

Communication Policy Statement

2023/24



Providing our customers with
a better tomorrow

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Introduction

1. This is the Communication Policy for the Surrey Pension Team (SPT), who administer the Surrey Pension Fund (the Fund).
2. Communication is at the heart of everything the SPT does and there is a dedicated communication team in place to help the Fund meet its current and future communication challenges.
3. The Fund has over 300 employers with contributing members and a total membership of over 109,100 scheme members, which are split into the categories below and with the approximate numbers of members in each category:

Type of Membership	Approximate Numbers
Active scheme members	34,900
Deferred scheme members	42,800
Pensioner members	31,400

4. The policy outlines the strategic approach of SPT regarding communications and should be read in conjunction with the Communication Plan which is detailed in Appendix A of this document.

Regulatory Framework

5. The policy has been produced in accordance with Regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013.
6. The Regulation requires that an administering authority must prepare, maintain, and publish a written statement setting out its policy concerning communications with:
 - members
 - representatives of members
 - prospective members
 - scheme employers

7. In particular, the statement must set out its 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
 - the promotion of the scheme to prospective scheme members and their employers.
8. The policy must be revised and published by the administering authority following a material change in their policy on any matters referred to in paragraph 7.
9. For the purposes of this policy published means being accessible on the publicly available [Surrey Pension Fund](#) website.

Key Objective

10. The key objective is to ensure that SPT delivers clear, timely and accessible communication with a broad range of stakeholders.
11. To achieve this, SPT will:
 - Communicate information about the scheme's rules and Regulations in an effective, straightforward, and timely manner to the different groups of stakeholders
 - Recognise the requirement for different methods of communication for different members
 - Promote the LGPS as an attractive benefit to scheme members and potential scheme members
 - Communicate information about the investment decisions made by the SPT
 - Inform customers and stakeholders to enable them to make 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 statutory role in the Fund by providing regular relevant information and access to various types of resources
 - Seek continuous improvement in the way that SPT communicates.

Stakeholders of the Fund

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

Internal bodies:

- Scheme members
- Prospective scheme members
- Representative of scheme members
- Scheme employers
- SPT officers
- Pension Fund Committee
- Local Pension Board
- Administering Authority
- Border to Coast Joint Committee

Partner Groups:

- Pensions and Lifetime Savings Association (PLSA)
- The Scheme Advisory Board (SAB)
- The Local Government Association (LGA)
- Pension Officers Groups
- The Local Authority Pension Fund Forum (LAPFF)
- Border to Coast Company and Border to Coast partner funds
- AVC Providers
- Trade Unions
- Surrey County Council - other departments, Council Members and Chief Officers
- Internal Audit

External bodies:

- General Public
- Prospective Employees
- Surrey Residents (Council Taxpayers)
- Her Majesty's Revenue & Customs (HMRC)
- Department for Levelling Up, Housing and Communities (DLUHC)
- Pension Fund Investment Managers, Advisers, Actuaries and Pension Fund Custodian
- The Pensions Regulator (tPR) and Pensions Ombudsman
- Department of Work and Pensions (DWP)
- Chartered Institute of Public Finance and Accountancy (CIPFA)
- External Auditors
- Wider Pensions Industry

Accessibility

13. SPT is committed to ensuring communications are accessible to all stakeholders.
14. To achieve this, SPT will ensure that all communications use plain English and where possible, are available in electronic, print, large print, braille, and audio as requested.
15. SPT is committed to develop further use of electronic means of communicating through email, websites and the 'My Pension' portal.
16. Where possible, responses will be sent to stakeholders by electronic means unless requested otherwise.
17. SPT is committed to ensuring that the [Surrey Pension Fund](#) website and the [Surrey Pension Fund for Employers](#) website, together with the documents available on the websites, meet the [Web Content Accessibility Guidelines \(WCAG 2.1\)](#).

Communication Channels

18. LGPS support is available nationally through websites and guidance for both employers and scheme members. SPT communications will continue to reference these national resources, together with material provided by pension industry experts.
19. SPT will continue to support collaboration and development of communication media with other administering authorities through membership of the Communications Working Group.
20. The Communication Plan in Appendix A of this document details SPT's method of communication, intended audience, publication media, frequency, and method of distribution.
21. SPT maintains the [Surrey Pension Fund](#) website which provides access to member guides, forms, policies, reports, investment information, newsletters, videos, and other information.

