

ITEM No ...13.....

**REPORT TO: PENSION SUB-COMMITTEE OF THE CITY GOVERNANCE COMMITTEE
& PENSION BOARD – 18 MARCH 2024**

REPORT ON: TAYSIDE PENSION FUND COMMUNICATION POLICY

REPORT BY: EXECUTIVE DIRECTOR OF CORPORATE SERVICES

REPORT NO: 80-2024

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 revised Communications Policy which has been reviewed in conjunction with the Fund's Administration Strategy, noting the increase of de-minimis value of change of monthly pension benefit of over £10, where a pension member would be issued with an additional payslip. This change is in line with other Scottish LGPS Funds.

3 BACKGROUND

The Local Government Pension Scheme (Scotland) Regulations 2014 requires that a Fund have a Communications Policy.

Regulation 59 states that an administering authority must prepare, maintain and publish a written statement setting out its policy concerning communications with members and their representatives; prospective members; and scheme employers. The statement must set out its policy on the following, and must be revised and published following any material changes:

- the provision of information and publicity about the Scheme to members, representatives of members, and Scheme employers;
- the format, frequency and method of distributing such information or publicity;
- the promotion of the Scheme to prospective members and their employers.

3 FINANCIAL IMPLICATIONS

There are no financial implications.

4 POLICY IMPLICATIONS

This report has been subject to the Pre-IIA Screening Tool and does not make any recommendations for change to strategy, policy, procedures, services or funding and so has not been subject to an Integrated Impact Assessment. An appropriate senior manager has reviewed and agreed with this assessment.

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

**ROBERT EMMOTT
EXECUTIVE DIRECTOR OF CORPORATE SERVICES**

8 MARCH 2024

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COMMUNICATIONS POLICY

MARCH 2024

1. Introduction

Tayside Pension Fund is administered by Dundee City Council, with pension administration and investment services for 42 local government employers and associated bodies and their employees within the Tayside Area.

2. 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.

3. 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
- 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
- continue using digital communication where possible

4. Stakeholders

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

- Prospective Scheme Members
- Active Scheme Members
- Deferred Scheme Members
- Pensioner and Dependent Members
- Scheme employers
- Dundee City Council, as the Administering Authority
- The Pensions Committee
- The Pensions Board
- Pensions Team Staff
- Other external bodies such as Scottish Public Pensions Agency, the Pensions Regulator, Scheme Auditors, Scheme Advisory Board and Trade Unions.

5. Communication Methods

- **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 website will display:

- All scheme policies
- Scheme booklets
- Contact details
- Forms for both employees and employers
- Latest news
- A link to Pensions Committee and Local Pension Board minutes
- Links to other useful sites
- Link to our Member Self Service Portal

The website address is: <https://www.taysidepensionfund.org/>

- **General Communications**

Tayside Pension Fund uses e mail as preferred method to send and receive general correspondence, but if not possible please direct surface mail to our postal address below surface and e mail to send and receive general correspondence.

- **E mail** - enquiries should be addressed directly to pensions@dundeecity.gov.uk
- **Telephone Communications** – Our Contact Centre number is (01382) 307900. This information is also available on the website and is contained in all outgoing correspondence. Our business hours are 8.30am – 5.00pm Monday , Tuesday, Thursday and Friday, and 9.30am – 5pm on a Wednesday.
- **Postal Address** - **Tayside Pension Fund
Floor 4, Dundee House
50 North Lindsay Street
DUNDEE, DD1 1NZ**
- **Personal appointments** - By prior arrangement at Dundee House.

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

- **Active Members**

We have over 18,900 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. The Fund also provides an online Member Self Service Portal which allows the member and Fund to communicate directly and securely, Communication issued to members include:

- On joining the pension scheme members will be issued with a welcome pack which will include
 - Welcome Letter including details of the Fund's website:
<https://www.taysidepensionfund.org/>
 - Member Self Service Activation Key for the online self-service portal
- Scheme Guide – Available on the Fund website
- Annual Benefit Statement - Personalised statement of each member's pension benefits to the 31st March and also their Normal Pension Age.
- 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.scotlgpsmember.org

- **Deferred Members**

There are over 11,700 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. Deferred members will also have access to the online Self Service portal. Deferred members receive revised benefit statements on an annual basis.

- **Pensioners and Dependents**

There are currently over 18,500 pensioner members (dependents). Again, their needs are met by the same approach as that for active and deferred members, but in addition they also receive annual P60 statement, and payslips for monthly pension changes of over £10 in value.

- **Representatives of Members**

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

- **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**

- Website providing general fund information
- Leaflets and forms available for download via website
- Dedicated professional support and guidance
- Annual Pension Fund Employer Forum
- Pension Administration Strategy including service standards and performance measurement against these standards
- Updates on scheme regulation changes as applicable
- technical and procedure training on demand
- Consultations on changes to the Scheme
- Employee roadshows on request

- **Pension Board and Committee**

The Fund will work closely with the members of the Pension Committee and Board to ensure that they can fulfil their duties and responsibilities, including the provision of dedicated training. Minutes of the meetings of the Committee and Board are available on the Fund and Council website.

- **Pension Fund Staff**

The Fund provides staff with relevant training in order to undertake their roles, and provides access to information in order to ensure that they have the required knowledge to ensure that they can fulfil their duties. Communication methods include process guidance notes, team meetings and both face to face and online training sessions (both internal and external).

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