

# Communications Strategy

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## 1. Introduction

This is the communications strategy for the Cambridgeshire Local Government Pension Fund managed in partnership by West Northamptonshire Council and Cambridgeshire County Council (the administering authority).

The Fund has around 352 employers with contributing members and over 92,000 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
Active scheme members	28,911
Deferred scheme members	42,384
Pensioner members	21,340

This document outlines our strategic approach to communications and is effective from 1 April 2023. It gives detail of how we're moving towards more digital based communications and how we plan to use technology to enhance our service and reduce costs where appropriate. We want as many people as possible to be able to access our communications and try to meet the needs all of our stakeholders. We would actively encourage any feedback where people do not find them to be accessible.

## 2. Communication strategy

### Regulatory framework

This document 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.

The regulations also state that, before ceasing postal communications, Funds are required to write to members by post on multiple occasions informing them of their intention to move to digital communications as standard and offering them the option of opting out of receiving digital communications.

## Key objectives

The communications of Cambridgeshire Pension Fund will be delivered in line with the following objectives as outlined in our business plan.

- To promote the scheme as a valuable benefit.
- To deliver consistent plain English communications to stakeholders.
- To provide scheme members with up to date information about the scheme so they can make informed decisions about their benefits.

You can see how we're measuring these objectives in the 'Implementation of Communication Key Objectives' section.

It also helps to deliver these further objectives.

- To manage the Fund in a fair and equitable manner, having regard to what is in the best interest of the Fund's stakeholders, particularly the scheme members and employers.
- To administer the Fund in a professional and efficient manner, utilising technological solutions and collaboration.

## Effective date

This policy was approved by the Pension Committee on 23 October 2014 and has been subject to the following reviews:

Date of review	Effective date	Type of review
23 March 2017	24 March 2017	Full review
31 January 2020	1 February 2020	Full review

## Review

Our communications strategy will be reviewed every three years to make sure it remains accurate and relevant. Our communications plan will be updated on an annual basis.

## Stakeholders

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
- Staff
- Pension Fund committee
- Cambridgeshire tax payers
- Members of the public
- Scheme advisory board
- Local pension board
- External bodies:
  - Trades Unions
  - Her Majesty's Revenue & Customs (HMRC)
  - Ministry of Housing, Communities and Local Government (MHCLG)

- The Pensions Regulator (TPR)
- National Fraud Initiative (NFI)
- Audit Commission
- HM Treasury
- Department of Work and Pensions (DWP)

### Brand identity

We 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's important that:

- We have an individual Fund identity that is distinct from the County Council 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's unreasonable to produce different materials (e.g. cost difference, logistical challenges, etc) a joint brand is to be considered.
- The Pension Fund Board will be required to sign off high-level branding decisions.
- The brand will need to be adaptable to other funds that may join in the future.

### Confidentiality

The Fund is registered under the Data Protection Act 1998 as part of West Northamptonshire Council.

Information will be shared between Cambridgeshire County Council and West Northamptonshire Council for the purposes of pensions' administration. Information regarding scheme members and organisations is treated with respect by all our staff.

### Disclosure

We may, if we choose, pass certain details to a third party, if the third party is carrying out an administrative function for us, for example, our notification providers. When exchanging data with third parties we use secure portals. Our full privacy notice is published on our website:

- [pensions.cambridgeshire.gov.uk](https://pensions.cambridgeshire.gov.uk)

by clicking on Governance and then Key Documents.

### Cyber security

We take the security of personal information very seriously. Most pension records are held electronically, and many pension scheme members can now access their own pension records online. The Data Protection Act 2018, along with guidance from The Pensions Regulator, sets out rules that pension Funds must follow to make sure that they have good cyber security (protection for computers and communications networks).

We work closely with our suppliers to make sure the systems that hold personal information are protected. We have procedures in place to check that processes and people are kept up to date. We also regularly and thoroughly test systems to make sure that they stay secure and that the risk of a security incident is reduced. We make sure that our suppliers have certificates which prove they meet the expected cyber-security standards and that the certificates are kept up to date.

