

Communications Policy Statement

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www.cheshirepensionfund.org

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Introduction

This is the Communications Policy Statement of the Cheshire Pension Fund (the Fund), administered by Cheshire West and Chester Council (the Administering Authority).

This Statement provides an overview of how the Fund will communicate with its customers (members and employers) and stakeholders. An effective communications strategy is vital for the Fund to meet its objective of providing a high quality and consistent service.

Scheme communications are a critical activity; they are the external face of the Fund and provide a key link with its customers and stakeholders.

The Fund continuously looks at ways to enhance its communication offering to the various audiences and this Communication Policy Statement will be reviewed annually and a revised version will be published following any material change.

Regulatory Framework

This Statement has been produced in accordance with Regulation 61 of the Local Government Pension Scheme Regulations 2013. This Regulation states that:

61. (1) 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
- (2) In particular 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 in paragraph (2).

Minimum standards

Under the Occupational Pension Schemes (Disclosure of Information Regulations) 1996, administrators of the Local Government Pension Scheme (LGPS) are required to provide the following:

- A copy of the scheme regulations and any overriding legislation, on request, – either through providing a personal copy, a copy for inspection or details of how to obtain a copy;

members, prospective members, their spouses, beneficiaries and recognised trade unions are entitled to this information.

- Basic information about the scheme must be given automatically to every prospective member before starting, or, if this is not practical, within two months of joining. This information must also be provided on request – unless issued within the previous 12 months – to current members, prospective members, spouses, beneficiaries and recognised trade unions within two months of receipt of a written request.
- Details of any material changes to the LGPS notified to all members and beneficiaries (except excluded persons, that is, deferred pensioners whose present address is unknown) where possible before the change takes effect. Otherwise the change must be notified not later than three months after it has taken effect.
- an annual benefit statement to all active, deferred and pension credit members.

Key Objectives

The Cheshire Pension Fund recognises that communicating with scheme stakeholders and customers is a critical activity for the Fund and has established communication practices that exceed the minimum standards required by legislation and include these in our communication strategy.

The Fund has identified the following key objectives of its Communications Policy Statement:

- Provide clear, jargon free and timely communication to its customers and stakeholders
- Recognise that different styles and methods of communication suit different customers and stakeholders
- Use the most effective communication medium for the audience receiving the information
- Adapt its communication where possible following feedback from customers and stakeholders
- Seek continuous improvement in the way it communicates
- Inform its customers and stakeholders to enable them to make the decisions they need to make regarding pensions.
- Inform customers and stakeholders about the management and administration of the Fund
- Consult major stakeholders on changes to regulations, policies and procedures that affect the Fund and its stakeholders
- Promote the LGPS as an attractive benefit to scheme members and an important tool in recruitment to employers
- Support employers to enable them to fulfil their responsibility to communicate and share information with members in relation to the Scheme.
- Deliver the communication policy in a cost effective way and encourage the use of electronic/online/ multimedia communication and information sharing
- Evaluate the effectiveness of the communication objectives
- Treat information security with the utmost importance.

This comprehensive list of objectives have been distilled into one underlying core value statement which is employed when considering every piece of communications the Fund delivers:

The Cheshire Pension Fund's communication objective is to deliver:



