

DRAFT COMMUNICATION STRATEGY 2013 - 2015

INTRODUCTION

The Local Government Pension Scheme (LGPS) continues for now as a final salary pension scheme. The LGPS will move to a Career Average Revalued Earnings (CARE) basis from April 2014 and the London Borough of Havering Pension Fund (LBH) needs to prepare for the communications challenges that a change of this magnitude will bring.

The focus of this Communications Strategy is to ensure that our membership know and understand their benefits (past and future) and that our communications remain effective and accessible to all. To achieve this in the face of the challenges to come will require reviewing and increasing the effectiveness with which we communicate with the Fund membership and stakeholders.

An effective communications strategy is vital for any organisation which strives to provide a high quality, cost effective and consistent service to its customers.

The scheme stakeholders include:

- COMMITTEE MEMBERS
- EMPLOYERS including
 - LONDON BOROUGH OF HAVERING
 - SCHEDULED BODIES
 - ADMITTED BODIES
- SCHEME MEMBERS
 - ACTIVE MEMBERS (CONTRIBUTORS)
 - RETIRED MEMBERS AND DEPENDENTS
 - DEFERRED MEMBERS
 - PENSION CREDIT MEMBERS
- PROSPECTIVE SCHEME MEMBERS

- OFFICERS WORKING IN THE ISS PENSION TEAM AND FUND MANAGEMENT
- INVESTMENT FUND MANAGERS
- OTHER BODIES
 - TRADE UNIONS
 - ACTUARIES
 - LEGAL ADVISER
 - AVC PROVIDERS
 - PENSION ADMINISTRATION SOFTWARE PROVIDER
 - INVESTMENT ADVISOR

Set out in this document are the key communication priorities, the mechanisms and format which will be used to meet those communication needs.

The fund aims to use the most appropriate communications medium for the audiences receiving the information. This may involve using more than one method of communication, with methods of communication being kept under review.

The frequency of communications and publicity is detailed in the relevant sections below where already determined, otherwise information will be provided in the most effective, economic and timely manner.

COMMUNICATION PRIORITIES

There are four areas of significant change and challenge that will drive the communication strategy during the period 2013 – 2015:

- i) Automatic Enrolment;
 - ii) the introduction of the new CARE pension scheme from April 2014;
 - iii) the Triennial Valuation;
- and
- iii) procuring a new pension software system in readiness for the 2014 pension changes.

Therefore, the overall focus for the Strategy will be '**Get ready for new challenges**'.

The key actions required to deliver the focus of the strategy are detailed below, these will be the basis of the Communication Strategy monitoring.

The key actions will be -

Action 1 – 'Get ready for new challenges' for active members:

- review employee communications methods to ensure that they are efficient as well as effective
- promote use of the LBH pension website, www.yourpension.org.uk/handr and the Council's Pension Fund pages, www.havering.gov.uk/Pages/Services/Pension-fund.aspx
- explore development of member online access to the pension administration system in line with ISS self service
- explore the development of member online benefit statements in line with ISS self service
- support the Pension Team staff in developing communication skills through training, support and on the

job training to increase their overall skills and knowledge

Action 2 – 'Get ready for new challenges' for employers:

- maximise the use of the newly developed Pensions Team employer communication database
- distribute material for employers to issue to employees
- work with employers to ensure they communicate effectively and efficiently with their employees
- continually review and improve the material and service available to employers via the LBH pension website, www.yourpension.org.uk/handr, and the Council website, www.havering.gov.uk/Pages/Services/Pension-fund.aspx
- collate Employer Discretion Documents
- explore online access for scheduled and admitted bodies to automate interfaces and updates, reducing administrative overheads
- regular meetings with Scheme Employers
- allocated Specialist Senior Transactional Agent to each employer as employer liaison officers

Action 3 – 'Get ready for new challenges' for pensioners and deferred members:

- explore development of member online access to the pension administration system in line with ISS self service

COMMUNICATION RESPONSIBILITIES AND METHODS

The provision of timely and relevant information to stakeholders will be key to managing the expected increase in demand for information and it is important that we start to manage these expectations in resource (ie staff time) terms as things continue to change.

