



# Communications Policy Statement

March 2023

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## Introduction

This is the Communications Policy Statement of Bedfordshire Pension Fund, administered by Bedford Borough Council (the Administering Authority). The policy statement has been prepared in line with regulation 61 of the Local Government Pension Scheme (LGPS) Regulations 2013.

Bedfordshire Pension Fund has over 200 scheme employers and over 750,000 scheme members, as at 31 March 2022.

Our main aim is to pay Local Government Pension Scheme (LGPS) members their pension benefits when the benefits are due. In support of this aim, we must communicate with a range of important audience groups in order to ensure:

- a) scheme members know about the benefits the LGPS offers, and what choices and decisions they need to make when planning for their retirement
- b) pension records are accurate and up to date
- c) scheme employers are aware of their responsibilities in assisting their employees and providing information to the pension fund.

This communications policy statement sets out how we communicate with scheme members, prospective members, scheme employers, representatives of members and other interested parties.

## Contact us

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## Our audience

Bedfordshire Pension Fund communicates regularly with a number of groups:

- Scheme members, including
  - current contributors to the scheme (“active members”)
  - members who have previously paid into the scheme but have not yet reached pension age (“deferred members”)
  - members who are being paid a pension (“pensioner members” or “dependants”)
- Prospective scheme members and members who have opted out
- Scheme employers and prospective employers
- Elected members of the Pension Fund Committee and Pensions Board
- Union representatives
- Pension fund staff (both internally and at other pension funds)

Other groups also have an interest in the LGPS. These include: tax payers; the media; HM Revenue and Customs; the Department of Levelling Up, Housing and Communities; the Scheme Advisory Board; the Pensions Regulator; the Money and Pensions Service; solicitors; other pension providers. We consider as part of this policy how we communicate with all these interested parties.

## Communication principles and use of resources

When developing our communications, we follow key principles to make sure that our communications are relevant and effective. Our key principles are:

- 1) Communications are clear and easy to understand
- 2) Communications are appropriate for the target audience
- 3) Communications are easily accessible and are in a suitable format
- 4) Communications will be reviewed regularly to make sure they continue to be effective

The Pensions Administration Manager is responsible for communication material, with the assistance of the Communications and Employer Liaison Officer. They are also responsible for arranging all forums, workshops and meetings covered within this statement.

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 but it is available on request.

When deciding on methods of communication, we consider whether the communication is cost-effective and the best use of resources.

Bedfordshire Pension Fund is part of a Joint Communications group, made up of representatives from LGPS funds. The aim of the group is to minimise duplication of work across funds and to reduce costs and pressure on resources. We develop some of our communications in partnership with this group.

Representatives from the Joint Communications Group also attend the Communications Working Group formed by the Local Government Association. In the interest of providing consistent communications to LGPS members across England and Wales, we use template letters and leaflets produced by the Local Government Association as the basis for some of our communications.

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

## How we communicate

Later sections of this document contain more detailed information about our communications with specific groups, but an overview of our regular methods of communication is as follows:

### Printed documents

We send letters to members on a daily basis, using Bedfordshire Pension Fund headed paper. We issue paper copies of annual benefit statements and newsletters to scheme members and annual pensions increase letters to our pensioner members.

### Email

A large proportion of our daily communication with members, employers and other parties is sent via email. E-mails containing sensitive data are sent using Bedford Borough Council's ICT secure email solution.

### Telephone

We provide direct telephone numbers as well as having a call-routing system, which has a short menu of options to help direct enquiries to the correct member of the pensions team. Additional phone system software allows the pension fund to report on telephone data e.g. number of calls received; length of calls; peak times for calls which enables us to make sure that cover for phone lines is kept at an appropriate level.

### Website

The pension fund has a website: [www.bedspensionfund.org](http://www.bedspensionfund.org) The site has information for scheme members and employers. Copies of the Fund's governance documents are also available on the website.

### My Pension Online

We have introduced a 'member self-service' website, where members of the scheme

can log on and view details of their pension record, carry out their own retirement estimates and update their details.

## Appointments

We offer telephone appointments and virtual meetings via Microsoft Teams. Individual members can meet with a member of the pension fund team at the pension fund offices by appointment.

## Presentations

We deliver presentations on the LGPS to scheme members, usually arranged with scheme employers.

## Training

We provide training for pension fund staff and can provide tailored training for scheme employers on request.

