

**CAMBRIDGESHIRE PENSION FUND &  
NORTHAMPTONSHIRE PENSION FUND**

**JOINT COMMUNICATION STRATEGY**

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## 1. Introduction

This is the joint Communications Strategy for the Cambridgeshire Local Government Pension Fund and the Northamptonshire Local Government Pension Fund managed by Cambridgeshire County Council and Northamptonshire County Council respectively (the Administering Authorities). The administration of these Funds is carried out by the LGSS Pensions Service, which incorporates administration for both the Cambridgeshire Pension Fund and the Northamptonshire Pension Fund.

Together the Funds have around 600 employers with contributing members and a total membership of over 140,000 scheme members. These members are split into the following categories and with the following approximate numbers of members in each category:

Category	Cambridgeshire Pension Fund	Northamptonshire Pension Fund
Active scheme members	26,939	20,576
Deferred scheme members	33,043	26,865
Pensioner members	17,203	15,398

This document outlines our strategic approach to communications and is effective from 1 April 2017. It will be reviewed annually to ensure the key objectives remain relevant.

## 2. Communication Strategy

### Regulatory framework

This Statement has been produced in accordance with Regulation 61 of the Local Government Pension Scheme Regulations 2013. The Regulation requires Administering Authorities to:

- Prepare, maintain and publish a written Statement setting out their policy concerning communications with:
  - Scheme members (active, deferred, retired and dependant)
  - representatives of scheme members
  - prospective scheme members
  - scheme employers
- Set out their policy on:
  - the provision of information and publicity about the Scheme
  - the format, frequency and method of distributing such information or publicity
  - the promotion of the Scheme to prospective scheme members and their employers.
- Keep the Statement under review and make such revisions as are appropriate following a material change in the policy on any of the matters included. If revisions are made, a revised statement must be published.

## Key objectives

The communications of Cambridgeshire Pension Fund and Northamptonshire Pension Fund will be delivered in line with these objectives. We aim to:

- Objective 12. Promote the Scheme as a valuable benefit
- Objective 13. Deliver consistent plain English communications to Stakeholders
- Objective 14. Provide Scheme members with up to date information about the Scheme in order that they can make informed decisions about their benefits.

Measurements are in place to determine if these objectives are being met – see ‘Implementation of Communication Key Objectives’.

## Stakeholders of the Fund

There are several categories of stakeholder as detailed below.

- Active Scheme members
- Prospective Scheme members
- Deferred Scheme members
- Retired and Dependant Scheme members
- Scheme Employers
- Fund staff
- Pension Fund Committee
- External bodies
  - Trades Unions
  - Her Majesty’s Revenue & Customs (HMRC)
  - Department for Communities and Local Government (DCLG)
  - The Pensions Regulator
  - National Fraud Initiative
  - Audit Commission

## Brand Identity

The Funds recognise that our visual identification is one of our most powerful assets. It tells people who we are and influences how they remember and relate to us. Our branding increases our reputation whilst uniting us visually. When branding our communications it is important that:

- We have individual Fund identities that are distinct from each other and the County Council/LGSS identities.
- The look and feel of a communication should be identical where possible, but with separate Fund branding – e.g. newsletters should be identical where possible but would clearly display separate Fund branding on the front cover and only refer to the relevant Fund throughout the text.
- If it is unreasonable to produce different materials (e.g. cost difference, logistical challenges, etc) a joint brand is to be considered.
- Both Pension Fund Boards will be required to sign off high-level branding decisions.
- The brand will need to be adaptable to other funds that may become part of LGSS in the future

## Confidentiality

The fund is registered under the Data Protection Act 1998 as part of Cambridgeshire County Council and Northamptonshire County Council. Information will be shared between Cambridgeshire County Council and Northamptonshire County Council for the purposes of pensions administration. Information regarding scheme members and organisations is treated with respect by all our staff.

## Disclosure

Each 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 providers.

## Equality

Our communications are tailored to the individual needs of our stakeholders. We will make every effort to provide communications to our stakeholders in their preferred language or format on request.

