

## **WILTSHIRE COUNCIL**

WILTSHIRE PENSION FUND COMMITTEE  
16 December 2021

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### **Review of the Fund Communications Strategy**

#### **Purpose of the Report**

1. The purpose of this report is to present the updated Fund Communications Strategy to Committee for approval.

#### **Background**

2. Under the Local Government Pension Scheme (LGPS) Regulations 2013, each LGPS Fund in England and Wales is required to produce and implement a Fund Communication Strategy and the Regulations also stipulate certain requirements concerning the contents of the strategy.
3. The Fund's last strategy was published in December 2019 and this proposed new strategy would replace the previous strategy.
4. The aim of the attached draft strategy is to set out how the Fund communicates with scheme employers, members and member representatives (as required).

#### **Considerations for the Committee**

5. The following key changes have been made to this Strategy:
  - a). The Strategy now includes a section on the key principles (or objectives) of the strategy (section 2) which are mostly focussed on targeting communications to specific audiences, increased digitalisation, utilising a wide variety of communication mediums and interaction with the online portals which have been rolled out in the last couple of years.
  - b). Revised and updated measurements of success (section 3) and how this tie in with the objectives.
  - c). Other miscellaneous changes which reflect the movement to digital based communications as the norm and paper as the exception and changes resulting from the implementation of the business plan.
6. Officers have self-assessed the compliance of this Strategy against Regulation 61 of the LGPS Regulations 2013 and believe this Strategy is compliant.
7. The draft version of this new strategy was consulted upon with employers as part of the first Employer Strategic Focus Group. Whilst a number of clarifying questions were asked, after explanations were given the draft was accepted by the group in its current draft without any material changes being made.
8. The planned implementation date is from 1 January 2022 and will be published on the WPF website and circulated to all Scheme employers.

#### **Environmental Impact of the Proposal**

9. There is no known environmental impact of this proposal.

**Financial Considerations & Risk Assessment**

10. There are no direct financial implications involved with the implementation of this Strategy.

**Legal Implications**

11. There are no material legal implications arising from the proposals.

**Safeguarding Considerations/Public Health Implications/Equalities Impact**

12. There are no known implications at this time.

**Reasons for Proposals**

13. This is an important, regulatory strategy which the Fund must maintain and officers have updated it for the reasons given above.

**Proposals**

14. The Committee is asked to approve the Communications Strategy.

JENNIFER DEVINE  
Head of Wiltshire Pension Fund

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Unpublished documents relied upon in the production of this report: NONE



# The Wiltshire Pension Fund's Communications Strategy

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## 1. Introduction

Wiltshire Pension Fund (“the Fund”) administers the Local Government Pension Scheme (LGPS), on behalf of Wiltshire Council, and is one of 89 LGPS Funds across England and Wales. Wiltshire Council is also one of around 170 contributing scheme employers within the Fund.

The Fund administers the LGPS pension for over 80,000 members. The scheme membership consists of those who are currently paying in (“Active”), no longer contributing (“Deferred”), those who are now in receipt of their pension (“Pensioners”) and survivors of former members (“Dependents”)

The Communications Strategy sets out how the Fund will engage, educate and fulfil the needs of both its members and employers. It is relevant to all membership groups and employers as well as certain other stakeholders. This document sets out how the Fund complies with the [LGPS Regulations 2013 \(61\)](#), the [\(Disclosure of Information\) Regulations 2013](#) insofar as application to the LGPS and [the Pensions Regulator](#) Code of practice 14.

In accordance with the Fund’s Business Plan 2019-22, the Fund’s vision is to be an exemplar LGPS Fund. The vision has been broken down into 11 different themes that provide a detailed approach as to how the Fund will achieve its goal.

This Communications Strategy details how the Fund will achieve the exemplar status in its communications by outlining the different communication methods that the Fund will adopt. In particular, it focuses on meeting two of the Business Plan themes:

- To provide outstanding customer service and stakeholder relationships; and
- Embracing technology

## 2. Communication Strategy Objectives

The Fund has determined the following objectives which shall apply wherever possible to all its Communications.