### Equality and accessibility

We are committed to ensuring our communications are accessible to everyone. We give all members the option to opt out of electronic communications or to receive them in the best format for them eg braille, audio CD, alternative languages or other reasonable adjustments. We also make sure that our communications are easy to

understand through use of Plain English accreditation and readability scores and never use colour as the only way to convey information.

**A scheme member can opt out of electronic communications, at any time, by informing us in writing or by email that they wish to do so.**

In addition; for web based communications:

- Our website navigation works in a consistent way throughout our website.
- We use a standard web font to make it easy to read.
- Any images we use also include a text description to explain what they are unless they're only descriptive.
- We write our links so that they make sense when screen readers analyse them.

### **Freedom of information**

This communications strategy identifies the classes of information that we publish or intend 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 us 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 we reserve 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.

### **Digital communications**

In an increasingly digital world, it's important for us to use the latest technology to adopt new ways of communicating with our stakeholders and make sure:

- Stakeholders have a better experience when interacting with us
- Our officers have the skills, knowledge and tools available to communicate with stakeholders in the most secure and efficient ways possible
- We can deliver on its communications objectives as effectively as possible by using the communication channels most likely to get through to stakeholders
- The cost and time spent communicating with stakeholders is reduced
- Communications are secure by default.

This communications strategy provides information about how we'll use digital communication technologies to implement the communications strategy and meet its communication objectives.

Digital communications offer many benefits over paper:

- Environmentally friendly by being paper-free with no printing or physical distribution needed
- Quicker, more reliable, more secure and less costly than postal communication
- Information is easily available to stakeholders whenever they need it
- Documents are stored digitally in one place and available at all times eliminating the need to print and store documents
- Easier to engage in bulk communications with stakeholders
- Increases engagement by mirroring the way that people communicate at home.

### **Lifestyle communications**

Our aim is to make pensions more engaging by tuning into other events that are happening in our members lives and explaining what actions they may need to take at these different stages. For example, for someone that's getting married or moving in with their partner, we'd suggest they should:

- Check their death grant nomination
- Update us if there's a change of name
- Update us if there's a change of address.

Or for someone starting a family or buying their first home and looking to save money, rather than opt out of the pension scheme we may suggest they think about the 50:50 scheme. Or for someone that's recently been promoted they may want to think about paying more into their pension.

## Implementation of communication key objectives

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

The agreed objectives with measures for success that form the communication strategy are:

Objective	Digital implementation	Measures of success	Review process
Promote the scheme as a valuable benefit	<ul style="list-style-type: none"> <li>Emails (through 3<sup>rd</sup> party bulk notification systems)</li> <li>Texts (through 3<sup>rd</sup> party bulk notification systems)</li> <li>Electronic newsletters</li> <li>Self-service portals</li> <li>Digital materials provided to employers for publication via: <ul style="list-style-type: none"> <li>Intranet communications</li> <li>Website content</li> <li>Video walls (where available)</li> <li>Meeting room pads (where available)</li> <li>Blogs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Reduction in number of members opting out of the scheme</li> <li>Positive feedback from stakeholders</li> <li>Communications promote the scheme as a valuable benefit in a way that it is understood by the audience</li> </ul>	<ul style="list-style-type: none"> <li>Monitor opt out rates annually</li> <li>Surveys and polls on websites</li> <li>Review scheme communications for effectiveness</li> <li>Online rating of document usefulness</li> <li>Obtain Plain English Accreditation</li> <li>Bulk email engagement ratings (% opened &amp; clicked links)</li> </ul>
Provide scheme members with up to date information about the scheme so they can make informed decisions about their benefits.	<ul style="list-style-type: none"> <li>Emails (through 3<sup>rd</sup> party bulk notification systems)</li> <li>Texts (through 3<sup>rd</sup> party bulk notification systems)</li> <li>Electronic newsletters</li> <li>Website content</li> <li>Self-service portals</li> </ul>	<ul style="list-style-type: none"> <li>Communication includes information and changes to the scheme that supports all stakeholder understanding</li> <li>Communication is delivered via the most appropriate media to the audience with a focus on electronic communication where possible</li> <li>Effective promotion of new media or change of processes to all stakeholders</li> </ul>	<ul style="list-style-type: none"> <li>Surveys and polls (on websites and by email/post). Focus groups</li> <li>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</li> <li>Bulk email engagement ratings (% opened &amp; clicked links)</li> <li>Surveys and polls on websites. Focus groups. Monitor incoming telephone call and email volumes</li> <li>Bulk email engagement ratings (% opened &amp; clicked links)</li> </ul>



