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# Avon Pension Fund Communication Policy Statement



## Communications Policy Statement – 2010

### Introduction

Avon Pension Fund (the Fund) has published this Communications Policy Statement (the Policy), under Regulation 67 of the Local Government Pension Scheme (LGPS) (the 'Scheme') (Administration) Regulations 2008 (as amended) in order to ensure that the Fund has clear, timely and effective communication in place with all stakeholders.

In order for this Policy to be effective, it is necessary to utilise all available communication methods in order to meet the particular needs of different stakeholders.

### KEY OBJECTIVES

The Key objective of this Communications Policy Statement is to ensure that the Fund offers clear and timely communication to stakeholders of the LGPS. The standards within which the Fund aims to communicate with Members are outlined in our Service Charter (see Annex 4) which is at the end of this Policy. The standards within which the Fund and Scheme Employers will communicate are specified in Service Level Agreements.

### Who we communicate with:

1. Scheme Members (Active, Deferred and Pensioner Members)
2. Employing Authorities (referred to as "Employers")
3. Prospective Scheme Members
4. Prospective Employers
5. Advisers (such as the Fund Actuary)
6. Representatives of Scheme Members
7. The Avon Pension Fund Committee

### METHODS OF COMMUNICATIONS

#### 1. Scheme Members

It is essential that Scheme Members are provided with appropriate information regarding the LGPS and their own benefits held within it. This is to enable members to make informed choices and decisions in respect of their LGPS benefits.

The Fund provides:

#### Scheme Literature

Scheme guides are the main reference point for most Scheme Members. The Fund offers Active Members and prospective Active Members both a Short Guide to the LGPS and a fuller more detailed Guide. Each Deferred Member is provided with a Deferred Member guide with the Statement of Benefits the Fund issues to them when they cease pensionable employment. These guides are available on the Avon Pension Fund website, and in hard copy format from the Fund (also available in Braille and audio versions].

## **Website**

The Avon Pension Fund website [www.avonpensionfund.org.uk](http://www.avonpensionfund.org.uk) is the Fund's main information resource meeting the needs of the different types of Scheme Members. The website is updated regularly with comments and articles about new legislation affecting the LGPS. The site provides a link to other pension related sites and contains downloadable forms for Scheme Members to inform the Fund of any personal material changes.

## **Member Self Service**

Via the Fund's website, all Scheme Members can securely access their pension details held on the Fund's pension database. This facility allows Scheme Members to check their personal details and advise the Fund of changes and produces estimates of their potential LGPS benefits. Pensioner Members have the facility to view and/or print their Pensions Payment Advice slips and/or P60s.

## **Newsletters**

The Fund produces newsletters for both Active and Pensioner Members normally twice a year. The newsletters contain articles which are relevant to the majority of readers and include changes to the LGPS Regulations, and a summary of the Fund's Annual Report and Accounts. Active & Pensioner Members can choose to receive a copy electronically or view on-line through Member Self Service and instead receive an email notification that an online version is available.

## **Pension Clinics and Seminars**

Pension Clinics are held regularly at the request of Scheme Employers. The Fund's Pension Officers will visit Employers' sites and discuss benefits on a "one-to-one" basis with Active Members.

Pension Officers are also available to participate in pre-retirement seminars organised by Scheme Employers.

## **Benefit Statements**

Each year all Active and Deferred Members are sent an Annual Benefit Statement. Statements are sent by post to the home address or, alternatively, can be viewed or printed through Member Self Service. Members may also request an estimate of benefits at any time.

## **2. Employers**

To assist Employers participating in the LGPS, the Fund has a range of communication materials and methods which it aims to increase their understanding of pension issues and help them fulfil their responsibilities as Scheme Employers. By working together we are able to provide a better service to our members.

### **Employers Website**

The Avon Pension Fund website has a section for Scheme Employers. This is used to distribute detailed information on procedures which must be followed to administer the LGPS; and holds resources such as Employers' guides, pension forms and links to LGE circulars and bulletins. Employers are requested to download the forms as and when required to ensure up-to-date documentation is always used.

### **Secure Portal**

The Fund has a 'secure portal' which facilitates the transfer of data between the Fund and Employers electronically, encrypted to internet banking standards.

## **Employer Guide**

The Fund maintains an Employer guide. The guide is a key resource and explains the statutory requirements of both the Employer and the Fund. The Fund also produces a short reference document 'The Role of the Scheme Employer as a Pensions Administrator' aimed at front-line HR and Payroll clerks.

## **Report and Accounts**

The Report and Accounts are produced annually and a printed copy is sent to all Scheme Employers. It is also available to view electronically on the Fund's website.

## **Employer Meetings**

The Fund hosts an **Employer user group** meeting three times a year to keep Employers up-to-date with LGPS developments and provide a forum to discuss common issues and good practice. Each Employer is invited to the meetings.

An **Investment Forum** is held each year which focuses on investment strategy and actuarial developments. Workshops will be held on specific relevant pensions topics when required.

The Fund invites each Employer to its **Annual Employers' Conference** which includes presentations on topical pension issues including Regulation changes.

## **Employer Training**

The Fund offers training to all Scheme Employers on the LGPS and their role in administering the Scheme. Training covers the full range of administrative and Regulatory activities.

### **3. Prospective Scheme Members**

All prospective Scheme Members must be given basic information about the LGPS. The Fund requires Employers to give a Pension Pack containing a short guide to the LGPS to all employees when they become eligible to join the Scheme.

The Funds website has a section 'Thinking of Joining' which summarises the main benefits provided by the LGPS.

### **4. Prospective Employers**

The Fund provides information to prospective Employers to ensure they understand the LGPS Regulations, their implications and the role of a Scheme Employer. The Fund will provide information which facilitates a smooth transition in respect of prospective Employers to which LGPS Members may TUPE transfer, such as schools which become Academies and contractors providing a service to a Scheme Employer.

### **5. Other Bodies**

#### **Advisers**

Fund Advisers play a key role in supporting the work of the Avon Pension Fund Committee. The Fund's management team meets regularly with its advisers (such as the Fund Actuary) and to secure information and advice over a wide range of issues relating to the Fund.

## **6. Representatives of Scheme Members**

Material available to Scheme Members is available on request to their authorised representatives.

## **7. The Avon Pension Fund Committee**

The Avon Pension Fund Committee meet quarterly to monitor activities of the fund and its administration taking decisions as necessary; in this respect the Committee exercises a wide range of powers over Fund administration under its Terms of Reference. The Investment Sub Committee meets more regularly to review investment performance and examine opportunities for improvement in investment strategy. All reports of these bodies are made available to the public in advance on request and at meetings. The reports and minutes of these meeting are also available on the website.

## **POLICY REVIEW**

The Fund will review the Policy every two years as part of the Pensions Administration Strategy. The review will include any legislative changes and feedback received from Members and Scheme Employers. An earlier review will be undertaken if new LGPS Regulations or overriding pensions legislation require it. Following each review the Fund will revise the Policy as necessary and publish to all Employers.