

Honing Your Trustee Communication Skills Part I and Part II

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International Foundation
OF EMPLOYEE BENEFIT PLANS 

What We Will Learn Today

Why communication skills matter for trustees

Key communication scenarios trustees face

Strategies for resolving conflicts



Introductions

- Name, role
- What is the most important issue you are facing as a trustee?





Why Communication Skills Matter for Trustees

Trustees' Responsibilities



Oversee fund management



Ensure compliance with ERISA regulations



Make decisions that impact beneficiaries' well-being



Why Communication Is Key

- Building trust, transparency, and collaboration
- Navigating complex benefit issues
- Effective decision-making
- Navigating change
- Conflict resolution





Key Communication Scenarios for Trustees

Trust Fund Meetings

- Making sure everyone understands complex financial and legal information
- Collaborating on decision-making
- Ensuring all voices are heard



Communicating With Plan Professionals



Effectively engaging with actuaries, attorneys, and investment consultants



Asking the right questions and translating expert insights for other trustees



Engaging With Participants

- Explaining benefit updates, policy changes, or new regulations to participants
- Translating complex concepts into clear, straightforward language



Communicating With Other Stakeholders

- Balancing the needs of employers, union representatives, and participants while ensuring the fund's sustainability





Common Trustee Communication Challenges

Complexity of Information

- Legal, financial, and regulatory language can be difficult to explain or interpret
- There is no such thing as a stupid question
- Your plan professionals are there to help you



Different Perspectives and Interests



Default position for management may be to save money



Default position for labor may be to provide the best possible benefits for members



You must take off your management or labor cap and put on your trustee fiduciary cap



Multigenerational Teams and Audiences

- Adapting communication strategies to engage both older and younger members
- Each have different expectations and preferences





Strategies to Improve Communication Skills

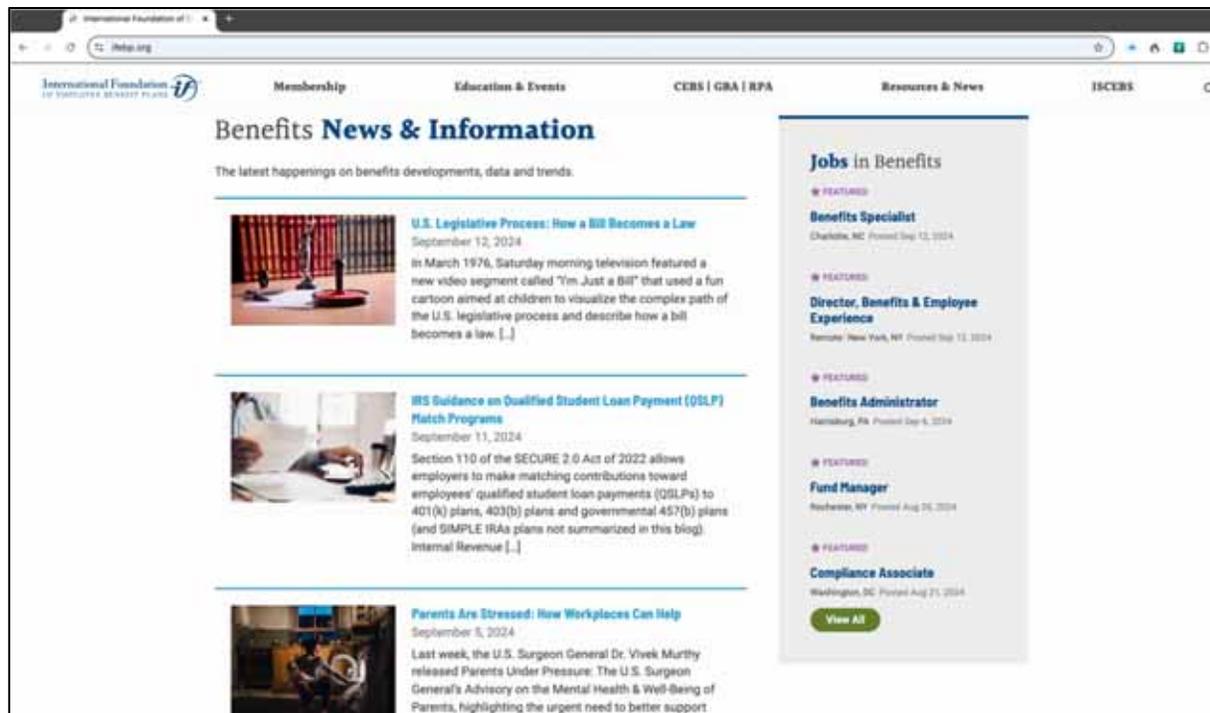
Educate Yourself About Trust Fund Issues