The most efficient form of communication channel is on-line self-service and the least efficient channel is face-to-face, although the customer profile dictates the most effective communication channel.

A review of the effectiveness and efficiency of all communication channels will take place, with an aim of developing the more efficient channels. The channels on order of efficiency are:

- on-line self-service
- websites
- anticipating and targeting appropriate information to members via e-communication routes
- anticipating and targeting appropriate information to members via hardcopy distribution
- responding within set targets to incoming email (generic inbox)
- responding within set targets to incoming phone calls (generic phone number)
- roadshows for groups of Fund members
- meeting Fund members individually face-to-face
- regular meetings with External Employers (joint meetings and individual surgeries)
- employer newsletters and electronic updates

The Pensions Team will analyse the costs and benefits of all our future communications activities with a view to using the most efficient and effective methods, subject to appropriate systems to facilitate efficient communication methods with more members of the scheme than is the case at present. In this way, we plan to be ready for the new challenges when more detail of the new scheme is released by the Government and the demand for information will be at a peak.

PENSION COMMITTEE MEMBERS

The Fund management and administration decisions have been delegated under the Council's constitution to the Pensions Committee.

Knowledge building and training is provided via the Fund's Officers, advisors and external experts with regards to investment and administration matters.

Admitted and Scheduled Bodies who have members in the Fund are represented at the Pensions Committee meetings by one of the employers of the fund who acts on behalf of all other employers. This position has been assigned voting rights from March 2012. The Trade Unions are also invited, who attend meetings on an observer basis, but whose views are given equal weighting. The Trade Union representatives are also Scheme members.

The work of the Trade Union members is supported by Trade Union representatives

SCHEME EMPLOYERS

Recent Changes

Following the Education Act 2011 there has been a significant growth in scheme employers due to the rising number of Secondary schools converting to Academies in the borough, and this trend is still continuing with Primary school Academies now being formed. The responsibilities for the Academies as separate employers are new and experience so far has demonstrated that support beyond the normal is required to help them meet their statutory functions. The second impact of the new Academies, specifically for the Pension Team, is that the employer base has increased which increases the overall management and monitoring of scheme employers.

Regular Updates

These are issued periodically to all employers electronically. This medium is also used to communicate any issues that are currently under debate. Changes to the Regulations which impact upon the employer's function or their employees are also covered.

Employers' Guide

An Employers Guide is issued to assist the employers in discharging their pension's administration responsibilities. Officers are also available for advice.

This is supplemented by contacting a Specialist Senior Transactional Agent to non-Havering employers, available by telephone or personal visit to assist whenever necessary.

Internet

A microsite for employers is planned to be established from the fund website. All manuals and Scheme literature will be available on this site.

Site Meetings

Meetings with non-Havering Employers take place at their premises, as required. Specifically this has been used as a mechanism for communicating major strategic issues, significant legislation changes and triennial valuation matters.

SCHEME MEMBERS

Internet

Continue to review the content, facilities and links of the Fund website, which contains Scheme details, fact sheets, forms, other literature and links to useful associated websites; and the Council website, which contains a number of strategies and financial information for our members to view.

Pension fund Annual Report and Accounts

The Pension fund communicates with its members via publication of an Annual Report which is available on the Council's website.

A copy of the Fund's accounts is available on the Council's website, included in the Pension Fund's Annual Report, and available on the Fund Website.

Newsletters

Newsletters are issued to members of the Fund, as changes to the scheme occur, and covers current pension topics within the LGPS, specific issues for Havering and the pensions industry in general. These are also archived on the Fund Website.

Benefits Statements

An Annual Benefit Statement is sent direct to the home address of all members who are contributing to the Fund at the previous financial year end.

Benefit Statements are also sent direct to the home address of deferred members where a current address is known.

