

COMMUNICATIONS POLICY

May 2023

Hertfordshire Pension Fund
Local Government Pensions Scheme

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Introduction

This is the Communications Policy Statement of the Hertfordshire Pension Fund (the Fund), administered by Hertfordshire County Council (the Administering Authority).

Mission

'Hertfordshire Pension Fund's mission is to provide an efficient, high quality and cost-effective service that meets the needs of our scheme employers and members. Through strong partnerships and governance, underpinned with equality and integrity for all, we aim for the best outcomes for all stakeholders.'

The Fund's primary purpose is to ensure that our members receive their pension benefits when they fall due. Through increasing dialogue with our stakeholders in the Local Government Pension Scheme (LGPS) we work in partnership with employers contributing together for our members' future. This plays a key role in enabling employers to meet their statutory responsibility to assist members planning for their retirement.

This Policy Statement outlines the way in which the Administering Authority communicates with key stakeholders. It is effective from 1 April 2023.

There are several key stakeholders in the Fund:



Regulatory Framework

This statement has been produced in accordance with regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013. Regulation 61 states:

61 (1) An Administering Authority must prepare, maintain and publish a written statement setting out its policy concerning communications with –

- (a) members.
- (b) representatives of members
- (c) prospective members; and
- (d) Scheme employers.

(2) In particular the statement must set out its policy on –

- (a) the provision of information and publicity about the Scheme to members, representatives of members and Scheme employers
- (b) the format, frequency and method of distributing such information or publicity; and
- (c) the promotion of the Scheme to prospective members and their employers

(3) The statement must be revised and published by the administering authority following a material change in their policy on any of the matters referred to in paragraph (2).

Key Objectives

To ensure the Fund communicates clear information with a broad range of stakeholders in a timely and efficient way regarding:

- the rules and regulations of the Local Government Pension Scheme;
- changes to policies and procedures that impact the Fund; and
- information about any investment decisions made by the Administering Authority.

In seeking to achieve this the Administering Authority seeks to communicate:

- with scheme members and their representatives to allow them to make decisions in relation to pension entitlements;
- with scheme employers to support them in fulfilling their responsibilities to scheme members and others; and
- with all stakeholders to request feedback on ways the communication methods by the Administering Authority could improve;

Accessibility

We are committed to providing communications that are accessible to a wide range of stakeholders, making use of a variety of methods to ensure all stakeholders can access the information they require. While promoting the increased use of electronic methods of communication, through the Fund's [webpage](#) and our pensions administrator's [website](#), (which provides access to the employer and [member portals](#)), as well as email communications, we are aware that this is not always the most accessible means for all stakeholders. Where required, we will provide paper copies of relevant information if requested by stakeholders.

We recognise that communication with each category requires a different, specific approach and therefore uses a variety of methods to communicate with members. Any material required in an alternative format or language is managed in line with a specific request.

Contact Information

We provide a helpline service for all our members and employers to use if they need to contact our pensions administrators by telephone or by using their [secure contact form](#). The helpline number is 0300 323 0260.

What we do not do

We never cold call our members about any aspect of their pension. Our pension administrators will only call members in relation to an ongoing case or request for a call back. Security details will be checked at the start of the call. If a member receives an unexpected call from someone claiming to be the Fund or our pension administrators, then we suggest they always ring the helpline to check whether the call is genuine.

For security reasons, we will never use email for communicating sensitive information, unless requested, in which case, it will be sent securely.

Freedom of Information

Where an enquiry is made under the Freedom of Information (FOI) Act it will be dealt with as openly and swiftly as possible. Requests should be made in writing to the Information Governance Team at the address at the end of this document. A fee may be charged, and we reserve the right to refuse if the cost of providing the information is deemed to be disproportionately high.

Policy/Strategy Statements

The Fund's policy and strategy documents are published on its [webpage](#) and printed copies are available on request. Key documents include:

- **Annual Report** for the Fund which is prepared and published each year.
- **Funding Strategy Statement** which focuses on how employer liabilities are measured, the pace at which the liabilities are funded and how employers, or pools of employers, pay for their own liabilities.
- **Investment Strategy Statement** which sets out the long-term investment strategy of the Fund.

National Fraud Initiative (NFI)

The Administering Authority participates in the NFI and may share information with other bodies responsible for auditing or administering public funds for the purpose of preventing and detecting fraud.

