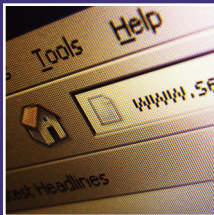


WEST MIDLANDS



PENSION FUND



# Communications Policy Statement

July 2008

**An effective communications strategy is vital for any organisation which strives to provide a high quality and consistent service to its customers.**

There are six distinct groups with whom the Fund needs to communicate:

- Trustees
- Scheme members
- Prospective Scheme members
- Scheme employers
- Fund staff
- Other bodies

Set out in this document are the mechanisms which are used to meet those communication needs.

The Fund aims to use the most appropriate communication medium for the audiences receiving the information. This may involve using more than one method of communication.

## Trustees

The Fund hosts a microsite [wmpfonline.com/trustee](http://wmpfonline.com/trustee) which contains relevant information for trustees with regards to training and the role of the trustees.

Knowledge building and training is provided via the Fund's officers, advisors and external experts with regards to investment and administration matters.

The role of the trustees through the Superannuation Committee is also supplemented by Sub-Committees, such as the Investment Advisory Sub, at which specific advice can be provided by officers and external advisors.

The seven district councils in membership of the Fund are represented at trustees' meetings, as are the trade unions who attend all meetings on an observer basis, but whose views are given equal weighting. The trade union representatives are also Scheme members.

The work of the trade union members is supported by a Joint Consultative Panel of trustees and trade union representatives.

## Scheme Members

### Internet

The Fund has established an extensive website [wmpfonline.com](http://wmpfonline.com) containing Scheme details, Scheme leaflets, etc. There are also links to other organisations relevant to Scheme members, e.g. employers, AVC providers, employers' organisations, etc.

### Abridged Report and Accounts

An abridged copy of the Fund's Report and Accounts is circulated to all Scheme members on an annual basis.

### Annual newsletter

We will issue an annual newsletter to members of the Fund, the contents of which will cover current pension topics within the LGPS and the pensions industry in general.

### Benefit statements

An annual benefit statement is sent direct to the home address of all members who are contributing to the Fund at the previous financial year end.

Benefit statements are sent direct to the home address of deferred members where a current address is known.

### Scheme literature

An extensive range of Scheme literature is produced by the administering authority and is supplied to employing bodies and Scheme members directly. Copies of this Scheme literature form part of the Fund's website at [wmpfonline.com](http://wmpfonline.com)

### Pay advices

The Fund continues to issue monthly pay advices to Scheme pensioners. This is used as a communication mechanism, since messages are included on the back of each one. These may reinforce the need for pensioners to ensure that in the event of their demise or change of address, the Fund is notified promptly. On other occasions, it is used to convey specific messages – for example, the need to protect from hypothermia.

Pensions increase and P60 information is communicated using this medium on an annual basis.

## **Correspondence**

The Fund uses both surface mail and e-mail to receive and send correspondence.

## **Telephone helpline**

A dedicated low call rate telephone helpline is provided for Scheme members and is widely publicised in Scheme literature.

A password security system has been implemented which allows Scheme members to transact a significant proportion of their pensions business without having to enter into formal correspondence.

## **Pensions roadshow**

The Fund stages a biennial pensions roadshow where it visits the civic buildings of the seven district councils in membership of the Fund. Additionally, satellite roadshows and surgeries are held at outlying sites, particularly when there may be organisational changes occurring which have pensions implications.

## **Superlink**

The Fund issues a quarterly newsletter, 'Superlink' to its pensioners, which is edited by a group of Fund pensioners. Its contents are, in the main, authored by Fund pensioners, but it is used as a vehicle to inform pensioners not only on pensions matters, but of other items in which they may be interested.

## **Existence validation - pensioners living abroad**

The Fund undertakes an annual exercise conducted through correspondence in order to establish the continued existence of pensioners living abroad.

