



THE ROYAL COUNTY OF
BERKSHIRE
PENSION FUND



COMMUNICATIONS STRATEGY



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1. INTRODUCTION

This Communications Strategy ('the Strategy') is formulated by the Royal Borough of Windsor and Maidenhead in its role as the Administering Authority for the Royal County of Berkshire Pension Fund in accordance with Regulation 61 of the Local Government Pension Scheme Regulations 2013.



This Strategy deals with the communication of all aspects of the scheme to both Scheme employers and the individual LGPS members (or their representatives).

It should be noted for the purposes of clarification that the reference to 'scheme member' in this statement means an individual who by virtue of his/her employment is an active contributor, deferred beneficiary or retired member of the Royal County of Berkshire Pension Fund.

The aim of the Strategy is to provide clear and consistent information to all scheme members and scheme employers and to communicate this information effectively and accurately.

This Strategy will be kept under review and amended following any material change to:

- i) The provision of information and publicity about the scheme to members, representatives of members and scheme employers;
- ii) The format, frequency and method of distributing such information or publicity; and
- iii) The promotion of the Scheme to prospective members.

Following any revision to the strategy statement, the Administering Authority will publish the statement as revised, otherwise it should undergo a periodic review and refresh at least triennially.

Notwithstanding the introduction, communication strategy is sub-divided into four main areas:

1. Communication with scheme employers;
2. Communication with individual scheme members (or their representatives);
3. Communication with prospective scheme members; and
4. Communication with prospective scheme employers.

Additionally, the Fund's policy on responding to external enquiries is to adopt BRWM's FOI (freedom of Information) process/policy. All enquiries made by existing stakeholders of the Fund, outside of the FOI process, shall be addressed on a best endeavours basis in a reasonable time frame and subject to resource constraints. This includes enquiries from existing members (retired, deferred, active) and councillor enquiries from the six unitary authorities associated with the Fund. The Fund has a policy of not directly responding to enquiries from members of the public (or other external parties), outside of RBWM's FOI request process.



2. COMMUNICATION WITH SCHEME EMPLOYERS

The Royal County of Berkshire Pension Fund has many Scheme employers that satisfy the relevant membership conditions set out within the LGPS Regulations. These scheme employers can be broadly split into 2 groups:

- Group 1: Scheduled Bodies (including Borough, District, Town and Parish Councils, Academies, Berkshire Fire & Rescue Service, Colleges and Housing Associations)
- Group 2: Admission Bodies (including scheme employers previously defined as Community Admission Bodies and Transferee Admission Bodies). This refers to all scheme employers admitted to the scheme other than Scheduled bodies.

2.1. Decision Making Process

The Fund's Governance Compliance Statement covers the involvement of Scheme employers within the decision-making process but should also be seen as an element in the communication process with regard to scheme employers other than the Royal Borough of Windsor & Maidenhead in its role as the Administering Authority for the Fund.

2.2. Scheme Employer Meetings

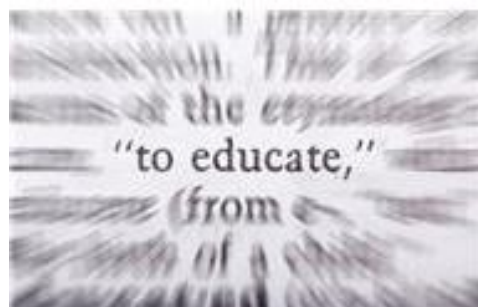
Meetings will be held in person or virtually between the Pension Liaison Officer (or relevant representative) of the six Berkshire Unitary Authorities and the Fund on an annual basis to discuss all current pension-related matters.



A separate annual meeting is held with at least one representative of each scheme employer being invited to attend. Representatives of various professional bodies employed by the Fund such as the Actuary will be present at the meeting to explain the details of any relevant topic and receive questions. The Chair of the Berkshire Pension Fund Committee is invited to attend and chair the meeting. If possible, the Chair of the Pension Board will also attend. The date for this meeting may vary so as to take into account the timing of any specific issues that may arise such as the triennial actuarial valuation results.

2.3. Training for Scheme Employers

Scheme administration guidance is available to all the scheme employers within the Fund via the Pension Fund website. In addition, training meetings may be arranged on an ad hoc basis with the relevant officers within the pension administration team and individual Scheme employers by way of supplementing the guidance provided via the website. These meetings are most applicable for HR and payroll staff representing the scheme employer



2.4. Regular LGPS updates

Regular updates are sent to each scheme employer by the Fund's communication team regarding any changes to the Local Government Pension Scheme. These are mainly in the form of employer newsletters (*'Inscribe'*) posted to the employer section of the Royal County of Berkshire Pension Fund [website](#) but updates may also be provided in the form of letters or e-mails. Bulletins will be issued three or four times a year and will include details of any legislation changes and how the changes impact on scheme employers.

