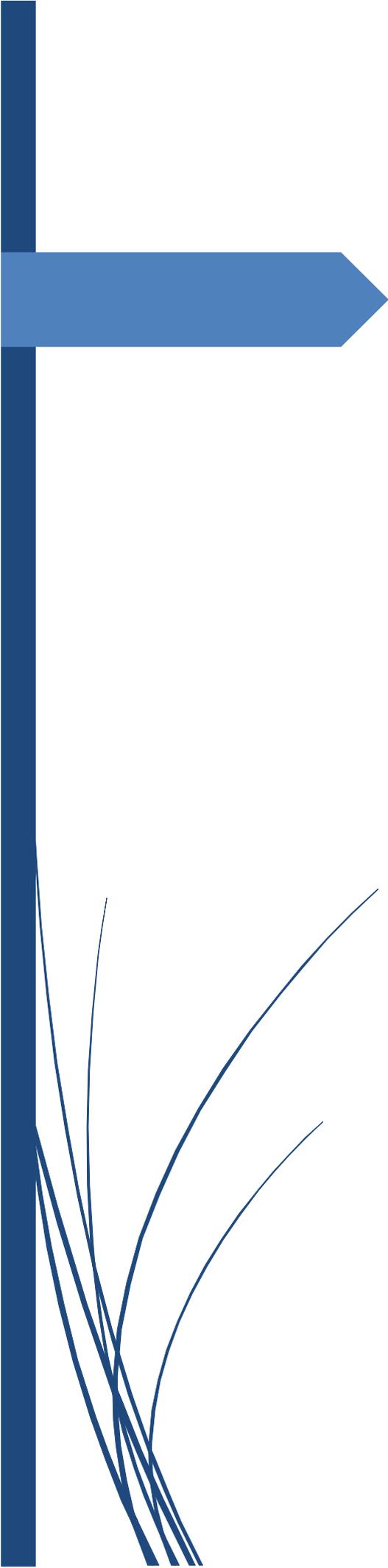


Essex Pension Fund



# Communications Policy

March 2020

# Essex Pension Fund

## Introduction

This Policy provides an overview of how the Essex Pension Fund communicates with its full range of stakeholders and how the Fund measures the success of its Communication Strategy. It also outlines the Fund's plans to move towards more digital communications. This Policy should be read in conjunction with the 'Communication Plan' which is detailed in Appendix A of this document.

Essex County Council is the Administering Authority responsible for maintaining and managing the Essex Pension Fund on behalf of its stakeholders; the scheme members and employers participating in the Fund. These responsibilities are primarily set out in Local Government Pension Scheme (LGPS) Regulations. We work with over 650 employers across the county to provide pensions to over 168,000 scheme members.

This Policy has been developed in accordance with the LGPS Regulations 2013 (Regulation 61) and will be reviewed every three years and updated sooner if the communications arrangements or other matters included within it merit reconsideration.

## Key Stakeholders

We have varied audience groups with whom we communicate, including:

- Scheme members (active, deferred, pensioner and dependant members) and their representatives;
- Prospective members and members who have opted out;
- Employers and prospective employers;
- Essex Pension Fund Strategy Board (PSB), Investment Steering Committee (ISC) and Essex Pension Fund Advisory Board (PAB);
- Pension Fund Staff; and
- Other interested groups including, HM Revenue & Customs (HMRC), the Ministry for Housing, Communities and Local Government (MHCLG), the Pensions Regulator (tPR), the Scheme Advisory Board (SAB), the Local Government Association (LGA), National LGPS Technical Group (Technical Group), South East Counties Superannuation Officers Group (SECSOG) and advisers to the Fund.

## Objectives

To ensure that we are communicating effectively with our audiences and that we continue to develop and enhance the service we offer, we have set the following communication objectives:

- Communicate in a friendly, expert and direct way to our stakeholders, treating all our stakeholders equally;
- Ensure our communications are useful and easy to follow;
- Deliver information in a way that suits all types of stakeholder including providing more accessibility through greater use of technology; and
- Aim for full appreciation of the pension scheme benefits and changes to the Scheme by all scheme members, prospective scheme members and employers.

## Measuring whether we meet our Communication Objectives

We will monitor our success against our communication objectives by analysing and measuring the responses to the scheme member and employer surveys, and monitoring usage of Member Online, Pensions Online and the Fund's website.

Specific measures and targets are agreed by the PSB and contained in the Fund's Scorecard which is regularly reported to the PSB and PAB.

