



## **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).

Regulation 61 of the LGPS Regulations 2013 requires Funds to prepare, maintain and publish a written statement setting out its policy concerning communications, in particular this statement sets out the Fund's policy regarding:

- 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

The Communication Policy is effective from 1 April 2023 and will be reviewed at its scheduled review date in April 2026, or prior to this should changes be required.

## **Key communication objectives**

- Ensure communications are relevant, timely and clear
- Ensure the information provided is concise but sufficient to allow members to make informed decisions about their pension
- Provide a high-quality service for our members and employers. Where possible, we will opt for digital channels and electronic media due efficiency, security and accessibility
- Where digital channels are not suitable or accessible, we will use other methods of communication for the benefit of our members and employers
- Provide communication and training to Fund employers to develop their knowledge of the LGPS, enabling them to fulfill their statutory responsibilities
- To keep members and employers updated with LGPS changes and other overriding legislation
- In delivering our objectives, we will:
  - consult with relevant stakeholders, where required, about the Fund's management and administration
  - manage data securely in line with GDPR requirements and the [Fund's Privacy notice](#)
  - strive for continuous improvement and innovation in the way we communicate
  - consider diversity and inclusion in all communications

## **Key stakeholders**

- 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 statutory 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 and are entitled to an LGPS pension but have not yet accessed their pension benefits
- Pensioner members and dependants who are in receipt of a pension

## Website

[lgps.buckinghamshire.gov.uk](https://lgps.buckinghamshire.gov.uk) is our main medium for communicating with Scheme members. The website is distinct from the Council's main site allowing for optimised search results, bespoke template design, and distinguishes our role as the administering authority from that of the host authority.

The website provides:

- comprehensive information about the scheme, tailored specifically to each membership category
- accurate information, which is current, relevant and meets accessibility guidelines
- clear instructions about task-based queries and access to our self-service facility 'my pension online' for members
- regular updates on matters that may be of interest to scheme members, such as changes to statutory guidance

All forms and guides can be accessed from the website and are digitally compatible.

## 'My pension online' secure member portal

We are committed to increasing digital access and delivery of our services. Active, deferred and pensioner members are able to register for use of 'my pension online' at: <https://ms.buckinghamshire.gov.uk> which provides them with direct access information about their pension record.

'My pension online' allows for direct communication with Scheme members. Members can also send us their documents via 'my pension online' safely and securely. Additionally, members have the option of using the self-service facility to make changes to personal details such as their address and death grant nomination. While all 'my pension online' users have equal access to information and features, the content and functionality is tailored for each category of member.

'My pension online' is our preferred communication method. Members can opt out of using 'my pension online' and receive postal communications if they wish.

## Email, post and telephone helpline

Our postal address and main email address for member enquiries ([pensions@buckinghamshire.gov.uk](mailto:pensions@buckinghamshire.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), staffed by Member Liaison Officers from 9am – 5.30pm Monday to Thursday and from 9am – 5pm on Friday.

We have a dedicated email address for technical queries related to 'my pension online' ([mypensiononline@buckinghamshire.gov.uk](mailto:mypensiononline@buckinghamshire.gov.uk)), managed by Member Liaison Officers.

## **Webinars, presentations and appointments**

We run a programme of regular webinars for active scheme members or those wishing to join the scheme. These are promoted via the Scheme employer. We are able to offer bespoke presentations face to face upon request by Scheme employers, subject to meeting minimum attendance criteria.

Scheme members are able to book an appointment at one of our regular member surgeries to discuss individual questions about their pension benefits. These surgeries can be held face to face or via Microsoft Teams. While Pension Officers cannot provide financial advice, they can provide information on benefit entitlements under the LGPS.

## **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 LGPS Regulations 2013. Member statements are published to their online account each year. Printed statements are provided to those have opted out of 'my pension online'.

## **Newsletters**

We provide Scheme member newsletters for active, deferred and pensioner scheme members on an annual basis, 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 the 'my pension online' scheme documents area. Copies are sent by post to members who have opted out of 'my pension online'. The number of printed copies is reducing as 'my pension online' registration increases.

## **Payslips/P60s**

Pensioners can access their payment information including P60s via 'my pension online'. Printed payslips are sent to pensioners twice a year to confirm address data is correct. P60s are issued by the end of May each year. A printed P60 is sent to those that have opted out of 'my pension online'

## **Communication with prospective members**

Our website has general information about the scheme including a [dedicated section](#) intended for prospective members. Employers contractually enrol all eligible staff into the LGPS. Scheme information is provided by employers within contracts of employment, which directs employees to [our website](#).

We produce quarterly webinars for new and prospective members, offered via employers.

Prospective members can request information about the costs of joining the Scheme from their employer. The national LGPS website at [www.lgpsmember.org](http://www.lgpsmember.org) contains useful information for prospective members. These members can 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 LGPS Regulations 2013.

## **Website**

The Fund's website at [lgps.buckinghamshire.gov.uk](http://lgps.buckinghamshire.gov.uk) has a dedicated employer section, containing useful information to assist Scheme employers with their obligations. It is updated regularly with changes to the Scheme regulations, employer administration guidance, newsletters and other relevant information.

