





Communications Policy

Fife Pension Fund Communication Policy

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1. Introduction

Fife Pension Fund (the Fund), which is administered by Fife Council, provides pension administration and investment services for employers and employees of participating bodies of the fund.

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

The communication 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.

2. 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:

- Timely and factual and presented in plain language.
- Designed to meet the needs of each target audience.
- Delivered efficiently and effectively with an increased focus on digital communications

Who we communicate with

- Scheme members.
- Scheme employers.
- Prospective scheme members and employers.

- Trade Unions.
- Pensions Committee
- Fife Pension Board
- Fife Council, as administering authority
- Staff in Pensions Administration and Investment Teams
- External service providers
- Other Scottish LGPS funds

4. How we will communicate

Fund Website

Our website contains a comprehensive range of pension information such as:

- Scheme policies
- Scheme benefits
- Contact details
- Links to other useful sites

The scheme website can be found at Home | Fife Pension Fund

Fife Council Website

The Pension Committee and Fife Pension Board agendas and minutes can be found on the main Council website. Pensions Committee | Fife Council

Member Self Service (MSS)

Member Self Service is a secure online portal that provides all members with real-time, 24-hour access to personal pension data. Members can carry out the following:

- Update personal information e.g., change of address, nominations of beneficiaries
- View scheme membership and financial details
- View Annual Benefit Statements
- Access publications such as scheme guides, newsletters and factsheets
- Carry out pension quotes on demand without needing to contact the Pensions Team
- Upload any documents that the Pensions Team request
- Use the contact facility to raise any questions
- Pensioner members can access payslips and P60 details and check/update their bank details

Web address for the MSS portal – Welcome - altair Member Self-Service (fife.gov.uk)

5. General Communications

The fund uses both paper mail and e-mail to send and receive general correspondence. Our business hours are Monday to Friday 9.00am to 4.00pm.

E-mail enquiries should be addressed to pensions.section@fife.gov.uk

Postal enquiries should be addressed to:

Pensions Administration Team Fife House North Street Glenrothes Fife KY7 5LT

Telephone enquiries should be made to 03451 555555 Ext 849091 during standard business hours.

Employers' Meetings

We provide training to scheme employers as and when required or on request from the scheme employer. All new employers in the Fund will also be provided with training. Employers will be expected to attend any such training, particularly where significant performance issues have been identified.

Member Presentations

Available to scheme members on specific pension related matters, such as HMRC pension tax rules or pre-retirement sessions.

Visit to our Office

Scheme members can arrange to visit our office to speak to a member of our Pensions Administration Team however appointments must be pre-booked. We are also able to offer virtual meetings using Microsoft Teams where we can share documents with scheme members and answer any questions in the same way as a traditional face to face meeting.

6. Specific Communications

Pensioners

Monthly payslips are available to view on Members Self-Serve. P60's will be available online with the option to request paper copies. The May payslips include reference to the annual Pensions Increase award.

Active Members

On joining the scheme new members are issued with a letter confirming scheme membership including links to the website and the Member Self Service portal. All scheme members can access on Member Self Service an Annual Benefit Statements, including explanatory notes.

In the event of changes to scheme regulations, these will be brought to the attention of scheme members either through direct mail, publication on the Fund Website and/or via the employer's normal communication channels.

Deferred Members

All deferred members can access on Member Self Service their Annual Benefit Statements including explanatory notes.

Prospective Members

We work with employers to promote the benefits of membership of the scheme through promotional material, including scheme booklets, and access to the Fund website.

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.
- 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.

Pensions Committee and Fife Pension Board

The Committee and Board members directly receive all meeting papers electronically. Agendas, meeting papers 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.

Representatives of Members

We 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, Unison and Unite are represented on the Fife Pension Board.

The Pension Team assists Trade Union representatives with member queries.

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 <u>Contact us | Fife</u> <u>Pension Fund</u>

Alternative Formats

This information can be made available in large print, braille, audio CD/tape and Gaelic on request by calling **03451 55 55 00**.

British Sign Language – please text (SMS) 07781 480 185

BT Text Direct - 18001 01592 55 11 91

Language Lines

Arabic	خط هاتف اللغة العربية: 77 55 55 03451	
Bengali	বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99	
Cantonese	中文語言熱線電話: 03451 55 55 88	
Polish	Polskoj ezyczna linia telefoniczna: 03451 55 55 44	
Urdu	۔ اُردوزبان کے لیے ٹیلیفون نمبر 66 55 55 03451	

Review Date	Author	Next Review Date
December 2024	Pensions Team Manager	December 2025