## **Miscellaneous**

The Fund sends Christmas cards to pensioners aged 90 years and over and pensioners achieving their 100th birthday are, wherever possible, visited by the Chief Pensions Officer.

## **Prospective Scheme Members**

### **Scheme booklet**

All new prospective Scheme members will be provided with a Scheme booklet upon appointment.

### **Website**

The Fund's website will contain specific information for non-joiners. It will highlight the process by which a member should be given the relevant information to make an informed choice, as well as detailing the administrative process that should be followed to 'opt-out' of the Scheme.

### **Non-joiner campaigns**

The Fund will request formal notification of non-joiners from Scheme employers. The information will be used to market the Scheme to specific groups, with dedicated literature and campaigns being formulated, from time to time, in conjunction with Scheme employers.

### **Corporate induction courses**

Fund officers will attend corporate induction events in order to present to prospective Scheme members the benefits of joining the LGPS. A 'one-on-one' surgery will also be offered to take account of individual queries that may be raised at such meetings.

### **Pension roadshows**

As well as being a valuable aid for pensioners and current Scheme members, roadshows will be used to target specific non-members with support being enlisted from the DWP and in-house AVC providers. This will ensure members receive the information required to make an informed choice with regards to their pension provision.

### **Pay advice**

Prospective Scheme members will be identified via payroll, and pay advices containing marketing information will be used in specific campaigns carried out in conjunction with Scheme employers. Pay advices will also be used to inform members and prospective Scheme members of changes to the Scheme.

### **Trade unions**

We will work with the relevant trade unions to ensure the Scheme is understood by all interested parties. Training days for branch officers will be provided upon request, and efforts will be made to ensure that all pension related issues are communicated effectively with the trade unions.

## **Scheme Employers**

### **Dialogue meetings**

A monthly dialogue meeting is held between the Fund and district councils and is attended by a Principal Pensions Liaison Officer.

These meetings act as a vehicle for passing information between the Scheme employer and the administering authority, and for identifying and resolving difficult or outstanding cases.

Notes of meetings and their agendas and minutes are widely circulated within the service.

### **Technical newsletter**

A technical newsletter, entitled 'The Brief', is issued periodically to all employers.

This medium is also used to communicate any issues that are currently under debate.

Changes to the regulations which impact upon the employer's function or their employees are also covered.

### **Employers' manual**

An employers' manual is issued to assist the smaller employers in discharging their pensions administration responsibilities.

This is supplemented by the allocation of a Principal Pensions Liaison Officer to each employer who is available by telephone or personal visit to assist whenever necessary.

### **Ill-health retirements**

'A Guidance Manual for Approved Doctors' has been circulated to appropriate employers within the Fund. This has been supplemented by organising, in conjunction with the Department for Communities and Local Government, seminars for occupational health advisors.

### **Internet**

A microsite for employers has been established. All manuals and Scheme literature are available on this site.

### **All employer meetings**

Periodically meetings are arranged for employers. Specifically, this has been used as a mechanism for communicating major strategic issues, significant legislation changes and triennial valuation matters.

### **Access to computerised pensions administration system**

Each major employer has access through the internet to the pension records of their current employees, together with a calculation suite for the provision of estimates direct to employees.

It is intended, through development of a second generation version of our current computerised pensions administration system to achieve greater web compatibility and the transmission of data electronically.

## **Fund Staff**

### **Service Management Team**

The Fund is managed by the Pensions Administration and Investment Services whose chief officers report to the Director for Resources and Support.

The Pensions Administration Service Management Team comprises the Chief Pensions Officer, divisional managers and other senior service staff.

It meets on a monthly basis and discusses items of a strategic nature.

The notes of that meeting are circulated in the form of a core briefing by the Chief Pensions Officer and this is placed on the service's intranet.

The Investment Management Team is the Chief Investment Officer and senior investment staff.

### **Team meetings**

Office and/or team meetings are held on a regular basis. Any items arising from such meetings can be escalated through senior managers to chief officers.