## Freedom of information

This Communications Strategy identifies the classes of information that each Fund publishes or intends to publish in compliance with the Freedom of Information Act. Anyone has a right under the Freedom of Information Act to request any information held by the Fund which is not already made available. Requests should be made in writing to the Head of Pensions at the address at the end of this document.

A fee may be charged and the Funds reserves the right to refuse a request if the cost of providing the information is disproportionately high; if following prompting the request is unclear; and when the requests are vexatious or repeated.

## Implementation of Communication Key Objectives

This table sets out the implementation of the delivery of the Funds key communication objectives.

The agreed objectives with measures for success that form the 'Communication Strategy' are:

Objective	Measures of success	Review process
Promote the Scheme as a valuable benefit	<p>Reduction in number of members opting out of the Scheme</p> <p>Positive feedback from all stakeholders</p> <p>All communications promote the scheme as a valuable benefit in a way that it understood by the audience</p>	<p>Monitor opt out rates annually.</p> <p>Surveys and polls on websites.</p> <p>Review scheme communications for effectiveness. Online rating of document usefulness. Obtain Plain English Accreditation.</p>
Provide Scheme members with up to date information about the Scheme in order that they can make informed decisions about their benefits.	<p>Communication includes information and changes to the scheme that supports all stakeholder understanding</p> <p>Communication is delivered via the most appropriate media to the audience with a focus on electronic communication where possible</p> <p>Effective promotion of new media or change of processes to all stakeholders</p>	<p>Surveys and polls (on websites and by email/post). Focus groups.</p> <p>Surveys and polls on websites. Focus groups. Monitor hits on website. Record and review method of communication used. Use appropriate media to convey relevant messages.</p> <p>Surveys and polls on websites. Focus groups. Monitor incoming telephone call and email volumes.</p>

	Feedback from all stakeholders that they have understood the communication enough to make an informed decision	
Deliver consistent plain English communications to Stakeholders	<p>Effective and timely communications to be sent to all stakeholders in clear language that is understood and relevant</p> <p>Feedback from all audiences on the quality and language used in the communication sent.</p> <p>Feedback on the simplicity, relevance and impact of the communication sent.</p>	<p>Monitor enquiries from Stakeholders following key events and communications. (Reduced enquiries mean effective delivery).</p> <p>Surveys and polls on websites. Focus groups.</p> <p>Surveys and polls on websites. Focus groups.</p> <p>Submit all standard communications for plain English assessment with the aim of achieving Plain English accreditation.</p>

## Methods of Communication and Key Messages/Objectives for Stakeholders

The Funds aim to use the most appropriate method of communication when dealing with stakeholders. This may involve more than one communication method. We have recently obtained two new and improved ways of communicating with our stakeholders:

### **The Pensions Website**

In 2012 the LGSS Pensions Service implemented a new website:

- <http://pensions.cambridgeshire.gov.uk>
- <http://pensions.northamptonshire.gov.uk>

Both domain names lead to the same site, which has joint Fund branding ensuring the identity of each Fund is respected.

Whilst the Funds aim to use the most appropriate communication medium for the audience receiving the information we hope that our website will be the first port of call for all stakeholders where appropriate. The Funds are committed to using technology to enhance our service and reduce costs, where appropriate, and have already switched to electronic communication as our primary means of contact for a number of stakeholders and will continue to explore and develop further use of electronic communications through our website, emails, webinars and self service.

### **Self Service**

Member and Employer Self Service is an internet based application that allows the individual access to information held by the Pensions Service.

Employer Self Service has been implemented and employers are now able to update their member's records and carry out benefit calculations. This is now the primary method through which we accept updates to membership, from small and medium sized employers.

Access to Member Self Service has been offered to the active membership of each Fund. It gives the individual controlled access to their own details, allowing them to update their personal information and carry out benefit calculations.

One of the many benefits of self service for both scheme employers and scheme members is the increased communication and engagement it allows. Active members now receive their annual benefit statements through self service. This will be rolled out to deferred members from August 2017. Members are also encouraged to use self-service, in the first instance, to obtain estimates of their retirement benefits, unless they intend to retire in the next 12 months.



