



Communications Policy Statement

Approved by the Pensions Committee xxxx





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Introduction

This statement has been prepared in accordance with Regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013 by Shropshire County Pension Fund (the 'Fund'). It sets out its communications approach with scheme members, employers, and other interested stakeholders.

The fund deals with more than 240 employers and over 50,000 scheme members made up of contributing members, deferred members, and retired members in relation to the Local Government Pension Scheme (LGPS).

The main aim of the Shropshire County Pension Fund is to provide members and employers with an efficient pension administration service providing secure pension benefits which have been worked out accurately and paid on time. Timely and clear communication with both members and employers plays a key role in helping employers meet their statutory obligations and helps members plan their retirement.

The Fund designs and delivers communications to scheme members and employers in a way that makes sure they can understand the LGPS. Information should be clear and simple to understand, as well as being accurate and easily accessible. It is important that members can understand their pension arrangements and make informed decisions when needed and employers understand their statutory responsibilities.

The Pensions Team work to maintain a thorough knowledge of the regulations to keep the confidence of its members. The Pensions Team should always be the first-place staff members turn to for LGPS pension information during their working life and in retirement.

The Fund also takes part in several national groups, with the aim of sharing best communication practices. The Joint Communications Group allows the fund to work with other Local Government Authorities, giving group members the chance to share communication resources and develop joint projects, such as newsletters and member guides. This group also receives updates from the Local Government Pensions Committee (LGPC), which publishes national communication material.



Principles of communication

The law details when governing bodies must communicate with their members, the information they must provide and the timescales for providing the information. These requirements range from information provided when a member joins the scheme, on-going communications, taking benefits, and beyond. The law also sets out information that governing bodies must provide on request.

When preparing communications to members, the fund will:

- ensure all communications sent to members are accurate, clear, concise, relevant, and in plain English
- regularly review member communications, taking account of member feedback, any changes to scheme design and developments in law and The Pension Regulator's General Code of Practice
- when deciding on the format of communications and information to be published, consider any technology that may be available to them and appropriate for their members
- consider using various communication methods, including accessible online content, audio, Braille, large font, and languages other than English; and
- consider what additional information or explanation members may need to help them make informed decisions about their benefits.

The Fund has adopted five key principles that support all its communication. The Fund is committed to making sure:

- communication is factual and presented in plain, easy to understand language
- communication is designed in a manner appropriate to its audience
- communication is issued in a timely manner
- communication keeps up with the developments and improvements in new technology; and
- communication is planned, co-ordinated and reviewed.



The Fund is 'digital by default' unless a member requires the information in a paper format. Digital communication is used by the Fund to deliver scheme information, increase member engagement and to give regular updates to employers. It can help meet member demand and expectation to regularly access pension information. It can also reduce the Fund's environmental footprint by decreasing paper and printing usage. When information is asked for in paper format, the Fund will aim to use a sustainable printing service.

The Fund is working with the Administering Authority's climate change team to work towards reducing our carbon footprint. We are always considering how we can change process to reduce our impact on the environment.

The Local Government Pension Scheme is a desirable benefit for attracting employees to work in local government. For employers, it is a key part of their recruitment and retention package. The Fund is also the last, and often the only, link between former staff members and their employers. The Fund therefore has an important role in making sure effective communications continue even when members have left employment, have a deferred pension, or a pension in payment. The Fund keeps in touch with all members and if contact is lost (for example, if a member has moved and not told the fund), a tracing exercise can be carried out to find the member and update their personal details.

The Pensions Team are committed to responding quickly to member requests for information. Information is given within set internal and regulatory timescales taking into consideration the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 and other overriding legislation. The turnaround time for dealing with standard requests for information is normally ten working days but may take longer depending on the request timing and the request itself.

When a request for information has been made, an acknowledgement receipt will be given, usually within three working days. If it is going to take longer than 10 days to provide the information, members will be told when they are likely to receive it.



