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Trustee services focus:
Engaging with members

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❯ **Jonathan Clark is head of communications at RPMI**

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Don't look back in anger

 Jonathan Clark explains how trustees can improve scheme communications to help ensure members are not left daunted and confused by their pension provision

Dear Trustee,
Today I received my retirement pension estimate and suddenly something that has seemed so far off, for the first time feels real… and all too late. For the first time, I feel the need to understand all this jargon and frankly I'm lost. I'm looking for options, as the number at the bottom of the page surely can't be right? But there are no more options left for me; this is what I have to play with.

I realise a large part of this is on me and I accept that. Every year you let me know where I stood, but I just didn't get it. Only now do I see what contribution match-ing really means, but 4 per cent of my salary always seemed so much, that even matching after that was something to think about later. I wish I hadn't waited for auto-enrolment, I wish I had understood the AVCs, I wish it had been explained to me in real terms, I wish I had paid attention to my investment fund choices, understood my attitude to risk or even checked on the funds' performance, just once in a while.

I wish we had talked more, I have so many questions. I wish you had got my attention and that I had been more willing to listen. I wish I knew what to do now with what I have. I feel I'm playing catch-up and don't know where to start.

I hope you can help.
Your Member

Hindsight can be a challeng-ing thing and the realisation that something may now be beyond our control can often lead to a flurry of emotions and often a period of contemplation of what could have been.

The number of over 65-year-olds working has increased to more than a million *(according to Saga)* and recent statistics from ONS state that almost half of Britons below retirement age had no pension savings in the years 2010-2012.

With figures like these, we're sure no trustee would like to receive this kind of letter from a member. Trustees genuinely care about their scheme and its members. The role of trustee comes with great responsibility and often challenging decisions to make. A question we are often asked is 'how can we do more to engage our members?' The answer, to what is quite a complex question, is thankfully relatively straightforward.

Marketers have known since long before the days of the advertising Mad Men from Madison Avenue that the more you know about your audience, the more you can help them understand the product, service, benefit or message you are trying to explain. The starting point is always audience understanding: 'Who is my audience? What do they want? How do they feel towards my subject? What would make them feel better? What would cause them concern or make them confused?' No self-respecting ad campaign would start without first answering these questions.

Today is no different, though the techniques used are slightly more sophis-ticated as any one pension scheme can contain a large diversity of members and associated needs. Those implementing the best examples of pension communi-cations worldwide are now developing and placing 'member personas' at the heart of their support as best practice.

Who are your members?
Personas are simply developed by taking time out to consider the members within your scheme, looking at the variety of needs and levels of understanding within the group, considering their motivations, needs, questions and concerns. Develop-ing three or four personas that capture the vast majority of your demographic can be an excellent trustee exercise that can bring together all your member feed-back and statistics with one objective of improving your member experience. You should even consider involving a group of members themselves.

Personas can then become the basis of any member communications, admin-istrative or supportive, to ensure your audience is at the heart of your messages, that the messages are delivered in a way that is right for each persona group and most importantly, that your spend on communications is effective.

Placing personas at the start of your communication development process ensures your messages are correct and consistent regardless of what commu-nications channel you use. How many times have we seen an excellent member website with a low amount of visitors, or online communications that are out of

date compared to their printed counterparts? Consistency of the member experience is key, regardless of channel, and personas create a strong foundation on which to build your communications. Consistency reinforces the sense of belonging to a scheme, one with a clear sense of identity and direction.

From this foundation - and before any communications are sent out - it's important to decide why you are communicating? Chances are you wouldn't communicate with hundreds or even thousands of people within your organisation for any other reason without a good purpose.

Strategic thinking
Scheme communications are no different; they need a strategy to bind them together - another excellent trustee exercise. Having a communications strategy elevates what you are trying to achieve beyond ticking the box or regulatory good practice. This again is not rocket science, rather answering a few basic questions.

What is the vision for our member communications? What overall objectives are we going to set and what are our specific challenges – e.g. encouraging the completion of expression of wish forms? What key message do we want to repeat until we get our members' attention? How are we going to measure the effectiveness of our communications? What tone of voice do we want them to have, how will they feel when read? How do they compare to other benefit communications or internal communications within my organisation?