## **General Communication**

When considering how to communicate with our stakeholders we take into account the intended audience to ensure that our messages are delivered in a useful and easy to follow manner. This may involve using more than one method of communication based on the intended audience, albeit the Fund will aim to use digital communications where appropriate to do so given the efficiencies and ease of access it provides, as well as it being more environmentally friendly. We tailor our communication to the recipient's needs, making sure that our messages are clear, consistent and use plain English.

We deliver our communication using the most appropriate method and will continue to develop our digital platforms to encourage greater accessibility to our service for all stakeholders. Scheme members will be able to elect not to receive electronic communications. In such cases if the Fund is required to provide information this will be provided in paper form.

Each of our communications have a clear purpose and fit into our overall communications plan, so that they are cost effective.

The Fund actively seeks feedback from each of our audiences to continually review, enhance and improve our communication methods. This feedback is both obtained through the annual survey of scheme members and employers as well as on an ad-hoc basis.

The Fund also adheres to other legislative requirements, including the General Data Protection Regulations, Freedom of Information Act and pension disclosure legislation.

## **Visual Identity**

The Fund understands that brand recognition is a valuable asset for pension funds, and will work to develop our own visual identity, alongside Essex County Council's existing brand, in order to influence how our stakeholders, relate to us.

Pension funds having their own style and brand results in communications which have greater impact, and that are instantly recognisable as pension related.

## **Accessibility**

The Fund is committed to ensuring that all stakeholders are able to access our services equally and recognises that some individuals may require information to be provided in specific formats. While demand for alternative formats remains low at present, the Fund is able to issue documents in braille, large print or audio format on request.

We are also continuing to develop our website [www.essexpensionfund.co.uk](http://www.essexpensionfund.co.uk) to ensure that it meets the World Wide Web Consortium Accessibility Guidelines (version 2) "Double A" standard by 31 August 2020, in line with the recommended benchmark for all public sector websites.

## **Social Media**

The Fund recognises the growing importance for organisations to have an online presence and is currently in the process of developing a corporate LinkedIn profile and YouTube channel.

The LinkedIn account will primarily be used to raise our online profile in a business to business environment, promoting the Fund's innovations and achievements, and helping build relationships with other LGPS funds and professional bodies within the pensions industry.

Our YouTube channel will be used to deliver online learning and development content for scheme employers, increasing accessibility and reducing the economic and environmental impact of attending face to face training events.

## **Delivery of Communications**

The communications will be delivered from existing resources and overseen by a dedicated Communications Analyst working as part of the Technical Hub.

The Fund will work with an external provider with regards to the printing and mailing of certain bulk communications, such as annual benefit statements.

## **Key Messages and Communication Channels**

The following table shows the approach to stakeholder communication and the key messages that the Fund wishes to deliver.

