

Report to: Pension Board

Date: 13 February 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 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 the 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 on a monthly basis, 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 is 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

Employer contributions - The below table sets out the number of late payments received after 19 days have elapsed following contributions deducted from payroll.

	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Payments Due	149	137	148	148	149	148	146	151	151	151	152
Late Payment	2	3	1	2	3	5	3	2	5	4	4
Existing employers late						4	3	2	3	4	4
New employers late						1	0	0	2	0	0

From February 2024 until December 2024 there have been 34 late payments of contributions out of 1634 expected payments.

September/October /November/December 2024

- 2.1. Regarding the late payments in September, October, November and December 2024:
- September – Two employers were late for the first time in a 12-month period and so were both issued with a warning. No explanation was provided by either employer.

- October – One employer was a new admission and provided notice of late payment due to their council committee schedule therefore no warning or fine issued.
- October – One employer was a new admission therefore missed cut off dates – no warning or fine issued.
- October- Two employers were late for the second occasion in a 12-month period therefore they were both issued with fines.
- October – One employer was late in making payment for the first time in a 12-month period and was issued with a warning. No explanation was provided by the employer.
- November - One employer was late for the first occasion in a 12-month period. The employer explained that the late payment was due to a technical issue and that steps will be implemented to avoid reoccurrence. Consequently, the Fund issued a warning to the employer.
- November - Two employers were late for the first time in a 12-month period and so were both issued with a warning. No explanation was provided by either employer.
- November - One employer was late in making payment for the second time in a 12-month period and was issued with a charge. No explanation was provided by the employer.
- December - There are 4 recorded late payments. We are currently communicating with the relevant employers to establish cause, following the conclusion of the discussions we will issue warnings/fines as required and in line with the pension administration strategy.

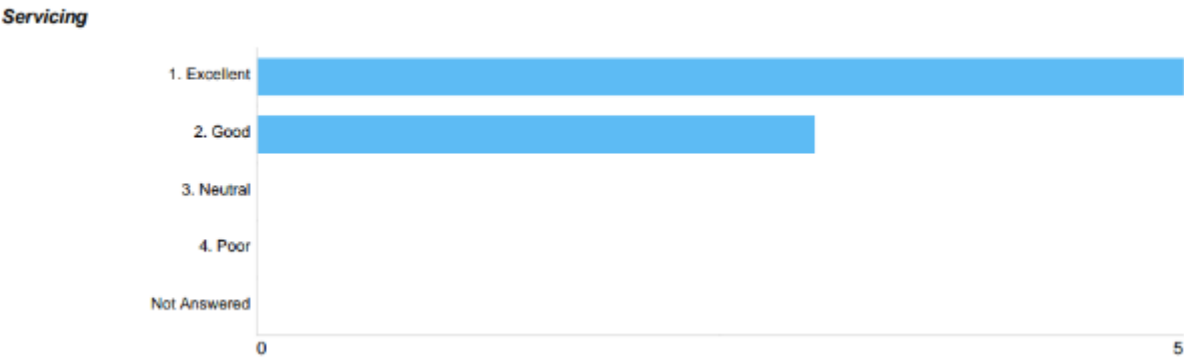
Scheme Member Training

2.2. The Employer Engagement team have commenced the 3-part member level training series. This will consist of:

1. **Introduction to LGPS** - this course covers the benefits of being in the LGPS.
2. **Your Pension MOT** - a course designed to help members keep up to date and engaged with their pension.
3. **Preparing for Retirement** - this course will help members who are thinking ahead to retirement and want to know more about the process, how their benefits are calculated and answers to key retirement questions.

The first session (course 1 above) was delivered virtually on 13 January 2025 with 106 attendees. Initial feedback (graph below from 14 January 25) has been positive.

Question 1: How would you rate the training overall?



Shown below are the total number of registrations (for all events in Jan, May, and October)

1. Introduction to LGPS - 269 members registered interest.
2. Your Pension MOT – 269 members registered interest.
3. Preparing for Retirement. – 216 members registered interest

Next sessions to be held in May and then October. Pre-recorded training complete and available on request. Further promotion will continue – see communications update on the page below.

3. Communications Update

Scheme Member training

- 3.1 The communications team continue to work closely with the Employer Engagement team in preparing slides, putting together a booking process, promotion via Scheme employers, scripts, YouTube videos and sending out and collating feedback.
- 3.2 Once the events are over in January (which are already well subscribed), further promotion via employers will take place for the events in May and October.

Scheme Member survey 2024

- 3.3 The Fund issued two member surveys in December (Active + deferred combined, plus a separate pensioner survey).

Within the draft survey the Fund:

- Asked less service-related questions due to two other mechanisms of capturing this information elsewhere.
- Asked about awareness of the updated version of 'My Pension,' use of features (including new style annual benefit statement) and asked for specific feedback on ease of registration.
- 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.

We have begun the analysis of results and an overview of results can be found in Appendix 1 (active and deferred members) and Appendix 2 (pensioners).

We will now delve deeper into these results (which are in the main very encouraging) and put together a summary for members together with an action plan.

East Sussex Pension Fund main website

- 3.4 The website continues to be updated with relevant and engaging information for members and employers. In early January 2025, an annual refresh/deletion/tweak to pages was undertaken. In addition all elements of the Employer Toolkit were checked and amended as appropriate to reflect current practices/updated links etc. For the first time we have provided some website analytics in Appendix 3.

Member Self Service

- 3.5 An updated 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 updated 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.](#) There was a reasonable uptake based on this initial activity, but it was apparent that we needed to try a few different methods to entice members.

Since the previous Board paper the communications team have continued to promote the new website through use of age-specific wordings and very recently have enlisted the support of employers to push the importance of registration to contributing members. Recent activity has been successful. Shown below (as at 22 January 2025) are current registration levels*:

Type of member	On Engage (number)	% registered for 'My Pensions'	% increase - since start of recent campaigns (31.10)	Old MSS % registered
Contributing	8648	40.3	15.5	51
No longer contributing	6609	30.5	12.4	46
Pensioners	5835	47.8	18.1	50
Widow/dependant	441	29.1	11.2	19
	21533	37.90	14.9	42

*These exclude members who have asked to be excluded from electronic communications.

Aside from one initial letter in July, the Fund have concentrated on email communications recently (primarily due to cost). However as a significant percentage of members do not have an email address on their records, we will be looking to issue further postal communications in Q1/2025.

Without this postal activity it is more difficult to drive up numbers. Overall the picture is looking okay (given we had the previous version for 5 years + and we have only been live for 6 months).

Videos explaining how to make the most out of the calculators available have also been recorded and added to the 'My Pension' part of the website (but not yet promoted).

4 Conclusion and reasons for recommendation

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

IAN GUTSELL
Chief Finance Officer

Contact Officer:
Email:

Susan Greenwood, Head of Pensions
Susan.Greenwood@eastsussex.gov.uk