How the fund communicates

Scheme literature

A wide range of scheme literature is produced and updated by the Fund for both members and employers. Copies are available on the Fund's website and can be provided in paper format on request. All paper and electronic guides are made using similar branding and include full contact details for the Pensions Team. The Fund has scheme guides which cover the scheme benefits, who is eligible and retirement options. Both new and prospective members are provided with basic information about the LGPS, such as how benefits are worked out, how member and employer contributions are calculated etc via the scheme guides.

One-to-one meetings

For members who require a one-to-one meeting, appointments can be made with a member of the team. Virtual meetings will be encouraged but face-to-face meetings can be arranged, depending on venue availability, and must be booked in advance. The Fund will organise one-to-one meetings at employer workplaces periodically. Employers can also ask for one-to-one meetings and these requests will be considered depending on location and member interest.

Helpdesk

The Fund has a dedicated helpdesk which deals with all the incoming post, emails and telephone calls. The helpdesk contact details are published on all scheme literature. The helpdesk telephone number is 01743 252130 and email address is pensions@shropshire.gov.uk.

The helpdesk operates from 8.45am to 5.00pm, Monday to Thursday, and from 8.45am to 4.00pm on Fridays. Telephone lines are available between 10.00am and 4.00pm on Mondays, Tuesdays and Thursdays, and between 10.00am and 1.00pm on Wednesdays and Fridays. Please note that phone lines will be temporarily closed during team meetings.

All fund officers also have a direct telephone number and email address should they need to be contacted directly.



Contact Forms

Members and employers can contact the Fund using our online contact form, available on our website. The form collects the information we need to help us respond to queries as quickly and accurately as possible.

Website

The Fund has a website, www.shropshirecountypensionfund.co.uk, which holds most of the scheme information including copies of scheme literature, policies and annual reports. There is a latest news page which is used to keep members up to date. There is also a news page on the employer's area of the website specifically aimed at employers. The website has been adapted to make sure it is accessible to view on electronic devices such as tablets and mobile phones. The website has been developed in line with accessibility standards and has a published compliance statement.

Pension Bot

Members looking for information can use the pension bot on the website. This digital assistant is available 24/7 to help answer common questions. If the required information cannot be found, the 'ask the team' option can be selected, here an email can be sent to the helpdesk team for review and response.

Online Pension Portal (My Pension Online)

A secure online portal gives members access to their pension record. The facility provides members with the opportunity to update their personal details, view annual benefit statements and run benefit projections, as well as register or update death grant nominations. Members in receipt of a pension are also able to change bank details, check their annual pension, view monthly payments and see their P60s. My Pension Online can be accessed via the Fund's website homepage.

Members can also submit secure enquiries through the portal's contact form. The team will aim to respond within 10 working days.



Material changes to the scheme

The Fund will inform members when any material changes are made to the LGPS via the website, email alerts or electronic newsletter, unless a paper version has been requested. This information is normally given as soon as possible after the change takes effect, but in any event within three months after the change.

Email alerts

The fund asks all members for a personal email address, so they can be contacted by the fund with the latest scheme news. Our preference for personal email addresses is so that if members leave employment, the Fund can still maintain contact with them.

Presentations

The Fund can deliver standard or tailored presentations on a wide range of pension topics for both employers and members. These presentations are provided by fund staff at the request of employers, or organised by the Fund, at geographically convenient locations or using virtual meeting technology.

Newsletters

'Pension Update' is the Fund's in-house newsletter for active members and is produced as a collaborative project with other funds. This newsletter is produced annually and aims to provide topical news articles and the latest information about the scheme and pensions in general. The newsletter is issued via email and published on the Fund's website. The Fund also produces an equivalent newsletter for deferred members titled 'Deferred Member News'.

'InTouch' is the Fund's newsletter for retired members. The newsletter is a useful way of providing updates on relevant changes in legislation as well as topical news articles. It is published twice a year.

All newsletters can be easily viewed on mobile phones and tablets.



