



2015

Pensions Communication Strategy

Your Local Government
Pension Scheme Guide

Your Guide to the London Borough of Croydon Communication Strategy

As the Administering Authority we have prepared this guide to help you understand the various Communication strategies that Croydon Council (as the Administering Authority) offers to all of its stakeholders

Statement of Communications Policy

The Regulations require each administering authority in England and Wales to prepare, maintain and publish a statement setting out its policy on communicating with the following people and organisations:

- ▶ Contributing Scheme Members
- ▶ Prospective Scheme Members
- ▶ Pensioner Scheme Members and deceased dependants
- ▶ Deferred Scheme Members
- ▶ Admitted & Scheduled Scheme Employers participating in the Fund
- ▶ Trustees
- ▶ Other Bodies

This document sets out the mechanisms which are used to meet our communication needs. We aim to use the most appropriate communication method for the audiences receiving the information. This may involve using more than one medium of communication.

▶ Contributing Scheme Members

Member Self Service

All members can request their own password to view their record. Amendments can be made to update certain details and calculations can be performed.

Annual Benefit Statement

Members can access their individual information via the Member Self Service facility at their convenience. The Statement details information held on the Pension Section database and provides estimates of the current and future value of the members' benefits.

Pensions Newsletter

A newsletter is produced once a year and is sent to Members' by email, it is also available on the Council website. The publication informs members of LGPS regulation changes and other related topics. The publication is also used to remind members of keeping the Pensions Section up-to-date with their details. Croydon Council have formed a collaborative working group with a number of other London Boroughs through a Framework Agreement. Communications and reducing cost are a key objective in our service to our membership.

Pension's Updates

When there are scheme changes there will be additional communication to Members, these will be sent via work email addresses, on the intranet and available on the website.

Pension's Website

The Pension's Website has been developed, which displays: all Forms in PDF format to download, Croydon Council's Policies and Regulations on the Local Government Pension Scheme and ad-hoc information for Members. The Website is a key method of communication.

Pension's Open Day

Croydon Council holds an annual Open Day inviting all staff members to attend either a morning or afternoon session, where members have the opportunity to find out the most up-to-date information and speak 1-2-1 to a pensions administrator. Past speakers have been from the Communities & Local Government, Local Government Employers' Organisation and the Council's Fund Managers and Actuaries.

Pension Roadshows, Seminars and Surgeries

This is a valuable aid for scheme members, roadshows are used to target specific topics with support being enlisted from our advisers and fund managers. The Pensions Section have held roadshows in various locations within the Borough, enabling all members of the LGPS to have access to information. Surgeries are also held across the borough offering individual 1-2-1 meetings. Pre-Retirement workshops have been run and these have been successfully received.

Scheme Guides

Scheme guides are provided to all new prospective scheme members on appointment and can be viewed on the internet by all staff.

Literature

All up-to-date information on the scheme is held on the website in our 'Your Local Government Pension Scheme Guide'. All our available forms are held on the website in pdf and word format. There is also information on various ways of topping up benefits, with a direct link to our AVC provider - Prudential.

Pensions Helpline

Members can call the Pensions Section on one central helpline number, which is consistently advertised on all our literature. The number is 0208 760 5768 x62892.

► **Prospective Scheme Members**

Initial Contact

All permanent new members of staff are automatically enrolled to the scheme. Each new member is sent a welcome letter statutory notice confirming membership of the LGPS along with our LGPS Scheme Guide, and contact information.

Pensions Helpline

Prospective Scheme Members can call the Pensions Section on one central helpline number, which is consistently advertised on all our literature. The number is 0208 760 5768 x62892.

► **Pensioner Scheme Members and deceased dependants**

Pensioners Payslip

All pensioners receive a payslip in March, April, May along with their P60 at the end of the year. A payslip will also be received where the amount of net pension changes by more than £20.

Pensioners Newsletter

All Pensioners receive an annual newsletter which is sent out in April and sent to their home address. This publication includes the pensions increase, and other relevant information.

Life Certificates—Pensioners Living Abroad

The fund undertakes an annual exercise, conducted through correspondence, in order to establish the continued existence of pensioners living abroad.

Pensions Helpline

Members can call the Pensions Section on one central helpline number, which is consistently advertised on all our literature. The number is 0208 760 5768 x62892.

▶ Deferred Scheme Members

Annual Benefit Statement

Once a year all members benefits are sent out in an Annual Benefit Statement direct to home addresses. Summarising the basic information held on the Pension Section database.

Update of Information

If there are any changes to the LGPS regulations which are relevant to Deferred Scheme Members correspondence will be sent directly to their latest home address held on the pensions database.

