

COMMUNICATIONS POLICY

WARWICKSHIRE

pension fund



Communications Policy Statement

This statement has been prepared in accordance with Regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013 by Warwickshire Pension Fund (the 'fund'). It sets out its communications approach with scheme members, employers, and other interested stakeholders.

Any enquiries in relation to this policy statement should be made to:

Warwickshire Pension Fund

Shire Hall

Warwick

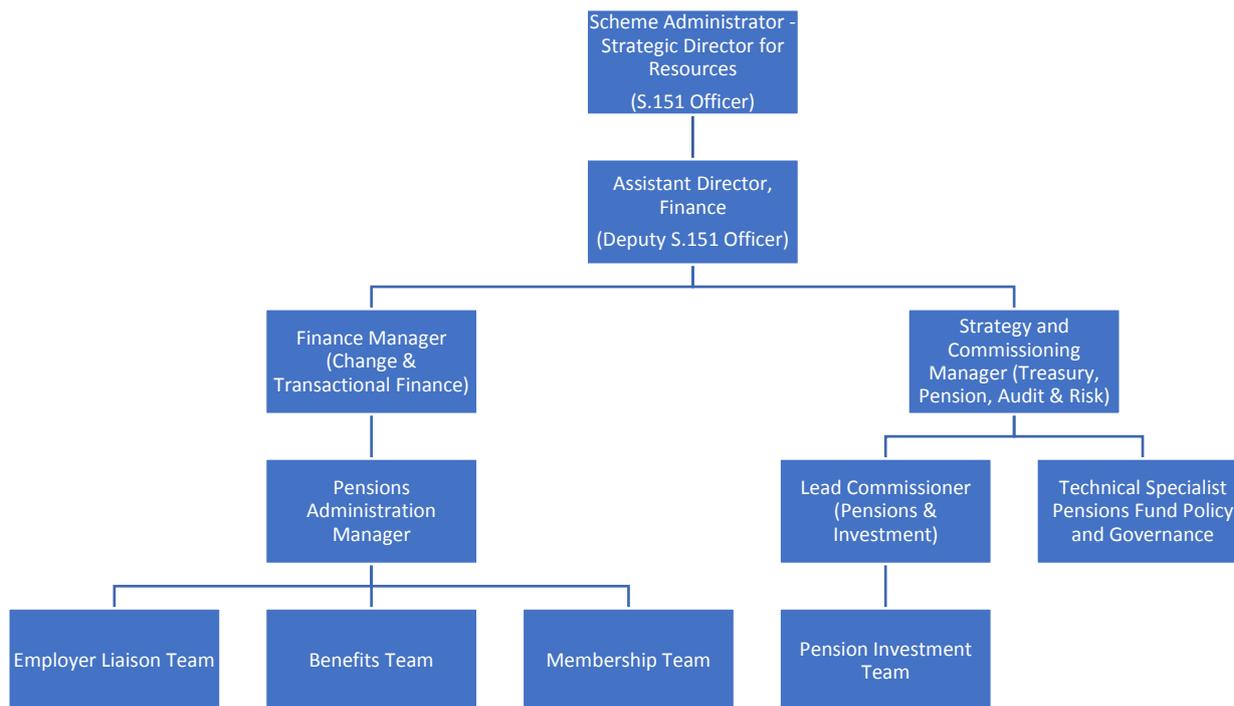
CV34 4RL

pensions@warwickshire.gov.uk

1. Introduction

The Fund deals with approximately 196 employers and just over 50,000 members. The Fund's main aim is to provide accurate pensions effectively and in a timely manner, whilst delivering a customer-focused service. Our communications play a key role in achieving this.

2. The Pensions Administration Management Team



- The Scheme Administrator (s 151 officer) is responsible for the Pensions Administration Team (PAS) and the Pension Investment Team. The Pensions Administration Management Team meets on a weekly basis to discuss items in relation to the running of the team and regulation changes. It comprises the Pensions Administration Manager and Team Leaders. Any items raised from such meetings can be escalated to the Finance Service Manager and Strategy and Commissioning Manager.
- The PAS are responsible for communications to scheme employers and members.
- The PAS work to maintain a thorough knowledge of the regulations to keep the confidence of its members. The PAS should always be the first-place members turn to for LGPS pension information during their working life and in retirement.
- The fund also takes part in several national groups, with the aim of sharing best communication practices.
- The Joint Communications Group allows the fund to work with other Local Government Authorities, giving group members the chance to share communication resources and develop joint projects, such as newsletters and member guides. The fund is also part of the Local Government Pensions Committee (LGPC), which publishes national communication material.

