Draft

Merseyside
PENSION FUND

Communications Policy

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Merseyside Pension Fund, PO Box 120,
Castle Chambers,
43 Castle Street, Liverpool, L69 2NW

Telephone: 0151 242 1390
Fax: 0151 236 3520

Web: www.merseysidepensionfund.org.uk
E-mail: mpfadmin@wirral.gov.uk

WIRRAL

lgps

INVESTORS IN PEOPLE

Improving Communications – Improving Services

The principal aim of the Fund is to provide secure pensions, effectively and efficiently administered at the lowest cost to the contributing employers.

The Fund is committed to providing comprehensive information to all stakeholders, through the most appropriate communication medium. Effective communication cannot be left to chance and this document outlines the methods the Fund uses to meet this objective.

This statement will outline the Funds policy on:

- information to members, representatives and employers.
- the format, frequency and method of distributing such information.
- the promotion of the Scheme to prospective members and their employing authorities.

The 'Five Pillars'
The Fund has five key principles that support all of its communications.

That all communication:

- is factual and presented in plain language
- is looked upon as involving a dialogue with others
- is designed in a manner appropriate to its audience
- is planned, co-ordinated and evaluated
- exploits the developments and improvements of new technology.

Access to Communications

The Fund takes steps to make all possible and reasonable adjustments for people who require assistance in accessing our communications. A Welfare Officer is employed by the Fund who can, on request, arrange large print, audio or Braille versions of all our printed literature.

How does the Fund communicate with stakeholders?

Printed Literature

The Fund produces all paper based communications in a corporate style, be that brochures, guides or individual letters. A consistent approach is taken with colour coding to help differentiate literature for specific audiences. All key communications are produced in a printed format and distributed to members as appropriate.

Public Enquiry Counter

For those members who prefer 'face to face' communication the Fund's offices are centrally situated in Liverpool city centre and are easily accessible by public transport from all areas of Merseyside.

A public enquiry counter is situated on the 7th floor of Castle Chambers, 43 Castle Street, open from 9 to 5, Monday to Friday. Private interview rooms are available for members who wish to discuss confidential matters.

Appointments can be made to discuss specific pension options or problems and if necessary, appropriate staff can visit a workplace or members at home in cases of special need.

Internet

The Fund has a website (www.merseysidepensionfund.org.uk) that is extremely popular amongst members and other stakeholders as a source of information. Information updates and news items are rapidly added by Fund staff whilst retaining a consistent, professional and accessible format. Electronic copies of Fund literature, policies and reports are available for download; such as this Communications Policy Statement.

The Fund provides a number of online forms and secure areas on its website which allow Scheme members and employers, if they so wish, to conduct an increasing proportion of their pensions business without having to enter into paper-based correspondence. Scheme members have the opportunity to access their own records, calculate benefit estimates, projections and to update home address information.

Telephone

All Fund communications have a published telephone number. The number may be a general enquiry number, a workgroup or helpline number (such as Pensions Payroll) or in individual cases, a direct telephone number to the staff member responsible.

For training purposes and as part of its continual improvement programme, the Fund may monitor and record calls.

Fax, Mail and E-Mail

For general communications, the Fund has a central FAX number, email account and postal address.

Presentations & Courses

The Fund delivers standard or tailored presentations on a wide range of subjects for both Employers and their staff. These presentations are provided at the request of Employers at geographically convenient locations by Fund staff and other specialists.

The Fund pro-actively arranges courses on wider topic areas and invites appropriate third parties to assist Fund staff in presenting relevant information, workshop activities and also to provide relevant support materials to take home. Courses can be delivered at Employer sites or at the Fund premises in Liverpool city centre.

A list of presentations and courses is available from the Fund website and by request from the Communications team on 0151 242 1392.

Roadshows

The Fund can attend 'Roadshow' events arranged by employers where experts are present to give information to members and prospective members about the Scheme. These Roadshows can be run on a surgery basis with half-hour time slots for members and prospective members. This is particularly useful for employers with small numbers of staff.

