



# **LONDON BOROUGH OF LEWISHAM PENSION FUND COMMUNICATION POLICY STATEMENT**

# COMMUNICATIONS POLICY STATEMENT

## Legislative background

This document sets out the Communications Policy of the Administering Authority of the London Borough of Lewisham Pension Fund as required under the Local Government Pension Scheme Regulations (2013), Regulation 61.

The Public Service Pensions Act 2013 also introduced a framework for the governance and administration of public sector service pension schemes and provided an extended regulatory oversight of the LGPS to the Pensions Regulator. The Regulator's Code of Practice No14 has detailed guidance on providing good quality communications to members and others, with reference to the Occupational & Personal Pensions Scheme (Disclosure of Information) Regulations 2013 and HM Treasury Directions 2014 on Information about Benefits.

Regulations require each Administering Authority in England and Wales to prepare, maintain and publish a statement setting out their policy on communicating with the following stakeholders and organisations:

- **Contributing Scheme Members (Active members)**
- **Prospective Scheme Members**
- **Pensioner Scheme Members & Dependants**
- **Deferred Scheme Members**
- **Admitted and Scheduled Scheme Employers participating in the Fund**
- **Elected Members**
- **The Pensions Board**
- **Other Bodies**

This document sets out the mechanisms which are used to meet our communication needs. We aim to use the most appropriate communication method for the audience's receiving the information. This may involve using more than one type of communication.

## Objectives

The aim of this communications strategy is to make sure that all stakeholders are kept informed of developments within the Pension Fund. We want to ensure transparency and an effective communication process will help to maintain the efficient running of the Scheme

## General Communications

We use a range of methods to communicate including a variety of paper-based and electronic means. The Fund has a dedicated Pensions website **[www.lewishampensions.org](http://www.lewishampensions.org)**

We will accept some communications electronically and will respond electronically where possible. For security reasons, we will not use email for communicating sensitive information or where it is necessary to verify the address or identity of the sender.

**Website** – Communication in the form of a dedicated Pension Fund website is available which contains a wide range of information for not only scheme members but also scheme employers and other interested parties. The website can be accessed via **[www.lewishampensions.org](http://www.lewishampensions.org)**. The website contains copies of scheme guides, newsletters and other relevant information pertaining to the LGPS. All email correspondence supplied by the administration team includes the direct link to our website.

**Policy Documents** – These are available for all stakeholders to access either on the website at [www.lewishampensions.org](http://www.lewishampensions.org) or in hard copy or electronically on application.

### **Data Protection Statement**

To protect any personal information held on computer, the London Borough of Lewisham Pension Fund is registered under the General Data Protection Regulations (GDPR) 2018. This allows members to check that their details held are accurate.

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. Members who wish to apply to access their data on Data Protection grounds should contact us on 020 8314 7277 or by email [pensionsteam@lewisham.gov.uk](mailto:pensionsteam@lewisham.gov.uk)

### **National Fraud Initiative (NFI)**

This authority is under a duty to protect the public fund it administers, and to this end may use information for the prevention and detection of fraud. This includes our participation in the Government's National Fraud Initiative (NFI), and it may also share information with other bodies responsible for auditing, or administering public funds, solely for the purposes of preventing and/or detecting fraud.

## **Contributing Scheme Members (Active members)**

### **Member Self Service**

All active members can access the Lewisham Pension Fund Member Self Service portal (MSS). They can register at <https://lewisham.pensiondetails.co.uk/>

MSS allows members to view and update certain details and run their own pension estimates.

### **Scheme Guides**

Scheme guides are available for members on the Pension Fund website at [www.lewishampensions.org](http://www.lewishampensions.org) and the dedicated LGPS member's site at [www.lgpsmember.org](http://www.lgpsmember.org)

### **Annual Benefit Statements**

Annual benefit statements provide an estimate of the current and future value of the member's benefits. They are issued in August each year and from 2022 members will be able to access their annual benefit statement on MSS.

### **Pensions Updates**

When there are scheme changes we will communicate these with members. They will be available on the intranet and available on the website.

## **Prospective Scheme Members**

### **Initial Contact**

All permanent new members of staff are contractually enrolled into the LGPS, including where the employer is a scheduled body or open admission agreement contractor. Each new member is sent a statutory notification confirming their membership of the LGPS. Further scheme

information including scheme guides can be found on our website at [www.lewishampensions.org](http://www.lewishampensions.org) or [lgpsmember.org](http://lgpsmember.org)

### **Induction seminars**

A representative of the administration team attend the monthly induction seminars for all new employees of the Council, which are facilitated by HR, providing prospective new members of the scheme the opportunity to discuss any aspect of their membership of the scheme.

