



**Staffordshire**  
**Pension Fund**  
Local Government Pension Scheme



Pensions Services

# Communication Policy Statement



1 October 2018



## Contents

Introduction & Review	1
Key Objectives	1
Key Stakeholders	1
How we will communicate with Scheme Members	3
How we will communicate with Scheme Employers	5
How we will communicate with Prospective and New Scheme Members	7
How we will communicate within Pensions Services	8
How we will communicate with Elected Members and the Local Pensions Board	9
How we will communicate with Other Bodies	10
Data Protection	12
Document Control System	12
Rights to Information	12
<b>Appendix</b>	
Publication Matrix	14
Contact Information	15

## Introduction

This document is the Communication Policy Statement of the Staffordshire Pension Fund which is administered by Staffordshire County Council, the administering authority. All Local Government Pension Schemes (LGPS) in England and Wales are required to prepare, maintain and publish a written statement setting out their policy concerning communications with their key stakeholders.

The statement must set out our policy on:

- The provision of information and publicity about the Scheme to our Members and representatives of Members of the Scheme Employers;
- The format, frequency and method of distributing such information or publicity; and
- The promotion of the Scheme to prospective Members and their Employers.

(The terms 'Pensions Services' and 'We' have been used interchangeably throughout this document).

## Review

We continuously look at ways to enhance our communication offering to our various stakeholders and this Communication Policy Statement will be reviewed annually. However, a revised version will be published following any material change.

## Key Objectives

We recognise that communicating with our stakeholders and customers is a critical activity for the Fund. We have a set of well, established practices that exceed the minimum standards required by legislation and we include these in our Communication Policy.

The key objectives of our Communication Policy are:

- To provide clear, jargon free and timely communication to our customers and stakeholders;
- To recognise that different styles and methods of communication suit different customers and stakeholders;
- To use the most effective communication medium for the audience receiving the information;
- To adapt our communication where possible following feedback from customers and stakeholders;
- To seek continuous improvement in the way we communicate;
- To inform our customers and stakeholders to enable them to make the decisions they need to make regarding pensions;

- To inform customers and stakeholders about the management and administration of the Fund;
- To consult major stakeholders on changes to regulations, policies and procedures that affect the Fund and its stakeholders;
- To promote the LGPS as an attractive benefit to scheme members and an important tool in recruitment to employers;
- To support employers to enable them to fulfil their responsibility to communicate and share information with members in relation to the Scheme;
- To deliver the Communication Policy in a cost-effective way and encourage the use of electronic/online/ multimedia communication and information sharing;
- To evaluate the effectiveness of the communication objectives; and
- To treat information security with the utmost importance.

## Key Stakeholders

As Pensions Services, we aim to communicate with a diverse group of different customers and stakeholders; for the purpose of this Communication Policy Statement, we have categorised these into 6 main groups.

Our Communication Policy recognises that the objectives and key messages to the various groups needs to differ and we also recognise that different styles and methods of communication will suit different groups.

We will aim to use the most effective communication medium for each group and will adapt our communication wherever possible following constructive feedback.

The 6 groups are:

- Scheme Members (and their representatives);
- Scheme Employers;
- Prospective Scheme Members;
- Pension Fund Staff
- Elected Members & Local Pension Board; and
- Other Bodies.

## Methods of Communication

As Pensions Services, we aim to provide our customers and stakeholders with a comprehensive range of communication deliverables and will strive to use the most effective communication medium; adapting our communication where possible following constructive feedback.

### How we will communicate with Scheme Members (and their representatives)

Communication Method	Description
<b>Internet</b>	There is a dedicated website <a href="http://www.staffspf.org.uk">www.staffspf.org.uk</a> for all members of the Staffordshire Pension Fund. The website contains a full range of information about the Scheme and an on-line self-service calculator (MSS).
<b>Pensions Online (MSS)</b>	Members of the Local Government Pension Scheme can use a benefit calculator on the website to help them with their retirement planning. The facility also allows members to provide Pensions Services with updates of changes to their personal details.
<b>Pension Fund publications for Members</b>	<p>Information guides and leaflets are available on line or by request covering different aspects of the Local Government Pension Scheme.</p> <p>A newsletter is issued once a year, but more frequently if necessary, to both active and deferred members of the Fund.</p> <p>We also issue an annual newsletter to retired members of the Fund, the content of which will focus on retirement related topics.</p> <p>Payslips are issued to retired members with their first pension payment. After this point they are only sent when the value of their monthly pension alters by £1 or more. Payslips are always issued in April or May every year as well as a paper P60.</p>
<b>Annual Benefit Statements</b>	An annual benefit statement is sent directly to the home address of all active and deferred members. Our intention is that, overtime these statements will move to being issued electronically.
<b>Email and Post</b>	Pensions Services accept correspondence

