

## **FIFE PENSION FUND COMMUNICATION POLICY**

(June 2019)

### **Introduction**

Fife Pension Fund provides pension administration and investment services for Fife Council employees and employees of participating employers within Fife.

The Local Government Pension Scheme (Scotland) Regulations 2018 require each pension fund administering authority to prepare, publish and review its communication policy statement.

A policy statement must set out:

- The provision of information and publicity of the scheme to members, representatives of members and scheme employers.
- The format, frequency and method of distributing information and publicity.
- The promotion of the scheme to prospective members and scheme employers

This statement summarises how the Fund communicates with members, employers and other stakeholders.

### **Communications Objectives**

The key objectives of the Fund's communication policy are:

- To improve understanding of the Scheme and the Fund.
- To promote the benefits of scheme membership as an important part of the employment package.
- Keep members, employers and other stakeholders up to date with regulation changes.
- To allow members to make informed decisions.

To achieve these objectives, our aim is to ensure communications are:

- Factual and presented in plain language.
- Designed to meet the needs of each target audience.
- Use the most efficient and effective means of delivery.

### **Key Audiences**

The Fund has identified the following distinct groups with whom it needs to communicate with. They are:

- Scheme members.
- Scheme employers.
- Prospective scheme members and employers.
- Trade Unions.
- Superannuation and Pensions Sub Committee and the Fife Pension Board.

## **Communication Tools and Strategy**

The following section outlines how the Fund communicates with each group.

### **Active Scheme members – currently contributing to the Scheme**

#### **Member Self Service (MSS)**

Member Self Service was introduced in 2016. Through a secure website this application allows members to access and edit personal information, and view financial information, held on their pension records.

Accessible from work or home PCs the site is also available on mobile devices such as smart phones, tablets and laptops.

Once registered, a member can

- Update personal information
- View scheme membership and financial details
- Run estimated benefit calculations for different types of retirement
- Access annual benefit statements
- Access publications such as scheme guides, newsletters and factsheets

#### **By post**

- A letter confirming scheme membership to every new entrant.
- On request, communications can be provided in alternative formats including Braille, translation and audio.
- Correspondence relating to members' benefits.

#### **In person/phone**

- One-to-one meetings.
- Contact telephone numbers publicised in scheme literature.

#### **Email/Website**

- Dedicated email address for queries and enquiries.
- Email used to receive and send correspondence where appropriate.
- On 31<sup>st</sup> August 2018, the Pensions Team launched the new Fife Pension Fund website. The website, which can be found at [www.fifepensionfund.org](http://www.fifepensionfund.org) provides an extensive range of up to date scheme literature including scheme guides, leaflets and forms. The site also holds policy statements, governance documents, valuation and annual reports.
- Website has links to other useful websites including [www.scotlgps2015.org](http://www.scotlgps2015.org) which provides full details on the current LGPS effective from 1<sup>st</sup> April 2015.
- Newsletters updating members about scheme changes.
- Global emails promoting the scheme and the in-house AVC schemes and highlighting specific areas e.g. pension taxation changes

## **Pensioner Members – those receiving a pension from the Fund**

### **By post**

- Correspondence relating to members' benefits.
- On request, communications can be provided in alternative formats including Braille, translation and audio.
- Payslip once a year detailing the annual pension increase.
- Annual newsletter.

### **In person/phone**

- One-to-one meetings.
- Contact telephone numbers publicised in scheme literature.

### **Email/Website**

- Dedicated email address for queries and enquiries.
- Email used to receive and send correspondence where appropriate.
- The new website at [www.fifepensionfund.org](http://www.fifepensionfund.org) provides an extensive range of up to date scheme literature for pensioner members including scheme guides, leaflets and policies.

## **Deferred Members – no longer actively contributing to the scheme but have left their benefits in the Fund**

### **Member Self Service (MSS)**

Member Self Service has been rolled out to deferred members.

Once registered, a deferred member can

- Update personal information
- View scheme membership and financial details
- Run estimated benefit calculations for different types of benefits
- Access annual benefit statements
- Access publications such as scheme guides, newsletters and factsheets

### **By post**

- Correspondence relating to members' benefits.
- On request, communications can be provided in alternative formats including Braille, translation and audio.

### **In person/phone**

- One-to-one meetings.
- Contact telephone numbers publicised in scheme literature.

### **Email/Website**

- Dedicated email address for queries and enquiries.
- Email used to receive and send correspondence where appropriate.
- Website providing an extensive range of up to date scheme literature including scheme guides, leaflets and policies.

## **Scheme Employers**

The Fund communicates with scheme employers in the following ways:

- Annual Employers' Forum.
- Employer newsletters giving updates on legislation and policy matters.
- Wording of global emails/intranet messages provided for employers to cascade down to scheme and potential members.
- Pension Administration strategy setting out the roles, responsibilities and service standards for the Fund and employers.
- Statutory Annual report on the Fund.
- Valuation report.
- Promotion of pension website. Guides/leaflets and forms can be downloaded from the site.
- Training and support provided by Team members on technical, procedural and policy matters.

## **Prospective Members**

The Pension Team works closely with employers to promote the benefits of the scheme to new employees and to those who have previously opted out.

Upon appointment, prospective scheme members are provided with a link to the pension website where they can access scheme literature. A new section has been developed that outlines the benefits of scheme membership and allows employees to easily download all the relevant forms and guides to join the LGPS.

## **Representatives of Members**

We will work with the relevant trade unions to ensure the scheme is understood by all interested parties and to promote the benefits of scheme membership.

The GMB, UCATT, Unison and Unite are represented on the Fife Pension Board.

The Pension Team assists Trade Union representatives with member queries.

## **Superannuation and Pensions Sub Committee and the Fife Pension Board**

The sub-Committee and Board members receive directly all meeting papers. The sub-Committee comprises 9 elected members. Details of the meetings and minutes are available on the Council's website.

The Fund has on-going training programmes for the Committee and Board members. Training is provided by Council officers and external experts and advisers.

## **Development Priorities**

A key priority is to improve the digital delivery of our communications. The Pension Team continues to work closely with the Council's Communications Officers to enhance the website.

The project team is currently developing Member Self Service (MSS) to be rolled out for pensioner members. This will allow pensioner members to view their monthly pension payments, change bank details and view P60s.

## Evaluation

Comments on how the Fife Pension Fund communicates with any of our stakeholders are welcome. We are aware that for a communications strategy to be fully effective, we need feedback from all our target groups.

If you want to get in touch with us about how we communicate, please contact us using the contact details below.

## Contact Details

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