

## **Isle of Wight Pension Fund Communications Policy**

**January 2019**

## 1. Document Information

Title:	Isle of Wight Pension Fund Communications Policy
Status:	DRAFT
Current Version:	V1.2
Author:	Jo Thistlewood Financial Services <a href="mailto:Jo.Thistlewood@iow.gov.uk">Jo.Thistlewood@iow.gov.uk</a> 01983 821000 x 6371
Sponsor:	Chris Ward Director of Finance and section 151 officer <a href="mailto:Chris.ward@portsmouthcc.gov.uk">Chris.ward@portsmouthcc.gov.uk</a>
Consultation:	Financial Services Pensions Legal Communications and Engagement Governance consultants (Hymans Robertson LLP) Pension Fund Committee Pension Board
Approved by:	
Approval Date:	
Review frequency:	Every three years
Next Review :	2022

### Version Control

Version	Date	
1.0	21 September 2018	First draft from Hymans Robertson LLP
1.1	02 January 2019	Internal consultation
1.2	15 January 2019	Pension Board review/committee adoption

## 2. Contents

1.	Document Information.....	2
2.	Contents .....	3
3.	Introduction.....	4
4.	Definitions.....	4
5.	Our audience .....	5
6.	Our objectives.....	5
7.	How we communicate.....	5
8.	Methods.....	6
9.	Fund contact.....	7
10.	Communication with active scheme members .....	7
11.	Deferred members.....	8
12.	Pensioner members.....	8
13.	Prospective scheme members.....	9
14.	Scheme Employers.....	10
15.	Pension staff.....	11
16.	Pension Fund Committee .....	11
17.	Pension Board .....	11
	Appendix – Schedule of fund communication material to key audience.....	12

### 3. Introduction

- 3.1. Isle of Wight Council is the administering authority for the Local Government Pension Scheme (LGPS) on behalf of the employers participating in the LGPS through the Isle of Wight Pension Fund (the fund). The LGPS is governed by statutory regulations.
- 3.2. Everyone with an interest in the fund should have ready access to the information they need. Effective communication between the Isle of Wight Council (the Council), the scheme members, and the employers within the Isle of Wight Council Pension Fund (the fund) is essential to the proper management of the fund on a transparent and accountable basis.
- 3.3. To communicate effectively, we use different methods according to the need and the target audience. This document sets out how we achieve this.
- 3.4. This Communication Policy is effective from [insert date] and will be reviewed every three years, or more frequently, should changes be required.

### 4. Definitions

- 4.1. For the purpose of this Communications Policy:

- “**Administering Authority**” for the Isle of Wight Pension Fund (the fund) means Isle of Wight Council.
- “**Employing authority**” or “**employer**” means an employer within the Isle of Wight Pension Fund.
- “**Scheduled Body**” means an employer which is listed in the [Local Government Pension Scheme \(Administration\) Regulations 2008](#) (Schedule 2, Part 1) and include county councils and district councils. Scheduled bodies belong to LGPS schemes as a legal right.
- “**Admitted Body**” or “**transferee admission body**” means an employer including those from the voluntary and charitable sectors and contractors, whose staff can become members of an LGPS fund by virtue of an admission agreement between the administering authority and the relevant body.
- “**Scheme**” means the Local Government Pension Scheme (LGPS).
- “**Committee**” means the Isle of Wight Pension Fund Committee.
- “**Board**” means the Isle of Wight Local Pension Board.

## 5. Our audience

5.1. We have a varied audience with whom we communicate, including:

- Scheme members (active/deferred/pensioner).
- Prospective scheme members.
- Scheme employers.
- Pensions Team staff.
- Other bodies, for example Pension Fund Committee and Pension Board.

5.2. In addition, there are a number of other stakeholders with whom we communicate on a regular basis, such as Her Majesty's Revenue and Customs (HMRC), the Ministry of Housing, Communities and Local Government (MHCLG), the Scheme Advisory Board (SAB), the Pensions Regulator (TPR), solicitors (internal/external), the Pensions Advisory Service, and other pension providers.

## 6. Our objectives

6.1. Our key objective is to ensure that our communications foster an improved understanding of the Local Government Pension Scheme (LGPS) and the running of the fund, ensuring our audience is best placed, where necessary, to make informed decisions.

