

Communications Policy Statement

Wiltshire Pension Fund

Updated May 2015



Introduction

The following statement covers the policy of Wiltshire Council in its role as the administering authority for the Wiltshire Pension Fund as required under Regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013.

Communication is at the heart of everything Wiltshire Pension Fund does and is key to us achieving our administrative objectives.

There is now a greater awareness of pensions amongst the public than ever before resulting in an increased demand for information and this demand means that as a LGPS Fund we need to continue to be proactive in providing and delivering clear and timely communications.

In response to the increased demand for information the Fund joined a National Communications Working Group in 2013 to help meet our future communications challenges which included the implementation of the new LGPS 2014 scheme on 1 April 2014.

2015 sees changes for both the Fund and Scheme Employers as the LGPS comes under the oversight of The Pensions Regulator. This change means that our Communications Policy regarding Scheme Employers becomes even more crucial to the effective administration of the LGPS, towards our joint role in maintaining the flow of accurate and timely information and ensuring compliance with The Pensions Regulator's Record Keeping Requirements.

2015 also saw changes to the governance of LGPS Fund with the introduction of Local Pension Boards and the formal establishment of an Investment Sub-Committee.

The Communications Policy Statement must set out:

- The policies on the provision of information and publicity about the Scheme to the

- members, representatives of members and employing authorities
- The format, frequency and method of distributing such information or publicity
- The promotion of the Scheme to prospective members and their employers.

This specific policy document deals with the communication of all aspects of the scheme to individual LGPS members and employing authorities within the Fund. Its intention is to prepare, maintain and publish our policy, explaining our existing methods of communication and summarises some of our plans for the future to our key recipients.

- Active Members
- Deferred Members
- Pensioner Members
- Prospective Members
- Scheme Employers
- Pension Committee
- Local Pension Board
- Investment Sub-Committee
- Other Organisations

A list of communications material can be found in Appendix A.

Scheme Literature

A range of scheme literature is produced by the Fund and supplied to employing bodies and Scheme members directly.

Copies of this literature are also available on our website:

www.wiltshirepensionfund.org.uk

How do we communicate?

When deciding how to communicate we take into consideration our audience and the cost to the Fund. We aim to use the most appropriate means of communication for the audiences receiving the information.

Active Members

Literature

The main point of reference for members to find out about the key aspects of the Scheme is our 'Guide to the LGPS.' This is supported by a range of Employee Guides that go into more detail on topics such as increasing benefits and making nominations. These guides can be sent out to individual members and are also available to download from our website.

Benefit statements

Once a year we send all members a benefit statement direct to their home address. This summarises the basic information we hold about them such as date of birth, history of work, pay for pension purposes and gives estimates of the current and future value of the member's benefits. It also shows an estimate of the survivors' pension benefits.

We produce a combined statement with a forecast of the member's State Pension provided by DWP.

Newsletters

Every year we produce a newsletter to all active members of the Scheme. The main purpose of which is to satisfy requirements by informing active members about changes in the regulations of the LGPS. Because of its nature, this newsletter will not be produced at fixed times, but rather in response to changes in regulations or important notifications. To guarantee delivery this is mailed to home addresses.

Website

The core information about the Scheme is held on our website. There is a dedicated area for active members. We also publish news updates as soon as is practical. This enables members to gain information as it becomes available. Electronic copies of all relevant forms, scheme literature, policies and reports are also available to download.

Pension surgeries

We run information sessions in members' places of work. These are run on demand in conjunction with employers. We run more specialist sessions for members that may be affected by issues such as restructure and the effect this could have on their pension benefits if any pay reduction applies. Every year we will be providing pension clinics and drop in sessions for members twice a year or on an occasional basis.

Pre-retirement courses

Face to face meetings, organised by a number of our employers that aim to explain the options available for members approaching retirement.

Retirement packs

The retirement packs contain useful information and forms for members retiring from the scheme, including a nomination form, bank account change form, a statement of pension benefits and tax office details.

Pension helpline

A dedicated helpline for scheme members is operated by experienced staff of the Wiltshire Pension Fund administration team. The team offer information on all aspects of scheme membership and benefits for all active, deferred and pensioner members. Lines are open from 8.30am to 5.30pm Monday to Friday. Tel: 01225 713613

We also provide a generic email address which enables members to email their queries. The emails are picked up and passed to the relevant member of staff.

pensionenquiries@wiltshire.gov.uk .



Deferred Members

Deferred Benefit Statement

When we award a member Deferred Benefits we send them a statement showing the value of their deferred pension and potential Survivor's pension, and how they have been calculated. We include information on how Deferred Benefits increase, and when they can be paid, including how they can be paid early.

Annual Benefit Statement

Once a year we send all deferred members a benefit statement direct to their home address. This summarises the basic information we hold about them and gives the up to date value of their pension benefits. It also reminds deferred members to let us know of any changes to their circumstances such as nomination changes.

Website

There is a dedicated area for deferred members of the scheme. The website also enables them to keep up to date with any news updates that may affect them.

Pension helpline

Deferred members can also telephone our helpline number.