We promote training offered by the Local Government Association for scheme employers, including the free bite-size training now available on the [lgpsregs.org](https://www.lgpsregs.org) website.



## Communication with scheme members

When communicating with members, our objectives are:

- To provide clear, easy to understand and accessible information about the scheme
- To improve the members' knowledge of the scheme
- To make it easy for members to contact the fund
- To make sure members' queries are answered quickly and effectively
- To reduce complaints through effective communication
- To ensure members have confidence in the service we provide.

We will meet our objectives by providing the communications described below. These are in addition to individual communications with members (for example, notifications of benefits or responses to individual queries).

Please also see Appendix A for a summary table of the fund's communications.

### Communications sent to new joiners

All new members of the scheme receive a set of documents sent directly to their home address. The documents confirm membership of the scheme and direct members to where they can find more information, including how they can sign up for their My Pension Online account (see below).

### My Pension Online

This website allows each individual member of the scheme access to their pension record. They can view details of their scheme membership and pension benefits, as well as carry out their own benefit calculations and update their details. The site provides access to scheme guides and factsheets that the members can view online or download and print.

## Guides to the scheme

A guide to the LGPS is available on the fund's website at [www.bedspensionfund.org](http://www.bedspensionfund.org). The website also has a number of factsheets on specific topics, for example: reductions in pay; annual and lifetime allowance; planning for retirement.

## Annual Benefit Statements

We send paper benefit statements to active and deferred members of the scheme. The benefit statements show the current value of benefits and for active members also include projected retirement benefits. A newsletter is sent with the statements, updating members on the latest news about the LGPS.

## Payslips, P60s and pensions increase

Pensioner members receive a payslip each April and in any month when the value of their pension payment changes by £1 or more. P60s are also issued in April, as is a letter confirming the annual rate of Pensions Increase. Pensioner members can also view details of their monthly pension payments through My Pension Online.

## Presentations

We provide presentations to contributing or prospective members of the pension scheme. These can offer an overview of the scheme and its benefits, or can be tailored to cover specific areas in more detail.

## Communication with prospective members

We do not have details of prospective members of the scheme therefore communication with this group takes place via scheme employers.

The brief guide to the LGPS is shared with Scheme employers and they are asked to distribute it to employees, as appropriate. Employees can then make an informed decision about whether or not they want to pay into the LGPS.

We also make sure that scheme employers are aware of guide and template letters provided by the Local Government Association, which may help when they are dealing with particular pension-related projects such as re-enrolment, which is required under automatic enrolment legislation.

## Communication with scheme employers

When communicating with scheme employers, our objectives are:

- to assist and support employers in their knowledge of the LGPS, ensuring that they know about the benefits of the scheme and their responsibilities as an LGPS employer
- to build good working relationships
- to work together to keep pension records accurate and up-to-date
- to assist them in understanding costs/funding issues
- to ensure efficient transfers of staff
- to assist them in making the most of the discretionary areas within the LGPS.

We will meet our objectives by providing the communications described below. These are in addition to individual communications with employers (for example, responses to specific queries). Please also see Appendix A for a summary table.

### Employers' area of website

The employer area of the Bedfordshire Pension Fund website can be found at <https://www.bedspensionfund.org/Employers/Employers.aspx> This area contains information for employers, including: guidance notes on data submission; forms for employers; specific guides to periods of absence, admission bodies and the Internal Disputes Resolution Procedure (IDRP).

### Employer contact group

We send employers email updates about the scheme, including information on regulation changes, scheme consultations and changes to pension fund processes. The contact details are updated regularly to make sure the communication is reaching the right people.

## Annual employers meeting

We invite all our employers to attend the annual general meeting, which is a formal, seminar-style event with a number of speakers covering topical LGPS issues.

## Employer training

We can provide employers with training on specific areas of the LGPS and also share details of training offered by the Local Government Association.

## Pension Fund Accounts – Summary

The summary provides details of the value of the Pension Fund during the financial year and its income and expenditure as well as other related details, for example, the current employers and scheme membership numbers.

## Employer contact meetings

Pension fund staff can meet with employers either virtually or in person to give them an opportunity to discuss their involvement in the scheme.

## Communication with the Pension Fund Committee and Pension Board

The Pension Fund Committee is made up of elected members of Bedford Borough Council, Central Bedfordshire Council and Luton Borough Council and supervises the overall arrangements for management of the fund's assets.

