over 200 questions and answers to test as part of the new digital assistant (which will sit on designated pages of the website as an automated tool to support members).
- 4.2 The initial core testing is now complete, and analysis of the result will happen shortly. Further exploratory testing has also now begun.

5. Employer Forum

5.1 The agenda for the 2025 Employer Forum (face to face) has been finalised and is attached as Appendix 2 to this paper. To date there are approximately 72 registrations (including Fund staff). A final invite for employers will go out 2 weeks prior to the event on the 13th of November 2025.

6. East Sussex Pension Fund main website

- 6.1 The website continues to be updated with relevant and engaging information for members and employers.
- 6.2 The Communications team continue to check the website (including all PDF documents) to ensure accessibility guidelines are adhered to. The primary tool used to manage accessibility is 'Silktide' which is a web governance platform that helps improve website quality and user experience by finding and fixing issues related to accessibility, content, and marketing. A snapshot of the Silktide results (as of 14 October 2025) is shown below:



6.3 Website analytics data are detailed in Appendix 1.

7. Border to Coast Pensions Partnership pooling communications

7.1 The Communications team made a slight tweak to the 'Border to Coast Pensions Partnership' statement to reflect the current situation following a further press release issued on 3 October 2025 (Official statement on the website).

8. Annual Benefit Statements 2025

8.1 All communications (letters and/or emails) have been sent for the 2025 Annual Benefit Statement (ABS) exercise. This year there are 24 individual templates used which reflected members' McCloud status (for example - if they do not qualify).

9. 'My Pension' - member self-service website

9.1 An updated version of the member self-service website, 'My Pension' went live in July 2024. The launch of this updated functionality is helping transform the way members access and engage with vital pension information online. The Fund will continue to promote 'My Pension' through newsletters, the website and through employers.

Several of the ABS communications issued in late August asked members to register for 'My Pension'. The figures below include over 2,300 new registrations since that date. Shown below (as of 1 October 2025) are current registration levels (excluding electronic opt outs).

Type of member	On Engage (number)	% registered for 'My Pensions'	Old MSS % registered	
Contributing	9,864	51.7	51	
No longer contributing	7,513	38.6	46	
Pensioners	8,019	62.2	50	
Widow/dependant	584	36.3	19	

9 **Pensions Awareness 2025**

Pension Awareness Day, held annually on 15 September, is the start of 3 days of activities dedicated to raising awareness about the importance of pension planning and saving for retirement. The Fund produced a webpage dedicated to promoting Pension Awareness - Explore Pension Awareness webpage here

10 Additional Voluntary Contribution (Prudential) changes

Emails or letters were sent to all existing Additional Voluntary Contribution (AVC) holders to let them know about the change of default fund from With Profits to the Prudential Dynamic Growth Lifestyle strategy (targeting 100% Cash at retirement) for new members joining the AVC. AVC holders were also made aware of other fund range changes.

Important information about your AVC investments | East Sussex Pension Fund

12 Conclusion and reasons for recommendation

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

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