6.2. To achieve these objectives, we will:

- Ensure all our communications are clear and easy to understand; and
- Tailor communications to meet the specific needs of our audience.

## 7. How we communicate

7.1. We want to ensure that all members can access our services, whatever their needs. We are committed to increasing digital access and delivery of services. Increasingly, therefore, we are using electronic forms of communication, through our fund website, emails, electronic forms or online member self-service. We will, however, continue to offer our audience the opportunity to receive communications via more traditional methods if required (e.g. hard-copy, post, face-to-face and telephone).

7.2. All print and electronic communications are designed with consideration for those with additional needs. If you have difficulty in understanding these documents, please contact us on 01983 823626 and we will do our best to help you.

7.3. We will continually review all of our communication. We will work to ensure that it is fit for purpose and adapt our approach, where appropriate, in light of feedback from our stakeholder groups.

- 7.4. Where necessary our communications are also designed to support scheme employers in the attraction and retention of employees.
- 7.5. As the fund is administered by the Council, all literature and communications will conform to the branding of the Council.

## 8. Methods

- 8.1. We employ a number of different methods in order to communicate with our audience. These are summarised below.

### Website

- 8.2. We provide access to an extensive range of information for active, deferred and pensioner scheme members, prospective members and scheme employers on our website [www.isleofwightpensionfund.org](http://www.isleofwightpensionfund.org). The website is the prime source of information on the pension scheme and ensures timely, up-to-date and easy-to-access information for all our audiences. It contains links to other relevant organisations and is regularly updated with all new legislation and relevant information.
- 8.3. As well as an information resource on the LGPS the website contains downloadable forms and factsheets for members on a range of topics, including the Scheme guide, Additional Voluntary Contributions (AVCs), transfers etc. It is also used as the portal for our online member self-service facility.
- 8.4. Additionally, information relating to the business of both the Isle of Wight Pension Committee and Pension Board can be found on the main Council website at:
  - [Pension Fund Committee](#)
  - [Pension Board](#)

### Member Self-service

- 8.5. This facility enables members to securely view their own pension record via our member self-service facility. Once they have registered, this facility enables the member to:
  - View their own pension details.
  - Amend their personal details, such as home address, nomination details.
  - Perform their own pension calculations and “what if” scenarios.
  - View Annual Benefit statements (when available).
  - Request and receive information by email.

### Annual report and accounts

- 8.6. We are required to produce and publish an annual report and accounts for the fund. This document must set out a number of elements of detail relating to the financial management and performance of the fund during the financial year.

- 8.7. Given the level of detail required to be included, this document is somewhat lengthy. As a result, it is not routinely distributed, except on request. It can, however, be accessed via the fund website.

## 9. Fund contact

- 9.1. The fund has a generic email address for all enquiries: [pensions@iow.gov.uk](mailto:pensions@iow.gov.uk)
- 9.2. The fund has a dedicated telephone number 01983 823626.
- 9.3. You can write to us at Pensions Team, Business Centre, County Hall, Newport, Isle of Wight PO30 1UD
- 9.4. Our opening hours are Monday to Thursday: 8.30 am – 5.00 pm, Friday: 8.30 am – 4.30 pm.
- 9.5. As well as the general communications mentioned above, we also provide specific communications to each of our audiences, which are described in more detail in the following sections.

## 10. Communication with active scheme members

- 10.1. The following methods are used to communicate with our active scheme members:
- 10.2. *Scheme literature* - A range of Scheme literature is produced by the fund and is supplied to employing bodies and Scheme members directly, including the Scheme Guide and Administration Strategy. Copies of the Scheme literature is also available on the fund's website.
- 10.3. *Newsletters* - We are in the process of developing a newsletter for members of the fund to be published on the fund's website 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.
- 10.4. *Annual benefit statements* – We will provide a personalised statement each year, summarising each member's pension account balance, together with a projection of entitlement to their normal pension age. These statements are published via the member self-service portal.
- 10.5. *Personal appointments* – Scheme members are able to book appointments to discuss individual questions relating to their pension entitlements in the fund. These can be booked by contacting the Pension Team via the contact details in section 9. Fund officers cannot provide pensions advice but can answer questions on benefit entitlements under the Local Government Pension Scheme.
- 10.6. *Correspondence* – this will be via email, telephone, or in writing, as circumstances dictate.

