

Worcestershire Pension Fund

Communications Strategy 2025

January 2025



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1. Introduction

This Communications Strategy has been prepared in accordance with Regulation 61 of the Local Government Pension Scheme (LGPS) Regulations 2013 and sets out the approach of Worcestershire Pension Fund, administered on behalf of Worcestershire County Council (the “Administering Authority”) and outlines how we will communicate with scheme members, employers, and other stakeholders, the channels we will use, and the frequency of communication.

This document also reflects guidance from the Pensions Regulator (tPR) [Code of Practice](#) and aims to ensure all parties involved are informed, engaged, and able to make well-informed decisions about their pensions. Clear, consistent, and effective communication between the administering authority, scheme employers, and members of the Local Government Pension Scheme (LGPS) is vital to enable individuals to make well-informed decisions about their pensions.

The Fund has been developing our communication channels/offers and this strategy will also outline how this has progressed and developments that the Fund will be looking to implement in the near future.

2. Aims and Objectives

The main aims and objectives of this Communications Strategy are to:

- Produce clear, timely, and accurate information in a plain English style.
- Ensure all communications comply with relevant laws and regulations.
- Support members in understanding their benefits, rights, and options under the LGPS.
- Ensure transparent communication between the Fund and employers.
- Use a range of communication channels to meet the diverse needs of all stakeholders.
- Regularly review and improve our communication methods and strategies.

3. Key Stakeholders

The Fund has a number of primary stakeholders referred to in this policy as:

- **Scheme Members:** Comprising of active members, deferred members, pensioners, and their dependents.
- **Employers:** Public sector bodies who participate in the LGPS on behalf of their employees.
- **Elected Members & Local Pension Board:** Of the 8 members of our [Pension Board](#) there are 4 member / trade union representatives who scrutinise all [Pensions Committee](#) decisions and can take items for discussion to our Pensions Committee on behalf of members. The Pensions Committee of 8 has 1 member / trade union representative.
- **The Administering Authority:** The body responsible for overseeing the administration of the pension scheme.

- **Regulatory Bodies:** We will deliver appropriate communications to comply with and apply all relevant legislation / guidance (for example from The Pensions Regulator, The Local Government Association, Her Majesty's Revenue & Customs, The Local Government Pension Scheme Advisory Board, etc.).

4. Communication Channels

A variety of communication channels will be used to ensure that all stakeholders receive the information they need in the most accessible form.

The Fund recognises that members also want to receive information in the most efficient way, and this can be supported by implementing technology to support digital communication options as our primary focus of delivery.

The Fund have written to members previously advising them of the Funds intention to utilise digital communications as our primary method of communication. The most recent communication advising of the Funds intention to move to digital communication was, via the Newsletters issued alongside Annual Benefit Statements issued in 2024 for Active and Deferred members and the pensioner newsletter issued in November 2024 for Pensioner members.

Members have been, and will continue to be, given the option to opt out of electronic communication by notifying the Fund to change their communication preference to written/postal communication.

There are several ways in which the Fund will communicate with its stakeholders. These channels will include:

Digital Communication:

- **Secure Online Portal:** A secure platform for members to receive Annual Benefit Statements, newsletters, access personal pension details, update information, run estimates and track pension status.
- **Website:** The administering authority will maintain an accessible and up-to-date website with key information, frequently asked questions, forms, and resources.
- **Emails:** Used to communicate with members and employers about important updates, reminders, or individual pension information.
- **Online Newsletters:** Sent periodically to members using the self-service portal. Scheme Employers receive monthly updates via the employer's newsletter covering updates on scheme changes, upcoming events, and pension tips.

Written Communication:

- **Letters:** Formal communication sent to members for significant events such as when members are processing benefit requests or changes to the scheme.
- **Annual Benefits Statements:** Sent annually to all active members and deferred members to provide information on pension values and benefits.

Telephone & In-person Communication:

- **Helpdesk:** The Fund has a dedicated team of officers to assist members and employers with queries, providing answers in a timely manner. Contact details for all officers are provided on letters produced individually by officers and on the Funds website.
- **Workshops and Seminars:** Periodic face-to-face or virtual events to educate members about their benefits, retirement planning, and changes to pension legislation.
- **Social media:** To explore the use of social media platforms to share important updates, news, and relevant pension-related information for example LinkedIn page.

5. Communication with Scheme Members

The administering authority is committed to ensuring that members receive the information they need to make informed decisions about their pension. Key communications with scheme members include:

- **New starters notification :** New members will receive a new starter notification containing essential information about joining the LGPS, guidance to how the scheme works, and their rights and responsibilities.
- **Annual Benefit Statements:** All members will receive an annual statement that shows their pension accrual, estimated pension value at retirement, and contribution details. Statements will be sent by 31st August each year.
- **Pensioner Payslips and P60's:** We will provide an annual payslip and a P60 to our pensioner members which is accessible via the self-service portal and/or posted to members depending on preference. We will also provide them with a pension payslip when there is a change of more than £1 per month net of tax in their pension.
- **Pension Scheme Changes:** Members will be notified of any changes to the LGPS, including new regulations, contribution rates, or retirement age changes. These notifications will be sent in a variety of formats including via email, letters, and the website.
- **Surveys and Feedback:** Members will be encouraged to provide feedback on their experience with the pension scheme to help improve service delivery.