3. Principles of Communication

The Fund has five key principles that support all its communications. We are committed to ensuring that:

- Communication is factual and presented in plain language

- Communication is designed in a manner appropriate to its audience
- Communication involves dialogue with others
- Communication uses the developments and improvements in new technology
- Communication is planned, co-ordinated and evaluated

The Fund will make every effort to make communication materials available in large print, Braille, audio tape and different languages on request.

The PAS are committed to responding quickly to member requests for information, whether by face-to-face, email or letter. Information is given within set internal and regulatory timescales taking into consideration The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 and other overriding legislation.

Face to face meetings have been suspended during the pandemic and have been replaced with telephone and electronic meetings.

The turnaround time for dealing with all requests from both employers and members is normally ten days.

When a request for information has been made, an acknowledgement receipt will be given. If it is going to take longer than ten days to provide the information, members will be told when they are likely to receive it.

4. Who are the Fund's Key Stakeholders?

The Fund has a wide range of stakeholders who have different communication needs. The key stakeholders are:

- Active Scheme members
- Deferred Scheme members
- Scheme pensioners and their dependents
- New employees
- Employees who are not Scheme members
- Scheme employers
- Pension Actuaries
- Border to Coast Pension Partnership
- Custodians
- Investment Advisers
- Government Departments

Section 6 sets out the information and specific communications that are provided to these different stakeholders.

5. How Does the Fund Communicate?

- **Scheme Literature**
The Fund produces and updates a wide range of literature including brochures, guides, and information sheets. PDF documents can be found on our website with paper copies being provided upon request.
It is proposed in 2021, that the Fund will initiate a project to introduce a secure online portal, where members can access their pension scheme records, update their details, and run benefit estimates. This will be known as Member Self Service (MSS).
- **Drop in service**
For those members who prefer 'face to face' communication, the Fund's office is centrally situated in Warwick and easily accessible. Appointments can be made to discuss specific pension options or problems but generally this is not necessary as a member of the team is usually available. In exceptional circumstances, members of the team are available for home visits or to other council or scheme employer offices in Warwickshire. Note: These are currently suspended due to coronavirus restrictions.
- **Telephone**
Fund communications list a telephone number for the team member dealing with the request and other contact numbers for enquires can be found on our website.
- **Website**
The Fund has a website: www.warwickshirepensionfund.org
The site is available for all and can be used as a main source of information and contains on-line forms for members to complete.
The website has been adapted to make sure it is accessible to view on all forms of electronic device and has been developed in line with accessibility standards. Our compliance statement is held on the website.
- **Email and Post**
For general communications, the Fund has an email account and postal address. These are listed on page 2.
Newsletters
The Fund produces regular newsletters to keep members informed of changes to pension legislation, and the latest information about the service. These are available in electronic format on the Fund's website and are currently sent to members as either a paper copy or pdf.
Ragged Staff is the Fund's newsletter for retired members and provides updates on relevant changes in legislation, topical news, and members' articles.
Deferred members also receive a newsletter, again providing updates on relevant changes in legislation, and reminding members to keep the Fund notified of changes in personal circumstances and address.
Employers receive updates regarding changes to pension legislation, training, and employer events via email.
Once MSS has been launched member publications will be shared via this digital platform.
- **Training**
The fund seeks to continually improve the ability of staff to communicate effectively and to understand the importance of good communication. Both general and pension-specific training is provided to all staff as part of the fund's commitment to staff

development. This includes the Public Sector Pension Scheme modules on the Pensions Regulators online e-portal. The fund conducts performance appraisals for its entire staff.

- **Intranet and E-Mail**
Each member of staff has access to e-mail and the storage drive which contains electronic copies of many of the Key documents, manuals, minutes, and circulars.
- **Local Authority Pensions Web**
All senior members of the pension's team have access to the Local Authority Pensions Web where information can be exchanged with other Local Authority Pension colleagues.

