

## **Employer Focus Group – West Sussex Pension Fund – 13<sup>th</sup> December 2021**

### **Attendees:**

Hampshire Pension Services – Amanda Baulcomb, Mandy Judd, Marian Kerr, Harri Conde

University of Chichester – Yvonne Young, Sandra Gissing

Chichester College – Bryan Ledwood

Crawley Borough Council – Alison Ells

Chichester District Council – Patricia Dobbs

Adur-Worthing Joint Committee – Sian Kipling

Arun District Council - Ruth Street

West Sussex Pension Fund – Tara Atkins, Rhoda Myles

### **Purpose**

Hampshire Pension Services are currently reviewing the Hampshire Pensions website and Employer communications. The purpose of the meeting is to:

- Provide an update on some of the changes to the member area of the website, specifically to look and feel and changes on the horizon for branding to incorporate all partners.
- Seek feedback on the Employer area of the website to understand how accessible and useful employers find this
- Seek feedback on Employer communications, specifically with a view to input into the review of Pensions Matters

### **Discussion**

#### **Updates/outcomes from last focus group**

Amanda Baulcomb gave an update on some of the agreed outcomes following feedback at the last focus group as well as follow up Employer Surveys, specifically in relation to the Employer area of the website and the Employer newsletter, Pensions Matters.

1. Not to make too many changes to the style of Pensions Matters – as this works for employers, however, will make tweaks to the set out of the template to ensure consistency across all Pension Funds and a summary of actions for Employers in one place.
2. Create a McCloud page specifically for Employers on the website – to include useful links, requirements for Employers and useful updates (this is now live)
3. Create an annual returns page, specifically for Employers on the website – to include key timetable, blank template, tips and hints, useful links and most up to date workshop slides, Employer benchmarking and Data Validation.
4. Over next 12-18 months look at ways to build on information available in Employer Manual including an appendices of process flowcharts, which details what happens after we have received everything from the Employer. Feedback was that this tool was used by most employers and the main reason for employers to visit the website.

## **Member Portal – registration and login updates**

Amanda gave an update about changes to the registration, forgotten user details and login for Members and Employers via the onetime passcode, which were being brought in to enhance security further and stay ahead.

Amanda advised that to enable us to move to one time passcode without delay, we were introducing with codes sent via email. Amanda advised that codes in the future sent by text had not been ruled out, we will work with a third-party supplier and therefore will review as this is embedded, taking on board member feedback versus value for money.

Mandy Judd shared the draft wording that would be put on the website/member portal to advise of the changes. Mandy invited feedback/comments - there was no feedback given by employers on this.

## **Pensions ID and Verification**

Catherine Chester from Civica gave a demo of the Pensions ID and Verification. Amanda advised that we were looking to introduce in 2022. There was no feedback or questions from Employers on this.

## **Member Portal – Employer promotion poster**

Mandy Judd shared the poster for Employers to use with members to promote the Member Portal via email on their websites. Amanda advised she would send with the notes.

## **Employer Hub developments**

Amanda shared that Employers were now able to upload Bulk Starter spreadsheet via the Employer Hub, rather than needing to email this. Over next few months Amanda advised we were working on other forms that could be uploaded such as retirement documents.

## **Monthly returns**

Amanda advised that Hampshire Pensions were following up feedback from some Employers who were keen on the implementation of monthly returns. A monthly return of data is similar to data provided on the annual returns with starter, leaver and amendments data also driven through this.

As part of ensuring quality data and that members are paid the benefits that they are due, Hampshire Pensions does ask for individual leaver forms to be provided to verify service information. Our experience from valuations is that for approx. 25% of members, the data that we hold is changed at the point a member leaves as it is identified that historically records have not been kept up to date, therefore any monthly submissions would still require leaver forms to be provided.

For those employers that have approached us about introducing Monthly returns, they have referenced i-connect, which is in place in partnership with Heywoods who are an alternative pensions software provider to our existing provider Civica. Some UPM, Civica clients have introduced the Civica version of monthly returns.

Amanda advised that Hampshire Pensions were aware that the Pensions Regulator have had a very close eye on enforcing the quality of pensions data held. As part of work they had done with some Funds, the identified monthly returns had, had a positive impact. Prior to

this, Hampshire Pensions had already put in place other steps to successfully improve the quality and timeliness of data received through the annual returns process and benchmarking.

In 2019 we looked into benefits and challenges of introducing monthly returns and visited another LGPS Fund who have implemented this. Our findings were:

- Hampshire Pensions already successfully deliver on good data quality working in partnership with employers with processes already in place
- In addition to monthly returns, there could still be the need for an annual return (this was certainly the experience of the Fund we visited)
- Additional resource would be needed to manage monthly returns – this could be a significant requirement and would incur additional costs which would need to be passed on to employers
- For some employers this would cause additional workloads and a requirement for additional resource to manage

To summarise Hampshire Pensions decided at that time that the benefits of monthly returns did not outweigh the disadvantages and challenges.

As things currently stand the data quality scores of the Fund, along with the very high level of Annual benefit statements issued by 31<sup>st</sup> August means we are not convinced that monthly returns is the right approach to be adopted by Hampshire Pensions. We do understand however for some Pension Funds who do struggle to ensure compliance with issuing annual benefit statements, that this approach might be the right one. However, we are open to listening to employers on their views on where they see the benefits and challenges, whilst still being mindful of other large projects such as McCloud and the Pensions Dashboard.

Amanda invited feedback from Employers around the following questions:

- Who uses or has experience of monthly return submissions?
  - What advantages have been experienced?
  - What challenges are there?
- What problems do you think monthly returns could solve?
- What concerns would there be from introducing monthly returns?

Yvonne Young contributed that University of Chichester currently do monthly returns for the Teachers' Pension Scheme; however, it has been hard work to get this in a format with the payroll software provider. Often the turnaround times for Teacher's pension returns are very tight. Yvonne shared that the monthly postings had also seen an increase in queries being raised by members, as they were more engaged.

Bryan Ledwood from Chichester College also agreed with Yvonne's comments.

Alison Ells from Crawley BC asked whether there would be additional information required, Amanda advised that there would in line with information that might be needed for starters, leavers, 50:50 etc. Alison Ells advised that plenty of notice would need to be given to work

with software providers to be able to change extract reports, but would only be keen if this didn't mean an annual return as well.

A question was asked whether there would be a change to the annual returns from next year to include hours. Amanda advised that a further McCloud data capture would be requested with an end date of 30<sup>th</sup> June 2022 to capture any hour changes during the scheme year 2021/22, however no hours will need to be recorded for hours changes post 1<sup>st</sup> April 2022, therefore no amendments to the annual return would be required.

Amanda thanked everyone for their input and that we will continue to look at monthly returns, however any further work was unlikely to take place until 2023 due to McCloud, Fund Valuation and the pensions dashboard.