Isle of Wight Council
PENSION FUND

Isle of Wight Council Pension Fund

Communications Policy

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3. Introduction

3.1. Isle of Wight Council is the administering authority for the Local Government Pension Scheme (LGPS) on behalf of the scheme employers participating in the LGPS through the Isle of Wight Council Pension Fund (the Fund).

3.2. The majority of material that the Fund is required to communicate to scheme members, and the timings for communicating information are often set out in regulation. This policy has therefore been developed to take into consideration the requirements of the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013, Regulation 61 of the Local Government Pension Scheme Regulations 2013 and as well as guidance from The Pensions Regulator.

3.3. The Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013, mandate that trustees and managers of both occupational and personal pension schemes provide members with clear, timely, and comprehensive information. This is to ensure members have the necessary insights to make informed decisions about their retirement planning. Specific deadlines are set for providing information to members and prospective members. The regulations outline how information can be provided, including through written communication, online platforms, and member portals. It also sets out information on how to raise complaints or disputes related to the pension scheme.

3.4. Regulation 61 requires that an administering authority must prepare, maintain and publish a written statement setting out its policy concerning communications with members, representatives of members, prospective members; and scheme employers. The statement must set out the Fund's policy on:

- the provision of information and publicity about the Local Government Pension Scheme (LGPS) to scheme members, representatives of scheme members and scheme employers;
- the format, frequency, and method of distributing such information or publicity; and
- the promotion of the LGPS to prospective scheme members and scheme employers

3.5. The Pension Regulator Code of Practice expects Fund's to comply with regulatory requirements and includes guidance on communicating with scheme members in a way that is accurate, clear and simple to understand, and avoids jargon.

3.6. This policy summarises the various methods we use to communicate with key stakeholders and the timings when statutory information is shared. This policy does not, however, limit the methods that may be used by us to produce effective communication with our stakeholders.

3.7. This policy will be reviewed every three years, or more frequently, should changes be required.

4. Our Audience

4.1. We have a varied audience with whom we communicate, including:

- Scheme members (active/deferred/pensioner)
- Representatives of members
- Prospective scheme members
- Scheme Employers

4.2. In addition, there are a number of other stakeholders with whom we communicate on a regular basis, such as Pension Fund Committee and Local Pension Board, the Fund's investment pool, His Majesty's Revenue and Customs (HMRC), the Ministry of Housing, Communities and Local Government (MHCLG), the Scheme Advisory Board (SAB), the Pensions Regulator (TPR), solicitors (internal/external), the Money and Pensions Service (MaPs), other pension providers as well as advisory and service providers.

5. Our Objectives

5.1. We recognise that everyone with an interest in the Fund should have ready access to the information they need. The sharing of information amongst all our stakeholders also promotes good fund governance and fund management and at the same time helps to develop a greater understanding of retirement planning complexities. Effective communication between us, the Isle of Wight Council as the administering authority, the scheme members, and the scheme employers within the Fund is therefore essential for transparency and accountability between our stakeholders.

5.2. Our key objective is to ensure that our communications foster an improved understanding of the Local Government Pension Scheme (LGPS) and the running of the fund, ensuring our audience is best placed, where necessary, to make informed decisions.

5.3. To achieve these objectives, we will:

- Ensure all our communications are clear and easy to understand; and
- Tailor communications to meet the specific needs of our audience to support effective communication between stakeholders.

6. Our Communication Strategy

6.1. We embrace the use of technology and therefore we communicate as much as possible using digital services. This helps us to work more efficiently and helps us to share information with a wide audience. It also helps with consistency, with content and

messaging. We also encourage scheme employers to use i-Connect to securely transfer data to the Fund. We want to ensure that our target audience can access our services, whatever their needs and will also consider our audience in terms of any accessibility requirements. We therefore continue to offer our audience the opportunity to receive communications via more traditional methods (e.g. hard-copy, post and telephone) on request.

6.2. All print and electronic communications are designed with consideration for those with additional needs. If you have difficulty in understanding Fund documents or suggestions for improvements, please contact us.

6.3. As part of our ongoing review of our communications, we work to ensure that communications are fit for purpose and adapt our approach, where appropriate, in light of feedback from our stakeholder groups.

6.4. The different methods that we use to communicate with different audiences are outlined below and are summarised in Appendix 1.

7. Website

7.1. The Pension Fund website www.isleofwightpensionfund.org is our primary source of information to promote and share information about the scheme with our stakeholders. The website contains information about the scheme and contains links to other relevant organisations. The content is regularly updated with all new legislation and relevant information.

7.2. There are downloadable factsheets and forms on the website for members, as well as a prospectus for members and member representatives. It is also the gateway for our online Member Self-Service portal (Engage). Scheme employers are also directed to the website to help share the latest information with members and prospective members. The latest member newsletters are also published on the website.

7.3. The website also contains information about the governance of the Fund, including the fund's annual report and accounts, policies, and policy statements.