6. Communications Specifically for Members

- **New Scheme Members Scheme Booklet**
The Fund produces an information booklet on the Local Government Pension Scheme which is available on our website and links can be found on the starter packs which are sent out when members join.
- **Active Members Certificate of Membership**
When we become aware of a member joining the Fund, they will get a Certificate of Membership detailing the information recorded on the Pension Administration System about them, such as date they joined the Scheme and if they have transferred service into the Fund from elsewhere.
- **Annual Benefit Statement**
An Annual Benefit Statement is sent direct to the home address of all active and deferred members. When MSS is in place, these will be sent electronically. If a member does not have access to a computer, they will have the option to receive a paper copy. The Statements include various pension details including the current value of benefits within the scheme. The format of the statements is continually being developed to provide members with the information they require in a clear and concise manner. The notes that accompany the statements have the crystal mark awarded by the Plain English campaign.
- **Retired Members Payslips**
Every retired member and/or their dependents will receive a P60 each year normally at the end of April.
Every month, members will receive an email alert from Warwickshire County Council payroll with a link to view their payslip or receive a paper copy. New members have the option to provide an email address when returning their option forms for retirement and existing members can email us to request to be signed up for e-payslips.
- **Annual Pension Increase**
Retired members will receive a pension increase notification each year to inform them of the inflation increase on their pension.
Validation - Retired Members Living Abroad - The fund will, when appropriate, undertake to establish the continued existence of pensioner members living abroadP60

notification Each member receiving a pension will have a P60 issued each year by the statutory deadline of 31 May.

7. Communications Specifically for Employers and Stakeholders

- **Presentations and Courses**
The Fund delivers standard or tailored presentations on a range of subjects for employers and their staff. These presentations may be provided at the request of Employers or may be instigated by the fund. Where possible these will be hosted virtually.
- **Annual Report, Accounts and Meeting**
The aim of the Annual Report is to highlight the important issues affecting the Fund over the previous twelve months, along detail on investments and administration performance. The Report and Accounts are summarised at the Annual Meeting held in November. Employers are invited to the Annual Meeting of the Fund.
The Fund holds a further meeting in November / December for all employers to attend. This is aimed at scheme employers who are responsible for administering the LGPS. The meeting is tailored to their needs with the aim of resolving queries they may have and to keep them up to date with any developments.
From time to time the Fund will host meetings for specific groups of employers, for example, academies, which are significant proportion of scheme employers. These meetings will deal with specific areas affecting that sector.
Where possible these will be hosted virtually.
- **Promotional Campaigns**
Occasionally the Fund produces dedicated marketing literature that is sent to those who choose not to join or opt to leave the Scheme. This literature promotes the benefits of having an occupational pension and gives an option to join the Scheme.
- **Corporate Induction Courses**
Officers of the fund are invited to attend or to contribute to Corporate Inductions (including e-learning) for prospective members.
- **Employers' Guide**
A link to the LGPS regulations and guidance page is available on our website. This includes the up-to-date versions of guides I.e., for HR and Payroll.
- **The Funds Administration Strategy** is published on the website and available to all employers, detailing the processes, procedures and forms required to effectively discharge their pension administration responsibilities.
- **Employers Bulletin**
A technical newsletter/bulletin is periodically sent out to all employers. It aims to inform employers on common problems, issues, and regulatory changes. The bulletin is also used to inform employers of consultations about policy and regulations that have been issued.
- **Staff & Pension Committee/ Pensions Fund Investment Sub Committee/Pension Board**

An ongoing training programme is in place for members and officers to ensure that decision making is on an informed basis.

- Knowledge building and training is provided via the fund's officers, advisors, and external training courses.
- The Local Government Pension Scheme Regulations.
- Any other legislation relating to the governance and administration of the Scheme, and.
- Requirements imposed by The Pensions Regulator in relation to the Scheme and to ensure the effective governance and administration of the Scheme.
- The Pension Board consists of an equal number of employee and employee representatives. Training forms part of the Pensions Board meeting

8. Communication with Other Bodies

- **Fund Managers**
The fund will liaise with fund managers including through direct meetings from time to time.
- **Border to Coast**
The fund liaises with the Border to Coast Pension Partnership – providing input into the development and management of new funds.
- **Custodians**
The fund has arrangements in place to communicate with BNYM, its custodian.
- **Advisers**
The fund is in regular contact with its investment advisers and its independent financial advisers.
- **Government Departments**
The Fund communicates with Government departments on proposals for change to the scheme and about providing information under disclosure regulations.
- **Trade Unions**
The Fund will communicate with Trade Unions where appropriate, for example in supporting continued access to the Local Government Pension Scheme.
- **Actuaries**
The Fund performs an Actuarial Valuation every three years as required by the Regulations. The actuary deals with valuations and information and advice on a range of issues affecting the Fund, such as new employers, bulk transfers, and regulatory changes.
- **Press & Media**
The Fund in conjunction with the Council's communications staff will respond to and engage with the press and other media organisations to ensure clarity of facts and fair representation.
- **Shrewsbury Regional Pension Officer's Group (SPOG)**
The Shropshire County Pension Fund (SCPF) hosts the Shrewsbury Pension Officers Group which meets on a quarterly basis. The group, comprised of several local authority funds, discuss technical queries and legislation matters of common interest.

