

Essex Pension Fund Board	EPB/10/12
date: 7 March 2012	

Review of Fund Communications Policy

Report by the Pensions Services Manager

Enquiries to Jody Evans on 01245 431700

1. Purpose of the Report

- 1.1 To present a revised Essex Pension Fund Communications Policy for approval.

2. Recommendations

- 2.1 That the revised Essex Pension Fund Communications Policy be approved.
- 2.2 That the Board note the improvements in Fund communications, which have already been achieved by officers, and the further improvements which will be necessary to meet the Fund's objectives as outlined in this policy.

3. Background

- 3.1 At the meeting on 25 June 2009, the Board agreed a Pensions Services Communications Statement which detailed how pensions Services communicate with the Fund's stakeholders. It is good practice to regularly review all Fund policies. In addition, this document needs to be reviewed in light of both the Fund's agreed communications objectives and the recommendations coming out of the Review of Pension Administration undertaken by the Fund's Independent Governance & Administration Adviser in 2011.

4. Communication Policy Review

- 4.1 Officers have undertaken a full review of the Fund's Communications Policy and a revised Communications Policy has been developed. This is attached at Appendix 1. It should be noted that the Communications Calendar will develop as needs are assessed through the year. Further, it may be necessary to develop the measurements against success as these are incorporated into the Fund's scorecard (in advance of the June Board meeting).

- 4.2 In recent years, Fund communications have continued to evolve and improve, and already much of this is more aligned to the revised Policy. Examples include :

- More presentations and roadshows for employers and scheme members
- Reviewing and improving key regular communications including the Annual Benefit Statement
- Launching our new members website and introducing an employer area into it
- Introducing more ways for seeking and recording feedback from stakeholders

- 4.3 Some further key improvements will be necessary to meet the Fund's communications objectives and the revised policy. These include

- Employer online interactive facilities
- Scheme member online interactive facilities
- Further improvements to employer engagement to aid employer governance
- Development of a clear identity for the Fund

Some of these have been incorporated into the 2011/12 Fund Business Plan. Officers will incorporate any further work into the 2012/13 Business Plan. Some of these improvements will require additional finance and resources, albeit there may generate some efficiencies, and officers will make further investigations before bringing these to the Board.

5. Link to Essex Pension Fund objectives

5.1 The Board has agreed specific communications objectives which were reviewed by the Board at the Strategy Day before Christmas and these have been incorporated into the revised Policy. These objective are:

- Communicate in a friendly, expert and direct way to our stakeholders, treating all our stakeholders equally
- Ensure our communications are simple, relevant and impactful
- Deliver information in a way that suits all types of stakeholder
- Aim for full appreciation of the pension scheme benefits by all scheme members and prospective scheme members

6. Risk Implications

6.1 Without a transparent communications policy, formally agreed by the Board, there is a risk that the Fund may not meet its communications objectives, which could result in damage to the Fund's reputation amongst its stakeholders or the Fund failing to meet its statutory communications obligations.

7. Communication Implications

7.1 The revised Communications Policy will need to be communicated to stakeholders, primarily by publishing it in the Fund's website and drawing it to stakeholders' attention via our 'Prime' and 'Scheme Employer' newsletters.

8. Finance and Resources Implications

8.1 There are no finance and resources implications attached to what the Board is being asked to approve.

8.2 There will be some finance and resources implications relating to further identified improvements but these will be brought to the Board for separate approval at the appropriate time.

8.3 Resources were identified as an issue in the Independent Review of Pensions Administration and we plan to review the resource available to support the success of the implementation.

9. Background Papers

- 9.1 EPFB Report - Pensions Services Communications Statement
 - EPB/14/09 – 24 June 2009

- 9.2 EPFB report - the Review of Pensions Administration
 - EPB/09/11 – 09 March 2011

Essex Pension Fund

COMMUNICATIONS POLICY

Introduction

This Communication Policy has been prepared by the Essex Pension Fund (the Fund) and is effective from March 2012. The Communication Policy has been designed to meet the legislative requirements and in addition, meet the Funds objectives that are outlined within this Policy. This policy will be reviewed and updated by March 2013.

This Policy should be read in conjunction with the supporting 'Communication Calendar' which is detailed in Appendix 1 of this document.

