

Bath & North East
Somerset Council



Avon Pension Fund Communication Policy Statement



Avon Pension Fund

Communications Policy Statement 2019

Our communication aims:

The Avon Pension Fund is committed to delivering a consistently high level of performance and customer service to its members, employers and stakeholders. Effective communication is at the core of this commitment.

Our communication aims are to:

- provide clear, relevant, accurate, accessible and timely information to all our audiences and stakeholders
- support members to enable them to make informed decisions about their pensions by making information available
- use plain language and avoid unnecessary jargon
- listen and respond appropriately to feedback we receive
- become an digital communication-based Fund, utilising new communication technology (web, email, social media)
- be compliant with all legislative requirements with regard to communicating with members, such as the Pensions Regulator

What the policy statement covers

The policy outlines the communications we provide to various audiences such as our stakeholders, audiences and interested parties.

The communications matrix highlights our audiences, methods of communication and their frequency.

How do we communicate?

Digital plans

When deciding how best to communicate we take into consideration our audience's needs and requirements, regulatory and compliance factors, as well as cost implications for the Fund. We aim to use the most appropriate and effective means of communication for the audiences receiving the information.

Our aim is to conduct the majority of communication with members in electronic/digital format (via our website, online member self-service and email). We follow Disclosure Regulations, which say that we should write to members about changes to their pension and that they can request in writing for continued use of paper-based communications, even if the Fund conducts the majority of its communications digitally. The 'my pension online' facility also allows members to choose how they wish to be communicated with. Members can change their preferences at any time.

The Fund's Digital Road Map and ICT Strategy outline the actions the Fund is taking to move to more digital communications.

Access to communication

We want to ensure that all members can access our services, whatever their needs. All print and electronic communications are designed with consideration for those with additional needs. Our communications media is measured against accessibility standards and we can arrange large print, audio or Braille versions of all printed literature.

Increasingly we are using electronic forms of communication, but we will always offer members the opportunity to receive paper copies by post. Face-to-face and telephone communications will continue to be important channels for members to interact with the Fund and vice-versa.

Customer service

The Fund prides itself on delivering the highest level of customer service to our members, employers and stakeholders. Our Customer Service Charter accompanies the Communications Policy Statement. This outlines standards that customers can expect from us and methods to contact us, including how to make comments, compliments or complaints.

Commitment to staff training and development

We recognise that knowledgeable, experienced and enthusiastic staff is key to delivering good communication and customer service. We are committed to training and developing members of staff to enable delivery of an effective pensions administration service.

Freedom of Information (FOI)

We comply with FOI requests within statutory guidelines and timescales

Data Protection

The security of members' personal data is the Fund's highest priority. Under General Data Protection Regulations (GDPR) the Fund publishes a Privacy Notice, which outlines for members how their data is store, managed and shared. This notice will be reviewed on an annual basis. The Fund has processes in place to ensure that personal data is managed securely and has a reporting process in place if any data protection breaches occur. In respect of communication, the Fund does not share members' personal data with third parties for promotional purposes.

Feedback and surveys

The Fund actively encourages and responds to feedback from members and employers. The website is a key route for member feedback, with online surveys available. The Fund also gathers feedback through letters/correspondence with members. Feedback is formally reported to the Pensions Committee on a quarterly basis.

Who we regularly communicate with:

- Scheme members (active, deferred and pensioners)
- Employing authorities (referred to as "Employers")
- Prospective scheme members
- Prospective employers
- Representatives of scheme members (trade unions)
- Avon Pension Fund Committee
- Avon Pension Fund Board
- Brunel Pension Partnership Ltd
- Other bodies / organisations – such as:
 - Media
 - Investment managers
 - Actuary
 - Other Funds
 - Department for Communities and Local Government (DCLG)
 - Local Government Association (LGA)
 - The Pensions Regulator
 - Advisers / consultant

Fund communications matrix

This outlines the current (as of July 2018) communication channels, their target audience and frequency

