

Communications Policy Statement 2014

June 2014

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Introduction

Your comments on how the West Midlands Pension Fund communicates – good or bad – with any of our stakeholders are welcome.

If you want to get in touch with us about the way in which we communicate, please contact us using the details found later in this document.

In April 2006, the Local Government Pension Scheme (LGPS) Regulations were amended to state that each pension fund administering authority is required to prepare, publish and review regularly its communications policy statement.

This document outlines the Fund's policy concerning communications with the following people and organisations.

The Fund has identified six distinct groups with whom it needs to communicate:

- Pension Committee members
- Scheme members
- Prospective scheme members
- Scheme employers
- Fund staff
- Other bodies

Diversity of Communication

The Fund's communication material is designed within the boundaries of the channel for which it is meant.

Printable publications are made available on the Fund's website at wmpfonline.com, and contain links and information that wouldn't be possible to incorporate into a printed version.

All information is also available in alternative formats (for example, Braille and large print). In cases where one-off personalised information is requested in either Braille or large text format, it can take up to ten working days for it to be prepared.

A truly effective communications strategy is vital for any organisation which strives to provide a high quality and consistent service to its customers. Set out in this document are the channels which may be used to meet those communication needs. The Fund aims to use the most appropriate communication medium for the audiences receiving the information. It is recognised that this may involve using more than one method of communication for each group.

Pension Committee Members

Committee members receive directly all meeting papers and full access to all Fund material produced for employers, employees' pensions and third parties. As part of its main website at wmpfonline.com, the Fund provides information which contains the relevant scheme booklets and information.

In accordance with the trustee training policy, knowledge building and training is provided via the Fund's officers, advisors and external experts with regards to investment and administration matters.

The Fund has embraced the CIPFA knowledge and skills framework, and will work to expand elected members' knowledge upon this framework.

The role of the elected member through the Pension Committee is also supplemented by sub-committees, such as the Investment Advisory Sub-Committee, at which specific advice can be provided by officers and external advisors. The seven district councils in membership of the Fund are represented at meetings, as are the trade unions who attend all meetings on an observer basis, but whose views are given equal weighting.

The trade union representatives are generally scheme members in that they are active, deferred or pensioner members. The work of the trade union members is supported by a Joint Consultative Forum of trustees and trade union representatives.

Scheme Members

Internet

The Fund has established an extensive website at wmpfonline.com containing Scheme details and leaflets, etc. There are also links to other organisations relevant to Scheme members, for example, AVC providers, employers' organisations, etc.

Benefits Statements

An annual benefit statement is sent direct to the home address of all members who are contributing to the Fund at the previous financial year-end and do not form a pending pension transaction. Benefit statements are sent direct to the home address of deferred members where a current address is known. Active and deferred members are able to register for the Fund's web portal facility, where a copy of individual benefits statements are available to view or print at any time. From April 2015, benefit statements will only be issued in paper form on written request.

All members are encouraged to inform the Fund directly of any change of address. The Fund has a formal policy on dormant records and members are provided with this information at various times.

The Fund also takes reasonable steps to ensure we maintain a current and accurate address database subject to the accepted Royal Mail format – PAF (postal address format).

Scheme Literature

An extensive range of scheme literature is produced by the Fund and is supplied to employing bodies and scheme members directly. Copies of scheme literature form part of the Fund's website at wmpfonline.com

As changes to the scheme are announced and implemented, the literature will be updated accordingly and posted on the Fund's website at wmpfonline.com

Pay Advices

The Fund issues a pay advice to all monthly paid scheme pensioners in April. In the months of May through to March, we will only send a pay advice when there is a variance of £10 in their gross or net payment. For scheme pensioners that are paid quarterly and annually, the Fund will issue a pay advice every time a payment is made (June, September, December and March). Scheme pensioners can also register to use the Fund's web-portal application where the pay advice can be viewed and printed at any time following the payment date.

Scheme pensioners are issued an annual end-of-year certificate (P60) to comply with HMRC guidance which will be provided in March 2013 and will continue on an annual basis accordingly.

The pay advice is used as a multifunctional communication mechanism, messages are included on the reverse each time they are produced. The Fund's website will continue to display updates for pensioners to convey specific messages, for example, pensions increase and HMRC taxation information.

Correspondence

The Fund uses both surface mail and email to receive and send correspondence, all staff have access to send and receive email. The Fund will, where appropriate, use downstream access (DSA) providers to minimise costs for large bulk mailing such as annual benefits statements, but it will research services offered by the DSA providers to ensure the service offered is in accordance with that expected of a mail carrier, and that it will not impact on the end-delivery service to customers where relevant.

