

Buckinghamshire Pension Fund
Communication Policy Statement
1 April 2020

Introduction

Buckinghamshire Council is the administering authority for the Local Government Pension Scheme (LGPS) on behalf of the employers participating in the LGPS through the Buckinghamshire Pension Fund (the Fund). The LGPS is governed by statutory regulations.

Regulation 61 of the Local Government Pension Scheme Regulations 2013 requires Funds to prepare, maintain and publish a written statement setting out its policy concerning communications. This policy statement outlines the Fund's position on:

- The provision of information and publicity about the Scheme to members, employers and representatives of members participating in the Fund.
- The promotion of the Scheme to prospective members and their employers.
- The format, frequency and method of distributing such information or publicity.

This Communication Policy is effective from 1 April 2020 and will be reviewed every three years or more frequently should changes be required. It is underpinned by an annual internal communications plan.

Our key communication objectives

- Our messages should be timely, brief and easy to understand.
- Wherever possible, we will use digital channels and electronic media for our messages due to their efficiency, security and accessibility
- Where digital channels are not suitable, we will use other methods of communication for our customers and stakeholders
- To provide relevant and timely information to our members to enable them to make informed decisions about their pension benefits
- To train and support scheme employers to enable them to fulfill their statutory responsibilities, as well as to cascade and share scheme information with their staff
- We will manage information securely in line with current data protection legislation
- To consult with relevant stakeholders about the Fund's management and administration
- To strive for continuous improvement and innovation in the way we communicate

Our key stakeholders are

- Scheme members, split into three broad categories
 - Active scheme members
 - Deferred scheme members
 - Pensioner scheme members and dependants
- Prospective scheme members
- Scheme Employers
- Pensions & Investments Team staff
- Our governing bodies i.e. the Pension Fund Committee and the Buckinghamshire Pension Board
- External bodies and member representatives

Communication with Scheme members

There are three categories of Scheme member;

- Active members who are contributing to the Scheme;
- Deferred members who have left the Scheme, but have not yet accessed their pension benefits; and
- Pensioner members and dependants who are in receipt of a pension.

Website

www.buckscc.gov.uk/pensions is our main medium for communicating with Scheme members. It provides comprehensive information about the scheme and is split into a number of categories to ensure quick access and relevance to our varied target audiences. Our Scheme member guides, newsletters, forms, fact sheets and short animated videos are available for download. Our website is regularly reviewed and updated.

My pension online secure member portal

We are committed to increasing digital access and delivery of our services. By default all Scheme members have an online pension account, although registration is not automatic. **My pension online** enables registered members to securely access their pension record at <https://ms.buckscc.gov.uk>. The content and functionality available is tailored according to whether the member is active, deferred or a pensioner. **My pension online** allows the Fund to communicate directly with our members, with general scheme updates, as well as personal member communications e.g. retirement benefit calculations and forms.

Email, post and telephone helpline

Our postal address and main email address for member enquiries (pensions@buckscc.gov.uk) is widely published. Any email containing confidential member information is sent using the Egress Switch encrypted email service or by other secure means.

We have a dedicated helpline number for member enquiries (01296 383755), which is staffed by Member Liaison Officers from 09:00 to 17:30 Monday to Thursday and from 09:00 to 17:00 on Friday.

Face to face presentations and appointments

We offer face to face group presentations, which are available to active scheme members or those wishing to join the Scheme. These presentations are available upon request by Scheme employers, subject to meeting minimum attendance criteria.

Scheme members are able to book one to one appointments at our regular member surgeries to discuss individual questions relating to their pension benefits. While Pensions Officers cannot provide pensions advice, they can provide information on benefit entitlements under the Local Government Pension Scheme to help members make informed pension decisions.

Annual benefit statements

The Fund is legally required to provide an annual benefit statement by 31 August each year for all active, deferred and pension credit members, as per Regulation 89 of The Local Government Pension Scheme Regulations 2013. Our members' statements are published to their online account each year. Members are able to opt out of online access to their pension record. Members who opt out of **my pension online** do not have online access to their record, therefore these members are provided with printed annual benefit statements and newsletters, sent to their home address.

Newsletters

We provide Scheme member update newsletters for active, deferred and pensioner scheme members at least annually, or more often as required. The content is tailored to the audience to ensure that each newsletter is relevant and of interest. The newsletters are published on our website and are linked to our **my pension online** scheme documents area. Copies are also sent by post where applicable, although the number of printed copies is reducing as **my pension online** registration increases.

Payslips/P60s

Payslips are sent to all pensioners twice per year to confirm that the address we hold for them is still current. P60s are issued by the end of May each year. Pensioners can access their monthly payslips from the last working day of the month via **my pension online**.

Communication with prospective members

Our communication with prospective Scheme members is mainly via their employers. Employers contractually enrol all eligible staff in the LGPS. Scheme information is provided by employers within contracts of employment, which directs employees to the Fund's guides, forms and booklets at www.buckscc.gov.uk/lgpsguidesandforms.

Prospective members can request information, for illustration purposes, of the costs of joining the Scheme from their employer or from the national LGPS website at www.lgpsmember.org. These members are able to contact us by telephone, email, post or in person (by appointment).

Communication with Scheme employers

Employers in the Fund include scheduled bodies, designated bodies, admitted bodies and deemed employers, as defined in Regulation 3 of The Local Government Pension Scheme Regulations 2013.

Website

The Fund's website is accessible to all Scheme employers. The website includes a dedicated Employer area at www.buckscc.gov.uk/lgpsemployers, which is regularly updated with changes to the Scheme, employer administration guidance, newsletters and other relevant information.

