

Active member survey 2022...the results

This paper details the results of the 2022 survey issued to active members of the East Sussex Pension Fund. The annual survey offers members the opportunity to provide direct feedback on whether the Fund is providing you with the right level of support. We use the results to analyse where we are getting things right and where we can improve.

Thank you to everyone who completed the survey.



Note: We had comments left by members asking for individual support. As the survey was anonymous, we have no way of replying to these queries.

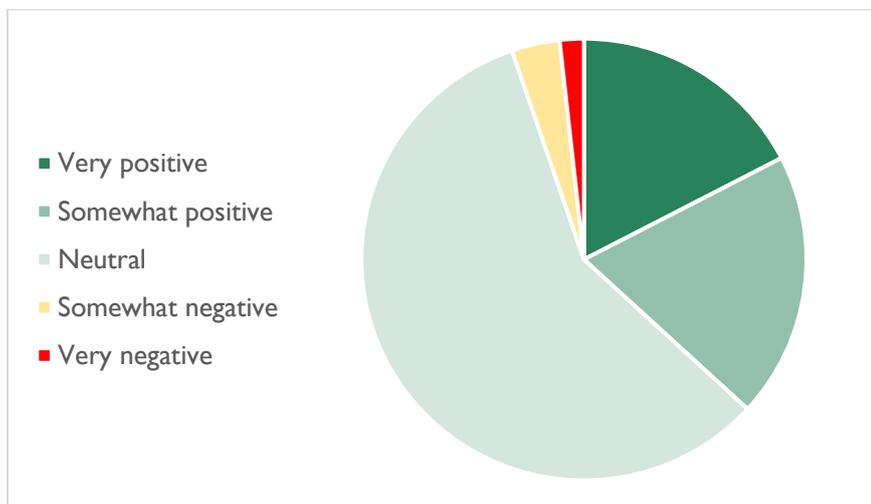
If you still need our support, please call 0300 200 1022 or email pensions@eastsussex.gov.uk.

Servicing

Providing excellent administration support is crucial.

We asked how you rated the quality of the customer service provided by the Fund

Around 95% of active Fund members who responded were satisfied with the support we provide.



Helpdesk

The Fund operates a UK based helpdesk where members can call or email for support.

Helpdesk phone number: **0300 200 1022**

Helpdesk email: **pensions@eastsussex.gov.uk**

The Helpdesk has been set challenging targets to ensure that queries are dealt with efficiently. If you email us, you should expect a reply within three working days. We aim to answer the phone within 20 seconds and try to answer queries at the first time of asking. We have performed very well against these targets. We conduct regular helpdesk surveys and the feedback we receive is incredibly positive. Our administration team also set service targets so that we provide the information you need within pre-defined timeframes. During 2021 the average performance across all the administration targets set was 97%.

If you need our support, please do not hesitate to contact us.

Do not forget that our website has an array of information to support members who are currently paying into the Scheme. These pages may be of particular interest to active members:

- 1 [Paying in](#) – a section dedicated to active members of the Fund
- 2 [Resources](#) – you will find guides, forms, and other documentation here

We are also looking to implement a chatbot to provide answers to your frequently asked questions. A chatbot is a computer program that talks to an internet user in real-time. A great advantage of this tool is that you can receive immediate answers to commonly asked questions 24-hours a day. We will keep you updated with our progress.

Contacting us

The survey highlighted that not all members were aware of how to contact us, so here is a reminder.

Our website has a contact us menu where you can always find [up to date contact information](#).

Call 0300 200 1022

Email pensions@eastsussex.gov.uk

Write Pension Services, East Block, Floor F, East Sussex County Council, County Hall, St Anne's Crescent, Lewes, East Sussex, BN7 1UE

Fund action - We will look at all communication touchpoints to make sure that the contact details for the Fund are prominent.

