



# **Isle of Wight Council Pension Fund Communications Policy**

**November 2022**

## 1. Document Information

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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 employers participating in the LGPS through the Isle of Wight Council Pension Fund (the fund). The LGPS is governed by statutory regulations.
- 3.2. Everyone with an interest in the fund should have ready access to the information they need. Effective communication between the Isle of Wight Council (the Council), the scheme members, and the employers within the Isle of Wight Council Pension Fund (the fund) is essential to the proper management of the fund on a transparent and accountable basis.
- 3.3. To communicate effectively, we use different methods according to the need and the target audience. This document sets out how we achieve this.
- 3.4. This Communication Policy is effective from November 2022 and will be reviewed every three years, or more frequently, should changes be required.

### 4. Definitions

- 4.1. For the purpose of this Communications Policy:
  - **“Administering Authority”** for the Isle of Wight Council Pension Fund (the fund) means Isle of Wight Council.
  - **“Employing authority”** or **“employer”** means an employer within the Isle of Wight Council Pension Fund.
  - **“Scheduled Body”** means an 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.
  - **“Admitted Body”** or **“transferee admission body”** means an 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.

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## 5. Our audience

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

- Scheme members (active/deferred/pensioner).
- Prospective scheme members.
- Scheme employers.
- Pension fund staff.
- Other bodies, for example Pension Fund Committee and Local Pension Board.

5.2. In addition, there are a number of other stakeholders with whom we communicate on a regular basis, such as His Majesty's Revenue and Customs (HMRC), the Department for Levelling Up, Housing and Communities (DLUHC), the Scheme Advisory Board (SAB), the Pensions Regulator (TPR), solicitors (internal/external), the Pensions Advisory Service, and other pension providers.

## 6. Our objectives

6.1. 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.

6.2. 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.

## 7. How we communicate

7.1. We want to ensure that all members can access our services, whatever their needs. We are committed to increasing digital access and delivery of services. Increasingly, therefore, we are using electronic forms of communication, through our fund website, emails, online forms or our online Member Self-Service (MSS) portal. We will, however, continue to offer our audience the opportunity to receive communications via more traditional methods if required (e.g. hard-copy, post and telephone).

7.2. All print and electronic communications are designed with consideration for those with additional needs. If you have difficulty in understanding these documents, please contact us on 01983 823626 and we will do our best to help you.

7.3. We continually review all of our communication. We work to ensure that it is fit for purpose and adapt our approach, where appropriate, in light of feedback from our stakeholder groups.

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- 7.4. Where necessary our communications are also designed to support scheme employers in the attraction and retention of employees.
- 7.5. As the fund is administered by the Council, all literature and communications will conform to the branding of the Council.

## 8. Methods

- 8.1. We employ a number of different methods in order to communicate with our audience. These are summarised below.

### Website

- 8.2. We provide access to an extensive range of information for active, deferred and pensioner scheme members, prospective members and scheme employers on our website [www.isleofwightpensionfund.org](http://www.isleofwightpensionfund.org). The website is the prime source of information on the pension scheme and ensures timely, up-to-date and easy-to-access information for all our audiences. It contains links to other relevant organisations and is regularly updated with all new legislation and relevant information.
- 8.3. As well as an information resource on the LGPS, the website contains downloadable forms and factsheets for members on a range of topics, including the fund's annual report and accounts, policy statements, Additional Voluntary Contributions (AVCs), newsletters etc. It is also used as the gateway for our online Member Self-Service portal.
- 8.4. Additionally, 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](#)

### Member Self-Service

- 8.5. This facility enables members to securely view their own pension record via our Member Self-Service online portal: [iwcpensions.co.uk](http://iwcpensions.co.uk)
- 8.6. 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.
  - View Annual Benefit statements (when available).
  - Request and receive information by email.
  - Update their personal details.
  - Perform pension calculations.
  - Pensioners can view monthly online pay advices and P60s when available.

## 9. Fund contact

- 9.1. The fund has a generic email address for all enquiries: [pensions@iow.gov.uk](mailto:pensions@iow.gov.uk)
- 9.2. The fund has a dedicated telephone number 01983 823626.
- 9.3. You can write to us at LGPS Pension Services, County Hall, Newport, Isle of Wight PO30 1UD
- 9.4. Our office hours are Monday to Thursday: 8.30 am – 5.00 pm, Friday: 8.30 am – 4.30 pm.
- 9.5. As well as the general communications mentioned above, we also provide specific communications to each of our audiences, which are described in more detail in the following sections.

## 10. Communication with active scheme members

- 10.1. The following methods are used to communicate with our active scheme members:
- 10.2. *Scheme literature* - A range of Scheme literature is produced by the fund and is provided to employing bodies and Scheme members directly. Copies of scheme guides, factsheets and policies are available on the fund's website.
- 10.3. *Newsletters* - A newsletter for current members of the fund is 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.
- 10.4. *Annual benefit statements* – We provide a personalised statement each year, summarising each member's pension account balance as at 31 March, together with a projection of entitlement to their normal pension age. These statements are published to the Member Self-Service portal, in advance of the statutory deadline of 31 August each year.
- 10.5. *Correspondence* – this is by via email, telephone, Member Self- Service, or in writing, as circumstances dictate.
- 10.6. *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 employer is going through a major restructuring and there are pension related implications (e.g. redundancy/flexible retirement). These sessions can be delivered either face-to-face or virtual. We are working together with the council's Learning and Development Team to develop pension modules to increase pensions knowledge and we attend and present at every corporate induction.

