

LOCAL PENSIONS BOARD

Subject Heading:

Havering Pension Fund Communication
Plans 2025/26

OMT Lead:

James Cocks
Assistant Director Transactional People
Services

Report Author and contact details:

Alex McMahon
Alexandra.McMahon@havering.gov.uk

Policy context:

Local Government Pension Scheme
Regulations 2013

SUMMARY

This is the 2025/26 Communications Plan in accordance with the Communications Policy for the London Borough of Havering Pension Fund, in relation to the Local Government Pension Scheme (LGPS) which was agreed/published in November 2024.

It details key communications with stakeholders, the method and frequency of the communications.

There is a plan for both Employers and Members and evidence is provided on the progress made to date.

RECOMMENDATIONS

Board Members to note and feedback on the report. Specifically noting the communications sent so far and those planned for the coming months.

REPORT DETAIL

1. Regulation 61 of the Local Government Pension Scheme Regulations 2013 requires an Administration Authority to prepare and publish a written statement covering communications with members and scheme employers.
2. The key objectives of the Communication Policy are to communicate in the most appropriate medium for the audience, educate the various stakeholders of the benefits of the LGPS and to improve the service our members receive.
3. There is a Plan for both Members (Appendix A) and Employers (Appendix B) setting out the information we have shared and intend to share on a monthly basis. The Plan is reviewed with the communications adjusted/amended if required to accommodate any time sensitive updates to scheme legislation.
4. Employer Communications have been sent to targeted audiences in certain months in order to assist those Employers failing to meet expectations in a timely manner.

5. Member Communications of Prudential newsletters were not sent in June and will be sent at a later date. Please note that this affects a very small number of members and they would receive communications directly from Prudential also.
6. Information is attached as Appendix C detailing the percentage of active members registered for PensionPoint and those that hold a nominated beneficiary. The data is as at September 2024, March 2025 and August 2025. Those numbers in green show an increase when compared to March 2025 and those in red, a decrease. Black numbers are where the data remains the same. This data will be obtained at regular intervals to gauge the effectiveness of the communications.
 - A) We have previously used this data at Record level (each post a member had would be a separate record) however we have now reverted to measuring it at People level.
 - B) Where numbers have decreased (red) or take up is less than 50% of the active membership, a targeted communication will be sent.
 - C) Some of the number of Actives have dropped drastically and this is likely due to the large number of outstanding Leavers processed ahead of the Fund Valuation.
7. As part of the communications to prospective members, we ask Employers to distribute information to all staff detailing the benefits of being a member of the LGPS. We also share a factsheet on the 50/50 Section of the LGPS to raise awareness of this during times of financial hardship and an increasing cost of living.