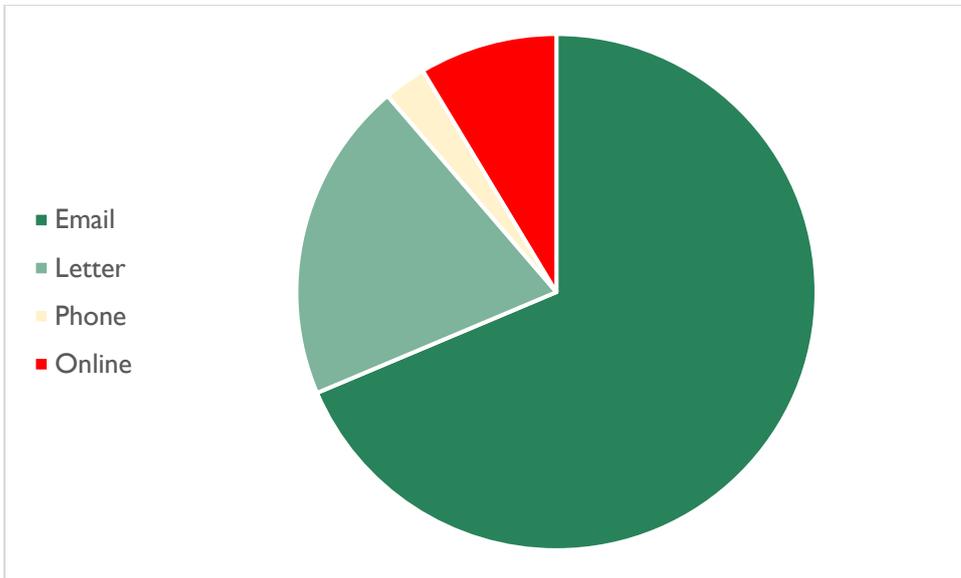


We asked for your preferred method of providing and receiving information

Almost 70% of members selected email as their preferred method of communication. Unsurprising as this method ensures immediate communication when compared to traditional post – in a more environmentally friendly way. It is also the cheapest method of delivery, helping the fund reduce costs which benefits members.

Around 20% of members want us to send their pension information in the post. This is not an unusual request, certainly where financial products are concerned. We post most requests for information at the moment but are investigating:

- how to increase usage of the member self-service facility, and
- how we can use email more frequently.



Whatever method you prefer it is vital that you keep us updated with your contact details.

You can do this in one of two ways:

1. By completing a '[Change of personal details form](#)' and sending this to us either via email or post.
2. Via '[My Pension](#)' our member self-service portal by editing 'your details' section. If you have not registered for the portal and want to do so [please follow these instructions](#).
3. Ensuring your personal details are up to date with your employer.

My pension - member self-service portal

'My Pension' Portal was introduced to Local Government Pension Scheme (LGPS) members to provide them with online access to their pension information.



We asked whether you were aware of 'My Pension' – the online member self-service Portal

Unfortunately, around 4 in 10 members had no awareness of the benefits of using 'My Pension.

In summary with 'My Pension' you can:

- **View or amend personal details** – home address, email address, phone number
- **Financial details** – view pay and contribution amounts
- **Annual benefit statements** – look at/print current and previous benefit statements
- **Nominations** – check or amend who you have nominated to receive benefits on your death
- **Benefit projectors** – a range of calculators that allow you to see what would happen if you left the Scheme, take voluntary retirement, or pass away

A lot of valuable information is available at your fingertips – 24 hours a day.

All the features available are used by registered members to varying degrees. Most users are accessing the portal at least annually. This is good practice especially as your annual benefit statement is posted here each year (by 31st of August)*.

*Unless you have opted out of electronic communications.

Fund action – Members are interested in enhancement of the portal to allow access to key individual documentation, quotations etc. We are committed to making the user journey and functionality as useful and seamless as possible.

This will be a major project for the Fund in 2023 where we will have to work closely with the software providers to build, test and implement changes. This will take time, but we will keep you updated with our progress.

We did receive some negative feedback about difficulties with registration, retrieving usernames or passwords. We apologise if you have encountered issues. Please call our technical helpline on 0300 200 1027 if you need support.

Fund action

After collating the feedback we set up a webpage which provides details of:

1. How to register
2. How to retrieve a forgotten username
3. What to do if you have forgotten your password
4. Frequently asked questions and answer relating to 'My Pension'

CTRL + Click on the image below to view the new webpage.

