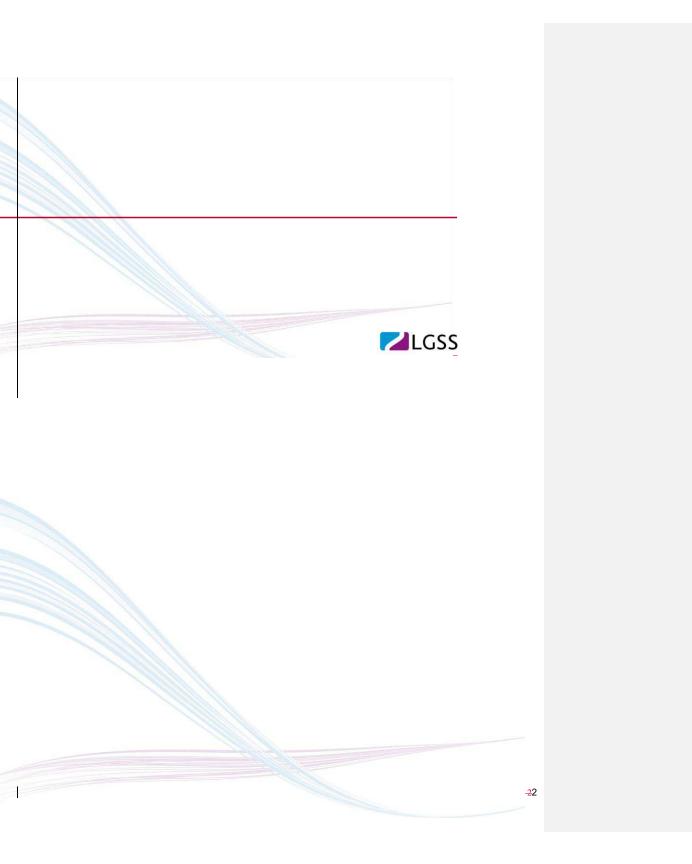
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|---------------------------------|--|----------------------------------|
| | | |
| | Cambridgeshire Pension Fund | Northamptonshire Pension Fund |
| | | |
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| CAMBRIDGESHIRE NORTHAMPTONSH | | |
| _JOINT COMMUNIC | ATION STRATEG | Y |





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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 400600 employers with contributing members and a total membership of over 449140,000 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 | 24,854 <u>26,939</u> | 18,334 <u>20,576</u> |
| Deferred scheme members | 25,793 <u>33,043</u> | 20,887 <u>26,865</u> |
| Pensioner members | 14,991 <u>17,203</u> | 14,155 <u>15,398</u> |

This document outlines our strategic approach to communications and is effective from 1 November 2014. ItApril 2017 and will be reviewed annually to ensure effectiveness and that the key objectives remain relevant.

2. Communication Strategy

The overall effectiveness of the Strategy will be reviewed by evaluating stakeholder engagement through the collection of feedback using annual surveys, evaluation forms and general feedback from stakeholders. Attendance at Fund events and use of Employer and Member Self Service will also be used as indicators of overall engagement, in order to evaluate the effectiveness of the Strategy.

How the Fund will review the effectiveness of the Strategy in meeting each of the relevant communications objectives is detailed in the section "Implementation of Communication Key Objectives".

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:

Authorities to:

- Prepare, maintain and publish a written Statement setting out their policy concerning communications with:
 - o Scheme members (active, deferred, retired and dependant)→

- o representatives of scheme members-
- o prospective scheme members -
- o scheme employers
- Set out their policy on:
 - o the provision of information and publicity about the Scheme→
 - o the format, frequency and method of distributing such information or publicity
 - o 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
- 4.• Objective 14. Provide elearScheme members with up to date information about the Scheme, including changes to the Scheme, to educate and engage with scheme members so in order that they can make informed decisions about their membership, contributions and benefits—.
- 2. Deliver a clear and consistent message, that is engaging, factual and presented in plain language
- 3. Promote the Scheme as a valuable benefit
- 4-Seek and review regular feedback from all stakeholders about communications and shape future communications appropriately
- 5-Look for efficiencies in delivering communications including through greater use of technology and partnership working

