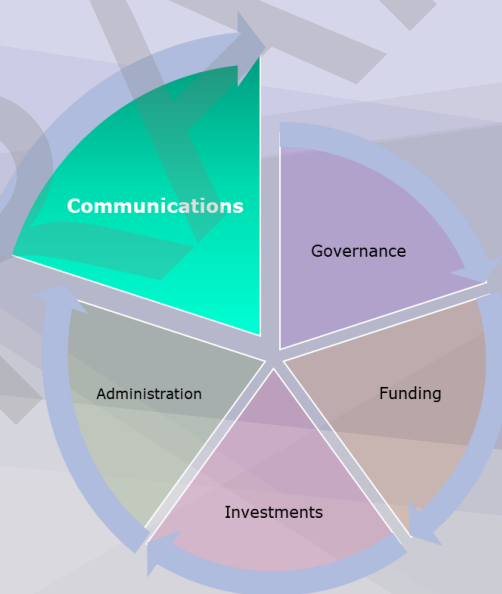


Essex Pension Fund

Communications Policy

September 2022



Essex Pension Fund

Communications Policy

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 Communications Policy in conjunction with the Fund's Stakeholder Engagement Strategy.

It also outlines the Fund's continued development to move towards a more digital approach to communications. This Policy should be read in conjunction with the 'Communication Plan' which is detailed in Appendix A of this document along with the Stakeholder Engagement Strategy.



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 743 Employers across the county to provide pensions to 174,351 Scheme Members (as at 31 March 2022).

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.

**“We continually strive for Excellence, we
are always Professional and Friendly
We are Essex Pension Fund”**

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Key Stakeholders

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



This also includes:

- prospective members and members who have opted out;
- prospective employers; and
- other interested groups including the 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 Stakeholders 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.



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Measuring whether we meet our Communication Objectives

We monitor our success against our communication objectives by analysing and measuring the responses to the Scheme Member and Employer surveys, along with other Stakeholder surveys and monitoring the usage of Member Online, Pensions Online and the Fund's website.



Specific measures and targets are agreed by the Essex Pension Fund Strategy Board (PSB) and contained in the Fund's Scorecard which is regularly reported to the PSB and Essex Pension Fund Advisory Board (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 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 obtained through surveys.

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

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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 who have their own style and brand can have a greater impact and their communications are instantly recognisable as being specifically pension related.

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Accessibility

The Fund is committed to ensuring that all Stakeholders are able to access our services, recognising 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 continuing to develop our website www.essexpensionfund.co.uk to ensure that it meets the World Wide Web Consortium Accessibility Guidelines (version 2) "Double A" standard. The Fund has also committed a wider review of the website in their three-year Business Plan to help enhance the Fund's communication methods.



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Social Media



The Fund recognises the growing importance for organisations to have an online presence and therefore has developed a corporate LinkedIn profile and YouTube channel.

The LinkedIn account is primarily used to raise our online profile not only to our Scheme Members but also 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. We also advertise job opportunities within the Fund and vacancies on the PSB and/or PAB.

Our YouTube channel is being used to deliver online learning and development content for Scheme Employers and Scheme Members, increasing accessibility and reducing the economic and environmental impact of attending face to face training events and/or roadshows. In addition, the channel is also used by our Boards/Committee Members to view in-house training to assist the achievement of their Training Plan.



National Pension Awareness Day

Essex Pension Fund joins with other pension schemes and related organisations across the country each September to encourage Scheme Members, and prospective Scheme Members, to pay attention to their pensions, and to make sure that they are on track for the retirement that they want.

The Fund hosts a mix of virtual and in-person activities, such as virtual pension surgeries and roadshows, to reach as many members and potential members as possible to give them the opportunity to ask questions to better understand their pension benefits.

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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	Communications we provide	Key Messages we deliver within our communications
Active Members	<ul style="list-style-type: none">• Website• Member Online• Annual Benefit Statement• Scheme Literature• General Correspondence• Telephone Helpline• Virtual Pension Surgeries• Pensions Roadshows• Investment Strategy Statement	<ul style="list-style-type: none">• Be aware of Pension Transfer Scams.• Your pension is a valuable benefit.• It is important that you understand how the LGPS works.• Make sure you are saving enough for retirement.• It is important that you understand the impact of any changes in legislation.• Your employer pays in to help you save for your retirement.• Remember you have other benefits that come with your pension.• Before making a decision that will affect your future pension income you should consider seeking independent financial advice.• Essex Pension Fund are responsible investors.

