

# 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' or '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 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 shall be reviewed and published at least triennially or 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.

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## **2. COMMUNICATION WITH SCHEME EMPLOYERS**

The Fund has many Scheme employers that satisfy the relevant membership conditions set out within The Local Government Pension Scheme Regulations 2013 (the regulations). These scheme employers can be broadly split into 2 groups as follows:

- Group 1: Scheduled Bodies, which can include both automatic employers and designating employers as defined in Schedule 2 (parts 1 and 2) of the Regulations. These include Borough, District, Town and Parish Councils, Academies, Fire & Rescue Service, Colleges and Housing Associations
- Group 2 Admission Bodies as defined in Schedule 2 (part 3) of the regulations and are subject to an admission agreement, 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 those in group 1.

### **2.1. Decision Making Process**

Scheme employers may be involved in the relevant governance and decision making bodies (the Pension Fund Committee, the Advisory Panel and the Local Pension Board). In addition to this, the Fund typically consults relevant scheme employers on any policy or strategy amendment required both understate and as a matter of good governance.

### **2.2. Scheme Employer Meetings**

Meetings will be held in person or virtually between the Fund and its scheme employers on an annual basis to provide an update and an opportunity to discuss all current pension-related matters. This meeting is typically attended by Fund officers along with various professional 3<sup>rd</sup> party bodies appointed by the Fund to explain the details of any relevant topic and receive questions. This meeting is typically chaired by either the Head of Fund, the Chair of the Berkshire Pension Fund Committee or the Chair of the Local Pension Board.

### **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. The Inscribe newsletter is published on a quarterly basis.

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

The Berkshire Pension Fund website address is [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk).

### **2.5. General Guidance and Assistance**

The pension administration team can be contacted during normal office hours and is 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](mailto:info@berkshirerpensions.org.uk)

## **2.6. Promotional Services**

Promotional guides, factsheets and leaflets are produced by the pension administration team and are available on the [website](#). The pension administration team also commit to attending any events held by the scheme employers where their input would be seen to be of value. For example – New starter inductions, financial wellbeing events and pension drop-in sessions.

## **2.7. Scheme Member Data**

As defined in the Fund's Pension Administration Strategy, the Fund's approach to sharing member data between Employers and the Fund is via "i-Connect" (a secure, encrypted, real-time and GDPR compliant electronic data transfer interface between the scheme employer's payroll system and the Fund's pension administration system). Utilising "i-connect" to its full potential ensures 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 possible standards of accuracy and security.

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](#).

With the exception of scheme employers who use i-Connect, all other Scheme employers are required to supply a 'year-end' return (31<sup>st</sup> March) to the Administering Authority by 30<sup>th</sup> 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 [website](#) a Privacy Notice explaining how the 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 Communication Resources**

A series of communication resources is made available for employers to use and distribute to their staff to promote the LGPS. The resources available include promotional posters and literature to advertise Pension Awareness week which is an annual event.

## **2.10. Creation of communications e-mail inbox**

An e-mail address has been set up specifically for communication enquiries from employers. [Communications@berkshirerpensions.org.uk](mailto:Communications@berkshirerpensions.org.uk) enables employers to make enquiries directly to the Communications team. Bulk e-mails to members and employers are also sent out from this address as and when needed.

### **3. COMMUNICATION WITH INDIVIDUAL SCHEME MEMBERS**

Membership of the 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.

#### ***3.1. Paperless policy***

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 members 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 possible, electronic communication will be prioritised other than those situations referred to in sub-sections 3.5, 3.8, 3.9 and 3.10 of this document. Members may opt in to receiving full paperless communications (including in sections 3.5, 3.8, 3.9 and 3.10) at any point and shall be reminded of this through the regular communication channels. Take-up of full paperless communications is expected to increase over time.

Due to the demographic profile of the Fund's membership and the assessment of equalities impacts, the Fund will make every effort to provide paper communications sent to a member's home address where a member (or their dependant) specifically requests this, or in regard to sub-sections 3.5, 3.8, 3.9 and 3.10, where a member does not explicitly opt out of receiving paper.