Pensions Helpline

Members can call the Pensions Section on one central helpline number, which is consistently advertised on all our literature. The number is 0208 760 5768 x62892.

▶ Admitted & Scheduled Scheme Employers participating in the Fund

Employer Forums

Meetings are held quarterly for Employers; specifically this has been used as a mechanism for communicating major strategic issues, significant LGPS legislation changes, tri-annual valuation matters and the Funding Strategy Statement.

Employers' are kept informed throughout the process of the tri-annual valuation which is carried out by the Councils Actuaries. The Employers' comments are always encouraged and welcomed and where appropriate taken into consideration.

Employers' Guide

An Employers' guide has been produced to assist the smaller employers in discharging their pension administration responsibilities.

▶ Trustees

There is a governing body of Trustees called The Pension Committee. The Committee meet quarterly to deal with all matters relating to the investment and the management/administration of the Council Pension Fund. In addition to reports from the fund managers and investment advisers, the Committee considers reports on matters such as the funding level, communications strategy and best practice standards.

Training is provided from the Fund's Officers, advisors and external experts with regard to investment and administration matters. A log of all training is maintained in the Members Training Report.

▶ **Local Pension Board—new from 2015**

As a result of changes to governance arrangements to pension schemes in the public sector, the Croydon Council as an administering authority for the LGPS is required to have in place a local pension board. The role of the board is to ensure the Croydon pension fund complies with all the legislative requirements and to make sure the scheme is being effectively and efficiently governed and administered.

The board members work with the Council in its role as an administering authority and the pension fund's officers to ensure that your pension scheme is being run properly and that you as a member get the best service.

To comply with requirements imposed by regulations which are enforced by the Pensions Regulator, the members of the local pension board are required to have the relevant experience and be available to attend meetings. In order to do this they must undertake training to maintain their knowledge and understanding of the LGPS and pensions in general.

Details of the Board members can be found on the Pensions Website.

▶ **Other Bodies**

AVC Provider

AVC's (Additional Voluntary Contributions) are a way to top up your tax free lump sum and pension from your Local Government Pension Scheme. Croydon Council's AVC provider is Prudential. Contact details are available from Croydon Council's website.

Trade Unions/Employer Representatives

We will work with the relevant Trade Unions and Employer Representatives to ensure the Scheme is understood by all interested parties. All efforts will be made to ensure that all pension related issues are communicated effectively with the Trade Unions.

London Pensions Officer's Group

Pensions Officers from other London Boroughs meet regularly in order to share information and ensure uniform interpretation of Local Government Pension Scheme, and other prevailing regulations.

National Information Forum

All administering Authorities are invited to attend, these meetings provide an opportunity to discuss issues of common interest and share best practice. The Office Government Pensions Committee are represented at each meeting.

National Association of Pension Funds (NAPF)

All administering Authorities who are members of the NAPF are invited to attend, these meetings provide an opportunity to discuss issues of common interest and share best practice.

Seminars

Representatives of the Council regularly participate at seminars and conferences.

The table below shows the availability of Fund publications along with their publication frequency and review periods.

Communication Material	Paper based	Electronic form	Internet for all to view	When published	When reviewed
Pension Scheme Guide	✓	✓	✓	Constantly available	Annually
Topping up Benefits	✓	✓	✓	Constantly available	Annually
Annual Benefits Statements	✓	✓	✗	Annually	Annually
Statutory Notifications	✓	✗	✓	On joining & ABS	Annually
Members Self Service	✗	✓	✓	On joining	Continually
Pension Updates	✓	✓	✓	As required	After each publication
Annual Pension Fund Report	✓	✓	✓	Annually	Annually
Newsletter to Active Member	✓	✓	✓	Annually (if not more)	After each publication
Early Leaver information	✓	✓	✓	Sent with Deferred benefits statement	Annually
Retirement information	✓	✓	✓	Sent with retirement details	Annually
Pension Increase incorporated in the Pensioners Newsletter	✓	✓	✓	Annually	Annually
Actuarial valuation report	✓	✓	✓	Tri-annually	Tri-annually
Pension Fund Committee	✓	✓	✓	Quarterly	Quarterly
Communication Policy	✓	✓	✓	Upon request	Quarterly
Governance Compliance Statement	✓	✓	✓	Upon request	Quarterly

While these publications are reviewed within our timescales, these are also reviewed in conjunction with LGPS and other related legislation changes.

Further Information

This document is available in large sight and Braille upon request.

If you need more information about the Scheme you should contact the following:

Pensions Section

11A, Bernard Weatherill House
8 Mint Walk
Croydon
CR0 1EA

Tele: 020 8760 5768 x 62892

Email: pensions@croydon.gov.uk

Website: www.croydonpensionscheme.org



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