The Pension Board is made up of scheme employer and scheme member representatives and assists the administering authority in its scheme management and responsibility for effective and efficient administration of the scheme.

When communicating with elected members / members of the Pension Fund Committee or Pension Board, our objectives are:

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

We will meet our objectives by providing the communications described below. Please also see Appendix A for a summary table of the fund's communications.

### Training

This is provided when new members join the Pension Fund Committee or Pension Board and gives a broad overview of the main provisions of the LGPS, and committee/board members' responsibilities within it. Additional training is provided as and when required, to maintain knowledge levels as regulations change.

### Briefing papers

Briefing papers highlight key issues and developments to the LGPS and the fund. Papers on LGPS topics are distributed to the group as and when required.

## Pension Fund Committee meetings

The Committee holds formal meetings of elected members, attended by senior managers, at which local decisions in relation to the scheme (policies, etc) are taken.

## Pension Board meetings

The Board holds formal meetings of appointed Employer and Member representatives, attended by senior managers, at which decisions of the Pension Fund Committee are reviewed.

## Communication with union representatives

When communicating with union representatives, our objectives are:

- to build effective working relationships to communicate the benefits of the LGPS 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 about the scheme

We will meet our objectives by providing the communications described below. Please also see Appendix A for a summary table of the fund's communications.

### Briefing papers

Briefing papers highlight key issues and developments relating to the LGPS and the Fund. The papers are distributed to union representatives as and when required.

### Pension Board

A union representative sits on the Pensions Board in order to represent members of the scheme, attending meetings on a regular basis.

### Face to face meetings on specific LGPS topics:

These are education sessions that are available on request for union representatives. For example, the representative may want to improve their understanding of the LGPS, or proposed changes to policies.



## Communication with pension fund staff

When communicating with pension fund staff, our objectives are:

- to make sure staff members are aware of changes and proposed changes to the LGPS
- to provide on the job training to new staff
- to improve customer service
- to adapt and update processes as required
- to agree and monitor service standards

We will meet our objectives by providing the communications described below. Please also see Appendix A for a summary table of our communications.

### In-house training sessions

This training provides new staff with an overview of the basics of the scheme and gives a foundation on which they can build their knowledge. Existing staff receive more in-depth training, either as part of their career development or to keep up-to-date with changes to the scheme.

The fund has also invested in a training module called 'TEC', which is provided by Heywood. It has training modules which staff members can access to receive comprehensive training on the pensions administration database and an introduction to the LGPS.

### Staff meetings

These meetings are held so that staff can discuss any matters concerning the local administration of the scheme, including improvements to services or timescales.

### Monthly team bulletin

The Pensions Administration Manager emails a monthly bulletin, giving staff a regular

update on current issues.

### External training

This training provides targeted training on specific issues. Any key issues are shared with the rest of the staff.

### Regional pension officers group

The Pensions Administration Manager attends quarterly meetings with staff from southeast region pension funds. The group provides an opportunity for staff from different funds to meet and discuss LGPS issues.

### Joint Communications Group

The Pensions Communications and Employer Liaison Office attends meetings of the Joint Communications Group, which is made up of representatives from LGPS funds in England and Wales. The group's objective is to share ideas and resources when developing communications, to promote consistency and efficiency across funds.

## Communication with other interested parties

Other groups that may have an interest in the LGPS include, but are not limited to: tax payers, the media, HM Revenue and Customs, the Department of Levelling Up, Housing and Communities, Actuaries, the Scheme Advisory Board, the Pension Regulator, the Money and Pensions Service, solicitors and other pension providers.

Our objectives when communicating with these parties are as follows:

- to provide access to information about the management of the scheme and the fund's policies
- to ensure accurate reporting of the fund's performance including valuation results and the overall performance of the fund
- to meet our obligations under various legislative requirements
- to ensure the proper administration of the scheme
- to deal with the resolution of pension disputes

We will meet our objectives by providing the communications described below. Please also see Appendix A for a summary table of our communications.

### Pension Fund Report and Accounts

This document shows the value of the pension fund during the financial year and its income and expenditure as well as other related details, for example, the current employers and scheme membership numbers.

### Pension Fund Committee papers

These papers are formal documents setting out relevant issues in respect of the LGPS, in many cases seeking specific decisions or directions from elected members.

