

REPORT TO: PENSION SUB-COMMITTEE OF THE POLICY & RESOURCES COMMITTEE & PENSION BOARD– 31 AUGUST 2015

REPORT ON: TAYSIDE PENSION FUND COMMUNICATION POLICY

REPORT BY: EXECUTIVE DIRECTOR OF CORPORATE SERVICES

REPORT NO: 319-2015

ITEM No ...4.....

1 PURPOSE OF REPORT

To present a communications policy as required by the Local Government Pension Scheme (Scotland) Regulations 2014.

2 RECOMMENDATIONS

The Committee is asked to approve the Communications Policy which would be effective following successful implementation of pensionsWEB by the end of the current financial year.

3 BACKGROUND

The Local Government Pension Scheme (Scotland) Regulations 2014 now requires a Communications Policy. Regulation 59 states:

- An administering authority must prepare, maintain and publish a written statement setting out its policy concerning communications with:
 - (a) members;
 - (b) representatives of members;
 - (c) prospective members; and
 - (d) Scheme employers.
- The statement must set out its policy on:
 - (a) the provision of information and publicity about the Scheme to members, representatives of members, and Scheme employers;
 - (b) the format, frequency and method of distributing such information or publicity; and
 - (c) the promotion of the Scheme to prospective members and their employers.
- The statement must be revised and published by the administering authority following a material change in their policy on any of the matters referred to above..

3 FINANCIAL IMPLICATIONS

There are no financial implications.

4 POLICY IMPLICATIONS

This report has been screened for any policy implications in respect of Sustainability, Strategic Environmental Assessment, Anti-Poverty, Equality Impact Assessment and Risk Management.

There are no major issues, other than Risk Management itself, which is addressed through the register.

5 CONSULTATIONS

The Chief Executive and Head of Democratic and Legal Services have been consulted in the preparation of this report.

6 BACKGROUND PAPERS

None

MARJORY M STEWART
EXECUTIVE DIRECTOR OF CORPORATE SERVICES

21 AUGUST 2015



COMMUNICATIONS POLICY

Introduction

Tayside Pension Fund is administered by Dundee City Council, with pension administration and investment services for 45 local government employers and associated bodies and their employees within the Tayside Area.

Vision

Our vision is that anyone with an interest in the pension fund should have ready access to all the information they require, and in this, we aim to make pensions issues understandable to all and to promote the membership of the Tayside Pension Fund.

Objectives & Aims

Our goal is to provide an efficient, affordable and attractive pension arrangement that is regarded by employers and members as an important and valued part of the employment package. The objectives of this policy are as follows:

- To improve understanding of the pension fund, ensuring that pension regulations and policies are communicated in a clear and informative way.
- To promote the benefits of the scheme, to ensure recognition as an integral part of employee remuneration.
- To provide clear information in the most appropriate manner to allow members to make more informed decisions relating to their pensions.
- To ensure that our communications methods and manners are continually evaluated, assessed and redesigned to ensure continuing effectiveness.

Our aim is that our communications shall:

- be timely delivered in the most efficient and effective manner
- have relevant content, clear purpose with clear message
- will be well written and presented
- be monitored and measured as to level of success and satisfaction, with targets agreed in annual business plan, and results reported annually
- encourage engagement, comment and feedback
- become increasingly digital

Stakeholders

There is a statutory requirement to communicate and we will inform all stakeholders of the fund about the scheme in a clear, purposeful and timely manner. Our stakeholders are:

- Scheme active and potential members
- Scheme employers
- Dundee City Council, as the scheme manager
- The Pensions Committee of Dundee City Council
- The Pensions Board
- Pensions Service Staff
- Other external bodies such as Scottish Public Pensions Agency, the Pensions Regulator, Scheme Auditors and Trade Unions.

Communication Methods

General Communication Tools

- **Fund Website** – With many people working out of normal office hours and wishing convenience, we wish to make our information accessible 24 hours per day through our website. As a convenient and efficient means of communication, it will provide both public and secure areas for employers and members to access.

The public area will display:

- All scheme policies
- Latest news
- Pensions Committee and Local Pension Board agendas and minutes
- Scheme booklets
- Contact details
- Links to other useful sites

The secure areas will contain:

- Employers pension administration guides
- Pension administration forms and stationery

General Communications – The fund uses surface and e mail to send and receive general correspondence. Our business hours are 8.30 – 5.00pm Monday – Friday.

- **E mail** - enquiries should be addressed directly to pensions@dundeecity.gov.uk
- **Telephone Communications** – telephone enquiries are directed from the Dundee City Council main switchboard (01382 434000), and upon first contact queries are allocated to the appropriate team. Information as to direct contact numbers for specific queries are available on the website and are contained in all outgoing correspondence.
- **Postal Address** -

**Pension Administration Team
Tayside Pension Fund
Floor 4, Dundee House
50 North Lindsay Street
DUNDEE, DD1 1NZ**

Communication Methods by Stakeholder (in addition to general communication requirements)

- **Active Members**

We have over 17,600 members currently contributing to the scheme. This membership spans a wide range of ages, occupations and salaries. In order to meet their communications needs we use a mix of generic and targeted approaches as well as one-to-one meetings.

 - Annual Benefit Statement - Personalised statement of each member's pension account balance.
 - Scheme Guide - A full guide to the Local Government Pension Scheme is available on the website.
 - Annual Newsletter- Key information on investments and any changes to pension schemes and arrangements
 - On request, provision of communications in alternative formats including translation, braille, large print documents or audio.
 - Links from the website to other useful sites including www.lgps2015.org; FAQs; online calculators for tax, benefits and contributions.
- **Deferred Members**

There are over 10,000 members not currently contributing to the scheme but whose pension we are managing until it becomes payable. These include members who have moved to a non-participating employer and others who remain with a scheme employer but have stopped contributing themselves. In order to meet their communications needs we use the same mix of generic and targeted approaches as that for members who are currently active in the fund.

- **Pensioners**

There are currently over 14,000 pensioner members (including eligible parties). Again, their needs are met by the same approach as that for active and deferred members, but in addition they also receive annual P60 statements, and payslips for monthly pension changes of over £2 in value.

- **Representatives of Members**

Members of Tayside Pension Fund are represented on the Pensions Board by the following four trade unions: Unison, Unite, GMB and UCATT.

- **Prospective Members**

We work with employers to promote the benefits of scheme membership to new employees or those employees who have previously opted out through promotional material, and access to the website.

- **Scheme Employers**

- Annual Pension Fund Employer Forum
- Pension Administration Strategy including service standards and performance measurement against these standards
- E-newsletter (typically quarterly) with updates on legislative and policy issues with specific pieces for small employers and special issues
- Updates on scheme regulation changes
- technical and procedure training on demand
- Bi-annual user groups
- Employer manual including checklists
- Consultations on changes to the Scheme
- Employee roadshows on request
- Website providing general fund information as well as section specifically for employers
- Leaflets and forms available for download via website
- Dedicated professional support and guidance
- Annual meetings with larger employers

