



# Communication Policy 2021/22



## Contents

Introduction .....	3
Regulatory framework .....	3
Stakeholders of the Fund .....	4
Key objectives .....	4
Accessibility .....	4
Social Media .....	5
Investment Communication .....	5
Responsible Investment .....	5
Freedom of Information .....	5
Communication Channel .....	5
Communicating with members .....	8
Communicating with Pension Fund Staff .....	9
Communicating with the Pension Fund Committee and Local Pension Board .....	9
Communicating with external bodies .....	10
Data Protection .....	11
Review .....	11
Further Information .....	11
Appendix A – Communication Plan .....	12





## Introduction

This is the communication strategy for the Surrey Pension Fund administered by Surrey County Council (the Administering Authority). Communication is at the heart of everything the Fund does and has a dedicated communication team in place to help the Fund meet its current and future communication challenges. This Policy provides an overview of how the Surrey Pension Fund will communicate with its full range of stakeholders. An effective communication strategy is vital for the Fund to meet its objective of providing a high quality and consistent service to the stakeholders.

The Fund has over 300 employers with contributing members and a total membership of over 105,000 scheme members, which are split into the categories below and with the approximate numbers of members in each category:

Type of membership	Surrey Pension Fund
Active scheme members	37,000
Deferred scheme members	40,000
Pensioner members	28,000

8

The policy outlines the Fund's strategic approach to communications and is effective from April 2021. This Policy should be read in conjunction with the Communication Plan which is detailed in Appendix A of this document.

## Regulatory framework

The policy has been produced in accordance with regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013. The regulation requires that:

1. An administering authority must prepare, maintain and publish a written statement setting out its policy concerning communications with:
  - a) scheme members (active, deferred, retired and dependant)
  - b) representatives of scheme members
  - c) prospective scheme members
  - d) scheme employers
2. In particular the statement must set out its policy on:
  - a) the provision of information and publicity about the scheme
  - b) the format, frequency and method of distributing such information or publicity
  - c) the promotion of the scheme to prospective scheme members and their employers.

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



## Stakeholders of the Fund

The Fund has a varied audience of stakeholders with whom it communicates, including:

- 🌿 Scheme members (active, deferred, pensioner and dependant members)
- 🌿 Prospective scheme members
- 🌿 Scheme employers
- 🌿 Pension Fund staff
- 🌿 Pension Fund Committee
- 🌿 Local Pension Board
- 🌿 Border to Coast
- 🌿 External bodies:
  - ⚡ Her Majesty's Revenue & Customs (HMRC)
  - ⚡ Ministry of Housing, Communities and Local Government (MHCLG)
  - ⚡ Trades Unions
  - ⚡ Pension Fund Investment Managers, Advisers and Actuaries
  - ⚡ Pension Fund Custodian
  - ⚡ The Pensions Regulator (tPR)
  - ⚡ The Scheme Advisory Board (SAB)
  - ⚡ The Local Government Association (LGA)
  - ⚡ Department of Work and Pensions (DWP)
  - ⚡ Pension Officers Groups
  - ⚡ Pensions and Lifetime Savings Association (PLSA)
  - ⚡ Chartered Institute of Public Finance and Accountancy (CIPFA)
  - ⚡ The Local Authority Pension Fund Forum (LAPFF)

## Key objectives

To ensure that Fund delivers clear, timely and accessible communication with a broad range of stakeholders. To achieve this, the Fund will:

- 🌿 Communicate information about the Scheme's rules and regulations in an effective, friendly and timely manner to the different groups of stakeholders.
- 🌿 Communicate information about the investment decision made by the Fund.
- 🌿 Inform customers and stake holders to enable them to make the decisions regarding pension matters.
- 🌿 Inform customers and stakeholders about the management and administration of the Fund.
- 🌿 Consult with key stakeholders on changes to policies and procedures that affect the Fund and its stakeholders;
- 🌿 Support employers to enable them to fulfil their responsibility to communicate and share information with members in relation to the scheme.
- 🌿 Seek continuous improvement in the way the Fund communicates.