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## 11. Deferred members

- 11.1. The following methods are used to communicate with deferred scheme members:
- 11.2. *Scheme literature* - A range of scheme literature is produced by the fund. Copies of the scheme guides, factsheets and policies are available on the fund's website.
- 11.3. *Newsletters* - A newsletter for deferred member of the fund is published at least once a year on the fund's website and uploaded to the members online record, the newsletter contains current pension topics within the LGPS and the pensions industry in general plus important repeated messages.
- 11.4. *Annual benefit statements* – we provide a personalised statement each year, providing a current value of the scheme member's pension entitlements. These statements are published to the Member Self-Service portal, in advance of the statutory deadline of 31 August each year.
- 11.5. *Correspondence* – this is by email, telephone, Member Self Service or in writing, as circumstances dictate.

## 12. Pensioner members

- 12.1. The following methods are used to communicate with pensioner scheme members (including those in receipt of survivor benefits):
- 12.2. *Pay advice / P60* – Pay advices are published online on Member Self-Service 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 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 advices where there has been a variation in the net monthly pension of £50.
- 12.3. *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.
- 12.4. *Correspondence* – this is by via email, telephone, Member Self Service or in writing, as circumstances dictate.



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## 13. Prospective scheme members

- 13.1. The following methods are used to communicate with prospective scheme members:
- 13.2. *New starter pack* – All prospective scheme members must be given basic information about the Scheme. We contact new members once their record is active with an introductory overview of the scheme and links to the scheme website for further information and the guides and factsheets resource.
- 13.3. *Scheme literature* - A range of scheme guides, factsheets and policies are produced and relevant links to the fund's website are provided to employing bodies and scheme members directly. Copies of the scheme literature is available on the fund's website.
- 13.4. *Correspondence* – this will be via email, telephone, Member Self Service or in writing, as circumstances dictate.
- 13.5. *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 employers to promote membership of the LGPS to new staff.

## 14. Scheme employers

- 14.1. Communications with our scheme employers range from those 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 to educate them in their roles and responsibilities as well supporting them in the attraction and retention of employees. With these aims in mind the following methods are used to communicate with scheme employers (including prospective scheme employers):
- 14.2. *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 employer's premises or as part of a wider training event hosted by the fund.
- 14.3. *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.
- 14.4. *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, major projects such as the three-yearly funding valuation.

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14.5. *Representation* – As part of the governance of the fund an employer representative sits on the Pension Fund Committee, as a non-voting member. The Local Pension Board, established in 2015, comprises an equal number of both scheme member and employer representatives, currently three of each. The role of the board is to assist the Isle of Wight Council Pension Fund in complying with all their legislative requirements, making sure the scheme is being effectively and efficiently governed and managed.

## **15. Pension staff**

15.1. It is important to ensure that our staff have access to the relevant information and technical knowledge to enable them to perform their duties. This is achieved via use of email, internal meetings, internal and external training events on specific topics.

## **16. Pension Fund Committee**

16.1. The Pension Fund Committee has delegated responsibility for the management and administration of the fund.

16.2. We work closely with the Pension Fund Committee, ensuring they can fulfil their duties and responsibilities, including the provision of relevant member training.

16.3. Committee meeting agendas, reports and minutes can be accessed on the [Council website](#).

## **17. Local Pension Board**

17.1. The Local Pension Board was established in April 2015 (in accordance with the Public Services Pensions Act 2013) to assist the Isle of Wight Council in its role as the administering authority in complying with scheme governance and administration and complying with the requirements of the Pensions Regulator's code of practice.

17.2. We work closely with the Local Pension Board, ensuring they can fulfil their duties and responsibilities, including the provision of relevant training.

17.3. Board agendas, reports and minutes can be accessed on the [Council website](#).

## Appendix – Schedule of fund communication material to key audience

Document	Format		Available to					Published	Reviewed
	Paper	Online	Prospective members	Active members	Deferred members	Pensioners	Employers		
Website	x	✓	✓	✓	✓	✓	✓	Always available	As regulations change
Member self-service	x	✓	x	✓	✓	✓	x	Always available	As required
Report & Accounts	x	✓	✓	✓	✓	✓	✓	Annually	Annually
Guides & factsheets	✓	✓	✓	✓	✓	x	✓	Always available	As regulations change
Newsletters	x	✓	x	✓	✓	in development	in development	Annually	Annually
Benefit statements	✓ (on request)	✓	x	✓	✓	x	x	Annually	Annually
Presentation	✓	✓	✓	✓	x	x	✓	Always available	As required
Pay advice / P60	✓ (on request)	✓	x	x	x	✓	x	Annually	Annually
Pre-retirement seminars	x	✓	x	✓	✓	✓	x	Always available	As required
New starter pack	✓	✓	✓	x	x	x	x	Always available	As regulations change
Training	x	✓	x	✓	x	x	✓	Always available	As regulations change and dependent on requirements