My Pension - member self-service



Register	New user - register for 'My Pension'	+
Forgotten user name	How to retrieve a forgotten username - 'My Pension'	+
How to reset your password	Forgotten password - My Pension Portal	+

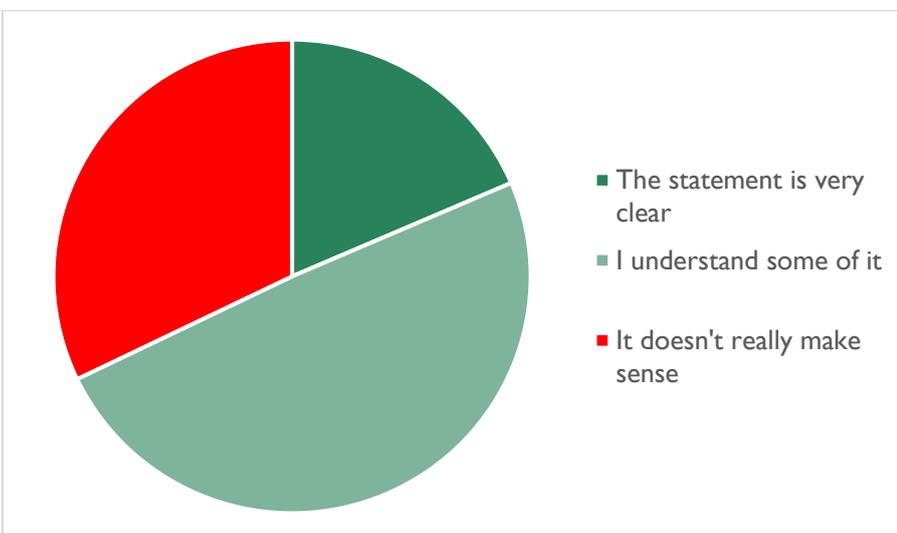
Annual benefit statements

Your annual benefit statement is an important document which updates you about your pension, gives you the opportunity to plan for your future income and helps you make decisions about retirement.



We calculate your statement using your latest pay figure and show you an estimate of your pension benefits built up in your pension account up until the previous 31 March. The statement is normally available by the end of August each year. As an active member, if you do not receive your statement by then please call us on 0300 200 1022.

We asked whether you understood your annual benefit statement



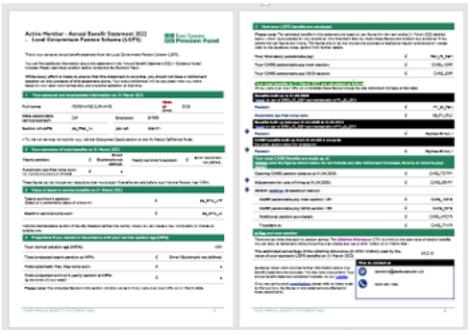
The Fund is concerned that some members do not fully understand the statements produced.

By default, we add statements to ‘My Pension’ – member self-service Portal. If you have opted out of electronic communications, then you will receive yours by post. If you have not been receiving statements in the past it is worth checking in ‘My Pension’ initially. Please follow the instructions below for details of how to access the system.

[Member Self-Service Portal | East Sussex Pension Fund](#)

Fund action

For the statements produced in 2022 we will produce a guide ‘Your annual benefit statement explained’ to support members. Members can of course call 0300 200 1022 or email pensions@eastsussex.gov.uk if you need our help.