- Read the materials your plan professionals send you
- Attend all trust fund meetings
- Ask questions at the meetings
- Ask questions outside of meetings
- Attend IFEBP conferences
- Use other IFEBP resources like books, articles, webinars, and live help



IFEBP Resources: Website

- <https://www.ifebp.org/>



IFEBP Resources: Benefits Knowledge Center

The screenshot shows the IFEBP website's Benefits Knowledge Center. At the top left is the IFEBP logo. The navigation menu includes Membership, Education & Events, CERS | GBA | RPA, Resources & News, and ISCEBS. On the right, there are links for 'Join Our Email List', 'Store', 'Join My Account', and a 'Login' button. The main heading is 'Benefits Knowledge Center' with a breadcrumb trail 'Home / Benefits Knowledge Center'. Below this is a sub-heading: 'Get your employee benefits questions answered via personalized service, self-service tools, or industry peers.' A large orange banner features a lightbulb icon, the title 'Benefits Knowledge Center', and the text 'Locate Foundation magazine articles, court cases, survey reports, Sample Documents and InfoQuicks.' with a 'Go to Knowledge Center' button. Below the banner are three colored boxes: a blue box for 'Ask a Benefits Question' (with a question mark icon and 'Work with a real person.'), a green box for 'Ask Industry Peers' (with a group of people icon and 'Online discussion forums'), and a purple box for 'Blog - Word on Benefits' (with a 'b' icon and 'Quick, timely reads on industry trends'). Each box has a corresponding action button: 'Ask a Question', 'Ask Peers', and 'View Details'.

IFEBP Resources: Ask a Benefits Question

The screenshot shows the 'Ask a Benefits Question' page on the International Foundation of Employee Benefit Plans (IFEBP) website. The page features a navigation bar with links for Membership, Education & Events, CEBS | GRA | RPA, Resources & News, and ISCEBS. The main heading is 'Ask a Benefits Question' with a breadcrumb trail: Home / Benefits Knowledge Center / Ask a Benefits Question. Below the heading is a call to action: 'Let our benefits information specialists answer your questions.' A text block explains that users can save time by getting relevant information from experienced specialists. A prominent 'ASK' button is available, with an 'E-mail' option and a 'Send a Question' button. A toll-free number, (888) 334-3327, option 5, is also provided. Four specialists are listed with their photos and names: Cathie Gooding, Jenny Gartman, Anne Newhouse, and Amanda Wilke, all identified as CEBS.

International Foundation OF EMPLOYEE BENEFIT PLANS  Membership Education & Events CEBS | GRA | RPA Resources & News ISCEBS

Ask a Benefits Question

Home / Benefits Knowledge Center / Ask a Benefits Question

Let our benefits information specialists answer your questions.

Save time and get the information you really need with this favorite member service. Our experienced team will find more relevant resources than a search engine can find and get at information that will give you confidence in your background research.

