

The Wiltshire Pension Fund's Communications Strategy

Contents

| | |
|--|---|
| Introduction | 3 |
| Objectives | 3 |
| How does the Fund communicate with its Members and Scheme Employers? | 4 |
| Current Members..... | 4 |
| Pensioners and Dependents | 5 |
| Scheme Employers..... | 6 |
| How the Fund communicates with representatives of members | 6 |
| How the Fund communicates with prospective members..... | 7 |
| How the Fund communicates with potential beneficiaries (following a death) | 7 |
| Data Protection | 7 |
| Customer Services..... | 7 |
| Feedback | 8 |
| Strategy Review and Measuring Success | 8 |
| Appendix | 9 |

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 190 contributing scheme employers.

The Fund administers the LGPS pension for over 68,000 members. The 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 its members and employers. It is relevant to all membership groups and employers.

Objectives

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 themes:

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

The Fund has a diverse scheme and employer membership with varying levels of understanding of pensions, access to technology and communication preferences and the key objectives for this Strategy is to provide effective communications for all preferences, needs and knowledge levels and to meet all legislative requirements. To help assist with this approach, we have broken down the membership into different segments and our approach for each is shown in the Appendix. The Fund will also breakdown those segments into small groups as appropriate for each communication it sends.

The Fund recognises that we are now part of ‘the Digital Age’, and a key objective of the Fund’s communication strategy is to move to an online-based communications approach wherever possible and appropriate to do so.

As an example of this, in 2019 the Fund launched its online member portal, My Wiltshire Pension, which allows members to access their pension online and provide a service for members to make projections of their pension and find out more information about the Scheme. The long-term vision of the My Wiltshire Pension portal is to encourage member engagement online, where it is accessible 24/7 and on any device.

How does the Fund communicate with its Members and Scheme Employers?

- **Email:** This is the main form of communication for employers and is becoming increasingly common for scheme members. The Fund keeps a Scheme Employer mailing list updated. Since the launch of My Wiltshire Pension, the Fund will be writing out to members via email to those who have registered online.
- **Website:** The Fund has two websites: a public website aimed at scheme members and stakeholders and an employer website. Both are kept up to date with the latest news, forms, guides, policies and reports.
- **Post:** The Fund will continue to write out to members via the postal service if there are no electronic communication details provided.
- **Telephone:** The Fund operates a dedicated customer services number which operates on all working days from 08:30 – 17:00.
- **In Person:** The Fund will be represented by its staff members attending events, drop in sessions and meetings.
- **Webinars:** For bitesize employer training and online meetings.

Current Members

Wiltshire Pension Fund Website

The main website, 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 into categories for prospective and current members to find out more information. There is a news section which is kept up to date with legislative changes and events.

Members can download useful documents and guides that inform members on specific areas of the LGPS. Member forms are also available to download, complete and return to the Fund should any changes to their account be made.

My Wiltshire Pension Online Portal

The My Wiltshire Pension online portal, my.wiltshirepensionfund.org.uk, is accessible to all members of Wiltshire Pension Fund.

Members have online access to their current LGPS pension held by Wiltshire Pension Fund and their entitlement at retirement. There is the function to make pension projections at any time in the future, where a member is over 55 and under the age of 75, that will include any LGPS reduction or enhancement factors.

Members can also manually update their 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.

Annual Benefit Statements

Each year, members receive an Annual Benefit Statement that is calculated up to the 31st March of that year, that shows their current pension built up to date and a projection to their Normal Retirement Age. Under the regulations, members must receive an Annual Benefit Statement by 31st August which states their current Pension value.

The Fund provides supporting notes to accompany the Annual Benefit Statement that will allow members to understand their Pension benefits.

From 2020, the Annual Benefit Statements will be only be available to download via My Wiltshire Pension as standard; members who would like to receive a paper copy through the post will need to contact the Fund to request this.

Newsletter

The Fund will produce regular member newsletters and bulletins that are available online via the Website and My Wiltshire Pension. This will contain news and events, along with information about the LGPS.

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 on Pre-retirement and Mid Career planning.
- **Wiltshire Pension Fund:** The Fund offer bespoke retirement and mid-career planning sessions that cover the LGPS only.