Since implementing the paperless policy in 2022/23, including regular outreach to scheme members to confirm communication preferences, the Fund has significantly reduced the environmental impact and financial implications associated with providing paper communications which is broadly recognised as a positive sustainability result.

#### ***3.2. 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 welcome pack and various relevant guidance sheets.

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

#### ***3.3. Annual Benefit Statements***

Each active contributor and deferred beneficiary has an Annual Benefit Statement made available via '*mypension* ONLINE' which includes a suite of useful pension information.

#### ***3.4. 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 at least annually at 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.

#### ***3.5. Newsletters***

Newsletters are produced at regular intervals for active, retired and deferred Scheme members. These are available via '*mypension* ONLINE' or the Pension Fund [website](#). 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” and there are significant benefits associated with keeping this as a paper communication (namely the returns we get for information on a death or address change). The intention is to continue to send these communications to home addresses unless the member has opted for paperless communications.

Active and deferred scheme members receive “The Quill”, with separate sections tailored to each membership type. The majority of Active and Deferred scheme members now receive paperless newsletters following a communication outreach exercise through 2022/23, and at any point may request to receive this newsletter in the post should that be their preference.

### **3.6. 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.

### **3.7. 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, videos and online modellers made available. Access to ‘mypension ONLINE’ is available via the Pension Fund website [www.berkshirerpensions.org.uk](http://www.berkshirerpensions.org.uk)

### **3.8. Pension Payslips**

Pension payslips are available via ‘mypension ONLINE’ and also sent to members home addresses each time there is a variation of £1 or more in net pay between any consecutive months.

From April 2024, the exception to this is in the month of May where no payslips (with the exception of new retirees) shall be physically sent out due to inconsistent variances caused by the application pensions increases. Instead, payslips shall be sent out to all members in April and in future months from June if there is a £1 net-pay variation, unless the member has opted for paperless communications.

A detailed description of a payslip’s contents is available on the retired scheme members section of the Pension Fund website.

### **3.9. P60s**

From April 2024, official E-P60s are available via ‘mypension ONLINE’ but will be sent out to scheme members’ home addresses unless the member has opted for paperless communications (Prior to agreeing this policy, P60 information was available on mypension ONLINE but it was not available in the official HMRC recognised e-p60 format). Every retired scheme member and/or their dependants will receive a P60 each year before the statutory deadline of 31<sup>st</sup> May. A detailed description of a P60 is available on the retired scheme members section of the Pension Fund website.

### **3.10. Annual Pension Increase Letter**

Annual Pension Increase booklets will be sent out to Scheme members’ home addresses as part of the Spring newsletter “the Scribe”. This booklet contains details of the monetary value of their revised individual annual pension including (where applicable) the monetary value of their revised annual pension increase.

As with delivery of the Scribe, the intention is to continue to send these communications to home addresses unless the member has opted for paperless communications.

### **3.11. Annual General Meeting**

An Annual General Meeting (AGM) of the Fund is held with all Scheme members and employers receiving an invite. These meetings are held as a hybrid event giving member the option of attending

in person or online. The main purpose of the meeting is to give an overview of the last financial year and also may cover various other topical matters not limited to the Fund's Annual Report & Accounts, Investment Strategy, Administration and changes to the LGPS Regulations.

### **3.12. 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 AND EMPLOYERS**

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](#) (has a dedicated area for employees considering opting into the LGPS) and is kept up to date with current regulations.

A guide for admission bodies is available on the [website](#) for all prospective scheme employers considering admission to the Fund and is available as a hard copy on request, including a template admission agreement under the new pass-through policy from 1 April 2023 as ratified in the Fund's Funding Strategy Statement.

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, pass-through provisions etc.) has been completed in advance of the agreed admission date.

## **5. OTHER INTERESTED PARTIES**

Enquiries from related parties shall be dealt with on a best endeavours basis on a reasonable timeframe and subject to resource constraints.

Enquiries from members of the public should be delivered through formal channels as specified under the Freedom of Information Act. The Fund maintains a policy of adopting the Royal Borough of Windsor and Maidenhead's approach to dealing with FOI requests.