

# Suffolk Pension Fund Communication Strategy

The Suffolk Pension Fund liaises with over 300 employers and around 69,000 scheme members in relation to the Local Government Pension Scheme (LGPS). The delivery of the administration of the scheme involves communicating with the many stakeholders and the Fund needs to be proactive in providing and delivering clear and timely communications.

This strategy sets out how the Suffolk Pension Fund communicates and how the Fund measures whether its communications are successful.

## Strategy

### Vision

Everyone with any interest in the Fund should have readily available access to all the information that they require.

### Objectives

- To improve understanding of the Pension Scheme and the Fund's activities.
- To promote the benefits of the Scheme and increase membership of the LGPS
- To enable members of the Scheme to make informed decisions.
- To reassure stakeholders.

## Principles

### Format

All communications will:

- Have a clear purpose
- Have a clear message
- Be well written and presented
- Make an impact



### Content

All content will be relevant and delivered on a timely basis.

### Delivery

When deciding how to communicate, the Fund takes into consideration the audience, aiming to use the most appropriate means of communication for the recipients of the information.

- Will make the use of the most efficient and effective delivery media for each communication
- Will make all communications available in another language upon request.
- Commitment to increasing digital access and delivery.

### Development Priorities

The Pension Fund is committed to using technology to enhance services, improve accessibility and broaden inclusion and has made it a priority to increase and improve digital delivery of its communications.

## General communication

The Fund has a public facing website ([www.suffolkpensionfund.org](http://www.suffolkpensionfund.org)), and a member self service facility ([www.pensions.suffolk.gov.uk](http://www.pensions.suffolk.gov.uk))

These electronic means of communicating, along with email, are complemented by paper-based communication where appropriate.

## Media used

Internet, e-mail, post, telephone, one-to-one meetings.

## Key Deliverables

### Information about the Scheme

The main point of reference for members to find out about the key aspects of the Scheme is the 'Guide to the LGPS.' This is supported by a range of Employee Guides that go into more detail on topics such as increasing benefits and making nominations. These guides are available to download off the website.

### Annual Benefit Statement

An annual benefit statement is produced summarising members personal information, pensionable pay and estimation of current and future value of the member's benefit.

### Retirement packs

The retirement packs contain useful information and forms for members retiring from the scheme, including a nomination form, bank account change form, a statement of pension benefits and tax office details.

### Pension helpline

There is a dedicated helpline for scheme members. This service can point members to information on all aspects of scheme membership and benefits for all active, deferred and pensioner members.

Lines are open from  
9.00am to 5.00pm Monday to Thursday.  
9.00am to 4.30pm Friday  
Tel: 03456 053000

In addition, queries can be sent to the helpdesk email box [pensions@suffolk.gov.uk](mailto:pensions@suffolk.gov.uk)



## Active Members

There are close to 22,000 members currently contributing to the scheme. They span a wide range of ages, occupations and salaries and their communication needs are addressed using a mixture of generic and targeted approaches.

### Key messages

- Their pension is a valuable benefit.
- There are other benefits as well as their pension with membership belonging to the Scheme.
- Careful consideration should be given before leaving or transferring benefits.
- They should understand how the Scheme works and the changes that are made to it.
- Is their pension benefit going to be enough – if not they can save some more.
- They need to keep their details up to date.

## Deferred Members

There are around 30,000 members who are not currently contributing to the scheme but whose pension is being looked after until it becomes payable.

They include members who have moved to an employer who does not participate in the scheme and others who remain with a scheme employer but have stopped contributing themselves.

### Key Messages

- Their pension is secure.
- Their pension is keeping pace with inflation.
- We will inform them if they are affected by scheme changes.
- Careful consideration should be given before transferring benefits
- They need to keep their details up to date.

## Pensioner Members

The Funds pays a pension to around 17,000 members, this includes retired members, and spouses, eligible partners and children of deceased members.

### Key Messages

- Their pension is secure.
- Their pension is keeping pace with inflation.
- We will inform them if they are affected by scheme changes.
- They need to keep their details up to date.



