



# Communications Policy Statement

**BEDFORDSHIRE PENSION FUND**

February 2016

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## Introduction

This is the Communications Policy Statement of Bedfordshire Pension Fund, administered by Bedford Borough Council (the Administering Authority).

The Fund liaises with over 140 employers and approximately 62,000 scheme members in relation to the Local Government Pension Scheme. The delivery of the benefits 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.

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## Regulatory Framework

This policy statement is required by the provisions of Regulation 61 of the Local Government Pension Scheme (LGPS) Regulations 2013. The provision requires us to:

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

*(a) members.*

*(b) representatives of members.*

*(c) prospective members and .*

*(d) Scheme employers.”*

*In addition it specifies that the statement must include information relating to:*

*“(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 employers.”*

## **Responsibilities and Resources**

Within the Pensions function the responsibility for communication material is performed by our Pension Administration Manager with the assistance of the Communications and Employer Liaison Officer.

Bedfordshire Pension Fund 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.

Printing is carried out by an external supplier, which is usually decided based on the most economic of three quotations from local suppliers. In exceptional circumstances (either due to lack of skills or inability to meet delivery timescales), we may use external consultants to assist with the preparation or design of communications. Any such circumstances are agreed in advance with the Fund Administrator.

## Communication with key audience groups

### Our audience

We communicate with a number of stakeholders:

- active members;
- deferred members;
- pensioner members;
- prospective members;
- employing authorities (scheme employers and admission bodies);
- union representatives;
- elected members of the Pension Committee and Pensions Board;
- Pensions staff (both internally and at other pension funds);
- tax payers;
- specialist media.

In addition there are a number of other stakeholders with whom we communicate on a regular basis, such as Her Majesty's Revenue and Customs, the Communities and Local Government Department, Scheme Advisory Board, solicitors, the Pension Regulator, the Pensions Advisory Service, and other pension providers. We also consider as part of this policy how we communicate with these interested parties.

## **How we communicate**

### ***General communication***

We will use both paper based communication and electronic methods to communicate. For security reasons, e-mails containing sensitive data are sent using Bedford Borough Council's ICT secure email solution. So as to minimise costs, we will tend to develop alternative means of communication only where necessary.

Our pension section staff are responsible for specific tasks and a specific proportion of our scheme members. Any phone calls or visitors are then passed to the relevant person within the section. Direct line phone numbers are advertised to allow easier access to the correct person.

### ***Accessibility***

We recognise that individuals may have specific needs in relation to the format of our information or the language in which it is provided. Demand for alternative formats/languages is not high enough to allow us to prepare alternative format/language material automatically. However, on all communication from the Pension Fund office we will include a statement offering the communication in large print, Braille, or in another language on request.

## Policy on Communication with Active, Deferred and Pensioner Members

Our objectives with regard to communication with members are:

- for better education on 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.
- 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:

<b><i>Method of Communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group (Active, Deferred, Pensioner or All)</i></b>
Scheme booklet	Paper based and on website	At joining and major scheme changes	Post to home address/via employers	All
Pension Fund Report and Accounts	Paper based and on website	Annually (September)	On request	All
Pension Fund Accounts – Summary	Paper based and on the website	Annually	On request	All
Estimated Benefit Statements	Paper based	Annually	Post to home address.	Active and Deferred

Factsheets	Paper based and on website	On request	On request	All
Website	Electronic	Continually available	Advertised on all communications	All
Roadshows	Face to face	Annually	Advertised in newsletters and via posters.	All
Face to face education sessions	Face to face	On request	On request	All
Joiner packs	Paper based	On joining	Post to home address	Active members

### Explanation of communications

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.

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. This is a somewhat detailed and lengthy document and, therefore, it will not be routinely distributed except on request. A summary document, as detailed below, will be distributed.

Pension Fund Report and Accounts Summary – provides a handy summary of the position of the Pension Fund during the financial year, income and expenditure as well as other related details.