The Royal County of Berkshire Pension Fund operates a [website](#) with sections specifically dedicated to active scheme members, deferred beneficiaries/members, retired members, and scheme employers.

Other details that can be found include:



Standard Fund documentation (guides, leaflets and forms)

Statement of Accounts for the Pension Fund

Investment Strategy Statement

Funding Strategy Statement

Governance Compliance Statement

Copies of Scheme Member newsletters

Links to other web sites

The Berkshire Pension Fund website address is www.berkshirerpensions.org.uk.

2.5. General Guidance and Assistance

The pension administration team can be contacted during normal office hours and is always available to answer any questions raised by Scheme employers and can arrange for ad hoc meetings to be held for pension input into any specific tasks Scheme employers may have e.g., outsourcing of services. The pension administration team can be contacted by telephone on 01628 796668 or by email at info@berkshirerpensions.org.uk.

2.6. Promotional Services

Promotional guides, factsheets and leaflets are produced by the pension administration team and are available from the Fund website. The pension administration team will also commit to attending any events held by the scheme employers where their input would be seen to be of value.

2.7. Scheme Member Data

The Administering Authority's 'Pension Administration Strategy' sets out that the Fund's approach is to accept data from scheme employers via i-Connect, a secure electronic data transfer interface between the scheme employer's payroll system and the Fund's pension administration system. The reasons for this are many but in particular because the data transfer is encrypted providing greater data security, pension information is uploaded in real time meaning that scheme members have access to the most up to date membership information via 'mypension ONLINE', keying and data errors are eliminated and scheme administration is maintained to the highest standards possible.



The Administering Authority will continue to engage and work with scheme employers in implementing i-Connect but until such time as a scheme employer contracts into using i-Connect the scheme administrator will continue to receive pension data from a scheme employer via either a pre-formatted excel spreadsheet or by the completion of standard forms as made available from the scheme employers' section of the Fund's website in both .pdf and Word formats.

With the exception of scheme employers who use i-Connect, all other Scheme employers are required to supply a 'year-end' return (31st March) to the Administering Authority by 30th April in a specified

format to enable annual benefits statements to be produced and supplied to active and deferred members within the statutory deadlines set out in Scheme regulations.

2.8. General Data Protection Regulation (GDPR)

GDPR came into force on 25 May 2018 and requires Privacy Notices to be published showing transparency on how personal data is used. The Administering Authority has produced and published on the Berkshire Pension Fund website a Privacy Notice explaining how the Pension Fund collects personal data, what that data is used for, with whom that data is shared and the rights of individuals with regard to their data.

In addition, a Memorandum of Understanding regarding compliance with Data Protection law has been produced and published on the website and scheme employers and members have been advised through their respective newsletters.

2.9. Employer Factsheets

A suite of topical factsheets (known as "**Pension Pointers**") is available to assist scheme employers with the administration of the LGPS. These are available on the Pension Fund website.

3. COMMUNICATION WITH INDIVIDUAL SCHEME MEMBERS

Membership of the Royal County of Berkshire Pension Fund covers the active contributors, those members who have left the Fund but still have a deferred pension awaiting payment from normal retirement age and retired members including their dependants.

The preferred method of communication with scheme members is via '*mypension* ONLINE' a secure member self-service facility provided as part of the pension administration software. '*mypension* ONLINE' is available to all member types and enables the member to update certain personal details online and provides each member type with access to their annual benefit statements, membership certificates and guides/leaflets relevant to their membership type. Where a member requests that information should be supplied in a paper format the scheme administrator will make arrangements for this information to be sent to the member's home address.

Electronic communication is the Fund's preferred mode of communication with members and shall be implemented unless explicitly advised by a member not to.

3.1. Welcome Pack

Upon receipt of a new starter notification from a Scheme employer, a '*mypension* ONLINE' activation key is sent, by the pension administration team, to the home address of the new active member. Access to '*mypension* ONLINE' provides a new scheme member with:

- A membership certificate of entry into the scheme
- An employee guide to the scheme
- A guide to increasing pension benefits
- A guide to making a transfer of pension rights from a previous pension scheme;
- A guide to protections for the family
- An expression of wish form for payment of a death grant
- A guide to civil partnerships
- A guide to working part-time
- A copy of the Pension Fund's Service Standards
- A guide to keeping records up to date
- A guide to making contributions following a period of absence



If a scheme member prefers not to use '*mypension* ONLINE', they can request a full welcome pack to be sent to their home address.

