**Appendix 'B'**

Lancashire County Pension Fund

## Local Government Pension Scheme

## Communication Policy Statement

## 1 April 2014

Lancashire County Council as administering authority of **Lancashire County Pension Fund**

## Local Government Pension Scheme

Communication Policy Statement

# Introduction

This is the Communication Policy Statement of Lancashire County Pension Fund which is administered by Lancashire County Council; the administering authority. All Local Government Pension Scheme (LGPS) administering authorities in England and Wales are required to prepare maintain and publish a written statement setting out their policy concerning communications with: -

* ***Members;***
* ***Representatives of members;***
* ***Prospective members; and***
* ***Scheme Employers***

In particular, the statement must set out their policy on: -

* ***The provision of information and publicity about the Scheme to members, representatives of members and Scheme Employers;***
* ***The format, frequency and method of distributing such information or publicity; and***
* ***The promotion of the Scheme to prospective members and their employers.***

**Policy**

Lancashire County Pension Fund recognises the government's objective to help people save for their retirement and will aim to: -

* ***Actively encourage the provision of good pension information and the promotion of pensions in the workplace.***
* ***Increase transparency and build trust, confidence and engagement in pension saving as the norm.***

To achieve its aim the administering authority will undertake to: -

* ***Provide clear, accurate and timely communication about the Local Government Pension Scheme to all stakeholders.\****
* ***Actively promote the Scheme to prospective members and their employers.***
* ***Take a multimedia approach in recognition that different styles and methods of communication suit different stakeholders***
* ***Use and encourage the use of electronic/online communication and information sharing.***
* ***Support Scheme employers, providing publicity and information toolkits, to enable employers to fulfil their responsibility to communicate and share information with members in relation to the Scheme.***
* ***Treat information security with the upmost importance.***

**Communication Programme**

The Fund will regularly review the format, frequency and method of communication. The following programme is currently in use.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Information** | **Stakeholder\*** | **Format** | **Frequency** | **Method**  **of distribution** |
| Actuarial Valuation | All Stakeholders | Presentation, formal report, | Triennial with annual updates | Email, mail, website and face to face briefings. |
| Fund Policy and Statements | All Stakeholders | website | As amended | Mail/email |
| Annual Benefit Statements | Members | Online self service | Annual | Online/email alert |
| Customer Satisfaction Survey | All Stakeholders | Website | Ongoing | Click question |
| Member Guides | Members | website | On or before employment.  On request | Via employer HR/payroll departments  Mail/intranet |
| Employer Updates | Employer | Website, online | As required | email/internet |
| Pensioner payslips/P60's | Member | Online self service, paper | Annually | email/mail |
| Employer Guide | Employer | Website, | As amended | email /internet |
| Employer Training | Employer | Presentation  Webcast | On request in line with SLA | Face to face –  In house  Employer locations.  Website |
| Factsheets | All members | Paper/website | On request / as required | Mail/email/ internet |
| Individual member  information | All Stakeholders | Paper, Online self service | As required | Mail, email |
| Employer information pack | Employer | Paper/website | On Admission | Face to Face |
| Newsletters | Members | Paper/website | Annual | Online |
| Scheme change and legislative change | All Stakeholder | Presentation/webcast  Website | As required and on request | Face to face/internet |
| Fund Report and Accounts | All Stakeholders | Paper/website | Annually | Mail/email/ internet |
| Service Level Standards | All Stakeholders | website | As amended | Internet /intranet |
| Query | All Stakeholders | Telephone/email/online | Mon – Fri | Telephone/email/  Online |

\**Stakeholders are defined as members, representatives of members, prospective members and employers (members are defined as active, deferred or pensioner members).*

**Scheme Regulations and Overriding Legislation**

Lancashire County Pension Fund undertakes to comply with Local Government Pension Scheme Regulations and the relevant Overriding Legislation; In particular, the Fund undertakes to comply with the Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 [2013/2734]. A full list of Scheme and related legislation is set out below: -

Local Government Pension Scheme Regulations 2013 [2013/2356]

Local Government Pension Scheme (Transitional Provisions and Savings) Regulations 2014 [2014/ ]

Occupational and Personal Pension Schemes (Disclosure of Information) Regulations 2013 [2013/2734]

And the following Acts (including relevant secondary legislation made under each Act not mentioned above)

Finance Act 2004 [c.12]

Pension Schemes Act 1993 [c.48]

Pensions Act 1995 [c.26]

Pensions Act 2008 [c.30]

Public Service Pensions Act 2013 [c.25]

Welfare Reform and Pensions Act 1999 [c.30]

Pensions (Increase) Act 1971 [c.56]

Date Protection Act 1998 [c.29]

**Review**

This statement will be reviewed where there is any material change to the Funds policy in respect of communication.