Scheme Literature

An extensive range of Scheme literature is produced by the Administering Authority and is supplied to employing bodies and Scheme members directly as well as being available on the funds website.

Pay Advices

The Fund no longer issues a pay advice to Scheme pensioners if their net pay varies by more than £1.00. An initial payslip, detailing the first pension payment, will be sent to the home address. Further payslips will only be issued each April, May and October.

Additionally, a statement of earnings detailing gross pay, statutory deductions and net pay will be sent to all pensioners in April for the previous tax year. Pension Increase letters are sent out annually and a P60 will be issued in annually in May as per HMRC deadlines.

The authority is implementing Real Time Information (RTI), which will impact upon year end returns.

Correspondence

The fund utilises the Shared Services contact number and email through Supportworks, together with surface mail and e-mail to receive and send correspondence in accordance with Audit advice and guidance.

Our Aspirations

To offer "self service" to update the scheme member individual records on the pension administration system. This will allow them to access their pension record using a service password security system and to transact a significant proportion of their pensions business without having to

enter into formal correspondence. Self service is dependent upon upgrading the pension administration system.

Pension Roadshow

The Fund stages Pensions Roadshows as and when required to communicate with scheme members on changes to the scheme or promote the scheme or specific aspects of it.

Additionally, Pensions Administration Staff attend Pre-retirement courses and recruitment days run by the Council to provide information to staff nearing retirement and joining the Council staff.

PROSPECTIVE SCHEME MEMBERS

Scheme Booklet

All new prospective Scheme members will be provided with an electronic Scheme booklet at the time of their appointment to the London Borough of Havering and are directed to the Fund website.

Intranet

The Fund's Intranet area contains a link to the fund website at www.yourpension.org.uk/handr.

Trade Unions

We will work with the relevant Trade Unions to ensure the Scheme is understood by all interested parties. Training days for branch officers will be provided upon request, and efforts will be made to ensure that all pension related issues are communicated effectively with the Trade Unions.

Pensions Roadshows

As well as being a valuable aid for pensioners and current scheme members, roadshows will be used to target specific non-members with support being enlisted from the DWP and in-

house AVC providers. This will ensure members receive the information required to make an informed choice with regards to their pension provision. Currently roadshows are being delivered to communicate Automatic Enrolment and the proposed pension scheme changes in April 2014.

Corporate Induction Courses

Officers of the Council will attend corporate induction events in order to present to prospective Scheme members the benefits of joining the LGPS.

One-to-One 'Surgeries'

One-to-one surgeries or meetings are also offered to take account of individual queries where a request is received.

OFFICERS WORKING IN THE ISS PENSION TEAM AND FUND MANAGEMENT

Service Management Teams

The Fund is managed by Financial Services and administered by Internal Shared Services whose Senior Officers report to the relevant Heads of Service.

Team Meetings

Office and/or Team Meetings are held on a regular basis.

Group Management Team Meetings – Finance and Commerce

The Heads of Service are members of the Group's Management Team and attend the regular meetings convened by the Group Director. The Heads of Service are able to bring any matters of concern/importance to the attention of the Group Director through this mechanism.

Any necessary information arising from the Group's Management Team Meeting is disseminated within the Services, via Management Team and Team Briefings.

Due to the nature of the investment work and delegation the Pensions Accountant meets with the Group Director, Finance and Commerce as required.

Shared Area

Shared areas give all staff access and contain such information as procedure manuals, core briefings, LGPS circulars etc. This is an effective mechanism for ensuring that information is available to all staff at their work location in a timely manner.

Induction

All new members of staff undergo an induction procedure and an induction/personnel manual is available to all staff.

The Council has introduced a performance appraisal scheme for staff which includes a process for discussing and reviewing personal development. This is supplemented by regular one to one meetings with all staff.

Seminars

Pension Team officers regularly participate at seminars, conferences and specialised targeted training courses.

Pensions Team Leader

The Pensions Team Leader maintains an open-door policy and, within reason, is available to all staff on request.

