

# Tyne and Wear Pension Fund

## Communications Policy Statement



# Introduction

The Tyne and Wear Pension Fund is administered by South Tyneside Council.

Our goal is to provide an efficient, affordable, and attractive pension arrangement that is regarded by employers and members as being an important and valued part of the employment package.

We aim to make pensions issues understandable to all and to promote membership of the Local Government Pension Scheme (LGPS).

We have a statutory requirement to communicate, and we will inform all stakeholders of the Fund about the Scheme in a clear, purposeful, and timely manner.

This statement outlines:

- how we communicate with our stakeholders
- the format, frequency, and method of our communications
- how we promote the Scheme to prospective members and their employers

We will review this policy annually and will revise this statement following any changes in approach.

Our stakeholders are:

- members
- potential members
- employers
- the Council, as the scheme manager
- the Pensions Committee
- the Local Pension Board
- Pensions Service Staff
- other external bodies

## Access to All

We take all reasonable steps to ensure that stakeholders receive information from us in the format they require. On request we can provide information in alternative ways such as large print, Braille and other languages including British Sign Language. We adopt the principles of Plain English in all our documents.

# How We Communicate

## Digital and Electronic Communication

To increase efficiency and reduce costs our preferred method of communication is electronic. However, paper copies can be provided when needed on request.

To communicate effectively and securely we have introduced and developed the following:

- public website [www.twpf.info](http://www.twpf.info)
- secure member online *mypension* service
- secure employer website and the ability to submit data in bulk
- secure website for the Fund's Pensions Committee and Local Pension Board
- secure emails and bulk mailshots

## Our Public Website - [www.twpf.info](http://www.twpf.info)

This is hosted by the Fund's Administering Authority South Tyneside Council and maintained by the Fund. It includes:

- information about the Fund and how it operates
- Fund plans and policies
- latest news
- Scheme booklets
- links to Pensions Committee and Local Pension Board agendas and minutes
- contact details
- links to other useful sites

## National LGPS Website

We work closely with the Local Government Pensions Committee (LGPC) within Local Government Association and direct members to the National Local Government Scheme websites which are maintained by the LGPC.

## **General Communications**

### **Scheme Booklets**

The Fund produces a range of information booklets. All booklets are available in the “Publications” section of our website, by following the Link: [www.twpf.info/article/11321/Overview](http://www.twpf.info/article/11321/Overview) .

Members are directed to our website to access our booklets and we will only provide a paper copy on request. A comprehensive list of our booklets can be found at the end of this document. Scheme booklets relating to the previous Local Government Pension Scheme Rules can also be found on our website.

### **Member Telephone Helpline 0191 424 4141**

Members are encouraged to contact us via their secure online *mypension* accounts. If this is not appropriate, they can contact the Pensions Helpline which is manned by experienced staff. We also receive calls from third parties, however appropriate authorisation may be required depending on the nature of the call. Most enquiries are answered at the first point of contact. Subject to satisfying our security measures, members and their nominated representatives can:

- provide updates to personal information such as address and bank details
- follow up the progress of an ongoing case
- request information on increasing their pension benefits
- request leaflets and information
- access *mypension* technical support

### **Personal Callers**

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 via our Pensions Helpline or my pension account. We have private interview rooms so that we can discuss matters confidentially.

### **Our Address for our Offices**

The Pensions Office  
Town Hall and Civic Offices  
Westoe Road  
South Shields  
Tyne and Wear  
NE33 2RL

We also have a quick postal address: Please note this is not suitable for sat nav or some mail services.

Pensions Office  
PO Box 212  
South Shields  
NE33 9ER

**Our contact details, opening hours and how to find us are on our website at [www.twpf.info/article/11848/Contact-us](http://www.twpf.info/article/11848/Contact-us).**

**Please check this in advance of contacting the Fund**

### **Member Presentations and Courses**

On request, we work with employers to provide presentations and promotional events for their staff which are well received. These cover a wide range of topics and can be tailored to a specific need. We also use these as an opportunity to signpost members to the Fund's online services and website so they can quickly and easily access our information and contact the Fund.

### **Annual Report and Accounts**

We publish a copy of the Fund's Annual Report and Accounts on our public website. It is distributed to all employers in advance of the annual general meeting, which is held in November. Members are provided with a link to the latest report in their respective annual communications.

# **Groups We Communicate With**

## **Scheme Members**

Our Member Services Team is responsible for ensuring we communicate effectively with all members of Tyne and Wear Pension Fund through all the available channels.

