

Report to: Pension Board

Date: 7 November 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 Engagement Activities

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 up to August 2024.

	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
Payments Due	136	142	142	149	150	149	137	148	148	149	148	146
Late Payment	3	1	1	2	0	2	3	1	2	3	5	3
<i>Existing employers late</i>											4	3
<i>New employers late</i>											1	0

2.2. In the last 12 month period there have been 28 late payments of contributions out of 1,744 expected payments. Details of the late payments for July and August are set out in paragraphs 2.3 and 2.4 below.

July

2.3. One Employer was a Parish Council with a new clerk who required training before submitting forms and payment. Two employers were Parish Councils, who share the same clerk who required training before submission, as they were new in role. Another Employer provided no substantial reason and was sent a warning from the Fund.

2.4. One Employer was a new admission to the fund and missed the deadline dates.

August

2.5. Two of the late payments were from the same two employers as in July, where the employers share the new clerk. The Employer Engagement Team made contact to offer support and explained the importance of ensuring payment timings were compliant. Another Employer was issued with a warning for their late payment as no substantial reason was provided for late payment.

Member Training

2.6. The Employer Engagement team are preparing to roll out a 3-part member training series. This will consist of:

1. Introduction to LGPS
2. Planning for Retirement and MOT 3
3. Preparing for Retirement.

Training sessions will be offered 3 times a year during January, May and October for scheme members to book themselves onto. Pre-recorded training will also be offered to those who cannot attend the in-person sessions. Ad Hoc training will also be offered where requested and viable.

Employer Forum

2.7. The Employer Forum will be held virtually on 28 November 2024, 10am-3pm.

2.8. The draft agenda for the day includes:

- Welcome and introductions from the Engagement Team, Chairs of Pension Board and Pension Committee
- Updates on key work streams including Pensions Administration
- Presentation from the Fund Actuary
- Presentation from Prudential AVC Provider
- Communications update including an MSS Demonstration and an overview of the Funds website.

3. Communications

Pensioner Newsletter

3.1. The annual pensioner newsletter was issued in late September 2024. This edition reminded members about forthcoming changes to member self-service, where to go with tax queries, power of attorney and a host of other topics aimed at keeping members informed. We also included non-LGPS related articles on Pension Credit and health in retirement.

3.2. The Fund received some positive feedback from scheme members with the following message sent in:

“You asked for comments regarding the newsletter you sent out today. My only comment is a very big ‘well done’ because it seems to cover nearly every aspect that pensioners need to know, all pulled together in an easy to read and concise format. Over the years I have had occasion to try and check up on a few aspects of my pension which was never particularly easy to get hold of, although I got there in the end. Everything I needed to know seemed to be included in this newsletter and quite a few I hadn’t even thought of! Anyway well done again, I think it’s very useful and congratulations to all concerned.”

See link – [Pensioner newsletter - September 2024 | East Sussex Pension Fund](#)

Member survey 2024

3.3. The Fund are due to issue the 2024 member survey by the end of the year.

Within the draft survey the Fund have:

- Focused less service-related questions due to two other mechanisms of capturing this information elsewhere.
- Introduced a question about the age of the survey responder, to delve deeper into differences of opinion between age groups.
- Asked about awareness of the new version of MSS, use of features (including new style ABS) and asked for specific feedback on ease of registration.
- Introduced a question which will help ascertain how much members understand about the calculation of their benefits.
- Added more metrics about communications (easy to read, easy to understand, useful).
- Asked about topics important to members. This could help build more focussed communication content for 2025.

It is hoped the survey will be issued in November with a 3-week window for responses. Results will then be analysed, with a summary placed on the website and actions agreed where appropriate.

Website

3.4 The website continues to be updated with relevant and engaging information for members and employers. The Fund is reviewing the most recent website analytics data. The ESPF website had a new back end installed in mid-October 2024 which will result in improved performance,

enhanced security, an improved content management experience and easier upgrades and maintenance.

Member Self Service

3.5 A new version of member self-service 'My Pension' went live on the 17 July 2024 for all scheme members. The launch of this updated functionality will help transform the way members access and engage with vital pension information online.

3.6 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 which also highlighted key features. [Here is a link to the 'My Pension' promotional page.](#) Around 12,300 members have registered at the end of September 2024, accounting for approximately 20% of the overall pool we want to sign up. The Fund are currently pulling together plans to increase registrations.

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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