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
- <u>■</u> Deferred Scheme members
- Retired and Dependant Scheme members

- Scheme Employers
- Fund staff
- -- Pension Fund Committee
- External bodies →
 - o Trades Unions→
 - o Her Majesty's Revenue & Customs (HMRC)→
 - Department for Communities and Local Government (DCLG)

 - 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 | Reduction in number of members opting out of the Scheme | Monitor opt our rates annually. |
| | Positive feedback from all stakeholders | Surveys and polls on websites. |
| | All communications promote the scheme as a valuable benefit in a way that it understood by the audience | Review scheme communications for effectiveness. Online rating of document usefulness. Obtain Plain English Accreditation. |
| Provide elearScheme members with up to date information about the Scheme, including changes to the Scheme, to educate and engage with scheme members so in order that they can make informed decisions about their benefits | Communication includes information and changes to the scheme that supports all stakeholder understanding | Surveys and polls (on websites and by email/post). Focus groups. |
| 72 | Communication is delivered via the most appropriate media to the audience with a focus on electronic communication where possible | Surveys and polls on websites. Focus groups. Monitor hits |
| | | on website. |

| | Effective promotion of new media or change of processes to all stakeholders | Record and review method of communication used. Use appropriate media to convey relevant messages. |
|---|---|--|
| | Feedback from all stakeholders that they have understood the communication enough to make an informed decision | Surveys and polls on websites. Focus groups. Monitor incoming telephone call and email volumes. |
| Deliver a clear and consistent message, that is engaging, factual and presented in plain language English communications to Stakeholders | An effective implementation of the Communications Timetable Effective and timely communications to be sent to all audiences stakeholders in clear language that is understood and | Monitor enquiries from Stakeholders as to when following key events will take place, and communications. (Reduced enquiries mean effective delivery). |
| | Feedback from all audiences on the quality and language used in the communication sent. | Surveys and polls on websites. Focus groups. |
| | Feedback on the simplicity, relevance and impact of the communication sent. | Surveys and polls on websites. Focus groups. Submit all standard communications for plain English assessment with the aim of achieving Plain English accreditation. |
| F | eedback on the simplicity, relevance and | ys and polls on websites. Focus groups. |

impact of the communication sent.

| Promote the Scheme as a valuable benefit | Identify trends in opt outs. | Monitor opt out rates and reasons, to identify trends. |
|--|---|---|
| | Communication to opt outs includes | |
| | positive messaging and invites feedback. | |
| | Positive feedback from all stakeholders | |
| | All communications promote the scheme | Surveys and polls on websites. |
| | as a valuable benefit in a way that it | |
| | understood by the | Review scheme communications for effectiveness. Online rating of |
| | audience | document usefulness. |
| | | |
| | | |
| Seek and review regular feedback from all stakeholders | The Communications Strategy is reviewed | Regular feedback is actively sought by the most appropriate media |
| about communication and shape future communications | and adapted where appropriate, as a result of | Down to the state of the state |
| appropriately | feedback from stakeholders | Processes are reviewed and adapted where appropriate to ensure the effective delivery of communication to all stakeholders |
| | Teedsdek ii om stakenolders | the effective delivery of communication to an stakeholders |
| | | |
| Look for efficiencies in delivering communications | Appropriate media is used for all | Compare previous communication costs (postage, print and design |
| through greater use of technology and partnership | stakeholders while balancing | with new costs and seek continual improvements. |
| working | cost efficiency | |
| | | Year on year comparisons. |
| | Reduction in costs on printing through | |
| | larger print runs covering both | |
| | authorities | |
| | Reduction in postage costs | |
| | All areas and the state of the | Continual review of processes and communications. |
| | All processes that support the | |

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| communication delivery are efficient | | |
|---|--|--|
| More efficient communications through sharing of knowledge, resources and practice through regional communication working parties | Year or year comparisons of cost and quality | |
| | | |

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
- 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. For the immediate future the Funds will continue to use paper based communications as our main means of communicating with our stakeholders, for example by sending letters and paper

copies of Newsletters and Annual Benefit Statements. However, we The Funds are committed to using technology to enhance our service and reduce costs, where appropriate, and will therefore continue to have already switched to electronic communication as our primary means of contact for a number of stakeholders and will continue to explore and develop the further use of electronic communications through our website, emails, webinars and Self Service. 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—whilst in its infancy now this is an avenue we will be exploring more thoroughly in the future.

