



Communicating pensions

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What can we learn from the consumer brand and advertising world?

How can we establish credibility, build trust, demonstrate value and help members?

Is the juice really worth the squeeze?

Consumer brands build loyalty by...



Delivering positive and personalised experiences.



Being easy to transact with.



Regularly reinforcing their value – quality, service, price, convenience and emotional commitment.



Relying on inertia and habit.



Being timely, relevant and consistent.

Consumers trust a brand when their promise, product/ service, communication and experience aligns.



Most pension schemes need or want to:

- Act in members' best interests
- Help people save and plan with confidence
- Help people get the most of their benefits
- Support families when they need help the most
- Manage costs, reduce burden on internal resources
- Make complex and sensitive changes

But you can't do any of that without...

- Connection
- Credibility
- Trust

Which is achieved by...

- Selling the why
- Showing the how
- Simplifying the what

And that's where communication comes in...

Cut through the noise

Demonstrate relevance

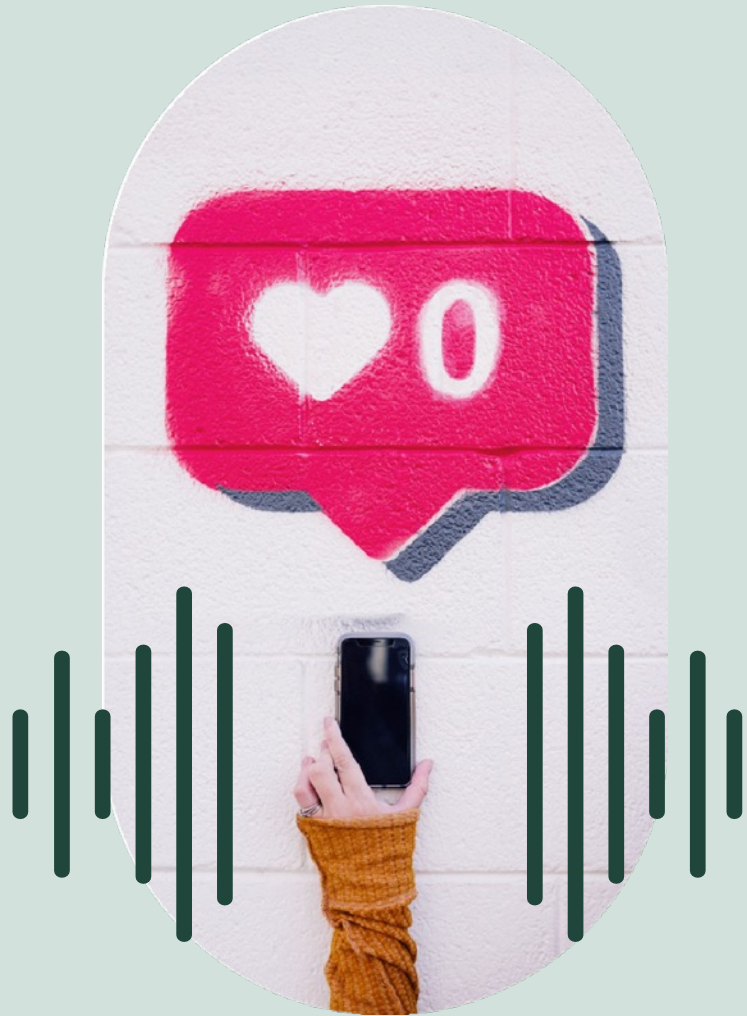
Express your value

Make moments count

Never stop learning

CUT THROUGH THE NOISE

Members are NOT a captive audience



Attitudes



The heart
decides for
the head

Cognitive



"I don't want or
have time to
understand"

Cultural & language



"I don't or can't
understand"