7.4. Information relating to the business of both the Isle of Wight Pension Fund Committee and Local Pension Board can be found on the main Council website at:

- Isle of Wight Pension Fund Committee
- Local Pension Board

8. Accessibility

8.1. In respect of online content, as a public sector organisation, we have a legal duty to make sure our website meets accessibility requirements, currently set at compliance with World Wide Web Consortium Accessibility Guidelines (WCAG version 2.1 AA standard), published by The Worldwide Web Consortium (W3C), that requires that a website must be accessible by making it 'perceivable, operable, understandable and robust'.

8.2. Our website is designed to ensure that new content meets the WCAG version 2.1 AA standard, which is currently the recommended minimum standard for all council hosted websites. The accessibility statement sets out how documents held on the website should meet those standards.

8.3. Regular analysis of the accessibility of the content and functionality of the website is undertaken. Improving the accessibility of the Fund's services is an important ongoing target as the expectation for digital development increases.

9. Communication with Prospective Scheme Members

9.1. Below are the main methods we use to communicate with prospective scheme members:

- *Pension Fund Website* – Information about the Scheme can be found on our website. This includes guides and factsheets including a 'New Starter Pack' for prospective members, 'Transfer In Leaflet', 'Contribution Flexibility Guide', 'Additional Voluntary Contributions' and 'Additional Pension Contributions'. Opt-out forms and transfer in request forms are also available to download.

- *New starter pack* – This provides prospective scheme members with basic information about the Scheme such as the latest employee contribution rates and bandings that apply. We contact new members once we have been notified by scheme employers. As part of their welcome, we send new members login details to the Member Self Service Portal (Engage). A 'Member Self Service Registration Guide' is available on our website. Scheme employers also have a responsibility to promote the Fund to their employees and signpost prospective members to the Fund website as the Fund's primary source of information

- *Scheme literature* - A range of scheme guides, factsheets and policies are produced and are made available on our website. These are shared with employing bodies and scheme members directly.

- *Annual Report & Accounts* – this is a key document that is published annually that provides detailed information about the financial performance and management of local authority pension fund. The report is required to be published by December 1st each year and covers the scheme year running from April 1 to March 31.

- *Correspondence* –via email, telephone, Member Self Service (Engage) or in writing, as circumstances dictate. See contact us for details.

- *Briefings and presentations* – prospective scheme members are free to attend any educational sessions organised for scheme members - for example where there are major changes planned to the rules of the scheme or where an employer is going through a major restructuring and there are pension related implications (e.g. redundancy/flexible retirement). We also offer briefing sessions for corporate induction sessions for all relevant scheme employers to promote membership of the LGPS to new staff.

10. Communication with Scheme Members

10.1. The Member Self-Service online portal (Engage) is our primary means of communicating and sharing information securely with members (active, deferred and pensioners). The portal enables members to securely view their own pension records. Due to the multi-factor authentication sign-in process required to access the Member Self-Service (Engage) , members are encouraged to use the portal for sharing updates to personal data rather than via more traditional methods. Once they have registered, the portal enables members to:

- View their own pension details.
- Amend their personal details, such as home address, nomination details.
- Perform their own pension calculations and "what if" scenarios.
- Perform pension calculations.
- Pensioners can view monthly online pay advices and P60s.
- View Annual Benefit statements.
- Request and receive information by email.

10.2. Other methods used to communicate with our scheme members and their representatives include:

- *Scheme literature* - A range of Scheme literature is produced by the fund and is provided to employing bodies and Scheme members directly. These include copies of scheme guides, factsheets and policies.
- *Newsletters* – Newsletters for current and deferred members of the fund are published on the fund's website at least once a year and uploaded to the members online record, covering current pension topics within the LGPS and the pensions industry in general plus important, repeated messages such as 'scam awareness'.
- *Pay advice / P60* – are published online on Member Self-Service (Engage) and we email members each month to notify them their new advice is available to view/download. P60s are also published online in respect of the pension received in the previous financial year. Pensioner members can elect to receive hard copy versions of their P60. We also notify pensioner members of the percentage rate by which their LGPS pension will increase from the first Monday of the new tax year in time for their April payment. We also issue pay advice where there has been a variation in the net monthly pension of £50.
- *Annual benefit statements* – We provide a personalised statement each year, in advance of the statutory deadline of 31 August to active and deferred members. These summarise member's pension account balance as at 31 March, together with

a projection of entitlement to their normal pension age.

- *Ad hoc statements* – We can provide CETV's and personalised statements on request together with a projection of entitlement to their normal pension age.

- *Correspondence* – can by via email, telephone, Member Self- Service (Engage), or in writing, as circumstances dictate.

- *Briefings and presentations* – we are able to provide educational sessions to scheme members, for example where there are major changes planned to the rules of the scheme or where an scheme employer is going through a major restructuring and there are pension related implications (e.g. redundancy/flexible retirement).

- *Pre-retirement sessions* – we are also able to participate in pre-retirement sessions run by our scheme employers, explaining the decisions scheme members will need to take in the run up to retirement and the processes we will follow in calculating and paying their pension benefits to them.