### **Pensions Helpline**

Prospective scheme members can call the Pensions Team on one central number, which is also on our literature. The number is 020 8314 7277.

## **Pensioner Scheme Members & Dependants**

### **Pensioner Payslips**

Pensioners can choose if they wish to receive a payslip each month. They can be sent as a hard copy or by password protected email each month. All pensioners receive a P60 at the end of the year.

### **Certificates of Continued Entitlement to Pensions (Life Certificates)**

The Fund will undertake periodic exercises, for UK pensioners over the age of 80 and all pensioners living abroad (outside of the UK), through correspondence in order to establish the continued existence of pensioners and that their details are up to date.

### **Pension Increase notifications**

The notification of the annual increase to pensioner benefits is available to view at: <http://www.lewishampensions.org/lewisham-pension-fund/pensioners/how-we-keep-in-touch/>

### **Pensions Team Contact**

Pensioner members can call the Pensions Team on one central number, which is also on our literature. The number is 020 8314 7277.

## **Deferred Scheme Members**

### **Member Self Service**

All deferred members can access the Lewisham Pension Fund Member Self Service portal (MSS). They can register at <https://lewisham.pensiondetails.co.uk/>

MSS allows members to view and update certain details and run their own pension estimates.

### **Annual Benefit Statements**

Annual benefit statements provide an estimate of the current value of the member's benefits. They are issued in August each year and from 2022 members will be able to access their annual benefit statement on MSS.

## **Pensions Updates**

If there are any changes to the LGPS regulations which are relevant to Deferred Scheme Members correspondence will be sent directly to their latest home address held on our pension scheme database.

## **Pensions Helpline**

Deferred members can call the Pensions Team on one central number, which is also on our literature. The number is 020 8314 7277.

## **Admitted and Scheduled Scheme Employers participating in the Fund**

We will keep employers in the Pension Fund informed about developments in the Scheme and consult on changes to the Scheme as required. Potential scheme employers will also have access to information about the Pension Fund to ensure that they are fully informed in their relationship with the Fund.

## **Employer Guide**

This is a guide for scheme employers outlining the details of the scheme and the administrative arrangements for the scheme. This has been distributed to all employers in the scheme and all new employers will receive copies. Training on procedures in relation to the employer guide is also available upon request.

## **Website**

The website holds a wide range of information in regard to Employee Guides, pension forms, newsletters and policies. The website can be accessed via **[www.lewishampensions.org](http://www.lewishampensions.org)**

## **Annual Report and Accounts**

This contains details of the Pension Fund during the financial year, income and expenditure as well as other related details. This is a detailed and lengthy document and will therefore not be routinely distributed, except to employers participating in the Fund or on request. The full document will be published on the website at **[www.lewishampensions.org](http://www.lewishampensions.org)**

## **Elected Members**

Information will be provided to Council Members in order for them to be able to fulfil their duties under the role of administering authority.

## **Access to Pensions Investment Committee**

The Pensions Investment Committee is the Committee which has delegated power to review, administer and monitor the Pension Fund. The Committee meets a minimum of four times a year or more frequently, as required. Meetings are open to members of the public, although there may be occasions when members of the public are excluded due to the confidential nature of matters under discussion.

## **Committee Reports**

Reports to the Committee and to other Committees as necessary, for example Corporate Committee and Council, ensures that Council Members are kept informed of developments in

relation to Pension Fund issues and the impact that these can have on overall Council policies and procedures. These are published on the Council's website. The agenda, reports and minutes of the meetings are available on the Council's website at <http://councilmeetings.lewisham.gov.uk/ieDocHome.aspx?=1>

### **Training**

Committee Member training is a standing agenda item and the Committee liaise with Officers on training needed and received on an on-going basis each year. They are also kept informed of any relevant external training courses.

### **Presentations**

Officers and advisers to the Fund deliver presentations on investment and administration matters to the Committee at each quarterly meeting upon request.

## **The Pensions Board**

The Pension Board will meet at least four times a year in the ordinary course of business and additional meetings may be arranged as required to facilitate its work.