Pension Fund Accountant

On a similar basis responds to staff and other enquiries. Skills and knowledge is kept up-to-date through participation at seminars and conferences.

INVESTMENT FUND MANAGERS

Day to day contact between the pension fund accountant and the fund managers is maintained. Each fund manager is

required at the end of each quarter to present their performance alternately to the Pensions Committee or to officers including the Group Director Finance and Commerce.

Havering's Council's Data Protection Officer on 01708-432130.

This authority is under a duty to protect the public funds it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

OTHER BODIES

Trade Unions

Trade Unions in the London Borough of Havering are valuable ambassadors for the Pension Scheme. They ensure that details of the Local Government Pensions Scheme's availability are brought to their members' attention and assist in negotiations under TUPE transfers in order to ensure, whenever possible, continued access to the Local Government Pension Scheme.

Seminars

Pension Administration Team and Fund Officers regularly participate at seminars and conferences.

CIPFA Benchmarking Club

Annual contribution and membership of the CIPFA Pension Administration benchmarking club. Attendance at Benchmarking Steering Groups and review meetings.

Data Protection

To protect any personal information held on computer, the London Borough of Havering is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate. The Fund may, if necessary, 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 provider. Members who wish to apply to access their data on Data Protection Act grounds should contact the London Borough of

Further Information

If you need more information about the Scheme you should contact the Pensions Administration Service at the following address:

**Write to us at:
Pensions Team
Internal Shared Services
Central Library, 2nd Floor,
St Edwards Way
Romford
RM1 3AR**

Tel: 01708 433333

Fax: 01708 432273

E-Mail: ether

i) sharedservices@havering.gov.uk, or

ii) pensions@havering.gov.uk

Council's website:

www.havering.gov.uk/Pages/Services/Pension-fund.aspx

Fund website:

www.yourpension.org.uk/handr

There is also a number which you can dial direct and get through to the person dealing with individual cases. You will find this on any letter issued by the Fund.



PENSION FUND

COMMUNICATION STRATEGY

NOVEMBER 2010

COMMUNICATION STRATEGY

INTRODUCTION

An effective communications strategy is vital for any organisation which strives to provide a high quality and consistent service to its customers.

There are six distinct groups with whom the Fund needs to communicate:

- COMMITTEE MEMBERS
- SCHEME MEMBERS
- PROSPECTIVE SCHEME MEMBERS
- SCHEME EMPLOYERS
- INVESTMENT FUND MANAGERS
- OTHER BODIES

Set out in this document are the mechanisms which are used to meet those communication needs.

The Fund aims to use the most appropriate communication medium for the audiences receiving the information. This may involve using more than one method of communication.

PENSION COMMITTEE MEMBERS

The Fund management and administration decisions have been delegated under the Council's constitution to the Pensions Committee.

Knowledge building and training is provided via the Fund's Officers, advisors and external experts with regards to investment and administration matters.

Admitted and Scheduled Bodies who have members in the Fund are represented at the Pensions Committee meetings by one of the employers of the fund who acts on behalf of all other employers. The Trade Unions are also invited, who attend meetings on an observer basis, but whose views are given equal weighting. The Trade Union representatives are also Scheme members.

The work of the Trade Union members is supported by Trade Union representatives.

SCHEME MEMBERS

Internet

The Fund is currently establishing an extensive internet area containing Scheme details, Scheme leaflets etc. There will also be links to other organisations relevant to Scheme members, e.g. employers, AVC providers, employers' organisations etc.

Pension Fund Annual Report and Accounts

The Pension Fund communicates with its members via publication of an Annual Report which is available on the Council's website.

A copy of the Fund's accounts are available on the Council's website and included in the Pension Fund's Annual Report

Newsletters

Newsletters are issued to members of the Fund, as changes to the scheme occur, and covers current pension topics within the LGPS, specific issues for Havering and the pensions industry in general.

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Pay Advices

The Fund only issues a pay advice to Scheme pensioners if their net pay varies by more than £1.00. This is utilised as a communication mechanism as well, e.g. Pensions Increase and P60 information is communicated using this medium on an annual basis.