Communication material	Audience	Electronic	Paper based	Website	Face-to-face	Frequency	Reviewed
Avon Pension News (newsletter)	Active members	✓	✓	✓		Twice a year (one with ABS)	Ongoing
Avon Pensioner News (newsletter)	Pensioner members	✓	✓	✓		Once a year (with P60)	Ongoing
Deferred Pension News (newsletter)	Deferred members	✓	✓	✓		Once a year (with ABS)	Ongoing
Website: (www.avonpensionfund.org.uk)	Members / public	✓		✓		Ongoing	6 monthly review
Literature/publications/guides	Members	✓	✓	✓		Ongoing	Ongoing
“my pension online” (member self-service)	Members	✓	✓	✓		Ongoing	Ongoing
Pension clinics and seminars	Members				✓	Ongoing	Ongoing
Personal appointments	Members				✓	Ongoing	Ongoing
Benefit estimates	Active & Deferred members	✓	✓			Ongoing	Ongoing
Annual Benefit Statements	Active & Deferred members	✓	✓	✓		Annual	Annually
Telephone and email contacts	Members/employers/public						Ongoing
New starter packs	Active members	✓	✓	✓		Ongoing	Annually
Statutory notice / Welcome letter for new starters	Active members	✓	✓			Ongoing	Ongoing
Website (www.apfemployers.gov.uk)	Employers	✓		✓		Ongoing	6 monthly review
Employer monthly data updates / iConnect	Employers	✓		✓		Ongoing	Ongoing
Annual Report and Accounts	Members/employers/public	✓		✓		Annual	Annually
Employer email updates and bulletins	Employers	✓		✓		Ongoing	Ongoing
Employer training videos	Employers	✓		✓		Ongoing	Ongoing
Employer training and workshops	Employers	✓		✓		Ongoing	Ongoing
Employers' Conference	Employers				✓	Once a year	Ongoing
Employer Forums	Employers				✓	At least twice a year	Ongoing
Investment Forum	Employers				✓	Once a year	Ongoing

Methods of communication

1. What the Fund provides for *scheme members*

It is essential that scheme members are provided with appropriate information regarding the pension scheme and their own benefits, to enable them to make informed choices and decisions.

Scheme members are:

- **Active members** (people who are currently in the employment of a participating employer)
- **Deferred members** (people who have left the employment of a participating employer, but who have not yet retired)
- **Pensioners** (people who are in receipt of a pension from the Fund)

- ***Scheme literature/publications/guides***

The Fund produces all paper-based and electronic communications, such as brochures, guides or individual letters in a corporate and branded style. A short guide to the Local Government Pension Scheme and a fuller more detailed guide are available to active members (and prospective members). These guides are available electronically on the Fund's website, and in hard copy format (also available in Braille and audio versions) on request. Forms and factsheets are also available from the website or upon request in hard copy. Often these are sent as part of correspondence with members.

- ***Internet***

The Avon Pension Fund has two websites, one of which is aimed at members.

www.avonpensionfund.org.uk is the Fund's public website for members, prospective members and the wider population. It's the Fund's main information resource for these different audience types. As well as an information resource on the LGPS the website contains downloadable forms and factsheets for members as well as being the portal for "my pension online" (see below for more details).

This website provides a customer-focussed content platform, with information relevant to the various audiences and member life stages. The site has self-service functionality such as online forms (a contact us form) and integration with "my pension online". The website and my pension online are accessible and compatible with mobile platforms, such as tablets and smart phones.

- ***"my pension online" (member self-service)***

Through the Fund's public website, scheme members can securely access their pension details held on the Fund's pension database. This facility allows members to check their personal details, update contact details, update expression of wish forms, submit queries and produce estimates of their potential LGPS benefits.

Pensioner members have the facility to view their Pensions Payment Advice slips and P60s, as well as notify the Fund of bank or building society changes.

- ***Newsletters***

For active members the Fund produces its newsletter *Avon Pension News* at twice a year, with one issue being posted with the Annual Benefit Statement. For deferred members a newsletter is produced once a year and sent with the Annual Benefit Statement. The newsletter contains articles on changes to the LGPS regulations, summary of the Fund's Annual Report and Accounts and any relevant information and promotional messages for members. The newsletter is currently posted to members, but it is also available electronically on the Fund's public website and through "my pension online".

For pensioner members, *Avon Pensioner Newsletter*, is produced at once a year and is posted out to members along with their pay slip (usually in April). The newsletter includes information about pensions increase, pay day dates and reminders about changes of address or bank details. The newsletter is also available electronically online and through "my pension online".

- **Pension clinics and seminars**

Pension clinics for members are often held at the request of employers. This involves pension officers visiting employers' sites to discuss benefits on a 'one-to-one' basis with active members. Pension officers are also available to participate in pre-retirement seminars organised by employers.

- **Member Drop-In Sessions**

Members can attend our drop-in sessions which are held at the Keynsham One-Stop-Shop every Tuesday between 10 am – 12:30pm & 1:30pm – 4pm to discuss their benefits on a "one-to-one" basis with a pensions officer. The Member Services team are also available for queries over the telephone during the Fund's office opening hours which are Monday to Thursday 8.30am to 5pm and Friday 8.30am to 4.30pm.

