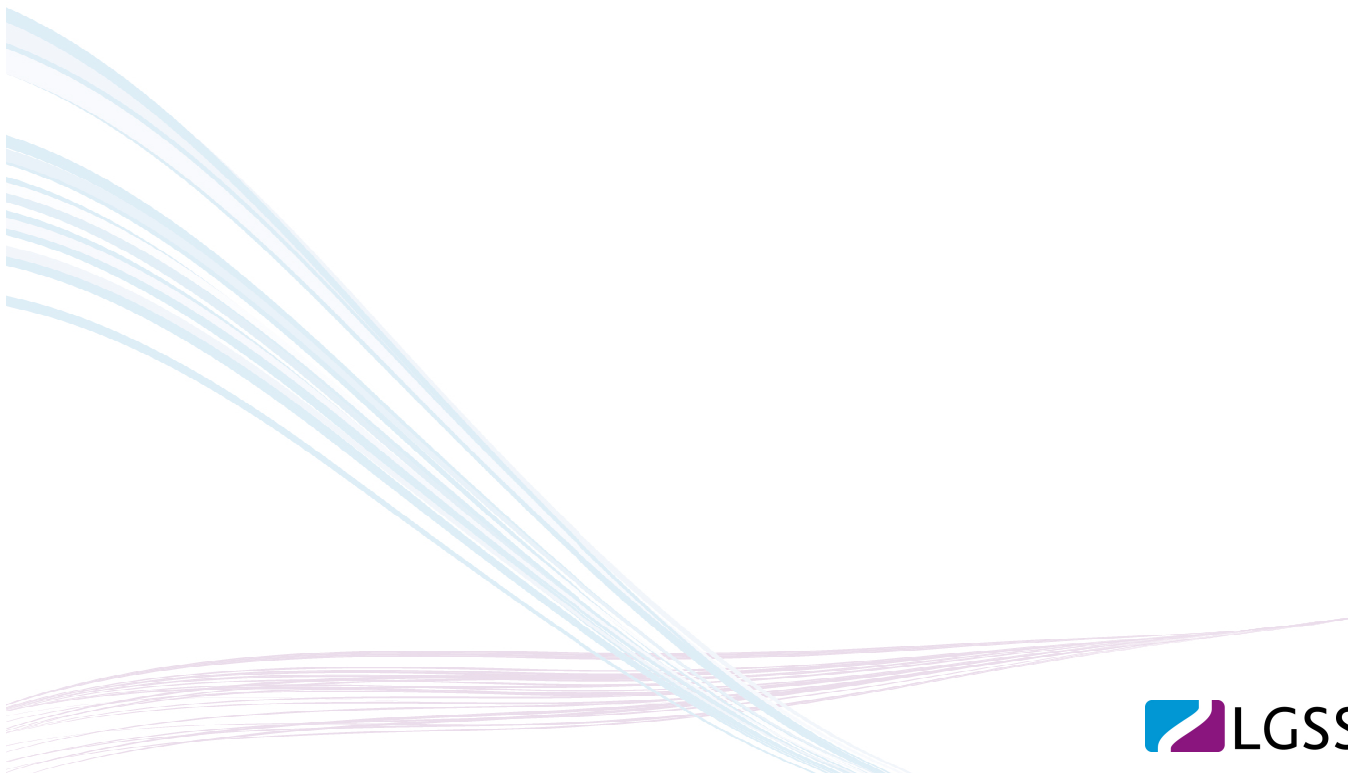


CAMBRIDGESHIRE PENSION FUND &  
NORTHAMPTONSHIRE PENSION FUND

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 400 employers with contributing members and a total membership of over 119,000 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	18,334
Deferred scheme members	25,793	20,887
Pensioner members	14,991	14,155

This document outlines our strategic approach to communications and is effective from 1 November 2014. 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:

1. Provide clear information about the Scheme, including changes to the Scheme, to educate and engage with scheme members so 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
- 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
Provide clear information about the Scheme, including changes to the Scheme, to educate and engage with scheme members so 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</p> <p>Effective promotion of new media or change of processes to all stakeholders</p> <p>Feedback from all stakeholders that they have understood the communication enough to make an informed decision</p>	<p>Surveys and polls (on websites and by post). Focus groups.</p> <p>Surveys and polls on websites. Focus groups. Monitor hits on website.</p> <p>Use appropriate media to convey relevant messages.</p> <p>Surveys and polls on websites. Focus groups. Monitor incoming telephone call and email volumes.</p>
Deliver a clear and consistent message, that is engaging, factual and presented in plain language	<p>An effective implementation of the Communications Timetable to all audiences that is understood and timely.</p> <p>Feedback from all audiences on the quality and language used in the communication sent.</p>	<p>Monitor enquiries from Stakeholders as to when events will take place. (Reduced enquiries mean effective delivery).</p> <p>Surveys and polls on websites. Focus groups.</p>

