

BECOME A PENSION CHAMPION

Pension Champions are a new type of union rep who are trained to help their colleagues access information about pensions. Many Prospect members do not save enough for retirement or make the most of their employer's pension scheme. Often they find it difficult to know where to get information about pensions. Younger members face particular challenges as traditional final salary schemes are closed and replaced by defined contribution schemes. Pension Champions can make a real difference in their workplaces.

Are you interested in becoming a Pension Champion?

- Help colleagues find the answers to questions about pensions
- Make a difference to members' retirement prospects
- Promote Prospect and the value of union membership
- Benefit from training and other support.

*If you want to know more about Pension Champions and the work they do then email **pensionchampions@prospect.org.uk** for more information.*

All delegates are welcome to attend the conference fringe meeting:

Innovative approaches to organising – focus on pensions

Thurs 3 June 2010, 12.40-1.40pm – Hall 12, BT Convention Centre (lunch provided)

To: **NEC PASC**

8 May 2015

2015/00591

Dear Colleague

Pensions Champions

We have been looking at the possibilities of reintroducing the concept of 'pensions champions'. This note is aimed at giving some background to the concept and to propose a way forward.

Originally launched by the TUC in 2008, the pensions champions concept has all but disappeared (it was a short-term project concluding in March 2008, although the website still exists) see <http://www.pensionschampions.co.uk/>. While a number of unions took up the initiative, including Connect, many did not. Following the merger with Prospect, the Connect Sector re-launched this initiative during a fringe event at the BT conference in 2010, see attached flyer. However this did not prove sufficiently successful for it to develop and has now become moribund.

More recently within Prospect there has been a growing recognition at the significance of pensions and the need for members to plan for their future retirement. This is an area of increasing interest and concern to members. Some of this was evidenced by the high level of turnout at the fringe event, organised at the BNC in Glasgow. You will recall that this dealt with changes and developments in DC schemes.

There has also been an increasing requirement for Prospect to provide specialist advice and support to branches dealing with pensions issues. This in both public and private sectors, these often provide welcome opportunity for direct contact with members and non-members, this can therefore have the additional benefit of creating opportunities for R&O activity.

Following on from this latter point, NORD has recently made a request for a course or seminar to be held that can deliver basic awareness training. Something the PASC has also discussed.

We already provide significant pensions training opportunities for reps and members across Prospect. Much of this is scheme specific and delivered where needed at 'local' level, e.g. we have provided pensions training for reps and members, in BT, Civil Service and for a number of employer organisations introducing DC arrangements. We also provide 'top level' support to those who may be scheme trustees through our network and via our twice yearly meetings. All this has been very demanding on our internal

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resources, most of this work on pensions has been undertaken by Neil Walsh as Pensions Officer, and some additional scheme specific work by Researcher Calvin Allen.

While this support is very well received, understandably much has tended to cater for specific needs rather than as a means of raising general awareness. Although this work will generate greater awareness, there is clearly a need to create greater capacity to take on the likely increasing demand for pensions support from members and representatives. This will vary from low level enquiries seeking basic information through to more complex issues. We have increased the resources we have available to us in dealing with pensions. Phil McEvoy will be joining us as a second Pensions Officer from June.

I am recommending that we re-launch the concept of Pensions Champions. However this initiative is aimed at trying to bring forward additional new reps that are familiar with how pensions operate and how they affect members. To help in achieving this we should devise a basic 'Introduction to Pensions' course intended to raise awareness and explain the basic types of pensions provision and begin to introduce and explain the key elements of scheme governance.

This should be a short course of no more than half a day in length, and made available to all members and representatives. The course should be aimed at being delivered by experienced lay reps and/or full time officers. I would recommend the branding be around the theme 'A call to future Pensions Champions'. This would fit in with the concept of champions in other areas of Prospect activity e.g. Environmental Champions.

Once this work is in place, we will also need to put this introductory course in the context of our other pensions related work. This will assist branches in knowing what is available and how to access the appropriate services. I would hope that this short course could be launched in September/October of this year. This will allow time for the supporting material to be produced and the information launched on the website.

I am happy to elaborate and deal with any questions at the meeting.

Yours sincerely

Dai Hudd

Deputy General Secretary