## Accessibility

- 🌿 The Fund is committed to ensuring communications are accessible to all stakeholders and is committed to develop further use of electronic means of communicating through e-mail and internet site (including a Member Portal). Wherever possible, responses are



sent to stakeholders by electronic means. However, more traditional methods of communications will continue to be offered as required.

- ✻ The Fund also make sure that communications are easy to understand through use of Plain English accreditation and readability scores.

## Social Media

The Fund recognises the growing importance for organisations to have an online presence and has recently developed a corporate LinkedIn profile.

A LinkedIn account is used to raise Fund online profile in a business, promoting the Fund's innovations and achievements, and helping build relationships with other LGPS Funds and professional bodies within the pensions industry <https://uk.linkedin.com/in/surrey-pension-fund-81801919a>

## Investment Communication

The Fund has seen an increase interest in its investments from Scheme Members, Scheme Employers and the wider public. The Fund maintains a large portfolio of assets, which it uses to pay out LGPS benefits when they become due. This is made up of pension contributions paid in by Scheme Members and Scheme Employers, and also any investment income and capital growth. To reduce risk, the Fund diversifies its investments across a wide range of assets both in the UK and Global market.

## Responsible Investment

As a responsible investor the Fund Environmental, Social and Governance (ESG) issues are fundamental to the Fund's investment strategy. The Fund has focused communications to stakeholders about its investments. The Fund will regularly report to Scheme Employers and Scheme Members about its investments and the Fund's approach to ESG issues.

## Freedom of Information

Anyone has a right under the Freedom of Information (FOI) Act to request any information held by the Fund which is not already made available. FOI requests will be dealt with as openly and swiftly. Requests should be made in writing to the Freedom of Information Officer at the address at the end of this document

A fee may be charged and the Fund reserves the right to refuse if the cost of providing the information is disproportionately high.

## Communication Channel

The table below shows the Fund main method of communication with different stakeholders.





Stakeholder	Communication	Key message/Objectives
<b>Active members</b>	<ul style="list-style-type: none"> <li>Annual benefit statements</li> <li>Biannual Newsletters</li> <li>Member self service</li> <li>Website</li> <li>Telephone helpline</li> <li>Scheme Literature</li> <li>Calculation and costings (e.g. estimates)</li> <li>Presentations – face to face / online</li> <li>Promotion on internal systems, e.g. Snet</li> <li>Active Member surveys</li> </ul>	<ul style="list-style-type: none"> <li>Your pension is a valuable benefit.</li> <li>Your employer contributes to help you save for your retirement.</li> <li>You need to make sure you're saving enough for retirement</li> <li>To improve your understanding of how the LGPS works.</li> <li>You understand the impact of any changes in legislation.</li> <li>To advise scheme members of their rights and benefits.</li> <li>To make pensions information more readily available.</li> <li>To answer member's queries regarding their benefits</li> <li>To give you more ways that you can contact us or get information.</li> <li>To provide a method for members to give feedback.</li> </ul>
<b>Deferred members</b>	<ul style="list-style-type: none"> <li>Annual benefit statements</li> <li>Annual Newsletter</li> <li>Member self service</li> <li>Website</li> <li>Telephone helpline</li> <li>Scheme Literature</li> <li>Calculation and costings (e.g. estimates)</li> </ul>	<ul style="list-style-type: none"> <li>Your pension is a valuable benefit</li> <li>You are saving enough for retirement</li> <li>You keep in touch with the Fund e.g. provide us with address changes</li> <li>How the LGPS works now, and the impact of any changes in legislation</li> <li>Understand the implication of transferring out of the scheme</li> <li>To improve understanding of how the LGPS works</li> <li>We will update you of any changes</li> </ul>
<b>Pensioner members</b>	<ul style="list-style-type: none"> <li>Member self service</li> <li>Pensions Increase letters</li> <li>P60</li> <li>Calculation and costings (e.g. estimates)</li> <li>Website</li> <li>Telephone helpline</li> <li>Annual newsletter</li> <li>Pensioner member Survey</li> </ul>	<ul style="list-style-type: none"> <li>You keep in touch with the Fund e.g. provide us with address changes</li> <li>We are here to help with any questions you might have.</li> <li>The LGPS is still a valuable part of your retirement package</li> <li>How your funds are invested.</li> <li>To improve understanding of how the LGPS works.</li> <li>The impact of any changes in legislation.</li> <li>The impact in the larger pension community (e.g. Brexit.)</li> </ul>
<b>Dependent members</b>	<ul style="list-style-type: none"> <li>Member self service</li> <li>Payslip</li> </ul>	<ul style="list-style-type: none"> <li>You keep in touch with the Fund e.g. provide us with address and bank changes.</li> </ul>