Annual report & accounts

The annual report is a statutory financial reporting document showing the Fund's accounts over the previous 12 months, along with details on both investment and administration performance. Members and employers are notified when the report has been published via email and the news pages of the Fund's website.

Videos

When needed, the Fund uses short videos to help explain the scheme.

Annual benefit statements

It is a statutory requirement to provide annual benefit statements to both active and deferred members. Annual benefit statements are issued via our online portal, unless a paper copy has been requested. The statements include various pension details such as the current value of benefits, how they are calculated and when they become payable. The format of the statement is continually reviewed to provide members with the required statutory information in a clear and concise manner. Statements for all members must be issued by the 31 August each year and members are notified when statements become available to view. In the future, members will have access to video versions of their annual benefit statements, using visual aids to help explain the information clearly and improve accessibility for members who may find written information difficult to understand.

Pension savings statement

A Pensions Saving Statement will be supplied to a member by the 6 October each year if their pension savings in the Fund, during a pension input period, are more than the annual allowance limit.

Active members - new starters

When eligible members are enrolled into the scheme, the employer should provide basic scheme information. This should be provided by scheme employers to all new employees as part of their letter of employment, terms and conditions – some employers choose to email this to new employees. This information can be accessed via a link to the Fund's website.



The Fund provides a membership form to new starters following a new employment notification and a brief scheme guide on the Local Government Pension Scheme is available on the website. This guide is located in the 'Forms and Guides' section of the website.

Retirement process booklet

All members on reaching retirement will receive information on the retirement process.

Corporate induction courses

Officers of the Fund are happy to attend employer corporate inductions, either in person or online, for prospective members. Employers need to contact the fund to make suitable arrangements.

Promotional campaigns

The Fund develops communication campaigns where needed for changes in legislation or service delivery such as the new 'My Pension Online' portal.

P60 notification

Each member receiving a pension will have a P60 issued each year by the statutory deadline of 31 May. These are published on our online portal and email notifications or articles in the InTouch newsletter inform pensioners where to find them.

Pension increase notification

Following the publication of a Pensions Increase (Review) order, the Fund will adjust the relevant pensions in payment according to the order and make available the new annual pension amount to the member in 'My Pension Online' portal.

Existence Validation

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.



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

Regular satisfaction surveys are carried out by the Pension Fund website.

Supplemental employer communications

The increasing role of communication within all organisations means that more employers have staff newsletters, intranets and other communication methods. The fund actively works to provide their members with the best information regarding the scheme via the fund website and creates toolkits for employers to promote the scheme on their own intranets and websites.

Employer specific communications

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.

New or prospective employers

Scheme information is given to all new and prospective scheme employers via information booklets or the employer's areas on the Fund's website.

Employer meetings & training sessions

Meetings and training sessions are arranged for employers on a regular basis and will be delivered either in person or using virtual meeting technology. They are used to communicate issues with employers such as benefit regulation changes, administration



changes, employer contribution rates and the funding level of the Fund at each actuarial valuation.

Employers' guide

An employers' guide is available to all employers, explaining the processes, procedures and forms needed to effectively discharge their pension administration responsibilities. The employers' guide is held on the employers' area of the website and should be read together with the pensions administration strategy which outlines their responsibilities:
www.shropshirecountypensionfund.co.uk.

Employers' bulletins

Regular email bulletins are sent to all employers. These emails aim to tell employers about the latest news, issues, events and regulatory changes. The emails highlight actions employers need to take in response to any changes.

Monthly data requirements and end of year procedure

Employers must send monthly data to the Pensions Team for their scheme members to make sure their pension record is accurate. Employers in the Fund must use a facility called i-Connect to ensure their submissions are received on time, minimising the risk of fines from The Pension Regulator by ensuring data is provided by the statutory timescales. The cost of this system is met by the Fund. Guides for using i-Connect are published on the employer's area on the Fund's website. Employers are reminded to consult with the Fund when considering a change of payroll provider as this can impact the supply of data if the i-Connect submission is not set up correctly or on time.