Stakeholder	Communication	Key Message
<b>Active Members</b>	<ul style="list-style-type: none"> <li>- Website</li> <li>- Member Online</li> <li>- Prime Newsletter</li> <li>- Annual Benefit Statement</li> <li>- Scheme Literature</li> <li>- General Correspondence</li> <li>- Telephone Helpline</li> <li>- Pensions Roadshows</li> </ul>	<ul style="list-style-type: none"> <li>• Your pension is a valuable benefit.</li> <li>• It is important that you understand how the LGPS works.</li> <li>• Make sure you are saving enough for retirement.</li> <li>• It is important that you understand the impact of any changes in legislation.</li> <li>• Your employer pays in to help you save for your retirement.</li> <li>• Remember you have other benefits that come with your pension.</li> </ul>
<b>Potential Scheme Members including Opt Outs</b>	<ul style="list-style-type: none"> <li>- Scheme information and guides</li> <li>- Website</li> <li>- General Correspondence</li> <li>- Telephone Helpline</li> <li>- Prime Newsletter</li> <li>- Pensions Roadshows</li> </ul>	<ul style="list-style-type: none"> <li>• It is important that you understand the impact of any changes in legislation including Pension Reform and Automatic Enrolment.</li> <li>• The LGPS is a good way to save for your retirement.</li> <li>• Your employer pays in to help you save for your retirement.</li> <li>• Most scheme members get tax relief on the contributions they pay into the LGPS.</li> <li>• Remember that other benefits come with the pension.</li> </ul>
<b>Deferred Scheme Members</b>	<ul style="list-style-type: none"> <li>- Website</li> <li>- Member Online</li> <li>- Deferred Newsletter</li> <li>- Annual Benefit Statement</li> <li>- Scheme Literature</li> <li>- General Correspondence</li> <li>- Telephone Helpline</li> </ul>	<ul style="list-style-type: none"> <li>• Your pension is a valuable benefit.</li> <li>• Make sure you are saving enough for retirement.</li> <li>• Keep your details up to date.</li> <li>• You need to understand how your pension worked when you left.</li> <li>• It is important to understand how the LGPS works now, and the impact of any changes in legislation.</li> <li>• Understand the implications of transferring out of the Scheme.</li> <li>• We will tell you if anything changes.</li> </ul>
<b>Pensioner Members</b>	<ul style="list-style-type: none"> <li>- Website</li> <li>- Member Online</li> <li>- Pay Advices and P60s</li> <li>- Pensions Increase Advices</li> <li>- General Correspondence</li> <li>- Telephone Helpline</li> <li>- 'Your Time' Newsletter</li> </ul>	<ul style="list-style-type: none"> <li>• Keep your details up to date.</li> <li>• We are here to help with any questions you might have.</li> <li>• You will continue to get your pension no matter what changes happen.</li> <li>• Remember to phone the tax office with any tax queries you have.</li> <li>• Remember you have other benefits with your pension.</li> </ul>
<b>Dependant Members</b>	<ul style="list-style-type: none"> <li>- Website</li> <li>- Member Online</li> <li>- Pay Advices and P60s</li> <li>- Pensions Increase Advices</li> <li>- General Correspondence</li> <li>- Telephone Helpline</li> <li>- 'Your Time' Newsletter</li> </ul>	<ul style="list-style-type: none"> <li>• Keep your details up to date.</li> <li>• We are here to help with any questions you might have.</li> <li>• Remember to phone the tax office with any tax queries you have.</li> </ul>

<b>Employers</b>	<ul style="list-style-type: none"> <li>- Website</li> <li>- Pensions Administration Strategy</li> <li>- Pensions Online</li> <li>- Employer Guide</li> <li>- Employer Newsletter</li> <li>- Email Alerts</li> <li>- Report and Accounts</li> <li>- Employer Meetings</li> <li>- Employer Forum</li> <li>- Training Workshops</li> </ul>	<ul style="list-style-type: none"> <li>• You have a responsibility to provide employees with information about the LGPS.</li> <li>• You need to understand how the Scheme works and the effect of any changes that happen.</li> <li>• The LGPS is a valuable benefit for members and you need to help educate them to understand the changes and the impact.</li> <li>• You have a responsibility to inform the Fund of any changes to scheme members circumstances.</li> <li>• You have a responsibility to provide the Fund with data in respect of your employees and to comply with your LGPS employer responsibilities as outlined in the Fund's Administration Strategy.</li> </ul>
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- Under Regulation the Fund is unable to provide specific financial pension advice in relation to individual member enquiries.

## Communicating with our Members

The Fund uses a variety of methods to communicate with scheme members, and differentiates between active, deferred and pensioner (including dependant) members when delivering key messages to each specific audience groups.

Scheme members can nominate representatives that the Fund will communicate with on their behalf, subject to the provision of an appropriate letter of authority signed by the scheme member.

We want all scheme members and their representatives to be able to access our services easily and therefore employ a range of media to educate them about the LGPS and their pension benefits, delivered in a clear and easily understood way to ensure that members can make informed decisions about their benefits.

