

Background:

The Local Government Pension Scheme (LGPS or “the Scheme”) is a national scheme and [the regulations governing the LGPS](#) are made by Central Government’s Department for Communities and Local Government (DCLG). The Pensions and Investments Team at Buckinghamshire County Council (BCC) administer the LGPS on behalf of the Buckinghamshire County Council Pension Fund.

Staff employed by BCC Pension Fund’s 260+ Scheme employers, on contracts of 3 months and more in duration, are contractually enrolled in the LGPS. Staff on shorter contracts can opt to join the LGPS. There are no barriers to entry to the LGPS and you can stay in the LGPS if you work beyond normal pension age (equal to your State Pension Age, with a minimum of age 65), although you have to draw your benefits by age 75. It is an occupational pension scheme open to all local government staff, except those who have a right to join either the teachers’, NHS, police or firefighters’ pension schemes.

Pensions have been a subject for reform and debate for a number of years. The LGPS in particular has undergone a number of reviews, consultations and regulatory changes, including a change to a Career Average Revalued Earnings-based Scheme in April 2014.

As the administering authority for the BCC Pension Fund, the BCC Pensions and Investments Team have kept Scheme members updated on changes to the LGPS by various means and have continued to update the [BCC pensions website](#) with relevant information. We have also kept our Scheme employers updated with details of consultations and other changes through our quarterly employer newsletters.

BCC Pension Fund’s key communication objective:

To ensure that the correct information about the LGPS reaches all interested parties, enabling them to understand how the Scheme works and updating them with relevant information, using all media and methods of communication available to the Fund.

We communicate with:

- Over 260 Scheme employers (including Buckinghamshire unitary and district councils, Thames Valley Police, town and parish councils, Buckinghamshire and Milton Keynes schools’ support staff and other admitted bodies),
- More than 24,500 active LGPS members (i.e. staff at the above mentioned Scheme employers),
- Prospective LGPS members and members’ representatives,
- Over 24,300 deferred LGPS members i.e. members who have left employment but have not transferred out their pension rights,
- Around 14,500 BCC LGPS pensioners and
- Other pension funds.

The Fund's Communication with Scheme Employers

Scheme employers in the BCC Pension Fund include scheduled bodies (major and smaller) and admitted bodies as defined in Regulation 5 of the LGPS regulations.

- **Scheduled Bodies** (major and smaller) are required to offer Scheme membership to their employees.
- **Admitted Authorities** are employers who have entered into an "admission agreement" with BCC to allow their employees to join the Scheme.

Website

Our website includes [a section for Scheme employers](#) and is regularly updated in accordance with changes to the Scheme. It provides access to a wide range of LGPS information, including copies of our Service Level Agreement (SLA), Scheme administration forms, employer contribution rates, triennial valuation report and quarterly employer newsletters.

Service Level Agreement

We launched our Service Level Agreement (SLA) on 1 August 2007. The SLA is designed to ensure that Scheme employers and third party payroll providers are aware of their roles and responsibilities and what they can expect from us in return. The SLA is updated and republished annually, or more often as required, to reflect regulatory changes and also serves as a detailed LGPS administrative manual. The SLA is available from the Employers section of our website.

Policy Statements

In accordance with [LGPS 2013 Regulations 55, 58, 59, 61 and 62](#), we publish our Pension Administration Strategy, Government Compliance Statement, Governance Policy Statement, Statement of Investment Principles, Funding Strategy, Communications and Discretionary policy statements [on our website](#). **Statutory requirement**

The minutes of the Pension Fund Committee and Buckinghamshire Pension Board meetings are available from the [Committees](#) section of the Buckinghamshire County Council website.

Email and Telephone Helpline

As detailed in our [Pension Administration Strategy](#), each employer is allocated a specific Employer Liaison Officer (ELO) as their main point of contact regarding any aspect of administering the LGPS. The allocation is based on an alphabetic split by employer name, and employers are notified of their ELO's contact details when we first issue their SLA and periodic reminders in our quarterly Employer newsletter thereafter.

We also manage and respond to queries submitted to the employers@buckscc.gov.uk mailbox. This shared mailbox is dealt with on a daily basis.

