

Communication Policy Statement

The Clwyd Pension Fund has had a Communications Policy Statement since April 2006. This statement is reviewed and updated each year to ensure that there is a continual improvement in the provision of information.

This statement outlines Clwyd Pension Fund's policies concerning communications with the following people and organisations:

- Scheme Members
- Prospective Members
- Employing Authorities
- Fund Staff
- Other Bodies

Mission Statement

The Fund's communication policy statement follows the principles of the Clwyd Pension Fund Mission Statement which is identified as:

- We will be known as forward thinking, responsive, pro-active and professional providing excellent customer focused, reputable and credible service to all our customers
- We will have instilled a corporate culture of risk awareness, financial governance, and will be providing the highest quality, distinctive services within our resources
- We will work effectively with partners, being solution focused with a can do approach

Diversity of Communication

All of the Fund's communication material is bi-lingual and members are able to receive all personal communications in Welsh should that be their preferred language.

The Clwyd Pension Fund's correspondence is also available in alternative formats for example, Braille, large print, BSL Video/DVD, audio tape and other languages on request.

The Clwyd Pension Fund's aim is to use the most appropriate communication medium for the audience receiving the information. This may involve using more than one method of communication.

Communications with Scheme Members

Local Government Pension Scheme (LGPS) members include contributing members, deferred members and pensioners. Each type of member receives different forms of communication according to their individual needs.

Annual Benefit Statements – These statements are distributed annually to both contributing and deferred members' home addresses as per regulation requirements. The Clwyd Pension Fund continues to use the format of pension figures and guidance notes combined in one user-friendly booklet. In addition, the statement included a projection of State pension benefits at State pension age for all LGPS members who elected to receive the information.

The format of the statements has been reviewed by the All Wales Group in line with the LGPS regulations. The Annual Allowance (AA) information has been provided to members since 2012.

Newsletters – The Clwyd Pension Fund has a newsletter for contributing members entitled Penpal. The purpose of this newsletter is to keep members up-to-date with any changes to the pension scheme regulations.

The Fund also sends a newsletter to its pensioners entitled Clwyd Catch Up. This is sent out with the annual pensions increase notification and explains how their new annual rate of pension has been calculated. It also includes topical information regarding the budget, State benefits etc.

Both newsletters are distributed to home addresses at least once a year.

Pensions Extra is an additional newsletter that the Clwyd Pension Fund uses to notify members of urgent issues concerning LGPS. It is only published on an ad-hoc basis as and when required. In March 2012 the latest edition was distributed to inform members about the Annual Allowance Fixed protection and the deadline to apply for it.

Presentations/Road-shows/Drop-in Sessions – The Clwyd Pension Fund offer LGPS presentations, road-shows, and drop-in sessions throughout the year.

The amount of visits to employers is likely to rise, due to a combination of departmental reviews and the introduction of the 2014 Scheme.

2012/13 financial year saw the Clwyd Pension Fund carry out 21 drop-in sessions. These sessions were used, not only to discuss individual member issues and also how the current pension scheme works, but also used to discuss the public sector pensions review.

The information given out at these events is constantly reviewed to ensure that it is up-to-date and takes into account any changes in the pension regulations. LGPS literature, ranging from scheme booklets to death grant expression of wish forms, is always available at these events.

Pre-Retirement Courses – Fund Officers attend pre-retirement courses to inform members who are approaching retirement age, about Local

Government retirement procedures. Historically four courses have been held per annum but, due to high demand, this has increased to six courses per annum. The courses are still run in partnership with Gwynedd County Council. All course material is reviewed in advance to ensure the information is up-to-date according to regulation changes.

In circumstances where there is a higher demand, courses are organised by Clwyd Pension Fund Employers in addition to the ones held in collaboration with Gwynedd. A Fund officer also attends these courses to give a presentation on LGPS and retirement procedures.

Website – All members have access to the Fund's website which can be found at www.clwydpensionfund.org.uk. The website was set up to provide comprehensive information regarding the Local Government Pension Scheme and the Clwyd Pension Fund. It enables members to download scheme literature and forms.

The website also has links to other useful websites, for example, the new scheme website (LGPS2014), Prudential – our AVC provider, and the Department for Work and Pensions (D.W.P.)

Literature – Current pensions literature, available to scheme members include:

- Employee Guide to the Local Government Pension Scheme, which is sent to all members upon joining the Clwyd Pension Fund. This booklet is amended as and when required.
- Topping Up Your Benefits, which explains how members can pay extra contributions to increase their benefits on retirement. This booklet is currently being reviewed and updated where necessary.
- Retirement pack sent to all members about to retire from the Clwyd Pension Fund. This booklet has recently been reviewed and updated.

Pensions Fact-sheets – Several fact-sheets are available and are updated as and when pension regulation changes make it necessary. They are produced on an All Wales basis. Most of the Welsh Pension Funds use the fact-sheets for general distribution to their LGPS members. The fact-sheets available are:

- Authorised Unpaid Leave
- Changing Working Arrangements
- Commutation
- Pensions on Divorce or Dissolution of Civil Partnerships
- Flexible Retirement
- Ill Health Retirement
- Maternity Leave
- The Rule of 85
- Pension Transfers

Pensions Taxation Correspondence – Correspondence was distributed in March 2012, to all members who are high earners. It made clear their option to apply for Fixed Protection on the Life Time Allowance no later than 5th April 2012 so that they can use £1.8m LTA instead of reduced £1.5m

The Clwyd Pension Fund will issue further correspondence, so that our members are aware of taxation rules including Annual Allowance. They can then take any action required to ensure they do not have pension savings in excess of the Annual Allowance and have to pay a tax charge.

Facts & Figures – An extract of the Fund's facts & figures for each financial year is included in the Penpal newsletter so that contributing members have easy access to the Fund's current financial position.