ASK

E-mail

Send a Question

Toll free: (888) 334-3327, option 5



Cathie Gooding, CEBS



Jenny Gartman, CEBS



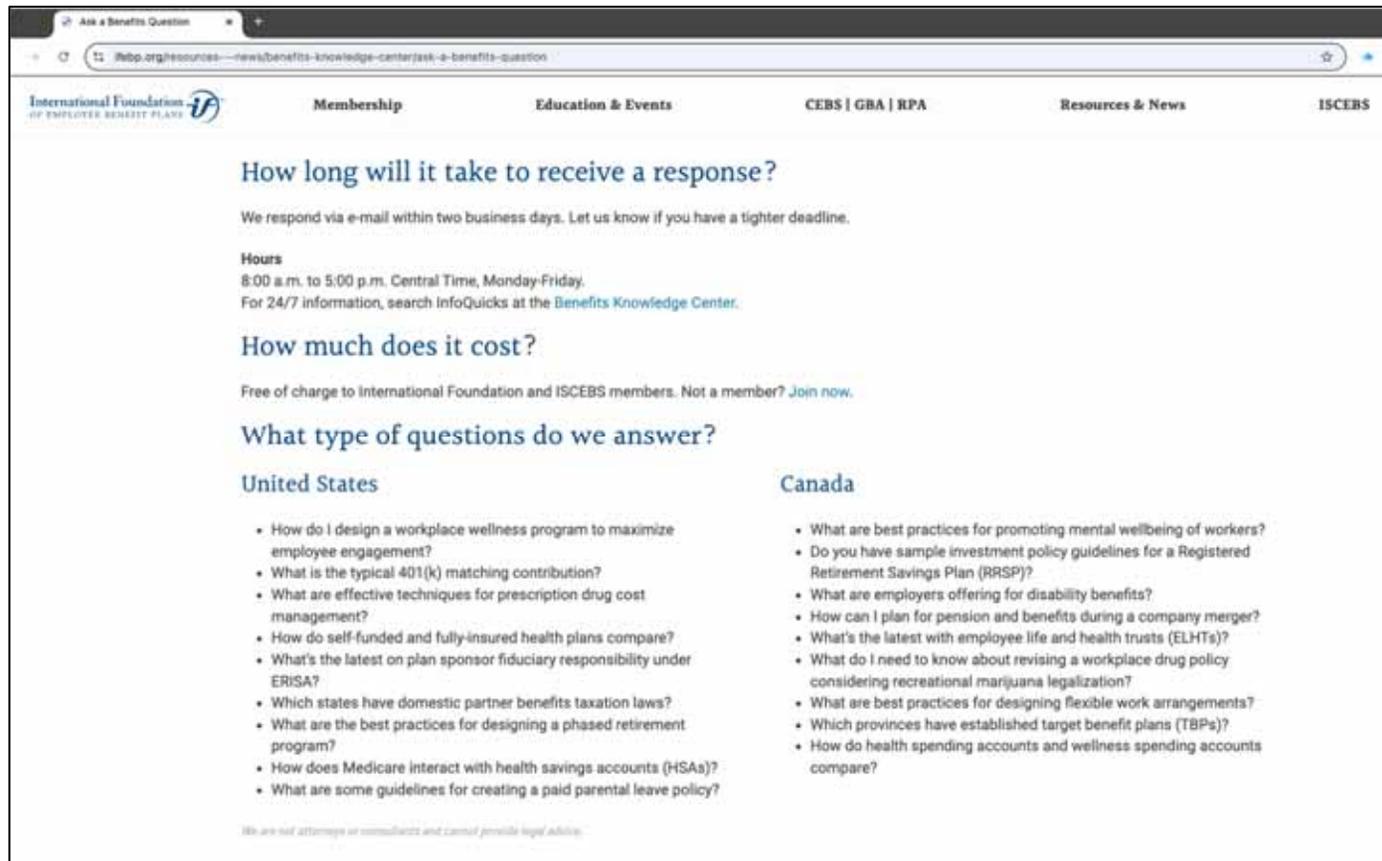
Anne Newhouse, CEBS



Amanda Wilke, CEBS

[How long will it take to receive a response?](#)

IFEBP Resources: Ask a Benefits Question



International Foundation
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Membership Education & Events CEBS | GBA | RPA Resources & News ISCEBS

How long will it take to receive a response?

We respond via e-mail within two business days. Let us know if you have a tighter deadline.

Hours
8:00 a.m. to 5:00 p.m. Central Time, Monday-Friday.
For 24/7 information, search InfoQuicks at the [Benefits Knowledge Center](#).

How much does it cost?

Free of charge to International Foundation and ISCEBS members. Not a member? [Join now](#).

What type of questions do we answer?

United States

- How do I design a workplace wellness program to maximize employee engagement?
- What is the typical 401(k) matching contribution?
- What are effective techniques for prescription drug cost management?
- How do self-funded and fully-insured health plans compare?
- What's the latest on plan sponsor fiduciary responsibility under ERISA?
- Which states have domestic partner benefits taxation laws?
- What are the best practices for designing a phased retirement program?
- How does Medicare interact with health savings accounts (HSAs)?
- What are some guidelines for creating a paid parental leave policy?

Canada

- What are best practices for promoting mental wellbeing of workers?
- Do you have sample investment policy guidelines for a Registered Retirement Savings Plan (RRSP)?
- What are employers offering for disability benefits?
- How can I plan for pension and benefits during a company merger?
- What's the latest with employee life and health trusts (ELHTs)?
- What do I need to know about revising a workplace drug policy considering recreational marijuana legalization?
- What are best practices for designing flexible work arrangements?
- Which provinces have established target benefit plans (TBPs)?
- How do health spending accounts and wellness spending accounts compare?

