

How to combat 4 top communication challenges facing trustees

QUIETROOM

thinking / writing / training

We've spoken to trustees at Capital Cranfield to see how the lockdown is affecting their work. There's been lots of change. Some positive – like shorter meetings and quicker decisions – and some more challenging, like trying to get your message heard by members above the roar of the news headlines.

Here are our suggestions for how to tackle four of the challenges your colleagues have told us about.

1. How to ask for an expression of wish

It's a constant challenge for trustees to get members to fill in an expression of wish form. Now that more people are spending time on their laptops when they might otherwise have spent it commuting, it's a good opportunity to collect members' information. But in the current climate, death is a more sensitive subject. And with your members' wellbeing in mind, you need to be careful how you approach it. We would recommend you don't make it the sole content of your message. Instead, think about how it links to another action you want to encourage members to do.

Here's a couple of ways you could do it.

Ask members for their email address

It might be an opportunity to write to members about the benefits of them giving you their email address. And while they're doing that, you could ask them to fill in the expression of wish form at the same time.

Example for active DC members

Since lockdown began, we've been meeting more often so we can continue to make decisions in the best interests of our members during this crisis. We want to make sure you're getting information quickly, and as post can be delayed at the moment, we don't want you to miss out. So please send us your email address by going to [web address] or emailing xxxxx.

Even better, you can sign into our secure website where you can put some of your finances in order. You can fill out or update your expression of wish form, so we know who you want us to give money to if you die. And you can check how much you have in your pension so far, to help you think about whether you want to change how much you're saving. Just go to xxxx.com.

Suggest members use any extra time to improve their finances

This could be a chance to suggest to members how to use the extra time they might have got now they're working from home or on reduced hours. Point out to them it's an opportunity to get their finances on track.

Example for all DC and DB members

The perfect time to take control of your finances

If you find lockdown is giving you extra time, why not use it to look at improving your finances?

Check you're getting the best deal

Shop around for cheaper energy and insurance deals using sites like uswitch.com or moneysavingexpert.com.

Think about the future

Take a look at your pension and make sure we know who you want to give money to if you die. Just log on at xxxx.com.

Tell us what you think

We want to hear from you. If you have any questions or concerns about your pension, don't hesitate to get in touch with us at xxxxx.

2. How to get heard above the noise

Take a look at our writing tips on using titles and headings to make your message stand out.

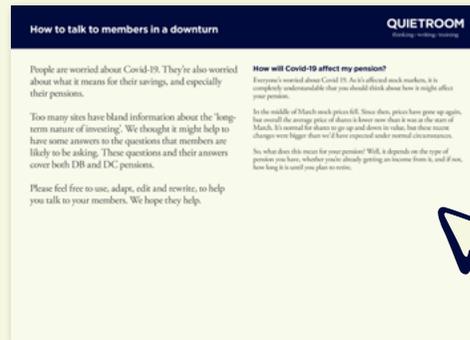


Writing isn't the only option. Think about possibly doing a short video instead of an email, newsletter or online update. We have some tips for how to film yourself on your mobile phone that might help you.



3. How to settle the nerves of DC and DB members

It's an unsettling time for members. There's been a lot of media coverage about the markets plummeting and they could be tempted to stop contributions, transfer out or just worry when they don't need to. To help you tackle questions like 'How will Covid-19 affect my pension?' we've put together some answers that we hope will help.



4. How often to communicate with members

We recommend you communicate regularly and reliably. That might be every month or every six months, depending on the scheme. What you have to say doesn't have to be momentous. But what matters is you set expectations and meet them. So if you say you'll contact everyone again in two months' time, make sure you keep that promise. Doing this will help build a relationship with your members.

Use our tips for how to communicate in tough times.