	<ul style="list-style-type: none"> <li>• P60</li> <li>• Calculation and costings (e.g. estimates)</li> <li>• Website</li> <li>• Telephone helpline</li> </ul>	<ul style="list-style-type: none"> <li>• We are here to help with any questions you might have.</li> <li>• The LGPS is still a valuable part of your retirement package.</li> <li>• The impact of any changes in legislation.</li> </ul>
<b>Scheme employers</b>	<ul style="list-style-type: none"> <li>• Ad hoc email alerts</li> <li>• Quarterly newsletters</li> <li>• Website</li> <li>• Webinars</li> <li>• Telephone helpline</li> <li>• Scheme information and guides</li> <li>• Annual Employer survey</li> </ul>	<ul style="list-style-type: none"> <li>• You need to be aware of your responsibilities regarding the LGPS</li> <li>• Your employer contributes to help you save for your retirement.</li> <li>• You understand the impact of any changes in legislation</li> <li>• To improve relationships</li> <li>• Continue to improve the accuracy of data being provided to us</li> </ul>
<b>Potential Scheme Members including Opt Outs</b>	<ul style="list-style-type: none"> <li>• Website</li> <li>• Telephone helpline</li> <li>• Scheme information and guides</li> </ul>	<ul style="list-style-type: none"> <li>• You understand the impact of any changes in legislation</li> <li>• Your employer contributes to help you save for your retirement.</li> <li>• The LGPS is still one of the best pension arrangements available</li> <li>• Increase understanding of how the scheme works and what benefits are provided</li> <li>• To improve take up of the LGPS</li> </ul>
<b>Pension Fund Staff</b>	<ul style="list-style-type: none"> <li>• Team meeting</li> <li>• 1:1 / Appraisals</li> <li>• Training &amp; development</li> <li>• Training Matrix</li> <li>• Ad hoc meetings</li> <li>• Monthly newsletter</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure staff are kept up to date with important information regarding the service, the employing authority and the wider world of pensions as a whole</li> <li>• Management to feedback to staff regarding their individual progress</li> <li>• For staff to feel a fully integrated member of the team</li> </ul>
<b>Pension Fund Committee and Local Pension Board</b>	<ul style="list-style-type: none"> <li>• Committee/Board Papers</li> <li>• Trainings</li> <li>• Minutes</li> <li>• Presentations</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure members are kept up to date with important information regarding the Fund.</li> <li>• Monitor success against the agreed measures</li> </ul>
<b>External bodies</b>	<ul style="list-style-type: none"> <li>• Response to enquiries and consultations</li> </ul>	<ul style="list-style-type: none"> <li>• Respond to enquiries/statutory requirements</li> </ul>



## Communicating with members

There are 3 categories of scheme member:

- 🌿 Active members who are contributing to the Scheme.
- 🌿 Deferred members who have left the Scheme, but have not yet accessed their pension benefits.
- 🌿 Pensioner members who are in receipt of their LGPS benefits from the Fund.

The Fund recognises that communication with each category requires a different, specific approach and therefore uses a variety of methods to communicate with members.

To ensure members are able to access services easily, we employ a range of media to educate them about the LGPS and their pension benefits, delivered in a clear and easily understood way to ensure that members can make informed decisions about their benefits.