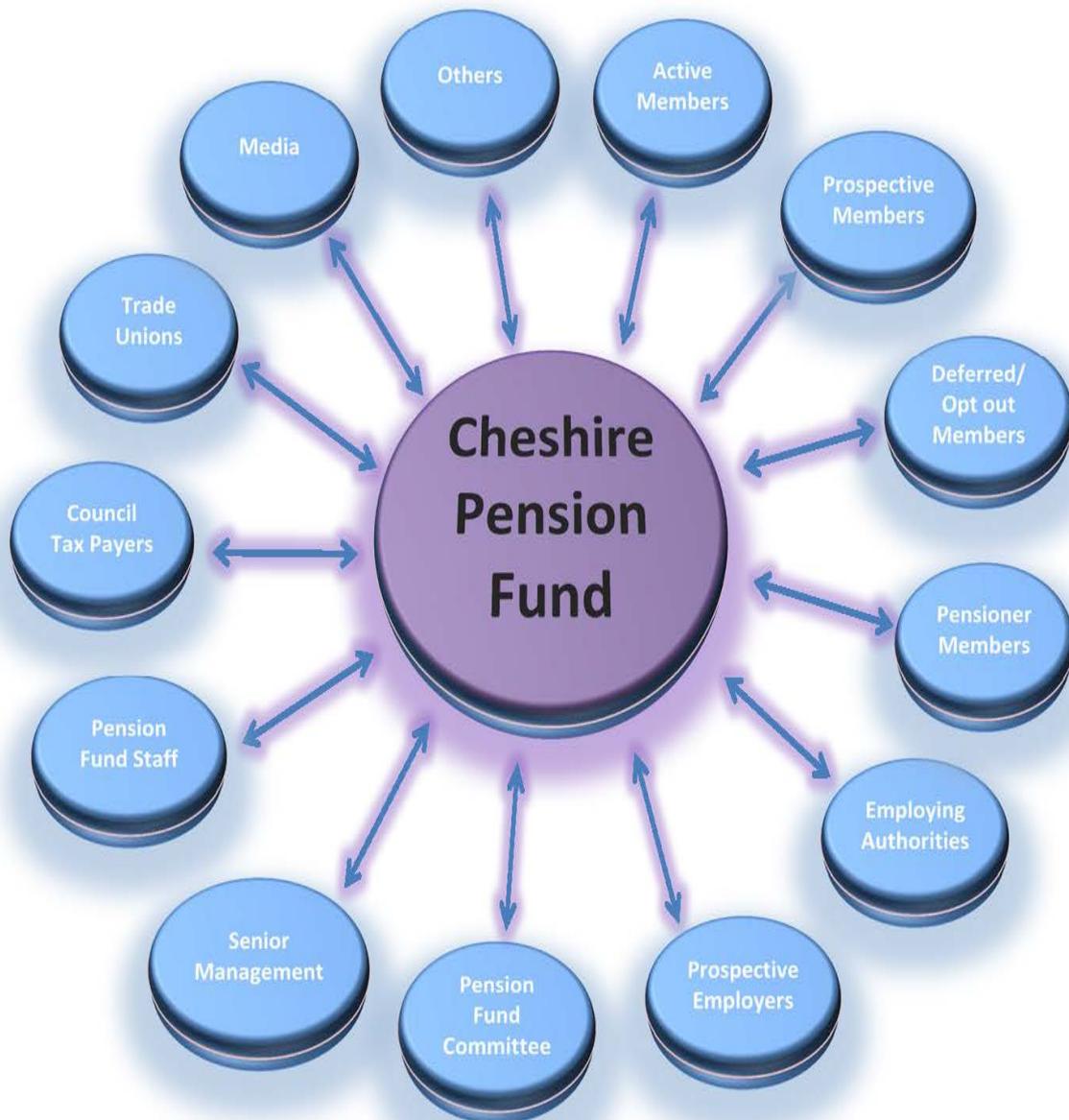
Key Audience Groups

The Fund communicates with a diverse group of different customers and stakeholders. For the purposes of this communications policy statement, we have categorised these into key audience groups.

The Communication Policy recognises that the objectives and key messages to these groups may differ and also recognises that different styles and methods of communication will suit the different audience groups.

The Fund will use the most effective communication medium for each audience group and will adapt its communication where possible following feedback from its audience.

Cheshire Pension Fund - Key Audience Groups



Objectives and Key Messages

The Fund has identified a number of core objectives and key messages for the following key audience groups that will provide a framework and consistent 'theme' for all communication to each of the groups. The Fund recognises that the objectives and key messages to the audience groups may change over time and may be reactive to events for example a change in the regulations or the benefits package. The Communications Policy Statement and its objectives will be reviewed and updated at least annually and when there is a material change.

