



Havering
L O N D O N B O R O U G H

**HAVING PENSION FUND
COMMUNICATION STRATEGY**

2016-2018

COMMUNICATION STRATEGY 2016 - 2018

INTRODUCTION

The Local Government Pension Scheme (LGPS) moved to a Career Average Revalued Earnings (CARE) basis from April 2014

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

The scheme stakeholders include:

- COMMITTEE MEMBERS
- EMPLOYERS including
 - LONDON BOROUGH OF HAVERING
 - SCHEDULED BODIES
 - ADMITTED BODIES
 - LOCAL PENSION BOARD
 - PENSION PANEL
- SCHEME MEMBERS (CONTRIBUTORS)
 - ACTIVE MEMBERS
 - RETIRED MEMBERS AND DEPENDENTS
 - DEFERRED MEMBERS
 - PENSION CREDIT MEMBERS
- PROSPECTIVE SCHEME MEMBERS
- OFFICERS WORKING IN THE ONESOURCE 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 the methods used being kept under review.

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

COMMUNICATION DELIVERABLES

There are three areas of significant challenge that will drive the communication strategy during the period 2016 – 2018:

- i) Automatic Re-enrolment;
- ii) The Triennial Revaluation; and
- iii) The introduction of Member Self-service.

The key actions required to deliver the focus of the strategy follow. These are the basis of the Communication Strategy monitoring.

The Key actions will be -

Action 1 – Active Members

- Continue to review employee communications methods to ensure that they are efficient as well as effective
- Continue to 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
- Continue in the development of member online access to their pension record in line with oneSource self-service,
- explore the development of member online Annual Benefit statements via Member 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 – Employers:

- continue to maximise the use of the 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
- Complete the collation and publication of 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 – Pensioners:

- explore development of member self service access to their pension record on the administration system in line with oneSource self-service.

Action 4 – Deferred Pensioners:

- explore development of member self-service access to their pension record on the administration system in line with oneSource self-service.

COMMUNICATION RESPONSIBILITIES AND METHODS

The provision of timely and relevant information to stakeholders is key to managing the need for information and it is important we manage these expectations in resource terms (i.e. staff time).

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 continual review of the effectiveness and efficiency of all communication channels takes place, aiming at developing the more efficient channels. The channels on order of efficiency are:

- on-line self-service,
- websites,
- employer newsletters and electronic updates,
- 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),
- regular meetings with External Employers (joint meetings and individual surgeries),
- roadshows for groups of Fund members,
- meeting Fund members individually face-to-face,

The Pensions Team consider 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. An example of “savings” has been the change to a generic letter to pensioners detailing the pensions increase which was sent with the April payslips, saving postage costs and officer time checking the previous bespoke letters.

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.

Reports were taken to Pensions committee during the year regarding / covering \LGPS Governance Reform, LGPS Administering Authority’s Discretion Policies, LGPS Employer Discretions Policies and Pension fund Charging Policy.

LOCAL PENSION BOARD

Legislation required the creation of a Local Pension Board by 1 April 2015.

The role of the board being to assist the Authority’s Pension Manager in executing her duties.

A joint working party with L B Newham staff met regularly to ensure that the Terms of Reference and makeup of the board was agreed by Council in time.

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. Officers of the pension team continue to support new Academies as separate employers with the breadth of their new responsibilities. 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, or for consultation. Changes to the Regulations which impact upon the employer’s function or their employees are also covered.

Employers’ Guide

Guidance is issued electronically to assist the fund 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 established on the Fund website. All manuals and Scheme literature is available on this site and is updated as required.

Site Meetings

Meetings with non-Havering Employers take place at their premises or at the council office, as required. Specifically this has been used as a mechanism for communicating major strategic issues, significant legislation changes and triennial valuation matters. "Yearend" meetings are held with Employers not on the council payroll.

SCHEME MEMBERS

Internet

Continue to review and develop the websites 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 and Fund website

www.yourpension.org.uk/handr

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.

It is intended that scheme members will be informed of the annual report via a "Global news" item when it is available on both websites.

Newsletters

Newsletters are issued to members of the Fund, as changes to the scheme occur, and covers current hot 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 currently sent direct to the home address of all members who are contributing to the Fund at the previous financial year end. It is the intention to have these made available through Member Self Service when it is launched. Benefit Statements are also sent direct to the home address of deferred members where requested to a home address where it 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 (as above).

Pay Advices

The Fund issues a pay advice to Scheme pensioners if their net pay varies by more than £5.00. An initial payslip, detailing the first pension payment, is sent to the home address. Further payslips will only be issued each April, May and October.

Additionally, Pension Increase letters are sent out annually and a P60 is issued annually by 31 May as per HMRC deadlines.

The authority operates Real time Information (RTI).

Correspondence

The fund utilises the oneSource service contact telephone number and email through Service Manager, together with surface mail and e-mail to receive and send correspondence in accordance with Audit advice and guidance.

Pension Roadshows

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.

As well as being a valuable aid for pensioners and current scheme members, roadshows are used to target specific non-members.

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 directed to the Fund website.

Intranet

The Fund's Intranet area contains a link to the fund website at www.pension.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.

Corporate Induction Courses

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

One-to-One" surgeries

One-to-One surgeries or meetings are held when requested to take account of individual queries.

OFFICERS WORKING IN THE ONESOURCE (HAVERING) PENSION TEAM AND FUND MANAGEMENT

Service Management Teams

The Fund is managed by Corporate Strategic Finance Services and administered by oneSource whose Senior Officers report to the relevant Directors.

Team Meetings

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

Shared Area

Shared areas give all pension team 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. A database of links to all legislative circulars and bulletins is maintained to assist the team access information efficiently.

Induction

All new members of pension team staff undergo an induction procedure.

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. Skills and knowledge is kept up to date through participation at seminars, forums and conferences.

Pension Fund Accountant

The fund accountant 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 of Communities and Resources in rotation.

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.

CIPFA Benchmarking Club

The Council has decided to no longer participate in CIPFA but from 2015 will participate in Scheme Advisory Board benchmarking. This benchmarking will be mandatory from 2016 onwards.

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 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.

The authority participates in the National fraud initiative.

Our Aspirations

The Communication strategy is designed to compliment the service we offer, and ensure we are communicating effectively with our stakeholders.

We aim to:

- communicate in a friendly way using plain English as much as possible, and professional jargon only where necessary
- use various mediums as appropriate and as efficiently and as economically as possible
- ensure all information on the scheme and associated topics is succinct, relevant and up to date.

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 password security system and to transact a significant proportion of their pensions business without having to enter into formal correspondence. Self-service was dependent upon upgrading the pension administration system.

Online ABS

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
oneSource
Central Library, 2nd Floor,
St Edwards Way
Romford
RM1 3AR**

Tel: 01708 433333

Fax: 01708 432078

E-Mail: pensions@haverinq.gov.uk,

Council's website:

www.haverinq.gov.uk/pages/services/pension-fund.aspx

Fund website:

www.yourpension.org.uk/handr

Direct dial telephone numbers are quoted on letters issued by the fund.

Further Information