Key Stakeholders

The following sets out the various stakeholders with whom we communicate, together with the main communication tools currently in use. Further details for each group are contained within the appendices.

Stakeholder	Main Communication Methods
Active and Deferred Members	<ul style="list-style-type: none"> ❖ Annual Benefit Statements ❖ Pension Savings Statements ❖ Pensions administrators website / member portal ❖ Pension Fund webpage (for Fund Policies) ❖ Telephone helpline ❖ Secure online contact form ❖ E-mail ❖ LPPA YouTube channel ❖ Online training events ❖ Newsletters ❖ Scheme literature
Pensioner and dependant Members	<ul style="list-style-type: none"> ❖ Pensions administrators website / member portal ❖ Pension Fund webpage (for Fund Policies) ❖ Secure online contact form ❖ E-mail ❖ LPPA YouTube channel ❖ Online training events ❖ Telephone helpline ❖ Payslips/P60 ❖ Newsletters (including pay dates and pensions increase notices) ❖ Scheme literature
Prospective Scheme Members	<ul style="list-style-type: none"> ❖ Pensions administrator's website ❖ Pension Fund webpage (for Fund Policies) ❖ Job Advertisements ❖ Scheme literature ❖ LPPA YouTube channel ❖ Telephone helpline ❖ Induction Sessions
Employers Participating in the Fund	<ul style="list-style-type: none"> ❖ Pension administrators website/ Employer portal ❖ Pension Fund webpage (for Fund Policies) ❖ Annual Employer Forum/Ad-hoc forums ❖ Quarterly Newsletters/Ad-hoc bulletins ❖ Telephone helpline ❖ Secure online contact forum ❖ Annual Report and Accounts
Pension Fund Staff	<ul style="list-style-type: none"> ❖ Team meetings ❖ 1:1 development reviews ❖ Training sessions/materials ❖ Newsletters ❖ Third party bulletins
Pension Committee and Local Pension Board	<ul style="list-style-type: none"> ❖ Meetings ❖ Training sessions/materials ❖ Committee and Board papers ❖ Presentations ❖ Quarterly Governance newsletters
External Bodies	<ul style="list-style-type: none"> ❖ Respond to requests for information ❖ Statutory returns

Data Protection

The Pension Fund has a duty to protect personal information and will process personal data in accordance with the Data Protection Act 1998 and any amendments to the Act, and UK GDPR requirements. The Fund may, at certain times be required to pass certain details to a third party, if the third party is carrying out an administrative function of the Fund, for example to the Fund's Actuary for the triennial valuation. Where data needs to be transferred, or communication about data for specific individuals is required, the Fund will take steps to ensure this is done securely, such as using email encryptions, or uploading data to secure portals for example.

Review Process

The Hertfordshire Pension Fund Communications Policy Statement will be reviewed annually. This is to ensure that all regulatory requirements are met for all stakeholders. An up-to-date version will always be located on the Hertfordshire Pension Fund webpage or from the Pensions Team at:

Pensions.Team@Hertfordshire.gov.uk

Appendix 1 – Performance management

Method of Communication	Stakeholders	Statutory Delivery Period	Target Delivery Period
Scheme Guide	New LGPS Members	Within two months of joining	Within two working weeks of joining
Annual Benefit Statement	Active and Deferred Members	31 August	31 August
Pension Savings Statement	Active and Deferred Members	6 October	6 October
Retirement Benefits	Active and Deferred Members retiring	Within two months of retiring	Within two working weeks of retirement
Deferred Benefits	Leavers	Within two months of leaving	Within two working weeks of receiving relevant paperwork
Transfers in	New joiners and Active Members	Withing two months of request	Withing five working weeks of receiving relevant paperwork
Scheme rule changes	Active, Deferred and Pensioner Members as well as on request	Within two months of changes coming into effect	Within one month of changes coming into effect
Annual Pension Fund Report and Accounts	All stakeholders	Within two months of report	Within one month of report

Appendix 2 – Approach to communication with stakeholders

Approach to Communication with Active, Deferred and Pensioner Members

Our communication objectives for members of the Fund are:

- To provide Pension Fund communications in a transparent and accessible manner.
- To provide material for employers to use and promote the LGPS in the recruitment process and retention of staff, therefore, making the Council and associated bodies employers of choice.
- To help members clearly understand the benefits of the LGPS.
- To provide a basis for all members to actively engage on pension related matters in the most suitable manner.
- To improve the efficiency in which member queries and complaints are dealt with and resolved.
- To increase the uptake of the LGPS participation.
- To provide access to appropriate material to enable individuals to make well informed decisions and scheme employers to understand their roles and responsibilities, alongside the Pensions Administration Strategy (PAS).

