Staffordshire Pension Fund
Local Government Pension Scheme

Communication Policy Statement

Issue Date   -   1 July 2023

This Communication Policy Statement will be revised and republished following any material change in policy.

Introduction

This document is the Communication Policy Statement of the Staffordshire Pension Fund, which is administered by Staffordshire County Council. 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.

This statement sets out our policy on:

- The provision of information and publicity about the Scheme to our contributing members, deferred members, pensioners, members' representative, prospective members, and scheme Employers; and

- The format, frequency, and method of distributing such information or publicity.

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

Review

We continually review the ways in which we communicate with our stakeholders and this Communication Policy Statement will be revised 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 Statement.

The key objectives of our Communication Policy Statement 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 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 scheme Employers;

- To support scheme 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 Statement 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 upmost importance.

Key Stakeholders

As a Fund, 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 Statement 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.

 The 6 groups are:

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

Methods of Communication

As a Fund, 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.

My Pensions Portal (MPP)

More members are using a smartphone or tablet to access their pension information and it is important that the Fund continues to adapt its communication platforms to increase member engagement.

MPP gives our contributing members, deferred members, and pensioners access to their LGPS records which means they can:

- produce their own pension quotes, helping them to plan for retirement;
- view their annual benefit statements;
- update their contact details; and
- pensioners can view their monthly pay advice as well as their annual P60's.

Fund's Website

The Fund's website is the main source of information for both current and prospective members, pensioners, deferred members, and scheme Employers. It is presented in an accessible format, wherever possible.

The website holds scheme guides, forms, and information for members and Employers to view. Employer's specific responsibilities are set out in the Employer's section of the website and all participating Employers in the Fund are encouraged to use this area to ensure they meet those responsibilities.

The Fund also provides topical information and training videos for both members and Employers to view on its website.

Adapting to new ways of working

In recent years more agile and flexible ways of working, both for the Fund and its stakeholders, means that we have had to adapt some of our communication processes, particularly around the sending and receipt of documents and face to face communication. Providing reliable and secure access to all the Fund's systems and technology, including Microsoft Teams, the telephone helpdesk and the pensions software systems, remains of paramount importance, as does the safety and wellbeing of our Officers.

We also recognise that it will not always be possible for members, Employers, and other stakeholders to attend face-to-face events, so we will offer webinars and online meetings as alternatives, where we are able to do so.

We will continue to work flexibly, finding new ways to adapt our communications in the changing environment.

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

Communication Method	Description
Internet	There is a dedicated website www.staffspf.org.uk for all members of the Staffordshire Pension Fund. The website contains a full range of information about the Scheme.
My Pensions Portal (MPP)	All Members can use the Pensions Portal on the website to help them with their retirement planning. Their Annual Benefit Statements are also published on this portal, to assist in keeping a record of their continued pension build-up.
Pension Fund publications for Members	Information guides and leaflets are available online or by request covering different aspects of the Local Government Pension Scheme. A newsletter is published once a year, and more frequently, if necessary, to both active and deferred members of the Fund. We also publish an annual newsletter, called InContact, to send to retired members of the Fund, the content of which will focus on retirement related topics. 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. Payslips and P60s can also be viewed on the My Pension Portal. Our retired members are encouraged to access their pension payslips and P60's via the My Pension Portal. Guidance on the sign-up process will be added to the InContact newsletter. Eventually we hope to stop routinely printing and posting payslips and P60s, unless pensioners notify us otherwise.

Email and Post	Pensions Services accepts correspondence received by Email and Post. We have a designated email account (pensions.enquiries@staffordshire.gov.uk) for our members which has an in-built acknowledgement system. There is also a postal address.
Annual Benefit Statements	Annual Benefit Statements are provided to deferred and active members on an annual basis. They are published on the secure online My Pension Portal. Paper statements can be requested by members as an alternative.
Helpline	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.
Pensions Webinars (Virtual meetings)	Pensions Services will be developing webinars covering topical member issues. Our staff are also available for 121 online conference meetings.
Members considering the 50/50 Option or Opt Out	Pensions Services has specially prepared material to inform Fund Members of the consequences of opting out of the LGPS Our website promotes the 50/50 option as an alternative.
Satisfaction Surveys	An on-line Satisfaction Survey is available on the Pension Fund website.
Annual Report and Accounts	The Report and Accounts are produced annually and can be viewed electronically on the Fund's website.
Existence Validation	As well as monthly mortality tracing for pensioners residing in the UK, Pensions Services undertakes an annual exercise, conducted through biometric facial recognition, to establish the continued existence of pensioners living abroad.