Each year employers must submit a year end return and compliance statement. Employers are contacted towards the end of the financial year with the year-end template, forms and instructions for completion.

Webinars

Webinars are periodically used to give information to employers. Webinar content will vary depending on feedback received from employers and target specific topics and current issues. Webinars can also be recorded and sent to employers unable to attend.



Reporting breaches

The Fund has a reporting breaches policy and procedure. This makes sure anyone responsible for reporting and whistle blowing can find, assess and report (or record if not reported) a breach of pensions law. All potential breaches of the law are recorded by the fund and the scheme employer informed that it has been recorded as a breach. Each employer must choose a named individual to act as the main point of contact about the LGPS. If an employer has built up multiple recorded breaches, the main contact will be told and asked to help resolve any outstanding issues and reduce the risk of reoccurrence. The breaches policy can be found on the Fund's website.

Governance and communications

Pension Committee

The Pension Committee is made up of member representatives from employing authorities, trade union representatives and a retired member. The Committee has an on-going training programme for members and officers to ensure that decision making is on an informed basis. Training can form part of the quarterly committee meeting and separate sessions are also arranged.

Knowledge building and training is provided via the Fund's officers, advisors and external training courses. Pension Committee reports are available on the council's website www.shropshire.gov.uk and by following the link for 'Committees, meetings and decisions' and on the 'Pension Committee' page on www.shropshirecountypensionfund.co.uk.

Pension Board

Under the LGPS Governance Regulations 2015, a Pension Board was introduced on 1 April 2015 to ensure effective governance and administration of the Scheme.



The Local Pension Board is responsible for assisting Shropshire Council, the Scheme Administrator, to secure compliance with:

- The Local Government Pension Scheme Regulations;
- any other legislation relating to the governance and administration of the Scheme; and
- requirements imposed by The Pensions Regulator in relation to the Scheme to ensure the effective governance and administration of the Scheme.

The Pension Board consists of an equal number of employer and employee representatives. Training can form part of the Pension Board meeting and Board members are invited to all other LGPS related training sessions and Pension Committee meetings/training sessions.

Pension Board reports are available on the council's website www.shropshire.gov.uk and by following the link for 'Committees, meetings and decisions' and on the 'Pension Board' page on www.shropshirecountypensionfund.co.uk.

Surveys and self-assessments of the knowledge and skills of both the Pension Committee and Pension Board members are regularly undertaken. More information can be found in the Fund's Training Policy.

How we communicate with staff within the Pension Team

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.

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.



Management team

The Head of Pensions – LGPS Senior Officer is responsible for the Pensions Administration Team and the Pension Investment Team. The Pensions Management Team meets on a weekly basis to discuss items in relation to the running of the team and regulation changes. It comprises the Pensions Administration Manager and Team Leaders. A similar monthly meeting is held between the Head of Pensions - LGPS Senior Officer, the Pensions Administration Manager and the Pension Investment Manager.

Team meetings

Team meetings involving all staff are held monthly. Notes of all meetings and items arising from such meetings are recorded.

Training

The Fund seeks to continually develop the ability of staff to communicate effectively and to understand its importance. This includes training available from the Pensions Regulator's, the council's internal training programme and other external providers. Each member of staff has a regular performance appraisal where training needs are identified.

Intranet and email

Each member of staff has access to email and a SharePoint site which contains electronic copies of all key documents required to perform their duties.

Policy documents

All the Fund's approved policies can be found on the website:

www.shropshirecountypensionfund.co.uk.



Communication with other bodies

Mercer (Pension Fund Actuary)

The Fund performs an actuarial valuation as required by the regulations. The actuary also deals with interim valuations when needed and gives information and advice about a range of issues affecting the Fund. These issues include dealing with new and ceasing employers, bulk transfers and regulatory changes.

Legal advice

The Fund obtains legal advice from external advisors and Shropshire Council, as required.