Fax and Post

We publish central fax and postal address details for Scheme employers' enquiries, although most of our communication with Scheme employers is via email or telephone contact.

Employer Newsletter

We publish our quarterly technical employer newsletter [on our website](#), notifying employers of its availability by email. The newsletters summarise changes to Scheme legislation, policy, issues currently under debate, industry updates and Scheme administration updates.

Year-End Financial Information

Scheme employers receive an annual email requesting year-end financial information. Employers are asked to certify the split between employers' contributions, employees' contributions and any

additional contributions. This information is used to accurately reflect employers' and scheme members' contributions in the year-end statement of accounts.

Once the contributions have been reconciled on our pension software system (Altair), it is used to produce the annual benefit statements that are sent to all active Scheme members by 31 August each year, as per [Regulation 89 of the LGPS 2013 regulations](#). **Statutory requirement**

Annual Report and Accounts

Copies of the Fund's annual report and accounts are available from our website by the end of July (previously end of October) each year. [LGPS administration regulation 57\(1\)](#) requires pension funds annual reports to be published before 1 December following the year end. **Statutory requirement**

Triennial Meeting

The Pensions and Investments Team invite all Scheme employers to a meeting in the year of the Fund valuation. This meeting serves as a forum for employers to have their questions answered by the Fund's management team and also the Actuary. Presenters vary depending on key topics of the day but in the past have included BCC's Finance Director (Consultancy), Fund managers, the Pensions & Investments management team and the Fund's actuary. The most recent meeting took place in December 2016.

Training Sessions

Scheme employers can request training sessions for staff involved with the provision of Scheme information to the Fund, including correct completion of pension forms. This training is provided by members of our Employer Liaison Team.

From 2017/18 Employer Liaison Officers will be making an offer of training to each employer when they are sent their year-end queries. This could be via a telephone call or visit.

FRS102 / IAS19 Report

The FRS102 / IAS19 report (an internal accounting valuation report) is prepared and published annually and is provided to all relevant Scheme employers in electronic format via email.

Consultation

DCLG have conducted a number of consultation exercises on LGPS reform. We notify all our Scheme employers of open consultations by means of our quarterly employer newsletter, as well as feeding back the results of closed consultations.

Employer Services and i-Connect

As at March 2017, we are trialling two new systems which will bring increased efficiencies to employers and also to the Fund.

Employer Services (ES) is a combination of our administration system Altair & [my pension online](#) (aka Member Self Service) i.e. what members see when they go online to view their own benefits. ES users will be able to produce benefit calculations, as the Pensions & Investments Team currently do.

The second of these, i-Connect, is an online data exchange hub through which Scheme employers will be able to submit pension scheme data to us, resulting in greater operational efficiency through automation and realising administrative cost savings. These projects and the associated communications are being managed by Steve Lugg, Systems Project Manager. Where relevant, updates on these projects are shared via our Employer newsletter.

The Fund's Communication with Scheme Members and Members' Representatives

Scheme members include prospective, active/contributing, deferred and pensioner members of the BCC Pension Fund. 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 or solicitors.

LGPS Scheme Guide

We provide a brief and a more detailed guide to the Scheme, which are produced by the Local Government Association (LGA). The Scheme guides serve as the main reference points for Scheme members and are available [from the BCC pensions website](#).

Internet

Our website, <http://www.buckscc.gov.uk/pensions/>, is the main medium for communicating with Scheme members and changes to the Scheme are added to the website. The website is reviewed regularly and is updated as required.

The website provides access to [Scheme guides, forms, fact sheets](#), details of Scheme benefits, pensioner pay dates and other frequently requested information, including contact details for the Pensions and Investments Team. Electronic copies of our forms and guides are available for download in PDF format.

Telephone Helpline

The Pensions and Investments Team have a dedicated helpline number for enquiries. The helpline is staffed by three Member Liaison Officers from 09:00 until 17:30, Monday to Thursday and 09:00 until 17:00 on Friday. All communications published include the helpline number.

Fax, Post and Email

We publish central fax, postal and email contact details for member enquiries. The fax, post and email accounts are monitored daily on a continual basis. All correspondence is date stamped, logged on a workflow monitoring system and scanned directly to the member's record on receipt.

