

COMMUNICATIONS POLICY



WARWICKSHIRE PENSION FUND

Date Issue: 2024 V3

Team: Warwickshire Pension Fund

Taken to the Staff and Pension Committee for approval on 10 June 2024

Next Review Period as illustrated on the Forward Plan of the PFISC

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Communications Policy Statement

This document is the Communication Policy Statement of the Warwickshire Pension Fund, which is administered by Warwickshire County Council. All Local Government Pension Schemes (LGPS) in England and Wales are required to prepare, maintain, and publish a written statement setting out their policy concerning communications with their key stakeholders. This statement sets out our policy on:

- The provision of information and publicity about the Scheme to our contributing members, deferred members, pensioners, members' representative, prospective members, and scheme Employers; and
- The format, frequency, and method of distributing such information or publicity. (The terms 'Fund' and 'We' have been used interchangeably throughout this document).

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

The Post Room

Shire Hall

Warwick

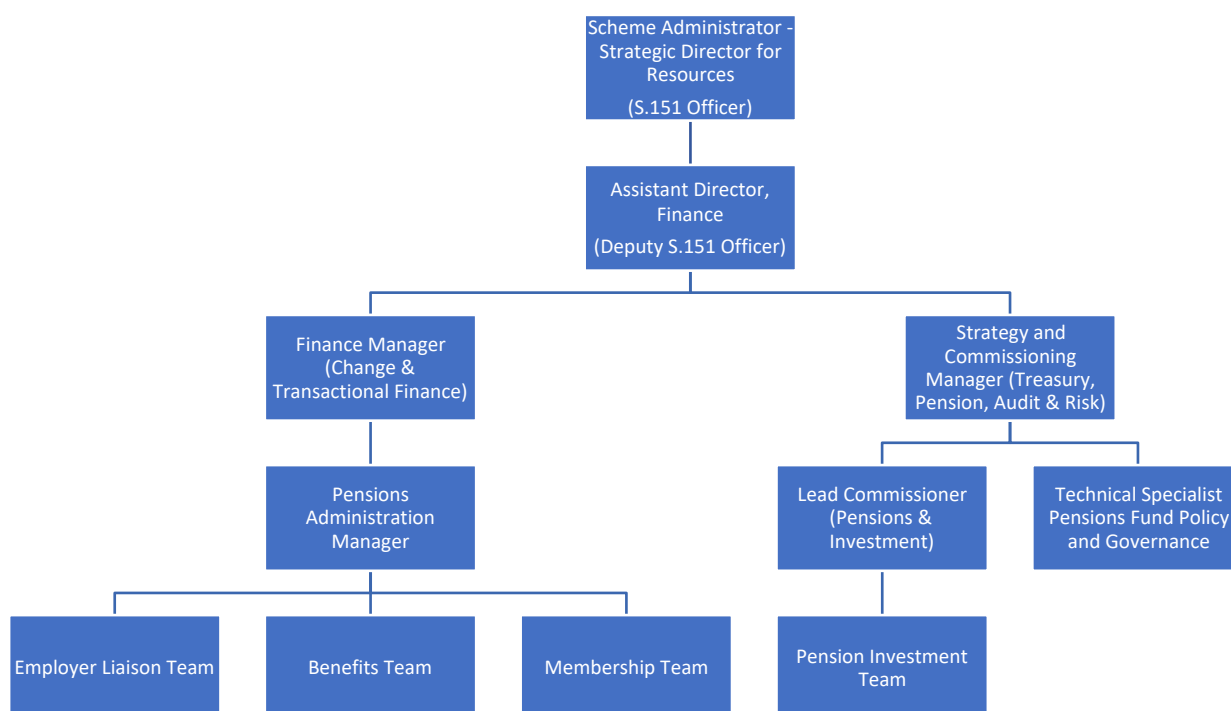
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pensions@warwickshire.gov.uk

1. Introduction

The Fund deals with approximately 230 employers and just over 56,000 members. The Fund's main aim is to pay accurate pensions 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. The Fund Contact Details

- Email Address: pensions@warwickshire.gov.uk
- Website: <https://www.warwickshirepensionfund.org.uk/>
- Telephone Number 01926
- Postal Address:
Warwickshire Pension Fund

The Post Room

Shire hall

Warwick

CV34 4RH

The coronavirus pandemic has had an impact on how we deliver and continue to deliver our services to our many stakeholders.