Key Objectives

To ensure that we are communicating with our audiences and we enhance the service we currently offer, we have set the following objectives:

- Communicate in a friendly, expert and direct way to our stakeholders, treating all our stakeholders equally.
- Ensure our communications are simple, relevant and have impact.
- Deliver information in a way that suits all types of stakeholder.
- Aim for full appreciation of the pension scheme benefits and changes to the Scheme by all scheme members, prospective scheme members and employers.

Measuring success

To monitor our success against our objectives we will:

- Achieve a year on year increase in the response rate to our Satisfaction Surveys to each of our audiences.
- Achieve to 95% of positive responses in our Satisfaction Surveys to each of our audiences.
- Have a supporting communications calendar that is adapted where necessary, to each of our audiences.

Achieving success

Our principles when delivering our communication will be to:

1. Improve member understanding and gain appreciation:

To ensure that our communications support member understanding we will:

- Tailor our communication to the audiences needs.
- Make our messages clear, consistent and use the right language.
- Provide contact information for people to find out more information.
- Be consistent with our key messages throughout our communication.
- Use the most appropriate delivery methods to reach our audiences and make communication accessible to everyone.
- Provide good quality communications that meets the expectations of the audience.

2. Plan our communication and deliver by the most appropriate method:

- We will use the most appropriate communication channel for the audience.
- We will adapt our communication where possible following feedback from our audiences.
- We will consider how to make the service available to all audiences and be accessible to everyone.
- We will actively promote our service through our existing communication channels where appropriate. For example, employer road/shows and meetings.

3. Give our communication a clear purpose

Each of the communications we send will have a clear purpose and fit into our overall communications plan. This will ensure each item is part of our overall policy and cost effective.

- We will continually review all of our communication and to ensure that it is fit for purpose.

4. Give our communication impact through visual identity:

Pension schemes with their own style and brand result in communications that are instantly recognisable as pension related. A visual identity will be developed alongside the Councils existing brand.

Our key messages

There are a number of key messages to each of our audiences but through all of our communication the messages to the majority of audiences will be:

- 1 Your pension is a valuable benefit
- 2 It is important that you understand how the LGPS works now and in the future
- 3 Make sure that you are saving enough for retirement

A summary of the key messages to each audience is below:

Audience	Key message
Active members	<ul style="list-style-type: none"> • It is important that you understand the impact of any changes in legislation: Pension Reform, Automatic enrolment, Lifetime allowance /Automatic enrolment. • Your employer pays in to help you save for your retirement. • Remember you have other benefits with your pension.
New / potential joiners and opt outs	<ul style="list-style-type: none"> • It is important to understand the impact of any changes in legislation: Pension Reform and auto enrolment. • The LGPS pension is a good way to save for your retirement. • Remember you have other benefits with your pension.
Deferreds	<ul style="list-style-type: none"> • Keep your details up to date. • You need to understand how the fund worked when you left. • It is important to understand the impact of any changes in legislation • The pension will be different if you come back into the Scheme. • Understand the implications of transferring out of the Scheme. • We will tell you if anything changes.
Pensioners	<ul style="list-style-type: none"> • Keep your details up to date. • We are here to help with any questions you might have. • You will continue to get your pension no matter what changes happen. • Remember to phone the tax office with any tax queries you have. • Remember you have other benefits with your pension.
Employers	<ul style="list-style-type: none"> • You have a responsibility to provide employees with information about the LGPS. • You need to understand how the Scheme works and the effect of any changes in legislation. • The LGPS is a valuable benefit for members and you need to help educate members to understand the changes and the impact. • You have a responsibility to inform the Fund of any changes to scheme members circumstances.

Communication deliverables

Media, tools and channels of our communication

The communication tools we will use will incorporate our existing communication channels for efficiency. The tools we use may adapt as we receive feedback from each of audiences. The tools we will use for each of our audiences are outlined below:

Scheme members – Active, deferred and pensioner members

- **Internet** – The Fund has established an extensive website essexpensionfund.co.uk containing Scheme details, leaflets, guides and forms etc. There are also news items and 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 plus important repeated messages
- **Deferred newsletter** – We will issue a newsletters to deferred members of the fund, where a current address is known. This will consist of the key messages, plus any topical issues such as changes affecting deferred members and will normally be sent with the annual benefit statement.
- **Benefit statements** – An annual benefit statement is sent directly to the home address of all members who are contributing to the Fund at the previous financial year end. Benefit statements are sent direct to the home address of deferred members where a current address is known
- **Scheme literature** – A range of Scheme literature is produced by the Fund and is supplied to employing bodies and Scheme members directly. Copies of this Scheme literature form part of the Fund’s website essexpensionfund.co.uk
- **Pay advices** – The Fund issues pay advices to Scheme pensioners in April and May and if there is a change to the member’s net pension of more than £1.00. The pay advices are also used
- **Correspondence** –The Fund uses both surface mail and e-mail to receive and send correspondence.
- **Telephone helpline** – A dedicated telephone helpline is provided for Scheme members and is widely publicised in Scheme literature.
- **Pensions roadshow** – The Fund stages a number of pension roadshows where it visits the buildings of main employers in the Fund. Additionally, satellite roadshows and surgeries are held at outlying sites, particularly when there may be organisational changes occurring which have pensions implications
- **‘Your Time’** – The Fund issues an annual newsletter, ‘Your Time’ to its Pensioner members

Scheme employers

To assist employers participating in the LGPS, 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.

- **Employers website** – The Essex Pension Fund website has a section for Scheme Employers. This is used to distribute forms used by employers to notify the fund of certain material events and holds resources such as the Employers' guide, Scheme Employer newsletters and links to LGE circulars and bulletins. Employers are requested to download the forms as and when required to ensure up-to-date documentation is always used
- **Employer guide** – The Fund has produced and maintains an Employer guide to assist Scheme employers to understand their role. The guide is a key resource and explains the statutory requirements of the Employer with regards to the scheme. All Scheme employers have been sent a hard copy and electronic copy of the guide and the latest version is also made available on the Fund's 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, usually twice a year
- **Contributions newsletter** – The Fund produces a newsletter for Scheme employers, which focuses solely on contribution issues. This is usually sent to employers electronically by Email twice a year.
- **Report and Accounts** – The Report and Accounts are produced annually and an electronic copy is sent to all Scheme employers. It is also 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
- **An employer forum** – The Fund hold an employer forum each year which focuses on administrative aspects of the fund and any developments in the scheme including identifying the likely impact of scheme changes. Workshops will be held on specific relevant pension topics at least once a year. The Fund invites all Scheme employers to the forum
- **Employer Training** – 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

Prospective Scheme members – Including opt-outs

- **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
- **Internet** – The Fund has established an extensive website 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 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

Prospective Scheme employers

The Fund provides information to prospective Employers to ensure they understand the LGPS Regulations, their implications and the role of a Scheme Employer. The Fund will provide information required to facilitate a smooth transition in respect of prospective Employers to which LGPS Members may TUPE transfer, such as contractors providing a service to a Scheme Employer.

Communication Calendar

The following communication calendar outlines the communication to each of the key audiences and will be implemented to ensure that communication is regular and efficient. Each communication will include the key messages for each audience. The communication calendar will be reviewed annually, and updated as necessary.

Act Active members **Pen** Pensioners **Opt** Opt outs

Emp Employers **Def** Deferreds

Month	Activity	Media/purpose	
April	Act	Employee Roadshow	Drop-in session
	Opt		
	Pen	Pay advices	
	Pen	Pensions Increase letters	
	Emp	Employer Presentation/Meeting	
May	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Presentation/Meeting	
	Pen	Pay advices/P60s	
	Def	Annual Benefit Statements	
June	Act	Employee Roadshow	Drop-in session
	Opt		
	Act	'Prime' newsletter	
	Opt		
	Emp	Employer Presentation/Meeting	
July	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Presentation/Meeting	
	Emp	Employer Guide update	

	Emp	Report and Accounts	Electronic only
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August			
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September	Act	Annual Benefit Statements	
	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Presentation/Meeting	
	Pen	Payslips (full payroll run)	For National Fraud Initiative (NFI)

October	Pen	'Your time' newsletter	E-newsletter
	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Presentation/Meeting	
	Emp	'Scheme Employer' newsletter	E-newsletter
	Emp	Contributions newsletter	
	Def	Deferred newsletter	

November	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Presentation/Meeting	

December			
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January	Act	Review Scheme literature	
	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Forum	

February	Act	Employee Roadshow	Drop-in session
	Opt		
	Act	Review Scheme Literature	
	Emp	Employer Presentation/Meeting	

March	Act	Employee Roadshow	Drop-in session
	Opt		
	Emp	Employer Presentation/Meeting	
	Emp	'Scheme Employer' ¹⁴ newsletter	E-newsletter
	Emp	Contributions newsletter	