### **Reports to the Pensions Board**

The Pension Board is not a decision making body and is not a Committee constituted under the Local Government Act 1972, although in most regards will be treated in the same way. As such, members of the public may attend and papers will be made public in the same way as described above for the Pension Investment Committee.

### **Training**

The Pension Board will be provided with, and be required to undertake, appropriate training, either provided internally by Officers or externally.

## **Other Bodies**

There are a number of other interested parties with whom we will communicate with as required, this includes:

**The Ministry of Housing, Communities and Local Government (MHCLG)** – regular contact with MHCLG as regulator of the scheme, participating and responding to consultations as required.

### **Trade Unions**

We will work with relevant trade unions to ensure the Scheme is understood by all interested parties. Efforts will be made to ensure all pension related issues are communicated effectively with the trade unions.

### **Employer Representatives**

We will work with relevant employer representative bodies to ensure that the Fund's views are represented to employer groups.

### **Pension Fund Investment Managers, Advisers and Actuaries**

- Regular meetings with the Fund Managers who invest funds on behalf of the Fund.
- Regular meetings with Investment Advisers who provide help and advice on the asset allocation and investments of the Fund.
- Regular meetings with the Fund Actuary to discuss funding levels, employer contributions and valuation of the assets and liabilities of the Fund.

### **Pension Fund Custodian**

The Fund's Custodian is Northern Trust, who ensures the safekeeping of the Funds investment transactions and all related share certificates.

### **AVC Provider**

Additional Voluntary Contributions (AVC) are a way to top up your pension benefits, and in some instances provide tax free lump sum depending on the policy, and are held and invested separately from the LGPS. The Funds preferred AVC provider is Clerical Medical.

### **Local Authority Pension Fund Forum (LAPFF)**

The Fund is a member of LAPFF which was established to help local authority funds share information and ideas about socially responsible investing.

- Regular meetings with Investment Advisers who provide help and advice on the asset allocation and investments of the Fund
- Regular meetings with the Fund Actuary to discuss funding levels, employer contributions and valuation of the assets and liabilities of the Fund

**London Pension Officers Group (LPOG) & London Pension Officers Forum (LPOF)** The Fund is a member of these voluntary groups. Meetings are held on a quarterly basis to share information and ensure standardised interpretation of LGPS regulations and best practice.

### **Requests for Information (FOI)**

Requests for information either under the Freedom of Information Act or otherwise, will be dealt with as openly and swiftly as allowed providing that such information does not breach confidentiality.

### **Consultations**

There are occasions when the administering authority will consult with interested parties either as a result of potential changes to the regulations governing the LGPS or specific policy changes relating to the London Borough of Lewisham Pension Scheme. In these instances, the most effective way of communicating with interested parties is to hold a period of consultation, during which, they are given the opportunity to respond to specific changes. Interested parties and representative groups will be approached to provide feedback to the policy changes before amendments are enacted.

### **Minority Groups**

It is recognised that there may be occasions when some minority groups may not be able to access all the information available to others. The Pension Fund will try to ensure that information is available to the widest possible audience and as such will try to ensure that minority groups do have access to information. This is however a developing area and feedback on how to promote better access for all minority groups is welcome.

## Communication Material

The table below shows the Fund communications along with their publication frequency and the format in which they are available to their intended audience.

Communication Material	Paper based	Electronic form	Internet for all to view	When Published	Intended audience
Pension Scheme Guide	✓	✓	✓	Constantly available	All
Annual Benefit Statements	✓	✗	✗	Annually	Actives Deferreds
Member Self Service	✗	✓	✓	On Registration	All
Pension Updates	✓	✗	✓	When details available	Actives Employers
Topping up Benefits	✓	✓	✓	Constantly available	Actives
Statutory Notifications	✓	✗	✗	On Joining	Actives
Early Leaver Information	✓	✓	✓	Sent with Deferred Benefit statement	Deferreds
Retirement Information	✓	✓	✓	Sent with retirement details	Pensioners
Payslips	✓	✓	✗	Monthly	Pensioners
Notice of Pensions Increase	✗	✗	✓	Annually (April)	Pensioners
Annual Pension Fund Report	✓	✓	✓	Annually	All
Actuarial Valuation Report	✓	✓	✓	Tri-annually	All
Pension Fund Committee	✓	✓	✓	Quarterly	All
Communication Policy	✓	✓	✓	Constantly available	All
Discretions Policy	✓	✓	✓	Constantly available	All

While these publications are reviewed within our timescales, these are also reviewed in conjunction with LGPS and other related legislation changes.