Ministry of Housing, Communities and Local Government (MHCLG)

The Fund communicates with the MHCLG while in consultation on proposals for changes to the scheme regulations or any other legislation matters and via the National Pension Officer Group.

Trade unions or member representatives

The Fund works with the trade unions to check the scheme is understood by all interested parties. The Fund ensures that all pension-related issues are communicated effectively with the trade unions through representation on the Pension Committee or via member representatives on the Pension Board.

Press and media

The Fund, in conjunction with the council's communications team, actively engages with the press and other media organisations to ensure any coverage is factual, clear and as a fair representation.

Northwest Regional Pension Officer's Group (NWPOG)

The Shropshire County Pension Fund (SCPF) hosts the Northwest Pension Officers Group which meets on a quarterly basis. The group, comprised of several local authority funds, discuss technical queries and legislation matters of common interest.



LGA Communication Working Group

An officer from the Fund chairs the LGA Communications Working Group. This group helps generate communication that all LGPS funds can utilise.

National working groups

The Fund is involved at national level in an LGPS officer group and LGPS Central Strategic Administration group.

Joint working with other pension funds

To reduce costs and share best practice, the Fund works collaboratively with other pension funds.

LGPS Central Investment Working Group/Practitioners Advisory Forum

The Fund has an active involvement in the LGPS Central Investment Working Group and Practitioners Advisory Forum with the seven LGPS funds in the West Midlands region where common investment issues between funds are discussed.

The Fund also participates in the LGPS Central Pension Administration Working Group where responsible administration officers attend, on a regular basis, to discuss key LGPS issues and working practices.

Software provider group

Members of the team attend user group meetings with the pensions administration software provider, to make sure the administration system can deal with regulation changes when they happen, and to discuss how the system is used and its future developments.



How communication is measured

Surveys

Surveys are issued to members periodically to gain feedback on the service received and how the Fund can improve. Survey responses are collated and reviewed at regular intervals.

Employer satisfaction survey

Employers are invited to complete this survey periodically to allow the Fund to review the service and methods of communication provided. The responses are collated and used to identify any employer requirements and possible areas for improvement.

Compliments, complaints and feedback

Any compliments, complaints or feedback received are recorded. The Fund will investigate complaints and, where appropriate, make improvements to the service. Compliments and complaints are listed in the fund's Annual Report.

Data Protection

Data Protection Act

The Fund is required to hold and keep a record of certain information on scheme members which is needed to administer the Fund. The Fund is a data controller under the Data Protection Act 2018 and is required to protect the information it holds about scheme members and communicate the legal basis for holding, storing and using the information.

The Fund has published a summary and full privacy notice for scheme members and employers. Statements on 'how we use your data' are published on documentation supplied to scheme members.

The Fund is committed to keeping member data safe and uses Shropshire Council's policies on information sharing. Pension benefits information can only be provided directly to the scheme member and cannot be requested by a third party. Information shared with



employers will only be supplied when necessary and via a secure portal or email encryption. Further information can be found in the fund's full privacy notice.

All Fund officers are required to undertake annual 'Data Protection' and cyber security training.

Dealing with freedom of information requests

The Freedom of Information Act (FOI) means that members of the public and organisations have rights of access to information held by public bodies. Requests for information under the Freedom of Information Act or similar legislation should be sent to:
information.request@shropshire.gov.uk



Fund publications				
Document	Issued	Aimed at	Availability*	Reviewed
Brief scheme guide	Upon notification of a new employment / when requested	All members	Website	Annually and as regulations change
Retirement process booklet	With retirement forms	To retiring active members	Website	Annually and as regulations change
Thinking of retiring- guide for active members	To active members when required	Active members	Website	Annually and as regulations change
Thinking of retiring- guide for deferred members	To deferred members when required	Deferred members	Website	Annually and as regulations change
Leaving before retirement booklet	As required	Prospective Deferred Members	Website	Annually and as regulations change
Topping up your pension guide	As required	Active members	Website	Annually and as regulations change
Internal Dispute Resolution Procedure (IDRP) booklet	As required	All members and employers	Website	Annually and as regulations change
Divorce booklet	As required	All members	Website	Annually and as regulations change
Annual benefit statements	Annually by 31 August	Active/deferred/pension credit	My Pension Online	Annually
P60	Annually by 31 May	Pensioner members/dependents	My Pension Online	Annually
Pensions increase notification	Annually	Pensioner members	My Pension Online	Annually
Monthly pension payment confirmation	Monthly	Pensioner members/dependents	My Pension Online	Monthly
Annual report	Annually in line with regulations	All stakeholders	Website	Annually



