

Lambeth Pension Fund



Communication Policy

Introduction

The Local Government Pension Scheme (Administration) Regulation 2008 require administrating authority London Borough of Lambeth to prepare , publish and maintain a policy statement setting out how we communicate with:

- Scheme members and their representatives
- Prospective members
- Employers participating in the fund

This document sets put the mechanisms that we use to communicate. We aim to use the most effective communication methods, keeping the needs of the customer mind.

The objectives of the communication strategy are to:

- improve understanding of the LGPS
- convey consistent messages
- be clear and concise, and avoid unnecessary jargon
- inform people about changes in legislation and the impact on them, for example LGPS 2014 and auto-enrolment in April 2016
- give people information so that they are less likely to opt out of the Fund
- use examples to help clarify messages
- deliver communications on time
- engage with all stakeholders appropriately
- obtain feedback to help with future communications
- reduce costs without compromising on quality if possible

The Lambeth Pension Fund has 26 employers and 19,000 plus members. The Key messages will be tailored to the needs of the recipient.

Methods of Communications

We communicate with our current and former scheme members, and their representatives, through various means and aim to provide a high quality service.

Active Members

Annual Benefit Statements These are issued to our members during the period September to March. Feedback from our members about our statements has helped us improve our procedures for this process.

Employee newsletters A newsletter is issued annually to keep members up to date with proposed changes to the scheme and any other relevant details. Further newsletters are sent to members highlighting issues of importance, such as forthcoming changes in scheme regulation or operation as any issues arise.

Pension Fund Publications Information guides, leaflets and forms are available on request covering different aspects of the LGPS; these can also be found on our website.

Annual Report An Annual report containing information on the management, administration and performance of the pension fund and pension benefits is published annually. This report can be found online at our pensions website.

Pension Fund Website Our pension fund website can be found at www.lambeth/pensions and is available to view at all times. It is regularly updated and revised.

Pensioners

Pensioner newsletters An annual newsletter is sent to our pensioners. This newsletter is used to inform pensioners of the annual pensions increase and also any other relevant information.

Pensioner's payslips A payslip is sent annually to all pensioners. If the monthly amount alters by more than £10 a payslip will also be sent.

Deferred Members

Deferred Annual Benefit Illustration These are issued to our deferred members annually

Delivering the communication strategy

Communication plan

The communication plan will list all the communication activities to stakeholders and what Lambeth hopes to achieve with each one. It can help address gaps, act as a checklist and be used to prioritise short, medium and long term actions. The plan will be reviewed regularly.

Calendar of events

A calendar of events will map out communication activities and help to identify gaps and overlaps. It can be used to prevent too many messages going out at the same time which can be confusing and overwhelming for members.

Improving member understanding and appreciation

- Communication activities will be created in plain English and have visual impact. One visual brand will be applied to all materials to help members to recognise that the communication contains important information.
- Communications will be targeted to members so that they only receive messages that are appropriate for them.
- Newsletters will be sent to active members about important changes.
- Pensions Open Days will continue to be held. A summary of questions and answers from the event will be put on the Intranet site. Lambeth will investigate whether webinars and recordings of the event could be used to allow people unable to attend to hear the speeches. Future Open Days may include interactive workshops which may help to increase engagement of the audience.
- Members will be asked to give feedback and where possible this will be measured, for example rating speakers at Pensions Open Days and whether or not their knowledge and understanding has improved as a result of the event. Customer surveys will also be issued with some pension calculations.
- The Pensions Team will regularly review and update the Pensions area of the Lambeth Intranet and Internet sites. They will also keep track of the number of visits to the sites.
- Annual Benefit Statement notes will be reviewed to ensure that they are in plain English and easy to understand. The Pensions Team will consider including

information that may encourage people to read it, for example tips on saving for retirement.

To reduce the number of people opting out

- The joining process will be reviewed to ensure that the value of the LGPS as a benefit is made clear.
- Collate feedback about the reasons why people choose to opt out
- Send with opt out forms, details about the benefits of being a LGPS member and a form about the 50:50 section.

Improve clarity of messages

Pensions administrators will check each others letters and e-mails to ensure that they are written clearly and accurately without unnecessary jargon.

Improve employer and Fund member representatives' support of the Fund

The Pensions Team will seek feedback from employers to find out how well they understand the LGPS.

Cost savings

Where possible cost savings will be achieved through purchasing communication materials through the Croydon Framework.

Monitoring the strategy

Lambeth Council recognises that the success of a communications policy relies on how well it is implemented; therefore the following actions will be taken:

- The communication plan will be reviewed at least quarterly.
- Pensions Team meetings will have a communications slot to review progress.
- The communications strategy will be reviewed annually. Feedback from pension scheme members and employers will be used to help shape the strategy.

Evaluating the strategy

Evaluating the effectiveness of communications can help to identify strengths, weaknesses and opportunities. This will be achieved by the following:

- Gaining member feedback by issuing customer surveys and asking questions such as "Do you understand your benefit statement?"
- Looking at records of the types of calls that the Pensions Team receive and whether there have been any changes.

- Recording opt outs.
- Finding out how many people are checking the Pensions areas of the Intranet and Internet sites and whether the figures have changed.

Contact Details

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