	<p>received by Email and Post. We have a designated email account (<a href="mailto:pensions.enquiries@staffordshire.gov.uk">pensions.enquiries@staffordshire.gov.uk</a>) for our Members which has an in-built acknowledgement system. There is also a postal address.</p>
<p><b>Helpline</b></p>	<p>Pensions Services has a dedicated helpline number (01785 278222) or members can speak directly to the person who is handling their case, by using direct line numbers.</p>
	<p>Personal callers are welcome at our office, which is at 2 Staffordshire Place, Tipping Street, Stafford, Staffordshire, ST16 2LP.</p>
	<p>Our office hours are  Monday – Thursday 8.30am-5.00pm.  Friday 8.30am–4.30pm  No appointment is necessary.</p>
<p><b>Pension Roadshows</b></p>	<p>Pensions Services stage pension roadshows, incorporating presentations and surgeries, where we visit locations around the County to facilitate face-to-face contact with the Fund’s Members.</p>
<p><b>Members wishing to Opt Out</b></p>	<p>Pensions Services has specially prepared material to inform Fund Members of the consequences of opting out of the LGPS.</p>
<p><b>Satisfaction Surveys</b></p>	<p>We periodically survey members to obtain their views on the service and information we provide.</p>
<p><b>Annual Report and Accounts</b></p>	<p>The Report and Accounts are produced annually and can be viewed electronically on the Fund’s website.</p>
<p><b>Existence Validation</b></p>	<p>As well as monthly mortality tracing for pensioners residing in the UK, Pensions Services undertakes an annual exercise, conducted through correspondence, in order to establish the continued existence of pensioners living abroad.</p>

## How we will communicate with Scheme Employers

Communication Method	Description
<p><b>Contact Database</b></p>	<p>An e-mail contact database has been set-up for Scheme Employers. This enables Pensions Services to communicate information quickly and efficiently.</p>
<p><b>Administration Strategy</b></p>	<p>This policy sets out the expected levels of performance of both Pensions Services and the Employers. It provides details about how we monitor performance.</p>
<p><b>Technical Updates for Employers</b></p>	<p>All Employers are issued with regular updates to inform them of any changes to the administrative procedures operated by Pensions Services. These come in the form of Infolets, Factsheets and Newsletters such as the 'Employer Focus'. We also use these documents to inform Employers about regulatory changes.</p>
<p><b>Individual Employer Meetings</b></p>	<p>Employers can schedule individual meetings with Pensions Services' Officers. These meetings are tailored to suit the Employer's needs and can be requested by contacting us directly.</p> <p>A specific meeting is held quarterly for our newly converted Academies.</p> <p>An AGM is held in the autumn and an Annual Employer Training Day in the summer.</p> <p>We also have an Employer Focus Peer Group, which meets on a quarterly basis, to discuss a variety of issues. These Issues include new regulations, internal practices and legal requirements.</p>
<p><b>i-Connect</b></p>	<p>i-Connect is data capture interface which reduces the cost and risks associated with processing of pension data.</p> <p>Data is taken directly from the Employers payroll system, automatically identifying new starters, leavers, opt-outs and generating an extract for submission to the scheme. This greater efficiency enables both ourselves and our Employers to improve the accuracy of member data plus the processing of the administration casework.</p> <p>There are 5 nominated, non-voting Employer representatives that sit on the Pensions</p>

**Pensions Committee (Employer Representatives)**

Committee. They present the views and opinions of the Employers they represent to the Pensions Committee.

These Employer representatives, along with the elected Members of the Pensions Committee receive presentations and updates on topical issues affecting the administration and investment of the Pension Fund. The nominated representatives attend the Pensions Committee meetings to take forward ideas and suggestions from the Employer groups they represent.