More agile and flexible ways of working, both for the Fund and its stakeholders, as a result of the pandemic means that we have had to adapt some of our communication processes, particularly around the sending and receipt of documents and face to face communication. Providing reliable and secure access to all the Fund's systems and technology, including Microsoft Teams, the telephone helpdesk and the pensions software systems, remains of paramount importance, as does the safety and wellbeing of our Officers.

We also recognise that it will not always be possible for members, Employers, and other stakeholders to attend face-to-face events, so we will offer webinars and online meetings as alternatives, where we are able to do so.

We will continue to work flexibly, finding new ways to adapt our communications in the changing environment.

4. Principles of Communication

We recognise that communicating with our stakeholders and customers is a critical activity for the Fund. We have a set of well, established practices that exceed the minimum standards required by legislation and we include these in our Communication Policy Statement.

The key objectives of our Communication Policy Statement are:

- To provide clear, jargon free and timely communication to our customers and stakeholders;
- To recognise that different styles and methods of communication suit different customers and

stakeholders;

- To inform customers and stakeholders about the management and administration of the Fund;
- To consult major stakeholders on changes to regulations, policies and procedures that affect the Fund and its stakeholders;
- To promote the LGPS as an attractive benefit to scheme members and an important tool in recruitment to scheme Employers;
- To support scheme Employers, to enable them to fulfil their responsibility to communicate and share information with members in relation to the Scheme;
- To deliver the Communication Policy Statement in a cost-effective way and encourage the use of electronic / online / multimedia communication and information sharing;
- To evaluate the effectiveness of the communication objectives; and

To treat information security with the upmost importance.

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.

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.

5. 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 and their representatives
- Deferred Scheme members and their representatives
- Scheme pensioners and their dependents
- New employees of a scheme employer
- Employees who are not Scheme members
- Scheme employers
- Potential new employers
- Pension Actuaries
- Border to Coast Pension Partnership
- Custodians
- Advisers
- Government Departments

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

different stakeholders.

6. How Does the Fund Communicate?

As a Fund, we aim to provide our customers and stakeholders with a comprehensive range of communication methods and will strive to use the most effective communication medium, adapting our communication where possible, following constructive feedback.

- **Pension Portal**

The Fund has a **secure online portal**, where members can access their pension scheme records, update their details, and run benefit estimates. This is known as Member Self Service (MSS). Annual Benefit Statements can be accessed via the online portal from August 2022, we will, however, provide paper copies upon request by the member, who will have the option to opt out of receiving information via digital communications.

More members are using a smartphone or tablet to access their pension information and it is important that the Fund continues to adapt its communication platforms to increase member engagement.

MSS gives our contributing members, deferred members, and pensioners access to their LGPS records which means they can:

- produce their own pension quotes, helping them to plan for retirement;
- view their annual benefit statements;
- View their service history and employment details
- update their contact details;

- **Pension Fund 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.

The Fund produces regular **newsletters** to keep active 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. Paper copies can be provided upon request.

The Next Chapter 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, members will be able to update their own details via MSS online portal

Employers receive updates regarding changes to pension legislation, training, and employer events via email on a monthly basis

- **Face to Face Communication**

For those members who prefer 'face to face' communication, the Fund's office is centrally situated in Warwick and easily accessible. An Appointment will be required to ensure a member of the pensions team is available in the office. The council's policy on agile working means that the team are hybrid working, so may not always be working from the office.

In exceptional circumstances, members of the team are available for home visits or to other council or scheme employer offices in Warwick - 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.

Upon request the team will also arrange face to face meetings with employers in addition to our quarterly scheduled employers' meetings. This can be to assist with training, specific employer issues and individual cases.

- **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 and guides for members and Employers

The Employer's section of the website assists our Employers in meeting their responsibilities.