Hybrid



Reliance on tech
with managers for
relevance

Leadership resistance



Lack of belief and
evidence of value

Noise



Mass overload
and distraction

Physical

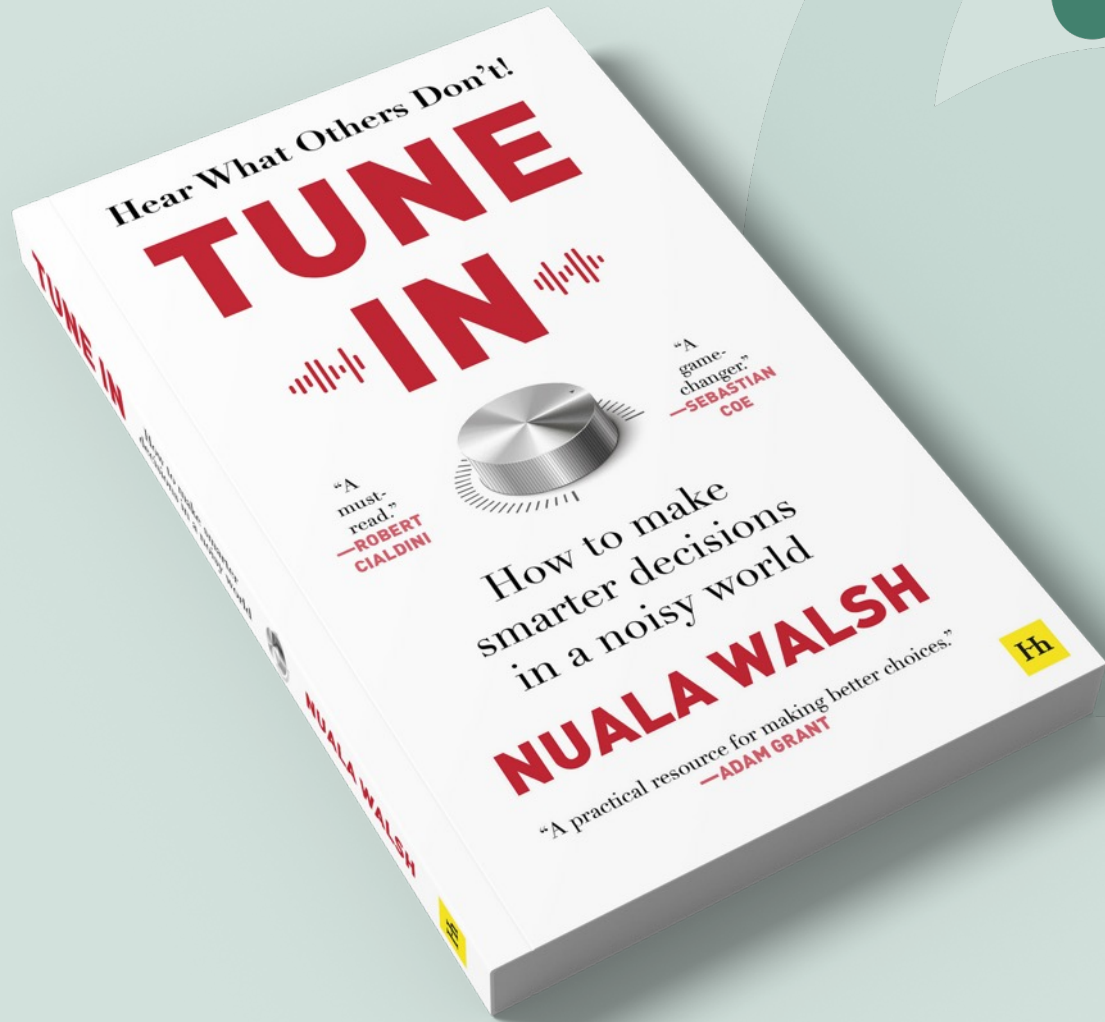


Place, channel,
time and setting

Systematic



Consumer world vs
internal systems



“A wealth of information has created a poverty of attention”

