

# **SUFFOLK PENSION FUND**

## **COMMUNICATIONS POLICY STATEMENT**

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## INTRODUCTION

This is the Communications Policy Statement of the Suffolk Pension Fund.

The Fund liaises with over 170 employers and over 55,000 scheme members in relation to the Local Government Pension Scheme (LGPS). The delivery of the administration of the scheme involves communication with a number of other interested parties. This statement provides an overview of how we communicate and how we intend to measure whether our communications are successful.

It is effective from June 2016.

Any enquiries in relation to this Communication Policy Statement should be sent to:

**Director of Resource Management**  
**Suffolk County Council**  
**Constantine House**  
**Constantine Road**  
**Ipswich**  
**IP1 2BH**

## REGULATORY FRAMEWORK

Every Local Government Pension Scheme administering authority must prepare, publish and maintain a new policy statement on communication strategy. The details of this requirement are contained in Regulation 61 of the Local Government Pension Scheme Regulations 2013. The provision requires the Pension Fund to:

*“...prepare, maintain and publish a written statement setting out their policy concerning communications with:*

- (a) members;*
- (b) representatives of Members;*
- (c) prospective Members;*
- (d) scheme employers.*

*In particular the statement must set out its policy on:*

- (a) the provision of information and publicity about the Scheme to members, representatives of members and scheme employers;*
- (b) the format, frequency and method of distributing such information or publicity; and*
- (c) the promotion of the Scheme to prospective members and their scheme employers.”*

As a provider of an occupational pension scheme, we are already obliged to satisfy the requirements of the Occupational Pension Schemes (Disclosure of information) Regulations and other legislation, for example the Public Sector Pensions Act 2013.

The Occupational Pension Schemes (Disclosure of Information) Regulations 2015, details the information the Suffolk Pension Fund must provide and the timescales for doing this.

While the Code itself is not a statement of the law, and no penalties can be levied for failure to comply with it, the Courts or a tribunal must take account of it when determining if any legal requirements have not been met. A summary of our expected timescales for meeting the various disclosure of information requirements are set out in the section below on Performance Measurement.

## RESPONSIBILITIES AND RESOURCES

Within the Pensions Team the responsibility for communication material is performed by the Senior Pension Specialist with the assistance of the senior pensions officers.

The team write and design all communications including any web based or electronic material. They are also responsible for arranging all forums, workshops and meetings covered within this statement.

The Pension Fund is committed to using technology to enhance services, improve accessibility and broaden inclusion. The Pensions Team will work to further develop the use of electronic communication and wherever possible, responses will be sent by electronic means.

# COMMUNICATION WITH KEY AUDIENCE GROUPS

## **Our audience**

The Pensions Team communicates with a number of stakeholders. For the purposes of this communication policy statement, communications with the following audience groups have been considered:

- active members;
- deferred members;
- pensioner members;
- prospective members;
- scheme employers;
- union representatives;
- Pension Fund Committee members;
- Pension Board members;
- media, and
- other stakeholders.

In addition there are a number of other stakeholders with whom we communicate on a regular basis, such as HM Revenues and Customs, the Department of Communities and Local Government, the Pensions Regulator, and other pension providers.

## ***General communication***

We will continue to use paper based communication where appropriate, for example, by sending letters to our scheme members however, we will complement this by the use of electronic means such as our website [www.suffolkpensionfund.org](http://www.suffolkpensionfund.org) or by email. We will accept communications electronically by e-mail and, where we do so, we will respond electronically as appropriate.

## ***Branding***

As the Pension Fund is administered by Suffolk County Council, all literature and communications will conform to the branding adopted by the Council. Additionally, some communications will also contain the standard branding for the relevant Scheme.

## ***Accessibility***

It is recognised that individuals may have specific needs in relation to the format of the information available or the language in which it is provided. Demand for alternative formats/languages is not high enough to warrant preparation of alternative format/language material automatically. However, alternative material will be provided on request.

## POLICY ON COMMUNICATION WITH ACTIVE, DEFERRED AND PENSIONER MEMBERS

Our objectives with regard to communication with members are:

- for the LGPS to be used as a tool in the attraction and retention of employees.
- to better educate and explain to members the benefits of the LGPS.
- to provide more opportunities for face to face communication.
- as a result of improved communication, for queries and complaints to be reduced.
- for our employers to be employers of choice.
- to increase scheme membership of the LGPS by employees.
- to reassure stakeholders.

