

11.0 COMMUNICATIONS

11.1 *Statement of policy concerning communications*

In accordance with [Regulation 61](#)¹ of the LGPS Regulations 2013 the administering authority has produced and published a statement of policy concerning communications.

The policy is available from the [Pension Fund website](#),² and deals with the administering authority's policy for communications with:

- Scheme employers;
- Individual scheme members (or their representatives);
- Prospective scheme members; and
- Prospective scheme employers.

The aim of the policy is to provide clear and consistent information to all scheme members and employers and to communicate that information effectively and accurately.

11.2 *Communicating with scheme employers*

The administering authority is committed to providing excellent communications with its scheme employers. These include:

- A dedicated employers section of the Pension Fund website;
- Regular updates via employer bulletins ('[Inscribe](#)³'), email and the website;
- Regular meetings with the larger employers;
- Employer handbooks (e.g. guides to admission bodies, completing policy statements)
- Standard forms and file layouts;
- Training sessions;
- The provision of an Employer Self-service facility;
- An annual scheme employers' meeting;
- General guidance and assistance.

11.3 *Communicating with individual scheme members*

'my pension ONLINE'

The policy of the administering authority is to provide as much communication with scheme members as possible through electronic means. This is achieved in the main via a secure member self-service portal called '[my pension ONLINE](#)'.⁴ This facility is available to all

¹ <http://www.lgpsregs.org/index.php/strategies?showall=&start=4>

² http://www3.rbwm.gov.uk/bpf/downloads/download/1/pension_fund_policies

³ http://www3.rbwm.gov.uk/bpf/info/2/employers/33/employer_newsletters

⁴ http://www3.rbwm.gov.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

members and enables every member to update certain personal details online, view or download membership documents such as annual benefit statements, membership certificates, payslips etc. and also gives the member access to a range of scheme literature relevant to their membership type i.e. active, deferred or retired.

In addition, members can perform various benefit calculation projections, check their own pension records and amend or update their death grant nominations online.

In 2012 all members of the Scheme were written to a maximum of three times, in accordance with [Part 9 of the Occupational and Personal Pension Schemes \(Disclosure of Information\) Regulations 2013](#),⁵ asking them to inform the administering authority of their preferred method of communication. The default position, for active members (and deferred members), was to supply information via '[mypensionONLINE](#)'⁶ so unless a member specifically requested to continue receiving communications in a paper format, all communications are now made via '[mypensionONLINE](#)',⁷ saving considerable expense to the Pension Fund in respect of printing, packing and postage costs.

The default position for retired members was to continue to supply paper copies of all correspondence unless a request to receive it electronically was made.

All new employees joining the LGPS are provided with a '[mypensionONLINE](#)'⁸ activation key and once they have registered to go on-line, having agreed to the terms and conditions of use, they are presented with an electronic welcome pack containing all of the Scheme information and forms required by a new scheme member. A '[mypensionONLINE](#)' [registration factsheet](#)⁹ is also available from the Berkshire Pension Fund website.

Annual benefit statements

Each active and deferred member of the LGPS receives an annual benefit statement (made available through '[mypensionONLINE](#)'¹⁰ unless a paper copy has been specifically requested). Annual benefit statements provide the member with the value of their pension rights as at 31 March each year, the value of their death grant and details of their nominated beneficiaries.

In accordance with [Regulation 89](#)¹¹ of the LGPS Regulation 2013, the administering authority must provide an active, deferred, deferred pensioner and pension credit member with their annual benefit statement by the 31st of August each year.

Newsletters

Newsletters are produced bi-annually for active and retired members of the Scheme and annually for deferred members. These are made available through '[my pension ONLINE](#)'¹² unless a member has specifically requested a hard copy through the post (although as they are generic documents and do not contain any personal information they are also available from the [Berkshire Pension Fund website](#)¹³).

Active and deferred members receive 'The Quill' (different versions for each member type) and retired members receive 'The Scribe'.

⁵ <http://www.legislation.gov.uk/uksi/2013/2734/regulation/26/made>

⁶ http://www.berkshirerpensions.org.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

⁷ http://www.berkshirerpensions.org.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

⁸ http://www3.rbwm.gov.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

⁹ http://www3.rbwm.gov.uk/bpf/downloads/file/114/my_pension_online_factsheet

¹⁰ http://www.berkshirerpensions.org.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

¹¹ <http://www.legislation.gov.uk/uksi/2013/2356/regulation/89/made>

¹² http://www3.rbwm.gov.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

¹³ http://www3.rbwm.gov.uk/bpf/downloads/download/9/pension_fund_newsletters

Website

The address for the Royal County of Berkshire Pension Fund website is:

<http://www.berkshirerpensions.org.uk/bpf/>¹⁴

The website is continually monitored, reviewed and updated and has various sections designed for each member type i.e. active, deferred and retired members as well as a dedicated scheme employer section.

Within the website members have access to a wide range of information including scheme literature, downloadable guides and forms, electronic flipbooks, modellers and links to other related websites.

Pension surgeries

Each year the administering authority provides two pension surgeries at each of the six unitary authorities in Berkshire (Bracknell Forest Council, Reading Borough Council, Royal Borough of Windsor & Maidenhead, Slough Borough Council, West Berkshire Council and Wokingham Borough Council).

Further surgeries are arranged with other scheme employers on an ad-hoc basis when required and as set up by the scheme employer.

Scheme members can also arrange to have one-to-one meetings with the pension team at the offices of the Berkshire Pension Fund during normal office hours.

Annual meeting

All members of the LGPS are invited to attend an annual meeting which includes a review of the year, presentation of the Pension Fund annual report and accounts and other matters deemed relevant at the time. This provides an opportunity for scheme members to meet, and ask questions of, elected members and officers of the Pension Fund.

Pension increase letters

All retired members of the Scheme receive an annual pension increase letter (in the post unless a request to receive it via '[mypensionONLINE](#)'¹⁵ has been made) setting out the increase to be applied to their pension in line with the Pensions (Increase) Act 1971, currently the Consumer Price Index (CPI). Details of pay dates for the coming year are also included as part of this correspondence.

11.4 Communicating with prospective scheme members

A [brief guide \(LGS1B\)](#)¹⁶ to the LGPS is available to all prospective scheme members and scheme employers are requested to provide a copy to new employees as part of their contract of employment. The Pension Fund website contains a [dedicated area](#)¹⁷ for employees considering joining the LGPS can be found.

¹⁴ <http://www.berkshirerpensions.org.uk/bpf/>

¹⁵ http://www3.rbwm.gov.uk/bpf/info/9/my_pension_online/57/my_pension_online/2

¹⁶ <http://www3.rbwm.gov.uk/bpf/info/6/publications/58/factsheets>

¹⁷ http://www.berkshirerpensions.org.uk/bpf/info/8/non-members/56/thinking_of_joining

11.5 *Communicating with prospective scheme employers*

[A employer's guide to admission bodies](#)¹⁸ is available from the Pension Fund website setting out the procedures required of a scheme employer outsourcing a group of staff to their preferred service contractor and the requirements of a new admission body joining the Pension Fund.

An admission agreement must be completed and signed by all parties to the agreement (the transferring scheme employer, the new admission body and the administering authority) before the service contract begins. A [pro-forma admission agreement](#)¹⁹ is available for download from the Pension Fund website.

¹⁸ <http://www.berkshirerensions.org.uk/bpf/downloads/2/employers>

¹⁹ <http://www.berkshirerensions.org.uk/bpf/downloads/2/employers>