Email and telephone

Each Scheme employer is allocated a dedicated Employer Liaison Officer (ELO) who is their main contact for LGPS administration queries. As an introduction, ELOs issue our Employer administration guide (which forms a large part of our Service Level Agreement) to all new Employers to the Fund. Scheme employers can email their ELO direct or send their queries to the shared employers@buckscc.gov.uk mailbox. General employer communications are sent by email from the Fund's Employers' mailbox to recipients on the Fund's employer distribution list.

Any email correspondence which includes confidential information is sent by Egress Switch encrypted email service or other secure means e.g. password protection, or between servers with strong end-to-end encryption.

Newsletters

A quarterly employer newsletter is produced for Scheme employers, which summarises changes to Scheme legislation, policy, issues currently under debate and Scheme administration. The newsletter is uploaded to the Employers' website area and a notification email is sent from the Employers' mailbox to our employer contacts to let them know when it has been published.

i-Connect

i-Connect is a middleware technology solution which enables employers to automate their submission of data to the Fund and move to real-time monthly data reporting. i-Connect reduces the cost and risks associated with manually processing pension data. As a result, a number of Fund Employers have switched to i-Connect to automate their submission of data to the Fund.

Employer meetings and training sessions

Meetings with a member of the Employer Liaison Team and Scheme employers will take place at the request of either us or the employer. Frequent meetings will be arranged for larger employers or where deemed necessary by either party.

Depending on take up, four group employer training sessions are provided each year. Two autumn sessions provide general LGPS administration training and guidance. Each March, a further two training sessions are provided, which focus on the provision of year-end scheme member information to the Pensions & Investments Team. Employers who are not able to attend our group training sessions can arrange a training meeting with their ELO at a different time.

Annual report and accounts

Copies of the Fund's annual report and accounts are published by 1 December each year. Due to the length and complexity of the Fund's annual report, hard copies are not routinely provided, but can be produced on request.

Pensions general meeting

We invite representatives from all Scheme employers to attend the Pensions General Meeting, which takes place every 3 years in the year of the Fund valuation (i.e. the year prior to when the revised contribution rates from the valuation are due to come into effect). Speakers are varied but would always include a presentation by the Fund's actuary, Barnett Waddingham LLP.

FRS102 / IAS19 Reports

The FRS102 / IAS19 Reports are prepared annually and are emailed to relevant Scheme employers in PDF format.

Communication with members' representatives

Members' representatives include any individual or group enquiring or acting on behalf of a Scheme member with the Scheme member's authority e.g. trade unions, solicitors, independent financial advisors, etc.

Website

Members' representatives can access a wide range of Scheme information on our website, including our contact details for general enquiries.

Email, telephone and post

Our contact details are widely publicised and members' representatives are able to contact us by email, post or telephone.

Communication within the Pensions & Investments Team

We recognise the importance of ensuring that all our staff are fully equipped with the appropriate knowledge and skills to enable them to perform their duties.

We are committed to our team's training and development needs and meet these needs by the use of email briefing notes, internal team meetings and technical updates, as well as internal and external training sessions on specific topics.

Communication and Fund Governance

The Pension Fund Committee

Under Buckinghamshire Council's constitution, the Council has delegated responsibility for decision-making on pension fund investments to the Pension Fund Committee. The Pension Fund Committee consults within the advisory framework and with officers, before making decisions within the scope of their delegated powers. The Committee receives professional advice from an investment consultant and support/information from an independent adviser on investment strategy and other investment matters. Pension administration matters are reported to the Pension Fund Committee as appropriate.

Full details of the Committee and minutes of all meetings can be found at:

<https://democracy.buckscc.gov.uk/mgCommitteeDetails.aspx?ID=136>

Buckinghamshire Pension Board

The Local Government Pension Scheme (Amendment) (Governance) Regulations 2014 set out the requirements for an administering authority to establish a Local Pension Board.

The purpose of the Board is to assist the Administering Authority in its role as a scheme manager. This covers all aspects of governance and administration of the LGPS, including funding and investments. We work closely with the Buckinghamshire Pension Board, ensuring they can fulfil their duties and responsibilities, including the provision of relevant training.

Full details of the Board and minutes of all meetings can be found at:

<https://democracy.buckscc.gov.uk/mgCommitteeDetails.aspx?ID=869>

Availability and format of our publications, frequency & review periods

Communication material	Formats available	Available to	When published / available	When Reviewed?
LGPS guides	Online, paper	All members, prospective members, members' representatives, Scheme employers	Website link to guides included with employment offer. Available on	As required
LGPS fact sheets	Online, paper	All members, prospective members, members' representatives, Scheme employers	Always available	As required
My pension online	Online secure portal	All registered members, giving them online access to their pension records	Always available	As required
Pension update newsletter	Online, paper	Active and Deferred members	At least annually	At least annually or more often as needed
In Touch Pensioner newsletter	Online, paper	Pensioner members	Annually	Annually
Technical Employer newsletter	Online	Scheme employers	Quarterly	Quarterly
Payslips	Online	Pensioner members	Sent twice per year. Payslip history available via my pension online	As required
P60s	Paper, online	Pensioner members	Annually and available via my pension online	Annually
Annual Benefit Statements	Paper, online	All Active, Deferred and Pension Credit members	Annually by 31 August	Annually
Retirement guide	Online, paper	Pensioner members	At retirement	As required
Annual Report and Accounts	Online	Scheme employers, other interested parties	Annually	Annually
Fund Valuation Report	Online	Scheme employers	Every three years	Every three years
Training/ Presentations	Face to face presentations	Members, Scheme employers	On request	As required
Member surgeries	One to one meeting	Scheme members	Fortnightly surgeries, run by appointment	Fortnightly
FRS102 / IAS19 Reports	Electronic	Relevant Scheme employers	Annually	Annually

This communication policy statement is reviewed every three years in line with the triennial valuation and a revised version will be republished following any material change.