Members newsletter	As required	Active/deferred members	Website	As regulations change / when required
InTouch - pensioner newsletter	Twice a year	Retired members	Website	As required
Valuation report	Every three years	Employers/ all stakeholders	Website	Every three years
Investment strategy statement	Continuously	All members/ stakeholders	Website	As required*
Governance statement	Continuously	All members/ stakeholders	Website	As required*
Administration strategy statement	Continuously	Scheme employers	Website	As required*
Funding strategy statement	Continuously	Employers	Website	Every three years
Climate Change Strategy/Climate Risk Reports	Annually	All members/stakeholders	Website	Annually
Reporting breaches policy	Continuously	All stakeholders	Website	As required*
Knowledge & Training policy	Continuously	All stakeholders	Website	As required*
Communications policy statement	Continuously	All stakeholders	Website	As required*

*At least every three years



Fund meetings, presentations, and training				
Event	Frequency	Available to	Availability	Reviewed
Workplace presentations	As required	Prospective/active members	Face-to-face or virtual meeting	As required
Induction presentations	When requested by employer	Prospective members	Face-to-face or virtual meeting	As required
Employer meetings and training	As required	Scheme employers	Face-to-face / webinars / videos on website	As regulations change/as required

Other Fund communications				
Method	Frequency	Available to	Availability	Reviewed
Website	Continually	All stakeholders	Online	Continuously
Helpdesk	Within office hours	All members / employers and all other stakeholders	Face-to-face (if available) or virtual meeting appointment/ telephone / paper correspondence /email	continuously
Email alerts	As required, when there is a significant website update / event / regulation change	All members/ employers	Email	As required
Pension consultations	As required	Active members	Face to face (if available) or virtual meeting	As required
New starter letter	Monthly	Active members	Paper	As regulations change/as required
Encouraging new members campaign	When required	Prospective eligible members	When required	When required
Existence checks of pensioners living abroad	As required	Pensioner members	As required	As required



Service quality survey	Continually	Active/ deferred/ retired members	Paper / email	As required
Employers guide including forms	As required	Employers	Website	As regulations change/ as required
Employers email bulletin	As required	Employers	Email alerts	As regulations change/ as required
Employer satisfaction survey	As required	Employers	Online survey	As required

*All our communications can be provided in paper format if requested by members.



Contact details

The Shropshire County Pension Fund is a data controller under data-protection law. This means we store, hold and manage your personal information in line with statutory requirements to enable us to provide you with pension administration services. To enable us to carry out our statutory duty, we must share your information with certain bodies, but will only do so in limited circumstances. For more information about how we hold your information, who we share it with and what rights you have, you can ask for this information from the fund, please visit www.shropshirecountypensionfund.co.uk.

If you can read this but know someone who cannot, please contact us on 01743 252130 so we can provide this information in a more suitable format.

Office hours

Monday to Thursday	8.45am to 5.00pm
Friday	8.45am to 4.00pm

Helpdesk phonelines are open Monday, Tuesday and Thursday: 10am to 4pm, and Wednesday and Friday: 10am to 1pm (excluding Bank Holidays).

Contact details

Contact form: [Contact us | Shropshire County Pension Fund](#)

Website: www.shropshirecountypensionfund.co.uk

Tel: 01743 252130

Write: Pensions, PO Box 4826, Shrewsbury, SY1 9LJ

Administered by