6. Communication with Employers

Clear and consistent communication between the administering authority and employers is essential to ensure that member data is accurate, contributions are paid correctly, and deadlines are met.

We will engage with our prospective and actual employers to explain our requirements of them, define their information needs and expectations of us and identify, support and deliver their training needs.

Key communications with employers include:

- **Pensions Administration Strategy:** The strategy will be reviewed annually and communicated with employers via a consultation period. The strategy outlines the

expected performance level of both our scheme employers and the Administering authority.

- **Employer Bulletins:** All employers will receive regular updates on key issues, upcoming deadlines, and changes in pension regulations or legislation. The primary method in providing employer updates come in the form of a direct email every month known as the ‘employer newsletter’.
- **Website:** Our [website](#) has a dedicated ‘employers area’ which is fully accessible by all employers. Key information will be reviewed, updated and maintained periodically.

Our website will also provide up to date information about our governance, funding, investments (including information about our approach to responsible investment / ESG / climate changes issues), finances, and operations.

Our [Annual Report and Financial Statements](#) are available from our website.

- **Data Submission Reminders:** Employers will receive reminders and guidelines about their responsibility to submit accurate and timely data regarding employee records and contributions.
- **Employer Training and Guidance:** The administering authority will offer training sessions and materials to help employers understand their obligations and how to administer the scheme effectively.
- **Annual Employer Returns:** Employers will be required to submit annual data regarding scheme members, including any changes to member status or pay.
- **Annual Employer Forum:** The Fund will deliver an annual employer forum for our scheme employers. The forum will be used to deliver key messages and updates to our employers. The forum will be delivered via a mix of face to face and virtual sessions depending on the feedback received from employers indicating their preference.

Key third party partners will be invited to deliver key messages to our employers including the Funds Actuary in particularly around the triennial valuation period.

- **Employer Meetings and Support:** In addition to the Annual Employer Forum, the administering authority will hold webinars and offer one-to-one support to help employers understand pension administration requirements.

7. Key Messages and Tone

The tone of all communications will be clear, respectful, and easy to understand. We will:

- Use plain language and avoid jargon wherever possible.
- Ensure that all communications are inclusive and accessible to all members.
- Provide alternative formats (e.g., large print, Braille, or audio) upon request.
- Ensure the accuracy of all information

8. Data Protection and Confidentiality

All communication will be conducted in line with the Data Protection Act 2018, General Data Protection Regulation (GDPR), and relevant confidentiality policies. Sensitive personal data will be handled securely, and members' privacy will be protected at all times.

9. Evaluation and Continuous Improvement

To ensure that the communications strategy remains effective, the following measures will be implemented:

- **Annual Review:** The communications policy will be reviewed annually to assess its effectiveness and identify areas for improvement.
- **Feedback Mechanism:** Surveys and other feedback tools will be used to gather opinions from members and employers about the clarity and effectiveness of our communication.

The Fund uses digital feedback surveys to maximise the number of responses however, paper-based feedback surveys will also be used where required.

- **Continuous Improvement:** Based on feedback and any changes to pension legislation or member needs, the administering authority will continuously improve communication strategies.

Appendix 1: Frequency of Communication

The table below outlines our schedule of regular communications shared with our stakeholders.

| Communication Material | Paper Form | Digitally | Website | Frequency | Intended Audience (active, deferred, pensioner, employers, prospective members or ALL) |
|--|------------|-----------|---------|------------------|--|
| Annual Benefit Statement | ✓ | ✓ | | Annually | Active and Deferred |
| Newsletters | ✓ | ✓ | ✓ | Annually | Active, Deferred, Pensioners |
| Employer Newsletters | | ✓ | ✓ | Monthly | Employers |
| Payslip and p60 | ✓ | ✓ | | Annually* | Pensioners |
| Pension Updates | ✓ | ✓ | ✓ | As required | ALL |
| Annual Report and Financial Statements | | ✓ | ✓ | Annually | ALL |
| Factsheets and Scheme Guides | | | ✓ | Always available | ALL |
| Pensions Savings Statements | ✓ | ✓ | | Annually | Active |

*Additional payslips will be posted if there is a change of <£1

Appendix 2: Feedback Mechanisms

We encourage feedback from all our stakeholders, the table below outlines the various methods used.

| Feedback Mechanism | Paper form | Digitally | Website | Frequency | Intended Audience (active, deferred, pensioner, employers, prospective members or ALL) |
|--|------------|-----------|---------|---------------|--|
| Pensions Administration Strategy (PAS) consultation period | | ✓ | | Annually | Employers |
| Employer Forum | | ✓ | | Annually | Employers |
| Training Sessions | | ✓ | | Post Session | ALL |
| Customer Satisfaction Surveys | | ✓ | ✓ | When required | ALL |
| Ad hoc Surveys | ✓ | ✓ | ✓ | When required | ALL |
| Website Analytics | | ✓ | ✓ | Monthly | ALL |

- **FOR OFFICE USE ONLY:**
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