Objective	Digital implementation	Measures of success	Review process
Deliver consistent plain English communications to stakeholders	<ul style="list-style-type: none"> <li>Emails (through 3<sup>rd</sup> party bulk notification systems)</li> <li>Texts (through 3<sup>rd</sup> party bulk notification systems)</li> <li>Electronic newsletters</li> <li>Self-service portals</li> <li>Digital materials provided to employers for publication via: <ul style="list-style-type: none"> <li>Intranet communications</li> <li>Website content</li> <li>Video walls (where available)</li> <li>Meeting room pads (where available)</li> <li>Blogs</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Effective and timely communications to be sent to all stakeholders in clear language</li> <li>that is understood and relevant</li> <li>Feedback from all audiences on the quality and language used in the communication sent</li> <li>Feedback on the simplicity, relevance and impact of the communication sent</li> </ul>	<ul style="list-style-type: none"> <li>Monitor enquiries from stakeholders following key events and communications. (Reduced enquiries mean effective delivery)</li> <li>Bulk email engagement ratings (% opened &amp; clicked links)</li> <li>Surveys and polls on websites. Focus groups.</li> <li>Surveys and polls on websites. Focus groups.</li> <li>Submit all standard communications for plain English assessment with the aim of achieving plain English accreditation.</li> </ul>

### Performance indicators

#### Proportion of members registered for their online pension account

Member type	31/12/2021	06/12/2022	% change
All members	26.80%	29.81%	+11%
Pensioners	28.6%	34.9%	+22%
Deferreds	29.0%	31.12%	+7%
Actives	23.6%	25.1%	+6%

#### Proportion of members opted out of electronic communications

Member type	06/01/2023
All members	3.02%
Actives	1.94%
Deferreds	1.51%
Pensioners	7.54%

We also plan to measure ourselves against other funds once this information becomes available.

Proportion of members opted out is a base line for this year which we can measure against next year.



## Methods of communication and key messages/objectives for stakeholders

We aim to use the most appropriate method of communication when dealing with stakeholders. This may involve more than one communication method.

We hope that our website will be the first port of call for most stakeholders where appropriate. We're committed to using technology to enhance our service and reduce costs, where appropriate, and have switched to electronic communication as our primary means of contact for most stakeholders. We will continue to explore and develop further use of electronic communications through our website, emails, webinars and self-service.

### Self-service

All members of the Fund have been offered access to a personal online pension account. This gives members controlled access to their own details, allowing them to review and update their personal information, view information about their pension benefits and carry out benefit projection calculations.

We aim to move to a position where most communications are sent to members through their online pension account, with electronic notifications used to inform them that these are available online, replacing postal communications.

Both active and deferred members already receive their annual benefit statements through their online account each year and it is also planned to provide payslips and P60s to pensioner members via their online account.

### Electronic notifications

We use bulk notification systems to manage and deliver bulk communication to both members and employers. We'll use these systems to manage communication campaigns, by email and text message, to provide important information and increase member and employer engagement.

Emails will be used for promotional campaigns and important scheme updates to both members and employers and to notify members that documents, and other communications are available through their online pension account. Text messaging will be used solely to notify members and employers that documents and other communications are available through their online pension accounts.