22. The member self-service portal ([‘My Pension’ portal](#)) is a secure online web portal hosted by Aquila Heywood. Registered members can:
- view the details SPT hold for them and keep their personal details up to date
 - view personal correspondence such as letters and general scheme forms and guides
 - view and print annual benefit statements (active members) or annual statements (deferred members)
 - create, view and update nominations for any death grant that may be payable
 - perform quotations for deferred benefits, future benefits, and death benefits (depending on member status)
 - view P60s and pay slips (pensioner members)
23. To encourage members to engage with their pension, SPT are integrating the ‘My Pension’ portal with standard work processes, to increasing take up across all membership groups.
24. Monthly website and ‘My Pension’ portal data is recorded to monitor the usage and member registration numbers, to measure the success of campaigns run by the SPT.
25. SPT maintains the [Surrey Pension Fund for Employers](#) website which provides access to employer procedures, guides, investment information, forms, spreadsheets, newsletters, and other information.
26. SPT provide access to iConnect for employers who use Surrey payroll as their payroll provider. This requires monthly payroll updates and provides the facility to request estimated benefits, including costs, and other information. iConnect will be made available to other employers in the future.
27. All members and employers can contact the Customer Relationship Team for information or requests. The team have two telephone numbers: one for general enquiries and one for assistance with the ‘My Pension’ portal, together with a general use email address and an email address for forms, certificates, etc.
28. SPT recognises the growing importance for organisations to have an online presence and has a corporate LinkedIn profile. The LinkedIn account is used to raise SPT online profile in business, promoting SPT’s innovations and achievements, advertise job opportunities, and helping build relationships with other LGPS Funds and professional bodies within the pensions industry: <https://www.linkedin.com/company/surrey-pension-team/>

29. News items and blogs are produced on the websites regularly and as the need arises, to highlight current issues, upcoming changes or to provide articles of interest.
30. Members can visit our offices if they prefer to speak to us face to face. This must be by appointment, to ensure that the correct member of staff is available to discuss the member's enquiry.
31. Periodical documents issued to members, including:
- Annual Benefit Statements by 31 August to active members
 - Annual Statements by 31 August to deferred members
 - Pay advices, pension increase letters, and P60s are issued to pensioner members between March and May each year
 - Annual Allowance letters issued to relevant members by 6 October
32. SPT arranges a programme of online and face to face events each year to meet with groups of members. SPT arrange these events in conjunction with employers, via Olive for Surrey CC members, and these events are advertised to members of the scheme.
33. For Surrey CC members, SPT provide a SharePoint site and regular posts to advertise events and provide information.
34. SPT obtains feedback periodically for different member groups and employers and publishes all relevant results on the websites.
35. SPT 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 and on-line meetings, quarterly performance meetings, internal and external training events on specific topics, together with the opportunity to study for professional qualifications.
36. SPT communicates with the Pension Fund Committee and Local Pension Board in various ways including:
- Weekly email from the LGPS Senior Officer on Border to Coast and administration updates, and other useful information.
 - Committee and Board meetings
 - Fund officer reports
 - Investment manager reports
 - Training (refer to Training Policy)

37. SPT proactively communicates with several external bodies, including:

- Border to Coast, Pension Fund Investment Managers, Advisers and Actuaries
- Pension Fund Custodian
- Pensions and Lifetime Savings Association (PLSA)
- Local Authority Pension Fund Forum (LAPFF)
- Minerva Analytics

Data Protection

38. SPT 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. SPT 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.

39. The Full Privacy Notice can be found at:

<https://www.surreypensionfund.org/forms-and-publications/full-privacy-notice/>

Freedom of Information

40. 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.

41. FOI requests will be dealt with 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, in line with our published FOI guidance.