Audience Group	Objective	Message
Active Members	<ul style="list-style-type: none"> • Promote the LGPS as an attractive benefit to members • Improve the understanding of how the LGPS works • Inform scheme members of their pension rights and benefits • Improve business efficiency and reduce queries and complaints through improved communication • Comply with statutory obligations 	<ul style="list-style-type: none"> • The full benefit package the LGPS offers in addition to the basic pension • Difference between post and pre 2014 scheme and benefits • Pre 2014 benefits remain unchanged • What it costs • Retirement Age • 50:50 contribution option • Employer also pays in to the scheme on the members behalf • Impact of any changes in legislation • The Pension Fund is a centre of excellence for technical and strategic advice on LGPS pension issues • The Pension Fund is managed and administered efficiently within a robust governance framework

Prospective Members	<ul style="list-style-type: none"> • Improve take up of the LGPS, but acknowledging and respecting that prospective scheme members have the right to choose whether they join or not; • Promote the LGPS as an attractive benefit to members • Improve the understanding of how the LGPS works • Inform employees of their prospective pension rights and benefits 	<ul style="list-style-type: none"> • The full benefit package the LGPS offers in addition to the basic pension • Opt outs can re-join the scheme • What it costs • 50:50 contribution option • Employer also pays in to the scheme on the members behalf • Impact of auto-enrolment • Understand the impact of any changes in legislation • The Pension Fund is a centre of excellence for technical and strategic advice on LGPS pension issues • The Pension Fund is managed and administered efficiently within a robust governance framework
Deferred Members (including opt outs)	<ul style="list-style-type: none"> • Inform scheme members of their pension rights and benefits • Promote the LGPS as an attractive benefit to members • Improve the understanding of how the LGPS works • Improve business efficiency and reduce queries and complaints through improved communication • Comply with statutory obligations 	<ul style="list-style-type: none"> • The full benefit package the LGPS offers in addition to the basic pension • Opt outs can re-join the scheme • Difference between post and pre 2014 scheme and benefits • Pre 2014 benefits remain unchanged • What it costs • Retirement Age • 50:50 contribution option • Employer also pays in to the scheme on the members behalf • Impact of auto-enrolment • Keep personal details up to date • Understand the impact of any changes in legislation • The Pension Fund is a centre of excellence for technical and strategic advice on LGPS pension issues • The Pension Fund is managed and administered efficiently within a robust governance framework

Pensioner Members	<ul style="list-style-type: none"> • Reaffirm pensioners of their pension rights and benefits • Improve business efficiency and reduce queries and complaints through improved communication 	<ul style="list-style-type: none"> • Benefits remain unchanged • Pensions Increase • Pay Dates • Keep personal details up to date • Dependants pension and nomination process • Contact Tax Office with tax queries • Impact of any changes in legislation • The Pension Fund is a centre of excellence for technical and strategic advice on LGPS pension issues • The Pension Fund is managed and administered efficiently within a robust governance framework
Employing Authorities	<ul style="list-style-type: none"> • Employers understand how the scheme works • Ensure employers have the necessary information to provide their employees with information about the LGPS • Employers actively promote the LGPS as an important tool in the attraction and retention of employees • Raise employers knowledge and awareness of the key drivers of changes to their pension liabilities and the strategy to fund these liabilities • Inform employers about the management and administration of the Fund • Employers understand their roles and responsibilities and comply with their statutory obligations as a scheme employer • Improve working relationships and data flows • Employers deliver accurate and timely data within the published employer targets 	<ul style="list-style-type: none"> • Employers have a responsibility to provide employees with information about the LGPS. • Employers should promote the LGPS • Employers should understand how the Scheme works • Employers should understand the impact of any changes in legislation • Employers must deliver their LGPS responsibilities and comply with their statutory obligations as a scheme employer • Employers have a responsibility to provide accurate and timely data • Employers should engage with the Pension Fund as earlier as possible if outsourcing any staff • The Pension Fund is a centre of excellence for technical and strategic advice on LGPS pension issues • The Pension Fund is managed and administered efficiently within a robust governance framework

Communication deliverables

Media, tools and channels of communication

The Fund will provide its customers and stakeholders with a comprehensive range of communication deliverables and will strive to use the most effective communication medium for each audience group and will adapt its communication where possible following feedback from its audience.