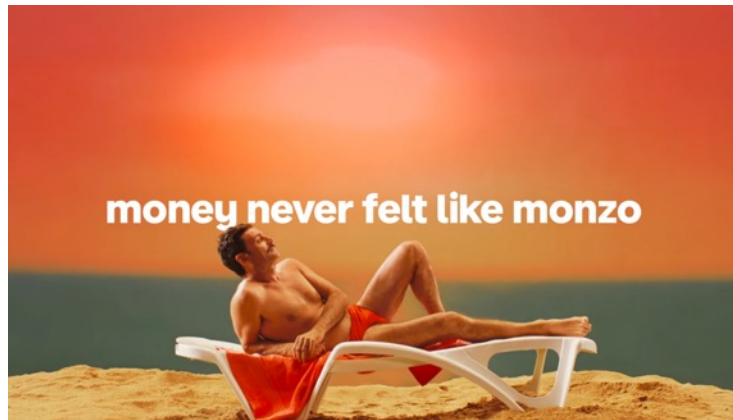
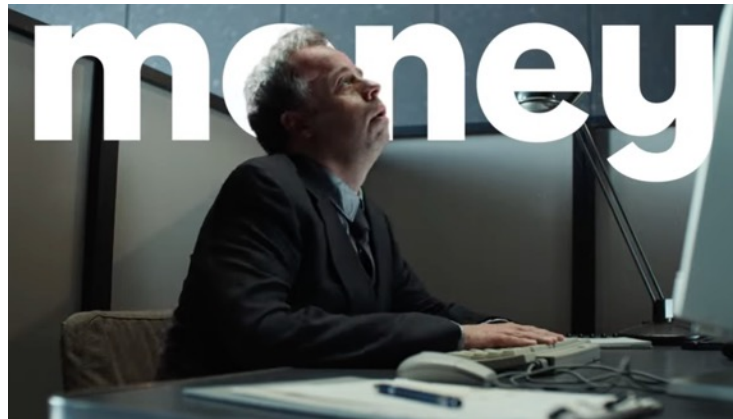
Nuala Walsh (Tune In)

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Creativity matters

Make people feel. Make people think. Be memorable.



Design matters

THE SCIENCE

VON RESTORFF EFFECT:
We remember something that is noticeably different or new. This switches on our working memory.

0.25
seconds

90%
visual

60,000x
faster



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Words matters

Use weekend words

Balance compliance with readability, while respecting diverse needs based on age, background, financial situation and literacy levels.

Add emotion, when needed

Be colourful when you need to work harder to persuade.

You-phrasing

'You-phrasing' is more powerful than first-person pronouns (we, us, our). It unconsciously grabs attention and transfers ownership.

Get incisive

People respond more quickly to nouns, and they're easiest to understand. Avoid flowery adjectives & adverbs.

Primary 'recency' effect

We remember information that occurs first and last better than information in the middle.

Instant reward

'Immediate', 'fast' and 'instant' stimulate our brain's reward centre.

'Because' is a powerful word because it satisfies the brain's need to reason. It informs and connects.



(Real) stories matter

Careers at Apple

Work at Apple Life at Apple Profile Search

Feel good financially.

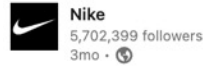
At Apple, we make sure women earn the same as men performing similar work. As part of that effort, your salary history is history — we won't ask. Every employee here also has the opportunity to become an Apple shareholder, because all are eligible for stock grants and also a discount when purchasing Apple stock. To help you prepare for retirement, our pension can help you meet your savings goals. And to help you prepare for the unexpected, you'll have the security of multiple forms of income protection.



Roger, Apple Store Singapore



Hello Tomorrow



New parents are some of the hardest working athletes around, and when you're a new parent on our team, we want to make sure you have the time you need to care for your family.

That's why, as of June 1, we've doubled our parental leave benefit from 8 to 16 weeks for all U.S.-based NIKE, Inc. employees — including, for the first time, part-time retail teammates — to give them more time with their child after birth, adoption or foster placement.

For first-time mom **Kittorra Stokes**, a Nike retail athlete who's expecting twin girls later this summer, this best-in-class benefit gives personal and professional peace of mind.

"With two babies on the way, knowing that I'll have 16 weeks of paid time to bond with them is such a blessing," says Kittorra, who's a part-time administrative assistant at Nike Chicago. "I think this benefit shows how much Nike cares about and supports its people — I know, for me, it reaffirmed why I work here and why I want to stay."

Congrats, Kittorra. Twice!

We're out to support parents with our products too; check out this behind-the-scenes look at how our Nike designers are creating better footwear and apparel for expecting and new moms: <https://lnkd.in/g96aWybT>

#TeamNike #JustDolt #SwooshLife



WE HAVE SPECIAL AND UNIQUE BENEFITS HERE

LOOKING AFTER YOUR HEALTH

MyCancerRisk is an online cancer risk assessment tool that supports early cancer detection. It consists of a single questionnaire and risk assessments for each of the six most common types of cancer in the UK: bowel, breast, cervical, lung, prostate and skin cancer. The questionnaire identifies people at higher risk so that they can be referred to Check4Cancer for a personalised, company-funded screening programme.