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 |
|-----------------------|--|---|
| Active Scheme members | 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: Your pension is a valuable benefit You need to make sure you're saving enough for retirement Objectives: To improve understanding of how the LGPS works To inform scheme members of their rights and benefits For queries and complaints to be reduced To make pensions information more readily available |
| Scheme employers | Quarterly Newsletters Pension Bulletins Ad hoc email alerts Biannual forums Website (in particular 'Latest News' page) Webinars/workshops | <u>You need to be aware of your responsibilities regarding the LGPS</u> The Fund is a valuable benefit for scheme members and is a good tool for retention of staff <u>Objectives:</u> |

| | Bespoke/targeted ad hoc training sessions Induction Packs Fact Sheets | To increase understanding of how the Fund works and the effects on scheme members of any legislation changes To improve relationships Continue to improve the accuracy of data being provided to us To make pensions information more readily available |
|---|--|---|
| Prospective Scheme members And Opt-Outs | Information on website Scheme Information Leaflets Promotional material distributed through employers | Key Messages: The pension benefits are a valuable part of your reward package The LGPS is still one of the best pension arrangements available Objectives: To improve take up of the LGPS To decrease opt out rate and increase understanding of contribution flexibility i.e. 50/50 option To increase understanding of how the Scheme works and what benefits are provided To make pensions information more readily available |
| Deferred Scheme members | Annual Benefit Statements (Electronic) Annual Newsletter (Electronic) Calculations and costings (e.g. estimates) Scheme Information Leaflets | Key Messages: It is important to keep in touch with the LGSS Pensions Service e.g. provide us with address changes The LGPS is still a valuable part of your retirement package Objective: |

| Retired/Dependant Scheme members | Retirement Packs Website Annual Newsletter Payslips (when criteria is met) P60 Lifetime Allowance Calculations and costings (e.g. estimates) | To improve understanding of how the LGPS works To make pensions information more readily available Key Messages: It is important to keep in touch with the LGSS Pensions Service e.g. provide us with address changes The LGPS is still a valuable part of your retirement package Objectives: To improve understanding of how the LGPS works To make pensions information more readily available |
|---|---|--|
| Fund staff | Monthly service meetings Team meetings Ad hoc meetings Consultations 1:1 / Appraisals Training & Development | 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 For staff to feel a fully integrated member of the team For management to feedback to staff regarding their individual progress To give staff a chance to feedback their views and suggestions |
| Pension Fund Boards and Investment Sub Committees | Committee Papers Presentations Consultations Agendas | To update on the implementation of a policy To monitor success against the agreed measures |

| | Minutes | |
|---|---|---|
| External authorities Trade Unions Her Majesty's Revenue & Customs (HMRC) | Response to enquiries and consultations. Response to changes in legislation. | Objectives: To response to enquiries/statutory requirements. |
| • Department for Communities and Local Government (DCLG) | | |
| Pensions Regulator | | |
| • Audit Commission | | |

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 | <u>Payslip</u> | Monthly service | meetin <u>g</u> |
| MAY | Fire Newsletter Promotion of 'Full guide to LGPS' Website (in particular 'Latest News' page) Member Self Service External training sessions as requested by | Quarterly Newsletter | | To improve understandin gPromotion of how the LGPS works To inform scheme members of their rights Membe r Self Service and benefits reminder about electronic ABS For | Newsletter – All schemes | | Monthly service | Inserted Cells Inserted Cells Inserted Cells Inserted Cells Inserted Cells |

