COMMUNICATIONS POLICY STATEMENT

SEPTEMBER 2022

West Midlands Pension Fund

COMMUNICATING WITH OUR STAKEHOLDERS

The Fund's communication policy details the support which we provide and the different channels we use to engage with our customers. Following the pandemic, the Fund now has a hybrid approach to delivering communications meaning that stakeholders have more options and channels to engage with the Fund.

This *Communications Policy Statement* highlights the Fund's extensive range of support and communications to various stakeholders which also includes dedicated helplines for members and employers and email inboxes.

BACKGROUND

The West Midlands Pension Fund ("the Fund") is one of the UK's largest pension funds, managing and administering the pension interests of over 320,000 members and around 800 scheme employers. We are administered by the City of Wolverhampton Council on behalf of all West Midlands local authority bodies.

Our core mission is to ensure that our members receive their pension benefits when they fall due. Through increasing dialogue with our customers in the Local Government Pension Scheme we work in partnership with employers contributing together for our members' future. This plays a key role in enabling employers to meet their statutory responsibility to assist members planning their retirement.

This *Communications Policy Statement* outlines how we will communicate with our customers, ensuring information is provided in a clear and concise way, and is readily available.

Regulation 61 of the Local Government Pension Scheme Regulations 2013 state that each pension fund administering authority is required to prepare, publish and review regularly its *Communications Policy Statement*, this regulation outlines what the fund are required to publish.

This document outlines our communications policy in line with that requirement, and covers the following categories in our regular communication activity:

- Communicating with scheme members
- Communicating with prospective members
- Member self-service
- Communicating with member's representatives
- Communicating with participating employers
- Communicating with prospective employers

All of the Fund's communications are delivered in line with, and to support the delivery of the Fund's *Customer Engagement Strategy* and Employer Road Map.

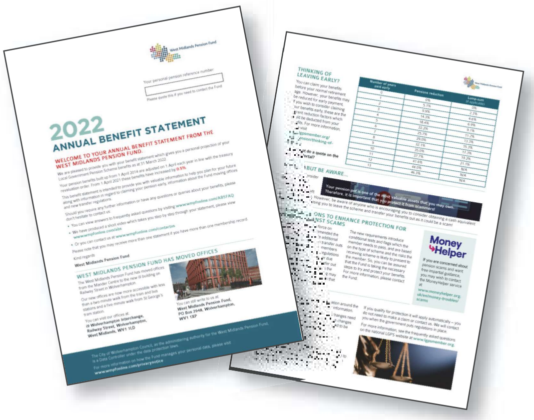
1 COMMUNICATING WITH SCHEME MEMBERS

We produce an extensive range of scheme literature for all membership categories. Copies of scheme literature are made available on our website, www.wmpfonline.com/memberinfo with direct links to the national LGPS member site www.lgpsmember.org

Annual Newsletters
The Fund produces annual newsletters for our active, deferred and pensioner members. These newsletters provide important updates and valuable member information.

Annual Benefit Statements
An annual benefit statement is made available online for all active and deferred members. These statements provide members with an update on the value of their pension benefits and a projection at normal pension age. Statements are made available through our pensions portal self-service facility. Benefit statements can be issued in paper form on request.

If there is an instance where a benefit statement cannot be made available, due to incomplete or inaccurate data, we will notify members and their employers of this.



Pensioner Pay Advice Slips
All Fund members in receipt of a pension receive a combined paper pay advice slip and P60 in April of each year. In the months of May through to March, we will only send a paper pay advice slip when there is a variance of £10 in their gross or net payment. For scheme pensioners that are paid quarterly and annually, we will issue a pay advice slip every time a payment is made (June, September, December and March).

Scheme pensioners can also register to use the pensions portal, where pay advice information can be viewed electronically and printed at any time following the payment date.

Customer Service Support
We understand that pensions can be complicated; that's why we have a dedicated Customer Services Team who are ready to support members through each stage of their retirement journey.

The team pride themselves on delivering an excellent customer service, providing tailored support through the following channels:

Email: through our www.wmpfonline.com/emailus page

Portal Secure Message: https://portal2.wmpfonline.com

In writing: West Midlands Pension Fund, PO Box 3948, Wolverhampton, WV1 3NH.

Phone: 0300 111 1665*
(local rate number)

As well as the above, we also provide information on the Fund’s website and facilitate a reception service where members can make an appointment to speak to a team member face to face.

Tea and Teach
The Fund holds tea and teach events that are aimed at our pensioner members and provides pensioners with the opportunity to openly discuss their pension queries, such as payment options.

Members get a warm welcome with tea, coffee and biscuits.

Surveys
Seeking feedback on the delivery of our services is key to continually improving the support we offer. In addition to the rolling survey which can be accessed through our website, we have launched bespoke customer feedback surveys which relate to our customer's most recent interaction with us (e.g. retirement, joiner, etc.).