	Feedback on the simplicity, relevance and impact of the communication sent.	Surveys and polls on websites. Focus groups.
Promote the Scheme as a valuable benefit	<p>Identify trends in opt outs. Communication to opt outs includes positive messaging and invites feedback.</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 and reasons, to identify trends.</p> <p>Surveys and polls on websites.</p> <p>Review scheme communications for effectiveness. Online rating of document usefulness.</p>
Seek and review regular feedback from all stakeholders about communication and shape future communications appropriately	The Communications Strategy is reviewed and adapted where appropriate, as a result of feedback from stakeholders	<p>Regular feedback is actively sought by the most appropriate media</p> <p>Processes are reviewed and adapted where appropriate to ensure the effective delivery of communication to all stakeholders</p>
Look for efficiencies in delivering communications through greater use of technology and partnership working	<p>Appropriate media is used for all stakeholders while balancing cost efficiency</p> <p>Reduction in costs on printing through larger print runs covering both authorities</p> <p>Reduction in postage costs</p> <p>All processes that support the</p>	<p>Compare previous communication costs (postage, print and design) with new costs and seek continual improvements.</p> <p>Year on year comparisons.</p> <p>Continual review of processes and communications.</p>



	<p>communication delivery are efficient</p> <p>More efficient communications through sharing of knowledge, resources and practice through regional communication working parties</p>	Year or year comparisons of cost and quality
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## 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. 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 are committed to using technology to enhance our service and reduce costs, where appropriate, and will therefore continue to explore and develop the use of electronic communications through our website, emails 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.

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.

## 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 Annual Benefit Statements Calculations and costings (e.g. estimates) 'Short guide to LGPS'	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:

	<p>'Full guide to LGPS'</p> <p>Website (in particular 'Latest News' page)</p> <p>Member Self Service</p> <p>External training sessions as requested by employer</p> <p>LGSS Welcome Events</p> <p>LGSS training events</p> <p>Roadshows</p>	<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>	<p>Pension Bulletins</p> <p>Ad hoc email alerts</p> <p>Biannual forums</p> <p>Website (in particular 'Latest News' page)</p> <p>Seminars/workshops</p> <p>Bespoke ad hoc training sessions</p> <p>Welcome/Joiner information</p>	<p>Key Messages:</p> <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> <p>Objectives:</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>
<b>Prospective Scheme members</b>	Information on website	Key Messages:

<b>And Opt-Outs</b>	<p>Scheme Information Leaflets</p> <p>LGSS Welcome Event</p> <p>LGSS training events</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</p> <p>Calculations and costings (e.g. estimates)</p> <p>Scheme Information Leaflets</p> <p>Retirement Packs</p> <p>Website</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> <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</b>	Annual Newsletter	Key Messages:

<b>Scheme members</b>	<p>Payslips (when criteria is met)</p> <p>P60</p> <p>Lifetime Allowance</p> <p>Calculations and costings (e.g. estimates)</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>	<p>Monthly service meetings</p> <p>Team meetings</p> <p>Ad hoc meetings</p> <p>Consultations</p> <p>1:1 / Appraisals</p> <p>Training &amp; Development</p>	<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>	<p>Committee Papers</p> <p>Presentations</p> <p>Consultations</p> <p>Agendas</p> <p>Minutes</p>	<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>

<p><b>External authorities</b></p> <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>
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## 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
JAN								Monthly team meeting Service meeting
FEB								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
<b>MAY</b>					Annual Benefit Statements - LGPS & Councillors	LTA% on payslip.	LTA% on payslip.	Monthly team meeting Service meeting
<b>JUN</b>	Fire Annual Benefit Statements*							Monthly team meeting Service meeting
<b>JUL</b>	Police Annual Benefit Statements*							Monthly team meeting Service meeting
<b>AUG</b>	Annual Benefit Statements - LGPS and Councillors							Monthly team meeting Service meeting
<b>SEPT</b>	Newsletters							Monthly team meeting Service meeting
<b>OCT</b>								Monthly team meeting Service meeting



<b>NOV</b>								Monthly team meeting Service meeting
<b>DEC</b>	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
<b>Ad hoc Comms</b>	LGSS Training Days Website	Procedures training – road shows. Pension Bulletins Website Valuation Report (every 3 yrs)	LGSS 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 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.

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