### Valuation report

This is a report issued every three years, showing the estimated assets and liabilities of the

fund as a whole, as well as setting individual employer contribution rates for a three year period commencing one year from the valuation date.

### Details of new employers

There is a legal requirement to notify the relevant Government departments of the name and type of employer entered into the fund.

### Completion of questionnaires

Various questionnaires may be received which request specific information about the fund.

### Investment Strategy Statement

This is a document setting out the pension fund's policies on investments of fund money that is not needed immediately to make payments from the fund.

### Governance Policy

This document sets out how the Pension Fund is administered by Bedford Borough Council.

### Media, including the local and national press

All enquiries from the media, as well as any news releases and statements, will be handled through the Bedford Borough Council communications team. News releases provide statements setting out the Fund's opinion of the matters concerned (i.e. Fund valuation results). These tend to be in response to specific queries.

## Measuring performance

To measure the success of our communications with active, deferred and pensioner members, we will regularly assess if we are meeting the following targets:

**Table 1: Pension fund communications and timeframes**

Communication	Audience	Statutory delivery period
Scheme information for new joiners	New joiners to the LGPS	Within two months of joining
Annual benefit statements as at 31 March	Active members	By 31 August
Telephone calls	All	Not applicable
Payment of retirement benefits	Active and deferred members retiring	Within two months of retirement
Issue of statement of deferred benefits	Leavers	Within two months of leaving the scheme
Transfers in	Joiners/active members	Within two months of request

## Appendix A

### Appendix A: Summary of Bedfordshire Pension Fund communications

Communication	Format	When issued	Audience
Statutory notification of joining the scheme	Paper	On joining the scheme; sent to home address	Active members
Scheme guide	Online; paper copies on request	Always available online; promoted with statutory notification of joining; issued by employer	Active, deferred and pensioner members
Benefit statements	Paper; online	Annually, to home address	Active and deferred members
Members' newsletter	Paper; online	Annually, to home addresses	Active and deferred members
A guide for new pensioners	Paper; online	At retirement, to home address	Pensioner members
Pensions increase letter	Paper; online	Annually, to home address	Pensioner members
Planning for retirement leaflet	Paper; online	When member requests an estimate of benefits, sent to home address	Active members
Fund website	Online	Always available	All scheme members; scheme employers; other interested parties
My Pension Online website	Online	Always available	All scheme members
Additional contribution leaflets	Online; paper copy on request	On request	Active members

Communication	Format	When issued	Audience
Factsheets	Online; paper copies on request	On request	All scheme members
Guide to the Internal Disputes Resolution procedure	Online documents	Always available online; emailed on request	Scheme members; employers
One to one meetings	Face to face	On request	Scheme members; employers
Employer annual general meetings	Face to face	Annually	Scheme employers
Forms and guides for employers	Online	Always available online; emailed on request	Scheme employers
Employer training	Face to face	On request	Scheme employers
Update emails	By email	As required	Scheme employers
Employer one to one meetings	Face to face	On request	Scheme employers
Briefing papers	Paper and email	As required	Trade union representatives; members of the Pension Fund Committee / Pension Board
Pension Board representatives	Meetings	Quarterly	Trade union; scheme employer; scheme members
Training on fund governance	Face to face	When new members join pension committee or board; as required	Members of the Pension Fund Committee / Pension Board
Pension Fund Committee meetings	Meeting	Quarterly	Members of the Pension Fund Committee

Communication	Format	When issued	Audience
Pension Board meetings	Meeting	Quarterly	Members of the Pension Board
In-house training	Face to face; online	As required	Pension fund staff
External training	Provided externally	As required	Pension fund staff
Joint Communications Group meetings	External meeting	3 – 4 times annually	Pension fund staff / other pension fund staff
Regional Pensions Officer meeting	External meeting	Quarterly	Pension fund staff / other pension fund staff
Pension fund report and accounts	Online document; paper copy on request	Annually	Scheme members; employers; other interested parties
Summary pension fund report and accounts	Online document; paper copy on request	Annually	Scheme members; employers; other interested parties
Investment Strategy	Online document	Always available online	All
Governance Policy	Online document	Always available online	All
Pension Fund valuation report	Online document	Every three years; emailed on request	All
New employer details	Paper	When new employers join the fund	DLUHC / HMRC
Completion of questionnaires / scheme returns	Online or paper	As required	DLUHC / HMRC / Pensions Regulator