Newsletters

Beeline is the Fund's in-house newsletter published three times a year. With an audience of Scheme members and eligible non-members the newsletter aims to provides topical news, engaging articles, competitions and the latest information about the Scheme and pensions in general.

Honeypot is the Fund's in-house newsletter for pensioners. Published twice a year, the newsletter proves to be a useful way of providing updates on relevant changes in legislation, topical news, competitions, letters and in general maintaining a dialogue with our pensioner members.

Deferred members receive a newsletter with their Annual Benefit Statement, again providing updates on relevant changes in legislation, topical news and reminding the member to keep the Fund notified of any future changes in address.

Annual Report & Accounts

The aim of the report is to highlight the important issues affecting the Fund over the previous twelve months, along with detail on both investment and administration performance.

The Report & Accounts are distributed at the annual employers' conference in November and posted to all Employers unable to attend. Additional copies are available on request and an electronic version is available for download from the website. A summary of key messages and facts are published in the newsletters at the earliest opportunity.

Member's Home Addresses

The Fund maintains the current home addresses of all members, this is used for distribution of all key communications with the exception of the beeline newsletter which is circulated by Employers. The Fund uses every opportunity to remind members on the importance of keeping the Fund informed of any change of address.

Who are the stakeholders of the Fund and what is provided to them?

Scheme Members

Starter Pack

Each member joining the Fund receives a Starter Pack, containing copies of the Employees Guide, forms for changing membership details and other useful, relevant information.

Certificate of Membership

Within thirteen weeks of joining the Fund, each Member receives a Certificate detailing their demographic and service information as provided by their Employer.

Benefit Statement

An Annual Benefit Statement is sent direct to the home address of all active members of the Scheme. A Benefit Statement is sent direct to the home of deferred members where a current address is known.

Welfare Officer

The Fund's Welfare Officer provides direct help and support to members, including those with a serious illness, and will also assist and advise employers.

Pensioners achieving their 100th birthday are visited by the Welfare Officer and a Senior Officer of the Fund where a presentation of a card, gift and photograph album is made.

Retirement Pack

All active members on reaching 58 years of age receive a comprehensive retirement pack providing information on the Scheme, the State Scheme and other important retirement issues for consideration.

Pay Advice / P60

The Fund issues pay advices to Scheme pensioners three to four times a year. This is utilised as an effective method of communication as messages can be attached reminding pensioners of the importance of keeping their information up-to-date. Where appropriate, other communications, such as the Beeline newsletter, are included under the same cover of the pay advice.

Scheme pensioners can access an electronic history of pay advice and P60 from the Fund website. Protected by a secure personal identity number (PIN) and password, an application form for Internet access is available on the website.

Pensioners Living Abroad

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

Prospective Members

Scheme Booklet

The Fund produces an information booklet on the Local Government Pension Scheme. This should be provided by Scheme Employers to all new employees as part of their offer of employment, terms and conditions.

Promotional Campaigns

Periodically the Fund produces dedicated marketing literature that is sent to those who choose not to join or opt to leave the Scheme. This literature promotes the benefits of having an occupational pension and gives the person an option to join the Scheme.

Pay Advice

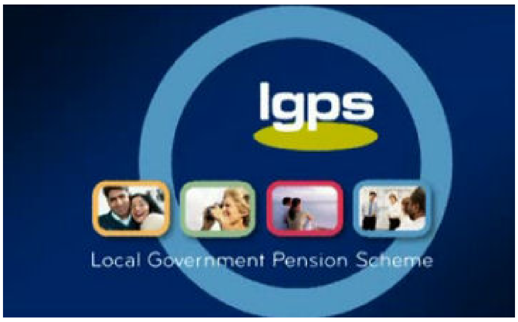
Periodically, the Fund in collaboration with Scheme Employers identifies prospective members and utilises the payroll process to distribute targeted communications.