Where appropriate we create guides providing information about the scheme intended to be distributed by employers to their employees.

### **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 Roles and Responsibilities guide to all new Fund employers. Scheme employers can email their ELO directly or send their queries to the shared [employers@buckinghamshire.gov.uk](mailto:employers@buckinghamshire.gov.uk) mailbox. General employer communications are sent by email from the Fund's employer mailbox to recipients on the Fund's employer distribution list.

Any email containing confidential member information is sent using the Egress Switch encrypted email service or by other secure means.

### **Newsletters**

A quarterly employer newsletter 'In-Form' is produced for Scheme employers, which summarises changes to Scheme legislation, policy, issues currently under debate and Scheme administration. It also includes bitesize training features and a frequently asked questions section to support employer training. The newsletter is sent directly to Employer contacts from the Employers' mailbox and is also available to download from [the website](#).

### **i-Connect**

i-Connect is the Fund's pension software solution enabling employers to automate the submission of data to us and append documents securely to individual member records. Workflow for the Pensions & Investments Team is automatically generated. i-Connect improves efficiency and reduces the cost and risks associated with manual data processing. It is the Fund's default data exchange method.

### **Employer meetings, webinars and training sessions**

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

Remote training is offered where possible as it is often convenient for the employer's business needs and reduces travel costs. Employer Liaison Officers are able to offer one to one training over the phone, via Microsoft Teams or, where required, face to face. We run a programme of regular employer webinars providing training on all aspects of the Employer role. Upon request we are also able to prepare bespoke webinars to meet Employer requirements.

### **Annual report and accounts**

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

### **Pensions general meeting**

We invite all Scheme employers to attend the Pensions General Meeting, which takes place triennially to coincide with the Fund valuation. Speakers are varied but 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. Communication with third parties is carried out in line with GDPR guidance.

### **Website**

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

We also have a [dedicated web page](#) which provides guidance to members and their representatives regarding the information we require to ensure security when providing information to a third party.

### **Email, telephone and post**

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

## **Feedback from stakeholders**

In order to continually develop and improve communication we actively encourage feedback from stakeholders. Our methods of collecting feedback include:

- Our dedicated feedback mailbox: [pension.feedback@buckinghamshire.gov.uk](mailto:pension.feedback@buckinghamshire.gov.uk)
- Digital surveys to obtain feedback from events and consult with stakeholders on specific matters
- Short customer satisfaction surveys issued with specific communications

## **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 and internal team meetings, as well as internal and external training sessions on specific topics. We also provide staff with a monthly technical newsletter summarising important Scheme changes, technical guidance, newly published training resources, and key statutory deadlines for the month.

## **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://buckinghamshire.moderngov.co.uk/mgCommitteeDetails.aspx?ID=341>

### **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 Buckinghamshire Pension 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:

[lgps.buckinghamshire.gov.uk/pension-board](https://lgps.buckinghamshire.gov.uk/pension-board)

## Availability and format of our publications, frequency & review periods

| <b>Communication material</b>     | <b>Formats available</b>    | <b>Available to</b>  | <b>When published /</b>   | <b>When Reviewed?</b>                     |
|-----------------------------------|-----------------------------|--|---|---|
| Scheme information                | Online, paper               | All members, prospective members, members' representatives, Scheme employers | Always available  | As required                               |
| <a href="#">My pension online</a> | Online secure portal        | All registered members, giving them online access to their pension records   | Always available  | As required                               |
| Pension update newsletter         | Online, direct email, paper | Active and Deferred members  | Produced annually<br>Available online                                     | At least annually or more often as needed |
| In-Touch Pensioner newsletter     | Online, direct email, paper | Pensioner members  | Produced annually<br>Available  | Annually                                  |
| In-Form Employer's newsletter     | Online, direct email        | Scheme employers   | Quarterly   | Quarterly                                 |
| Payslips                          | Online                      | Pensioner members  | Printed copies issued twice per year<br>Available via 'my pension online' | As required                               |
| P60s                              | Online, paper               | Pensioner members  | Annually and available via 'my pension'                                   | Annually                                  |
| Annual Benefit Statements         | Paper, online               | All Active, Deferred and Pension Credit members                              | Annually by 31 August   | Annually                                  |
| Annual Report and Accounts        | Online                      | Scheme employers, other interested parties                                   | Produced annually<br>Available online                                     | Annually                                  |
| Fund Valuation Report             | Online                      | Scheme employers   | Published every three years   | Every three years                         |

|                            |   |                                 |   |             |
|----------------------------|---|---------------------------------|---|-------------|
| Training/<br>Presentations | Webinars,<br>telephone,<br>face to face | Members,<br>Scheme<br>employers | Programme of<br>webinars<br>published to<br>our website<br>and<br>one to one<br>training<br>available upon<br>request | As required |
| Member surgeries           | Electronic,<br>face to<br>face          | Scheme<br>members               | Run by<br>appointment   | As required |
| FRS102/IAS19<br>Reports    | Electronic                              | Relevant<br>Scheme              | Annually  | Annually    |

All communication documents on our website are accessible and comply with The Public Sector Bodies (Websites and Mobile Applications) (No. 2) Accessibility Regulations 2018.

All of our communication documents are available in large print or braille on request.

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.