

Striving for a better **informed** member



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It's never too early for scheme members to start thinking about their pension. Whether they're starting their very first job or nearing the age when they want to retire, being informed and in a position to make the right decision is key.

For those of us working in the pension world, we have a vital part to play in helping people to be better prepared for retirement, which must include positive engagement and offering the right sort of guidance to our members. So, what can we do? Take a step back and put yourself in the shoes of your target audience.

Here are my thoughts on what we all should be actively considering and reviewing on a regular basis.



***Getting to know your members**

Consider your target audience and ask yourself questions such as: What line of work are they in? How old are they? How much do they earn? Knowing who you're trying to engage with can really help you decide the best way of doing so, what kind of language to use and what information to provide.



***Speaking plain English?**

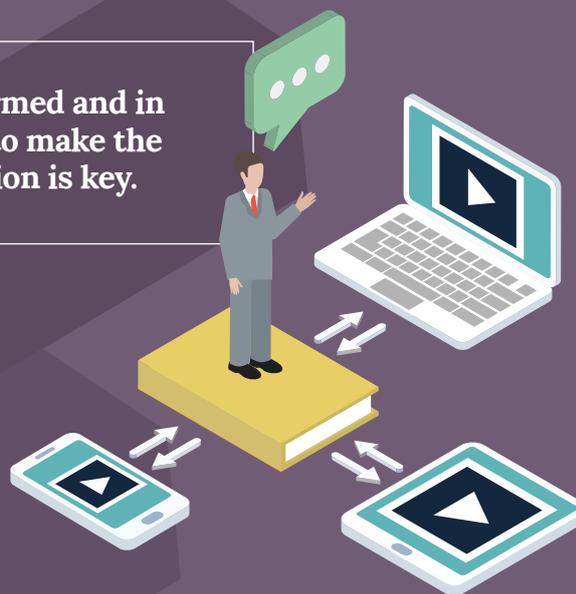
We all know the feeling of opening up that piece of post, looking at it, seeing pages and pages of black and white print, and it ending up in the 'to read later' pile that never seems to come around. Or, if we do pick it back up, reading it and thinking someone has run the content through a thesaurus. Sure, pensions are complicated; there's an enormous amount of information to provide. But let's try and give that information in a language that's appropriate for our members.



*Moving out of the Stone Age

Talking of the black and white print, next time you're about to send that bulk update to members, why not consider other means of doing so and trying to make it look more appealing to read, and for it not to end up on that ever growing pile of post. Add a bit of colour, some diagrams, break up the text, make it more personable. Although some communication needs to be in writing, we have a whole host of media available to us. The internet has become so much more accessible to such a wide range of people and we should be considering the most appropriate way of engaging (and staying engaged) with our members.

Being informed and in a position to make the right decision is key.



*Content is everything

This may sound simple but always keep in mind, and focus on, the purpose of why you are engaging with members. Make sure the content is relevant for that purpose and remains clear throughout. If you're including forms/booklets etc., make sure they're enclosed and where possible, point members in the right direction of where they can find additional information on the internet.



*Be accessible

Not knowing the answer is one thing but not knowing where to find the answer can be hugely inconvenient and is something we can avoid so easily. Make sure full contact details are available to our members, whether that's on the letter you posted, e-mail you sent, or following the phone call you made. Having the right team who are easy to contact, personable and helpful is crucial.

Getting communication right is not straightforward but with a bit of understanding, and time and effort to get it right, it will pay dividends in positive member engagement and will hopefully have the best outcomes possible for our members. ●