The following table summarises how we seek to meet the above objectives, including the methods available and the frequency of issue:

Method of Communication	Media	Frequency of issue	Method of distribution
Annual Benefit Statement	Member portal Paper copy	Available all year round online, by annual statutory deadline	Online Posted to home address on request
Pension Savings Statement	Member portal Paper copy	Annually, where an individual breaches the annual allowance or is close to breaching their annual allowance On request from individuals in all other circumstances	Online Posted to home address on request

Method of Communication	Media	Frequency of issue	Method of distribution
Pension Administrators Website/Member portal	Electronic	All year round	As and when required
Telephone Helpline	Telephone	Monday-Thursday 9am-5pm Friday 9am-4pm, except bank holidays	Telephone
Secure contact form	Pensions administrator's website	All year round	Online
Training events	Online LPPA YouTube channel	Ad-hoc events All year round	Online
E-mail	Electronic	All year round	Online
Newsletters	Pensions administrator's website Paper copy	Annually for members Ad-hoc when major changes occur	Online Posted to home address on request
Scheme literature	Pensions administrator's website Paper copy	Annually All year round	Online Posted to home address on request
Payslips and P60's	Electronic Paper copy	All year round	Online Posted to home address on request
Fund policies	Pension Fund webpage	As required by Regulations When updated/reviewed	Online

Explanation of Communications

Annual Benefit Statement

The Fund will issue Annual Benefit Statements to all active members to show them how much they have contributed to their pension from the previous 31 March. The Fund also provides deferred members with an Annual Benefit Statement which outlines the current value of their deferred benefits.

Pension Savings Statement

Any active or deferred scheme member is able to request a Pension Savings Statement at any time, even if they have not breached the annual allowance threshold. A statement must be issued annually, to all active and deferred scheme members who have breached the annual allowance threshold as at the 5 April each year. Where this is the case the Statement must be issued by no later than 6 October (e.g. for breaches as at 5 April 2022 the Statement must be issued by 6 October 2022).

Website

The Fund has a dedicated [webpage](#) containing the relevant Pension Fund documents as well as other general information about the scheme. The Fund's pension administrators have a dedicated [website](#) which provides access to the secure on-line [member portal](#). This enables scheme members to access and update personal details, view documents and update beneficiaries with regards to their Local Government Pension within the Hertfordshire Pension Fund.

Online Training Events

Online training events with members and their representatives can be arranged on request or viewed on our pension administrators [YouTube](#) channel. Such meetings can cover a range of issues, including:

- formal presentations setting out the benefits of the scheme, preparing for retirement and how to use the [member portal](#); or
- pre-recorded sessions available on the [YouTube](#) Channel.

Newletters

Our pensions administrators produce an annual newsletter outlining any updates on changes with regards to the LGPS or any wider UK pension matters.

Scheme Literature

A Scheme Guide contains detailed information about the LGPS and outlines who can join and the benefits that come with joining the LGPS. A summary version of the Guide is also available, setting out a brief description of the main areas of interest.

Payslips and P60's

Payslips are uploaded monthly to members' online account. Hardcopy payslips are only posted to members who have opted out of electronic communications and only when the net pay varies by £5 or more compared to the previous month. P60's are uploaded annually to members' online account or hardcopies are posted those who have opted out of electronic communications.

Approach to Communication with Prospective Members

Our objectives regarding communication with prospective members of the scheme are:

- To use and promote the LGPS in the recruitment process and retention of staff, therefore, making the Council and associated bodies employers of choice.
- To help prospective members understand the benefits of the LGPS.
- To provide a basis for all members to actively engage on pension related matters in the most suitable manner.
- To encourage the uptake of the LGPS participation.
- To ensure all stakeholders have access to appropriate material to make well informed decisions.