We have established a password protected Employers' area on the website [www.staffspf.org.uk](http://www.staffspf.org.uk) . The area contains technical information about the LGPS in relation to Staffordshire Pension Fund.

**Website**

We are also creating a comprehensive Employer's Guide, and a number of factsheets, for the website which will be regularly reviewed and updated with current Scheme rules and operational practices.

**Welcome Packs**

We issue specially tailored Welcome Packs. These are provided to new Scheme Employers such as Academies and new Transferee Admission Bodies and advise our new Employers of their role and responsibilities as well as their relationship with Pensions Services.

**Employer's Surveys**

We intend to introduce an annual survey of our Employers, to obtain their views on the service and information we provide.



## How we will communicate with Prospective and New Scheme Members

Communication Method	Description
<b>New Starter Pack</b>	Each time a new employee begins employment with a Scheme Employer, a 'New Starter Pack' is issued. Under the Automatic Enrolment (AE) legislation and the Statutory Scheme requirement, certain categories of employees must be brought into the LGPS. This pack contains a link to the basic scheme guide and a logon to the On-line pension calculator facility.
<b>Messages on pay advices slips</b>	Periodically, Pensions Services will use this facility to communicate information to a specific target audience. In the past this has included the introduction of the new pension scheme and changing legislation covering the benefits of the Scheme that non-members may find of interest.
<b>Website</b>	A wide range of membership information, in relation to the Staffordshire Pension Fund, is widely accessible via the Pension Services website. Our website is <a href="http://www.staffspf.org.uk">www.staffspf.org.uk</a>

## How we will communicate within Pensions Services

Communication Method	Description
<b>Induction</b>	All new members of staff attend a Pensions Induction Course and individual development plans are put in place.
<b>Training</b>	Staff have individual Personal Development Plans and regular appraisals. They also attend internal and where appropriate, external courses.
<b>Pensions Qualifications</b>	All staff are encouraged and supported to attain professional qualifications.
<b>Business Plan</b>	Pensions Services has a Business Plan which is actively managed and discussed in regular Management Team meetings. The plan includes key performance indicators and progress against the plan is reviewed. This is also discussed with individual team members as part of My Performance Conversations (MPC's).
<b>Pensions Strategy Meetings</b>	The Pensions Services Management Team consists of the Head of Treasury and Pensions, the Assistant Pensions Managers and Senior Investment Accountant. They meet on a regular basis to consider and review the major issues affecting the Fund.
<b>Pensions Team Leader Meetings</b>	Meetings of the Management Team with Team Leaders, to discuss strategic plans and operational issues, are held monthly.
<b>Team Meetings</b>	Team leaders attend the monthly Team Leader Meeting and also hold regular individual Team Meetings to discuss current operational issues.
<b>Staff Briefing Note</b>	Where appropriate, staff receive briefing notes which update them on the activities of all areas of the business, changes in legislation and projects taking place within the Fund. The content is decided by the Management Team.
<b>Intranet</b>	All staff have access to the intranet containing policies, procedures, regular briefings, news updates etc. Use of the intranet ensures that the information is available to all staff at their work location in an accessible, timely and efficient way.
<b>E-mail</b>	All staff have an individual email account allowing them to communicate quickly, efficiently and effectively.



## How we will communicate with Other Bodies

	Communication Method and Description
<b>Administering Authority's Senior Management</b>	The Head of Treasury and Pensions meets the Director of Finance and Resources and other Senior Finance Colleagues, on a regular basis to provide information or answer any questions. This ensures they are regularly able to seek reassurance on the administration, management and governance of the Pension Fund.
<b>Trade Unions</b>	We endeavour to work with the relevant trade unions to ensure the scheme is understood by all interested parties. Trade Union Representatives are represented on both the Pensions Committee and the Local Pensions Board.
<b>Professional Advisers</b>	The Fund's Management Team meets with and has regular dialogue with its advisers (such as actuarial / investment advisers and lawyers) to secure information and advice over a wide range of issues relating to the Fund.
<b>Ministry of Housing, Communities &amp; Local Government (MHCLG)</b>	MHCLG are effectively the owners of the LGPS, responsible for drafting and laying the LGPS regulations before Parliament. Pensions Services aim to respond to consultations and draft legislation and shares our response with Employers and Scheme Members.
<b>Department of Work and Pensions (DWP)</b>	We communicate regularly with the DWP in relation to the State Benefits and the end of contracting out.
<b>Local Government Employers Association</b>	Our Communication Officer sits on the National Communication Working Group.
<b>Regional Pension Officers Group</b>	Pensions Officers represent Pensions Services at the Regional Pension Officers Group which meets quarterly to discuss all aspects of the LGPS; knowledge sharing and collaborative working are key features of this group's discussions.
<b>LGPS Central Limited</b>	Staffordshire Pension Fund is a shareholder of LGPS Central Limited, the investment pool formed to work on a collaborative platform through which administering authorities of the Partner Funds aggregate their pension assets, with a view to providing economies of scale and improved investment efficiency. The Head of