The website also provides topical information and training videos for both members and Employers to view on its website.

The website has been adapted to make sure it is accessible to view on all forms of electronic devices and has been developed in line with accessibility standards.

The website provides a useful link to the LGPS members website <https://www.lgpsmember.org/> which holds lots of useful information about the local government pension scheme

Our compliance statement is held on the website.

- **General Communication**
For **general communications**, the Fund has an **email account, postal address and telephone number**. These are listed on page 2.
- **Specific 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. Each member of staff also 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 Pension 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.

New Communication Method -Pension Dashboard

It is the intention of the Department of Works and Pensions to create a Pensions dashboard which will **bring together an individual's pensions information from across their pensions, including their State Pension**. This will help improve awareness and understanding among individuals, reconnect them with any lost pension pots and transform how they think and plan for their retirement.

The Local Government Pension Scheme has a date of 31st October 2025 as connection to the dashboard. Further information will be sent out to members to confirm when the dashboard is available.

7. 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**

We no longer actively send a certificate of membership. Upon starting their employment members are sent a letter welcoming them to the scheme and this includes details on how to register for MSS. They are able to view their service and employment history on MSS and request a membership certificate if they need one.

- **Annual Benefit Statement**

An Annual Benefit Statement is made available via MSS. 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 and are available on the fund website

- **Retired Members Pay slips**

Every month, members will receive an email alert from Warwickshire County Council payroll with a link to view their pay slip. If they opt out of e-pay slips they can request to receive a paper payslip if they require one for a specific reason on an ad hoc basis.

Annual Pension Increase

Retired members will receive a pension increase notification via their e-pay slip each year to inform them of the inflation increase on their pension.

Retired Members Living Abroad - The fund will, when appropriate, undertake to establish the continued existence of pensioner members living abroad by sending out a **life certificate** that must be signed and witnessed. This service is currently provided by Crown Agents bank who complete for project on the pension funds behalf.

- **P60 notification**

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

8. 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 Annual General Meeting**

The aim of the Annual Report is to highlight the important issues affecting the Fund over the previous twelve months, alongside details 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 hold quarterly meetings with employers. These are aimed at providing training and resolving queries employers have and to keep them up to date with any future developments in the pensions arena.

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. These campaigns should help to raise awareness of the benefit of a workplace pension.

- **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

Employer guides and documents Bite-size training

Employers can also book on training webinars hosted by the Local Government Association

- **Administration Strategy**
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**
An ongoing training programme is in place for members and officers of the above committees to ensure that decision making is on an informed basis.
- **Warwickshire Local Pension Board**
The Pension Board consists of an equal number of employee and employee representatives.

Knowledge building and training is provided via the fund's officers, advisors, and external training courses for the committees and board

9. Communication with Other Bodies

- **Fund Managers**
The fund will liaise with fund managers 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 (Bank New York Mellon), its custodian.
- **Advisers**
The fund is in regular contact with its investment advisers and its independent financial advisers.

The fund attend the National Communications Working Group and works closely with the Local Government Association and regional colleagues in developing communications that all funds can

use.

- **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 is available on request from the Fund.
- **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.

10. 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*

11. 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.

12. 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	MSS/ Paper on request	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	MSS/ Paper on request	Annually / regulation changes
Pension consultations	When required	Active / Deferred members	Face to face / Telephone	Updates
Serious health consultations	When required	Active / Deferred members	Face to face / home visit	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	Quarterly on line meeting	Employers	Online via teams	Quarterly
Annual report	Annually	All	Online	Annually
Correspondence	Available (within office hours)	All	Email / Paper	Updates
Pension Advice slip	Monthly	Retired members	Online / Paper on request	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
Age 95 Pensioners Proof of life certificate	On Birthday	Retired members	Paper/Email	Annually on Birthday
Pensioners living abroad - Proof of Life Certificate	Annually	Retired members	Paper / Online Portal	Annually
Abridged Reports and Accounts	Annually	All	Online	Annually
Valuation report	Every 3 years	Employing authorities	Online / Annual meeting	Every 3 years