Promotional material and online training are available for employing bodies to utilise. To meet the above objectives, the following communications are provided:

Method of Communication	Media	Frequency of issue	Method of distribution
Pension Administrators Website	Electronic	All year round	Online
Job adverts	Electronic	As and when required	Online
Scheme literature	Paper copy Pension Administrators Website	On commencement of employment	New starter pack
Induction Sessions	Electronic or face- to- face	As part of new joiner process	Meeting – in person/online

Explanation of Communications

Website

The Fund has a dedicated [webpage](#) containing the relevant Pension Fund documents as well as other general information about the scheme. The Fund's pension administrators have a dedicated [website](#) which provides access to the secure online [member portal](#). This enables scheme members to access and update personal details, view documents and update beneficiaries with regards to their Local Government Pension within the Hertfordshire Pension Fund.

Job Adverts

The benefits of the scheme are outlined in all Council job advertisements, and we encourage other scheme employers to adopt the same practice.

Scheme Guide

A Scheme Guide contains detailed information about the LGPS and outlines who can join and the benefits that come with joining the LGPS. A summary version of the Guide is also available, setting out a brief description of the main areas of interest.

Online Training Sessions

These sessions are delivered by our pensions administrators via MS Teams or pre-recorded on the LPPA YouTube Channel, as part of a new joiners induction programme.

Approach to Communication with Employing Bodies

Our objectives regarding communication with employing bodies of the scheme are:

- To provide access to relevant information
- To provide assistance where required
- To enable the Fund to maintain accurate employer data
- To assist employing bodies regarding their understanding of future contribution rates
- To provide assistance and clarity of the requirements regarding member data and data transfers e.g., new starters, changes during employment, leavers and retirees.
- To help employers understand the benefits of the LGPS.
- To help employers develop their own discretionary policies.
- To make employers aware of the various policies the Fund has in place

To meet the above objectives, the following communications are provided:

Method of Communication	Media	Frequency of issue	Method of distribution
Employer Guide	Pensions Administrator Website Online File	When joining the Scheme	Online Email
Pensions Administrator Website	Electronic	All year around	Online
Employer Forum	Meeting	Annually As required	Meeting – in person/online

Newsletters/ad-hoc bulletins	Pensions Administrator Website Online file	At least quarterly Ad-hoc when major changes occur	Online Email
Pension Fund Annual Report and Accounts	Pension Fund webpage	Annually	Online
Fund policies	Pension Fund webpage	As required by Regulations When updated/reviewed	Online

Explanation of Communications

Employers Guide

Employers can find guidance in relation to their roles and responsibilities as an employing body on our Pension Administrators [website](#). Guidance can also be found on the Pensions Administration Strategy on the Pension Fund's [webpage](#). These resources will provide employers with the relevant information to ensure they meet statutory requirements and the timescales in which they must be met.

Website

The Fund has a dedicated [webpage](#) containing the relevant Pension Fund documents as well as other general information about the scheme. The Fund's pension administrators have a dedicated [website](#) which provides access to the secure on-line [member portal](#). This enables scheme members to access and update personal details, view documents and update beneficiaries with regards to their Local Government Pension within the Hertfordshire Pension Fund.

Employer Forum

The Fund's Pension Team hold a meeting for employing bodies to provide them with updates on employer matters.

Newsletters/Ad-hoc Updates

The Fund provides employing bodies with newsletters containing information about any updates to their roles and requirements within the LGPS or highlighting any changes to timeframes in which their requirements must be met.

Pension Fund Annual Report and Accounts

The report will contain information relating to the value of the Fund at the end of each financial year, the income and expenditure over the financial year as well as any other relevant information regarding the financial year.

Fund Policies

The Council has a number of policies in place, relevant to members and employers, which are reviewed regularly. These are published on the Fund's [webpage](#).

Approach to Communication with Pension Fund Staff

Our objectives regarding communication with Fund staff are:

- To recognise that staff are our greatest resource and that they are kept informed about the Fund's aims to deliver a quality and accurate service.
- Ensuring staff understand the rules and requirements of the LGPS
- To provide staff with the necessary training specifically relating to the role they perform
- To encourage personal development as part of the Administering Authority's career development/succession planning

To meet the above objectives, the following communications are provided:

Method of Communication	Media	Frequency of issue	Method of distribution
Team meetings	Meeting	As required	In person/online
1-1 development reviews	Meeting	Monthly	In person/online
Training sessions	Pension Seminars	Outlined in training plan	In person/online
Newsletters	Online E-mail	Ad-hoc when major changes occur	Online
Third party bulletins	E-mail	As required	Online

Explanation of Communications

Team Meetings

Staff are updated with latest developments and ongoing and future activities are discussed. Staff are also encouraged to report back on any feedback given to them by other stakeholders.

