



2016/17

# Pensions

# Communication

# Policy Statement

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

# Communication Policy Statement

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 stakeholders and organisations:

- ▶ Contributing Scheme Members
- ▶ Prospective Scheme Members
- ▶ Pensioner Scheme Members and deceased dependents
- ▶ Deferred Scheme Members
- ▶ Admitted & Scheduled Scheme Employers participating in the Fund
- ▶ Communication with Elected Members
- ▶ Communication with the Local Pension Board
- ▶ Communication with 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.

## ***Objectives***

The aim of this communication strategy is to make sure that all stakeholders are kept informed of developments within the Pension Fund. We want to ensure transparency and an effective communication process will help maintain the efficient running of the Scheme.

## ***General Communications***

We use a range of methods to communicate including a variety of paper-based and electronic means. The fund has a dedicated Pensions website [www.croydonpensionscheme.org/](http://www.croydonpensionscheme.org/)

We will accept communications electronically and will respond electronically where possible. For security reasons, we will not use email for communicating sensitive information or where it is necessary to verify the address or identity of the sender.

## ***Website***

Communication in the form of a dedicated Pension Fund website is available which contains a wide range of information for not only scheme members but also scheme employers and other interested parties. The website can be accessed via the pensions website. The website contains copies of newsletters and other relevant information pertaining to the LGPS.

## ***Policy Documents***

These are available for all stakeholders to access on the website.

## ▶ **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.

### *Pensions 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.

### *Pensions Open Day*

The Council holds pensions open days to target specific topics or when major scheme changes occur, enabling members of the LGPS to have access to information, pension surgeries are also held at these events for member to make an appointment to discuss their benefits, retirement issues and the options available scheme members and prospective members.

### *Scheme Guides*

Scheme guides are available on the website.

### *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.

### *Inductions Seminars*

Presentation on the scheme and its benefits are incorporated in the seminars held for all new employees of the Council, which are facilitated by H R, providing prospective new members of the scheme information in order for them to make an informed decision in regard to membership of the scheme.

### *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 dependents

### *Pensioner's 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.

### *Pensioner's 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. advertised on all our literature. The number is 0208 760 5768 x62892.

### *Life Certificates*

The Fund will undertake an annual exercise, for U K pensioners over the age of 80, through correspondence in order to establish the details held are up-to-date.

For pensioners living abroad (outside the UK) this exercise will be conducted through Western Union, in order to establish the details held are up-to-date.

### *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. The Statement summarises the details of your LGPS pension scheme benefits.

### *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.

#### *Pensions Administration Strategy*

the administration strategy sets out the roles and responsibilities of the Administering Authority (Croydon Council) the third party payroll providers and employers in the Pension Fund and can be found on the website at [insert link](#) It sets out the service level agreement and targets which all are expected to meet.

#### *Employers' Guide*

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

### ► **Communication with Elected Members**

Information will be provided to Council Members in order for them to be able to fulfil their duties under the role of administering authority.

#### *Access to Pensions Committee*

The Pensions Committee is the Committee which has delegated power to review, administer and monitor the Pension Fund.

The committee meets a minimum of four times a year or more frequently, as required. Meetings are open to members of the public, although there may be occasions when members of the public are excluded due to the confidential nature of matters under discussion. The agenda, reports and minutes of the meeting are available on the council's website <https://secure.croydon.gov.uk/akscroydon/users/public/admin/kabmenu.pl?cmte=PEN>

#### *Committee Reports*

Reports to Pensions Committee and to other Committees as necessary. Members are kept informed of developments in relation to Pension Fund issues and the impact that these can have on overall Council policies and procedures.

### ► **Communication with the Local Pension Board**

The Local Pension Board will meet at least four times a year in the ordinary course of business and additional meetings may be arranged as required to facilitate its work.

#### *Reports to the Local Pensions Board*

The Board will be treated in the same way as a Committee of Croydon Council and, as such, members of the public may attend and papers will be made public in the same way as described above for the Pensions Committee.

### ► **Communication with Other Bodies**

There are a number of other interested parties with whom we will communicate with as required, these include:

#### *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.

### *Pension Fund Investment Managers, Advisers and Actuaries*

Regular meetings with Fund Managers who invest funds on behalf of the Fund.

Regular meetings with Investment Advisers who provide help and advice on asset allocation and investment of the Fund.

Regular meetings with the Fund Actuary to discuss funding levels, employers contributions and valuation of the assets and liabilities of the Fund

### *Pension Fund Custodian*

The Fund's Custodian is Bank of New York Mellon, who ensures the safekeeping of the Funds investment transactions and all related share certificates.

### *Pensions and Lifetime Savings Association (PLSA)*

The Fund is a member of PLSA, which provides an opportunity for administering authorities to discuss issues of common interest and share best practice.

### *Local Authority Pension Fund Forum (LAPFF)*

The fund is a member of LAPFF. The LAPFF was established to help local authorities funds share information and ideas about socially responsible Investing.

### *London Pension Officers Group (LPOG) and London Pension Officers Forum (LPOF)*

the Fund is a member of these voluntary groups. Meetings are held on a quarterly basis to share information and ensure standardised interpretation of LGPS regulations and best practice.

### *Requests for Information (FOI)*

Requests for information either under the Freedom of Information Act or otherwise, will be dealt with as openly and swiftly as allowed providing that such information does not breach confidentiality.

### *Consultations*

There are occasions when administering authority will consult with interested parties whether as a result of potential changes to the regulations governing the LGPS or specific policy changes relating to Croydon Council Pension Scheme. In these instances, the most effective way of communicating with interested parties is to hold a period of consultation, during which, they are given the opportunity to respond to specific changes. Interested parties and representative groups will be approached to provide feedback to the policy changes before amendments are enacted.

### *Minority Groups*

It is recognised that there may be occasions when some minority groups may not be able to access all the information available to others. The Pension Fund will try to ensure that information available to the widest possible audience and as such will try to ensure that minority groups do have access to information. This is however, a developing area, but feedback on how to promote better access for all minority groups is welcome.

### *Review of Communication Policy*

This policy document will be reviewed annually and updated as required.

April 2016/17

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

<b>Communication Material</b>	<b>Paper based</b>	<b>Electronic form</b>	<b>Internet for all to view</b>	<b>When published</b>	<b>When reviewed</b>
Pension Scheme Guide	✓	✓	✓	Constantly available	Annually
Topping up Benefits	✓	✓	✓	Constantly available	Annually
Annual Benefits Statements	✓	✓	✗	Annually	Annually
Statutory Notifications	✓	✗	✓	On joining & Annual Benefit Statement	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	Annually
Governance Compliance Statement	✓	✓	✓	Upon request	Annually

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**

4G, Bernard Weatherill House  
8 Mint Walk  
Croydon  
CR0 1EA

Tele: 020 8760 5768 x 62892

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

Website: [www.croydonpensionscheme.org](http://www.croydonpensionscheme.org)



**CROYDON**  
[www.croydon.gov.uk](http://www.croydon.gov.uk)



**Further Information**

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

**Croydon Council**

Resources & Customer Services

Pensions Section

6 Floor, Taberner House

Croydon

CR9 1JL

Tele: 020 8760 5768 x 62892

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

Website: [www.croydon.gov.uk](http://www.croydon.gov.uk)

**Further Information**

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

**Croydon Council**

Finance & Resources Department  
Pensions Section  
6th Floor, Taberner House  
Park Lane  
Croydon  
CR9 1JL

Tele: 020 8760 5768 x 62892

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

Website: [www.croydon.gov.uk](http://www.croydon.gov.uk)