Dedicated Telephone Helpline

Members: 0300 111 1665

A dedicated low-call rate telephone customer service centre is provided for scheme members and is widely publicised in scheme literature. A password security system has been implemented which allows scheme members to transact a significant proportion of their pensions business without having to enter into formal correspondence.

Pensions Roadshows

The Fund stages biennial pension roadshows where it visits the civic buildings of the seven district councils. Outside these events, satellite roadshows are held at outlying employer sites, particularly when there may be organisational changes occurring which have pensions implications.

The self-contained vehicle provides an opportunity for officers to go onsite and meet with scheme members while having the full range of communication material present, as well as colleagues from Prudential who are the Fund's AVC partner. This can be done with the minimum of disruption to employers, as the vehicle can be located at workplace locations without the need for employers to find a suitable meeting room.

A concerted effort is currently being made to broaden this onsite work, and employers are being invited to seek assistance with pension matters at the earliest opportunity. In the current climate, this service has provided a good way of dealing with members' enquires face-to-face in order that full support can be given to them and their employees.

Pension Clinics and Surgeries

Officers of the Fund attend employer sites to see members on a one-to-one basis where requested to do so. This can be at the request of an employer where there is significant change to employment terms or at the request of members who feel they are unaware of the benefits of the LGPS.

The emphasis of these events is to reassure members about the benefits offered by the scheme or to explain in greater detail where members have a challenge in understanding the complex make-up of the LGPS benefit structure. These sessions are offered to employers at no cost and continue to be a practical way of resolving issues within the workplace, promoting the LGPS and the Fund's reputation and willingness to respond to member queries.

Club Together

The Fund provides pensioners with an annual magazine through the affinity group, *Club Together*. The magazine is published by the affinity group and the Fund use the distribution as a vehicle to include a newsletter providing relevant pension information.

Existence Validation: Pensioners Living Abroad

The Fund undertakes an annual exercise conducted through correspondence in order to establish the continued existence of pensioners living abroad.

The costs of the exercise is usually outweighed by the number of validations that lead to pensions being suspended or stopped early due to the death of the member where we have yet to be informed.

Web Portal Facility

An online portal provides members with a secure access to their Local Government Pension Scheme records. The facility provides members with the opportunity to keep the Fund updated with their personal details, ask questions, access annual benefit statements and run pension estimate calculations. Pensioners of the Fund are also able to view pension pay information via the portal.

Prospective Scheme Members

Scheme Booklet

Upon appointment with their employer, all new prospective scheme members will be provided with a link to the Fund's website at wmpfonline.com where they can access scheme booklets.

Website

The Fund's website at wmpfonline.com will contain specific information for non-joiners. It will highlight the process by which a member should be given the relevant information to make an informed choice, as well as detailing the administrative process that should be followed to opt out of the scheme.

Non-Joiner Campaigns

The new joiner campaigns have been superseded by the introduction of the automatic enrolment legislation.

Corporate Induction Courses

Where required, Fund officers will attend corporate induction events in order to present to prospective scheme members the benefits of joining the LGPS.

A 'one-on-one' surgery will also be offered to take account of individual queries that may be raised at such meetings.

Pension Roadshows

As well as being a valuable aid for pensioners and current scheme members, roadshows will be used to target specific non-members with support being enlisted from in-house AVC providers.

This will ensure members receive the information required to make an informed choice with regards to their pension provision.

Trade Unions

We will work with the relevant trade unions to ensure the scheme is understood by all interested parties. Training days for branch officers can be provided upon request, and efforts will be made to ensure that all pension-related issues are communicated effectively with the trade unions.

Scheme Employers

Internet

The Fund has established an extensive website at wmpfonline.com containing scheme details and leaflets, etc.

Dedicated Telephone Helpline

Employers: 0300 111 6516

A dedicated low-call rate employer customer service line was introduced during 2010/2011. This allows the Fund to respond to employer generated telephone calls as a priority at peak times, rather than introduce automated telephone responses.

Technical Newsletter

A technical newsletter, entitled *Employer's Briefing Note* is issued on a bi-monthly basis to all employers. This medium is also used to communicate any issues that are currently under debate. Changes to the regulations which impact upon the employer's function or their employees are also covered.

Employers' Manual

An employers' manual is issued to assist the smaller employers in discharging their pensions administration responsibilities.

Ill-Health Retirements

A Guidance Manual for Approved Doctors has been circulated to appropriate employers within the Fund.

All Employer Meetings

The Fund has introduced an annual general meeting for employers which is used to communicate strategic issues, Fund performance, legislation changes and triennial valuation matters. Meetings may also be arranged in addition to the annual general meeting in order to address specific topics, for example, consultation meetings were organised when the draft regulations were released in connection with the 2014 changes to the scheme.