We are not attorneys or consultants and cannot provide legal advice.

Key Communication Skills

- Active listening
- Respectful language and tone
- Positive nonverbal communication



Build Your Active Listening Muscles

- Give full attention to the speaker
- Don't interrupt
- Listen to understand, not just to react
- Talk less, listen more
- Use body language to show you are listening
- Ask clarifying questions
- Summarize what they said



Empathy

- Understand the diverse perspectives of active union members, retirees, and employers
- Put yourself in other people's shoes
- Pay attention to your language and tone



Ask for and Use Clarity and Simplicity

- Avoid jargon when discussing complex issues
- Tailor explanations to audience's level of understanding

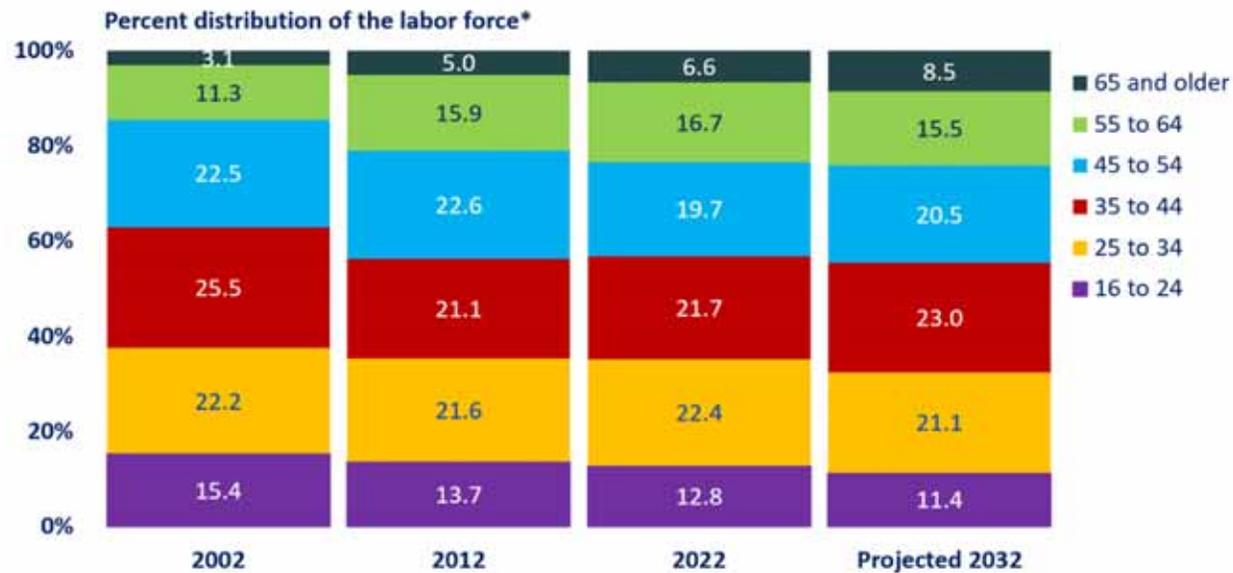




Engaging a Multigenerational Audience

Workforce Is Becoming More Diverse

Labor Force Share, by Age Group, 2002, 2012, 2022, and Projected 2032



*Data may not sum to 100 percent because of rounding

Source: Bureau of Labor Statistics

Generations at the Table or in Audience

- Silent Generation:
Born before 1946
- Baby Boomers:
Born 1946-1964
- Generation X:
Born 1965-1980
- Millennials:
Born 1981-1996
- Generation Z:
Born 1997 and later



Warning!

- The following slides contain broad generalizations each generation's communication preferences
- Get to know people as individuals, not as generational stereotypes, so you can tailor your message most effectively



Silent Generation Preferences

- Respect for authority
- Personal relationships
- Face-to-face communication



Baby Boomer Preferences

- Recognition and respect
- Face-to-face communication
- Detailed explanations



Generation X Preferences

- Autonomy
- Technology integration
- Direct, efficient communication
- Email or calls