## Promotion of the Scheme to Prospective Members and their Scheme Employers

The Pensions Team do not have direct access to prospective members, and so work in partnership with the scheme employers in the Fund to meet these objectives.

### Key messages

- The pension scheme is a valuable benefit.
- There are other benefits as well as their pension with membership belonging to the Scheme.
- Don't miss out – you might regret it.

## Communication with Scheme Employers

There are over 300 employers with the Pension Scheme. The Fund works with employers to promote and to improve their understanding of the Local Government Pension Scheme and to safeguard members' interests.

### Key Messages

- Members' pension is their most valuable benefit after their pay.
- Employers need to be aware of their role and responsibilities in administering the scheme. as well as the Pension Fund's.
- They need to understand how the scheme works.
- The Suffolk Pension Fund is open, transparent and accountable about how they manage the scheme and the Fund.



## Other Interested Parties

There is a wide range of other parties apart from members and employers who have a less direct but still legitimate interest in the Fund. These include council tax payers, suppliers and potential suppliers, and investment counterparties.

### Key Messages

- The Suffolk Pension Fund is open, transparent and accountable about how they manage the scheme and the Fund.

## Explanation of communications

**Brief scheme guide** – This provides a brief overview of the LGPS scheme and highlights the options that are open to new contributing members.

**Scheme booklet** - This provides a relatively detailed overview of the LGPS, including who can join, how much it costs, the retirement and death benefits and how to increase the value of benefits.

**Newsletters** - A biannual newsletter for pensioners which provides information about their pension, payments and an update from the Pension Board pensioner representative.

**Pension Fund Annual Report and Accounts** – Details of the value of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current employing authorities and scheme membership numbers.

**Annual Benefit Statements** – For active members these include the current value of benefits as well as the projected benefits as at their earliest retirement date and at normal pension age. The associated death benefits are also shown as well as details of any individuals the member has nominated to receive the lump sum death grant. In relation to deferred members, the benefit statement includes the current value of the deferred benefits and the earliest payment date of the benefits as well as the associated death benefits.

**Factsheets** – Leaflets that provide some detail in relation to specific topics, such as topping up pension rights, transfer values in and out of the scheme, death benefits and for pensioners, annual pension increases.

**Website** – The website will provide scheme specific information, forms that can be printed or downloaded, access to documents (such as newsletters, policies and the accounts), frequently asked questions and answers, links to related sites and contact information etc.

**Member Self Service** – A self-service system for members, which allows them to access their pension data at any time to view and update certain information, obtain documents and run various calculations in respect of their future predicted pension benefits. Pensioner members can also view their payslips and P60's.

**Face to face briefing sessions** – These are sessions available on request for small groups of members. For example, where an employer is going through restructuring, it may be beneficial for the employees to understand the impact any pay reduction may have on their pension rights.

**Overview of the LGPS leaflet** - A short leaflet that summarises the costs of joining the LGPS and the benefits of doing so.

**Briefing sessions** – A talk providing an overview of the benefits of joining the LGPS.

**Employers' Guide** - A detailed guide that provides guidance on the employer responsibilities, including the forms and other necessary communications the employer is responsible for with the Pension Team and scheme members.

**Employer Newsletters** – A technical briefing newsletter which includes recent changes to the scheme, the way the Pension Team is run and other relevant information to keep employers fully up to date.

**Annual employer meeting** – A formal seminar style event with speakers covering topical LGPS issues.

**Employers' focus groups** – Workgroup style sessions to debate current issues within the LGPS.

**Adviser meeting** – Gives employers the opportunity to discuss their involvement in the scheme with advisers.

**Press releases** – provide statements setting out the Fund's opinion of matters they have raised (e.g. Fund valuation results).

**Pension Fund Valuation Reports** – a report issued every three years setting out the estimated assets and liabilities of the Fund as a whole, as well as setting out individual employer contribution rates for a three-year period commencing one year from the valuation date.