Our objectives will be met by providing the following communications, which are over and above individual communications with members (for example, the notifications of scheme benefits or responses to individual queries). The communications are explained in more detail beneath the table:

Method	Media	Frequency	Method of Distribution	Audience Group (Active, Deferred, Pensioner or All)
Scheme Summary Document	Paper based and on website	At joining and major scheme changes	Post to home address/via employers or emailed if provided	Active
Scheme booklet	Electronic on website	On demand	Via website	Active
Newsletters	Paper based and on website	Annually and after any major scheme changes	Post to home address/ via employers	Separately for active, deferred and pensioners
Pension Fund Report and Accounts	Electronic on Website	Annually	On demand on website	All
Estimated Benefit Statements	Paper based/via website	Annually	Post to home address/via employers for active members.	Active and Deferred.
Factsheets	Paper based and on website	On request	On request	Active and deferred
Website	Electronic	Continually available	Advertised on all communications	All

Method	Media	Frequency	Method of Distribution	Audience Group (Active, Deferred, Pensioner or All)
Roadshows	Face to face	Annually	Advertised in newsletters and pensioners payslips	All
Face to face briefing sessions	Face to face	On request	On request	All

### ***Explanation of communications***

Scheme Summary Document – This provides a brief overview of the LGPS scheme and highlights the options that are open to new contributing members.

Scheme booklet - A booklet providing a relatively detailed overview of the LGPS, including who can join, how much it costs, the retirement and death benefits and how to increase the value of benefits.

Newsletters - An annual/biannual newsletter which provides general information in relation to the LGPS, as well as updates in relation to changes to the scheme and other related news, such as national changes to pensions, forthcoming roadshows, a summary of the accounts for the year, contact details, etc.

Pension Fund Annual Report and Accounts – Details of the value of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current employing authorities and scheme membership numbers.

Estimated Benefit Statements – For active members these include the current value of benefits as well as the projected benefits as at their earliest retirement date and at normal pension age. The associated death benefits are also shown as well as details of any individuals the member has nominated to receive the lump sum death grant. State benefits are also included. In relation to deferred members, the benefit statement includes the current value of the deferred benefits and the earliest payment date of the benefits as well as the associated death benefits.

Factsheets – These are leaflets that provide some detail in relation to specific topics, such as topping up pension rights, transfer values in and out of the scheme, death benefits and for pensioners, annual pensions increases.

Website – The website will provide scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and report and accounts), frequently asked questions and answers, links to related sites and contact information etc.

Roadshows – Every year a number of staff will tour the geographical area of the fund. The roadshows provide the opportunity to have a face to face conversation about your pension rights

Face to face briefing sessions – These are sessions that are available on request for small groups of members. For example, where an employer is going through a restructuring, it may be beneficial for the employees to understand the impact any pay reduction may have on their pension rights.

## **POLICY ON PROMOTION OF THE SCHEME TO PROSPECTIVE MEMBERS AND THEIR SCHEME EMPLOYERS**

Our objectives with regard to communication with prospective members are:

- to increase scheme membership of the LGPS.
- for the LGPS to be used as a tool in the attraction of employees.
- for our employers to be employers of choice.

The Pensions Team do not have direct access to prospective members, and so work in partnership with the scheme employers in the Fund to meet these objectives. This is achieved by providing the following communications:

<b>Method</b>	<b>Media</b>	<b>Frequency</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Overview of the LGPS leaflet	Paper based	On commencing employment	Via employers	New employees
Briefing sessions	As part of induction workshops	On commencing employment	Face to face	New employees

### ***Explanation of communications***

Overview of the LGPS leaflet - A short leaflet that summarises the costs of joining the LGPS and the benefits of doing so.

Briefing sessions – A talk providing an overview of the benefits of joining the LGPS.

## POLICY ON COMMUNICATION WITH SCHEME EMPLOYERS

### Our objectives with regard to communication with employers are:

- to improve relationships.
- to assist them in understanding costs/funding issues.
- to work together to maintain accurate data.
- to ensure smooth transfers of staff.
- to ensure they understand the benefits of being an LGPS employer.
- to assist them in making the most of the discretionary areas within the LGPS.