Millennial Preferences

- Expect real-time communication
- Prefer digital platforms

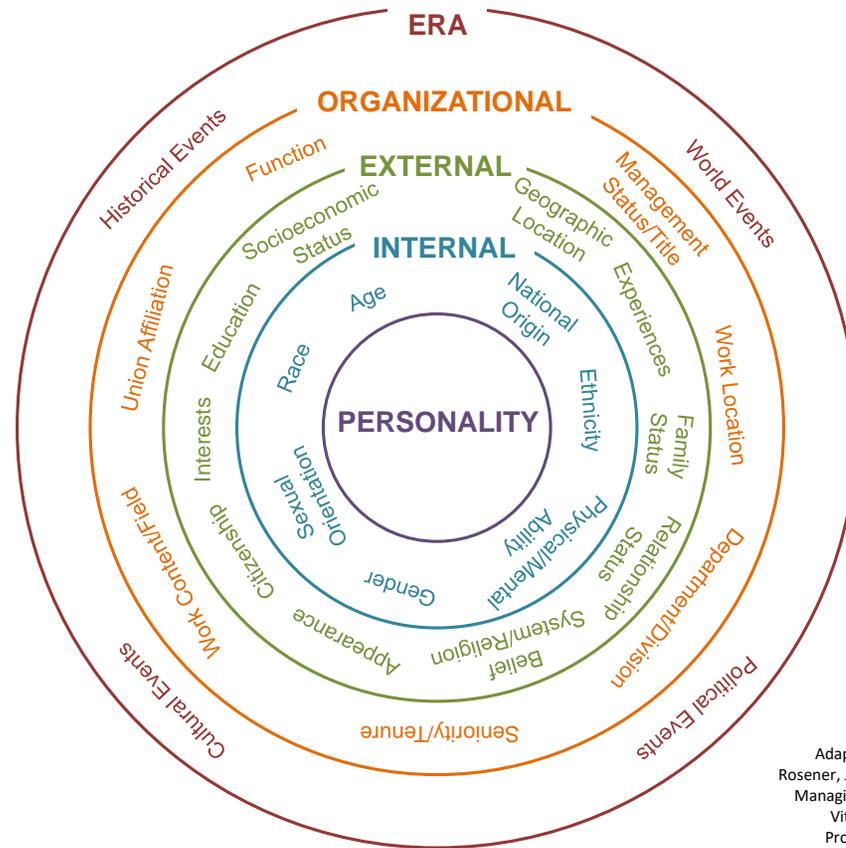


Gen Z Preferences

- Expect real-time communication
- Prefer digital platforms



Diversity Wheel



Adapted from: Loden, Marily & Rosener, Judy, "Workforce America! Managing Employee Diversity as a Vital Resource," McGraw-Hill Professional Publishing, 1990.

Use Multiple Communication Channels

- Use a mix of in-person meetings, emails, messaging apps, and collaboration tools
- Choose communication channels based on nature of message and audience



Practice Scenario

- Your health fund faces rising costs that might require increasing contributions or changing benefits
- How could use to communicate about the situation to participants, unions, and employers to minimize alarm and confusion?



Conflict Resolution

Reflection Question

- Is all conflict bad?



What Is Conflict Resolution?

- Resolving disagreements in a respectful and constructive manner



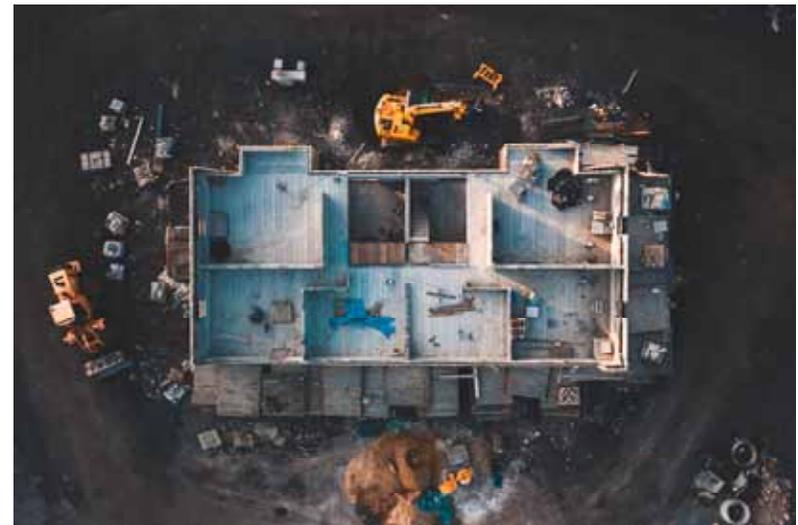
Two Types of Conflict

- Destructive
- Constructive



Destructive Conflict

- No constructive purpose or outcome
- Damaged relationships
- Decreased productivity



What Leads to Destructive Conflict?