Pensioner Members

Pensioner members include retired members, and the widow, widowers and dependent children of deceased members.

Pay advice and P60

The fund issues payslips to scheme pensioners in March, April and May each year. The April advice shows the effect of the annual pension increase and the May advice shows any tax changes. We do not send pensioners a pay slip during the rest of the financial year unless their pension amount changes by £5 or more. Early in the financial year pensioners also receive a P60 advice.

Newsletter

Once a year a pensioner newsletter is mailed direct to home addresses. The newsletter contains information relevant to this group of members. It includes information regarding the amount of pensions increase, pay dates, tax information and useful contacts including our pensions payroll department.

Website

There is a dedicated area for pensioner members of the scheme with relevant information which enables them to keep up to date with news updates.

Pension helpline

Pensioner members can also telephone our helpline number.

Prospective Members

New Starter Packs

Each time a new employee begins employment with a scheme employer, they are provided with, or directed to new starter information. This is available to download from the website. The information is issued along with their contract of employment. It includes a scheme guide that explains rights, benefits and options for the new employee, as well as information on transferring previous pension benefits.

Website

The Fund's website contains information on joining the LGPS and the benefits within the scheme.

Promotional leaflets or posters

We provide promotional leaflets and posters to employing bodies to display on their notice boards for prospective members.

Corporate induction courses

Fund officers intend corporate induction events on a monthly basis in order to present the scheme to prospective members and highlight the benefits of joining the LGPS.

Scheme Employers



As at 31 March 2014, Wiltshire Pension Fund has circa 157 contributing employers. They are the first point of contact for our members. We use various methods to share information with our employers.

Employers guide

An administration manual is issued to all employers and is available on the employer area of the website. This provides all the information needed to take part effectively in the scheme. Regular updates to this manual are provided as the scheme rules change.

Technical newsletter

The Fund publishes a regular newsletter issued quarterly to keep employers informed of any regulation changes or changes to our administration procedures. It is also used to inform employers of what we are doing to improve relationships with them, such as surveys and the steps we will be taking as a result of the findings.

Individual employer meetings

Meetings can be arranged on an individual basis for an employer to discuss particular issues and receive specialist advice from the Fund Staff. These meetings are available at the employers request by contacting our Employer Relationship Manager. We aim to visit all large and medium employers at least once a year and contact our smaller employers annually via telephone for a general troubleshooting or courtesy call.

Promoting the scheme

We will help employers to promote the LGPS within their organisation. On request we can provide publications, presentations and advice. This could include ways of using the LGPS as a key element of a Total Rewards package which may help to attract key staff.

Website

The website includes an area specifically for employers, which provides guides to the scheme and its administration. Newsletters and updates can also be viewed in this area and a number of forms downloaded.

Pension Liaison Officers Group (PLOG)

The Fund aims to hold quarterly meetings for all employers to discuss scheme regulations and administration as well as any other issues raised by them. These meetings are an excellent opportunity for both parties to get together and exchange news and views. In the future we intend to tailor these meetings to specific areas such as HR, Payroll and Finance to ensure that relevant people attend to make the most of the meetings.

Annual report and accounts

The audited accounts of the Wiltshire Pension Fund are prepared as at 31 March each year and every employer receives a copy. They are also published on the website. are an excellent opportunity for both parties to get together and exchange news and views. In the future we intend to tailor these meetings to specific areas such as HR, Payroll and Finance to ensure that relevant people attend to make the most of the meetings.

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Annual General Meeting (AGM)

The Fund is aiming to establish an AGM for employers where they can meet officers, the actuary, investment managers and advisers to receive updates on performance and latest issues facing the Fund.

Pension Committee

The administration of the Fund is the responsibility of Wiltshire Council, which is designated as an “administering authority” in the Local Government Pension Scheme Regulations. The Council has delegated this function to the Wiltshire Pension Fund Committee who meet four times a year for normal business, and will also meet on an ad hoc basis to consider specific matters.

Committee is made up of 5 Wiltshire Council members, 2 members from Swindon Borough Council, 1 representative from an admitted body, 1 representative from an educational scheduled body and 2 non-voting UNISON representatives. The Unison members now represent all member status i.e. active, deferred and pensioners.

The Fund’s Investment Adviser and the Independent Pension Fund Adviser also attend most meetings. Members of the public are also welcome to attend Committee meetings as observers.

Committee reports, agendas and minutes are available via the Wiltshire Council website www.wiltshire.gov.uk.

Local Pension Boards

The Local Pension Board was established in April 2015 to assist the Committee in securing compliance with the scheme regulations and the effective and efficient governance and administration of the LGPS. It is made up of 3 scheme members’ representatives and 3 scheme employers’ representatives along with a non-voting independent chairman.

The Fund will liaise closely with the Local Pension Board, so they can fulfil their duties and form appropriate opinions. This will include:

Annual Report and Accounts—this is the Fund’s primary publication on investment and administration

Reports—Fund officers draft reports on investment, governance and administration matters for consideration.

Fund Policies & Strategies - The Fund will provide copies the latest documents for review.