How we will communicate with Scheme Employers

Communication Method	Description
Contact Database	An email contact database has been set-up for Scheme Employers. This enables Pensions Services to communicate information quickly and efficiently to the right people.
Administration Strategy	This Strategy sets out the expected levels of performance of both Pensions Services and Scheme Employers. It provides details about how we monitor performance.
Technical Updates for Employers	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 Factsheets, Newsletters, such as the 'Employer Focus Newsletter' and webinars. We also use these formats to inform Employers about regulatory changes.
Individual Employer Meetings and Webinars	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.
	Individual, or group, meetings will be held with our newly converted Academies and Contractors to discuss key areas and requirements for them to participate in the scheme, such as funding and contribution rates and also data provision. Employer responsibilities in line with the Fund's Administration Strategy will also be highlighted. Generally, these meetings will take place online.
	An AGM is held in the autumn (usually in person) and Employer training events can also be held online, or in person, throughout the year.
	We also have an Employer Focus Peer Group, which meets on a quarterly basis, to discuss a variety of issues. These issues include discussion about new regulations and legal requirements, as well as internal practices, processes, and procedures.

Employer Email	The Fund has a dedicated email address that Employers can use to contact the Fund.
	(pension.employers@staffordshire.gov.uk)

i-Connect	i-Connect is a direct data capture interface, which reduces the cost and risks associated with the processing of pensions data.
	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 the Fund and our Employers to improve the accuracy of member data plus the processing of the administration casework.
Pensions Committee / Local Pensions Board (Employer Representatives)	There are 5 nominated, non-voting Employer representatives that sit on the Pensions Committee. They present the views and opinions of the Employers they represent to the Pensions Committee.
	Employer representatives also sit on the Local Pensions Board.
	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.
Website	We have an Employers' area on the website www.staffspf.org.uk
	The area contains technical information about the LGPS in relation to Staffordshire Pension Fund as well as forms and documentation.
	We have a comprehensive set of factsheets and guides, available on the website which are regularly reviewed and updated with the current Scheme rules and operational practices.

Welcome Packs	We issue specially tailored Welcome Packs to new scheme Employers, such as Academies and new Transferee Admission Bodies, which advise our new Employers of their roles and responsibilities, as well as what they can expect from their relationship with Pensions Services. They are designed to complement the initial meeting with our new Employer, where several key areas get discussed.
Employer Surveys	Periodic or targeted surveys of our Employers will be reintroduced to obtain their views on the different elements of our service and the information we provide.

How we will communicate with Prospective and New Scheme Members

Communication Method	Description
New Starter Letter	Each time a new employee begins employment with a scheme Employer, a 'New Starter Letter' is issued. Under the Automatic Enrolment (AE) legislation and the Statutory Scheme requirement, certain categories of employees must be brought into the LGPS. This letter contains a link to the basic scheme guide and a logon to the My Pension Portal.
Website	A wide range of membership information, in relation to the Staffordshire Pension Fund, is accessible on the Fund's website. Our website is www.staffspf.org.uk