- 🌿 Website - The Fund has a dedicated Pensions website [www.surreypensionfund.org/](http://www.surreypensionfund.org/), which has general information about Surrey Pension Fund and about being a member of the LGPS. There are also scheme forms and guides available to copy or print.
- 🌿 Telephone Helpline - We provide a helpline service for all our members to use if they need to contact us by telephone or email. There is a dedicated helpline for members to call 0300 200 1031.
- 🌿 General Correspondence – The Fund provide a generic email address which enables members to email their queries. The emails are picked up and passed to the relevant member of staff [myhelpdeskpensions@surreycc.gov.uk](mailto:myhelpdeskpensions@surreycc.gov.uk)
- 🌿 Member Online - Members can access their pension account using the My Pension Portal. This is a secure area that allows members to see the personal details Fund holds about them. They can also update personal information. Contributing and deferred members can view their annual pension statements and pensioner members can view their pension payment information. There are also scheme forms and guides available to copy or print.
- 🌿 LinkedIn – Fund has a LinkedIn account. We regularly update our account with information that we believe our members might be interested in <https://uk.linkedin.com/in/surrey-pension-fund-81801919a>
- 🌿 Visits to our office - Members are welcome to visit our offices if they prefer to speak to us face to face. Ideally, members should make an appointment in advance so we can make sure that someone is available to see them. Due to Covid-19 we are unable to receive visitors at our office. However, the Fund remains in operation during this time and members can contact us at the address at the end of this document
- 🌿 Annual Benefit Statements – The Fund issues an Annual Benefit Statement (ABS) to all active members, showing the pension they have built up to the previous 31st March. They are subject to the members Scheme Employer providing timely year end





information to the Pensions Administration Team. The ABS are available for members to view on My Pension Portal.

- 🌿 Presentations / Roadshows / Drop in Sessions available to active scheme members.
- 🌿 Newsletters - The Fund issues periodic newsletters to Members to update them on topical Pensions matters and changes.
- 🌿 Pay advices, Pension Increase letters and P60s - We issue pay advices to pensioner members every March, April and May.

## Communicating with Pension Fund Staff

The Fund recognises that its staff are its greatest resource and that they are kept informed about the Fund's aims to deliver a quality and accurate service. This is achieved via use of email, internal meetings, as well as internal and external training events on specific topics.

The Fund communicates with staff in a number of ways.

- 🌿 Performance conversations– the Fund managers ensure that Fund staff have Performance Conversations at least twice yearly, these establish clear objectives and any necessary support that staff members and the team need.
- 🌿 Training - As part of the Fund'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 LGA and CIPFA training as appropriate, and receive in-house training from actuaries, fund managers and via a dedicated Training Officer. 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.
- 🌿 Staff Feedback on Fund Communications - Staff are encouraged to report back on any feedback given to them by other stakeholders.
- 🌿 Weekly update – senior managers send weekly emails to keep staff updated on current issues.
- 🌿 Quarterly Newsletters - keep staff updated on current LGPS legislation changes, new staff and those leaving and upcoming training courses, etc.

## Communicating with the Pension Fund Committee and Local Pension Board

The administering authority, Surrey County Council, has established a Pensions Committee including elected Councillors to discharge the functions of the Council in governing and administering The Surrey Pension Fund. The Pensions Committee is the decision-making body for the Fund, and this includes responsibility for setting the Fund's investment strategy, appointing investment managers, and approving Fund budget, business plan and policies.



The Council also established Local Pension Board in 2015 to assist the Committee in securing compliance with the scheme regulations and the effective and efficient governance and administration of the LGPS.

The Pension Fund Committee and Local Pension Board communicate by:

- 🌿 Committee and Board meetings - Members of the Pensions Committee and Local Board meet at least quarterly to discuss Pensions issues, following which the Local Board may make suggestions and recommendations, and the Pensions Committee may make decisions.
- 🌿 Fund officer reports - Members of the Pensions Committee and Local Board receive monitoring reports from Fund staff. This includes the Fund's internal managers delivering reports and presentations to members at Committee and Board meetings.
- 🌿 Investment Manager Reports – Members receive quarterly investment reports from the Fund officers on the performance of the Fund's investment.
- 🌿 Training – An annual training plan is presented to Pensions Committee and Local Board to approve. Members receive regular training to ensure they have the knowledge and capacity to carry out their roles.
- 🌿 Weekly Update - Members of the Pensions Committee and the Local Board receive weekly update from Strategic Finance Manager on Border to Coast and Pension Administration.