Wiltshire Pension Fund Conference

Scheme members are invited to attend the annual conference, that is held during the Autumn. This half day event consists of an update from the Fund and breakout sessions in different areas from financial planning to digital engagement.

The Fund encourages members from any age to attend, as it is a useful session to understand more on their pension and how the Fund operates.

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 now 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 to request a link to the online portal and to be given a secret code that will enable access to their account.

Scheme Employers

Employer Website

From early 2020, Scheme employers will have their own dedicated website which is being set up to assist with administering the LGPS on behalf of their members. The Employer Website contains Employer Guides, useful information, policies and working instructions. There is also a training section to support administering the scheme.

E-Newsletter

The Fund will bi-annually produce an employer's e-Newsletter that is emailed to the employer mailing list. This will contain news and events, along with important information about the LGPS.

Member Support for Scheme Employers

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

- **My Wiltshire Pension Roadshow:** a drop-in service 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.
- **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.

How the Fund communicates with 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.

How the Fund communicates with 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 will present to prospective members on request.

How the Fund communicates with 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. The Fund will communicate with any relevant persons identified to establish the required information, but it 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.

Data Protection

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.

Customer Services

Wiltshire Pension Fund has a dedicated telephone numbers for members to call if they have an enquiry. The telephone number for this service is 01225 713613, the email address is pensionenquiries@wiltshire.gov.uk

The service is open Monday – Friday from 08:30 – 17:00. There is an option to call in person to County Hall, in Trowbridge, and request to meet with a member of staff to discuss a pension enquiry although members are encouraged to arrange such a meeting in advance.

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. There is also use of the Tynetalk facility and Wiltshire Council can offer a hearing loop at the reception of the main offices.

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.

Strategy Review and Measuring Success

This strategy will be formally reviewed at least every three years and following any material change in legislation.

At least annually, officers will self-assess the success of this strategy against the objectives laid out within and in consideration of feedback received. The Fund will then take any action necessary as a result of such a self-assessment.

Policy approved by Wiltshire Pension Fund Committee on [DATE]

Appendix

List of Communications

| Scheme Members | Prospective Members | Scheme Employers |
|--|----------------------|-------------------------------------|
| Annual Benefit Statements | The Website | Dedicated Employer Website |
| My Wiltshire Pension & The Website | Available on Request | Employer Forums |
| Customer Services: email, telephone, in person | | Newsletter |
| Newsletter | | Training: classroom based & webinar |
| Financial Planning Seminars | | Email mailing list |
| Member videos on YouTube | | |

Communication Methods & Frequency

| Communications Material | Website | My Wiltshire Pension | Emailed | Post | Frequency | When Reviewed |
|---|---------|----------------------|---------|------|----------------------|---------------|
| Brief Guide to the LGPS | ✓ | ✓ | × | ✓ | Constantly Available | Annually |
| New Starter Pack | ✓ | × | × | ✓ | Constantly Available | Annually |
| Active Member Annual Benefit Statement | × | ✓ | × | ✓* | Annually | Annually |
| Deferred Member Annual Benefit Statement | × | ✓ | × | ✓* | Annually | Annually |
| Active & Deferred Newsletter | ✓ | ✓ | ✓ | × | Annually | Annually |
| Pensioners Newsletter | ✓ | × | × | × | Annually | Annually |
| Member Conference | ✓ | × | × | × | Annually | Annually |
| Retirement Packs | ✓ | ✓ | × | × | Constantly Available | Annually |
| Employer Guide | ✓ | × | × | × | Constantly Available | Annually |
| Employer Newsletter | ✓ | × | ✓ | × | Bi-Annual | Bi-Annual |
| Committee Member Handbooks | ✓ | × | ✓ | × | 3 Years | 3 Years |
| Business Plan | ✓ | × | × | × | 3 Years | 3 Years |
| Annual Report | ✓ | × | × | × | Annually | Annually |
| Valuation Report | ✓ | × | × | × | 3 Years | 3 Years |
| Fund Policies and strategies | ✓ | × | × | × | 3 Years | As Required |

*Requires members to opt in to postal communications.