800
EMPLOYEES CHECKED THEIR RISK OF CANCER

485
CANCER CHECKS COMPLETED, FREE OF CHARGE TO THE EMPLOYEE



"We've all seen and heard the signs of what to look for when checking for skin cancer. However, even with this knowledge I managed to completely miss the Basal Cell Carcinoma that has been living right on my face! I cannot praise Check4Cancer enough. They are friendly, efficient, very professional and... free! We are not skin specialists, they are."

VALÉRIE LEGRIS



"It's been an amazing experience. I love the support and flexibility Dell offers. I don't feel like I'm confined to an office for eight to nine hours a day. The biggest perk is Dell allowed me to create balance."

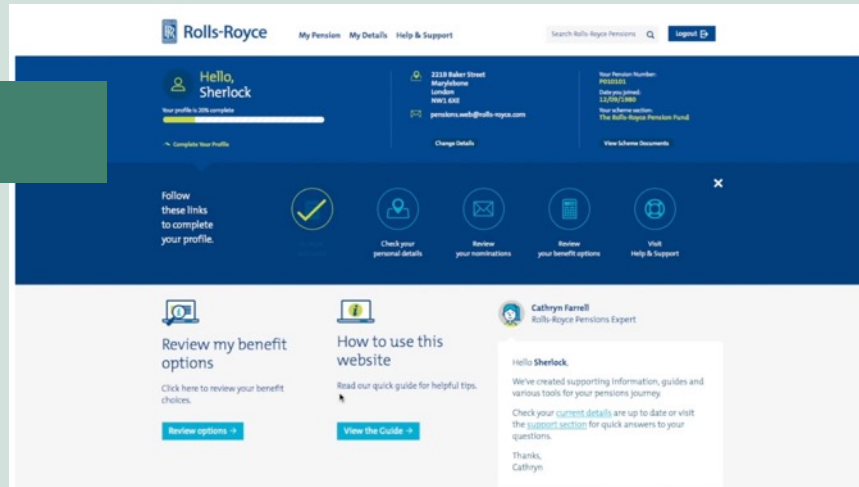
PRESTON SMITH, SENIOR CYBERSECURITY DELIVERY ENGINEER, DELL TECHNOLOGIES

Hiring Our Heroes

Preston Smith spent 20 years in the U.S. Army. When he retired, he was apprehensive about making the transition to civilian life and was unsure what a career in corporate America would be like. Then he learned about Dell's Hiring Our Heroes program. The program provides veterans with professional development, training and hands-on experience in the civilian workforce at Dell, preparing candidates for a smooth transition into meaningful careers. After a 12-week internship, Preston joined our team.

Experience matters

Easy



Fast



Interesting



Interactive



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DEMONSTRATE RELEVANCE

People.
Not personas.

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Both male
born in 1948
raised in the UK
married twice
live in a castle
wealthy



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“We just need to meet people where they are”