- **Scheme Literature** – A range of literature including scheme guides and factsheets are produced by the Fund and is supplied to both employing bodies and to scheme members directly. Copies of all scheme literature is available on our website [www.essexpensionfund.co.uk](http://www.essexpensionfund.co.uk)
- **Annual Benefit Statements** – We provide personalised statements to active and deferred scheme members (where the address is known) every year. The statements are posted to the member's home address and are available digitally on Member Online. We are working towards digital being the default method for distributing these statements.
- **Newsletters** – We will issue newsletters specifically tailored to active, deferred and pensioner members annually. The contents cover current pension topics within the LGPS and wider pensions industry, along with important repeated messages. Additional newsletters may be issued to update members on important matters as they occur.
- **Website** – Our website [www.essexpensionfund.co.uk](http://www.essexpensionfund.co.uk) includes extensive information and guides about the LGPS, and also contains factsheets, forms and up to date news about the Fund's activities and achievements.
- **Member Online** – The Fund has established an online facility (known as Member Online) which allows members to securely access their pension records, including viewing annual benefit statements and payslips, as well as letting them amend details, such as their contact information. It will be rolled out on a phased basis and it is expected to be available to all members by 31 March 2021.
- **Telephone Helpline** – A dedicated telephone helpline (03330 138 384) is provided for scheme members and is widely publicised in scheme literature.
- **General Correspondence** – The Fund uses both surface mail and e-mail ([pensionenquiries@essex.gov.uk](mailto:pensionenquiries@essex.gov.uk)) to receive and send correspondence.
- **Face to Face Meetings** – The Fund operates an open-door policy, and members are welcome to visit pension fund staff at our offices in County Hall during normal office hours.
- **Member Roadshows** – The Fund promotes the Scheme by hosting a number of roadshows for current and prospective members at key locations across the county every year, offering drop in sessions to answer queries or presentations on specific topics.
- **Pay Advices and P60s** – We issue pay advices to pensioner members every April, May and September plus if there is a change to the member's net pension of more than £5.00 or a tax code change. The pay advices are also used to convey important generic messages to pensioners.

## Communicating with Employers

To assist employers, the Fund has a range of communication materials and methods that aims to increase their understanding of pension issues and help them fulfil their responsibilities as scheme employers. By working together, we are able to provide a better service to our members.

- **Employer Team** – The Fund includes a dedicated Employer Team who liaise with scheme employers on all matters from bringing new employers and members into the Fund, reporting information to the Fund and fulfilling their regulatory requirements, to advising employers of the correct process for retiring employees.
- **Pensions Administration Strategy** – This strategy provides an overview of how the Fund and scheme employers will work together to achieve a high-quality service. It aims to set out the quality and performance standards expected of the Fund and its scheme employers and to promote good working relationships and improve efficiency between the Fund and its employers.
- **Employer Website** – The Fund website has a section for scheme employers. This holds resources such as employers' guidance, scheme employer newsletters and links to LGPS circulars and bulletins.
- **Employer Guidance** – The Fund has produced and maintains a variety of guidance to assist scheme employers to understand their role. This guidance is supplemented by the LGA guides for HR and for Payroll which are accessible on the Fund's website and on the [www.lgpsregs.org](http://www.lgpsregs.org) website.
- **Scheme Employer Newsletter** – The Fund produces a newsletter for scheme employers covering current issues, scheme changes and administration issues. This is sent to employers electronically by email.
- **E-mail Alerts** – The Fund sends a number of e-mail alerts to employers throughout the year with important pension related news and information.
- **Report and Accounts** – The Report and Accounts are produced annually and made available on the Fund's website.
- **Employer meetings or other ad hoc meetings** – The Fund holds a number of employer meetings at the offices of main employers in the Fund to which all Fund Employers are invited. The Fund also attends meetings with employers either at the request of the employer or if it has identified a need. These are usually to keep employers up to date with LGPS developments and to offer training and assistance to the employer to help them to carry out their pension obligations.
- **Employer Forum** – The Fund holds an employer forum each year which focuses on funding, valuation and administrative aspects of the fund and any developments in the scheme including identifying the likely impact of scheme changes. The Fund is trialling delivering the forum via a webinar to increase accessibility for employers.
- **Training Workshops** – The Fund offers training to all scheme employers on the LGPS and their role in administering the Scheme. Training covers the full range of administrative and regulatory activities and is tailored to the needs of the particular employer. The Fund is investigating the provision of training modules via its own YouTube channel to increase accessibility for employers.
- **Pensions Online** - The Fund is currently developing an online platform which allows employers to update their employee's pension records electronically. Selected employers are currently trialling the system and it will be open to all employers by 31 March 2021. Employers will be able to provide us with information relating to new scheme members, notify us of changes in hours or breaks in service, as well as providing leaving details in a safe and secure way, while delivering increased cost efficiency. We anticipate that Pensions Online will eventually provide a secure online hub where employers will be able to locate all necessary resources, information and correspondence from the Fund and its use will become compulsory for all employers.

## Communicating with Prospective Members

The Fund works with employers to promote the LGPS and reduce the number of members opting out of the scheme, particularly after automatic enrolment.

