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London Borough of Merton

Local Government Pension Scheme
Communications Policy Statement

Updated August 2017

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Introduction

This is the Communication Policy of the Merton Pension Fund, administered by the London Borough of Merton Council (the administering authority). The Council has delegated its administration to the Pensions Shared Service, Camden, Merton and Wandsworth.

The Fund liaises with 22 employers and approximately 10,700 scheme members in relation to the Local Government Pension Scheme. As at 31 March 2015, 10 employers had active members in the Fund. The delivery of the benefits involves communication with a number of other interested parties. The statement provides an overview of how we communicate with interested parties.

Any enquiries in relation to this Communication Policy Statement should be sent to:

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Telephone: 020 8871 8036

Address: Pensions Shared Service
Camden, Merton and Wandsworth&Richmond
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Regulatory Framework

The Local Government Pension Scheme Regulations 2013 (Regulation 67) require each administering authority to prepare, publish and maintain a written statement setting out their policy concerning their communications with:

- (a) prospective members;
- (b) members;
- (c) representatives of members; and
- (d) employing authorities.

In particular, the statement must set out their policy on—

- (a) the provision of information and publicity about the Scheme to members, representatives of members and employing authorities;
- (b) the format, frequency and method of distributing such information or publicity; and
- (c) the promotion of the Scheme to prospective members and their employing authorities.

Communication with key stakeholders

Who we communicate with

We communicate with a number of stakeholders. For the purposes of this communications policy statement, we will consider communications with the following stakeholders:

- Prospective Members
- Active Members And Their Representatives
- Participating Scheme Employers
- Pension Fund Advisory Committee
- Other Stakeholders and Interested Parties

How we communicate

The majority of our communications fall into one of the following categories:

1. Paper based

- Scheme booklets
- Newsletters
- Leaflets
- Guides
- Reports

2. Electronic

- email

3. Online

- via the Pensions Shared Service's website:
- For employees:
www.wandsworth.gov.uk/pensionssharedservice

and

- via the council's internal Intranet:
<http://intranet/pensions>
- For employers:
www.wandsworth.gov.uk/info/200260/finance_department/417/pensions_service/4

Prospective Members

Our Objectives

Our objectives with regard to communication with prospective members are:

- to provide information relating to the LGPS
- for public relations purposes

How we meet our objectives:

- As we, in the Pension Fund, do not have direct access to prospective members, we will work in partnership with employing authorities in the Fund to meet these objectives.

In summary, we communicate with prospective members in the following ways:

Method of communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Overview of the LGPS leaflet	Paper Based/Online	On issuing contract	Via employers	New employees
Website	Electronic	Continually available	Advertised on all communications	All

Further details on the methods of communications can be obtained from the Explanation of Communication Methods section on pages 12 and 13 of this document.

Members (including Active, Deferred and Pensioners) And Their Representatives

Our Objectives

Our objectives with regard to communication with members are:

- for better education on the benefits of the LGPS
- to provide more opportunities for face to face communication
- improved communication to reduce queries and complaints
- to reassure stakeholders

How we meet our objectives

- providing communications over and above the individual communication with members

In summary, we communicate with members and their representatives in the following ways:

Method of communication	Media	Frequency of issue	Method of Distribution	Audience Group
Active Member Scheme Booklet	Paper based and website	At joining and major scheme changes	Post to home address/via employers	All
Newsletter	Electronic	After any scheme changes	Via employers	Active Members
Newsletter	Electronic/Paper Based	Annual	Via Website with Paper Copies on Request	Pensioners
Newsletter	Electronic/Paper Based	After any relevant changes	Via Website with paper copies post to home address on request	Deferred Members
Pension Fund Report and Accounts	Paper based and website	Annually	On request	All
Pension Fund Accounts - Summary	Website	Annually	Advertised on all communications	All

Factsheets	Paper based and Website	On request	On request	Active and deferred members
Method of communication	Media	Frequency of issue	Method of Distribution	Audience Group
Estimate Benefit Statements	Paper based	Annually	Post to home address/via employers for actives. Post to home address for deferred members	Active and deferred members
Website	Electronic	Continually available	Advertised on all communications	All
Face to face education sessions	Face to face	On request	On request	All
Joiner packs	Paper based	On joining	Post to home addresses/via employer	Active members

Further details on the methods of communications can be obtained from the Explanation of Communication Methods section on pages 12 and 13 of this document.

Participating Scheme Employers

Our Objectives

Our objectives with regard to communication with employers are:

- to improve relationships
- to assist them in understanding costs/funding issues
- to work together to maintain accurate data
- to ensure smooth transfer of staff
- to ensure they understand the benefits of being an LGPS employer
- to assist them in making the most of the discretionary areas within the LGPS

How we meet our objectives

We meet our objectives by communicating with employers in the following ways:

Method of communication	Media	Frequency of issue	Method of Distribution	Audience Group
Administration Guide for Employers	Employer website	At joining and updated as necessary	Weblink or via e-mail	Main contact for all employers
Employers News Letter	Electronic	After any scheme changes	Via e-mail	All contacts for all employers
Employers' meeting	Face to face	As and when required	Invitations via e-mail	All contacts for all employers
Pension Fund Report and Accounts	Paper based and employer website	Annually	Post	Main contact for all employers
Meeting with adviser	Face to face	On request	Invite sent by post or e-mail	Senior management involved in funding and HR issues

Further details on the methods of communications can be obtained from the Explanation of Communication Methods section on pages 12 and 13 of this document.