10.7. *Briefings and presentations* – we are able to provide educational sessions to scheme members, for example where there are major changes planned to the rules of the scheme or where an employer is going through a major restructuring and there are pension related implications (e.g. redundancy/flexible retirement).

## 11. Deferred members

11.1. The following methods are used to communicate with deferred scheme members:

11.2. *Scheme literature* - A range of scheme literature is produced by the fund and is supplied to employing bodies and scheme members directly. Copies of the scheme literature is available on the fund's website.

11.3. *Newsletters* - We are in the process of developing a newsletter for deferred member of the fund to be published at least once a year on the fund's website, along with their annual benefit statement, the contents of which will cover current pension topics within the LGPS and the pensions industry in general plus important repeated messages.

11.4. *Annual benefit statements* – we will provide a personalised statement each year, providing a current value of the scheme member's pension entitlements. These statements are published via the member self-service portal.

11.5. *Personal appointments* – deferred scheme members are able to book appointments to discuss individual questions relating to their pension entitlements in the fund. These can be booked by contacting the Pension Team via the contact details in section 9. Fund officers cannot provide pensions advice but can answer questions on benefit entitlements under the Local Government Pension Scheme. *Correspondence* – this will be via email, telephone, or in writing, as circumstances dictate.

## 12. Pensioner members

12.1. The following methods are used to communicate with pensioner scheme members (including those in receipt of survivor benefits):

12.2. *Pay advice/P60* – we issue pay advice slips to pensioners each April, along with a P60 in respect of the pension received in the previous financial year. This advice slip includes the percentage rate by which their LGPS pension will increase from that month and confirms the monthly pay dates for the financial year. We also issue pay slips where there has been a variation in net monthly amount of £5.

12.3. *Newsletters* - We are in the process of developing a newsletter for pensioner members to be published at least once a year on the fund's website.



- 12.4. *Personal appointments* – pensioner scheme members and their personal representatives are able to book appointments to discuss individual questions relating to their pension entitlements in the fund. These can be booked by contacting the Pension Team via the contact details in section 9. Fund officers cannot provide pensions advice but can answer questions on benefit entitlements under the Local Government Pension Scheme.
- 12.5. *Pre-retirement sessions* – we are also able to participate in pre-retirement sessions run by our scheme employers, explaining the decisions scheme members will need to take in the run up to retirement and the processes we will follow in calculating and paying their pension benefits to them.
- 12.6. *Correspondence* – this will be via email, telephone, or in writing, as circumstances dictate.

### **13. Prospective scheme members**

- 13.1. The following methods are used to communicate with prospective scheme members:
- 13.2. *New starter pack* – All prospective scheme members must be given basic information about the Scheme. We require scheme employers to provide all of the relevant information set out in our short scheme guide in either hard copy or via electronic format, when they become eligible to join the scheme.
- 13.3. *Scheme literature* - A range of Scheme literature is produced by the fund and is supplied to employing bodies and scheme members directly. Copies of the scheme literature is available on the fund's website.
- 13.4. *Personal appointments* – prospective scheme members are able to book appointments to discuss individual questions relating to the scheme. These can be booked by contacting the Pension Team via the contact details in section 9. Fund officers cannot provide pensions advice but can answer questions on benefit entitlements under the Local Government Pension Scheme.
- 13.5. *Correspondence* – this will be via email, telephone, or in writing, as circumstances dictate.
- 13.6. *Briefings and presentations* – prospective scheme members are free to attend any educational sessions organised for scheme members - for example where there are major changes planned to the rules of the scheme or where an employer is going through a major restructuring and there are pension related implications (e.g. redundancy/flexible retirement).

