Beyond digital vs print: making pension communications count

The debate between digital and print communications often starts in the wrong place. It focuses on which channel is better, rather than asking what is helping members find, understand and act on information?

In pensions, there is no universally recognised 'best' channel. A retirement options pack, a contribution reminder, a bereavement communication and a general awareness campaign all serve different purposes and reach people in different circumstances. The answer isn't choosing between digital and print, it's understanding the audience and designing communications specifically around their needs.

Unsurprisingly, there are clear advantages to digital channels - they can be faster, more cost-effective, easier to personalise and more interactive. However, digital channels aren't always the easiest or most member-friendly way to communicate. A jargon-filled email, a poorly designed portal or an inaccessible PDF can create just as many barriers as a confusing printed letter.

Print continues to have an important place too. Physical communications can feel more tangible, attract attention and provide reassurance during significant life events. Although some members feel paper remains their preferred or most accessible way of communication, lengthy letters packed with technical language can be just as ineffective as poor digital content.

The assumption that digital automatically makes communications more accessible is worth challenging. While digital communications can make it easier for many people to access information, a digital-first approach can also leave some members behind. And digital exclusion isn't just about lacking internet access, it can affect people who are less confident using online services, struggle to navigate content on mobile devices, rely on assistive technologies perhaps due to visual impairment, or simply find the language and information difficult to understand. Imagine a member approaching retirement who hasn't accessed their pension account for years. The information they need may be online, but if they are locked out of their account, find the website difficult to navigate, or can't make sense of the content once they find it, accessibility hasn't been achieved. The journey has simply become harder. This highlights an important distinction between efficiency and inclusion. A digital process may be efficient for the organisation delivering it, but that doesn't automatically mean it's easier for the member using it. The real measure of success is whether people can find the information they need, understand what it means and take action without unnecessary effort or frustration. These considerations become even more important when communicating with an ageing workforce. Too often, older members are treated as a single, homogenous group when in reality, they have widely differing needs, experiences and levels of confidence. Some are highly engaged with their pensions and comfortable using digital tools. Others may be making retirement decisions for the first time while also managing health concerns, caring responsibilities or financial uncertainty

Communicating effectively with this audience means being inclusive rather than patronising. Clear language, a logical structure and design layout, easy to read font and clear signposting all help people navigate complex information and make informed decisions. These principles benefit everyone, not just older members. Communications that minimise jargon, simplify key messages and create clear actions are easier for all everyone to understand and engage with.

It's also important to recognise the emotional context of pension communications too. Retirement planning and financial decisions can feel daunting – particularly when the choices can have long-term consequences. Members often need detailed information, but they also need it delivered in a way that feels manageable, with clear expectations and guidance that support understanding rather than overwhelm them. This is where a well-designed multi-channel strategy becomes valuable. Effective communication is not about using as many channels as possible. In pensions, too many messages across too many platforms can quickly become overwhelming. The most effective strategies give each channel a clear purpose within the member journey.

Whether a letter, email, website, portal or phone call, every touchpoint should support a specific objective. The key is ensuring these channels work together. Members shouldn’t receive conflicting messages or have to search across multiple platforms to find the answers. Consistency is key. Language, design, messaging and calls to action are essential. Every channel should support the same overall objective while playing to its own strengths. Ultimately, the success of pension communications isn’t defined by whether they are digital or printed. What matters is whether they meet member needs. A genuinely member-first approach starts with understanding the audience, recognising that people have different levels of confidence, needs and preferences. The goal is to design communication journeys that educate, engage and empower. . The future of pension communications is unlikely to be either digital-only or print-led. Instead, success will belong to organisations that use channels with purpose, put accessibility at the heart of their approach and focus on helping members make informed decisions. The question shouldn’t be about whether digital is better than print. The real question is whether communications are meeting member’s needs. Are they clear, accessible and easy to act on? If so, the channel becomes far less important than the outcome.

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Financial awareness day

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