Pension Fund Advisory Panel

Our Objectives

Our objectives with regard to communication with Panel members are:

- to ensure they are aware of their responsibilities in relation to the scheme
- to seek their approval to the development or amendment of discretionary policies, where required
- to seek their approval to formal responses to government consultation in relation to the scheme

How we meet our objectives

We meet our objectives by communicating with committee members in the following ways:

Method of communication	Media	Frequency of issue	Method of Distribution	Audience Group
Training sessions	Face to face	When new Pension Fund Panel and as and when required	Face to face or via the Employers Organisation for local government	All members of the Pension Fund Panel
Briefing papers	Paper based and electronic	As and when required	E-mail or hard copy	All members of the Pension Fund Panel
Pension Fund Panel Meetings	Meeting	quarterly / As and when required	Members elected onto Pension Fund Panel	All members of the Pension Fund Panel

Further details on the methods of communications can be obtained from the Explanation of Communication Methods section on pages 12 and 13 of this document.

Other Stakeholders and Interested Parties

Our Objectives

Our objectives with regard to communication with other stakeholders and interested parties are:

- to meet our obligations under various legislative requirements
- to ensure the proper administration of the scheme
- to deal with the resolution of pension disputes

How we meet our objectives

We meet our objectives by communicating with other stakeholders and interested parties in the following ways:

Method of communication	Media	Frequency of issue	Method of Distribution	Audience Group
Pension Fund valuation reports E.g. R&A certificates Revised R&A certificates Cessation valuations	Electronic	Every three years	Via e-mail and post	Communities and Local Government (CLG) / HMRC / All scheme employers/ LGPS Scheme Advisory Board
Details of new employers entered into the Fund	Hard Copy	As new employers are entered into the Fund	Post	CLG / HMRC
Completion of questionnaires	Electronic or hard copy	As and when required	Via e-mail and post	CLG / HMRC / Pensions Regulator

Further details on the methods of communications can be obtained from the Explanation of Communication Methods section on pages 12 and 13 of this document.

Training

Our objectives with regard to communication with Shared Pensions Service staff are:

- ensure they are aware of changes and proposed changes to the scheme
- to provide on the job training to new staff
- to develop improvements to services, and changes to processes as required
- to agree and monitor service standards

Our objectives will be met by providing the following communications:

Method of communication	Media	Frequency of issue	Method of Distribution	Audience Group
Face to face training sessions	Face to face	As required	By arrangement	All
Staff meetings	Face to face	As required, but no less frequently than monthly	By arrangement	All
Attendance at seminars	Externally provided	As and when advertised	By email, paper based	All

Explanation of Communication Methods

Active Member Scheme Booklet

A booklet providing a relatively detailed overview of the LGPS, including who can join, how much it costs, the retirement and death benefits and how to increase the value of benefits.

Member Newsletter

A newsletter, which provides updates in relation to changes to the LGPS as well as other related news. These include, national changes to pensions, a summary of the accounts for the year, contact details, etc.

Pension Fund Report and Accounts

Details of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current employing authorities and scheme membership numbers. This is a somewhat detailed and lengthy document and, therefore, it will not be routinely distributed except on request.

Pension Fund Report and Accounts Summary

Provides a handy summary of the position of the Pension Fund during the financial year, income and expenditure as well as other related details.

Estimated Benefits Statements

For active members these include the current value of benefits as well as the projected benefits at age 65. In relation to deferred members, the benefit statement includes the current value of the deferred benefits and the earliest payment date of the benefits as well.

Factsheet

These are leaflets that provide some detail in relation to specific topics, such as topping up pension rights, transfer values in and out of the scheme, death benefits and, for pensioners, annual pension's increases.

Website (External and Internal)

The website will provide scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters and reports and accounts), frequently asked questions and answers, links to related sites and contact information.

Overview of the LGPS leaflet

A short leaflet which summarises the cost of joining the LGPS, and the benefits of doing so.

Administration Guide for Employers

A detailed document that provides guidance on the employer responsibilities, including the forms and other necessary communications with the Pensions Shared Service and scheme members.

Pension Fund Panel Newsletter

A technical briefing newsletter that will include recent changes to the scheme, the way the Pensions Shared Service is run and other relevant information so as to keep employers fully up to date.

Adviser Meetings

Gives employers the opportunity to discuss their involvement in the scheme with advisers.

Pension Fund Valuation Reports

A report issued every three years setting out the estimated assets and liabilities of the Fund as a whole, as well as setting out individual employer contribution rates for a three-year period commencing one year from the valuation date.

Details of New Employers

A legal requirement to notify both organisations of the name and type of employer entered into the Fund (i.e. following the admission one year from valuation date).

Completion of Questionnaires

Various questionnaires from third parties requesting specific information in relation to the structure of the LGPS or the make up of the Fund

Contact Details – Pensions Shared Service, Camden, Merton and Wandsworth

The Pensions Shared Service can be contacted:-

E-mail: pensions@wandsworth.gov.uk

Telephone: 020 8871 8036

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