

Buckinghamshire Pension Board

Title:	BCC Pension Fund Employer and Employee Communications
Date:	14 March 2019
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Electoral divisions affected:	None

Summary

To present, for discussion, a summary of BCCPF Employee and Employer communications and improvements made to these in 2018/19.

Recommendation

The Pension Board is asked to NOTE this report, and comment as appropriate

Background:

As the administering authority for the BCC Pension Fund, the BCC Pensions and Investments Team keep Scheme members updated on changes to the LGPS by various means and continue to update the [BCC Pensions website](#) with relevant information.

Generic employee communication materials (e.g. Scheme guide, AVC guide, Lifetime & Annual Allowance factsheets, Annual Benefit Statement template and notes, etc) are created by the LGPC's Communications Working Group (CWG). This working group consists of 20 communication professionals from LGPS funds in England and Wales, who meet on a quarterly basis to develop items of communication for scheme members in the LGPS. I am a contributing member of the CWG. The work of the CWG is summarised online at <http://lgpsregs.org/bulletinsetc/cwgminutes.php>

The Fund's main means of keeping Employers updated is via our [quarterly employer newsletters](#) as well as the Employer section of our website. We also host Employer training sessions and where necessary, we issue ad hoc emails on time-sensitive items e.g. Scheme Advisory Board consultations.

Our Employer Liaison Officers supplement our general Employer training and communications by providing a one-to-one advisory service on request, or when deemed necessary by either the Fund or the Employer.

Our Fund publications are summarised at **Appendix 1**. In addition to the publications listed, in 2018/19, we made the following improvements to our communications offering:

1. Pensions Website

- a. I have added new sections to our website covering General Data Protection Regulations (GDPR) and Pension Scams.
- b. In October 2018, all BCC Officers responsible for creating and editing web content were asked to edit their webpages to lower the reading age to age 13. We were also asked to correct any broken PDF links and spelling mistakes. To date the reading age has been lowered to age 13 on most of our Scheme member webpages. NB: We have been advised that there are concessions allowing for a higher reading age when dealing with “policy” type pages e.g. Ill Health retirement. Many of our Employer pages fall into this category, although we simplify content wherever possible.

2. Deferred and Active member newsletters – Worked with a number of LG Pension Funds and a graphic designer to produce newsletters for both active and deferred scheme members. The newsletters are available on our main website, as well as on our [my pension online](#) portal.

3. Employer training events – Two employer training events were held in July/August 2018. Attendance remained very low with only **15** Employing authorities represented. However, the feedback for these sessions was positive and will be reported in full in the BCCPF annual report and accounts 2018/19.

In 2019, we will be adding workshop sessions to our Employer training. Our year-end training on 5 and 13 March will include a number of manual calculations based on various scenarios. Verbal feedback on these sessions will be reported to the Board on 14 March.

4. In Touch pensioner newsletter – The redesigned 2018 In Touch pensioner newsletter was sent to our pensioners in April 2018 and we received very positive feedback and praise for the new design.

In Touch 2019 issue is close to completion and will be sent in April 2019. Pensioners who have registered for my pension online will receive a notification email to let them know that In Touch 2019 is available to read online.

5. Animated Employer videos – As a result of the recent Pensions Improvement Review, I was asked to consider new ways to deliver Employer training. As well as including calculation workshop sessions in our face-to-face group training sessions, I have created two animated videos of ± 2 min duration, which I will be adding to our webpages. One of the videos will be showcased at this (14 March) meeting of the Bucks Pension Board.

Resource implications

1. There are none arising directly from this report.

Legal implications

2. There are none arising directly from this report.

Other implications/issues

3. The Fund's Communications Policy Statement is available to view/download at <https://www.buckscc.gov.uk/services/council-and-democracy/local-government-pension-scheme/policies/>

Feedback from consultation, Local Area Forums and Local Member views (if relevant)

4. Not applicable

Background Papers

Please see appendix 1

Appendix 1

The availability and format of Fund publications, frequency & review periods

Communication Material	Formats Available	Available To	When Published	When Reviewed
Scheme guides	Online, paper	All members, prospective members, members' representatives, Scheme employers	Web link to guides included with employment offer. Always available online	As required, at least annually
Fact sheets	Online, paper	All members, prospective members, members' representatives, Scheme employers	Always available online	As required
Member Self Service (My Pension online)	Online	All registered members, allowing them to access their pension records	Always available online	As required
Scheme update newsletter	Online, paper	All Active members. Deferred and Pensioner members where necessary	Annually, available online	Annually
Pensioner newsletter	Online, paper	Pensioner members	Annually, available online	Annually
Technical Employer newsletter	Link to online copy sent via email	Scheme employers	Quarterly, or more often as required	Quarterly
Payslips	Paper, online	Pensioner members	Monthly if £5 variance in net pay/if requested by pensioner member	As required
P60s	Paper, online	Pensioner members	Annually	Annually
Annual Benefit Statements	Online. Paper if MSS opt out"	All Active, Deferred and Pension Credit members	Annually, by 31 August statutory deadline	Annually
Retirement guide	Online, paper	Pensioner members	At retirement	As required
Annual Report and Accounts	Online	Scheme employers	Annually, by 31 July	Annually
Fund Valuation Report	Online	Scheme employers	Every three years	Every three years
Training/ Presentations	PowerPoint Presentation	Members, Scheme employers	Members on request. Employers as planned	As required
Press Releases	Electronic	Scheme employers	When Scheme changes	As required
FRS102 / IAS19 Reports	Electronic	Relevant Scheme employers	Annually	Annually