1-1/ Performance Development Reviews

Managers ensure that staff have 1-1/ performance development review meetings every month, which establish clear objectives and any necessary support that staff members and the team need.

Training Sessions

As part of the Administering Authority's commitment to delivering a professional pensions service to stakeholders an annual training plan is prepared and approved by the Pension Fund Committee. Staff regularly attend external training events as appropriate, and receive inhouse training from the actuary, fund managers etc.

Professional courses, such as CIPP are also offered. These are recorded via a staff skills matrix. Ad-hoc training courses are produced as the LGPS regulations change.

Newsletters/Third Party Bulletins

Keeping staff updated on current LGPS legislation changes, new staff and those leaving and upcoming training courses, etc

Approach to Communication with Pension Fund Committee and the Local Pension Board

Our objectives regarding communication with pension fund committee and local pension board of the scheme are:

- To ensure that members have access to all necessary documentation and training to allow them to carry out their statutory duties in line with the LGPS legislation.
- To seek member approval of any changes relating to discretionary policies.
- To seek member approval relating to formal responses to government consultation in relation to the scheme.

To meet the above objectives, the following communications are provided:

Method of Communication	Media	Frequency of issue	Method of distribution
Pension Committee /Board Meetings	Formal meeting	Outlined in meeting schedule	Online Email Paper copy
Training Sessions	Informal Meeting	Outlined in training plan	In person/online
Briefing Papers	Online	As required	Online Email
Presentations	Online In Person	As required	Online In person
Enquiries	Online Email Telephone In Person	As required	Online Email Telephone In Person
Fund Policies	Electronic Pension Fund webpage	As required by Regulations When updated/reviewed	Online

Explanation of Communications

Pension Committee/Board Meetings

The Pension Fund Committee and the Local Pension Board should hold separate quarterly meetings to discuss pressing pension issues and progress with the Fund's business plan. The Pension Board meetings will provide an opportunity for the Board to scrutinise current Governance, Administration and Investment services at the Fund. It also allows the Board to propose changes to the Pension Fund Committee (as the Fund's decision making body) for consideration after the Board's review of committee papers and decisions.

Training Sessions

The Fund can provide training sessions to the Committee and Board virtually or in person. The training sessions will provide them with key knowledge about the LGPS and key roles and responsibilities which should be followed by the members. The Fund currently provides an online video on demand platform to members of both groups to support their core training requirements.

Briefing Papers

To provide a report pack ahead of the Pension Committee and Board meetings.

Presentations

Presentations provide an opportunity for the Fund to highlight any new developments or key issues to the Pensions Committee and Local Pension Board.

Fund Policies

The Administering Authority has a number of policies in place, such as the Pensions Administration Strategy and the Administering Authority Discretions policy, which are reviewed regularly. These are published on the [Fund's webpage](#).

Approach to communicating with external bodies

Our objectives regarding communication with external bodies are:

- Manage the funding and investment policies of the Fund;
- Participate in any relevant statutory or informal consultation exercises impacting the LGPS or wider pensions landscape; and
- Provide the necessary statutory returns to external bodies, as required by

law. To meet the above objectives, the following communications are provided:

Method of Communication	Media	Frequency of issue	Method of distribution
Implementation of funding and investment strategies	Meeting	As required In line with statutory requirements	Meetings Telephone calls
Responding to consultations/queries	Paper Online	As required	Paper Online
Statutory returns	Paper Online	As required In line with statutory requirements	Paper Online

Explanation of Communications

Implementation of Investment Strategy

The Administering Authority has regular meetings with the investment pool, Fund investment managers, advisers and actuaries to:

- design and implement the Fund's investment strategy;
- discuss funding plans, undertake valuations of fund liabilities, set employer contribution rates and deal with other related funding issues

Responding to Queries

If any external body has any enquiries, the Fund will communicate with them in the appropriate way and will approach this on a case by case basis.

Statutory Returns

The Administering Authority is required to complete a number of statutory returns to DLUHC, HMRC, TPR and other interested parties. We ensure all returns are completed and submitted within the required timescales.