How we will communicate within Pensions Services

Communication Method	Description
Induction	All new members of staff are provided with a corporate induction, as well as a more detailed introduction to the work of Pensions Services.
Training	As part of the We Talk initiative, staff have regular 1-2-1's and can put individual training and development plans in place. They also attend internal and where appropriate, external courses.
Pensions Qualifications	All staff are encouraged and supported to attain professional qualifications where these are available.
Business Plan	The Fund 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. The content of the Business Plan is shared with the wider service through Team Meetings.
Pensions Management Team Meetings (Virtual or In-person)	The Management Team consists of the Assistant Director for Treasury and Pensions, the Strategic Pensions Manager and the Strategic Investment Manager who are supported by a wider group of Senior Pensions Mangers across the service. The Management Team typically meet twice each week to consider and review the major issues affecting the Fund and the delivery of its objectives.
Senior Pensions Manager Meetings (Virtual or In-person)	Meetings of the Management Team with Senior Pensions Managers, to discuss strategic plans and operational issues, are held every two weeks, with additional meetings convened at short notice if required.
Team Meetings (Virtual or In-person)	Team Meetings are encouraged and are held routinely or as and when required to discuss current issues.
Staff Briefing Notes and Email updates	Where appropriate, staff receive briefing notes and email updates so that they are aware of the activities across all areas of the business, changes in legislation and projects taking place within the Fund. The content is decided by the Management Team and Senior Pensions Managers.
Intranet	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.
Email	All staff have an individual email account allowing them to communicate quickly, efficiently, and effectively.

Open door policy / online access	Operational staff have unrestricted access to the Management Team, Senior Pensions Managers, their supervisors, and senior colleagues to discuss and resolve pensions related issues.

How we will communicate with Elected Members and the Local Pensions Board

Communication Method	Description
Pensions Committee	The Pensions Committee meet at least quarterly, and the Fund supports the Committee's governance responsibilities by producing agendas, minutes, reports, discussion papers and briefing notes. All Committee papers are distributed electronically eight days before the relevant Committee meeting. Topics regularly presented to the Committee include: Investment issues, Funding Level updates, Administration, Governance, Business Plans and Risk Management and Audit Reviews. The Fund publishes a Pensions Committee member training plan and members receive regular formal training, as well as attending a number of national conferences and seminars to ensure that they are fully informed to discharge their responsibilities. A Training Needs Analysis (TNA) is completed annually, by the Pensions Committee (and the Local Pensions Board). The Assistant Director for Treasury and Pensions and Senior Pensions Managers maintain regular contact with the Chair of the Pensions Committee outside of the formal meetings and ensure that the Pensions Committee are kept informed of issues that affect the Fund.

Communication Method	Description
The Local Pensions Board	The Local Pensions Board meet quarterly to discuss current issues facing the Fund and assist the Pensions Committee in its role as Scheme Administrator. They receive additional support with a direct link into the Fund's Pensions Governance and Communications Manager, who supports the members of the Local Pensions Board, as and when required outside of their meetings.

How we will communicate with Other Bodies

Communication Method	Description
Administering Authority's Senior Management	The Assistant Director for Treasury and Pensions meets the Director of Finance 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.
Trade Unions	The Fund endeavours to work with the relevant trade unions to ensure the scheme is understood by all interested parties. Trade Union Representatives are invited to sit on both the Pensions Committee and the Local Pensions Board.
Professional Advisers	The 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.
Department for Levelling Up, Housing and Communities (DLUHC)	DLUHC 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 share our response with Employers and Scheme Members.
Department of Work and Pensions (DWP)	We communicate regularly with the DWP in relation to the State Benefits and the end of contracting out.
Local Government Association	As members of the LGA we receive monthly bulletins, technical guides, and specialist support on pensions regulations. These help to keep us up to date with all the latest pensions information affecting the LGPS and the wider pensions industry. Minutes from the National Communications Working Group are published and reviewed by the Regional Pension Officers Group.
Regional Pension Officers Group	Senior 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.
LGPS Central Limited	Staffordshire Pension Fund is a shareholder of LGPS Central Limited, the investment

	pool formed to work as a collaborative platform through which administering authorities of the eight Partner Funds aggregate their pension assets, with a view to providing economies of scale and improved investment efficiency. The Assistant Director for Treasury and Pensions and the Chair of the Pensions Committee are regularly involved in meetings with the Company and other Partner Funds.
	Senior Officers also engage and work collaboratively across a range of working groups which include Administration, Investment and Governance.

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 can successfully track every version of each document produced.