Our primary method of communication with our members is through our *mypension* online service. Here members can:

- view their pension records
- send secure messages and enquiries
- amend personal details and upload forms and documents
- run retirement estimates to plan for the future
- view their annual benefit statements or pension updates, payslips and P60s

For those members who have actively opted out of our online services and requested paper communications, we will provide documents directly to their home address.

We work with employers to ensure that we hold the most up-to-date information on our active members.

We advise all members of the importance of notifying us of a change of contact information and method of communication.

We undertake regular exercises to trace members that we have lost touch with.

## **Welcome Pack**

On joining the Fund, each member receives a welcome pack that includes details of how to:

- Activate their *mypension* online services account
- a membership certificate
- details of how to access a Scheme guide
- the Fund's website address of [www.twpf.info](http://www.twpf.info)
- information about transferring any previous pension rights
- details of how to access a death grant nomination form
- information on survivors' pensions
- details of how to request correspondence in other formats

## **Annual Updates**

We publish and direct members to an annual update that provides information on their annual benefit statement or pension update, the latest information about the Scheme and other pension matters. This is published on our website [www.twpf.info](http://www.twpf.info) when annual benefit statements or annual pension updates are released.

We also produce newsletters to advise members of any material changes to the Scheme as and when these arise. Where we hold an email address, these will be sent to that address. Where no email address is held or the member has opted out electronic communications, we will send this to the home address we hold.

## **Online Annual Benefit Statement**

There is a statutory requirement to provide active and deferred members with an annual benefit statement each year. The Fund's default method of doing this is online and these are available via our secure online *mypension* service. Members wishing to also receive a paper copy must contact us for this.

### **Statements for active members include:**

- the estimated value of accrued benefits at the end of the financial year and future value at Scheme Retirement Age
- an estimation of the Pension Input Amount which shows the growth of pension savings within the Fund that year
- information relating to tax on pensions and HM Revenue and Customs tax-free limits. We inform members when limits are exceeded by benefits built up in this Fund so that member can assess their personal tax position
- information on how benefits can be increased, or pension contributions reduced.
- details of any survivor's pension entitlement

### **Statements for deferred members include:**

- a statement of benefits at the end of the financial year adjusted in line with the Consumer Prices Index (CPI)
- information about when benefits can be accessed and how to do so
- information about transferring benefits to alternative providers and awareness of pension scams
- details of any survivor's pension entitlement.

## **Annual Pension Update**

We provide our pensioner members with an annual payslip, P60 and details of the annual pension increase award that takes effect from April of each year. Our default method for doing this is via secure online *mypension* service. Members wishing to also receive a paper copy must contact us for this.

Pensioners are paid monthly on the first working weekday after the 15th of each month. Monthly payslips are available online.

## **Member Satisfaction Surveys**

We survey members to obtain their views on the service and information we provide. The surveys are included in annual benefit statements and the annual pensions update.

We also target surveys at events such as recent leavers and joiners. Targeted surveys will be increased as we develop our engagement strategy.

### **Benefit Information Packs**

When a member leaves the Scheme, they are provided with a benefit statement showing the value of their benefits, details of their rights to appeal, a link to Scheme booklets and with further information related to their reason for leaving. Contact detail and directions to our website are also included. Paper copies of Scheme booklets can be requested if needed.

### **Trade Unions**

We work with trade unions on relevant areas of communications on behalf of scheme members and invite representatives of the trade unions to The Fund's Annual General meeting. This is held in November of each year and provides an opportunity to discuss the funding position, investment matters and the Report and Accounts. The meeting includes presentations by the Actuary and the Investment Advisor, followed by an open question session. These presentations can be found at <https://twpf.stc3-prd.gosshosted.com/article/14269/Annual-meeting-information> .

## **Prospective Members**

### **Public Website**

We have a prospective member area in our website that can be found at [www.twpf.info/article/9788/Overview](http://www.twpf.info/article/9788/Overview) . This area also holds details of employers participating in the Fund and further information on how to join the Scheme.

### **Scheme Guide**

Prospective members can obtain an information booklet about joining the Scheme. It has been designed to answer the frequently asked questions about joining the Scheme and the pension rights that the employee may have. This is made available to all employers for them to include in their recruitment and appointment packs. The booklet may also be downloaded from our website.