Training & Induction

The Fund works with Scheme Employers and Trade Unions to ensure that all interested parties are kept up-to-date on the latest Scheme regulations and the advantages of being a member of an occupational pension scheme.

This training also covers the key points that should be covered as part of the induction of new employees and members to the Scheme.

Scheme DVD



The Fund has a DVD that explains the benefits of the Scheme to members or prospective members, including an explanation of the changes introduced in April 2008. The video can also be played over the internet via the Fund's website.

Other Employer Communications

The increasing role of communication within all organisations mean that more Employers have staff newsletters, intranets and other broadcast communications. The Fund actively works with Employers to provide their employees with the best information and opportunities in regard to the Scheme.

Employing Authorities

Annual Conference

A conference is held annually for all Scheme employers at which detailed investment, financial and administrative reports are presented by Fund managers. Other speakers are invited from government agencies and organisations connected to the pensions industry.

Employers' Guide

An Employers' Guide is issued to all employers, detailing the processes, procedures and forms required to effectively discharge their pension administration responsibilities. An indexed and searchable electronic version of the Guide will be available during 2009 on the website following its update to the 2008 Regulations.

Each employer has a named member of staff who performs the duty of a Pensions Liaison Officer. The primary contact for the Fund, this person is contactable by e-mail, telephone and in-person to assist the Fund in communication and supporting members.

Service Standards Charter

Published as part of the Employers' Guide, the Fund has a detailed charter on service standards. The key performance targets are published in the Annual Report & Accounts and delivered as part of a presentation at the Annual Conference.

Serious Illness Training

The Fund provides specialist training for employers, working with Occupational Health on how to communicate and advise members with a serious illness.

Technical Newsletter

A technical newsletter, called 'Update' is periodically sent to all employers. It aims to inform employers on common problems, issues, queries and regulatory changes. The newsletter is also used to communicate any consultations in regard to policy and regulations.

Newsflash Posters

The Fund on occasion issues 'Newsflash' communications to alert both members and employers of changes in pension administration or legislation. Electronic versions are always available on the website, and large printed posters are distributed to employers for display on notice boards in staff areas.

Pension Liaison Officers Group

The Fund aims to hold three meetings each year with larger Scheme employers to discuss the topics of legislation, pension regulation, administration and other issues raised by the employers or the Fund. Smaller Scheme employers have an elected representative on the Pensions Committee to act on their behalf.

Pensions Committee

The Committee is comprised of fifteen members, representing the principal employing authorities and non-Scheme employers in the Fund. Trade Union representatives of Scheme members are invited as observers and the meetings are open to the public.

Meeting at least five times a year, the detail of meetings and all minutes are available from the Wirral Council website (www.wirral.gov.uk/minute/)

The Fund has an ongoing training programme for Members and Officers to ensure that decision making is on an informed basis. Training seminars are delivered by senior members of the internal team and external experts including senior officials from the Department of Communities and Local Government. Trade Union observers are invited to attend the sessions. Elected members are also encouraged to attend national training courses arranged by the LGPC and other national bodies

Access to Computerised Pensions Administration System

Each large employer is provided with a dedicated computer and printer to access the pension records of their current employees, providing the facility to provide estimates direct to employees.

Fund Staff

Administering Authority

Wirral Metropolitan Borough Council is the Administering Authority for Merseyside Pension Fund. The Council has delegated to the Pensions Committee various powers and duties in respect of its administration of the Fund. All Fund Staff are employed by Wirral Council.

Fund Operating Group

The Fund is managed by the Pension Administration and Investments sections whose senior officers report to the Assistant Director of Finance – Pensions.

The Fund Operating Group comprises the Director of Finance, Deputy Director of Finance Assistant Director of Finance – Pensions, Divisional Managers and other senior staff. It meets on a monthly basis and discusses items of a strategic nature.

Training & Support

The Fund seeks to continually improve the capacity of staff to communicate effectively and to understand the importance of good communications. Both general and pensions-specific training is provided to all staff as part of the Fund's commitment to continual improvement.