- **Scheme Information / Guide** – All prospective scheme members must be given basic information about the LGPS. The Fund requires employers to provide all employees information about the scheme and to provide either a hard copy of the short scheme guide or direct them to an electronic version, when they become eligible to join the scheme. The Fund's website has a section 'I am thinking of joining' which summarises the main benefits provided by the LGPS.
- **Website** – The Fund has established an extensive website [www.essexpensionfund.co.uk](http://www.essexpensionfund.co.uk) containing scheme details, leaflets, guides and forms etc. There are also links to other organisations relevant to scheme members.
- **'Prime' newsletter** - We will issue a newsletter to members of the Fund at least once a year, the contents of which will cover current pension topics within the LGPS and the pensions industry in general. Employers are encouraged to make the newsletter available to all of their eligible staff regardless of whether or not they are currently contributing to the scheme.
- **Pensions Roadshow** – The Fund stages a number of pension roadshows at the offices of main employers in the Fund to which the employees of all Fund employers are invited. These events are not just aimed at scheme members but also at eligible employees who are not currently contributing to the scheme.

## Communicating with PSB, ISC and PAB members

Essex Pension Fund is run by Essex County Council (ECC), the Administering Authority for the LGPS in Essex. The governance arrangements centre on the three bodies; PSB, ISC and PAB.

The Fund works closely with the PSB, ISC and PAB to ensure that they are fully informed on pensions matters and have sufficient knowledge to fulfil their duties and responsibilities, including providing ongoing training for committee and board members.

The PSB, ISC and PAB each meet on a quarterly basis, and details of upcoming meetings, including the public meeting packs provided to the PSB, ISC and PAB members, can be found on the Essex County Council's website.

## Communicating with Pension Fund Staff

It is important that our staff are kept informed about the Fund's aims, achievements and the progression of the Business Plan. They should also be knowledgeable about the LGPS and aware of important changes within the overall pensions industry.

Staff members are able to access technical information via websites, a centralised database and through both internal training opportunities and external training events. Updates are provided to staff using a range of methods including by email, via a bi-monthly newsletter, pension surgeries and face to face meetings with the Fund's Technical Hub and Management Team.

## Key Risks

The key risks (as set out in the Fund's Risk Register) are outlined below. The Senior Management Team led by the Director for Essex Pension Fund work with the PSB and PAB to monitor these and other risks and consider how best to respond to them:

- Issuing incorrect or inaccurate communications leading to a lack of understanding and/or complaints;
- Information delivered in a way that is not appropriate for members or employers, e.g. too complex, not relevant or in an unsuitable format;

- Communications are not customised to specific needs and/or are overly complicated resulting in lack of understanding by all stakeholders;
- Poor quality or lack of communications can lead to lack of understanding by all stakeholders.

### **Approval, Review and Consultation**

This version of the Communications Policy was approved at the PSB on 04 March 2020. It will be formally reviewed and updated at least every three years or sooner if the communications arrangements or other matters included within it merit reconsideration.

### **Further Information**

If you require further information about anything in or related to this Communications Policy, please contact:

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## Appendix A – Communication Plan

Method	Audience	Format	Frequency
Annual Benefit Statements	Active Members Deferred Members	Paper version posted to home address. Electronic version via Member Online.	Annually
'Prime' Newsletter	Active Members	Paper version posted to home address (included with ABS). Available on website.	Annually, plus additional newsletters after major scheme changes.
Deferred Newsletter	Deferred Members	Paper version posted to home address (included with ABS). Available on website.	Annually, plus additional newsletters after major scheme changes.
'Your Time' Newsletter	Pensioner Members	Newsletter sent to those pensioners we hold an e-mail address for. Available on website.	Annually, plus additional newsletters after major scheme changes.
Pay Advices	Pensioner Members	Paper version posted to home address. Member Online.	April, May and September, plus after change in net value of more than £5 or tax code change.
Pension Increase Letters	Pensioner Members	Paper version posted to home address. Member Online.	Annually
P60s	Pensioner Members	Paper version posted to home address. Member Online.	Annually
Member Roadshow	Active and Prospective Members	Face to Face	On request
Drop in Service	All	Face to Face	Always available
Factsheets and Scheme Guides	All	Website	Always available
Website	All		Always available
Phone	All		Always available
Employer Workshops	Employers	Face to Face and/or Webinar	On request
Pension Fund Report and Accounts	All	Website	Annually
Employers Guide	Employers	Website E-mail	Always available
Pensions Administration Strategy	Employers	Website	Always available (reviewed at least every 3 years)
Pension Fund Valuation Reports	Employers	Website E-mail	Always available
Employers Forum	Employers	Face to Face and/or Webinar	Annually
Employer newsletter	Employers	Website E-mail	Annually