Estimated Benefit Statements – For active members these include the current value of benefits as well as the projected benefits to State Pension Age. 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.

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.

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 education sessions – These are education 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.

Joiner packs – These provide confirmation of membership status and include forms for completion regarding previous pension benefits, personal information and an Expression of Wish form to nominate person(s) to receive a death grant.

### **Policy on provision of information about the scheme to Prospective Members and their Employing Authorities**

Our objectives with regard to communication with prospective members are:

- to inform about LGPS.
- for public relations purposes.

As we, in the Pension Fund office, do not have direct access to prospective members, we will work in partnership with the employing authorities in the Fund to meet these objectives. We will do this by providing the following communications:

<b><i>Method of Communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of Issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group</i></b>
Overview of the LGPS leaflet	Paper based	On issuing contract	Via employers	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.

## Policy on communication with Employing Authorities

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:

<b>Method of Communication</b>	<b>Media</b>	<b>Frequency of issue</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Employers' Guide (Under development)	Paper based and on employer website	At joining and updated as necessary	Post or via email	Main contact for all employers
Annual employers meeting	Face to face	Annually (usually October)	Invitations by email	All contacts for all employers
Employers focus groups	Face to face	Quarterly	Invitations by email	Either main contacts or specific groups (e.g. Human Resources (HR) or payroll) depending on topics
Pension Fund Accounts - Summary	Paper based and employer website	Annually	On request	Main contact for all employers
Meeting with Employer contact	Face to face	On request	Invite sent by post or 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 with the Pension Section and scheme members.

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

Employers' focus groups – Generally workgroup style sessions set up to debate current issues within the LGPS.

Pension Fund Accounts - Summary – 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.

Employer contact meeting – Gives employers the opportunity to discuss their involvement in the scheme.

### **Policy on communication with union representatives**

Our 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 education union representatives on the provisions of the scheme

Our objectives will be met by providing the following communications:

<b><i>Method of communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of Issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group</i></b>
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All
Pension Board representative	Meeting	At least twice a year	Email and hard copy	All
Face to face education sessions	Face to face	On request	On request	All

### **Explanation of communications**

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

Pension Board representative – an Employee side representative sitting on the Pension Board

Face to face education sessions – these are education 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.

### **Policy on communication with elected members/the Pension Fund Committee**

Our objectives with regard to communication with elected members/the Pension Fund Committee or Pension Board 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

Our objectives will be met by providing the following communications:

<b>Method of Communication</b>	<b>Media</b>	<b>Frequency of Issue</b>	<b>Method of Distribution</b>	<b>Audience Group</b>
Training sessions	Face to face	When new members join the Pension Fund Committee or Board and as and when required	Face to face or via the Employers Organisation for local government	All members of the Pension Fund Committee or Board
Briefing papers	Paper based and electronic	As and when required	Email or hard copy	All members of the Pension Fund Committee or Board
Pension Fund Committee Meetings	Meeting	Monthly/quarterly/half yearly	Members elected onto Pension Fund Committee	All members of the Pension Fund Committee
Pension Fund Board Meetings	Meeting	At least twice per year	Members elected onto Pension	All members of the

			Fund Board	Pension Fund Board
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***Explanation of communications***

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

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

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.

Pension Fund Board meetings – a formal meeting of elected members, attended by senior managers, at which decisions of the Pension Fund Committee are reviewed and examined

**Policy on communication with pension section staff**

Our objectives with regard to communication with pension section staff are:

- ensure they are aware of changes and proposed changes to the scheme
- to provide on the job training to new staff
- to develop improvements to services, and changes to processes as required
- to agree and monitor service standards

Our objectives will be met by providing the following communications:

<b><i>Method of Communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of Issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group</i></b>
Face to face training sessions	Face to face	As required	By arrangement	All
Staff meetings	Face to face	As required, but no less frequently than monthly	By arrangement	All
Attendance at seminars	Externally provided	As and when advertised	By email, paper based	All

***Explanation of communications***

Face to face training sessions – which enable new staff to understand the basics of the scheme, or provide more in depth training to existing staff, either as part of their career development or to explain changes to the provisions of the scheme.