Reality



Realism

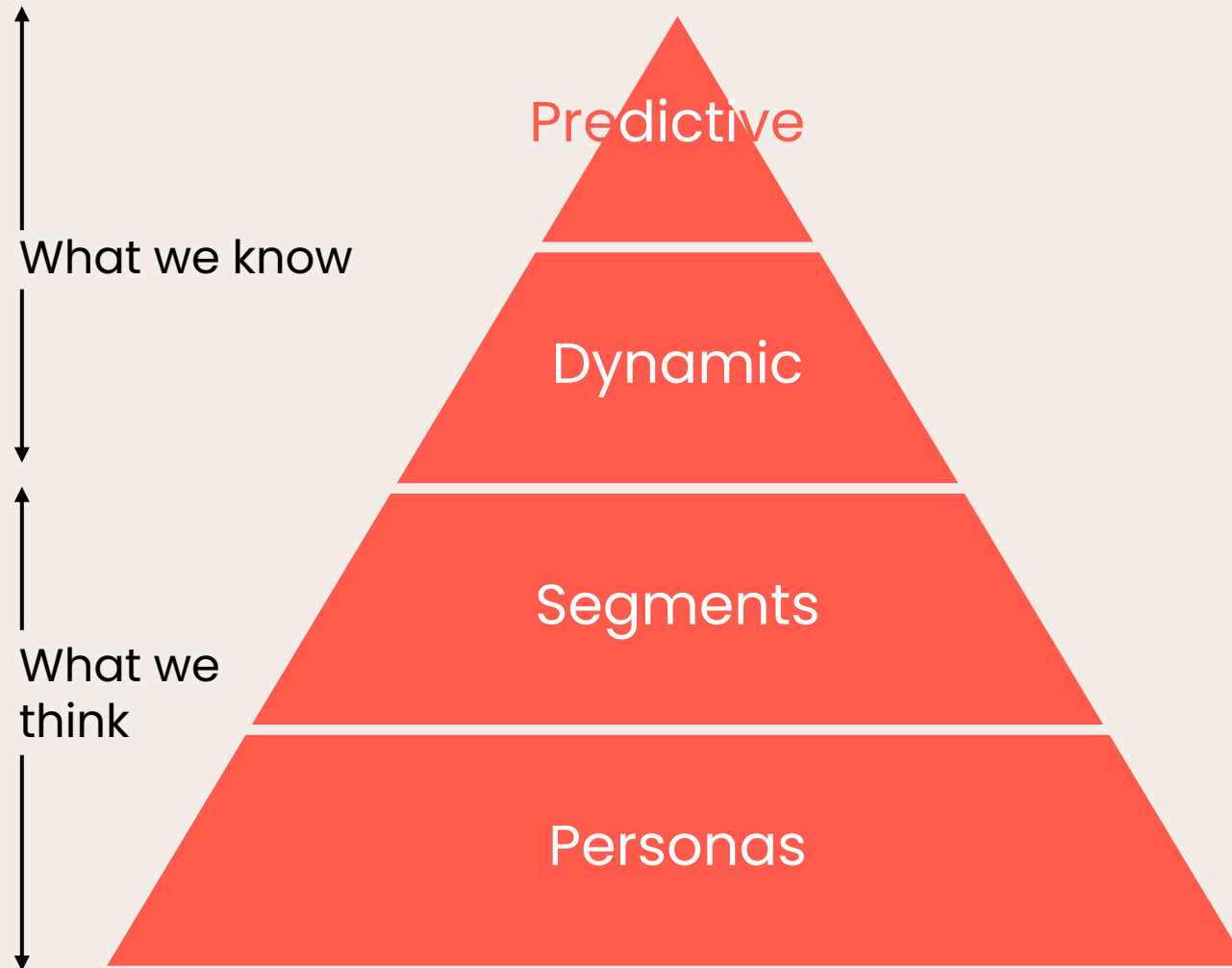
Make sure your communication reflects outside influences (context and time).

Segment your audience to demonstrate basic understanding and what you 'think you know'. Show you're trying.

Focus on what people need to know and do and why it matters to them. Target activities to increase relevance.

Enhance your segments and personas as people react to communication.

