Cambridgeshire Pension Fund

Communications Strategy 2020

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1. Introduction

This is the communications strategy for the Cambridgeshire Local Government Pension Fund managed by Cambridgeshire County Council (the administering authority). The administration of the fund is carried out by the LGSS Pensions Service.

The fund has around 178 employers with contributing members and a total membership of over 75,000 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	28,976
Deferred scheme members	27,659
Pensioner members	18,775

This document outlines our strategic approach to communications and is effective from 1 April 2020. It also provides 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.

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:

- 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 so 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'.

It also helps to deliver these further objectives:
- Objective 2. 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.
- Objective 10. Administer the fund in a professional and efficient manner, utilising technological solutions and collaboration.

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
- Cambridgeshire tax payers
- Members of the public
- Scheme advisory board
- Local pension board
- External bodies:
  o Trades Unions
  o Her Majesty's Revenue & Customs (HMRC)
  o Ministry of Housing, Communities and Local Government (MHCLG)
  o The Pensions Regulator (TPR)
  o National Fraud Initiative (NFI)
  o Audit Commission
  o HM Treasury
  o Department of Work and Pensions (DWP)

Brand identity

The fund recognises 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 an individual fund identity that is distinct from 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.
- 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 become part of LGSS in the future

Confidentiality

The fund is registered under the Data Protection Act 1998 as part of Cambridgeshire 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

The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example, the Fund's 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

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.

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 never use colour as the only way to convey information.
- 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 the 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.

Digital communications

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

- stakeholders have a better experience when interacting with the fund
- fund officers have the skills, knowledge and tools available to communicate with stakeholders in the most secure and efficient ways possible
- the fund 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 the fund will 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

Implementation of communication key objectives

This table sets out the implementation of the delivery of the fund's 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	- Emails (through 3rd party bulk notification systems) - Texts (through 3rd party bulk notification systems) - Electronic newsletters - Self-service portals - Digital materials provided to employers for publication via: - Intranet communications - Website content - Video walls (where available) - Meeting room pads (where available) - Blogs	- Reduction in number of members - opting out of the scheme - Positive feedback from stakeholders - Communications promote the scheme as a valuable benefit in a way that it understood by the audience	- Monitor opt our rates annually - Surveys and polls on websites - Review scheme communications for effectiveness - Online rating of document usefulness - Obtain Plain English Accreditation - Bulk email engagement ratings (% opened & clicked links)
Provide scheme members with up to date information about the scheme so they can make informed decisions about their benefits.	- Emails (through 3rd party bulk notification systems) - Texts (through 3rd party bulk notification systems) - Electronic newsletters - Website content - Self-service portals	- Communication includes information and changes to the scheme that supports all stakeholder understanding - Communication is delivered via the most appropriate media to the audience with a focus on electronic communication where possible	- Surveys and polls (on websites and by email/post). Focus groups - 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 - Bulk email engagement ratings (% opened & clicked links)

		• Effective promotion of new media or change of processes to all stakeholders	• Surveys and polls on websites. Focus groups. Monitor incoming telephone call and email volumes • Bulk email engagement ratings (% opened & clicked links)

Deliver consistent plain English communications to stakeholders	• Emails (through 3rd party bulk notification systems)
	• Texts (through 3rd party bulk notification systems)
	• Electronic newsletters
	• Self-service portals
	• Digital materials provided to employers for publication via:
	  o Intranet communications
	  o Website content
	  o Video walls (where available)
	  o Meeting room pads (where available)
	  o Blogs
		• Effective and timely communications to be sent to all stakeholders in clear language
		• that is understood and relevant
		
		• Feedback from all audiences on the quality and language used in the communication sent
		
		• Feedback on the simplicity, relevance and impact of the communication sent
			• Monitor enquiries from stakeholders following key events and communications. (Reduced enquiries mean effective delivery)
			• Bulk email engagement ratings (% opened & clicked links)
			
			• Surveys and polls on websites. Focus groups.
			
			• Surveys and polls on websites. Focus groups.
			
			• Submit all standard communications for plain English assessment with the aim of achieving plain English accreditation.

Methods of communication and key messages/objectives for stakeholders

The fund aims to use the most appropriate method of communication when dealing with stakeholders. This may involve more than one communication method.

Whilst the fund aims 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 fund is 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.

The fund aims 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

The fund uses bulk notification systems to manage and deliver bulk communication to both members and employers. The fund will 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.

Skype

Skype software allows users to make calls, video calls or engage in chat over the Internet. This application is used widely by the Fund 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 Skype enables the Fund to work smarter by eliminating travel time, reducing costs and increasing capacity.

Secure web portals

The fund accepts and shares 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). The fund receives and provides data for the use of Tell Us Once.

- **National Insurance database** – this enables the Fund to check whether members are entitled to refunds. The fund receives and provides 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 overleaf shows the 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
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	Key messages: • You need to be aware of your responsibilities regarding the LGPS • The fund is a valuable benefit for scheme members and is a good tool for retention of staff Objectives:

	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:

	Retirement packs Website	• To improve understanding of how the LGPS works • To make pensions information more readily available
Retired/dependant **scheme members**	Annual newsletter Payslips (when criteria is met) P60 Lifetime allowance Calculations and costings (e.g. estimates)	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	Objectives: • 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 Committee	Committee papers Presentations Consultations Agendas	Objectives: • To update on the implementation of a policy • To monitor success against the agreed measures
	Minutes	

External authorities	Response to enquiries and consultations.	Objectives:
• **Trade 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)**	Response to changes in legislation.	• To respond to enquiries/statutory requirements.

Communications Plan

Our communications plan can be found on our website:

- pensions.cambridgeshire.gov.uk

by clicking on Governance and then Key Documents. This is derived from our communications strategy and updated annually for approval by committee.

3. Further information

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

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