Annual Report – The Annual Report is published to highlight how the Fund has performed during the previous financial year. It also includes statements with regards to investment principles, funding strategy, and governance.

Contacting the Clwyd Pension Fund – All members have the opportunity to telephone, fax, email or visit the Clwyd Pension Fund for information in addition to the other lines of communication open to them.

Communications with Prospective Members

Literature – Various literature is available to prospective members that promotes the Local Government Pension Scheme and explains the scheme benefits. Booklets include:

- Your Pension at Retirement, which is distributed to all new employees alongside their contract of employment. This leaflet is updated each year and has recently been re-written.
- Opted Out? Missing Out! Is sent to employees who request to opt out of the scheme. It informs them of the benefits they may miss out on.

Induction Days – Flintshire County Council Corporate Training Unit organise induction days for new employees. As part of these induction days, Clwyd Pension Fund is invited to give presentations to prospective scheme members in order to promote the benefits of joining the Local Government Pension Scheme. This service has also been offered to our other scheme employers.

Website – The Clwyd Pension Fund website address is advertised in all available literature and is also mentioned in induction presentations so that prospective members can visit our website for more information if they wish to do so.

Communications with Employing Authorities

AJCM – The Annual Joint Consultative Meeting is held every November and an invitation is extended to employers and Union representatives. The Annual Joint Consultative Meeting offers employers the opportunity to discuss the latest pension issues and to keep up-to-date with Local Government Pension Scheme regulations. The Annual Joint Consultative Meeting also includes a presentation summarising the Fund's annual report and accounts.

Individual Employer Meetings - Employers have the opportunity to meet with members of staff from the Clwyd Pension Fund to discuss any issues with regard to the Local Government Pension Scheme. These meetings take place as and when they are required.

Training Sessions – Training sessions are offered to both Payroll and Personnel departments within each employer. The sessions include training on the Local Government Pension Scheme regulations and administration procedures.

Service Level Agreements (SLAs) – Service Level Agreements were introduced in April 2007 in order to improve best practice and also to comply with audit requirements.

The Service Level Agreement sets out, in detail, the obligations and responsibilities of both the Employing and Administering Authorities concerning all aspects of Local Government Pension Scheme administration. These Agreements are reviewed and updated annually.

Website – The Clwyd Pension Fund website is a vast log of information available 24 hours a day, 365 days of the year. All of the information on it is up-to-date and takes into account current LGPS regulations.

The employing authorities also have their own website section that they can visit to find out how to implement LGPS regulations. They are able to download password protected pensions forms which must be completed by the employer in order for pension benefits to be calculated. The website's Employer section also has a 'News Alerts' feed. This allows the Clwyd Pension Fund employers to stay up to date on urgent LGPS issues via the website.

Email Updates – Clwyd Pension Fund has an email distribution list of all employers. Regular emails are sent to the group with updates on the LGPS. This email distribution list is also used to remind employers of facilities available to them and their staff, i.e. pension presentations and drop-in sessions.

The email distribution list is used to inform them when a news alert is added to the website.

Employer Bulletins – These are emailed to employers annually, normally in September. The bulletin was created with a view to informing employers of important LGPS issues. It is also used to summarise all of the LGPS changes for the past 12 months – to ensure that employers have not missed any of these updates.

The Clwyd Pension Fund retains the option to email additional Employer Bulletins throughout the year if urgent information needs to be sent to our employers.

Communications with Pension Fund Staff

Clwyd Pension Fund Manager – The Clwyd Pension Fund Manager maintains an open-door policy and attempts to make himself available to staff both within and outside the Pensions office.

Management Meetings – These are to assist the management team in planning ahead and focusing on the next 12 months issues, for example staffing, workloads, and accommodation.

Team Leader Meetings - Weekly meetings for the Pensions Manager and the Team Leaders take place to discuss day to day issues from all perspectives including priorities and procedures.

Communications Meetings – Monthly meetings for the Pensions Manager and the Communications Officer. These are to discuss the current communication projects.

Technical Meetings – The Pensions Manager meets with both Technical Team Leaders. The purpose is to discuss the current technical projects.

Section Meetings – Office and/or Team Meetings are held on a monthly basis to discuss operational issues. The purpose is to update the team on issues covered in the meeting mentioned above.

Any items arising from any of the above meetings are escalated to the Clwyd Pension Fund Manager and raised at Senior Management Team meetings when necessary.

Staff Training – The Clwyd Pension Fund ensures that all pension staff receive both in-house and external training, with regard to pension matters, so that they are able to administer the scheme effectively, answer member queries and offer a good customer service.

The Pensions Section staff attend various one day courses run by the Local Government Association (LGA) regarding the LGPS as and when these courses are made available.

To develop a deeper knowledge, many pensions staff have completed a 2 year Local Government Pension Scheme Diploma with the Chartered Institute of Pension and Payroll Professionals (CIPP). A further member of staff has also committed to this qualification over the next 2 years.

Fund staff are encouraged to attend other training courses that will assist in their personal development.

Communications with Other Bodies

Regional Forums – The Shrewsbury Pension Officers Group takes place quarterly. It is an opportunity for the Pensions Managers and other Pension Officers from administering authorities in the region to share information and ensure uniform interpretation of the Local Government Pension Scheme, and other prevailing regulations.

Partnership Meetings with the 8 Pension Funds in Wales – The Pensions Manager regularly meets representatives from the other 7 Pension Funds in Wales to discuss best practice and to ensure that all the Welsh Funds have a consistent approach to their administration procedures.

In addition, all of the Communications Officers from the 8 Welsh Pension Funds meet on a regular basis to share ideas about forms of communication. Some of the scheme literature that is produced is on an “All Wales” basis.