<p style="text-align: right;"></p> <h2>Your Annual Benefit Statement explained</h2> <p>Introduction</p> <p>This guide is designed to help you understand your 2022 Annual Benefit Statement (for active members). We will describe the main sections of the statement as well as explaining some of the pension terms that are used.</p> <p>You will have received an Annual Benefit Statement if you were an active member of the Local Government Pension Scheme (or LGPS for short) before 31 March 2022. Your statement shows the value of your pension to 31 March 2022, as well as a projection to normal pension age assuming you continue to contribute. If you have more than one active employment, you will receive a statement for each employment.</p> <p>The LGPS is an occupational pension scheme. That means that it is linked to your pay and contributions for each job that you do.</p>  <p>While every effort is made to ensure that your statement is as accurate as possible, you should not base a decision to retire on the contents of this Annual Benefit Statement alone. Your exact entitlement will be calculated when you retire based on your salary and membership, and prevailing legislation at that time.</p> <p>It will be helpful to have your own statement in front of you whilst looking at this guide.</p> <p>Note: All screenshots are for demonstration purposes only.</p> <p style="text-align: right;">1</p>	<p>How can I view my statement?</p> <p>You can view your 2022 Annual Benefit Statement, as well as any previous statements online via the ‘annual benefit statement tab of ‘My Pension’ Portal. You can print, download, and save a copy. If you have forgotten your username or password, please click on the links provided and follow the on-screen instructions.</p> <p>How do I register for ‘My Pension’ portal?</p> <p>You will need to register for My Pension portal by following the instructions on our website.</p> <p>Once the registration process is complete you will be able to view your statement by selecting Benefit Statements from your dashboard. If you have difficulty registering, you can call our technical helpline on 0300 200 1034.</p>  <table border="1"> <thead> <tr> <th>Contents</th> <th>Page</th> </tr> </thead> <tbody> <tr> <td>Introduction</td> <td>1</td> </tr> <tr> <td>Your personal and employment information</td> <td>4</td> </tr> <tr> <td>Your summary of total benefits</td> <td>4</td> </tr> <tr> <td>Value of death in service benefits</td> <td>5</td> </tr> <tr> <td>Projections if you remain in the scheme until normal pension age</td> <td>6</td> </tr> <tr> <td>How your LGPS benefits are calculated / Your total CARE benefits</td> <td>7-9</td> </tr> <tr> <td>Tax and your pension</td> <td>10</td> </tr> <tr> <td>Contact details</td> <td>10</td> </tr> </tbody> </table> <p style="text-align: right;">2</p>	Contents	Page	Introduction	1	Your personal and employment information	4	Your summary of total benefits	4	Value of death in service benefits	5	Projections if you remain in the scheme until normal pension age	6	How your LGPS benefits are calculated / Your total CARE benefits	7-9	Tax and your pension	10	Contact details	10
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Fund action

In 2023 we will start a project to revisit every the annual benefit statements with the aim of simplifying the document for members.

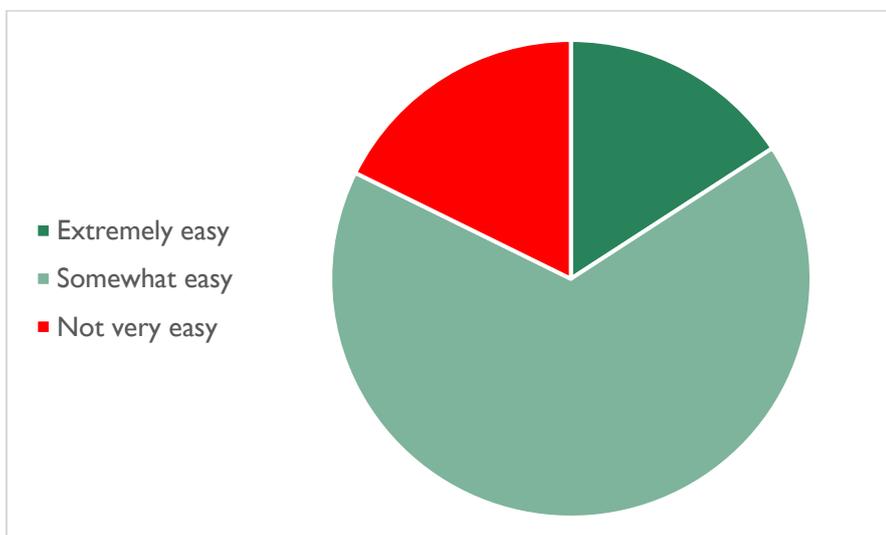
Communication

Excellent communication helps encourage members to engage more with their retirement savings. We try and work hard to ensure that what we produce content that is simple to understand using a range of different communication methods – guides, videos, email, website, letters. In 2022 we began a journey to modernise our communication content.



Half of those surveyed felt that the frequency of communication was ‘just about right’ but around a third felt we were not communicating often enough. The Fund produces regular newsletters for active members of the scheme – twice a year currently. There is an appetite from around 44% of members to receive newsletters more frequently.