- **Annual Pension Benefit Statements**

Each year all active and deferred members are sent an Annual Pension Benefit Statement. Statements are sent by post to the home address or, alternatively, can be viewed on "*my pension online*".

The statement summarises the basic information we hold about them such as date of birth, hours 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.

Members may also request an estimate of benefits at any time, by phone, letter or email.

- **Pay advice slips 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.

- **Telephone and email contacts**

The Fund has a dedicated telephone number (01225 395 100) and a free phone number for pensioners (0800 0644 155).

The fund has a generic email address for all enquiries: avonpensionfund@bathnes.gov.uk

2. What the Fund provides for NEW / PROSPECTIVE MEMBERS

- **New starter packs**

Each member joining the scheme receives a new starter pack, issued along with their contract of employment. This pack contains a scheme guide that explains rights, benefits and options for the new employee, as well as information on transferring previous pension benefits. In most instances this pack is sent electronically via a web link to the Fund's website. Hard copies of the pack are available upon request from the employer.

- **Website**

The Fund's website (under the 'Thinking of joining' section) contains information on joining the LGPS and the benefits of the scheme.

- **Utilising employer communications**

The Fund actively works with employers to utilise their existing communication channels, such as intranets and noticeboards, to promote the pension scheme and its benefits to employees, where appropriate.

3. What the Fund provides for EMPLOYERS

To assist employers participating in the scheme, the Fund has a range of communication materials and methods to help increase their understanding of pension issues and to fulfil their responsibilities as scheme employers. By continuing to work in partnership we are all able to provide a better service to our members.

- **Internet**

www.apfemployers.gov.uk is the website specifically dedicated to employers. The site is username and password protected and holds details specific to individual employer organisations, which only they can

access (with the Fund having administrator rights). This is a popular and well-received resource as provides a wealth of information and guidance for employers. There are downloadable forms and factsheets, online bookable training system and links to the Employer Self Service facility (see below).

- ***iConnect / Monthly data uploads***

This enables employers to transfer and update data electronically to the Fund. This includes uploading new starters, pay changes and changes of member details. This links directly to the Fund's pension database system. The larger employers use this middleware software system to link transfer bulk member data from their payroll system to the Fund.

- ***Annual Report and Accounts***

Our annual report, which contains the Fund's statement of accounts is available on both websites and a link is emailed to the employers.

- ***Email updates and bulletins***

Regular monthly as well as ad hoc email messages and updates are sent employers with information about issues and training opportunities.

- ***Employers' Conference***

All employers are invited to this annual event which includes presentations on topical pension issues including regulation changes.

- ***Employer training and workshops***

The Fund offers a programme of training to all employers on the LGPS and their role in administering the scheme. Training covers the full range of administrative and regulatory activities, as well as ESS training. Workshops are also offered on specific topics, for example discretionary policies. Training and workshops are advertised on the employers' website, through email bulletins and newsletters, and are bookable online. Sessions available include:

- Employer Responsibilities
- I-Connect Implementation
- Support through payroll/payroll provider change
- HR responsibilities training
- Data requirement sessions
- Employer annual visit

- ***Employer training videos***

The Fund has developed a suite of short training videos available to employers. These cover areas such as the Year End process.

- ***Employer Forums***

These forums keep employers up-to-date with LGPS developments and provide a forum to discuss common issues and share good practice. These are held at least twice a year.

- ***Investment Forum***

The Investments Forum focuses on the investment strategy and actuarial developments. This is held once a year.

4. What the Fund provides for 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. Information is available on the APF employers' website.

5. What the Fund provides for ITS STAFF

Regular team meetings and briefings take place with staff to keep them updated with the activities of the fund. Regular email bulletins are also sent along with training events and briefings on specific topics. All newsletters and other communications to members are shared with staff to ensure they are familiar with what the Fund is saying.

6. What the Fund provides for AVON PENSION FUND COMMITTEE

The Avon Pension Fund Committee meets quarterly to monitor activities of the Fund and its administration and takes decisions as necessary. It gives the Fund its strategic direction.

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.

Reports of these bodies are made available to the public in advance on request and at meetings. The reports and minutes of these meetings are also available on the website.

7. What the Fund provides for AVON PENSION FUND LOCAL PENSION BOARD

- A dedicated page on the Avon Pension Fund website, including details of the Board and publication of its Annual Report
- Ad hoc articles in newsletters, if required

8. Liaison with other organisations

The Fund maintains regular and ad hoc communications with the following organisations, providing information and responses where necessary:

- Trade Unions
- The media
- South West Area Pensions Officers Group (SWAPOG)
- South West Investment Managers (SWIM)
- Local Government Association (LGA)
- CIPFA Pensions Panel
- Brunel Pension Partnership Ltd