

What are good communications to members?

George Bernard Shaw summarises the problem with member communications today in nutshell when he says: 'The single biggest problem in communication is the illusion that it has taken place'.

With millions of pieces of good, and not so good communication flying through the ether to land on virtual and real life doorsteps, the challenge is not how we deliver to members, but how we reach them.

And it's imperative that we do reach them.

We know that 4 million pensioners in the UK today are currently living in or on the edge of poverty, increasing amounts of DB schemes are struggling to provide for their members and people are just not saving enough to ensure they have sufficient for their future – it looks bleak now, and it's only going to get worse.

So how can we begin to address the problem?

We need to start talking about broader savings education and not just retirement. People don't think in silos, and hiding behind "But we are trustees . . ." isn't helping. Pensions sit alongside addressing the immediate issues that everyone faces such as debt, affordability and short-term vs long-term saving - it's a case of educating members about the levers they can realistically control now (timeframe and affordability) to influence their long-term objectives.

It's the communicator's constant challenge – catering for a diverse audience whose attention we have to fight for in as many ways as we possibly can. Effective delivery of every single communication to make sure those vital nuggets are seen and digested is our *raison d'être*, but when you consider that:

- 10% of the British population are dyslexic
- 22.1% in London alone speak English as their second language
- The average reading age in the UK is nine

. . . it's easy to see why we, as an industry are failing to resonate on even the most basic level.

So are the traditional types of communication outmoded or are they still pertinent?

Is a letter through the post still relevant and accessible to everyone?

And does a single picture speak a thousand words?

The diversity of our audience across age, gender, social standing and gender means we must be willing to be inclusive and start to embrace the fact that individuals prefer a multitude of ways (visual, kinesthetic and auditory) and platforms (social media, hardcopy, digital, infographic, face to face) to receive those all-important jewels.

Above all we need to be clear about the message we're trying to communicate right from the start and only then deliver it through a **tell, teach, involve** method to ensure it's truly fit for purpose.

It's a big ask. How can we be all things to all people? Let the debate begin.

Damian