**A). Digitalisation:** The primary approach the Fund will take to all its communications will be through the use of digital mediums such as email, online portals, website content, and webinars. Communication via post will remain an option open to members on an opt in basis (for statutory and essential communications only). Fund officers will remain accessible by phone, through Teams meetings and in person where necessary, but digital means will remain the preference in most cases for all correspondence.

The Fund will typically use MailChimp, or a similar piece of software to assist with mass emails with Microsoft Teams being utilised where appropriate for Webinars and Conferences.

**B). Targeted Communications and customer segmentation:** The Fund will avoid ‘one size fits all’ communications, carefully considering the target audience before sending mass communications. The Fund will identify if there are opportunities to segment the customer base (for example this could be

on age, membership status, size of pension etc) and design communications relevant to that segment, to increase relevance and usefulness of the communication with the goal of increasing engagement.

**C). Optimising timing and frequency:** Communications shall be timely, particularly if driven by events, and the frequency of communications to any individual or group of contacts should be set as part of a wider Communications calendar to avoid over communicating with customers which could lead to disengagement, emails marked as spam and important information being missed.

**D). Data-driven decision making:** The Fund will analyse the impact of each mass communications using data from the relevant piece of software, such as email open rates, click through rates, feedback from surveys and attendance at events etc and use this data to inform its future approaches to communications.

**E). Integration of online portals:** Strategically, the Fund aims to use My Wiltshire Pension and i-Connect respectively, as its key online portals supporting and actively encouraging members and employers to sign up. The Fund will seek to use these wherever possible as key tools to help communicate with customers.

**F). Accessibility and range of mediums:** All communications shall seek to be accessible wherever possible, in the widest sense of the word. For example, as well as seeking to be accessible for those with various difficulties such as visual/hearing, dyslexia, they should also be accessible on the basis of different customer communication preferences. The Fund will typically seek to take the approach of providing the same information in multiple mediums (e.g. website text, interactive, video/recorded webinar) where it is practical and advantageous to do so.

**G). Obtaining feedback:** The Fund will seek feedback wherever possible and practical to do so from our members and employers measuring the success of its communications events and its overall Communications Strategy.

**H). Design and branding:** To improve engagement, accessibility and build trust, communications will be professionally designed (internally) with consistent branding across the breadth of the Fund's communications.

**I). Dynamic, engaging and easy to understand:** Although the LGPS can be complex to understand, the Fund will aim to make communications dynamic, engaging and easy to understand using best practice communications approaches.

Whilst these objectives are ambitious, the Fund will also seek to achieve these in a cost-efficient way, and will also prioritise statutory communications over desirable ones.

### 3. Measurements of Success

As a Fund we will look to measure success against our key objectives, using these findings to assess and influence future communication strategy decisions.

- **Increased Engagement from Members** in our email campaigns, through creation of effective and appropriate demographic segmentation, with success monitored by click through rates, website visits and signups to receive these types of communications.  
(Reference Objectives : A;B;C;D;H)

- **Accessibility** , through regular reporting and commission of an external assessment for the Fund's website we will maintain compliance. The Fund will use judgement when deciding to action any recommendations based on if it is a 'disproportionate burden' as detailed in the regulations.  
(Reference Objectives : F;H;I)
- **Google Analytics**, regular monitoring of website traffic through analytics identifying trends and popular landing pages following any campaigns.  
(Reference Objectives : A;C;D;G;I)
- **Regular Feedback** gained from Members on the website, via email, through surveys along with Event and Conference Feedback.  
(Reference Objectives : D;G;I)
- **Increased Members** signing up to My Wiltshire Pension, member service portal and use of the MSS portal and choosing digital as their preferred method of communication.  
(Reference Objectives : A;E;H;I)
- **Increased Employers** transitioning to a digital focused way of communication, specifically but not limited to the use of i-Connect.  
(Reference Objectives : A;E;H;I)
- **Increased attendance levels at Members Events, such as at the Annual Members Conference and Webinars.** (Reference Objectives : A; E;H;I)

## 4. Member Communications

Outlined below are the Fund's main communication tools, methodologies and online resources that are available for the different categories of members.