Of course, great communications require investment. But if we look at the two foundations of starting the process

"Those implementing the best examples of pension communications worldwide are now developing and placing 'member personas' at the heart of their support as best practice"

of engaging your members, the biggest investment is your time to define what your member personas are and what your communications strategy aims to achieve. As with all trustees, you may wish to seek out advice and expertise to guide you through this process, but your commitment of time is what will make the outcomes have the most value.

Embracing technology
From this starting point, the sky's the limit. Today's world of integrated communications (regardless of sector) enables us to combine the possibilities of web and mobile internet with member contact management, the comparatively cost-effective use of emails and text messages to alert members to important information and of course, print.

Integrating this technology into your scheme communications can seem daunting. However, chances are that your organisation's own marketing teams are already using these channels to great effect to convey a message that

captures the audience's attention, show them what to do if they make a decision, and use this to capture measures of whether or not the message has been successful. These measures enable you to learn what works and what needs to be refined for future use, ensuring your scheme communications continue to evolve and their delivery has more impact.

Communications should engage members with their pension scheme, or non-members to the existence of a scheme they are entitled to join. They should bring home, clear, consistent and supportive messages. They should be in the member's best interests as well are covering regulatory requirements. They should manage the member's expectations of what the benefits are and they should show the member how to do more or make changes that are right for their circumstance. They should be something you are proud of.

▶ **Jonathan Clark is head of communications at RPMI**

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The introduction of automatic enrolment has accelerated the move away from printed to electronic communications. It has also necessitated a shift in focus from promoting scheme membership to encouraging members to take responsibility for their retirement planning.

Helping ourselves

When pension schemes started using websites to provide information, this was seen as the first step towards to a 'self-service' culture. It allowed a great deal of information to be made available and offered savings on printing and postage, but the onus was on individuals to log in and seek out what they needed.

Today things have changed, as a generation of young employees has grown up using the internet and people of all ages are becoming increasingly accustomed to accessing information and services online. According to the Office for National Statistics (ONS), 84 per cent of households in Great Britain have internet access and 76 per cent of adults access the internet every day.

As RPMI head of communications Jonathan Clark observes: "These days we have higher expectations of customer service. We want to be able to understand what's ours and how we can interact with that."

He adds while employers have been providing pay notifications and total reward statements online for some time, pensions are only now catching up, emphasising that: "As this is many peoples' most valuable benefit it should not look like a poor cousin."

With increasing use of technology, there has also been a blurring of the lines between the administration function and communications. Capita Employee Benefits head of client communications Louise Harris explains: "Rather than self-service we

⊠ Summary
- Pensions communications are seen as behind the times. People are now accustomed to interacting online, something the pensions industry has generally avoided.
- The use of different personas to represent people at different life stages can help schemes create targeted messages.
- Peer endorsement can be a strong influencer on member behaviour.
- Pension schemes do not generally use social media to engage with members, as the requirement of a two-way conversation and managing the public nature of the interaction is very labour-intensive.
- Microsites or closed Facebook groups could be used for scheme/member conversations that are still private.

Getting engaged over the internet

⊠ Sally Ling explains how modern technology can be harnessed to create a more meaningful engagement with pension scheme members

now talk about 'channel shift' … this is about driving customers to use online channels as the default option – they don't need to pick up the phone or write a letter." She stresses that in order to achieve this it is essential to make it easy for the customer to engage in the interaction – to make it a pleasurable experience.

Getting personal

Part of the process of engagement is providing people with information that is directly relevant to them. One approach used by a number of communications specialists is to develop a range of 'personas' to represent people at different life stages. Messages are then tailored to each persona so as to be more in tune with members' interests and concerns. Harris says that Capita has tested its personas with user groups to see what people like and what they respond to and this has helped to simplify the user journey.