The Fund also hosts a second employer event in which employers can be further kept up to date with important issues. This is usually held in the summer (as opposed to the AGM which is a winter event) and is known as the 'Mid-Year Review'. This event takes the form of roundtable discussions.

Access to Computerised Pensions Administration System, Fund Website and Web Portal

Each major employer has access through the Fund's online portal to the pension records of their current employees, together with a calculation suite for the provision of estimates direct to employees. This has been developed to improve efficiency and convenience for both employers and members of the Fund.

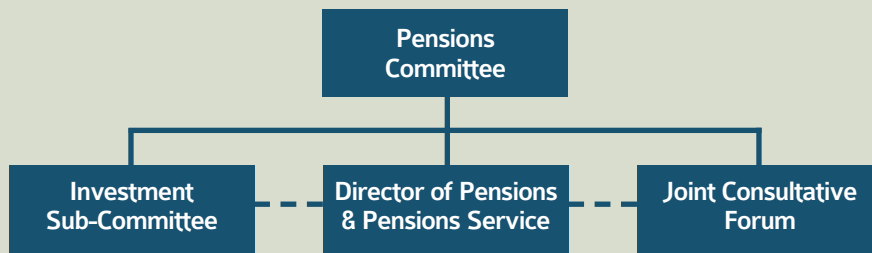
The portal provide benefits to employers which include the ability to make online changes to active member details such as changes in hours and change of address, provide the facility to calculate early retirement estimates and employer early retirement costings, as well as view pension records for their active members.

Employers' Manual

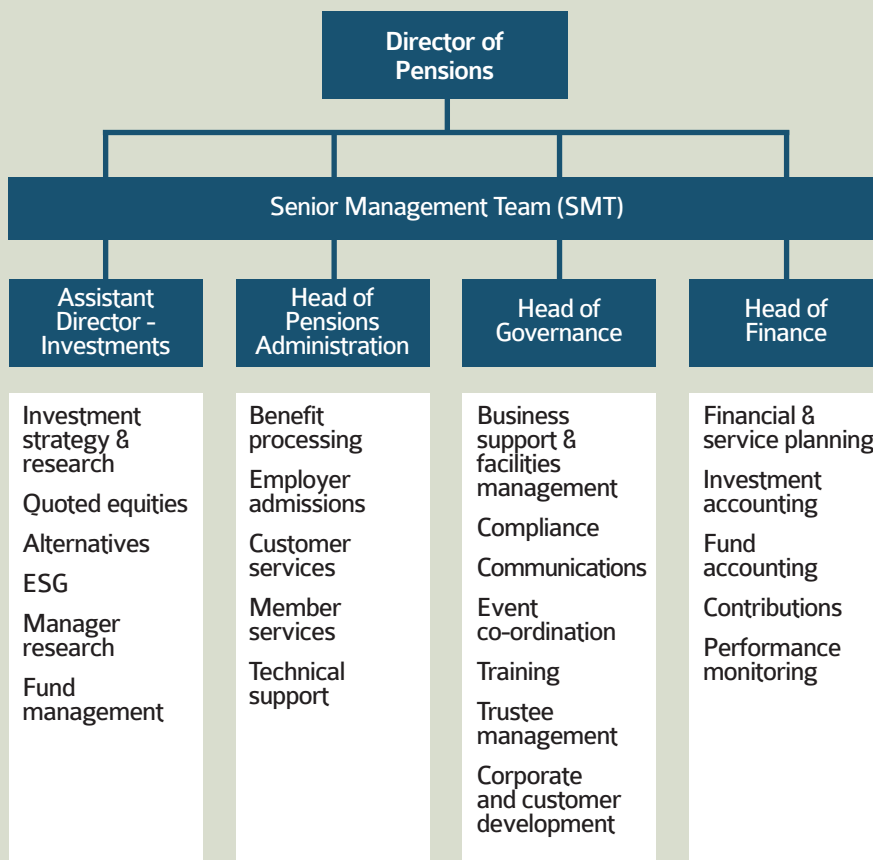
A group consisting of a cross-section of Fund employers was set up in 2013/14 to give feedback on the communication initiatives planned to promote the scheme changes of 1 April 2014. The group has become highly effective in representing the views of scheme employers and will remain in place to provide a voice on Fund activities.

Fund Staff

The Fund's day-to-day management is headed up by the Director of Pensions. For day-to-day functionality, the principal functions are carried out by:



The pensions service is structured as follows:



Management Meetings

SMT Senior Management Team

Senior managers from the relevant sections are required to attend a monthly meeting with the Director of Pensions to discuss strategic and workload issues.