The surveys help us understand our customer's journey, whilst highlighting areas of best practice, identifying potential service developments and, in turn, allowing us to continually improve our customer's experience.

Member Services Team

We have a dedicated team that provides support and guidance for all members. The team has extensive knowledge of the scheme and provides information through various methods including webinars, videos, presentations, face-to-face consultations and roadshows. Support can be generally arranged at a time and place to suit our members and can be held at employer locations or at the Fund's offices in Wolverhampton.

Member Support

Drop-In Sessions
Members can attend drop in sessions held at their workplace for support and guidance in relation to their pension.

Individual Pension Consultations
Members can make an appointment with one of our officers to discuss their pension options either face to face or via a telephone call.

Presentations
The team offers a suite of presentations which include:

- Introductions to the Scheme
- LGPS & You
- Pension Tax
- Pre-Retirement
- Redeployment

Retirement Planning Workshops
We understand that there is more to retirement planning than your LGPS benefits. Therefore, the team offers workshops to provide support not only on the LGPS, but on other key areas such as tax and state pension.

Pension Roadshows
We host information events at employer locations across the West Midlands region. In addition to these roadshows at district council offices, additional events can be held on request, particularly when there may be pension organisational changes occurring which have pensions implications.

Roadshow events provide members with an opportunity to engage with Fund officers regarding their pension benefits. The team has a self-sufficient, purpose-built exhibition vehicle which is maintained and driven by Fund officers and can be taken out to employers across the region. Members can come and see the virtual roadshow at any time throughout the event.

Literature is provided for members to take away. This includes general information on the LGPS, how to register for Pensions Portal, information on additional voluntary contributions, additional pension contributions,and much more.

We can assist employers in advertising events by providing e-posters or wording for intranet sites in advance to fully promote the roadshows.

Webinars
We understand that it is not always convenient for members to attend face-to-face events, therefore, we offer webinars to cover all the basics of the scheme and provide members with links and guidance to assist them to take control and plan their retirement. Webinars are run at various times to try and ensure all members have access to pensions support. This communication channel has significantly increased due to the impact of the pandemic and is now one of the main mediums we use. All member support offerings are detailed in our Member Services Team leaflet.

2 COMMUNICATING WITH PROSPECTIVE MEMBERS

Scheme Booklet and Website
All prospective scheme members will be provided with a link to the Fund's website where they can access scheme booklets. Our website also provides information to help members make an informed decision about contributing to the LGPS, the 50:50 scheme and how to opt out of the scheme.

Corporate Induction Courses
We can attend corporate induction events across the region to present to prospective scheme members the benefits of being a member of the LGPS.

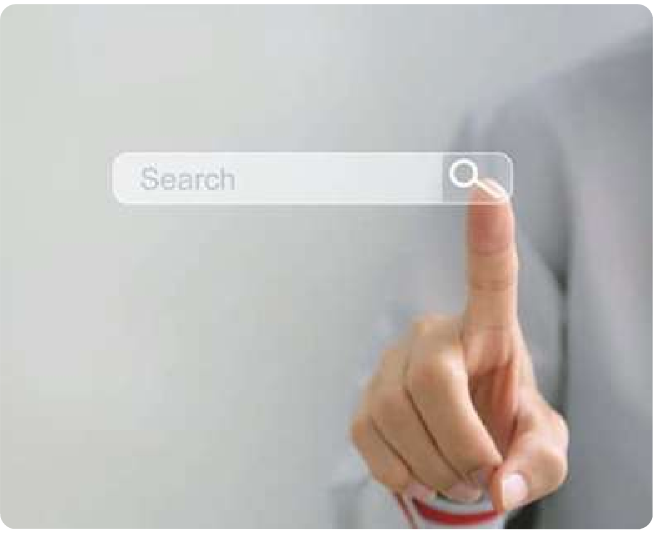
3 MEMBER SELF-SERVICE

The Pensions Portal
An online portal gives our members secure access to their LGPS record/s.

This facility provides members with an online platform to enable them to update their personal details and contact the fund about their benefits.

Also, member's annual benefit statements can be accessed, and members can run pension projections as well as update their nomination form.

The Fund's Website
www.wmpfonline.com



The Fund maintains an extensive online resource at wmpfonline.com containing information about the scheme and the details about our current activities. There are also links to organisations such at The Prudential and the LGPS member site.

4 COMMUNICATING WITH MEMBERS' REPRESENTAIVES

Materials available to members are also available on request to their representatives or through wmpfonline.com

The Fund works with trade unions, Local Pension Board and various governing bodies to ensure the scheme is understood by all interested parties. Training days are provided where required, and the Fund ensures that all pension-related issues are communicated effectively through to representatives on the Pensions Committee.