### a). Current Members (actives and deferreds)

#### i). Wiltshire Pension Fund Website

The Fund's main website, [www.wiltshirepensionfund.org.uk](http://www.wiltshirepensionfund.org.uk), is the central source of general information relating to the Fund and is accessible to the public. The homepage is split out four member categories of member, pension, employer and about us. There is a wealth of written information held here, along with online and PDF forms, recorded webinars, videos and a contact us form. The main website also has other relevant links to other websites that are useful to members.

E.g. LGPS member website

The strategic aims of the website are:

- To provide comprehensive, detailed, technically up to date but layered information (e.g. summary, then more detailed information) which will answer most general queries than members will have.
- To meet principle G outlined in section 2.

## ii). My Wiltshire Pension Online Portal

The My Wiltshire Pension online portal, [my.wiltshirepensionfund.org.uk](http://my.wiltshirepensionfund.org.uk), is accessible to all members of Wiltshire Pension Fund.

Members have online access to view their current LGPS pension held by Wiltshire Pension Fund, which is updated monthly if their employer using i-Connect and annually otherwise. Members can run pension projections for any future date, run estimates and begin the process to draw their pension (from deferred status)

Members can also update their personal details such as the expression of wish nomination(s), their email address and their communication preferences. Deferred members can update their postal address.

There is a *Contact Us* section to get in touch with the relevant member of staff at Wiltshire Pension Fund, depending on the category of the enquiry.

The strategic aims of the portal are:

- To provide a one-stop shop for all members, holding all the correspondence between the member and us and as a gateway to all Fund processes, in particular all estimates and quotes.
- To interlink with the Fund's website and to provide a seamless online platform.

## iii). Annual Benefit Statements (ABS)

Each year, members are able to access their Annual Benefit Statement which shows pension benefits calculated up to the 31 March of that year and a projection to their Normal Retirement Age. Under the regulations, members must receive access to an Annual Benefit Statement by 31<sup>st</sup> August. The Fund meets this requirement by uploading statements to the My Wiltshire Pension portal as standard; members who opted to receive a paper copy will receive one through the post. Members are advised over email when a new statement is uploaded as well as through communications via employers. Whilst producing the ABS is a statutory obligation, for many members the data held on My Wiltshire Pension will be more up to date and therefore with time, this more flexible approach will take greater prominence.

## iv). E-Mailshots

The Fund will produce regular member e-mailshots, newsletters and bulletins and store these on the Website and My Wiltshire Pension. This will contain news and events, along with information about the LGPS. The Fund will use communication principle B wherever possible to maximise the effectiveness. The frequency of these will be determined by the need to communicate this information.

## v). Financial Well-being

The Fund support members in their own financial well-being, these are currently delivered by:

- **Affinity Connect:** the leading provider in public sector financial planning host a series of courses that are offered throughout the county of Wiltshire.
- **Wiltshire Pension Fund:** The Fund offer bespoke sessions that cover the LGPS only.

**Note:** Wiltshire Pension Fund has no commercial or formal partnership relationship in place with Affinity Connect but it happily signposts members to them.



#### vi). Annual Member's Conference

All Scheme members are invited to attend the annual conference, that is normally held during the Autumn and consists of around 5 sessions covering a range of topics. The Fund currently takes the approach of streaming this conference online, with an online Q&A function available, as this has a number of benefits over an in person event as follows:

- Member can pick and choose which talks they attend rather than being committed for the whole day.
- It avoids the need for travel which makes it more accessible to all members regardless to their location.
- Events can be recorded and stored on the website.
- Reduced cost and ease of organisation.

#### vii). Employers

The Fund will work with Employers in sharing communications with active members on content which has been deemed appropriate and relevant.

### b). Pensioners and Dependents

#### Newsletter

The Fund will annually produce a Pensioners Newsletter that is available online via the ePayslips portal and the website. This will contain news and events, along with information about the LGPS.

#### ePayslips

Pensioners have access to view their monthly pension payslip online via the RPowered ePayslips portal. The service is administered by our third-party Payroll provider, Wiltshire Council. The ePowered portal displays monthly pension payslips that can be downloaded as a PDF. Also included are P60s, correspondence letters and newsletters.