Pensions Presentations

We offer a variety of presentations for active scheme members or those wishing to join the Scheme. These courses are available upon request by Scheme employers. Employers must provide the venue and notify employees concerned of its availability. Due to a high demand for courses vs. limited staff resource, we cannot offer this service to groups of less than 20 people and a charge may apply depending on the number required by each employer. Presentations include:

- Induction course
- Planning for the Future course
- Pre-Retirement course
- LGPS General Presentation

LGPS Member Newsletters

A LGPS update newsletter, detailing Scheme changes, is compiled and distributed via employers to all active Scheme members when required. Where the newsletter relates to deferred and pensioner members, they will receive a copy of the newsletter as well.

A pensioner newsletter, "In Touch", is prepared and distributed annually detailing the annual pensions increase, pensioner pay dates, contact details for the Pensions and Investments Team, statutory information and other articles.

Payslips/P60s

Pensioners are sent a payslip every month where there is a £1.00 variance in their monthly payment, or where they have made a request for a monthly pay slip to be sent. A variance in pay can occur when there is an adjustment to pension rates including the annual pensions increase, the member reaching state pension age (if applicable) and income tax code changes.

All pensioners receive an annual payslip in April to reflect the annual pensions increase, along with their P60 by the end of May each year. Pensioners also receive a payslip in May and September/October of each year to comply with National Fraud Initiative requirements. Short messages can be printed onto payslips and these can be used to communicate personal changes or more general pension information.

Annual Benefit Statements

We are legally required to send an annual benefit statement to all active and deferred Scheme members, as well as pension credit members (individuals awarded Scheme pension credit on divorce) by 31 August each year, as per [Regulation 89](#) of the LGPS Regulations 2013.

Statutory requirement

In the past the benefit statements have been sent to members' home addresses or via their employer, however, the Fund is moving toward electronic communication methods for this in the future. See "member self-service" below.

The annual benefit statement provides Scheme members with:

- an estimate of the current value of Scheme benefits and death benefits
- a projection of benefits on retirement
- an opportunity to check that all details on their record are correct

Member Self-Service – "my pension online"

We have updated our pension administration system to enable members to [access their pension details online](#). Registered members are able to safely and securely access their Annual Benefit Statements, check the accuracy of their pension records, calculate the pension benefits due at retirement and view and change who they have nominated to receive their lump sum Death Grant.

Active members will receive registration information via their work email address. Deferred and pensioner members should email MSSregistration@buckscc.gov.uk from an email address in their own name, with their National Insurance number and date of birth. Once we have completed our security checks, we email the member's login instructions.

From 2018 all our annual benefits statements will only be available online. If, however, members would prefer to continue receiving a paper statement, they are able to opt out of Member Self Service, and a paper benefit statement will be produced for them.

Retirement Pack

When notification of a Scheme member's retirement is received, a benefit statement is prepared to show the retirement benefits the member is entitled to. A link to the retirement booklet is included with the benefit statement, which is sent to the home address of the retiree.

Accessibility

We can provide, on request, large print versions of all our printed literature and issue Braille versions where requested. As the literature we produce starts out as a MS Word document, that either the Pensions and Investments Team or LGA have produced, we can easily and at very low cost enlarge the font used to provide large print documents. We use an external supplier to provide our Braille translations.