We asked whether the correspondence you receive from us was easy to understand.



It is pleasing that around 83% of active members found our correspondence somewhat or extremely easy to understand but we know we still have work to do. As we look to refine the content, we produce we anticipate that these results will improve.

Fund action

- Over the next year we will be reviewing all our administration processes - this includes letter templates, forms, and checklists.
- As documents are reviewed, we will implement a consistent design and brand to make correspondence more engaging for members.
- We will look to make more use of video content.

We asked you to let us know which of the following communication methods would be most useful – you had the option of ticking more than one option.

Communication method	% who chose this option
Videos that explain how the scheme works	37.77%
A set of simple, easy to understand guides for active members	78.80%
Educational articles on pensions more generally	25.00%
Regular newsletters containing information about the scheme	31.53%
Face to face events	12.99%
Virtual events	18.84%

The over-riding winner was a set of simple, easy to understand guides on the Local Government Pension Scheme, followed by videos and newsletters. Many members want ‘back to basics’ pension information provided by the Fund. Retirement is a journey, and it was clear that people were looking for different things at distinct stages of their career. Whether that is joining, opting out, mid-career, nearing retirement or at retirement.

The Fund already produce support material for members of the scheme shown below:

[Brief guide to the Local Government Pension Scheme](#)

[Full guide to the Local Government Pension Scheme](#)

[Guide to paying Additional Voluntary Contributions](#)

[Active member newsletter](#)

[Pension Terminology explained](#)

We also have three videos available on our website:

1. What is a pension? – [Find video on this webpage](#)
2. Looking after your pension – [Find video on this webpage](#)
3. Protection for you and your family – [Find video on this webpage](#)

