

Pension Fund

Communications Policy Statement

1 February 2023

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Introduction



This is the Communications Policy Statement of the London Borough of Redbridge Pension Fund, (the Administering Authority).

The Fund liaises with 29 employers and over 20,000 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.

It is effective from 1 February 2023

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

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

“. . . prepare, maintain and publish a written statement setting out our 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 set out our 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 employers.



Our audience

We communicate with a variety of stakeholders. For the purposes of this communication policy statement, we are considering our communications with the following key groups:

- active members
- deferred members
- pensioner members
- prospective members
- employing authorities (scheme employers and admission bodies)

In addition there are a wide range of other stakeholders with whom we communicate on a regular basis, such as HM Revenue and Customs, the Department for Levelling Up Housing and Communities (DLUHC), the Pensions Regulator, Solicitors, the Pensions Advisory Service, Council officers, Member's Dependents, Actuaries, Unions and other pension providers. This policy also covers how we communicate with this wider stakeholder group.

How we communicate

General communication

We will strive to 'e'-enable much of our correspondence with our members but also use more traditional methods where members do not have access to technology. We will encourage electronic communications, for example, by e-mail and will aim to respond by email. We will continue to obtain personal email addresses for this purpose.

We will ensure our website is keep up-to-date and signpost this to all our members whenever we communicate with them. www.redbridge.gov.uk/pensions.

Our pension team is responsible for dealing with queries from our customers. Any phone calls or visitors are then assigned to the relevant person within the section. The team can be contacted by emailing to: pensionsLGPSadmin@redbridge.gov.uk.

Accessibility

All our staff have received training on customer service, and we ensure that members receive a professional and polite service when dealing with us.

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.

Active, Deferred and Pensioner Members

Our objectives with regard to communication with members are:

- The Local Government Scheme (LGPS) is to be used as an incentive in the attraction and retention of all employees.
- All members are better informed about the benefits of the LGPS.
- Complaints are reduced, and to engage with, and inform all stakeholders.

Our objectives will be met by providing the following general communications; ;:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group (Active, Deferred,
Scheme booklet	Website	At major scheme changes	-	Active
Newsletters	Website	Annually and after any scheme changes	-	Active
Pension Fund Report and Accounts	Website	Annually	On Website	All
Annual Benefit Statements	Paper based	By 31 August, each year	Post to home address/via employers for active members. To home address for deferred members.	Active and Deferred.
Factsheets	On Website	Continually available	-	Active and deferred
Website	Electronic	Continually available	Continually available	All
Overview of the scheme	Teams presentation or face to face	As and When required by managers / employers		Active members

Explanation of communications

On-line Scheme Booklet - A booklet providing an 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 – Provides a review of the administration of the Pension Scheme and details of the investments of the Pension Fund at the end of the financial year. This report also includes the Pension Fund's Statement of Accounts, Investment Strategy Statement, Funding Strategy Statement, Governance Compliance Statement and Communication Policy Statement. This is a detailed and lengthy document and is available to download from the Council's website.

Annual Benefit Statements – For active members these include the current value of benefits including the associated death benefits as well as details of any individuals the member has detailed to receive the lump sum death grant. In relation to deferred members, the benefit statement includes the current value of the deferred benefits as well as the associated death benefits.

Factsheets - These are topic specific leaflets

Website - provision of scheme specific information, forms that can be printed or downloaded, access to documents, links to related sites and contact information, in compliance with Accessibility legislation introduced in 2020.

Promotion of the scheme to prospective members and their Employing Authorities

Our communications objectives with prospective members are:

- raising awareness of the LGPS
- LGPS to be used as a tool in the attraction of employees

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:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group (Active, Deferred, Pensioner or All)
Scheme booklet	On Website	On commencing	On-Line	New employees
Factsheet information	On website and emailed out where non-compliant with Accessibility legislation		On-line	All members

Explanation of communications

On-line Scheme booklet - A booklet providing an 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.

Communicating with Employing Authorities

Our communications objectives with employers are to:

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

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
Pension Fund Report and Accounts	Website	Annually	Electronically	Main contact for all employers
Employer Communication	Website / email	As an when required, but at least annually	Electronically	Main contact for all employers
Induction Meeting for New Employers	Face to Face	Within 2 Months of Signing the Admissions Agreement	Invitation sent by Email	Responsible Officers for providing Pensions Information
Service Level Agreement	Electronic Document	Monitored Quarterly for any Breaches	By Email	Responsible Officers for Providing Pensions Information

Explanation of communications

Employer Communication - to consult on the Funding Strategy Statement and Pension Administration Strategy

Pension Fund Report and Accounts - Provides a review of the administration of the Pension Scheme and details of the investments of the Pension Fund at the end of the financial year. This report also includes the Pension Fund's Statement of Accounts, Investment Strategy Statement, Funding Strategy Statement, Governance Compliance Statement and Communications Policy Statement. This is a detailed and lengthy document and is available to download from the Council's website.

Induction Meeting - To take the new Employer through the scheme and ensure they are clear about roles and responsibilities.