Review

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

Further Information

Our contact details are:

Surrey Pension Team
PO Box 465
Reigate
RH2 2HA

Telephone: 0300 200 1031 – general enquiries

Email: crt pensions@surreycc.gov.uk

Telephone: 0300 200 1034 – ‘My Pension’ portal registration/logon enquiries

Email: crt pensions@surreycc.gov.uk

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

Freedom of Information Officer
Corporate Information Governance Team
Surrey County Council
Woodhatch Place
11 Cockshot Hill
Reigate
Surrey
RH2 8EF

Email: corp.infogov@surreycc.gov.uk

Appendix A - Communication Plan

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Send a notification of joining the LGPS to a Scheme Member – Contractual Enrolment	Electronic or Paper Based	2 months from date of joining the scheme	E-mail, 'My Pension' portal or Letter to Home Address	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 or re-enrolled	Employer	New Members
Inform a member who left the Scheme of their leaver rights and options	Electronic or Paper Based	As soon as practicable and no more than 2 months from date of notification (from employer or from scheme member)	E-mail, 'My Pension' portal or Letter to Home Address	Members leaving the scheme
Obtain transfer details for transfer in, and calculate and provide quotation to member	Electronic or Paper Based	2 months from date of request	E-mail, 'My Pension' portal or Letter to Home Address	Active Member
Provide details of transfer value for transfer out, on request	Electronic or Paper Based	3 months from date of request (CETV estimate)	E-mail, 'My Pension' portal or Letter to Home Address	Deferred Member

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Provide a retirement quotation on request	Electronic or Paper Based	As soon as practicable, but no more than 2 months from date of request unless there has already been a request in the last 12 months	E-mail, 'My Pension' portal or Letter to Home Address	Active and Deferred Member
Notify the amount of retirement benefits	Electronic or Paper Based	1 month from date of retirement if on or after Normal Pension Age (NPA), or 2 months from date of retirement if before NPA	E-mail, 'My Pension' portal or Letter to Home Address	Active and Deferred Member
Calculate and notify dependant(s) of amount of death benefits	Paper Based	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 / Other format on request	By 31 August each year	'My Pension' portal or Statement to Home Address / Other format	Active and Deferred Member
Provide Pension Saving Statement to eligible members	Electronic or Paper Based	By 6 October each year	E-mail, 'My Pension' portal or Letter to Home Address	Active Member

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
General Member Enquiries	Electronic or Paper Based by Request		Email or Letter to Home Address	All Members
Pensions Increase Letters	Paper Based	By 30 April each year	Letter to Home Address	Pensioner Member
Pensioner P60s (HMRC requirement)	Paper Based	By 31 May each year	Letter to Home Address	Pensioner Member
Member Scheme Guide	Electronic or Paper Based by Request	Within 2 months of request	Member Self Service, Surrey Pension Fund website or Home Address on request	All Members
Active Member Media	Electronic or Paper Based by Request		Member Self Service, Surrey Pension Fund website or Home Address on request	Active Member
Deferred Member Media	Electronic or Paper Based by Request		Member Self Service, Surrey Pension Fund website or Home Address on request	Deferred Member

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Pensioner Member Newsletters	Paper Based		Sent with PI letters and P60s to Home Address	Pensioner Member
Presentations/Roadshows	Online and Face to Face		Via scheme employer	Active Member
Drop-In Sessions	Face to Face		Via scheme employer	Active Member
Customer Satisfaction Feedback – Member	Electronic, Face to Face or paper based		E-mail, in person or via post	All Members
Customer Satisfaction Feedback – Retired Members	Electronic, Face to Face or paper based		E-mail, in person or via post	Pensioner member
Changes in Legislation	Electronic		E-mail to scheme employers	Scheme Employer
Material Alterations to Basic Scheme Information	Electronic	As soon as possible and within 3 months after the change takes effect.	E-mail or Letter to Home Address	All Members

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Employer Valuation & Funding Consultations	On-line or Face to Face	Triennially	Via scheme employer	Scheme Employer
Employer Training	On-line or Face to Face		Via scheme employer	Scheme Employer
Employer Guides	Electronic		LGPS Regs Website	Scheme Employer
Employer Newsletters	Electronic or Paper Based on Request	Quarterly	E-mail to Scheme Employer Contacts	Scheme Employer
Customer Satisfaction Feedback – Employer	Electronic		E-mail	Scheme Employer
Member, employer or third- party enquiries	Incoming to Helpdesk via telephone		Telephone and Email	All Groups
Member, employer or third- party enquiries	Incoming via post		Various	All Groups

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Member Self Service	Electronic		Always available on-line	All Member Groups
Employers Pension Fund Annual Engagement	On-line or Face to Face		Via Fund	Scheme Employers
Surrey Pension Fund Website	Electronic		Always available on-line	All Groups
Surrey Pension Fund for Employers Website	Electronic		Always available on-line	Scheme Employers