Segments of one

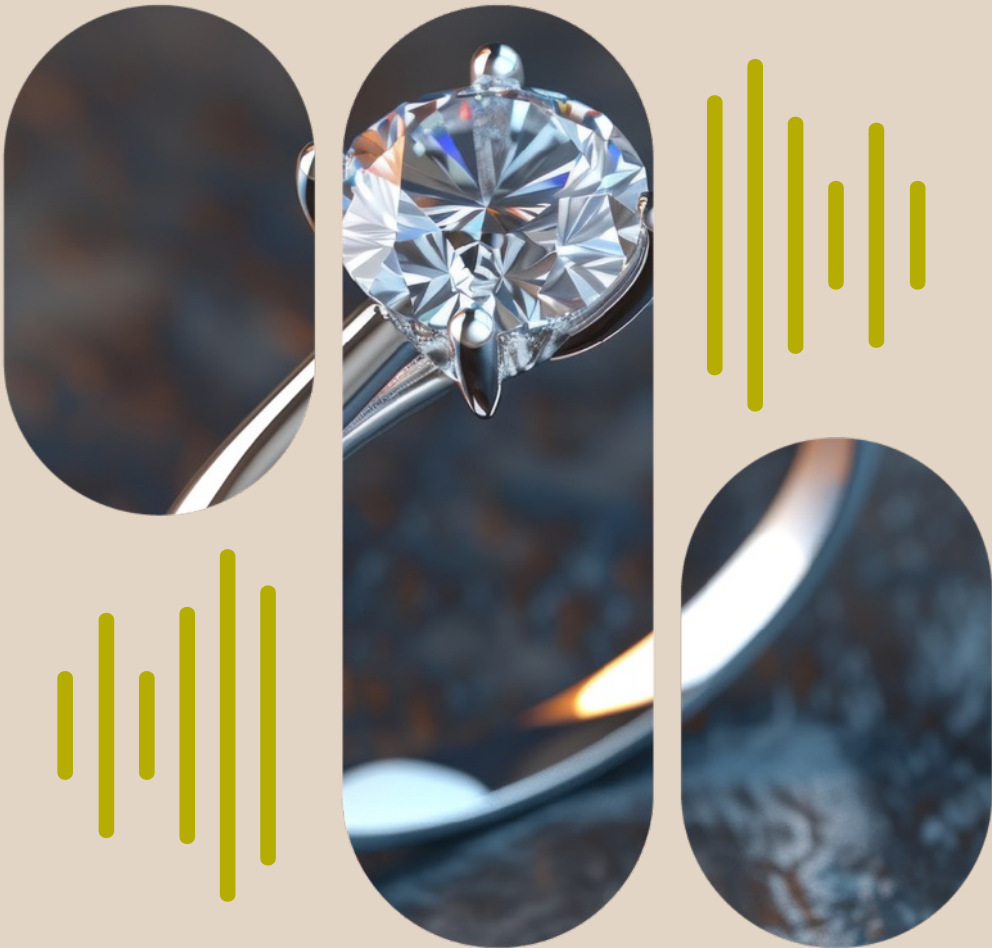


Pre-empt what content and experiences will engage specific audiences.

Personalised journeys where relevance is a priority and technology creates individual paths.

Acknowledge key challenges and behavioural analysis of perception, attitude and specific journeys.

Entry level communication should use demographic and people data to create interesting content.



EXPRESS YOUR VALUE

What is
beautiful
is good.

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What are you providing?

Does your communication and 'brand' capture your value?

Stability

Wealth

Time

Security

Happiness

Flexibility

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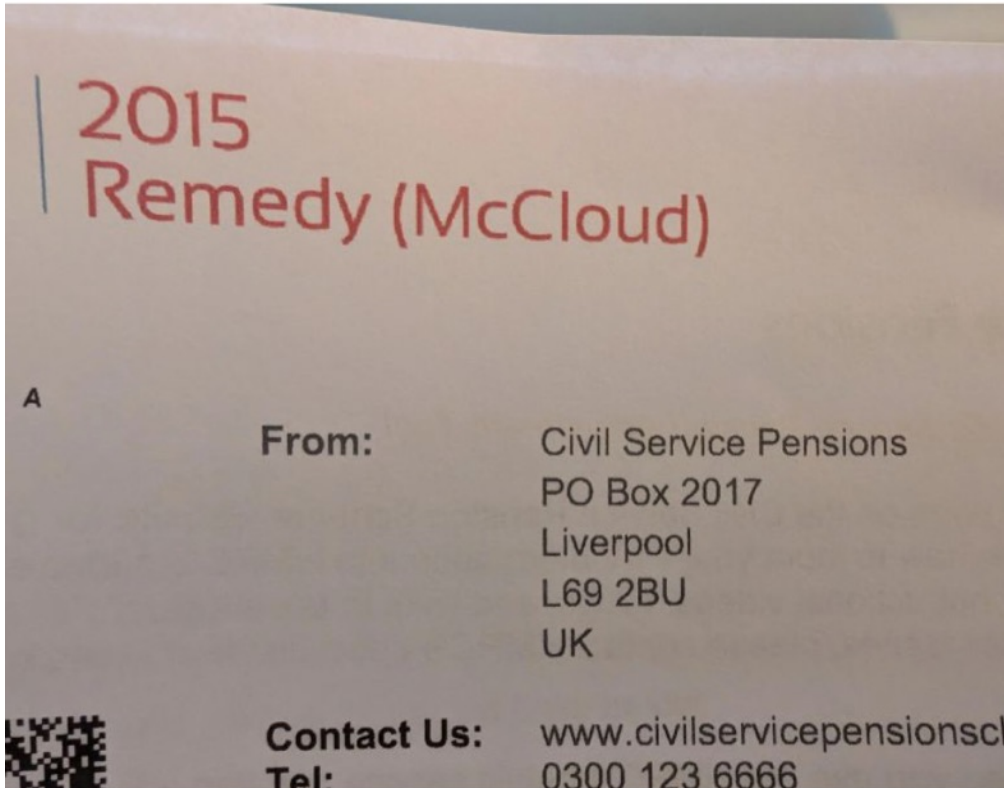


Gordon Richards · 2024

+ Follow ...