These communication methods will provide a better, more secure experience for both members and employers, increase efficiency and reduce the cost and time of communicating with these particular stakeholders.

We will measure the success of these communications using reporting tools within the notification systems which provides us with valuable information on how many:

- Emails were delivered;
- Emails were opened;
- Links were clicked on.

This enables us to determine how engaging a communication is and to make changes or send follow-up communications where appropriate.

**A scheme member can opt out of electronic communications, at any time, by informing us in writing or by email that they wish to do so.**

## Videos

We use videos in a variety of ways, for example with bite size employer training videos and LGPS member pensions made simple videos.

## MS Teams

MS Teams allows users to have virtual meetings, make calls, video calls or engage in chat over the Internet. We use this application to:

- Communicate with team members working remotely;
- Deliver training webinars to employers;
- Have conference calls with employers, other pension Funds and other third parties.

The use of MS Teams enables us to work smarter by eliminating travel time, reducing costs and increasing capacity.

## Secure web portals

We accept and share data with employers and other third parties securely through the use of web based data portals. These include:

- **i-connect** – i-connect facilitates the monthly collection of data from employers either through uploading an i-connect extract through the portal, or direct input via a web-form based within the portal itself. This will improve the experience for employers by providing a streamlined approach to providing data. It also improves the experience for members who will have access to more up to date information through their online account.
- **Tell Us Once** – this site shares registered death information by local authorities on behalf of the Department for Work and Pensions (DWP). We receive and provide data for the use of Tell Us Once.
- **National Insurance database** – this enables us to check whether members are entitled to refunds. We receive and provide data for use of the database.
- **The National Fraud Initiative (NFI)** this portal helps us to match electronic data within and between public and private sector bodies to prevent and detect fraud.

The table shows our 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 Website (in particular 'Latest news' page) Member self service External training sessions as requested by employer Roadshows Direct mailings Videos	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 Bespoke/targeted ad hoc training sessions Induction packs Fact sheets Videos	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: <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> </ul> To make pensions information more readily available

Stakeholder	Communication	Key message/objective
<b>Prospective scheme members and opt-outs</b>	<p>Information on website</p> <p>Scheme information leaflets</p> <p>Promotional material distributed through employers</p> <p>Videos</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>
<b>Deferred scheme members</b>	<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>Videos</p>	<p>Key messages:</p> <ul style="list-style-type: none"> <li>• It is important to keep in touch 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> <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>	<p>Retirement packs</p> <p>Website</p> <p>Annual newsletter</p> <p>Payslips (when criteria is met)</p>	<p>Key messages:</p> <ul style="list-style-type: none"> <li>• It is important to keep in touch e.g. provide us with address changes</li> </ul>

Stakeholder	Communication	Key message/objective
	P60 Lifetime allowance Calculations and costings (e.g. estimates) Videos	<ul style="list-style-type: none"> <li>The LGPS is still a valuable part of your retirement package</li> </ul> Objectives: <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>Staff</b>	Monthly service meetings Team meetings Ad hoc meetings Consultations 1:1 / Appraisals Training & development Quarterly newsletters	Objectives: <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 Committee</b>	Committee papers Presentations Consultations Agendas Minutes	Objectives: <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>

Stakeholder	Communication	Key message/objective
<b>External authorities</b> <ul style="list-style-type: none"> <li>• Trade Unions</li> <li>• Her Majesty's Revenue &amp; Customs (HMRC)</li> <li>• Ministry of Housing, Communities and Local Government (MHCLG)</li> <li>• The Pensions Regulator (TPR)</li> <li>• National Fraud Initiative (NFI)</li> <li>• Audit Commission</li> <li>• HM Treasury</li> <li>• Department of Work and Pensions (DWP)</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 respond to enquiries/statutory requirements.</li> </ul>



### 3. Further information

If you have any queries about this communications strategy, please get in touch:

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