

Appendix 1- STATEMENT OF POLICY CONCERNING COMMUNICATIONS

1. Introduction

- 1.1 The following statement covers the policy of the Royal Borough of Windsor and Maidenhead with regard to its role as the administering authority for the Royal County of Berkshire Pension Fund as required by Regulation 67 of the Local Government Pension Scheme (Administration) Regulations 2008.
- 1.2 This specific policy document deals with the communication of all aspects of the scheme to both employing authorities within the Fund and the individual LGPS members.
- 1.3 It should be noted that for the purposes of clarification, the reference to 'member' in this statement means an individual who by virtue of his/her employment is an active contributor, deferred beneficiary or retired member in the Royal County of Berkshire Pension Fund.
- 1.4 This statement of policy will be kept under review and amended following any material change as regards:
 - i) The provision of information and publicity about the Scheme to members, representatives of members and employing authorities;
 - ii) The format, frequency and method of distributing such information or publicity; and
 - iii) The promotion of the Scheme to prospective members.
- 1.5 Following any revision to the policy statement, the administering authority will publish the statement as revised.
- 1.6 The communication policy is sub-divided into two main areas:
 - i) Communication with the employing authorities; and
 - ii) Communication with individual members.

2. Communication with Employing Authorities

- 2.1 The Royal County of Berkshire Pension Fund has over 100 employers that satisfy the relevant admission status within the LGPS Regulations. Within this broad group of employers the six unitary local authorities within the Berkshire area comprise over 70% of the total individual active membership within the scheme.
- 2.2 **Decision Making Process**
The Policy Statement on Governance covers the involvement of employing authorities within the decision making process but should also be seen as an element in the communication process with regard to employers other than the Royal Borough in its role as the administering authority for the Fund.
- 2.3 **Annual Employers Meeting**
An annual meeting is held to which representatives of each employer body within the Fund are invited. Representatives of various professional bodies employed by the Fund such as the Actuary will be present at the meeting to explain the details of any applicable topic and receive questions. If possible the Chairman/Vice Chairman of the Pension Panel will also attend the meeting. The date for this meeting may vary so as to take into account the timing of any specific issues that may arise such as the actuarial valuation results.
- 2.4 **Quarterly Employer Group Meetings**
Quarterly meetings are held between officers involved in the administration and payroll for the Fund and representatives of the main employers within the Fund (the six unitary councils). These meetings involve a detailed discussion of the practical issues regarding the administration and are held not only to supplement the communication process but also to try and improve the standard of service given to individual members within the Scheme. Any issues that arise from these meetings that may impact on all employing authorities are communicated through the other channels outlined below.
- 2.5 **Training for Employers**
An employers guide to the administration of the scheme is produced and circulated to all the employers within the Fund. In addition training meetings may be arranged on an ad hoc basis with the relevant officers within the pension administration team and individual employers by way of supplementing the guide. These meetings are most applicable

for personnel and payroll staff of the employing authority body.

2.6 Regular updates on the Local Government Pension Scheme

Regular updates are sent to each employer from the pension administration team regarding any changes to the Local Government Pension Scheme. These are mainly in the form of Employer Bulletins posted to the Royal County of Berkshire Pension Fund website as well as specific letters or e-mails.

2.7 Pension Fund Website

The Royal County of Berkshire Fund operates a Pension Fund website with sections specifically dedicated to active scheme members, deferred beneficiaries, retired members, Councillor members and Employers.

Other details that can be found include:

- i) Standard Fund documentation (scheme guides, leaflets and forms)
- ii) Statement of Accounts for the Fund
- iii) Statement of Investment Principles
- iv) Funding Strategy statement
- v) Governance Statement
- vi) Statement of Policy Concerning Communication
- vii) Copies of Newsletters
- viii) Links to other web sites

The web site address is www.berkshirerpensions.org.uk

2.8 General Guidance and Assistance

The pension administration team can be contacted during normal office hours and is always available to answer any questions raised by employers and can arrange for ad hoc meetings to be held for pension input into any specific tasks employers may have e.g. outsourcing of services.