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Stakeholder	Communications we provide	Key Messages we deliver within our communications
Potential Scheme Members including Opt Outs (those who have opted out or are thinking of opting out)	<ul style="list-style-type: none"> • Scheme information and guides • Website • General Correspondence • Telephone Helpline • Virtual Pension Surgeries • Pensions Roadshows 	<ul style="list-style-type: none"> • It is important that you understand the impact of any changes in legislation including Pension Reform and Automatic Enrolment. • The LGPS is a good way to save for your retirement. • Your Employer pays in to help you save for your retirement. • Most Scheme Members get tax relief on the contributions they pay into the LGPS. • Remember that other benefits come with the pension. • Before making a decision that will affect your future pension income you should consider seeking independent financial advice. • The 50/50 Scheme costs less to join but still provides valuable benefits. • Be aware of Pension Transfer Scams.
Deferred Scheme Members	<ul style="list-style-type: none"> • Website • Member Online • Annual Benefit Statement • Scheme Literature • General Correspondence • Telephone Helpline • Virtual Pension Surgeries • Investment Strategy Statement 	<ul style="list-style-type: none"> • Your pension is a valuable benefit. • Make sure you are saving enough for retirement. • Keep your details up to date. • You need to understand how your pension worked when you left. • It is important to understand how the LGPS works now, and the impact of any changes in legislation. • Understand the implications of transferring out of the Scheme. • Be aware of Pension Transfer Scams. • We will tell you if anything changes. • Before making a decision that will affect your future pension income you should consider seeking independent financial advice. • Essex Pension Fund are responsible investors.

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Stakeholder	Communications we provide	Key Messages we deliver within our communications
Pensioner Members	<ul style="list-style-type: none"> • Website • Member Online • Pay Advices and P60s • Pensions Increase Advices • General Correspondence • Telephone Helpline • Investment Strategy Statement 	<ul style="list-style-type: none"> • Keep your details up to date. • We are here to help with any questions you might have. • Your pension is protected by legislation. • Remember to phone the tax office with any tax queries you have. • Remember you have other benefits with your pension. • Before making a decision that will affect your future pension income you should consider seeking independent financial advice. • Essex Pension Fund are responsible investors.
Dependant Members	<ul style="list-style-type: none"> • Website • Member Online • Pay Advices and P60s • Pensions Increase Advices • General Correspondence • Telephone Helpline 	<ul style="list-style-type: none"> • Keep your details up to date. • We are here to help with any questions you might have. • Your pension is protected by legislation. • Remember to phone the tax office with any tax queries you have. • Before making a decision that will affect your future pension income you should consider seeking independent financial advice.

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Stakeholder	Communications we provide	Key Messages we deliver within our communications
Employers	<ul style="list-style-type: none"> • Website • Pensions Administration Strategy • Pensions Online • Employer Guide • Employer Newsletter • Email Alerts • Report and Accounts • Employer Meetings • Employer Forum • Training Workshops • Funding Strategy Statement • Investment Strategy Statement 	<ul style="list-style-type: none"> • Employers have a responsibility to provide employees with information about the LGPS. • Employers need to understand how the Scheme works and the effect of any changes that happen. • The LGPS is a valuable benefit for members and the Employer must help educate them to understand the changes and the impact. • Employers have a responsibility to inform the Fund of any changes to Scheme Members circumstances. • Employers must pay their pension contributions and their employees' pension contributions to the Fund by the legal deadline as outlined in the Fund's Administration Strategy. • Essex Pension Fund are responsible investors.

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.

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Scheme Literature – A range of literature including Scheme guides and factsheets are produced by the Fund and is supplied to both Employers and to Scheme Members directly. Copies of all Scheme literature is available on our website 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.

Website – Our website 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. In addition, further information regarding the LGPS can be found on the LGPS Member website www.lgpsmember.org

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, and obtain retirement estimates.

Telephone Helpline – A dedicated telephone helpline (0333 0138384) 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) 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 without the need to make an appointment.

Member Roadshows – Prior to the Pandemic, the Fund promoted the many benefits of the Scheme by hosting a number of roadshows for current and prospective members at key locations across the county each year, offering drop in sessions to answer queries or presentations on specific topics. The Fund continue to hold these events upon request.

Pensions Saving Statements – The Fund issues Pensions Saving Statements to active Scheme Members where their Pensions Savings may have exceeded the Annual Allowance limit for a tax year. The Statements include helpful guidance such as what Members may need to consider doing.