Our objectives will be met by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Employers' Guide	Paper based and on Pension Fund website	At joining and updated as necessary	Post or via email	Main contact for all employers
Newsletters	Electronic (e-mail) and Pension Fund website	Quarterly or more frequent if necessary	E-mail	All contacts for all employers
Annual employers meeting	Face to face	Annually	Invitations by e-mail	All contacts for all employers
Employers focus groups	Face to face	As requested.	Invitations by e-mail	Either main contacts or specific groups (e.g. HR or payroll) depending on topics
Pension Fund Report and Accounts	Electronic on Website	Annually	Via Website	Main contact for all employers
Meeting with adviser	Face to face	On request	Invitations by email	Senior management involved in funding and HR issues.

### ***Explanation of communications***

Employers' Guide - A detailed guide that provides guidance on the employer responsibilities, including the forms and other necessary communications the employer is responsible for with the Pension Team and scheme members.

Newsletters – A technical briefing newsletter that will include recent changes to the scheme, the way the Pension Team is run and other relevant information so as to keep employers fully up to date.

Annual employer meeting – A formal seminar style event with a number of speakers covering topical LGPS issues.

Employers' focus groups – Workgroup style sessions to debate current issues within the LGPS.

Pension Fund Report and Accounts – Details of the value of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current employing authorities and scheme membership numbers.

Adviser meeting – Gives employers the opportunity to discuss their involvement in the scheme with advisers.

### **POLICY ON COMMUNICATION WITH UNION REPRESENTATIVES**

The objectives with regard to communication with union representatives are:

- to foster close working relationships in communicating the benefits of the scheme to their members
- to ensure they are aware of the Pension Fund's policy in relation to any decisions that need to be taken concerning the scheme
- to engage in discussions over the future of the scheme
- to provide opportunities to educate union representatives on the provisions of the scheme

This will be achieved by providing the following communications:

<b>Method</b>	<b>Media</b>	<b>Frequency</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Face to face briefing sessions	Face to face	On request	On request	All
Pension Fund Committee meetings	Meeting	At least quarterly.	Via invitation	All

### ***Explanation of communications***

Briefing papers – a briefing that highlights key issues and developments relating to the LGPS

Face to face briefing sessions – these are sessions that are available on request for union representatives and activists, for example to improve their understanding of the basic principles of the scheme, or to explain possible changes to policies.

Pension Fund Committee meetings – a formal committee of the County Council, consisting of elected members, attended by senior managers, at which local decisions in relation to the scheme (policies, etc) are taken

### **POLICY ON COMMUNICATION WITH PENSION FUND COMMITTEE**

The objectives with regard to communication with the Pension Fund Committee are:

- to ensure they are aware of their responsibilities in relation to the scheme
- to seek their approval to the development or amendment of discretionary policies, where required
- to seek their approval to formal responses to government consultation in relation to the scheme

These objectives will be met by providing the following communications:

<b>Method</b>	<b>Media</b>	<b>Frequency</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Training sessions	Face to face	When new Pension Committee members are appointed and ongoing to maintain the appropriate knowledge and understanding required	Face to face	All members of the Pension Fund Committee
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All members of the Pension Fund Committee
Pension Fund Committee Meetings	Meeting	Quarterly	Pension Fund Committee members	All members of the Pension Fund Committee

### ***Explanation of communications***

Training Sessions – that provide a broad overview of the main provisions of the LGPS, and elected members' responsibilities within it.

Briefing papers – a briefing that highlights key issues and developments to the LGPS.

Pension Fund Committee meetings - a formal meeting of elected members, attended by senior managers, at which local decisions in relation to the scheme (policies, etc) are taken.

**POLICY ON COMMUNICATION WITH PENSION BOARD MEMBERS**

The objectives with regard to communication with Board members are:

- to ensure they are aware of their responsibilities in relation to the scheme
- to ensure they are aware of their responsibilities in relation to the Scheme Manager, the Pensions Regulator and the National Scheme Advisory Board;
- to ensure that the required level of knowledge and understanding is maintained.