3.2. Annual Benefit Statements

Each active contributor and deferred beneficiary has an Annual Benefit Statement made available via '*mypension* ONLINE' which includes details of:

- Benefits built up within the scheme as of 31 March
- An estimate of benefits to Normal Pension Age.
- The value of the death grant payable from the Scheme
- The member's nominated beneficiaries for receipt of any death grant

If a Scheme member prefers, a paper copy of their annual benefit statement will be sent to their home address upon request. Electronic communication is the Fund's preferred mode of communication with members and shall be implemented unless explicitly advised by a member not to.

3.3. Pension Surgeries

One to one meetings are available at the Pension Fund offices for any scheme member of the Fund and formal Pension Surgeries are held twice yearly at the offices of the six Unitary Authorities or via a virtual link if preferred and on an ad hoc basis at the offices of other Scheme employers as arranged by the scheme employer.

3.4. Newsletters



Newsletters are produced bi-annually for active and retired Scheme members and annually for deferred Scheme members. These newsletters are available via 'mypension ONLINE' or the Pension Fund website although they can be sent out to individual addresses if explicitly requested.

The newsletters are tailored to the recipient according to their membership status and contain an update of all matters relating to the LGPS and the Berkshire Pension Fund. Retired Scheme members receive "The Scribe".

Active and deferred scheme members receive "The Quill", with separate sections tailored to each membership type.

Regular exercises are undertaken to contact members asking for their communication preferences, with the intention of moving more communications from paper to electronic at each liaison exercise. At least one outreach exercise shall be undertaken in 2022/23 with the intention to repeat this as soon as reasonably practical.



3.5. Pre-Retirement Courses

Where pre-retirement courses are run by scheme employers, a member of the pension administration team will be available to attend to explain the details of scheme benefits and how and when pension payments will be made.

3.6. Pension Fund Website

Individual scheme members of the Fund have access to the Pension Fund website which is continually reviewed and updated. Specific sections of the website have been designed for each membership type with downloadable forms, guides, online flipbooks and modellers made available. Access to 'mypension ONLINE' is gained via the Pension Fund website www.berkshirerpensions.org.uk



3.7. Pension Payslips

Pension payslips are available via 'mypension ONLINE'. If a scheme member requires a pay advice slip to be sent to their home address it is the practice of the administering authority to only send out pay advice slips when there is a variation of £1 or more in net pay between consecutive months. A detailed description of a payslip is available on the retired scheme members section of the Pension Fund website.

3.8. P60s

P60s are available via 'mypension ONLINE' but will be sent out to scheme members' home addresses as a matter of course. Every retired scheme member and/or their dependants will receive a P60 each year before the HMRC deadline of 31st May. A detailed description of a P60 is available on the retired scheme members section of the Pension Fund website.

3.9. Annual Pension Increase Letter

Annual Pension Increase letters will be sent out to Scheme members' home addresses. Retired Scheme members will receive a pension increase booklet every April containing their individual increase on their pension (where an increase is to be applied). This letter will include details of the monetary value of their revised annual pension.

3.10. Annual General Meeting

An Annual General Meeting of the Royal County of Berkshire Pension Fund is held with all Scheme members receiving an invite. During 2020 and 2021 these meetings were held virtually and from 2022 they shall be held as hybrid meetings if the technology is available to support this. A restricted number of scheme members will be able to attend in person on a first come first served basis. The main purpose of the meeting is to communicate details of the Fund's Annual Report & Accounts, Investment Strategy and any other specific matters relating to the LGPS Regulations. The date for this meeting may vary so as to take into account certain regulatory matters that may arise.



3.11. Ad Hoc Meetings

Ad hoc meetings may be held from time to time for various groups of scheme members. These may be defined by type of scheme member (active or retired) or location (for a specific scheme employer or group of scheme employers). The timing of these meetings will be dictated either by requests from scheme employers or the need to consult and notify scheme members of any changes that might have occurred.

4. COMMUNICATION WITH PROSPECTIVE SCHEME MEMBERS

A brief guide to the scheme is available to all prospective scheme members and should be provided to all new employees by their scheme employer as part of their contract of employment details. The brief guide is available from the Pension Fund website in both pdf and Word formats and is kept up to date with current regulations at all times.

The Fund website has a dedicated area for employees considering opting into the LGPS.

5. COMMUNICATION WITH PROSPECTIVE SCHEME EMPLOYERS

A guide for admission bodies is available on the Pension Fund website for all prospective scheme employers considering admission to the Royal County of Berkshire Pension Fund and is available as a hard copy upon request.

A template admission agreement has been produced and is available either via the Pension Fund website or as a hard copy upon request.

The administering authority has the power to accept various types of scheme employers into the Pension Fund but will only do so subject to a full and open discussion taking place between the parties to any admission agreement and that the final admission agreement (including any covenants, guarantees etc.) has been completed in advance of the agreed admission date.

Approved by the Berkshire Pension Fund Panel: 19 September 2022