Public Service Department for Pensions, Bristol
3d · 🌐

Well, this should win a prize for the worst government communication I've seen this year. It doesn't explain anything about McCloud, or give any clue why people might need to pay extra tax. Despite spending years working on pensions, I can't tell from the figures provided whether I have to take action or not.



👍👎🗨️ 27

21 comments

Reactions



Neil Murray

3d ...

A bit of a mess and policy made with a team who are still trying...

Every year I struggle with annual allowance calculations and scheme pays. My CSP seem to need to over comical things, even for experts, then say its your responsibility to get it right. So nothing in here about what to do to undo existing scheme pay arrangements

Like | Reply



Wilson Williams

2d ...

Self-service with benefits, fantastic

Isn't self-service great... especially when it comes with a nifty digital service 😊

I wonder how many of those involved also have investments in personal financial advice companies 😊

Like · 🗨️ 1 | Reply



Andy P.

(edited) 3d ...

Manager, Professional Retirement Facility

Readability of documents seems to be getting worse with time, and I'm not sure why... we've recently had NHS and my children's schools write incomprehensible letters where I couldn't figure out what they wanted - you'd think someone would double check if before it left for the printer!

Like · 🗨️ 1 | Reply · 1 Reply



Mark Hunter

3d ...

Indignation over the fact that the government is not doing enough...

Andy P. maybe they're using generative AI to write them!

Like | Reply



Charlie B.

2d ...

Head of Pension and Retirement Services and Support at Department for...

I just opened this and my first thought was 'what the actual f..! A load of gobbledegook which puts the onus on us to get it right.

Like · 🗨️ 1 | Reply · 1 Reply



Alan Shaw

2d ...

SWP Estates Operations and Risk Lead at Department for...

Charlie B. I just got one too...immediately turns to my partner who said...don't panic, we'll have a look at it together and work it out. I know what to look for!

Like · 🗨️ 1 | Reply

“ Maybe they’re using generative AI to write them!”

“ Words fail me, as they obviously did the author of this communication.”

“ I just opened this and my first thought was; what the f***!”

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MAKE MOMENTS COUNT

The medium
is the message.



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Use channels wisely

We see a lot of this going on



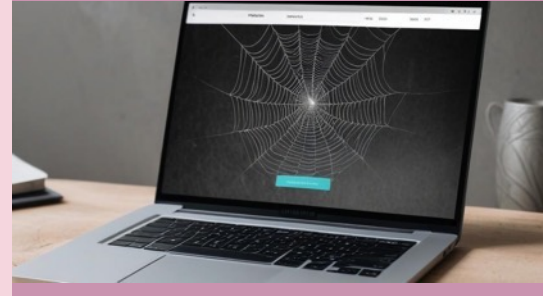
Don't be
an island



Consider ALL
touchpoints



Build it and they
won't come



Email is over
congested



Short-form
snacking



Strong voices
give gravitas



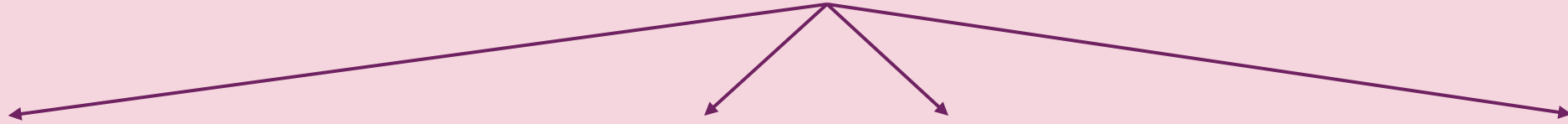
Resurgence
of print



Next best
action



But always be clear on the purpose of every channel and moment.



INFORM

No action, factual updates and transparent messaging.

- Email
- Printed letters
- Push notifications
- Leadership videos
- Website content
- Onsite materials

INSPIRE

Ignite motivation and connect to broader purpose.