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Virtual Pension Surgeries - The Fund offers one-to-one video appointments via Microsoft Teams for all scheme members and perspective members. The appointments are available to discuss all aspects of the scheme and to answer any questions the scheme member may have about their pension benefits.

Virtual pension surgeries offer a personal, convenient and environmentally friendly way for scheme members to meet the team face to face.



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 monthly 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.

Report and Accounts – The Report and Accounts are produced annually and are made available on the Fund's website.

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 and exiting the Fund.

Pensions Administration Strategy – This Strategy provides an overview of how the Fund and Scheme Employers 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. This Strategy is provided to Employers as part of the Fund's consultation process prior to publication.

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.



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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 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/Webinar periodically which focuses on funding, valuation and administration aspects of the Fund and any developments in the Scheme including identifying the likely impact of Scheme changes.

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 developing the provision of training modules via its own YouTube channel to increase accessibility for Employers.



Pensions Online - The Fund has also developed an online platform which allows Employers to update their employee's pension records electronically. Employers are 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

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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.

Website – The Fund's website www.essexpensionfund.co.uk contains information on Scheme details, leaflets, guides and forms etc and a 'Joining the Scheme' section which summarises the main benefits provided by the LGPS. There are also links to other organisations relevant to Scheme Members.

Pensions Roadshow – Prior to the Pandemic, the Fund staged a number of pension roadshows at the offices of main Employers in the Fund to which the employees of all Fund employers were invited. These events were not just aimed at Scheme Members but also at eligible employees who were not currently contributing to the Scheme. The Fund continues to hold these events upon request.

Virtual Pension Surgeries - The Fund offers one-to-one video appointments via Microsoft Teams for all scheme members, including perspective members and those who have previously opted out. The appointments are promoted with all scheme employers and via our website, and anyone with questions about the scheme or their benefits are encouraged to book a session.

Communicating with Boards/Committee 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, Essex Pension Fund Investment Steering Committee (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 and skills to fulfil their duties and responsibilities, including providing ongoing training for Board and Committee 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](http://www.essex.gov.uk).



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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 regular newsletters, pension surgeries and face to face meetings with the Fund's Technical Hub and Management Team.

Key Risks

The key risks to delivering this Policy (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:

- as a result of failing to implement and align all processes by following the Communication Policy leading to the Fund issuing incorrect or inaccurate communications resulting in a lack of understanding and/or complaints from stakeholders;
- as a result of failing to deliver information in an appropriate way for Members or Employers, e.g., too complex, not relevant or in an unsuitable format, could lead to misunderstanding and complaints resulting in reputational damage;
- due to communications not customised to specific needs and/or are overly complicated could result in a lack of understanding by all stakeholders, which would cause reputational damage;
- failure to review and update Essex Pension Fund (EPF) Website could result in scheme members, prospective scheme members and employers being unaware of scheme changes which could cause a decline in new membership and/or members/employers exiting the scheme early.

Approval, Review and Consultation

This version of the Communications Policy was approved at the PSB on ***** 2022. 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.

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Further Information

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

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Jody Evans, Director for Essex Pension Fund
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Method	Audience	Format	Frequency
YouTube Videos	All	Website	Always available
Drop in Service	All	Face to Face	Monday – Friday: 10:00am – 3:00pm <i>(Pre-booked appointments are available outside of these hours)</i>
Factsheets and Scheme Guides	All	Website	Always available
Website	All		Always available
Phone	All		Monday – Thursday: 8:30am – 5:30pm Friday: 8:30am – 5pm
Pension Fund Report and Accounts	All	Website	Annually
Pensions Saving Statements	Active Scheme Members	Paper version posted to home address.	Annually if applicable to Scheme Member
Annual Benefit Statements	Active Members Deferred Members	Paper version posted to home address. Electronic version via Member Online.	Annually
Member Roadshow	Active and Prospective Members	Face to Face	On request
Virtual Pension Surgeries	Active Members Deferred Members Prospective Members	Virtually via Microsoft Teams	Quarterly
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.	Annually

Method	Audience	Format	Frequency
P60s	Pensioner Members	Paper version posted to home address. Member Online.	Annually
Retirement Roadmap	Pensioner Members	Paper version posted to home address.	On request of retirement
Employer Workshops	Employers	Face to Face and/or Webinar	On request
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	Quarterly