11. Communication with Scheme Employers

11.1. Communications with our scheme employers range from those scheme employers who are already participating in the fund to prospective scheme employers who are looking to join it (e.g. maintained schools converting to academies or private sector employers providing outsourced services). Our communications are aimed at educating them in their roles and responsibilities as well supporting them in the attraction and retention of employees. We assist our scheme employers in:

- the development of scheme employer covenant reviews, as required

- improving their engagement with their outsourced providers and improving understanding of risk-sharing arrangements: and

- offering closer Fund relationships with admitted bodies

11.2. With these aims in mind the following methods are used to communicate with scheme employers (including prospective scheme employers). The Fund will look to optimise engagement with scheme employers are key times, such as during the admission of new bodies process, onboarding to i-Connect and cessation processes. In addition, regular communications to Scheme employers will take place during a scheme employer's participation in the Fund.

11.3. *i-Connect* - is the Fund's secure data transmission service which enables scheme employers to provide efficient and timely data submissions to the Fund.

11.4. *Employer training and workshops* – Where required (or requested) we are able to provide training to scheme employers on all elements of the administration of the scheme. These sessions can be provided either at the scheme employer's premises or as part of a wider training event hosted by the fund.

11.5. *Employer liaison* – Additional to any training, we also provide regular liaison with scheme employers, where we are able to support employers with any specific concerns or issues they may have.

11.6. *Employer forums* – Employer forums will be held if required. These forums will focus on administration and funding aspects of the fund and any developments in the scheme including identifying the likely impact of scheme changes, consulting on changes to fund policies, and major projects such as the three-yearly funding valuation.

Representation – As part of the governance of the fund there is a position allocated for an employer representative to sit on the Pension Fund Committee. There are also positions for employer representatives on the Local Pension Board.

12. Contact Us

12.1. The fund has a generic email address for all enquiries: These are:

- Scheme members: Pensions@IOW.gov.uk;
- Scheme employers: IOWPFEmployers@iow.gov.uk;

12.2. The fund has a dedicated telephone number 01983 823626.

12.3. You can write to us at LGPS Pension Services, County Hall, Newport, Isle of Wight PO30 1UD

12.4. Our office hours are Monday to Thursday: 8.30 am – 5.00 pm, Friday: 8.30 am – 4.30 pm.

13. Definitions

13.1. For the purpose of this Communications Policy:

- "**Administering Authority**" for the Isle of Wight Council Pension Fund means Isle of Wight Council.
- "**Employing authority**" or "**scheme employer**" means a scheme employer of the Isle of Wight Council Pension Fund.
- "**Scheduled Body**" means a scheme employer which is listed in the Local Government Pension Scheme (Administration) Regulations 2008 (Schedule 2, Part 1) and include county councils and district councils. Scheduled bodies belong to LGPS schemes as a legal right.
- "**Resolution Body**" means a scheme employer and include town councils and parish councils. Resolution bodies belong to LGPS schemes as a legal right.

- "**Admitted Body**" or "**transferee admission body**" means a scheme employer including those from the voluntary and charitable sectors and contractors, whose staff can become members of an LGPS fund by virtue of an admission agreement between the administering authority and the relevant body.

- "**Scheme**" means the Local Government Pension Scheme (LGPS).

- "**Committee**" means the Isle of Wight Pension Fund Committee.

- "**Board**" means the Isle of Wight Local Pension Board.

14. Related Documents

14.1. Pension Administration Strategy Pension Administration Strategy | Isle of Wight Pension Fund

14.2. Complaints and Internal Dispute Resolution Procedure Complaints and Internal Dispute Resolution Procedure (IDRP) | Isle of Wight Pension Fund

14.3. Data privacy policy Privacy Policy | Isle of Wight Pension Fund

14.4. Memorandum of Understanding

Appendix 1 – Schedule of fund communication methods & key audiences

	Available to					Published	Reviewed
	Prospective members	**Active members**	**Deferred members**	**Pensioners**	**Scheme Employer**		
New starter pack	✓	*x*	*x*	*x*	*x*	Always available on fund website	Annually (to reflect contribution rates) and as regulations change
Website: https://www.isleofwightpensionfund.org/	✓	✓	✓	✓	✓	Always available	Regularly
Report & Accounts	✓	✓	✓	✓	✓	Annually published on fund website by 1 Dec in line with legislation	Annually
Guides & factsheets	✓	✓	✓	*x*	✓	Always available on fund website	As regulations change
Presentation	✓	✓	*x*	*x*	✓	Available on request	As required
General Correspondence (via email, telephone)						Details published in scheme literature and on website	
Member self- service (Engage): https://www.iwcpensions.co.uk/	*x*	✓	✓	✓	*x*	Always available	As required
Newsletters	*x*	✓	✓	in development	in development	Annually issued on MSS (or via post) and published on fund website	Annually

Benefit statements	*x*	✓	✓	*x*	*x*	Annually issued on MSS (or via post) in line with statutory deadline 31 August	Annually
Pre-retirement seminars	*x*	✓	✓	✓	*x*	Available through employers	As required
Pay advice / P60	*x*	*x*	*x*	✓	*x*	Annually issued on MSS (or via post) in line with statutory deadlines	Annually
Training	*x*	✓	*x*	*x*	✓	Available on request	As regulations change and dependent on requirements