| | LGSS Welcome Events LGSS training events Roadshows | | and complaints to be reduced To make pensions information more readily available | | |
|------------|--|----------------------|---|--|-------------------------|
| JUN | | Employer Training | | | Monthly service meeting |
| <u>Jul</u> | Promotion of Member Self Service | | Promotion of Member Self Service and reminder about electronic ABS | | Monthly service meeting |

| AUG | Annual Benefit Statements - LGPS and Councillors Fire Annual Benefit Statements* Newsletter – All schemes | | | Annual Benefit Statements - LGPS Newsletter | | | Monthly service meeting |
|-------------|---|--|--|---|---------------|---------------|-------------------------|
| <u>SEPT</u> | | Quarterly Newsletter Employer Training | Scheme Promotion Factsheet and Poster | | | | Monthly service meeting |
| ОСТ | Member Survey | | Member Survey | Member Survey | Member Survey | Member Survey | Monthly service meeting |
| NOV | | Winter Employers Forum Employer Training | | | | | Monthly service meeting |

| DEC | 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 |
|--|------------------------------|---|-----------------------------------|---------------------------|------------------------------|--|--|
| Jan | | | | | | | Monthly service meeting |
| Feb | | Employer Training | Scheme Promotion Newsletter | | | | Monthly service meeting |
| Mar | | Quarterly Newsletter | | | Newsletter – All Schemes | | Monthly service meeting |
| scheme employer s-Ad hoc Comms | Website | Training Workshops. Pension Bulletins Ad hee email-alerts | <u>Posters</u> <u>Website</u> | <u>Website</u> | Website | Annual review of entitlement – May/June. Website Key Messages: You need to be aware of | Regional Pensio Inserted Cells Groups Inserted Cells Website Inserted Cells Pension Manage Inserted Cells Conference Pension Committee |

| Biannual | | your | Valuation Report (every 3 yrs) |
|-------------------------|--|---|--------------------------------|
| forums | | responsibilit | |
| Website (in | | ies | CLASS User Group/AGM |
| particular | | regarding | |
| 'Latest | | the LGPS | |
| | | | |
| News' page) | | • The Fund is a | |
| Seminars/wor | | valuable benefit for | |
| kshops | | scheme | |
| Bespoke ad | | members and | |
| hoe training | | is a good tool | |
| sessions | | for retention of | |
| Welcome/Join | | staff | |
| er information | | Objectives: | |
| | | Objectives. | |
| - <u>Valuation</u> | | - To | |
| Report (every | | increase | |
| 3 yrs) | | understan | |
| | | ding of | |
| | | how the | |
| | | Fund | |
| | | works and | |
| | | the effects | |
| | | en scheme | |
| | | members | |
| | | of any | |
| | | legislation | |
| | | changes | |
| | | _ | |
| | | To improve | |
| | | relationships | |
| | | - | |

| | | Continue to improve the accuracy of data being provided to us To make pensions information more readily available | | | | | | |
|-------------------------------|---|--|--|--|--|--|--|--|
| Prospective Scheme members | Information on website | Key Messages: | | | | | | |
| And Opt-Outs | Scheme Information Leaflets LGSS Welcome Event LGSS training events | The pension benefits are a valuable part of your reward package The LGPS is still one of the best pension arrangements available Objectives: To improve take up of the LGPS To decrease opt out rate and increase understanding of contribution flexibility i.e. 50/50 option To increase understanding of how the Scheme works and what benefits are provided To make pensions information more readily available | | | | | | |

| Deferred Scheme members | Annual Benefit Statements Calculations and costings (e.g. estimates) Scheme Information Leaflets Retirement Packs Website | * It is important to keep in touch with the LGSS Pensions Service e.g. provide us with address changes * The LGPS is still a valuable part of your retirement package Objective: * To improve understanding of how the LGPS works * To make pensions information more readily available |
|-------------------------|---|---|
| Retired/Dependant | Annual Newsletter | Key Messages: |
| Scheme members | Payslips (when criteria is met) P60 Lifetime Allowance Calculations and costings (e.g. estimates) | It is important to keep in touch with the LGSS Pensions Service e.g. provide us with address changes The LGPS is still a valuable part of your retirement package Objectives: To improve understanding of how the LGPS works To make pensions information more readily available |