How the Fund will communicate with Active Members

Description	Service
Scheme Booklet	A scheme booklet describing scheme benefits with explanatory notes. It is provided by employers to all new starters. The booklet is revised to reflect legislation changes and all new active members receive a copy from their employer. The booklet is available on the website.
Employee Factsheets	The booklet is supported by a range of Employee Factsheets that provide more detail on topics such as increasing benefits and making nominations. These factsheets can be sent out to individual members and are also available to download from our website.
Annual Benefit Statements	Once a year we send all members a benefit statement direct to their home address. This summarises the basic information we hold about them such as date of birth, hours of work, pay for pension purposes and gives estimates of the current and future value of the member's benefits.
Newsletter – Your Pension	Each year to accompany the Annual Benefit Statement a newsletter is produced which keeps the members updated on the LGPS and gives information about their Annual Benefit Statement.
Website	The core information about the Scheme is held on our website. (www.cheshirepensionfund.org) There is a dedicated area for active members. We also publish news updates as soon as is practical. This enables members to gain information as it becomes available. Electronic copies of all relevant forms, scheme literature, policies and reports are also available to download. Plus links to other organisations e. g. AVC providers.
Pension Road shows	We run information sessions in members' places of work. These are run on request in conjunction with employers. These Road shows can be run on a surgery basis with appointments for members and prospective members. This is particularly useful for employers with small numbers of staff. We run more specialist sessions for members that may be affected by issues such as restructure and the effect this could have on their pension benefits.
Pre-Retirement Courses	Attendance at Face to face meetings, organised by a number of our employers that aim to explain the options available for members approaching retirement.

Ad Hoc Meetings	Ad hoc meetings will be held from time to time for various groups of members. These may be defined by type of member (contributor or retired) or location (for a specific employer or group of employers). The timing of these meetings will be dictated either by requests from employers or the need to consult and notify members of any changes that occur.
Helpdesk	A dedicated helpdesk for scheme members is operated by experienced staff of the Cheshire Pension Fund administration team. The team offer information on all aspects of scheme membership and benefits for all active, deferred and pensioner members.
Requests for information	Respond to requests for information providing accurate, timely and informative details of the Local Government Pension Scheme in the most appropriate method.
Annual Reports and Accounts	The audited accounts of the Cheshire Pension Fund are prepared as at 31st March each year and are published on the website. A summary of the Funds Report and Accounts is issued to all active scheme members on an annual basis.

How the Fund will communicate with Deferred Members

Description	Service
Annual Benefit Statement	A yearly summary of each member's details held including a current valuation of their deferred pension benefits. This is sent by post to their home address. This also acts as a prompt for members to notify us on any changes in circumstances including current nominations. Undelivered statements which are returned to the Fund allow us to trace missing members before their benefits are due for payment.
Newsletter – Pension Pending	An annual newsletter also sent by post accompanies the Benefit Statement. This provides members with any relevant changes to legislation and other news including how to contact the Fund.
Website	A dedicated section on the Funds' website is available for deferred members. This provides detailed and informative links allowing members to be kept up to date with the latest news and changes. A quick link allows all members to contact the Fund using an electronic form.
Helpdesk	Deferred members can contact the Fund helpdesk to discuss any issues or specific points regarding their membership. The team offer information on all aspects of scheme membership and benefits for all active, deferred and pensioner members.

E-mail, Fax and Post	The Fund readily accepts written correspondence received by E-mail, Fax and Post. It has a designated fax number, e-mail account with automatic acknowledgement and postal address.
Retirement Packs	A retirement pack consisting of an information factsheet, a statement of benefits and forms for completion and return is sent within six weeks of retirement to the member's home address. This provides all relevant information to allow a smooth transition from Deferred Membership to Pensioner.

How the Fund will communicate with Pensioner Members

Description	Service
Pay Advice and P60	Pay advices are issued at least three times per year in March, April and May. This coincides with the annual pensions increase and the annual HMRC tax notification changes. Throughout the rest of the year, a pay advice is only sent if the net pension changes by more than £1. Returned pay advice alerts the Fund to a change in circumstances, allowing us to trace missing members. Each member will receive a P60 by post by the end of May each year.
Newsletter – Cheshire Chat	An annual newsletter “Cheshire Chat” is also sent by post at the start of the new financial year. This provides pension members with details such as the annual rate of pensions’ increase, relevant changes to legislation, National Fraud Initiative and other news including how to contact the Fund or pensioner payroll contacts.
Website	A dedicated section on the Funds’ website is available for pension members. This provides detailed and informative links allowing members to be kept up to date with the latest news and changes. A quick link allows all pensioner members to contact the Fund using an electronic form.
Pension Helpdesk	Pensioners can contact the Fund helpdesk to discuss any issues or specific points regarding their pension. A dedicated payroll helpline is also available allowing pensioners to make tax and pay enquiries.
E-mail, Fax and Post	Pensioners can also send correspondence including changes of details such as address or bank details to both the Fund and the pension payroll by E-mail, Fax and Post.