## Table Showing our Methods of Communication and Key Message/Objective for Stakeholders

The table below shows the Funds main methods of communicating with the different stakeholder groups, other than the 'usual' day to day communications, plus the key messages and objectives we hope to achieve:

Stakeholder	Communication	Key message/Objective
<b>Active Scheme members</b>	Annual Newsletter (Electronic) Annual Benefit Statements (Electronic) Calculations and costings (e.g. estimates) 'Short guide to LGPS' 'Full guide to LGPS' Website (in particular 'Latest News' page) Member Self Service External training sessions as requested by employer Roadshows Direct Mailings	Key Messages: <ul style="list-style-type: none"> <li>• Your pension is a valuable benefit</li> <li>• You need to make sure you're saving enough for retirement</li> </ul> Objectives: <ul style="list-style-type: none"> <li>• To improve understanding of how the LGPS works</li> <li>• To inform scheme members of their rights and benefits</li> <li>• For queries and complaints to be reduced</li> <li>• To make pensions information more readily available</li> </ul>
<b>Scheme employers</b>	Quarterly Newsletters Pension Bulletins Ad hoc email alerts Biannual forums Website (in particular 'Latest News' page) Webinars/workshops	Key Messages: <ul style="list-style-type: none"> <li>• You need to be aware of your responsibilities regarding the LGPS</li> <li>• The Fund is a valuable benefit for scheme members and is a good tool for retention of staff</li> </ul> Objectives:

	<p>Bespoke/targeted ad hoc training sessions</p> <p>Induction Packs</p> <p>Fact Sheets</p>	<ul style="list-style-type: none"> <li>• To increase understanding of how the Fund works and the effects on scheme members of any legislation changes</li> <li>• To improve relationships</li> <li>• Continue to improve the accuracy of data being provided to us</li> <li>• To make pensions information more readily available</li> </ul>
<p><b>Prospective Scheme members And Opt-Outs</b></p>	<p>Information on website</p> <p>Scheme Information Leaflets</p> <p>Promotional material distributed through employers</p>	<p>Key Messages:</p> <ul style="list-style-type: none"> <li>• The pension benefits are a valuable part of your reward package</li> <li>• The LGPS is still one of the best pension arrangements available</li> </ul> <p>Objectives:</p> <ul style="list-style-type: none"> <li>• To improve take up of the LGPS</li> <li>• To decrease opt out rate and increase understanding of contribution flexibility i.e. 50/50 option</li> <li>• To increase understanding of how the Scheme works and what benefits are provided</li> <li>• To make pensions information more readily available</li> </ul>
<p><b>Deferred Scheme members</b></p>	<p>Annual Benefit Statements (Electronic)</p> <p>Annual Newsletter (Electronic)</p> <p>Calculations and costings (e.g. estimates)</p> <p>Scheme Information Leaflets</p>	<p>Key Messages:</p> <ul style="list-style-type: none"> <li>• It is important to keep in touch with the LGSS Pensions Service e.g. provide us with address changes</li> <li>• The LGPS is still a valuable part of your retirement package</li> </ul> <p>Objective:</p>

	Retirement Packs Website	<ul style="list-style-type: none"> <li>To improve understanding of how the LGPS works</li> <li>To make pensions information more readily available</li> </ul>
<b>Retired/Dependant Scheme members</b>	Annual Newsletter Payslips (when criteria is met) P60 Lifetime Allowance Calculations and costings (e.g. estimates)	<p>Key Messages:</p> <ul style="list-style-type: none"> <li>It is important to keep in touch with the LGSS Pensions Service e.g. provide us with address changes</li> <li>The LGPS is still a valuable part of your retirement package</li> </ul> <p>Objectives:</p> <ul style="list-style-type: none"> <li>To improve understanding of how the LGPS works</li> <li>To make pensions information more readily available</li> </ul>
<b>Fund staff</b>	Monthly service meetings Team meetings Ad hoc meetings Consultations 1:1 / Appraisals Training & Development	<p>Objectives:</p> <ul style="list-style-type: none"> <li>To ensure staff are kept up to date with important information regarding the Service, the Employing Authority and the wider world of pensions as a whole</li> <li>For staff to feel a fully integrated member of the team</li> <li>For management to feedback to staff regarding their individual progress</li> <li>To give staff a chance to feedback their views and suggestions</li> </ul>
<b>Pension Fund Boards and Investment Sub Committees</b>	Committee Papers Presentations Consultations Agendas	<p>Objectives:</p> <ul style="list-style-type: none"> <li>To update on the implementation of a policy</li> <li>To monitor success against the agreed measures</li> </ul>