| Fund staff | Monthly service meetings | Objectives: |
|--|---|--|
| | Team meetings Ad hoc meetings Consultations 1:1 / Appraisals Training & Development | 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 For staff to feel a fully integrated member of the team For management to feedback to staff regarding their individual progress To give staff a chance to feedback their views and suggestions |
| Pension Fund Boards and Investment Sub Committees | Committee Papers Presentations Consultations Agendas Minutes | Objectives: To update on the implementation of a policy To monitor success against the agreed measures |

| External authorities | Response to enquiries and | Objectives: | |
|--|-------------------------------------|--|--|
| - Trade Unions - Her Majesty's Revenue & Customs | Response to changes in legislation. | * To response to enquiries/statutory requirements. | |
| (HMRC) Department for Communities | | | |
| and Local Government (DCLG) | | | |
| - Pensions Regulator - Audit Commission | | | |
| | | | |

Communication Timetable

| MONTH | ACTIVITY | | | | | | | |
|-------|-----------------------------|---------------------|----------------------------------|---------------------|-------------------------------|------------------------------|--------------------------|------------|
| | Active Scheme members | Scheme employers | Prospective Scheme members | Opt outs | Deferred Scheme members | Retired Scheme members | Dependant Scheme members | Fund staff |

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| JAN FEB | | | | | Monthly team meeting Service meeting Monthly team meeting Service meeting |
|----------------------------------|--|--|---|---|--|
| MAR | | | Newsletter incorporating Pensions Increase notification, plus pay dates and other relevant information to be sent out with payslip. | Newsletter incorporating Pensions Increase notification, plus pay dates and other relevant information to be sent out with payslip. | Monthly team meeting Service meeting |
| APR | | | Payslip | Payslip | Monthly team meeting |
| | | | | | Service meeting |

| 84.837 | | | | | | |
|------------------|------------------------|--|-----------------------|------------------|------------------|-------------------------|
| MAY | | | Annual | LTA% on payslip. | LTA% on payslip. | Monthly team meeting |
| | | | Benefit | | | Service meeting |
| | | | Statements | | | Service meeting |
| | | | - LGPS & | | | |
| | | | Councillors | | | |
| JUN | Fire Annual | | | | | Monthly team meeting |
| | Benefit | | | | | |
| | Statements* | | | | | Service meeting |
| | Statee.res | | | | | |
| JUL | Police | | | | | Monthly team meeting |
| | Annual | | | | | Control |
| | Benefit | | | | | Service meeting |
| | Statements* | | | | | |
| AUG | Annual | | | | | Monthly team meeting |
| | Benefit | | | | | |
| | Statements - | | | | | Service meeting |
| | LGPS and | | | | | |
| | Councillors | | | | | |
| SEPT | No. of the co | | | | | Advertish to a constant |
| SEP I | Newsletters | | | | | Monthly team meeting |
| | | | | | | Service meeting |
| | | | | | | |
| | | | | | | |
| OCT | | | | | | Monthly team meeting |
| | | | | | | Contraction |
| | | | | | | Service meeting |
| | | | | | | |
| | | | 1 | 1 | | |

| NOV | | | | | | | | Monthly team meeting Service meeting |
|-----------------|------------------------------|---|--------------------------------|---------------------------|---------------------------|------------------------------|--|---|
| DEC | Annual reports & accounts | Annual reports & accounts | Annual reports & accounts | Annual reports & accounts | Annual reports & accounts | Annual reports & accounts | Annual reports & accounts | Annual reports & accounts Monthly team meeting Service meeting |
| Ad hoc Comms | LGSS Training Days Website | Procedures training – road shows. Pension Bulletins Website Valuation Report (every 3 yrs) | Welcome Events Posters Website | Website | Website | Website | Annual review of entitlement – May/June. Website | Regional Pension Officer Groups Website Pension Managers Annual Conference Pension Committee Valuation Report (every 3 yrs) CLASS User Group/AGM |

^{*} Must be an active scheme member as at 31st March in the financial year that the statement relates.

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3. 3. Further information

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

LGSS Pensions Service

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