Staff Standards

Staff are expected and will be supported in order that they can operate within the following standards:

- i) Public expectations of how staff from the Fund should operate.
- ii) Professional body standards to which staff are members.
- iii) The Council's constitution.

iv) Specific service standards, eg, investment compliance manual, benefits, operating service standards.

v) With an attitude and approach that directly delivers a responsive, friendly, professional service and supports colleagues in achieving this objective.

vi) In accordance with the West Midlands Pension Fund service defined operating practices.

Team Meetings

Office and/or team meetings are held on a regular basis. Any items arising from such meetings can be escalated through senior managers to SMT.

SharePoint

SharePoint gives all staff access and contain such information as procedure manuals, core briefings, LGPC circulars, etc. This is an effective mechanism for ensuring that information is available to all staff at their work location in a timely manner.

Induction

All new members of staff undergo an induction, which is supported by an induction/personnel manual. The Fund has introduced a performance appraisal scheme for staff which is backed by a balanced scorecard approach. There is, therefore, a responsibility on all staff to ensure effective communication at all levels across the service.

Internet

All staff are able to use the corporate network in order to access the internet.

Emails

All staff have access to the email facility.

Project Management

The Investment Division complies with FSA requirements in order to benchmark its work and operating standards. All major projects are subject to formal management arrangements.

Director of Pensions

The Director of Pensions maintains an open-door policy, and attempts to make herself available to all staff through regular surgeries.

Website

The Fund has maintained a website for several years at wmpfonline.com

While this is intended primarily as a means of external communication, access to the site does prove helpful to Fund staff. Where necessary, information is also made available on the Fund's intranet.

Staff Briefings

The staff of the Fund are able to sign-up for monthly briefings on a variety of topics. These are designed to give staff a flavour of the activities of areas of the business in which they would not normally have day-to-day contact.

Staff Briefing Note

Fund staff receive a bi-monthly publication called the *Staff Briefing Note* which updates them on the activities of all areas of the business, changes in legislation, new staff and the Fund's charitable activities. Content is curated by the Fund's Communication Officer and is submitted by Fund officers.

Staff Forum

The views of the staff are taken into account through the Staff Forum which is made up from representatives from all areas of the business. The Staff Forum discuss Fund issues and make recommendations to the Senior Management Team in their monthly meetings.

Other Bodies - Opportunities For Exchanges Of Information And Communication Of Pensions Issues

Trade Unions

Trade unions in the West Midlands are valuable ambassadors for the scheme. They ensure that details of the scheme's availability are brought to their members' attention, and assist in negotiations under TUPE transfers in order to ensure, whenever possible, continued access to the scheme.

Shrewsbury Pensions Officers' Group

Pensions officers from administering authorities in the region meet regularly in order to share information and ensure uniform interpretation of the scheme, and other prevailing regulations.

The Press

The Fund has developed a strong media profile through its success in pension industry awards, articles authored by Fund officers and press releases to stakeholders.

Seminars

Fund officers regularly participate at seminars and conferences.

Joint Consultative Forum

A Joint Consultative Forum meets quarterly at which elected representatives from the district councils in membership of the Fund are present, together with a wide audience of trade union representatives. These meetings are informed of the issues being discussed by scheme trustees and broader pensions matters which may be of interest to trade unions and their members.

Local Government Association (LGA)

Communications Working Group

The Fund is represented on the national group by its Communications Officer and makes up one of the 16 represented pension funds. The group discusses communications topics and collaborates by sharing best practice.

Media Matrix

Communication Material	Paper-based	Electronic form (PDF)	SharePoint for staff	Website	Web portal	Large sight copy	Braille	When published	When reviewed
Short Guide to the LGPS	Upon request	✓	✓	✓	✗	Upon request	Upon request	Constantly available	Quarterly
All About Your Scheme	Upon request	✓	✓	✓	✗	Upon request	Upon request	Constantly available	Quarterly
Benefit Statements	Upon request	Non-personalised form	✓	Non-personalised form	✓	Upon request	Upon request	Annually	Annually
Information Sheets (various)	Upon request	✓	✓	✓	✗	Upon request	Upon request	Constantly available	Constant review
Report and Accounts	Upon request	✓	✓	✓	✗	Upon request	Upon request	Annually	Annually
Glossary of Pension Terms	Upon request	✓	✓	✓	✗	Upon request	Upon request	Annually	Annually
The Role of Actuary and Advisor	Upon request	✓	✓	✓	✗	Upon request	Upon request	Annually	Annually
Customer Charter (our service standards)	Upon request	✓	✓	✓	✗	Upon request	Upon request	Constantly available	Annually
Employers' Manual	Upon request	✓	✗	✗	✗	Upon request	Upon request	Constantly available	Annually
Pay Advice	Upon request	✗	n/a	✗	✓	Upon request	Upon request	Produced monthly	After each publication
Press Articles	Upon request	✓	✓	✓	✗	Upon request	Upon request	As required	After each publication

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