These objectives will be met by providing the following communications:

Method	Media	Frequency	Method of Distribution	Audience Group
Training sessions	Face to face	When new Pension Board member appointed and ongoing to maintain the appropriate knowledge and understanding required	Face to face	All members of the Pension Board
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All members of the Pension Board
Pension Board Meetings	Meeting	Quarterly	Pension Board members	All members of the Pension Board

***Explanation of communications***

Training Sessions – that provide a broad overview of the main provisions of the LGPS, and member’s responsibilities within it.

Briefing papers – a briefing that highlights key issues and developments to the LGPS.

Pension Board meetings - a formal meeting of members, attended by senior managers, to assist the scheme manager in administering the scheme.

## **POLICY ON COMMUNICATION WITH THE MEDIA**

The objectives with regard to communication with the media are:

- to ensure the accurate reporting of Fund valuation results, the overall performance of the Fund and the Fund's policy decisions against discretionary elements of the scheme

These objectives will be met by providing the following communications:

<b>Method</b>	<b>Media</b>	<b>Frequency</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Press releases	Paper based or electronic	Every three years following the valuation of the Fund, and as and when required for other matters	Email	Local press

### ***Explanation of communications***

Press releases – provide statements setting out the Fund's opinion of matters they have raised (e.g. Fund valuation results)

## **POLICY ON COMMUNICATION WITH OTHER STAKEHOLDERS/INTERESTED PARTIES**

The objectives with regard to communication with other stakeholder/interested parties are:

- to meet the obligations under various legislative requirements
- to ensure compliant administration of the scheme
- to deal with the resolution of pension disputes
- to administer the Fund's Additional Voluntary Contribution scheme

These objectives will be met by providing the following communications:

<b>Method</b>	<b>Media</b>	<b>Frequency</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Pension Fund valuation reports	Electronic	Every three years	Via email	Department of Communities and Local Government(DCLG)/Her Majesty's Revenues and Customs (HMRC)/all scheme employers
Details of new employers entered into the Fund	Hard copy	As new employers are entered into the Fund	Post	DCLG/HMRC
Formal resolution of pension disputes	Hard copy or electronic	As and when a dispute requires resolution	Via email or post	Scheme member or their representatives, the Pensions Advisory Service/the Pensions Ombudsman
Completion of questionnaires	Electronic or hard copy	As and when required	Via email or post	DCLG/HMRC/the Pensions Regulator

### ***Explanation of communications***

Pension Fund Valuation Reports – a report issued every three years setting out the estimated assets and liabilities of the Fund as a whole, as well as setting out individual employer contribution rates for a three year period commencing one year from the valuation date

Details of new employers – a legal requirement to notify both organisations of the name and type of employer entered in to the Fund (i.e. following the admission of third party service providers into the scheme)

Resolution of pension disputes – a formal notification of pension dispute resolution, together with any additional correspondence relating to the dispute

Completion of questionnaires – various questionnaires that may be received, requesting specific information in relation to the structure of the Suffolk Pension Fund or the make-up of the Fund

## PERFORMANCE MEASUREMENT

To measure the success of the communications with active, deferred and pensioner members, the Pension Team will use the following methods:

### Timeliness

Performance will be measured against the following target delivery timescales:

Communication	Audience	Statutory delivery period	Target delivery period
Scheme Summary Document	New joiners to the LGPS	Within two months of joining	Within four weeks of joining the LGPS
Estimated Benefit Statements as at 31 March	Active members	31 August each year	31 August each year
Telephone calls	All	Not applicable	80% of phone calls to be answered within 30 seconds
Issue of retirement benefits	Active members retiring	Within one month for lump sum payment and within one year for any other pension payment	95% of retirement benefits to be issued within 10 working days on receipt if all necessary information or within 20 days if there is no detriment to the member
Issue of requested information	Active/Deferred members	N/A	Within ten working days
Changes to scheme rules	Active/deferred and pensioner members, as required	Within two months of the change coming into effect	Within one month of change coming into effect

### Results

The Pension Fund will publish an overview of its performance within the annual report and accounts and in the annual newsletter to active members. Full details will be reported to the Pension Fund Committee and will be available in the Pension Fund Committee papers.

## REVIEW PROCESS

The communication policy will be regularly reviewed to ensure it continues to meet the stakeholders needs and regulatory requirements. A current version of the policy statement will be available on the Suffolk Pension Fund website at [www.suffolkpensionfund.org](http://www.suffolkpensionfund.org).