	Treasury and Pensions and the Chair of the Pensions Committee are regularly involved in meetings with the other Partner Funds.
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## Data Protection

### Confidentiality

To protect personal information held in relation to Scheme members, the Fund is registered under the Data Protection Act 1998 as part of Staffordshire County Council.

We are also fully compliant with the General Data Protection Regulation (GDPR), which was introduced in May 2018.

Our website has a page containing all the relevant links and documentation:

<https://www.staffspf.org.uk/Governance/GDPR.aspx>

### Disclosure

The Fund may, if necessary, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's AVC provider. Pensions Services staff; also receive regular training on data protection issues. Please see our Privacy Statement for more information.

### National Fraud Initiative

The Fund participates in the National Fraud Initiative exercise by passing information about pensions in payment on to the Audit Commission. The information is matched to national databases to help prevent and detect fraud. The Fund's participation in this exercise is mandatory.

### Document Control System

Pensions Services have a Document Control System to manage, review and update of all its communication material.

We are able to successfully track every version of each document produced.

### Rights to Information

#### Freedom of Information

Nothing within this policy statement affects Scheme Members' rights to access or receive information under the Freedom of Information Act.

#### Equality of Access

Information produced by the Fund can be made available in several formats including large print, Braille or other languages as well as being communicated using sound and sight media.

**APPENDIX A – Publication Matrix**

<b>Communication and Publications Matrix</b>	Paper format	Electronic format (pdf)	Website	When available	When updated
Scheme Booklet and Induction Pack	✓	✓	✓	Constantly available	Annually
Online Opt-Out Facility/ Form	✓	✓	✓	Constantly available	Annually
Employee Newsletter	✓	✓	✓	Constantly available	Annually
Deferred Benefits Information Pack	✓	✓	✓	Annually	Annually
Pre-retirement Pack	✓	✓	✗	Constantly available	Annually
Pensioner Newsletter	✓	✓	✓	Constantly available	Annually
Scheme Member's Annual Benefit Statement	✓	✗	✗	Annually	Annually
Deferred Member's Annual Benefit Statement	✓	✗	✗	Annually	Annually
Scheme Promotion Leaflet	✓	✓	✓	Annually	Annually
Information Leaflets	✓	✓	✓	As required	Annually
Ways of Improving Your Benefits	✓	✓	✓	Constantly available	Annually
Payments to "buy" additional pension	✓	✓	✓	Constantly available	Annually
Funding Strategy Statement	✓	✓	✓	Constantly available	Annually
Annual Report and Accounts	✓	✓	✓	Annually	Annually
Information Letters to Employers	✓	✓	✓	As required	n/a
Administering Authorities Policies	✓	✓	✓	As required	n/a
Administration Strategy	✓	✓	✓	Constantly available	Annually
Payslip Inserts	✓	✓	✓	Constantly available	Annually
Communication Strategy	✓	✓	✓	As required	n/a
Welcome Packs	✓	✓	✓	Annually	Annually
Employer Newsletter	✓	✓	✓	Constantly available	Monthly
Pension Reform Communication Strategy	✓	✓	✓	As required	n/a
Focus Newsletter	✓	✓	✓	As required	n/a



## Contact us

In writing or in person

Treasury and Pension Fund  
Staffordshire County Council  
2 Staffordshire Place  
Tipping Street  
Stafford ST16 2DH.

Email us [pensions.enquiries@staffordshire.gov.uk](mailto:pensions.enquiries@staffordshire.gov.uk)

Telephone us on 01785 278222

You can also visit our website at:  
[www.staffspf.org.uk](http://www.staffspf.org.uk)