- Software provider group
Members of the team attend user group meetings with the pensions administration software provider, to make sure the administration system can deal with regulation changes when they happen, and to discuss how the system is used on a day-to-day basis
- Compliments, Complaints and Comments
Compliments and complaints are recorded. The fund aims to learn from the feedback received and make improvements to the service provided.
- Member satisfaction survey
Surveys will be issued to members periodically with various correspondences, including retirements and benefit quotes. Surveys will also be published to the website and via email. This allows the fund to evaluate the service provided. Survey responses will be collated and reviewed at regular intervals when running a satisfaction exercise.
- Employer satisfaction survey
A survey will be given to employers, periodically to allow the fund to review the service and methods of communication provided to employers. The responses will be collated and used to identify any employer requirements and possible areas for improvement
- Breaches of the Law
The Breaches Policy and a summary of breaches are available on our website.
- Investments
The fund publishes an investment strategy statement and funding strategy statement. These are available on the website and form a part of the Annual Report.
- Data Protection
To protect personal information held in relation to Scheme members, the Fund is registered under the Data Protection Act 2018, as part of Warwickshire County Council. The Fund is fully compliant with the General Data Protection Regulations (GDPR) introduced in May 2018.
- Disclosure
The Fund may, if necessary, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's Actuary. Pensions staff also receive regular training on data protection issues.

9. Dealing with freedom of information requests

- The Freedom of Information Act (FOI) means that members of the public and organisations have rights of access to information held by public bodies. Requests for information under the *Freedom of Information Act or similar legislation should be sent to: inforights@warwickshire.gov.uk*

10. National Fraud Initiative

- The Fund participates in the National Fraud Initiative exercise by passing information about pensions in payment on to the Audit Commission. The information is matched to

national databases to help prevent and detect fraud. The Fund's participation in this exercise is mandatory.

11. Annex: Publications and Communications Summary

Fund Publications and Communications

Fund Publications and Communications

Communication Document	When issued	Available to	Format	Reason when reviewed
Guides and Booklets	Available	All	Online	Regulation changes
Scheme leaflets	Available	All	Online	Regulation changes / periodical review / new leaflets introduced
Benefit statements	Annually	Active / Deferred members	Email / Paper (with a view to moving online through MSS)	Annually
Poster campaigns E.g. Death benefits, 50/ 50, Encouraging new members.	Occasional / When requested	All	Online Poster	Updates
Members newsletters	As required	Active / Deferred / Retired members	Online / Paper (with a view to moving online through MSS)	Annually / regulation changes
Pension consultations	When required	Active / Deferred members	Face to face (suspended) / Telephone	Updates
Serious health consultations	When required	Active / Deferred members	Face to face / home visit (suspended)	Updates

Presentations / Training / Courses	When required / requested	All	Presentation (online via MS Teams / face to face)	Updates
Service statements	When member joins	Active members	Online / Paper (with a view to moving online through MSS)	Updates
Website	Available	All stakeholders		Updates
Annual meeting	Annually in November	Employers	Presentations	Annually
Employer Forum	Annually November / December	Employers	Presentations	Annually
Annual report	Annually	All	Online	Annually
Correspondence	Available (within office hours)	All	Email / Paper	Updates
Pension Advice slip	Monthly	Retired members	Online / Paper	Monthly (issued by Payroll Services)
P60	Annually	Retired members	Online / Paper	Annually (issued by Payroll Services)
Pensions Increase	Annually	Retired members	Online / Paper	Annually (issued by Payroll Services)

Age 100 pensioners	As required	Retired members	Birthday card	As required
Pensioners living abroad - Proof of Life Certificate	Annually	Retired members	Paper / Email	Annually
Abridged Reports and Accounts	Annually	All	Online	Annually
Valuation report	Every 3 years	Employing authorities	Online / Annual meeting	Every 3 years