New Pensioners will be automatically enrolled to receive an e-payslip. Existing Pensioners can register to this service by emailing [pensionerspayrollteam@wiltshire.gov.uk](mailto:pensionerspayrollteam@wiltshire.gov.uk) to request a link to the online portal and to be given a secret code that will enable access to their account.

### c). Overview of different communications mediums for all member statuses and their general use

- **Email/Contact us form:** Email is the standard medium for communications with individual members. For incoming messages, members are encouraged to complete the contact us form.
- **Website:** The Fund's website address is [www.wiltshirepensionfund.org.uk](http://www.wiltshirepensionfund.org.uk). From this site, it is also possible to access the My Wiltshire Pension portal (log in only)
- **Post:** The Fund will continue to write out to members via the postal service, if there are no electronic communication details provided, for essential communications and where the member has opted in to use paper.
- **Telephone:** The Fund operates a dedicated customer services number which operates on all working days from 08:30 – 17:00.

- **In Person/Video calls:** The Fund will be represented by its staff members attending events, drop in sessions and meetings.
- **Webinars/Videos:** The Fund will produce a range of videos and webinars to give members an alternative medium available to those above.

## 5. Employer Communications

As well as members, the other main type of communications undertaken by the Fund is with its participating employers.

### a). Employer contacts

To aid the principle of targeted communications, the Fund requests employer to provide named contacts for each of the following areas:

- Principle contact/Employer liaison contact:
- HR: For matters related to ill-health, redundancy, service breaks, dismissals and other ad-hoc staff issues
- Payroll: To cover communications related to data submissions, in particular for pay figures, personal data changes and for when members start, leave, retire, die etc.
- Finance management/strategy: Generally this covers contribution rate changes, the triennial valuation, cessations, new employers, FRS102 reports and any related matters.
- Member/Staff communications: Ideally the person within the employer who has responsibility for staff communications which can work with the Fund to promote the Scheme to its members

For smaller and medium size employers, the same person may perform more than one of these roles. Employers should update the Fund when the contacts change using the appropriate system.

To ensure these remain up to date, The Fund will endeavour to confirm these details every six months with employers.

### b). Website

Similar as for members, the aim of the website is to be the key information resource for all employers to help answer all general enquiries they might have.

### c). Online portal (i-Connect).

In conjunction, with the Fund's software provider, Heywoods, the Fund's long-term strategic aim is for all formal notifications and data submissions to come via the i-Connect portal and to have effective integration with the website and the portal.

### d). E-communications

The Fund will produce regular e-communications to employers, splitting out by the categories outlined in a). as appropriate and limited to certain employers as needs be, using the targeted communications objectives from section 2 of this strategy.

### e). Employer forums/training

The Fund will hold regular employer forums for one of more of the categories of employers outlined in 5a using the targeted communications approach to maximise the use for the audience. Normally, these sessions will be held virtually but in some cases they may be held in person. The Fund also conduct regular meetings on a one-to-one basis for employer which request for the service.

#### f). Employer Strategic Focus Group

In late 2021, the Fund set up an Employer Strategic Focus Group to help create an effective link between the Committee, senior officers and employers on strategic matters. Further information on this group can be found here:

[Employer Strategic Focus Group - Wiltshire Pension Fund Employer Area](#)

#### g). Member communications via Scheme Employers

The following initiatives are available which are advertised to Scheme Employers, these are:

- **My Wiltshire Pension Roadshow:** a drop-in service or virtual presentation at the employer's office/school for Scheme members to ask questions and help register on the portal.
- **LGPS Member Presentations:** for members of staff at the employer's office/school, this can cover topics on member benefits, retirement options and how to boost your pension. These can be held virtually or in person.
- **Financial Planning seminars with Affinity Connect:** Pre-Retirement and Mid-Career financial planning seminars are pre-booked throughout the year and advertised to all Scheme Employers. Affinity Connect provide information on the LGPS, State Pension, Savings and Investments along with lifestyle choices.