Staff meetings – to discuss any matters concerning the local administration of the scheme, including for example improvements to services or timescales.

Attendance at seminars – to provide more tailored training on specific issues. Any key issues learnt are shared with the rest of the staff.

### **Policy on communication with tax payers**

Our objectives with regard to communication with tax payers are:

- to provide access to key information in relation to the management of the scheme
- to outline the management of the scheme

Our objectives will be met by providing the following communications:

<b><i>Method of Communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of Issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group</i></b>
Pension Fund Accounts - Summary	Paper based and on Pension Fund website	Annually	Post	All, on request
Pension Fund Committee Papers	Paper based and on Pension Fund website	As and when available	Website	All, on request
Investment Strategy	Pension Fund website	As and when available	Website	All, on request
Governance Policy	Pension Fund website	As and when available	Website	All, on request
Media	Newspapers, radio etc.	As and when	News releases	All, on request

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

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.

Pension Fund Committee Papers - a formal document setting out relevant issues in respect of the LGPS, in many cases seeking specific decisions or directions from elected members

Investment Strategy – a formal document setting out relevant issues in respect of the Pension Fund investments

Governance Policy – a formal document setting out how the Pension Fund is administered by the Borough Council.

Media – use of the local and national press

***Policy on communication with the specialist press***

Our objectives with regard to communication with the media are:

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

Our objectives will be met by providing the following communications:

<b><i>Method of Communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of Issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group</i></b>
News releases	Paper based or electronic	Every three years following the valuation of the Fund, annually on the publication of the Fund accounts and as and when required for other matters	Post or email	Specialist
Specific queries	Paper based, electronic or telephone	As and when	As requested	Specialist

***Explanation of communications***

News releases – provide statements setting out the Fund’s opinion of the matters concerned (i.e. Fund valuation results). These tend to be reactive to specific queries

Specific queries – respond to specific questions about the Fund e.g. current size and make up.

All enquiries from the media will be handled through the Bedford Borough Council communications team.

All news releases and statements will also be issued by the Bedford Borough Council communications team.

***Policy on communication with other stakeholders/interested parties***

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

- to meet our obligations under various legislative requirements
- to ensure the proper administration of the scheme
- to deal with the resolution of pension disputes
- Our objectives will be met by providing the following communications

<b><i>: Method of Communication</i></b>	<b><i>Media</i></b>	<b><i>Frequency of Issue</i></b>	<b><i>Method of Distribution</i></b>	<b><i>Audience Group</i></b>
Pension Fund valuation reports  • R&A certificates • Revised R&A certificates • Cessation valuations	Electronic	Every three years	Via email and post	Department of Communities and Local Government (DCLG)/Her Majesty's Revenue 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
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 into the Fund (i.e. following the admission of third party service providers into the scheme)

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

## Performance Measurement

So as to measure the success of our communications with active, deferred and pensioner members, we will use the following methods:

We will measure against the following target delivery timescales:

<b><i>Communication</i></b>	<b><i>Audience</i></b>	<b><i>Statutory delivery period</i></b>
Scheme booklet	New joiners to the LGPS	Within two months of joining
Estimated Benefit Statements as at 31 March	Active members	By 31 August
Telephone calls	All	Not applicable
Issue of retirement benefits	Active and deferred members retiring	Within two months of retirement
Issue of deferred benefits	Leavers	Within two months of withdrawal
Transfers in	Joiners/active members	Within two months of request

## Review Process

We will review our communication policy to ensure it meets audience needs and regulatory requirements at least every three years. A current version of the policy statement will always be available on our website at [www.bedspensionfund.org](http://www.bedspensionfund.org) and paper copies will be available on request.