PENSIONS ADMINISTRATION

A better way to deliver important pension documents

Documentd adds a permanent delivery layer to the communications pension administrators already use, reducing cost and complexity while giving members their own long-term copy.

WHERE DOCUMENTD FITS

Use Documentd for the pension documents members need to keep

Documentd is not for everyday messages or live pension information. It is designed for important, point-in-time documents that members, deferred members and pensioners may need to retain, review or retrieve many years later.

- Benefit statements
- Retirement option packs
- Transfer quotations
- Retirement confirmation documents
- Pension increase notices
- P60s and payment records
- Other important pension records

Use email for communication. Use the member portal for current information and self-service. Use Documentd when the member should receive their own permanent copy.

Illustrative savings assume around two important documents per member each year. Actual savings depend on scheme type, member status, volumes, existing processes and costs.

LONG-TERM MEMBER RECORDS

Important pension documents can remain relevant for decades

Pension communications are unusual because the relationship can span much of a member's working life and retirement. Important point-in-time documents therefore need to remain accessible long after the immediate communication has passed.

Personal to the member
The document is delivered directly to the individual member.

Accessible later
The member retains long-term access independently of the administrator's portal.

Reliable historic copy
The sender cannot alter the settled copy.

DOCUMENTD IN PRACTICE

- ✓ The member owns their copy
- ✓ The sender cannot alter the settled copy
- ✓ The sender cannot delete the settled copy
- ✓ Access can continue through deferred membership and retirement
- ✓ The original document can be downloaded again
- ✓ Evidence of what was delivered and when is retained

CONSUMER DUTY

It supports better member communications

The Pensions Regulator expects schemes to provide clear and appropriate communications throughout the member journey. Documentd gives important pension documents a persistent, organised place where members can review and retrieve them long after the original communication was sent.

Give the member their own permanent record, rather than making long-term access depend on the administrator's systems.

01 IF YOU CURRENTLY USE A MEMBER PORTAL

Keep the portal for pension service. Don't turn it into a permanent archive.

Member portals are built for current benefit information, projections, requests and self-service. Making the portal the member's sole permanent record means adding long-term retention, unchanged historical documents, deferred-member and pensioner access, authentication, migration controls and support to a system designed primarily for active service.

A few pounds
indicative annual saving per member
From avoiding permanent archive requirements, legacy access and associated portal support.

CURRENT APPROACH

Making the portal the permanent copy creates a long-term infrastructure obligation

- Historical pension documents need to remain accessible for the required period
- Previously supplied information needs to remain reproducible unchanged
- Deferred members and pensioners may require access for decades
- Authentication, password recovery and customer support have to remain available for legacy users
- Retention, audit and administrative controls become part of the portal architecture
- Long-lived accounts extend the identity-management and cyber-security burden
- Portal migrations and replacements have to preserve historical access and document integrity
- The administrator remains responsible for maintaining the entire access environment

ADD DOCUMENTD

Give members their own permanent copy with Documentd

Keep the portal focused on the pension services members use today. Documents can still appear there for convenience, but Documentd separately delivers the member their own long-term copy. Access to important historic records no longer has to depend on keeping every previous portal account alive indefinitely.

- ✓ Keep the portal focused on current benefits and self-service
- ✓ Avoid building permanent-document requirements into the portal
- ✓ Reduce legacy-member authentication and support
- ✓ Reduce the long-term security burden of historic portal accounts
- ✓ Separate permanent document access from future portal migrations
- ✓ Give members access independently of the administrator's systems

Use Documentd for the permanent copy members keep, and the portal for current pension service and self-service.

LONG-TERM ACCESS BENEFIT

Give members their own accessible historic record without making continued access to important documents depend entirely on the administrator's live portal infrastructure.

MEMBER-SERVICE BENEFIT

Members retain important pension records as they move from active membership to deferred status and ultimately into retirement.

COST BENEFIT

A few pounds per member each year can be saved by avoiding unnecessary development, maintenance, legacy access and support.

02

IF YOU CURRENTLY USE EMAIL

Keep the email. Give members a better long-term service.