## 6. Communications with other stakeholders

### a). Representatives of members

Representatives of members will typically fall into one of the following categories:

- **Power of attorney or parent/guardian of a child pensioner:** The Fund will communicate with these persons in the same way as it would with the member, as outlined elsewhere in this policy, subject to receiving sufficient evidence of the arrangement or relationship.
- **Family, friends or colleagues of members:** The Fund will only communicate with these categories of persons when both the member has given their expressed permission and the Fund determines using its absolute discretion that it is appropriate to do so. Normally, the Fund will assume that the permission only relates to communication of a single matter (i.e. the expressed permission is not perpetual).
- **Financial advisers:**  
The Fund will only communicate with a member-appointed financial adviser in limited circumstances subject to receiving a signed authorisation form from the member and being able to verify the identity of the adviser.  
The Fund will only send calculated figures directly to the member (who may then decide whether to share these with the adviser).

The Fund will not complete generic templates from financial advisers requesting information about a member.

#### b).Prospective members

The main website provides a wealth of information available to prospective members while the Fund also provides promotional material for Scheme employers to send to members and new joiners.

#### c).Potential beneficiaries (following a death)

Following the death of a Scheme Member it is sometimes necessary to establish the details and relationships of potential beneficiaries to assist the fund in its decision as to whom to pay any death grant to. The Fund will communicate with any relevant persons identified to establish the required information in order to assist with the decision.

The Fund will not share the details of any expression of wish form, the amount of any death grants due or any other details concerning the deceased's pension.

Confirmed beneficiaries will only be given details of the death grant due to them.

#### d).Other interested groups

i).A number of other interested groups require information on the Fund such as but not limited to; the Department for Levelling Up, Housing & Communities (DLUHC), HM Revenue & Customs, Department for Work & Pensions, Pensions Regulator, Local Government Pension Scheme Advisory Board, Local Government Association, Investment Managers, advisors and consultants, media, researchers and technical groups.

The Funds website <http://www.wiltshirepensionfund.org.uk> will be the primary resource for providing information, publishing Reports, Policies and Strategies. Where it has been deemed appropriate The Fund may also produce Press Releases, explore and expand social media platforms and work with partners to assist with the delivery of campaigns.

#### ii). Brunel Pension Partnership

Wiltshire Pension Fund is one of ten LGPS funds that make up the Brunel Pension Partnership. The Fund where appropriate will work with Brunel to circulate communications via their social media, website and [press office](#).

## 7. Customer Services and feedback

Wiltshire Pension Fund Customer Services Policy outlines how Fund officers should communicate and interact with customers (defined as Members and Employers) of The Fund. This will allow officers to follow the same basic practice as one another of how they should interact with customers and understand what good customer service looks like at Wiltshire Pension Fund.

The Fund has a dedicated telephone numbers for members to call if they have an enquiry as well as a number of different group email addresses. The telephone number for this service is 01225 713613. For email communications, these should be instigated by completing the contact us form on the website which will help direct your enquiry to the appropriate person(s).

The service is open Monday – Friday from 08:30 – 17:00. Due to COVID-19 and changes in working arrangement, members can request a Teams meeting with a member of the team. Where a face-to-face meeting is necessary, an arrangement has to be made.

## Feedback

The Fund is committed to provide an excellent service and to be an exemplar LGPS Fund. Feedback methods for members, scheme employers, committee members, investment sub-committee and Local Pension Boards are provided via a number of ways including; online surveys, feedback forms and individual responses.

## 8. Data Protection and accessibility

Wiltshire Council has a duty to protect personal information and will process personal data in accordance with the Data Protection Act 2018, GDPR, and any amendments to the act. 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 AVC provider.

This authority is under a duty to protect the public fund it administers and 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.

For further information on how we use your data please refer to the Data Protection Act 2018, that is referenced on the Wiltshire Pension Fund website under Forms and Publications – Policies & Strategies.

### **Accessibility**

All communications from the Fund can be produced in large print, audio, braille or in another language on request.

For those with hearing difficulties, the Fund can communicate by visual means, rather than using the telephone. Wiltshire Council also offer a hearing loop at the reception of the main offices.

The Fund's website is periodically checked against accessibility guidelines and appropriate adjustments are made accordingly.

Policy approved by Wiltshire Pension Fund Committee on 16 December 2021 and applies from 1 January 2022.