BCC Pension Fund Publications

Communication Material	Published / Delivered	Planning / Production Time	Formats Available	Target Audience / Issued To	Created by / Officer Responsible
Quarterly technical newsletter for Employers	March, June, September & December	After each newsletter is published, work begins on the next edition. Articles are added as issues arise. <i>Pensions staff time: 1 - 2 weeks</i>	Electronic (PDF available on our website)	Sent to over 260 Scheme employers	Principal Pensions Officers, Communications Pensions Officer
“In Touch”, our Pensioner newsletter	March	Editorial work commences January <i>Pensions staff time: 2 - 3 weeks</i>	Print, Electronic (PDF available on our website), Braille	Sent to over 14,500 pensioner members’ home addresses (where known)	Communications Pensions Officer
Deferred Members’ Benefit Statement and supporting notes	August	An external provider prints and posts our deferred benefit statements. The Communications & Systems Officers liaise with the designer and supplier to prepare the statements for printing. <i>Pensions staff time: 4 - 5 weeks</i>	Print, Electronic access via “my pension online”	Sent to over 24,300 deferred scheme members’ home addresses (where known)	Systems Team, Communications Pensions Officer
Pension Fund Annual Report and Accounts	July (previously October)	The BCC Pension Fund’s accounts are produced by the Pensions and Investments Team and are signed off by the District Auditors at the end of July <i>Pensions staff time: 5 - 6 weeks</i>	Electronic (PDF available on our website)	Scheme employers by default, LGPS members on request and other Pension Funds	Pensions and Investments Management Team, Communications Pensions Officer
Pensions General Meeting (PGM)	Triennially in November / December	The Pensions General Meeting takes place triennially in the year of the Fund valuation. Speakers are booked in June/July to ensure availability and invitations are sent by email to all employers <i>Pensions staff time: 2 - 3 weeks</i>	Face to face. Speakers vary but in the past have included BCC’s Finance Director (Consultancy), Pensions and Investments Management Team and the Scheme’s actuary	Scheme employers	Communications Pensions Officer
Annual Benefit Statements and supporting notes	Sent by 31 August	Annual benefit statements are processed and printed in stages by our Systems Team. Supporting notes are produced internally <i>Pensions staff time: 4 months, with Phase 2 print from Sept to January.</i>	Print, Supporting notes available on our website	Sent to 24,500 active Scheme members’ work addresses	Systems Team, Employer Liaison Team. Guidance notes produced by Communications Pensions Officer
FRS102 / IAS19 Report	February (October for Schools and Colleges)	<i>Pensions systems time: 3 - 4 weeks</i>	Print, Electronic	Scheme employers on request	Pensions Finance Officer, Systems Team

Communication Material	Published / Delivered	Planning / Production Time	Formats Available	Target Audience / Issued To	Created by / Officer Responsible
Press Releases, LGPS Updates	As needed	Produced by either LGA or BCC Pensions and Investments Team	Electronic	All members, Scheme employers	Communications Pensions Officer
Starter booklet for new employees / LGPS members	Updated and republished annually or more often as required	<i>Production time: 1 - 2 weeks</i>	Electronic (fact sheets and forms available on our website), Print copies available on request	We issue our employers with a hyperlink to our 'starter packs'. Employers issue the packs to new staff joining the LGPS, along with their contracts	Communications Pensions Officer
"Your Retirement" booklets for new pensioners	Updated, published electronically	<i>Production time: 1 - 2 week</i>	Electronic (booklet and forms available on our website)	Links provided to LGPS pensioner members when they retire	Communications Pensions Officer
Training Presentations <ul style="list-style-type: none"> ▪ Induction courses ▪ Planning for the Future course ▪ Pre-retirement course ▪ LGPS general presentation 	Available by Employer request	Employer publicises event and provides venue <i>Pensions time: 1.5 hours per presentation + travelling time</i>	PowerPoint Presentation delivered on site	New starters, Employees, Scheme employers, Pre-retirement and Mid-life course attendees. Minimum of 20 attendees required.	Communications Pensions Officer
Service Level Agreement	Launched 1 August 2007. Reviewed and republished when necessary	Updated at least annually, or more often as required <i>Staff time: 3 - 4 weeks</i>	Electronic (PDF available on our website), Print copies available on request	Scheme employers	Principal Pensions Officer (Governance and Employer Liaison)
Fund Statements, Policies and Strategies <ul style="list-style-type: none"> ▪ Governance Compliance and Governance Policy Statements ▪ Communications Policy ▪ Discretionary Policy ▪ Funding Strategy Statement ▪ Pension Administration Strategy ▪ Statement of Investment Principles 	Reviewed and republished when necessary	<i>Production time varies</i>	Electronic (PDF available on our website), Print copies available on request	All members, prospective members, members' representatives, Scheme employers, Councillors, Fund staff	BCC Finance Management Team, Pensions and Investments Team