	Minutes	
<b>External authorities</b> <ul style="list-style-type: none"> <li>• <b>Trade Unions</b></li> <li>• <b>Her Majesty's Revenue &amp; Customs (HMRC)</b></li> <li>• <b>Department for Communities and Local Government (DCLG)</b></li> <li>• <b>Pensions Regulator</b></li> <li>• <b>Audit Commission</b></li> </ul>	<p>Response to enquiries and consultations.</p> <p>Response to changes in legislation.</p>	<p>Objectives:</p> <ul style="list-style-type: none"> <li>• To response to enquiries/statutory requirements.</li> </ul>

## Communication Timetable 2017/18

MONTH	ACTIVITY						
	Active Scheme members	Scheme employers	Prospective Scheme members	Deferred Scheme members	Retired Scheme members	Dependant Scheme members	Fund staff
APR		Spring Employers Forum  Employer Training	Scheme Promotion Fact Sheet and Poster		Payslip	Payslip	Monthly service meeting
MAY	Fire Newsletter  Promotion of Member Self Service	Quarterly Newsletter		Promotion of Member Self Service and reminder about electronic ABS	Newsletter – All schemes		Monthly service meeting
JUN		Employer Training					Monthly service meeting

<b>Jul</b>	Promotion of Member Self Service			Promotion of Member Self Service and reminder about electronic ABS			Monthly service meeting
<b>AUG</b>	Annual Benefit Statements - LGPS and Councillors  Fire Annual Benefit Statements*  Newsletter – All schemes			Annual Benefit Statements - LGPS  Newsletter			Monthly service meeting
<b>SEPT</b>		Quarterly Newsletter  Employer Training	Scheme Promotion Factsheet and Poster				Monthly service meeting
<b>OCT</b>	Member Survey		Member Survey	Member Survey	Member Survey	Member Survey	Monthly service meeting
<b>NOV</b>		Winter Employers Forum					Monthly service meeting

		Employer Training					
<b>DEC</b>	Annual reports & accounts	Annual reports & accounts  Quarterly Newsletter	Annual reports & accounts	Annual reports & accounts	Annual reports & accounts	Annual reports & accounts	Annual reports & accounts  Monthly service meeting
<b>Jan</b>							Monthly service meeting
<b>Feb</b>		Employer Training	Scheme Promotion Newsletter				Monthly service meeting
<b>Mar</b>		Quarterly Newsletter			Newsletter – All Schemes		Monthly service meeting
<b>Ad hoc Comms</b>	Website	Training Workshops.  Pension Bulletins	Posters  Website	Website	Website	Annual review of entitlement – May/June.  Website	Regional Pension Officer Groups  Website



		Website Valuation Report (every 3 yrs)					Pension Managers Annual Conference  Pension Committee  Valuation Report (every 3 yrs)  CLASS User Group/AGM
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\* Must be an active scheme member as at 31<sup>st</sup> March in the financial year that the statement relates.

### 3. Further information

If you have any enquiries in relation to this Communications Strategy please do not hesitate to contact us.

LGSS Pensions Service  
PO Box 202  
John Dryden House  
8-10 The Lakes  
Northampton  
NN4 7YD

01604 366537

[pensions@northamptonshire.gov.uk](mailto:pensions@northamptonshire.gov.uk)

<http://pensions.northamptonshire.gov.uk>

<http://pensions.cambridgeshire.gov.uk>