## Communicating with external bodies

The Fund engages proactively communicates with a number of external bodies. These include:

- 🌿 Border to Coast, Pension Fund Investment Managers, Advisers and Actuaries – The Fund has regular meeting with:
  - 🌿 Border to Coast who facilitate the design and implementation of the Fund's investment strategy.
  - 🌿 Independent Fund managers who make investments on behalf of the Fund.
  - 🌿 Investment Advisers who provide help and advice on the investment strategy of the Fund.
  - 🌿 Fund Actuary to discuss Funding levels, employers' contributions and valuation of the liabilities of the Fund.
- 🌿 Pension Fund Custodian - The Fund's Custodian is Northern Trust, who ensures the safekeeping of the Funds investment transactions.
- 🌿 Pensions and Lifetime Savings Association (PLSA) - The Fund is a member of PLSA, which provides an opportunity for administering authorities to discuss issues of common interest and share best practice.



- Local Authority Pension Fund Forum (LAPFF) - LAPFF is a collaborative shareholder engagement group representing most of the Local Government Pension Scheme Funds and UK Pension Pools, including Border to Coast Pensions Partnership (BCPP). Its aim is to engage with companies to promote the highest standards of corporate governance and corporate responsibility amongst investee companies.
- Minerva Analytics - The Fund had also appointed Minerva Analytics to assist the Fund in exploring its Investment Core Beliefs as well as its approach in understanding the United Nations Sustainable Development Goals and how it can be integrated into Investment Decision Making.

## 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. 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 Actuary or AVC provider.

## Review

The policy will be reviewed annually and updated sooner if the communications arrangements or other matters included within it merit reconsideration.

## Further Information

If you have any queries about this Communications Policy please get in touch:

Pension Services  
Surrey County Council  
Room 218, County Hall  
Penrhyn Road  
Kingston upon Thames  
KT1 2DN  
☎ 0300 200 1031  
@ [myhelpdeskpensions@surreycc.gov.uk](mailto:myhelpdeskpensions@surreycc.gov.uk)

If you have any Freedom of Information requests, please send them to:

Freedom of Information Officer  
Legal Democratic & Cultural Services  
County Hall  
Penrhyn Road  
Kingston upon Thames  
Surrey, KT1 2DN  
☎ 020 8541 7969  
@ [foi@surreycc.gov.uk](mailto:foi@surreycc.gov.uk)



## Appendix A – Communication Plan

Method of Communication	Media	Frequency of Issue in Accordance with SLAs	Frequency of Issue in Accordance with Legislative Requirement	Method of Distribution	Audience Group
Send a notification of joining the LGPS to a Scheme Member – Contractual Enrolment	Electronic	Within 30 working days of receiving new starter information	2 months from date of joining the scheme	E-mail or Letter to Home Address where email not known.	New Members
Send a notification of joining the LGPS to a scheme member – Automatic Enrolment/Re-Enrolment	Various	Within 1 month of receiving jobholder information where the individual is being automatically enrolled/re-enrolled	Within 1 month of receiving jobholder information where the individual is being automatically enrolled/re-enrolled	Employer	New Members
Inform a member who left the Scheme of their leaver rights and options	Electronic	Within 40 working days from receipt of leaver information.	As soon as practicable and no more than 2 months from date of notification (from employer or from scheme member)	E-mail or Letter to Home Address where email not known.	Members leaving the scheme
Obtain transfer details for transfer in, and calculate and provide quotation to member	Paper Based or Electronic	Within 20 workings days from date of request	2 months from date of request	Letter to Home Address or Member Self Service	Active Member
Provide details of transfer value for transfer out, on request	Paper Based or Electronic	Within 20 workings days from date of request (CETV estimate or Divorce), unless there has already been a request in the last 12 months	3 months from date of request (CETV estimate)	Letter to Home Address, Member Self Service or IFA	Deferred Member
Provide a retirement quotation on request	Paper Based or Electronic	Within 15 working days from date of request	As soon as practicable, but no more than 2 months from date of request unless there has	Letter to Home Address or Member Self Service	Active and Deferred Member