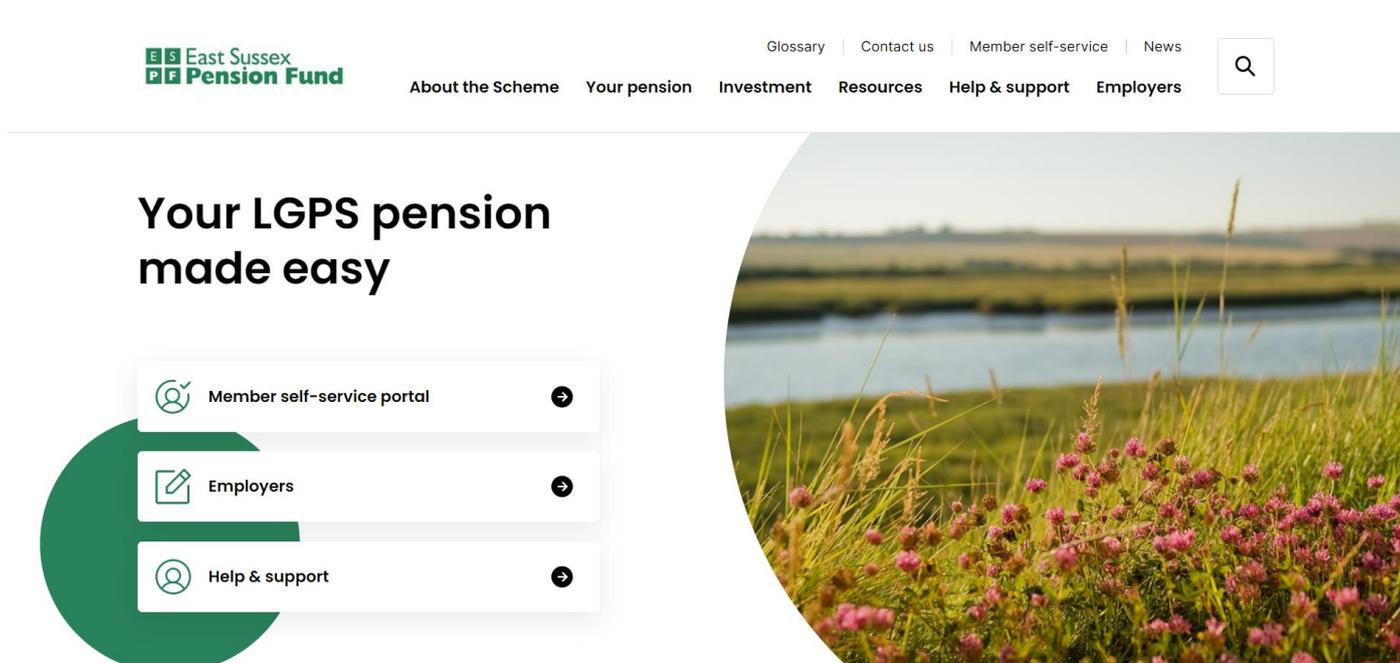
Fund action

- We will revise the brief guide to the Local Government Pension Scheme to simplify content so you can more easily understand the information provided.
- We have produced a [guide to retirement](#) since the survey – this will be of help if you are currently paying into the Local Government Pension Scheme, and are planning your retirement.
- We will collaborate with employers to arrange training sessions either online or at your place of work, on key pension subjects.

Website

The [East Sussex Pension Fund website](#) should be the first port-of-call for active members of the Fund. The website holds a comprehensive range of information to support you in your retirement journey. It is worth familiarising yourself with the site.

It is concerning that six in ten members did not know the website existed.



The Fund has implemented a range of changes to the website over the last few months to try and make the member journey as simplistic as possible. Ninety percent of members who use the site ranked finding and understanding information as ‘somewhat’ or ‘extremely’ easy. We will look to continuously improve the website to aid navigation.

The following website pages which will be useful for active members of the Fund:

<u>Homepage</u>	From this page you can access/register/get help with ‘My Pension’ - the member self-service Portal, link to pension scam information, access the glossary and much more.
<u>Paying in</u>	A page dedicated to active members of the scheme covering topics such as membership and contributions, leaving the scheme, retirement and more. This page will also include our latest active member newsletter. The newsletter is now produced digitally via the website so the most up to date information is always at your fingertips.
<u>Resources</u>	Here you will find forms, guides, policies and more.
<u>Help and support</u>	Questions and answers, useful links, understanding pensions.

In addition to the East Sussex Pension Fund website members of the Local Government Pension Scheme can also access the [LGPS website](#).



This website was recently relaunched to include:

- simpler navigation with improved search function
- easy to use tools and calculators and helpful videos
- useful links, hints, and tips
- new pages and updated content

This page may be particularly helpful to active members – [click here to open page](#).

Fund action

- We will look at all communication touchpoints to ensure that the East Sussex Pension Fund website is being actively promoted.
- We will continue to refine and simplify content.
- We will look to build case studies depicting certain parts of the retirement journey with the workings on the scheme brought to life using common examples.
- We will continue to apply more engaging design principles across the site.

Members provided ideas on subjects they felt would be useful to add to the website. We will start to look at these throughout the remainder of 2022 and into next year. Thank you.

Investment

Most private sector pension plans are set up as 'defined contribution schemes' where the value of individual pension policies are directly exposed to the highs and lows of the investment markets (such as a personal pension plan). The Local Government Pension Scheme (LGPS) is different. The scheme is set up on a defined benefits basis where you are provided with a secure and guaranteed income every year when you stop working. The investment market risk falls on the employers as opposed to the individual member.



As the LGPS is set up by Statute, payment of benefits to scheme members is set out in Law. In order to provide defined benefits, the East Sussex Pension Fund has to ensure that it manages investments appropriately so that member benefits can be paid now and for many years to come. Funding comes from three primary sources:

1. Employer contributions
2. Employee contributions
3. Return on investment

So generating positive investment returns is a vitally important element of the LGPS to keep contributions rates and the scheme affordable.