- Not listening
- Disrespectful language and tone
- Personal attacks
- Stubbornness
- Escalation



Constructive Conflict

- Positive purpose or outcome
- Disagreements or differences lead to improvements, innovation, or strengthened relationships



Reflection Questions

- Think about a time you were involved in a conflict
- Did it get resolved constructively?
- If so, how?
- If not, why not?



Useful Conflict Management Techniques



Use calm, respectful dialogue to resolve disagreements



Frame issues around common goals (the fund's health and sustainability)



Emotional Intelligence

- Self-awareness
- Regulating your own emotions
- Social awareness



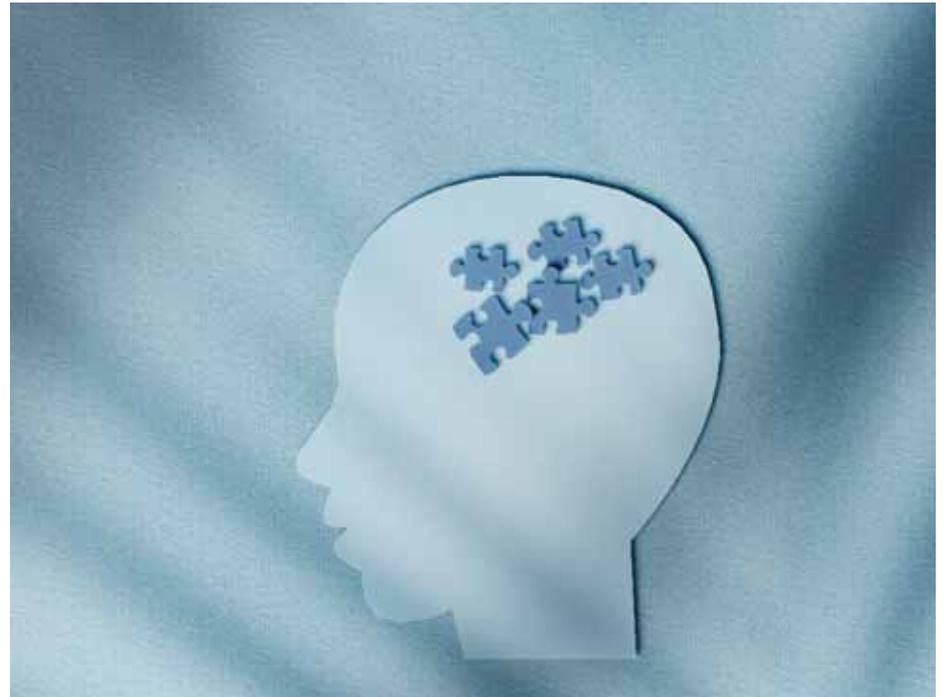
Strengthen Self-Awareness

- Pay attention to how you typically react in conflict
- Identify what triggers your emotional responses
- Work on remaining calm and finding a constructive solution



Problem-Solving Skills

- Identifying issues
- Generating options
- Evaluating solutions



Assertiveness

- Expressing needs, opinions, and boundaries clearly and **respectfully**
- Don't be passive or aggressive (or passive-aggressive)



How to Communicate Respectfully

- Focus on issues, not personalities
- Use "I" statements instead of "you" statements
- Take a break if necessary



Negotiation

- Finding common ground and mutually acceptable solutions
- Requires flexibility, creativity, and the ability to compromise



Role-Playing Conflict Resolution

- Practice through role-playing with a friend or colleague
- Simulate real-life situations and experiment with different approaches
- Seek feedback and be open to it



Practice in Real Life

- Negotiate with your bank or credit card company about fees
- Negotiate with your child about snacks or candy before meals



Mediation

- Sometimes the parties aren't making progress resolving conflict
- A neutral third party can facilitate communication, encourage collaboration, and guide the resolution process



Practice Scenario

- Projections show your pension plan will face underfunding without an increase in contributions or changes in plan structure or benefits
- One set of trustees adamantly wants to increase contributions, one set is open to exploring changes in plan structure or benefits, and one key trustee wants to do nothing
- What steps could your trustees take to resolve the conflict?



Key Takeaways

- Educate yourself about trust fund issues and trustee responsibilities
- Adjust your communication methods and style to your audience
- Conflict resolution skills include respectful communication, active listening, problem solving, and negotiation

**Your Feedback
Is Important.
Please Scan
These QR Codes.**

Part I Evaluation



Part II Evaluation

