

benefits


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Honing Your Trustee Communication Skills: A Guide to Navigating Complex Conversations

by | Lauri Rollings



Good communication skills can help benefit plan trustees build trust, reduce conflict and, ultimately, comply with their fiduciary duties. What are the key challenges of trustee communication, and what communication skills do trustees need to master?

When most benefit plan trustees think about their important duties, they think about providing financial oversight, ensuring compliance with the Employee Retirement Income Security Act (ERISA), making sure that benefits match participant needs, and setting and monitoring the investment strategies that determine whether a pension or health fund remains solvent. Of course, these are all critical responsibilities, but if you ask any experienced trustee what makes a board function smoothly or not, the answer almost always boils down to how well trustees communicate with one another, plan professionals and plan participants.

Good communication isn't just a "soft skill"; it's a survival skill. It's the tool that builds trust, reduces conflict, and helps a diverse group of decision makers come together around the common mission of protecting the financial security and well-being of beneficiaries. In short, effective communication helps trustees comply with their fiduciary duties.

Trustees balance a complex array of issues, including law, finance, and participant needs and desires. They must have the ability to communicate with highly skilled professionals, such as actuaries, attorneys and investment consultants, who use dense professional language. Trustees must also be able to translate the issues into plain language for plan partici-

pants (workers, retirees and their families) who may be confused or even fearful about funding issues or benefit changes.

The Challenges of Trustee Communication

The following represents common communication challenges for trustees.

- **Complex information and vocabulary:** Trustees often must navigate dense financial and legal jargon, not only so they can understand the issues, but also so they can communicate them to plan participants.
- **Differing perspectives:** Management and labor bring competing priorities. Management trustees may be looking for ways to prevent fund costs from increasing, while labor trustees may believe they need to provide the best possible benefits for members, regardless of budget. As fiduciaries, the guiding principle for both management and labor trustees should always be what serves the fund's beneficiaries best. Keeping this core mission in mind will guide you in asking the right questions and communicating your way through conflicts.
- **Multigenerational dynamics:** With five generations in today's workforce, trustees must adapt communication styles for older retirees and younger participants alike.

Strategies for Becoming a More Effective Communicator

Read the Board Packet

Read it before the meeting! Having an overview of the issues before the meeting begins will make it easier to understand what the plan professionals are saying and to formulate educated questions. If you have questions before the meeting begins, feel free to pick up the phone and call your plan professionals for clarification.

Ask Questions

To ensure that you understand the issues well enough to comply with your fiduciary duties, ask your plan professionals to explain matters in plain terms. There is no such thing as a stupid question. If you didn't understand what they said the first time, keep asking until you understand. You can't explain complex topics to plan participants unless you understand them yourself.

Trustees should ask thoughtful questions, such as the following: What risks are involved? What assumptions are driv-

takeaways

- Good communication builds trust, reduces conflict and helps a diverse group of decision makers come together around the common mission of protecting the financial security and well-being of beneficiaries.
- Trustees must be able to communicate effectively with benefit plan professionals and translate the issues into plain language for plan participants.
- Challenges of trustee communication include the complex information and vocabulary involved in benefit funds, differing perspectives and multigenerational dynamics.
- Strategies for becoming a more effective communicator include reading meeting materials prior to board meetings, asking thoughtful questions during meetings and taking advantage of trustee education offerings.
- Trustees should master core communication skills, such as using active listening, showing empathy, and asking for and using clarity and simplicity. They may need to tailor communications across generations and use multiple channels to reach all participants.

ing this recommendation? How would you, the plan professional, explain this to participants in plain language?

Educate Yourself

Take advantage of educational resources offered by organizations, such as the International Foundation of Employee Benefit Plans. Education can be found in the form of books, articles, webcasts and conferences.

Master Core Communication Skills

Below are some key communication skills that will serve you well whether you are in a trust fund meeting, communicating with plan professionals or explaining fund issues to participants.

- **Use active listening. That means:**
 - Give your full attention to the person who is speaking
 - 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 a speaker said to make sure you really understood. If your summary is wrong, repeat the steps listed above until you truly understand.
- **Build empathy.** Especially when talking to participants about potentially scary benefit changes, you should think about their perspective. We tend to think of empathy as a touchy-feely concept, but it really boils down to putting yourself in other people's shoes. Focusing on this skill, which we learned in kindergarten, will also help you understand the diverse perspectives of other trustees, participants and employers.
- **Ask for and use clarity and simplicity.**
 - Avoid jargon.
 - Tailor explanations to the audience's level of understanding. The way you might explain a funding issue to another trustee who has an equal amount of experience and education in trust fund issues might be very different from the way you need to break it down for a retiree who has never served on a benefit fund.
- **Tailor communications across generations and use multiple channels to reach all participants.**
 - Members of the Silent Generation and Baby Boomer generation prefer in-person communication and written documentation, so in-person meetings are a good option.



Practical Application: Scenarios Trustees Face

Here are some potential scenarios you might face as a trustee (or might already be facing). Think about how you can use the skills outlined in this article to navigate each situation.

Scenario 1: Rising Health Care Costs

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

Think about how you could communicate transparently, explain national trends and emphasize the need to protect benefits over the long term. Also think about what communication channels you might use for each generation in your audience.

Scenario 2: Pension Underfunding

Projections show that your defined benefit 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? Think about how you might frame the issue as one of shared responsibility for the long-term benefit of all plan participants. Also, think about what communication channels you might use for each generation in your audience.

learn more

Education

**Trustees and Administrators Institutes
June 13-17, San Diego, California**

Visit www.ifebp.org/trusteesadministrators for more details.

**72nd Annual Employee Benefits Conference
October 25-28, New Orleans, Louisiana**

Virtual option available.

Visit www.ifebp.org/usannual for more information.

- Gen X members value efficiency, so email is a good choice for reaching them.
- Millennials expect real-time communication and prefer digital platforms.
- Gen Z members prefer real-time, visual and mobile-friendly communication.

Conflict Is Inevitable, But Not Always Negative

Conflict is unavoidable in trustee work, but not all conflict is harmful. Resolving disagreements in a respectful manner can channel most conflicts into constructive ones, which can sharpen decisions and strengthen trust. Below are some tools that can help you resolve conflicts in a constructive way.

- **Emotional intelligence:** This is another “touchy-feely” term that really just means being aware of your own emotions and reactions so you can manage them productively. It also means being aware of other people’s emotions so you can defuse conflicts rather than escalate them.
- **Problem-solving mindset:** Approaching conflict as a problem to be solved rather than something to avoid can help you find the most constructive solution. Make sure to take time to break down the issues, brainstorm multiple potential solutions and evaluate options.
- **Assertiveness:** Express your needs clearly and respectfully. Don’t be overly aggressive and don’t be passive-aggressive.
- **Respectful communication:** Use “I” statements such as, “I need help understanding your point of view,” instead of, “What the @\$@! are you talking about?” Use

bio



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a respectful tone of voice, respectful words and respectful body language.

- **Negotiation and mediation:** Know when to compromise and when to bring in help from an objective third party.

Conclusion

Trustees steward not only assets but also trust among participants, employers and fellow trustees. Mastering communication builds confidence in the board’s decisions and strengthens the institutions trustees serve. By listening actively, speaking clearly and resolving conflict constructively, trustees may transform challenges into opportunities. In today’s world of rising costs and generational shifts, the ability to communicate effectively may be the most valuable tool in your trustee toolkit. 📌