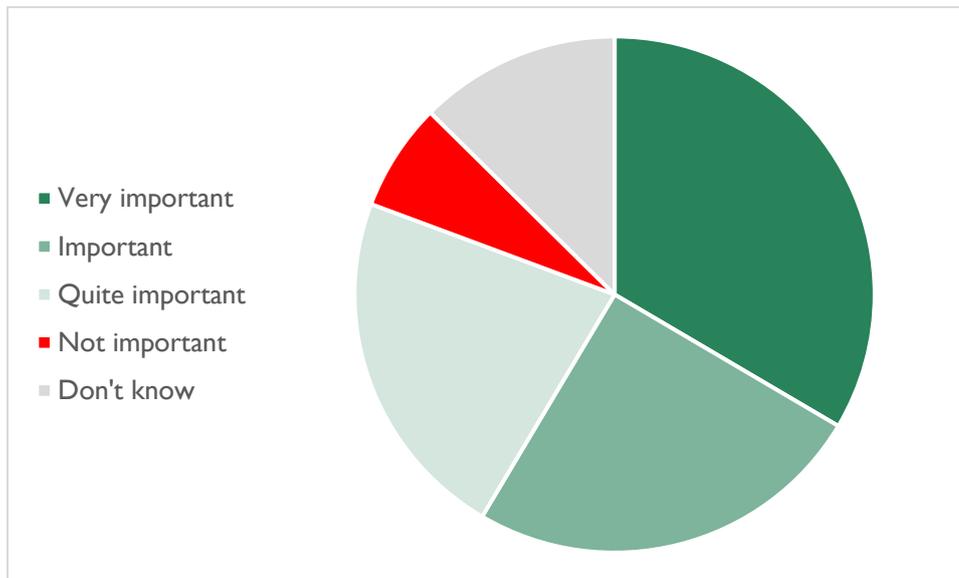
We have not previously sought feedback in surveys about investment, but we wanted to understand the interest members had in our:

- Overarching investment strategy
- Sustainable and responsible investment, and
- Whether the fund should influence the behaviour of companies whose businesses create damage to the environment.

Around 40% of members want to understand what the fund invests in and why. Forty percent were only interested if the investment directly impacted on their pension with 20% having no interest.

50% of members felt that climate change would pose a financial risk to investments in their lifetime. 44% percent did not know. Only a small percentage felt that it would have no impact

We asked if it was important that the East Sussex Pension Fund invests in sustainable and low carbon assets



58% of active members believe that sustainable investment is either 'important' or 'very important', with a further 22% stating that it is quite important. Only a small proportion disagreed.

This was backed up by the next question which asked if the Fund should try and influence the behaviour of the individual companies it invests in to bring about better environmental and social outcomes. Overall, a resounding yes – with 82% of those who took the survey feeling it is important we do so.

The East Sussex Pension Fund were highly commended for our Climate Change Strategy reflecting the work the Fund has done to address both the challenges and the opportunities presented by climate change, sustainability, and the energy transition. This has helped us to better align the Fund's portfolio with these themes, allowing it to play a role both in providing climate solutions, as well as protecting the interests of our scheme members.

We've done a lot of work in helping to bring the investment side of our work to life for members via this webpage - [Investment | East Sussex Pension Fund](#).

This page includes:

- The importance of investment.
- How we invest – with a link to our detailed investment strategy.
- Access Pool - the Government introduced statutory guidance which required Local Government Pension Scheme Funds to work together to “pool investments to significantly reduce costs, while maintaining investment performance”.
- Responsible investment – our approach. The Fund produces a regular report detailing our responsible investment position.
- Stewardship code - stewardship is the responsible allocation, management, and oversight of capital to create long-term value for clients and beneficiaries. The Fund produces a quarterly report which explores our engagement activity through fund managers.
- Asset allocation and performance – where we invest money and how these assets perform.

At East Sussex Pension Fund, we believe that responsible investment supports the purpose of the Local Government Pension Scheme – the provision of retirement income for individuals. We believe that it should reduce the risk associated with the invested assets that the Fund owns to pay pensions when they are due. Responsible investment is therefore a substantial factor driving returns alongside other investment considerations. [Find out more here.](#)

Fund action

- We will continue the work we have done on responsible investment and ensure that members are kept up to date with investment developments by reviewing and amending content on the dedicated [investment webpage](#).

Thank you

A final note to say thank you for completing the survey and for the comments you left about the Fund – whether positive or negative. Every bit of feedback we receive is a chance for the Fund to revisit how we support members and investigate alternative ways of doing things. Your feedback really does matter.

Contact us

Phone: 0300 200 1022

Email: Pensions@eastsussex.gov.uk

Write: Pension Services, East Sussex County Council, County Hall, St Anne's Crescent, Lewes, East Sussex, BN7 1UE