Intranet & E-mail

Each member of staff has access to e-mail and the Fund's 'intranet' which contains electronic copies of all key documentation, procedure manuals, minutes of meetings and circulars.

Section Head Meetings

Senior staff meet regularly to share information, work programmes and developments in legislation, regulations and administration. This ensures a shared understanding of any issues and ensures each section's involvement in their solution.

Key Issues Exchange

A key issues exchange will annually review an individual's contribution to key priorities, corporate objectives and the departmental service plans over the previous 12 months and agree their contribution over the coming year through individual performance targets.

Liaison with other authorities and bodies

Trade Unions

Trade Unions 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 (change of Employer) transfers in order to ensure, whenever possible, continued access to the Local Government Pension Scheme.

Press & the Media

The Fund actively engages with the press and other media organisations in order to ensure clarity, facts and fair representation. Enquiries from these bodies are dealt with by the Press & PR Officer on 0151 691 8088.

National Information Forum (NIF)

Representatives of the Fund attend the regular meetings of the National Information Forum, which it was instrumental in establishing to promote best practice in communications with members.

Shrewsbury Regional Pension Officers Group

Representatives of the Fund meet on a quarterly basis with other local authority funds in the West Pennines region to discuss technical queries and legislation matters of common interest. The Deputy Head of Pension Fund also represents the Region at the LGPC Technical Advisory Group meetings held in London.

Availability of Fund publications in their various forms with their frequency and review periods.

Communication material	Paper based	Electronic Form (pdf)	Website	Frequency	When reviewed
Promotional Leaflet	✓	✓	✓	Constantly Available	Annually
Employees' Guide	✓	✓	✓	Constantly Available	Annually
Increasing your Benefits	✓	✓	✓	Constantly Available	Annually
Leavers Leaflet	✓	✓	✓	Constantly Available	Annually
Planning your Retirement	✓	✓	✓	Constantly Available	Annually
Employers Guide	✓	Available 2009	Available 2009	Constantly Available	As required
Benefit Statements	✓	With no personal details	✓	Annually	Annually
Pay Advice / P60	✓	With no personal details	✓	Three times a year	Annually
Information Sheets (various)	✓	✓	✓	Constantly Available	As required
Beeline Newsletter	✓	✓	✓	Three times a year	Three times a year
The Honeypot Newsletter	✓	✓	✓	Twice a year	Twice a year
Technical Newsletter	✓	✓	✓	As required	As required
Pension Committee Minutes	✓	✓	✓	Five times a year	Five times a year
Annual Report	✓	✓	✓	Annually	Annually
Valuation Report	✓	✓	✓	3 years	3 years
Fund Policies	✓	✓	✓	3 years	3 years
Press Articles	✓	✓	✓	As required	After each publication

Confidentiality

The Fund is registered under the Data Protection Act 1998 as part of Wirral Council. Information on members and organisations is treated with respect by all staff.

Disclosure

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.

The Fund 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. In fulfilling this role, information may be exchanged with other agencies, but solely for these purposes.

Freedom of Information

This Communication Policy Statement identifies the classes of information that the Fund publishes or intends to publish in compliance with the Freedom of Information Act. Anyone has a right under the Freedom of Information Act, to request any information held by the Fund which is not already made available. Requests should be made in writing to the Deputy Head of the Fund at the address below.

A fee may be charged and the Fund reserves the right to refuse a request if the cost of providing the information is disproportionately high; if following prompting the request is unclear; and when the requests are vexatious or repeated.

Further Information

The authority administering the Local Government Pension Fund within Merseyside is Wirral Council. If you would like more information about the Scheme then please contact us at the following address:

Address:
Merseyside Pension Fund
PO Box 120
7th Floor
Castle Chambers
43 Castle Street
Liverpool
L69 2NW

Opening Hours:
Monday - Friday 9.00am - 5.00pm

Phone: 0151 242 1390
Fax: 0151 236 3520
Email: mpfadmin@wirral.gov.uk

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