5 COMMUNICATING WITH SCHEME EMPLOYERS

The Employer Services Team are generally the first point of contact employers have with the Fund and provide support to both participating and prospective employers.

With extensive pensions experience, the team are well versed in the issues that Fund employers face and are able to tailor their support accordingly. The team offers support by email and on the telephone, as well as offering regular coaching sessions, webinars and bespoke meetings.

Employer Services Team

e-Newsletter
An electronic newsletter, entitled *Employer's Briefing Note* is generally issued on a quarterly basis to all employers, in addition to ad hoc *Briefing Notes* on topical and specialist subjects. This is used to communicate the activities of the Fund and inform of any regulatory changes which may impact on the employer's function or their members' pension benefits.

Website and Employer Hub
The Fund maintains a dedicated area of its website for scheme employers containing news, learning materials and other electronic resources.

Each employer can request to access the Fund's Web Portal (Employer Hub). Through the Hub, employers and/or their nominated payroll provider are able to securely access details of their current employees. The portal provides employers with the ability to make changes to member records including working hours and personal details. The portal also provides the facility to calculate early retirement estimates and any associated early retirement costs.

Dedicated Telephone Helpline:
0300 111 6516
A dedicated local rate employer customer service line is provided for scheme employers between Mondays and Fridays.

Annual General Meeting and Mid-Year Review for Employers
The Fund invites all employers to our annual general meeting each winter. This event is used to communicate strategic issues, performance, legislative changes, Fund updates and triennial valuation matters.

In addition to this, the Fund also holds a similar employer event each summer where employers are kept up to date with important issues through presentations and roundtable discussions.

Employer Peer Group
A quarterly working group consisting of Fund officers and employer representatives from a cross section of the employer base. The group discusses a range of topics such as the legal obligations of scheme employers, ongoing and topical issues, upcoming events and new Fund initiatives. Discussion outcomes are shared with all employers via the quarterly *Employer Briefing Notes*.

Employer Education: Coaching and Webinars
The Fund now offers a full hybrid education programme. A comprehensive suite of webinars are available free of charge to all employers and their payroll providers.

The sessions are designed to assist with the development of LGPS and Fund-specific knowledge to aid compliance with day-to-day administration of the scheme. They are ideal for both new staff or existing staff as a refresher for existing staff. Subjects covered include employer roles and responsibilities aligned to the Fund's *Pension Administration Strategy*, Employer Hub navigation, data requirements, employer discretions and information for admission bodies. For a full list of available sessions and to register for attendance, please refer to the online booking system.

Following the easing of coronavirus restrictions the Fund is now offering on-site face-to-face coaching support at it Wolverhampton office, i9.

6 PROSPECTIVE EMPLOYERS

The Fund's Employer Services Team works with new and prospective employers who have won contracts and schools converting to an academy, throughout the onboarding process to help with their understanding of the obligations under the LGPS regulations. The team liaise with new employers to produce the necessary admission agreements, provide clarity regarding duties as a new scheme employer and encourages all new employers to attend either a full coaching session or the bite-size webinars, specifically the 'Fund Induction for New Employers', TUPE, tenders and passthrough arrangement webinars.

There is also a dedicated area on the Fund's website to provide support to new employers to the LGPS.

7 EMPLOYER ENGAGEMENT ROADMAP

The Fund is dedicated to evolving, developing and communicating effectively with its members and employers to drive efficiencies and deliver value for money services.

The Employer Engagement Roadmap defines the methods by which the Fund will support employers in attaining expected standards and to formalise the ways in which it will support performance and monitor compliance.
The roadmap complements both the Pensions Administration Strategy and the Customer Engagement Strategy to help improve outcomes for all stakeholders of the Fund.

8 CUSTOMER ENGAGEMENT STRATEGY

In line with the Fund's objectives, the *Customer Engagement Strategy* plays a key role in ensuring the Fund drives continuous improvement and develops working practices, systems and processes which are informed and prioritised according to the needs of our customer base.

Ultimately, engaging with our customers helps the Fund to understand customer feedback, review and monitor service effectiveness, analyse performance, and develop and deliver a service that is focused on the requirements of our customers.

We actively engage with our customers to keep them informed about the scheme, the performance of the Fund in the delivery of its service, ensuring these meets both the legal and regulatory duty of scheme administration as set out in The Pensions Regulator's Code of Practice, and the Fund's own objectives for service development.

Our success is dependent on building and maintaining good working relationships with our employers and scheme members, and this strategy aims to ensure customer focus is embedded in Fund operations exhibited on our behaviours.

Our strategy outlines:

- what customer engagement is to the West Midlands Pension Fund;
- who we will engage with regarding the delivery of our services;
- the types of engagement activities we undertake;
- how the insights from customer engagement activities are used;
- how we feed back to our customers the results and actions arising from their engagement with us; and
- how our customers can engage with us.

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