- Live or virtual events
- Promotional videos
- Real stories
- Internal social platforms

EDUCATE

Layer knowledge and tools to show relevance in action.

- Personalised content
- "How to..." videos
- Interactive tools
- Presentations
- Chat support
- FAQs/ knowledge base

ENCOURAGE

Focus on 'next best actions' and support decision making.

- Behaviour driven-automation
- Time-based nudges
- Emails and texts (CTA)
- Onscreen prompts
- Interactive dashboards

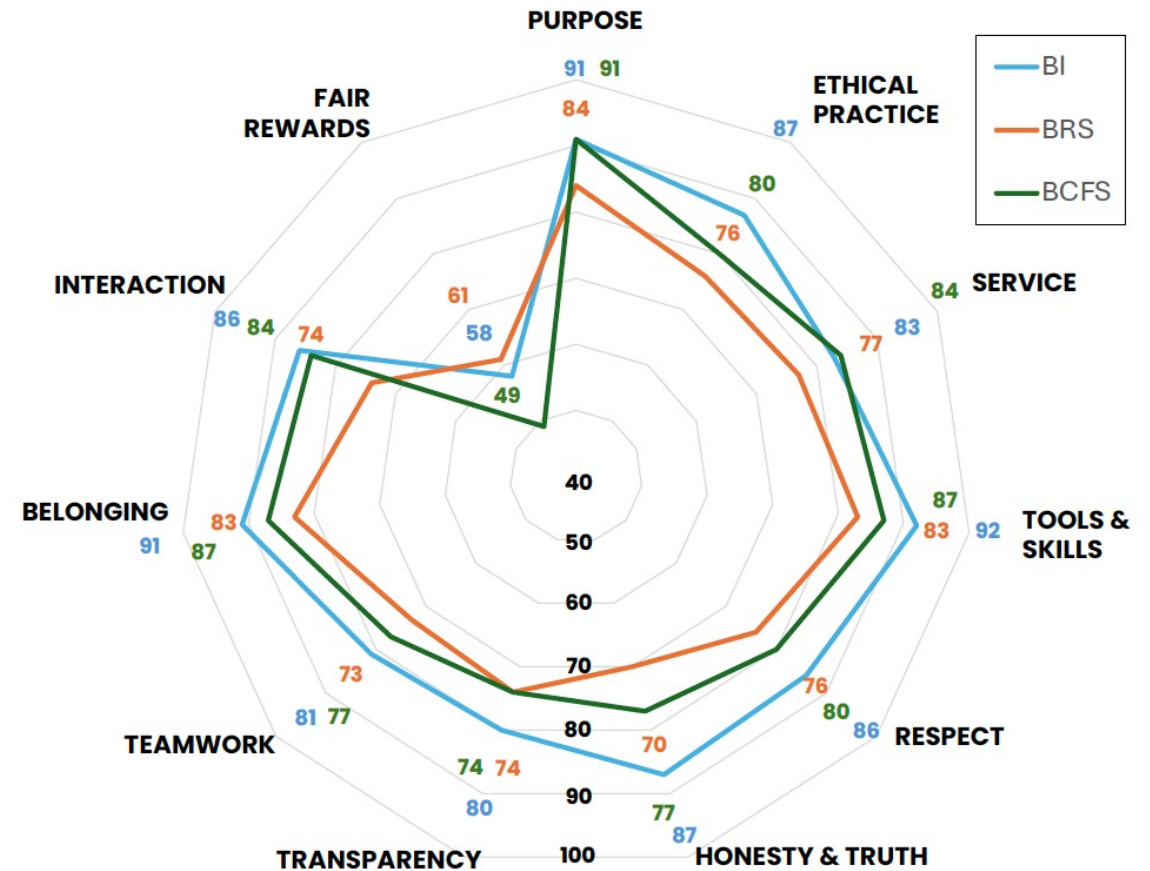
NEVER STOP LEARNING

What gets
measured,
gets done.



What are you providing?

- Creativity helps to cut through the noise and get you noticed.
 - Relevant and personalised content drives engagement and effectiveness.
 - Move from one-size, to personas, to segments to insight-led experience.
-
- Look beyond HITS (“How idiots track success”)
 - Set measurable goals
 - Test regularly (A/B vs “Beat the control”)
 - Capture data AND anecdotal feedback!
 - Index and report your progress



You don't have
the budget
to be boring.

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