## **Senior Officers' Management Team Meetings - Resources and Support**

The Chief Pensions Officer is a member of the Service Group Management Team and attends the regular meetings convened by the Director. The Chief Pensions Officer is able to bring any matters of concern or importance to the attention of the Director through this mechanism.

Any necessary information arising from the Service Group's Management Team meeting is disseminated within the service, via the Pensions Administration Service Management Team. Due to the nature of the investment work and delegation, the Chief Investment Officer meets with the Director a number of times during any week.

### **Issues meetings**

Monthly issues meetings take place between the Director for Resources and Support and the Chief Pensions Officer. These meetings review progress being made against annual service plans.

Monthly issues meetings take place between the Chief Pensions Officer and divisional managers on a one-to-one basis.

The issues meeting gives an opportunity to review the work of each division and any other matters requiring discussion. The notes of the meeting are distributed to the participants.

### **Intranet**

Service intranets give all staff access and contain such information as procedure manuals, core briefings, LGPC circulars, etc. This is an effective mechanism for ensuring that information is available to all staff at their work location in a timely manner.

### **Induction**

All new member of staff undergo an induction procedure and an induction/personnel manual is available to all staff.

The Fund has introduced a performance appraisal scheme for staff which is backed by a balanced scorecard approach. There is, therefore, a responsibility on all staff to ensure effective communication at all levels across the service.

### **Internet**

Appropriate staff have been enabled to use the corporate network in order to access the internet.

### **Emails**

All staff have been given access to the email facility.

### **Best value review groups**

All major developments within the Pensions Administration Service are achieved through the formation of best value review groups, who represent the individual groups within the service and staff whose work is affected by such developments.

This ensures a shared understanding of the issues and ensures service-wide involvement in their solutions.

The Investment Division complies with FSA requirements in order to benchmark its work and authorities.

### **Chief Pensions Officer**

The Chief Pensions Officer maintains an open-door policy and attempts to make himself available to all staff by regular visits to each division within the service.

### **Chief Investment Officer**

On a similar basis responds to staff and other enquiries.

### **Website**

The Fund has maintained a number of websites for several years. These include:

- The Fund website: [wmpfonline.com](http://wmpfonline.com)
- The Local Government Pensions Committee National website: [lgps.org.uk](http://lgps.org.uk)

While these are intended primarily as a means of external communication, access to them is helpful to staff. Where necessary information is also made available on the intranet.

## **Other Bodies**

### **Trade unions**

Trade unions in the West Midlands are valuable ambassadors for the Pension Scheme. They ensure that details of the Local Government Pension Scheme's availability are brought to their members' attention and assist in negotiations under TUPE transfers in order to ensure, whenever possible, continued access to the Local Government Pension Scheme.

# Media Matrix

Communication Material	Paper-based	Electronic Form (PDF)	Intranet for Staff
Short Guide to the LGPS	✓	✓	✓
All About Your Scheme	✓	✓	✓
All About Your Retirement Benefits	✓	✓	✓
All About Your Deferred Benefits	✓	✓	✓
Benefits Statements	✓	Non-personalised form	✓
Information Sheets (various)	✓	✓	✓
Report and Accounts	✓	✓	✓
Chief Pensions Officer's Core Briefing	✓	✓	✓
Glossary of Pension Terms	✓	✓	✓
The Role of Actuary & Advisor	✓	✓	✓
Pension Fund Background Note	✓	✓	✓
Customer Charter (Our Service Standards)	✓	✓	✓
Superlink (Pensioners' Newsletter)	✓	✓	✓
Dialogue Meeting Notes	✓	✓	X
Employers' Manual	✓	✓	✓
Pay Advice	✓	X	n/a
Pension Officer Group Minutes	✓	X	X
Press Articles	✓	✓	✓