Communication with senior managers

Our communications objectives with senior managers are to:

- ensure they are fully aware of developments within the LGPS
- ensure that they understand costs/funding issues
- promote the benefits of the scheme as a recruitment/retention tool

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
Briefing papers that highlight key issues or developments relating to the LGPS and the Fund.	electronic	As and when required	Email, hard copy, or presentation	All

Communication with union representatives

Our communication objectives with union representatives are to:

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

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
JCC Meetings	Face to face	As Required	-	All

Communication with elected members/ the Pensions Fund Committee/ the Local Pensions Board

Our communications objectives with elected members/the Pensions Board are to :

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

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
Briefing papers	electronic	As and when required	Email	Any members as appropriate
Scheme and investment updates/training sessions	Paper based and electronic	As an when required	Email, hardcopy report or presentation	All members of the Pensions Fund Committee
Pension Fund Committee meetings	Meeting	Quarterly	-	All members of the Pensions Fund Committee
Pension Board meetings	Meeting	Quarterly	-	All members of the Pension Board
Annual Review of Pension Fund Committee	Electronically	Annually	Electronically	All members of the Pension Fund Committee Cabinet, Local Pension Board

Explanation of communications

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

Scheme and investment updates/training sessions – providing a broad overview of the main provisions of the LGPS, and elected members responsibilities within it.

Pension Fund Committee meetings – a formal meeting of elected members, attended by senior managers, at which Members review the activities of the Fund including the performance of the Fund and its various Fund Managers. Members meet with the Fund Managers periodically to discuss the Fund Managers' investment decisions and strategy.

Pension Board Meetings

The Public Service Pensions Act 2013 and the Public Service Pensions Act (Northern Ireland) 2014 require Pension Boards to be established for the public service pension schemes.

These are initially the schemes for civil servants, armed forces, health service workers, teachers, judiciary, police, firefighters and local government workers. In due course it may also include some public body schemes.

The role of each Board is to help ensure each scheme complies with governance and administration requirements. They may have additional duties, if scheme or other Regulations so specify.

Pension Boards need to have an equal number of employer representatives and member representatives. They may also have other types of members, such as independent experts. All pension board members have a duty to act in accordance with scheme regulations and other governing documents.

Scheme regulations (or scheme-specific guidance) may provide further detail on the scope

Pension Fund Report and Accounts – Provides a review of the administration of the Pension Scheme and details of the investments of the Pension Fund at the end of the financial year. This report also

includes the Pension Fund’s Statement of Accounts, Investment Strategy Statement, Funding Strategy Statement, Governance Compliance Statement and Communications Policy Statement. This is a detailed and lengthy document and is available to download from the Council’s website.

Communication with the Pensions Administration Team

Our communications objectives with the Pension Administration Team are to:

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

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
Provision of direct training sessions	Face to face or on-line	As and when required	By arrangement	All
Team meetings	Face to face	Minimum of 1 every 6 weeks	By arrangement	All
Attendance at seminars to enhance knowledge on more specific issues	Externally provided	As and when advertised and appropriate	By email, paper based	All

Policy on communication with taxpayers

Our communications objectives with the Redbridge Community are to:

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

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
Pension Fund Report and Accounts	Redbridge website	Annually	Electronically	All
Public Committee Papers	Redbridge website	As and when available	Electronically	All

Explanation of communications

Pension Fund Report and Accounts – Provides a review of the administration of the Pension Scheme and details of the investments of the Pension Fund at the end of the financial year. This report also includes the Pension Fund’s Statement of Accounts, Investment Strategy Statement, Funding Strategy Statement, Governance Compliance Statement and Communications Policy Statement. This is a detailed and lengthy document and is available to download from the Council’s website.

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.

Communication with other stakeholders/interested parties

Our communications objectives with other stakeholders/interested parties are to:

- meet our obligations under various legislative requirements
- ensure the proper administration of the scheme
- deal with the resolution of pension disputes
- administer the AVC scheme

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of issue	Method of Distribution	Audience Group
Pension Fund valuation reports <ul style="list-style-type: none"> • R&A certificates • Revised R&A certificates • Cessation valuations 	Electronic	Every three years	Via email	DLUHC National Scheme Advisory Board 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	DLUHC
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 and or surveys	Electronic or hard copy	As and when required	Via email or post	DLUHC / HMRC / the Pensions Regulator / Office of National Statistics

Explanation of communications

Pension Fund Valuation Reports – a report issued every three years by the Fund's actuary 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 DLUHC of the name and type of employer entered into the Fund (e.g. 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 LGPS or the makeup of the Fund.

Levels of Performance and Measurement



To measure the success of our communications with active, deferred and pensioner members, we will monitor the following areas of performance.

Audience	Communication	Statutory delivery period	Target delivery period
New Member	Sending out confirmation that they have been admitted to the pension scheme	-	Within 20 working days of the end of the month the employee joined or the date of notification by the Employer, whichever is the later.
Active and Deferred members.	Annual Benefit Statements	By 31 August each year	Annually in accordance with legislation.
Active and deferred members retiring	Issue of retirement benefits	Within two months of retirement	Within 30 days of the member having retired from the scheme or notification by the Employer and receipt of the appropriate forms from the Member, whichever is the later.
Active and Deferred Members	Sending out a statutory notification following a change to pensionable status	-	Within 20 Working Days of the end of the month in which the change takes effect or notification by the Employer, whichever is the later.

Reporting Performance Information

Details of our performance will be reported to our Human Resources Service Management Team and the Local Pensions Board regularly throughout the year.

Review Process



This Communication Policy will be reviewed to ensure it meets audience needs and regulatory requirements every two years. A current version of the Policy will always be available on our website [at www.redbridge.gov.uk/pensions](http://www.redbridge.gov.uk/pensions)