## 14. Scheme Employers

- 14.1. Communications with our scheme employers range from those employers who are already participating in the fund to prospective scheme employers who are looking to join it (e.g. maintained schools converting to academies or private sector employers providing outsourced services). Our communications are aimed to educate them in their roles and responsibilities as well as support them in the attraction and retention of employees. With these aims in mind the following methods are used to communicate with scheme employers (including prospective scheme employers):
- 14.2. *Employer guide* – This provides employing authorities with key information in relation to their participation in the fund, published on the fund’s website. This sets out in detail the procedures they are required to follow, their responsibilities and the timescales in which they must provide information to us.
- 14.3. *Employer training and workshops* – Where required (or requested) we are able to provide training to scheme employers on all elements of the administration of the scheme. These sessions can be provided either at the employer’s premises or as part of a wider training event hosted by the fund.
- 14.4. *Employer liaison* – Additional to any training, we also provide regular liaison with scheme employers, where we are able to support employers with any specific concerns or issue they may have.
- 14.5. *Newsletters* - We will provide technical updates to scheme employers as required, keeping them informed of any relevant changes in scheme rules or overriding legislation as well as changes to our procedures and requirements.
- 14.6. *Employer forums* – The fund invites all Scheme employers to its annual employer forum, held in July each year. Additional employer forums will be held if required. These forums will focus on administration and funding aspects of the fund and any developments in the scheme including identifying the likely impact of scheme changes, consulting on changes to fund policies, major projects such as the three-yearly funding valuation.
- 14.7. *i-Connect* – The fund is in the process of launching the i-Connect solution to all employers within the fund. This module of our administration software is used to facilitate the bulk transfer of member data from the Council’s payroll system to the fund. For all other employers we utilise “on-line” forms, which is a spreadsheet based alternative ideal for smaller employers to provide the member data we require.
- 14.8. *Representation* – As part of the governance of the fund an employer representative sits on the Pension Fund Committee. Following changes to the overall governance of public sector schemes the Isle of Wight Pension Board was established in 2015, comprising both scheme member and employer representatives. The role of the board is to assist the Isle of Wight pension fund in complying with all their legislative requirements, making sure the scheme is being effectively and efficiently governed and managed.

## **15. Pension staff**

15.1. It is important to ensure that our administration staff have access to the relevant information and technical knowledge to enable them to perform their duties. This is achieved via use of email, internal meetings, internal and external training events on specific topics.

## **16. Pension Fund Committee**

16.1. The Pension Fund Committee has delegated responsibility for the management and administration of the fund.

16.2. We work closely with the Pension Fund Committee, ensuring they can fulfil their duties and responsibilities, including the provision of relevant member training.

16.3. Committee reports, agendas and minutes can be accessed on the [Council website](#).

## **17. Pension Board**

17.1. The Pension Board was set up from 1 April 2015 (in accordance with the Public Services Pensions Act 2013) to assist the Isle of Wight Council in its role as the administering authority in complying with scheme governance and administration and complying with the requirements of the Pensions Regulator code of practice.

17.2. We work closely with the Pension Board, ensuring they can fulfil their duties and responsibilities, including the provision of relevant training.

17.3. Board reports, agendas and minutes can be accessed on the [Council website](#).

## Appendix – Schedule of fund communication material to key audience

Document	Format		Available to					Published	Reviewed
	Paper	Website	Prospective members	Active members	Deferred members	Pensioners	Employers		
Website	x	✓	✓	✓	✓	✓	✓	Always available	As regulations change
Member self-service	x	✓	x	✓	✓	✓	x	Always available	As required
Report & Accounts	x	✓	✓	✓	✓	✓	✓	Annually	Annually
Scheme Guide	✓	✓	✓	✓	✓	x	✓	Always available	As regulations change
Newsletters	x	in development	x	in development	in development	in development	in development	Annually	Annually
Benefit statements	✓	✓	x	✓	✓	x	x	Annually	Annually
Appointments	x	x	✓	✓	✓	✓	✓	Always available	As required
Presentation	✓	✓	✓	✓	x	x	✓	Always available	As required
Pay advice/P60	✓	✓	x	x	x	✓	x	Annually	Annually
Pre-retirement seminars	x	✓	x	✓	✓	✓	x	Always available	As required
New starter pack	✓	✓	✓	x	x	x	x	Always available	As regulations change
Employer Manual	x	✓	x	x	x	x	✓	Always available	As regulations change

<b>Document</b>	<b>Format</b>		<b>Available to</b>					<b>Published</b>	<b>Reviewed</b>
	<b>Paper</b>	<b>Website</b>	<b>Prospective members</b>	<b>Active members</b>	<b>Deferred members</b>	<b>Pensioners</b>	<b>Employers</b>		
Training	x	✓	x	✓	x	x	✓	Always available	As regulations change and dependent on requirements
AGM	x	✓	x	x	x	x	✓	Annually	Annually