			already been a request in the last 12 months		
Notify the amount of retirement benefits	Paper Based or Electronic	Within 15 working days from receipt of all information	1 month from date of retirement if on or after Normal Pension Age (NPA), or 2 months from date of retirement if before NPA	Letter to Home Address or Member Self Service	Active and Deferred Member
Calculate and notify dependant(s) of amount of death benefits	Paper Based	Initial letter sent no more than 5 days from date of becoming aware of death, and notification of benefit letter sent no more than 10 days from receiving correctly completed forms.	As soon as possible but in any event no more than 2 months from date of becoming aware of death, or from date of request by a third party (e.g. Personal representative)	Letter to Dependants Home Address	Dependant Member
Provide all Active and Deferred members with an Annual Benefit Statement (ABS)	Electronic or Paper Based	By 31 August each year	By 31 August each year	Member Self Service or Statement to Home Address	Active and Deferred Member
Provide Pension Saving Statement to eligible members	Paper Based or Electronic	By 6 October each year	By 6 October each year	Letter to Home Address or Member Self Service	Active Member
General Member Enquiries	Electronic or Paper Based	Within 15 working days		Email or Letter to Home Address	All Members
Pensions Increase Letters	Electronic or Paper Based on Request	By 30 April each year	By 30 April each year	Member Self Service or Letter to Home Address	Pensioner Member





Pensioner P60s (HMRC requirement)	Electronic or Paper Based on Request	By 31 May each year	By 31 May each year	Member Self Service or Letter to Home Address	Pensioner Member
Member Scheme Guide	Electronic or Paper Based by Request	Always Available Online (Link also in New Starter Pack)	Within 2 months of request	Fund Website or Member Self Service	All Members
Active Member Newsletters	Electronic or Paper Based on Request	Spring newsletter by 1 April (in line with Annual Updates) and Autumn newsletter by 31 August (in line with ABS)		Member Self Service or Letter to Home Address	Active Member
Deferred Member Newsletters	Electronic or Paper Based on Request	By 31 August in line with ABS		Member Self Service or Letter to Home Address	Deferred Member
Pensioner Member Newsletters	Electronic or Paper Based on Request	By 30 April in line with Pension Increase Letter		Member Self Service or Letter to Home Address	Pensioner Member
Presentations/Roadshows	Face to Face	Twice per year per Fund as standard. Others by request through fund.		Via Fund	Active Member
Drop In Sessions	Face to Face	As Requested, up to a maximum of 2 per year per Fund		Via Fund	Active Member
Customer Satisfaction Survey – Member	Electronic	Annually (Sample groups, emphasis on new joiners, recently retired, etc)		E-mail	All Members



Changes in Legislation	Electronic	Within 10 working days of notification of change		E-mail to Fund	Pension Fund
Material Alterations to Basic Scheme Information	Electronic	As soon as possible and within 3 months after the change takes effect.	As soon as possible and within 3 months after the change takes effect.	E-mail or Letter to Home Address	All Members
Employer Training	Face to Face	As requested		Via Fund	Scheme Employer
Employer Guides	Electronic	Always Available Online		LGPS Regs Website	Scheme Employer
Employer Newsletters	Electronic or Paper Based on Request	Quarterly Newsletters		E-mail to Fund Contacts	Scheme Employer
Customer Satisfaction Survey – Employer	Electronic	Annually		E-mail	Scheme Employer
Member, employer or third-party enquiries	Incoming to Helpdesk via telephone	Enquiries to be resolved at first contact or referred via case link for further investigation		Telephone Email	All Groups
Member, employer or third-party enquiries	Incoming via post	Workflow cases created based on enquiry type and associated SLA		Various	All Groups
Member Self Service	Electronic, Paper Based or Face to Face	Promotional events and campaigns to be discussed and agreed to promote sign up to Member Self Service.		Various	All Groups



Annual General Meeting	Face to Face	Provide availability to promote MSS at the AGM.		Via Fund	All Groups
Pension Fund Report and Accounts	Electronic	Annually		E-mail	All Groups
Website					All Groups
Helpline					All Groups
Pensions Administration Strategy	Electronic	Always available (reviewed at least every 3 years)		E-mail	Scheme Employer
Pension Fund Valuation Report	Electronic	Triennially		E-mail	Scheme Employer