How the Fund will communicate with Pension Fund Staff

Description	Service
Induction	All new members of staff attend a Pensions induction course. Individual development plans are in place.
Training	Staff have individual Personal Development Plans and regular appraisals. They also attend internal, and where appropriate, external courses.
Performance Management	All Cheshire West and Chester Council employees are subject to the Council's performance management framework. Within this framework each employee is set an individual performance plan with objectives and competencies to be achieved, Measurement of performance/ratings, Development plan, Career Aspirations.
Pensions Qualifications	All staff are encouraged and supported to attain professional qualifications.
Service Plan	The Pensions Section has an Operational Plan which is actively managed and discussed in regular Management Team meetings. The plan includes key performance indicators and progress against the plan is reviewed monthly.
Pensions Management Team	Monthly meetings to discuss strategic plans and operational issues.
Section and Team Meetings	All members of staff attend regular Section and Team Meetings.
Intranet	All Pensions staff have access to the intranet containing procedure instructions, regular briefings, newsletter etc. Thus ensuring that information is available to all staff at their work location in a timely and efficient way.
Internet	Staff have access to the internet where this is required as part of their job.
Email	All members of the Team have an individual email account, allowing us to communicate efficiently and effectively.

How the Fund will communicate with Employing Authorities

Description	Service
Pensions Consultative Forum	The Pension Consultative Forum is a body representative of the major employers in the Fund, the Councils, Police, Fire and Rescue, Colleges and Housing Trusts. Meetings are held at least twice a year with the primary focus on reviewing how the Administration Authority is delivering its administration and management responsibilities.
Website	A password protected section on the Funds website is available for our employers. This provides detailed and informative links allowing employers to be kept up to date with the latest news and changes. Electronic copies of all relevant forms, scheme literature, policies and reports are also available to download, along with training documentation and tools. Plus links to other organisations e. g. Local Government Employers.
Employers guide	An administration manual is issued to all employers and provides all the information needed to take part effectively in the scheme. Regular updates to this manual are provided as the scheme rules change.
Employer Newsletter	A periodical newsletter providing legislation, operational items, technical updates and support is issued to Employers.
Employer Welcome Pack	Employer "Welcome" pack setting out details of the process for joining the Fund is issued to all new Employers.
Employer Training	Training covers the full range of administrative and Regulatory activities and is tailored to the needs of the particular employer.
Employer Meeting	A forum to discuss, manage and communicate major strategic issues, legislation changes and funding matters annually plus ad hoc meetings where business warrants.
Scheme literature	A range of publications for use by employers and scheme members including the scheme booklet and additional information leaflets.
Administration Forms	Standard forms with guidance notes to notify the Fund of key events affecting pension benefits.
Annual report and accounts	The audited accounts of the Cheshire Pension Fund are prepared as at 31st March each year and every employer receives a copy. They are also published on the website.

Communication with other organisations

The Fund regularly needs to communicate effectively with its partners and other organisations.

Description	Service
<p>Prospective Employers</p>	<p>The Fund provides information to prospective Employers to ensure they understand the LGPS Regulations, their implications and the role of a Scheme Employer. The Fund will provide information required to facilitate a smooth transition in respect of prospective Employers to which LGPS Members may TUPE transfer, such as contractors providing a service to a Scheme Employer.</p>
<p>Pension Fund Committee</p>	<p>The Pension Fund Committee meet at least quarterly and the Fund supports the Committee’s governance responsibilities by producing agendas, agenda items, minutes, discussion papers and briefing notes. All Committee papers are distributed one week before the Committee meeting.</p> <p>Topics regularly communicated to the Committee are Investment issues, Funding Level updates, Administration, Governance, Business Plan and Risk management and Audit.</p> <p>The Fund has developed an electronic decision making approval protocol to expedite decision making outside of the quarterly meeting cycle.</p> <p>The Fund publishes a Committee members training plan and members receive formal training at least 4 times a year, as well as attending a number of national conferences and seminars to ensure that they are fully informed to fully undertake their responsibilities.</p> <p>The Head of Finance and Senior Manager, Corporate Finance are in regular contact with the Chair of the Committee outside of the formal meetings, and ensure that the Committee are kept informed of issues that affect the Fund.</p>
<p>Administering Authority’s Senior Management</p>	<p>The Senior Manager, Corporate Finance meets the Head of Finance on a weekly basis to provide information to evaluate the administration, management and governance of the Pension Fund.</p> <p>The Director of Resources and the Head of Finance receive the quarterly Committee minutes, agenda and agenda items as a matter of course.</p> <p>The Fund communicates and consults with senior management on changes to regulations, policies and procedures that affect the Pension Fund, employers and the Administering Authority.</p>