The pension administration team can be contacted by telephone on 0845 602 7237 or by email at info@berkshirerpensions.org.uk

2.9 Promotional Services

Promotional guides, factsheets and leaflets are produced by the pension administration team and are available from the Pension Fund website. The pension administration team are also available to attend Employer Benefits Fairs, Open Days and general drop-in days as arranged by the employer. The Pension Fund has produced a leaflet setting out the services that it can provide for employers.

3 Communication to Individual Members of the Fund

3.1 The membership of the Royal County of Berkshire Pension Fund covers the active contributors, those members who have left the Fund but still have a deferred pension and retired members and their dependants. The type of member to which the information is applicable is covered as appropriate.

3.2 Welcome Pack

Upon receipt of a new starter notification from the employer, a welcome pack is sent, by the pension administration team to the home address of the new active member. This pack includes:

- A statutory notification of entry into the scheme
- An employee guide to the scheme
- A guide to increasing pension benefits
- Transfer request details
- Details on protection for the family
- An expression of wish form for payment of a death grant
- A guide containing an election form for nominating a co-habiting partner
- A guide to civil partnerships
- A guide to working part-time
- A guide to making contributions following a period of absence
- A copy of the Pension Fund's Service Standards
- A guide to keeping records up to date

3.3 Annual Benefit Statements

Each active contributor and deferred beneficiary is sent an Annual Benefit Statement including details of:

- i) Accrued benefits within the scheme as at the 31st March last
- ii) The value of benefits projected to age 65
- iii) The value of the death grant payable from the Scheme
- iv) The member's nominated beneficiaries for receipt of any death grant
- v) Membership history including transferred in service from other Schemes

These are sent to members' home addresses and timing is dependent on the completion of year-end procedures by each employer. A combined benefit statement showing the details of the member's State Pension benefits is provided when data is made available by the DWP.

3.4 Pension Surgeries

One to one meetings are available at the Pension Fund offices for any member of the Fund and formal Pension Surgeries are held on an ad hoc basis at the offices of employers as arranged by the employer.

3.5 Newsletters

Newsletters are sent out bi-annually to members covering an update of the changes affecting the LGPS and any operational issues. These are sent out to individual addresses and will be tailored to the recipient according to the type of member e.g. active, deferred, retired. All newsletters are available for downloading from the Pension Fund website.

3.6 Pre-Retirement Courses

Where pre-retirement courses are run by employers, pension administration team staff are available to attend to explain the details of how and when pension payments will be made.

3.7 Pension Fund Website

Individual members of the Fund do have access to the Fund website the details of which are shown above in paragraph 2.7

3.8 Pension Payslips

It is the practice of the administering authority to only send out pay advice slips when there is a variation of 50 pence or more in net pay between consecutive months. A detailed description of a payslip is available on the Retired members section of the Pension Fund website.

3.9 P60s

Every retired member and/or their dependants will receive a P60 each year normally at the beginning of May. A detailed description of a P60 is available on the Retired Members section of the Pension Fund website.

3.10 Annual Pension Increase Letter

Retired members will receive a pension increase letter each year to inform them of the inflation increase (if any) on their pension. This letter will include details of the monetary value of their revised pension and details of the amount to be paid in April. Also contained in the letter will be details of the pension pay dates for the coming year.

3.11 Annual Meeting

An Annual Meeting of the Royal County of Berkshire Pension Fund is held which members are invited to attend. The main purpose of the meeting is to communicate details of the Fund's Annual Report & Accounts, Investment Strategy and any other specific matters relating to the LGPS Regulations. The date for this meeting may vary so as to take into account certain regulatory matters that may arise.

3.12 Ad Hoc Meetings

Ad hoc meetings will be held from time to time for various groups of members. These may be defined by type of member (contributor or retired) or location (for a specific employer or group of employers). The timing of these meetings will be dictated by either requests from employers or the need to consult and notify members of any changes that occur.

3.13 Social Media Platforms

The Pensions Administration will maintain and update the Social Media Platforms Facebook and Twitter. These platforms give members instant access to pension information as it relates to the Berkshire Pension Fund and the Local Pension Government Scheme in general.