Email is cheap and effective for communication. But important pension attachments become mixed into the member's everyday inbox, leaving the member responsible for storing and finding records they may need again years or even decades later.

Around 10p

indicative annual saving per member

Assuming around two important documents a year and a low level of document-related member-service contact.

CURRENT APPROACH

Email delivers the document, but leaves the member to manage it

- Important pension documents are mixed with everyday email
- Members must organise and retain attachments themselves
- Historic pension information can become difficult to find
- Members may contact the administrator for copies or help locating documents
- Important information may be needed again many years after it was originally sent

ADD DOCUMENTD

Add Documentd alongside email

Keep the existing email communication. Documentd also places the important document into the member's own organised Keepd account, where it remains available for future review and retrieval.

- ✓ Existing email communication can remain unchanged
- ✓ Important pension documents are separated from everyday messages
- ✓ Members can review historic information again later
- ✓ Members can retrieve copies themselves
- ✓ Fewer document-related support and resend requests
- ✓ A better long-term member-service experience

Better member service and lower support cost, without replacing email.

COMMUNICATION BENEFIT

The Pensions Regulator expects member communications to be accurate, clear, relevant and provided in ways appropriate to members. Keeping important records accessible and easy to retrieve supports that broader communication objective.

MEMBER-SERVICE BENEFIT

Members can find and retrieve important pension documents themselves instead of searching old emails or asking the administrator to resend them.

COST BENEFIT

Around 10p per member each year in illustrative servicing savings, meaningful across large scheme memberships.

03

IF YOU CURRENTLY USE POST

Phase out paper where electronic delivery is appropriate.

Paper gives the member something permanent to keep, but every delivery carries printing, fulfilment and postage costs, and leaves the member with another physical pension record to file and retain.

Around £2

indicative annual saving per member

Based on around two posted documents per year. Postage alone is around this level before printing and fulfilment.

CURRENT APPROACH

The physical delivery process

- Printing
- Paper and envelopes
- Folding and inserting
- Fulfilment
- Postage
- Returned mail
- Address changes
- Replacement copies
- Member paper filing and storage

WITH DOCUMENTD

Replace post with Documentd

Where electronic delivery is appropriate, phase out physical post and give the member their own permanent electronic copy instead.

- ✓ No printing
- ✓ No fulfilment
- ✓ No postage
- ✓ Immediate electronic delivery
- ✓ Documents remain organised in one place
- ✓ No paper filing burden for the member

Keep the permanent copy, lose the cost and inconvenience of paper.

DELIVERY BENEFIT

Move from physical document delivery to a long-term electronic model while still giving the member their own accessible copy of important pension records.

MEMBER-SERVICE BENEFIT

Members avoid the hassle of filing and storing paper and can retrieve important pension records electronically whenever they need them.

COST BENEFIT

Around £2 per member each year can be available from postage alone, with printing and fulfilment savings on top.

THE BUSINESS CASE

Add Documentd where permanent delivery matters

Portal

Keep it for current pension information and self-service. Reduce the burden of making it the sole permanent archive.

Email

Keep using it for communication. Improve member service and reduce historic-document support queries.

Post

Phase it out where appropriate and remove printing, fulfilment, postage and paper-filing costs.

Documentd does not ask you to replace systems that already work. It adds a permanent delivery layer that can reduce cost and complexity while giving members a better long-term service.

Documentd

Documentd adds a purpose-built permanent delivery layer to the systems pension administrators already use, reducing cost and complexity while giving members better long-term access to important pension records.

BUSINESS CASE

documentd.com/business-cases/pensions-administration

COMMUNICATION GUIDE

documentd.com/industries/pensions-administration

Illustrative savings assume around two important documents per member each year. Email savings use a low level of document-related member-service contact and an average inbound-call cost of approximately £6. Post savings use current retail Second Class postage as an indicative benchmark; business mailing rates vary. Portal savings are illustrative and depend on architecture, scale and existing capabilities. Regulatory summary is a practical overview rather than legal advice.