Professional Advisors	The Fund's management team meets with and has regular dialogue with its advisers (such as actuarial and investment advisers) to secure information and advice over a wide range of issues relating to the Fund.
Department of Communities and Local Government (CLG)	The owners of the LGPS, responsible for drafting and laying the LGPS regulations before Parliament. Cheshire Pension Fund responds to consultations and draft legislation and shares its response with employers and scheme members via the website.
Department for Work and Pensions (DWP)	Communication in relation to the contracting out details of scheme members and combined pension benefit forecasts.
Trade Unions (TU)	A TU representative attends both the Pension Fund Committee and the Pension Consultative Forum in a non-voting capacity to represent employees.
HM Revenue and Customs (HMRC)	Cheshire Pension Fund ensures it pays all benefits in compliance with both the Lifetime Allowance and Annual Allowance.
Regional Pension Officers Group	The Fund is represented at the Shrewsbury Pension Officers Group (SPOG) which meets quarterly to discuss all aspects of the LGPS. Knowledge sharing and collaborative working are key features of this groups discussions.
North West and Wales Pensions Officers Group	The Fund is represented at the NWWPAG which meets every six months to discuss financial and investment issues relating to the LGPS.

In addition to the range of documents produced by the Fund explaining the benefits of the LGPS, for Scheme members and employers the Fund publishes a number of other key documents relating to the administration and governance of the Fund. These are as follows -

Funding Strategy Statement

LGPS Regulations require that all Administering Authorities publish a Funding Strategy Statement (FSS). The Fund's FSS sets out our commitment to meeting our liabilities while at the same time maintaining stable employer rates.

Governance Policy Statement

LGPS Regulations require all Administering Authorities to publish a Governance Policy Statement. The Funds Policy sets out how it delegates its responsibilities including duties and terms of reference and stakeholder representation.

Governance Compliance Statement

LGPS Regulations require that all Administering Authorities publish Governance Compliance Statement. The Policy defines to what extent the Fund complies with the best practice governance arrangements laid down by central government, including voting rights, stakeholder representation, and frequency of meetings, access to papers and any areas of non-compliance.

Statement of Investment Principles

LGPS Regulations require that all Administering Authorities publish a Statement of Investment Principles. A Statement of Investment Principles details the policy controlling how a pension fund invests and covers the following:

- Effective Decision Making
- Clear Objectives
- Focus on Asset Allocation
- Expert Advice
- Explicit Mandates
- Activism
- Appropriate Benchmarks
- Performance Measurement
- Transparency
- Regular Reporting

All of the documents are available on the Fund's website:

www.cheshirepensionfund.org/members/about-us/

Data Protection

To protect personal information held in relation to Scheme members, the Fund is registered under the Data Protection Act 1998 as part of Cheshire West and Chester Council. This allows members to check that their details held are accurate. The fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's AVC provider. Members who wish to apply to access their data on Data Protection grounds should contact the Cheshire Pension Fund on 01244 976000 or via e-mail at pensions@cheshirewestandchester.gov.uk

This authority is under a duty to protect the public fund it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

For queries relating to the Communication Strategy, or for more information regarding the Cheshire Pension Fund, please contact our helpdesk as follows:

Tel: 01244 976000

Or Email: pensions@cheshirewestandchester.gov.uk

Or visit our website www.cheshirepensionfund.org

Or write to us at

Cheshire Pension Fund,
Cheshire West and Chester Council,
Council Offices, 4 Civic Way,
Ellesmere Port,
CH65 0BE.

To promote accessibility for all, this document can be made available in other formats upon request.