Website	Large Sight Copy	Braille	When Published	When Reviewed
✓	Upon request	Upon request	Constantly available	Quarterly
✓	Upon request	Upon request	Constantly available	Quarterly
✓	Upon request	Upon request	Constantly available	Biannually
✓	Upon request	Upon request	Constantly available	Biannually
Non-personalised form	Upon request	Upon request	Annually	Annually
✓	Upon request	Upon request	Constantly available	Constant review
✓	Upon request	Upon request	Annually	Annually
✗	n/a	n/a	Monthly	Monthly
✓	Upon request	Upon request	Annually	Annually
✓	Upon request	Upon request	Annually	Annually
✓	Upon request	Upon request	Annually	Annually
✓	Upon request	Upon request	Constantly available	Quarterly
✓	Upon request	Upon request	Published Dec, March, June & September	After each publication
✗	n/a	n/a	Major employers Others	Monthly Annually
✓	Upon request	Upon request	Constantly available	Annually
✗	Upon request	Upon request	Produced monthly	After each publication
✗	✗	✗	Quarterly	Quarterly
✓	Upon request	Upon request	As required	After each publication

### **National Information Forum**

The Fund hosts the National Information Forum to which all administering authorities are invited.

These meetings provide an opportunity to discuss issues of common interest and share best practice.

The Department for Communities and Local Government and the Local Government Pensions Committee are represented at each meeting.

### **Shrewsbury Pensions Officers' Group**

Pensions officers from administering authorities in the region meet regularly in order to share information and ensure uniform interpretation of the Local Government Pension Scheme, and other prevailing regulations.

### **The Press**

The Fund has developed a national profile through its success in pension industry award ceremonies and articles authored by senior Fund officers.

### **Seminars**

Fund officers regularly participate at seminars and conferences.

### **Joint Consultative Panel**

A Joint Consultative Panel meets quarterly at which elected representatives from the district councils in membership of the Fund are present, together with a wide audience of trade union representatives. These meetings are informed of the issues being discussed by Scheme trustees and broader pensions matters which may be of interest to trade unions and their members.







## Contact Information

**West Midlands Pension Fund**  
**PO Box 3948**  
**Wolverhampton**  
**WV1 1XP**

Telephone: **0300 111 1665**

Fax: **0845 230 1565**

Minicom/Typetalk: **01902 554607**

Website: **wmpfonline.com**

Email: **PensionFundEnquiries@wolverhampton.gov.uk**

Text WMPF + your message to 60066.

Standard short code network charges apply.

Lines are open during the following times:

8:30am to 5.00pm Monday-Thursday

8:30am to 4.30pm Friday

Calls may be monitored for training purposes

## Help and Information

### Further information

We will ensure that all of our members are provided with relevant further information on request.

### Comments and complaints

We welcome and value your comments on the standards of service we provide. If you have any comments you wish to make, please contact us at the above address.

We would also like to hear from you if you are not satisfied with the way you have been treated. If you wish, you can speak to Brian Bailey, Director of Pensions, on his personal number (01902) 552020 on any weekday between 9.00 and 9.30am or via email: [brian.bailey@wolverhampton.gov.uk](mailto:brian.bailey@wolverhampton.gov.uk)

If you wish to make a formal complaint, write to:

### Complaints and Compliments

Office of the Chief Executive, Civic Centre,  
St. Peter's Square, Wolverhampton WV1 1NX

## Data Protection

To protect any personal information held on computer, Wolverhampton City Council is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate. 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 AVC provider. Members who wish to apply to access their data on Data Protection Act grounds should contact the City Council's Data Protection Officer on (01902) 554498, via e-mail at [dataprotection@wolverhampton.gov.uk](mailto:dataprotection@wolverhampton.gov.uk)

This authority is under a duty to protect the public funds it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely for these purposes.

Information produced by the Fund can be made available in several formats including large sight text, Braille and several community languages. If you have any special requirements or would like to speak face to face with a member of staff, please contact us to arrange how we may best meet your needs.

Please remember that special requirements may take a little longer than normal to organise, but you have our assurance that we will do our best to ensure you receive the information in the most appropriate and efficient manner possible.



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