

## FIFE COUNCIL PENSION FUND COMMUNICATION POLICY

(May 2018)

### Introduction

Fife Council 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 2014 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.

In order 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

- 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**

Following extensive development and testing, Member Self Service was introduced in 2016. This application allows members to access and edit the information held on their pension records through a secure website.

The site is available either from work or home. It is designed to work on mobile devices, such as phones and tablets, as well as PCs and laptops.

Once registered, a member can

- Update personal information
- View scheme membership details
- Perform benefit calculations
- Access annual benefit statements
- Access publications such as scheme guides, newsletters and factsheets

An annual benefit statement is made available to all active members through the Member Self Service facility. Benefit statements can be issued in paper form on receipt of written request.

#### **By post**

- Statutory confirmation of membership.
- 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.
- Presentations – at request of employer.

#### **Email/Website**

- Dedicated email address for queries.
- Email used to receive and send correspondence where appropriate.
- Website [www.fifedirect.org.uk/lgps](http://www.fifedirect.org.uk/lgps) providing an extensive range of scheme literature including scheme guides, leaflets, policies, the valuation report, Pension Fund Annual report and the Funding strategy statement . Literature is updated accordingly.
- Website has links to other useful websites including [www.scotlgps2015.org](http://www.scotlgps2015.org) which provides full details on the new LGPS effective from 1 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 pension increase and lifetime allowance certificate.
- Annual newsletter.

### **In person/phone**

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

### **Email/Website**

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

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

### **Member Self Service**

Member self service has been rolled out to deferred members.

Once registered, a deferred member can

- Update personal information
- View scheme membership details
- Access annual benefit statements
- Access publications such as scheme guides, newsletters and factsheets

An annual benefit statement is made available to all deferred members through the Member Self Service facility. Benefit statements can be issued in paper form on receipt of written request.

### **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.

- Email used to receive and send correspondence where appropriate.
- Website providing an extensive range of scheme literature including scheme guides, leaflets and policies. Literature is updated accordingly.

## **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.
- Presentations/briefings on request.
- 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 booklets. A new section has been developed outlining the benefits of scheme membership and allowing employees to download easily all the relevant forms and guides to join the LGPS.

If requested by an employer, the Team gives presentations to promote the scheme.

## **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 web site.

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

Employers will receive regular technical bulletins.

## **Evaluation**

Comments on how the Fife Pension Fund communicates with any of our stakeholders are welcome. We are aware that in order 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.

We are aware that in order for a communications strategy to be fully effective, we need feedback from all our target groups.

## **Contact Details**

Fiona Clark  
Fife Pension Fund  
Fife Council  
Fife House  
North Street  
GLENROTHES  
Fife KY7 5LT

Opening Times: Monday to Friday 8.30 am to 5.00 pm

Telephone: 03451 55 55 55 Ext 440896

Email: [pensions.section@fife.gov.uk](mailto:pensions.section@fife.gov.uk)

Website: [www.fifedirect.org.uk/lgps](http://www.fifedirect.org.uk/lgps)