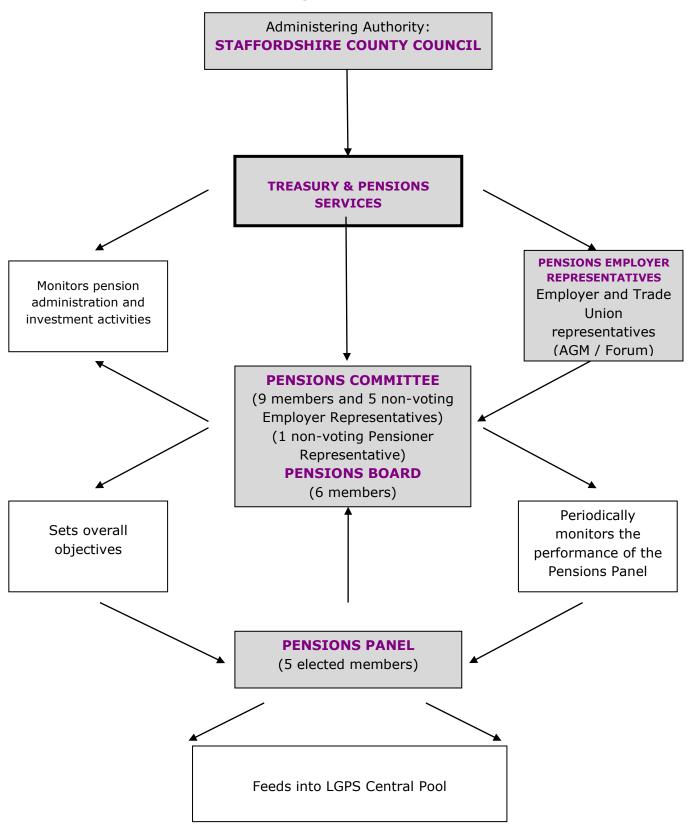### Rights to Information

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 – Lines of Communication

APPENDIX B – Publication Matrix

Lines of communication relating to the administration of the Pension Fund

Administering Authority:
STAFFORDSHIRE COUNTY COUNCIL

TREASURY & PENSIONS SERVICES

Monitors pension administration and investment activities

PENSIONS EMPLOYER REPRESENTATIVES
Employer and Trade Union representatives
(AGM / Forum)

PENSIONS COMMITTEE
(9 members and 5 non-voting Employer Representatives)
(1 non-voting Pensioner Representative)
PENSIONS BOARD
(6 members)

Sets overall objectives

Periodically monitors the performance of the Pensions Panel

PENSIONS PANEL
(5 elected members)

Feeds into LGPS Central Pool

Communication/Publication Matrix

Communication Matrix Publications	Paper format (on request)	Electronic Format (pdf)	Website	When Available	When Updated
Scheme Booklet and Induction Pack	✔	✔	✔	Constantly available	Annually
Guide for Elected Members	✔	✔	✔	Constantly available	n/a
Online 50/50 option or 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	n/a
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
Pension Payslip Messages	✔	✔	✔	Constantly available	Annually
Communication Strategy	✔	✔	✔	As required	n/a
Welcome Packs	✔	✔	✔	Annually	Annually
Employer Newsletter	✔	✔	✔	As required	n/a
Focus Newsletter	✔	✔	✔	As required	Monthly

Contact us

Assistant Director for Treasury and Pensions – Melanie Stokes
Telephone: 01785 276330
E-mail: melanie.stokes@staffordshire.gov.uk

Strategic Investment Manager – Tim Byford
Telephone: 01785 278196
E-mail: timothy.byford@staffordshire.gov.uk

Strategic Pensions Manager – Simon Jackson
Telephone: 01785 276450
E-mail: simon.jackson@staffordshire.gov.uk

Pensions Governance & Communications Manager – Martin Elliot
Telephone: 01785 276278
E-mail: martin.elliot@staffordshire.gov.uk

or by telephoning: 01785 278222

or by e-mailing: pensions.enquiries@staffordshire.gov.uk

We also have a website at: www.staffspf.org.uk

If you would like this information in large print, Braille, audio tape/disc, British Sign Language, or any other language, please ring 01785 278222