Presentations—Fund officers and advisers deliver presentations on investment, governance and administration matters.

Ad-hoc Consultations—Fund officer consult with the Independent Chair of the Local Pension Board on matters arising during the year.

Training—Local Pension Board representatives training is a standing agenda item and the Local Pension Board liaise with Fund officers on training needed and received.

Local Pension Board Papers—these will be published on the Wiltshire Council website.

Investment Sub-Committee

The Investment Sub-Committee (ISC) meets 4 times a year to monitor investment managers’ performance and make recommendations to the main committee on investment issues. It also has delegated authority to invest the Funds’ strategic ‘opportunistic’ allocation representing 5% of the total Funds assets. The Committee is made up of the Chairman, Vice Chair, 1 other elected Wiltshire Council member and another co-opted member of the main committee. The Funds’ Investment Adviser and the Independent Fund Advisor also attends these meetings. All members of the main committee may attend as observers. Committee reports, agenda and minutes are available via the Wiltshire Council website.



Committee

Other Organisations

Communications with trade unions

While we currently have no formal meetings between the pension section and union representatives, we are available for consultation on technical issues, the provision of information about the scheme and the council policies relating to pensions. There are also 2 non-voting trade union representatives on the Pensions Committee and another 2 voting on the Local Pension Board.

We also communicate regularly with the following:

- Investment Managers
- Actuaries
- Department for Communities and Local Government (CLG)
- Other Pension Funds

Business Plan

The Fund produces a regular Business Plan every 3 years outlining its goals and objectives, as well as providing an action plan of the key priorities over the plan period in order to further these objectives.

Future Plans

We will continue to communicate with our stakeholders using the methods highlighted in this policy. However, our future objectives include:

- Service Level Agreements for our employers
- Employer surgeries
- Further improving our website
- Review all publications and scheme literature
- Improve our methods for our members, ex-members, employers, committee members and the Local Pension Board
- Members on-line access to information
- Introduction of AGM in 2016

Feedback

We are committed to provide an excellent service. In the future we aim to improve our feedback methods for our members, ex-members, employers committee members, investment sub-committee and Local Pension Boards.

Review

We will review our communication policy annually to ensure it meets audience needs and regulatory requirements. A current version of the policy statement will always be available on our website at www.wiltshirepensionfund.org.uk

Accessibility

We recognise that individuals may have specific needs in relation to the format or language in which information is provided. We have already considered this for our website and have formatted it so that it is accessible by the visually impaired and our letters conform to the recommended font size and formatting. Demand for alternative formats or languages is not high enough to allow us to prepare suitable material automatically. However, all communications from the Wiltshire Pension Fund can be produced in large print, audio, braille or in another language on request.

For those with hearing difficulties, we can communicate by visual means, rather than using the telephone. We can also use the Typetalk facility and offer a hearing loop at the reception of our main offices.

Equality Impact Assessment (EIA) is a way of identifying any actual or potential impact, positive or adverse, of current or proposed policies (including strategies), practices and procedures across all areas of equality, race, gender, sexual orientation, disability, religion, belief and age. The Fund has an EIA policy and a copy of this policy is available on request.

Data Protection

Wiltshire Council has a duty to protect personal information and will process personal data in accordance with the Data Protection Act 1998 and any amendments to the act. The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Funds' AVC provider.

This authority is under a duty to protect the public fund it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

Contact Us

Wiltshire Council is the authority administering the Local Government Pension Fund in Wiltshire. If you would like more information about the scheme there are various ways of contacting the pension fund.

Write to us:

County Hall, Trowbridge, Wiltshire. BA14 8JN

Telephone: 01225 713613

Email: pensionenquiries@wiltshire.gov.uk

Website: www.wiltshirepensionfund.org.uk

Opening hours: Monday - Friday 8.30am to 5.30pm



Appendix A

Communications Material	Paper Based	Mailed	Website	Frequency	When Reviewed
Brief guide to the LGPS	✓	✗	✓	Constantly available	Annually
New starter pack	✓	✓	✓	Constantly available	Annually
Scheme members Annual Benefit Statements	✓	✓	✗	Annually	Annually
Deferred members Annual Benefit Statements	✓	✓	✗	Annually	Annually
Active member newsletter	✓	✓	✓	Annually	Annually
Pensioners newsletter	✓	✓	✓	Annually	Annually
Retirement packs	✓	✓	✓	Constantly available	Annually
Pay advice/P60	✓	✓	✗	March, April & May each year	Annually
Employer guide	✗	✗	✓	Annually	Annually
Technical newsletter	✗	✗	✓	Quarterly	Quarterly
PLOG presentations	✗	✗	✓	Quarterly	N/A
Committee members handbook	✓	✗	✗	3 years	3 years
Pension Committee minutes	✓	✗	✓	Quarterly	N/A
Business plan	✓	✗	✓	3 years	3 years
Annual report	✓	✗	✓	Annually	Annually
Valuation report	✓	✗	✓	3 years	3 years
Fund Policies	✓	✗	✓	3 years	As required