Correspondence

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Our Aspirations

A password security system which allows Scheme members to transact a significant proportion of their pensions business without having to enter into formal correspondence.

Pension Roadshow

The Fund stages Pensions Roadshows as and when required to communicate with scheme members on changes to the scheme or promote the scheme or specific aspects of it.

Additionally, Pensions Administration Staff attend Pre-retirement courses run by the Council to provide information to staff nearing retirement.

members receive the information required to make an informed choice with regards to their pension provision.

Corporate Induction Courses

Officers of the Council will attend corporate induction events in order to present to prospective Scheme members the benefits of joining the LGPS. A "one-on-one" surgery will also be offered to take account of individual queries that may be raised at such meetings.

PROSPECTIVE SCHEME MEMBERS**Scheme Booklet**

All new prospective Scheme members will be provided with a Scheme booklet at the time of their appointment to the London Borough of Havering.

Intranet

The Fund's Intranet area will contain specific information for non-joiners. It will highlight the process by which a member should be given the relevant information to make an informed choice, as well as detailing the administrative process that should be followed to "opt out" of the Scheme.

Trade Unions

We will work with the relevant Trade Unions to ensure the Scheme is understood by all interested parties. Training days for branch officers will be provided upon request, and efforts will be made to ensure that all pension related issues are communicated effectively with the Trade Unions.

Pensions Roadshows

As well as being a valuable aid for pensioners and current scheme members, roadshows will be used to target specific non-members with support being enlisted from the DWP and in-house AVC providers. This will ensure

SCHEME EMPLOYERS**Regular Updates**

These are issued periodically to all employers. This medium is also used to communicate any issues that are currently under debate. Changes to the Regulations which impact upon the employer's function or their employees are also covered.

Employers' Guide

An Employers Guide is issued to assist the employers in discharging their pension's administration responsibilities. Officers are also available for advice.

This is supplemented by the allocation of a Senior Pensions Officer to non-Havering employers who is available by telephone or personal visit to assist whenever necessary.

Internet

A microsite for employers will be established. All manuals and Scheme literature will be available on this site.

Site Meetings

Meetings with non-Havering Employers take place at their premises, as required. Specifically this has been used as a mechanism for communicating major strategic issues, significant legislation changes and triennial valuation matters.

PENSIONS FUND AND ADMINISTRATION STAFF

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Any necessary information arising from the Group's Management Team Meeting is disseminated within the Services, via Management Team and Team Briefings. Due to the nature of the investment work and delegation the Pensions Accountant meets with the Group Director, Finance and Commerce as required.

Intranet

Service intranets give all staff access and contain such information as procedure manuals, core briefings, LGPC circulars etc. This is an effective mechanism for ensuring that information is available to all staff at their work location in a timely manner.

Induction

All new members of staff undergo an induction procedure and an induction/personnel manual is available to all staff.

The Council has introduced a performance appraisal scheme for staff which includes a process for discussing and reviewing personal development. This is supplemented by regular one to one meetings with all staff.

Internet

Appropriate staff have been enabled to use the corporate network in order to access the internet.

E-mails

All staff have been given access to the e-mail facility.

Pensions Manager

The Pensions Manager maintains an open-door policy and, within reason, is available to all staff on request.

Pension Fund Accountant

On a similar basis responds to staff and other enquiries.

INVESTMENT FUND MANAGERS

Day to day contact between the pension fund accountant and the fund managers is maintained. Each fund manager is required at the end of each quarter to present their performance alternately to the Pensions Committee or to officers including the Group Director Finance and Commerce.

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**Write to us at:
Central Library, 2nd Floor,
Park End Road
Romford
RM1 3AR**

**Tel: 01708 432192/432981
Fax: 01708 432078
E-Mail: pensions@haverling.gov.uk**

**Council's website:
www.haverling.gov.uk**

There is also a number which you can dial direct and get through to the person dealing with individual cases. You will find this on any letter issued by the Fund.