Accordingly, when someone logs

into their scheme's website they only get information relevant to their allotted persona. For example, a younger person might be presented with a 60-second animation about what a pension is and a small modeller demonstrating how tax relief works. With electronic communication it is also much easier to measure how effective it is - who has read a text message or opened an email and what links they have clicked on. If something doesn't work with a particular group of members, this can be identified and changed for the next time.

Clark observes that it is important to be consistent across all channels. For example, where a mixture of online and printed material is used it should have similar brand values and use the same tone of voice. This philosophy, he says, should encompass the standard letters produced by the administration system as well as what are seen as trustee communications.

Anthony Hodges Consulting

head of client service for Europe and Australia Karen Partridge says that her recent experience of focus groups with clients has revealed the power of peer endorsement and that the behaviour of other people is a "prevalent influence" in social media.

She says: "We are beginning to harness this, to drive types of behaviour and encourage people to do what others like them are doing." For example, she says that telling people that 70 per cent of members in their age group have increased their pension contributions so as to benefit from additional employer contributions, has been shown to be much more effective than just informing them that matching contributions are available.

Is there a role for social media?
The use of social media seems to cause a great deal of anxiety among pensions professionals, not all of it irrational. Clarks says that in his experience to date no-one is really using social media to communicate with members. He observes that: "It's a two way conversation and you need to be able to manage it. You can use it to address generic issues but you can't have an open dialogue on Facebook or Twitter you would need to take it to another channel."

Harris also says that she has not seen much appetite for using social media. But, she adds: "We have used Twitter to push out messages for some clients, for example to alert members to new content on the website. But this needs servicing and this is tricky as trustees tend to be very risk averse."

The key concerns are that people might use a public forum to raise complaints or to communicate personal information. Harris adds that that the benefit of email is that it is "secure, it can be creative, targeted, tracked and controlled".

In contrast, AHC has used social media to help contain discussions and manage potential reputational damage

by setting set up a bespoke 'Twitter-style' mechanism, which allowed people to air concerns about proposed pension changes.

Partridge explains: "There was evidence that this sort of activity would happen anyway if the employer didn't take control of it, so it was important to provide a space where people could have their say. By providing a secure microsite we made sure the conversation took place in private – keeping sensitive information away from the view of the press, competitors and customers." The site had over 14,000 visits and every post received a response.

Partridge says that AHC is also exploring using Facebook as it is possible to set up closed groups so you can control who sees the information. She adds that companies in Australia and the US are increasingly setting up their own YouTube channels, to disseminate information via video and animations. It hasn't taken off so much here, but she expects things to head in that direction. This again harnesses the power of peer endorsement as people share the clips they like via other social media.

Perhaps one of the biggest barriers to using social media more widely for pension communications is the need for monitoring and management. If people are discussing issues relating to their pension scheme, they will want evidence that someone is listening to them. Checking and responding to discussions on social media is labour-intensive and, therefore, potentially costly. It is essential too that those responsible for responding to comments and questions deliver a

consistent message, while addressing the issues raised rather than just providing stock answers. Even if there is no trustee- or employer-initiated social media activity, it is worthwhile keeping an eye out to see if anything is being said in public forums – especially at times of change, when people are more likely to broadcast their dissatisfaction.

What next?
While email and SMS are the preferred methods for delivering information and alerting members to new online content, communicators are increasingly embracing the whizzier elements of technology. Capita, for example, has recently started to use 'augmented reality', where scanning a code or image with a smart phone takes users to an interactive webpage. Harris observes that a lot of magazines and supplements use these to provide additional content.

People also have more choice about how to access the internet. The latest ONS figures show that between 2010 and 2014 the proportion of the population with access to the internet via a mobile device increased from 24 per cent to 58 per cent. AHC is responding to this trend by starting to look at their modelling tools from a 'mobile first' perspective, so people can access them via hand held devices.

Last but not least, there's 'gamification'. Both RPMI and Capita say they looking at providing modellers and tools that mimic the science behind interactive computer games. So, while there will always be people who prefer to read information about their pension in printed format, for those who embrace technology, there are plenty of options and, who knows, perhaps a bit of fun?

Written by Sally Ling, a freelance journalist

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