

Pension communications

Making member communications effective can be hard to achieve

Good communications are vital for employees and scheme members to understand and value the pension benefits being provided to them, whether they have defined benefit (DB) or defined contribution (DC) schemes.

From clearly explaining pension flexibilities available to members to the careful steps needed for pension schemes to 'go digital', there are many major communication challenges facing pension trustees and employers.

DB members

need to understand the pension benefit they can expect to receive at retirement and **how secure their benefits** are. Explaining actuarial valuations and scheme funding in a clear, straightforward way isn't easy.

DC members

need to understand the decisions they need to take around **contribution levels and investment choices** and how these could impact the benefit they eventually receive from the scheme.



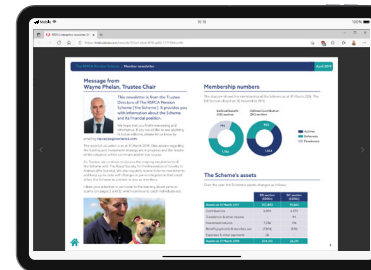
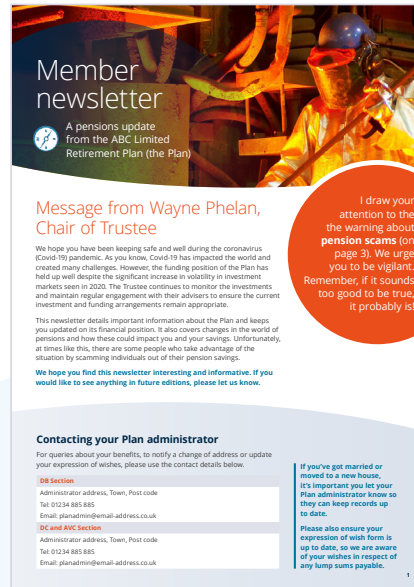
We can help
you enhance
your pension
communications

Getting it right requires true expertise

Our specialist communications team **enable employers and pension trustees to enhance their communications** making them easier to read and more attractive to members (while still being factually correct), typically **at a much lower cost** than other third party consultants.

Our services

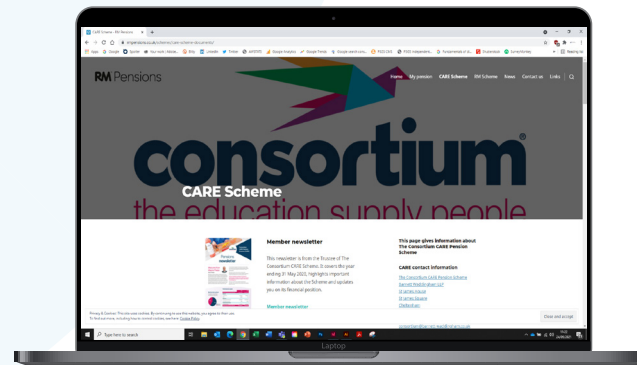
pension newsletters, announcements and updates for members - to provide information about the scheme, update them on the financial position and share useful websites and contact



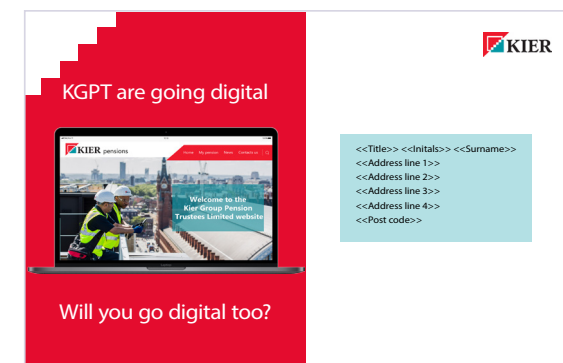
We draft & design hard/soft copy & online communications



pension scheme websites - to give members access to scheme information, documents and forms, linking to the scheme administrator's portal where they can access more personal pension information



going digital campaigns - helping trustees move to online member communications in a compliant and successful way



Our services

pre-retirement communications -
to help members understand options,
plan their retirement and recognise
any risks they are facing



pension scheme booklets & new joiner information - to explain retirement benefits in the scheme, pension increases and benefits payable in the event of their death

targeted campaigns - for example to aid understanding of investment choices, encourage employees to review their pension or support pension projects like liability management and buy out projects

member-nominated trustee election communications -
to help trustee board's find passive candidates to join the board by reducing formality and technical jargon and promoting the positives



Case study

In 2020, one of our independent trustee's conducted a member-nominated director exercise using a simple word document with plain text, the response rate was zero. He re-ran the exercise a year later but asked our communications team to make the documents more eye-catching and tweak the wording to be less formal. The response rate improved dramatically, with the trustee board able to select from a final three strong candidates.

Find out more



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Chat to us to find out how we could help improve your pension communications.

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