### **Access to Information at Work**

We work with employers to encourage membership of the Fund and to identify any initiatives that could be undertaken to increase membership within their organisation.

Each year when the annual benefit statements are released to active members, employers are asked to alert their members to this and encourage those members who have not already done so to activate their *mypension* account to view their statement.



## Induction

Whenever possible, and at an employer's request, we can attend induction courses to provide Scheme information to their employees.

## Scheme Employers

The Fund's Employer Services Team is the first point of contact for employers. The Team has a dedicated helpline and email address which can be used by employers should any issues arise.

### Our Employers

We communicate with employers in a variety of different ways.

#### Employer Helpline – 0191 424 6399

The Employer Helpline is open 9.00am to 4.30pm Monday to Friday. Employers can also use dedicated employer email address to send any information or queries to [TWPFEmployers@southtyneside.gov.uk](mailto:TWPFEmployers@southtyneside.gov.uk).

### Electronic/Online

Our primary method of communication with our employers is electronic.

For high volumes areas, we exchange information via bulk data processing.

We also provide a secure web service for employers where they can:

- search for and view details of their members' records
- update details of records by submitting web forms
- provide information in respect of members leaving and joining the Fund and update members records
- raise and respond to queries
- carry out estimates and what if calculations including strain on the Fund
- supply leaver web forms to us

There is also a secure area for documents. This includes:

- our Employers Guide to Administration
- historical information such as mailshots and guidance notes
- contact details for queries and assistance
- administration forms and templates

## **Email Alerts and Mailshots**

We also use a secure email facility to provide security and efficiency of our communications.

This way we can keep employers up to date with the very latest information which employers can then further distribute conveniently within their own organisation.

We continue to develop our secure online web services for employers.

## **Auto Enrolment**

Employers are responsible for identifying which employees are eligible to join the Scheme and to arrange admission. Also under the Auto Enrolment scheme, employers are responsible for assessing their workforce and ensuring staff are enrolled into an appropriate pension arrangement, at the appropriate time.

We support employers to ensure all eligible members join the Scheme and assist with their communications strategies.

## **Annual General Meeting**

We invite all employers to our annual general meeting, which is held in November of each year. This provides an opportunity to discuss the funding position, investment matters and the Report and Accounts. The meeting includes presentations by the Actuary and the Investment Advisor, followed by an open question session. More recently, these events have taken place via video conferencing. Presentations from previous years can be found at <https://www.twpf.info/article/14269/Annual-meeting-information> .

## **Employers Guide to Administration**

The Fund produces an administration guide which details the processes, procedures and forms needed to carry out an employer's administration responsibilities. It is available via the Fund's secure employer website at <https://portal.southtyneside.info/twpfextranet/pages/login.aspx> .

## **Pensions Administration Strategy**

We provide and publish a Pension Administration Strategy. This sets out the respective responsibilities of the Fund and employers and expected performance standards and procedures. Employers are encouraged to comply with this. The Pensions Administration Strategy can be found at [https://twpf.stc3-prd.gosshosted.com/media/2992/Pensions-Administration-Strategy/pdf/Pensions\\_Administration\\_Strategy.pdf?m=637922619545170000](https://twpf.stc3-prd.gosshosted.com/media/2992/Pensions-Administration-Strategy/pdf/Pensions_Administration_Strategy.pdf?m=637922619545170000) .

## **New Employers**

New employers are made aware of their financial and administrative responsibilities. In addition, they are directed to the Employers' Guide for further information on Scheme administration, provided with contact details for the Employer Services Team, and given information on training opportunities for their pensions staff and on pension presentations for their employees.

## **Webinars/Training Events**

We work with the employers to develop communications plan, which can include online and face to face training events.

We also work with employers who require in house training.

## **Employers leaving the Scheme**

Occasionally, employers leave the Scheme. In such cases, we need to assess the financial position of these employers in relation to their Fund obligations. Any financial deficiency must be settled.

## **Employers Surveys**

We have an employer engagement strategy and survey employers annually to obtain their views on the service and information we provide.

# **The Pensions Committee and Local Pension Board**

We provide three places on the Pensions Committee for employer representatives to sit in a non-voting capacity. Employer representatives have four places on the Local Pension Board.

We provide three places on the Pensions Committee for trade union representatives (who act on behalf of Scheme Members), to sit in a non-voting capacity. Trade unions also occupy four Scheme Member positions on the Local Pension Board.

## **The Pensions Committee**

The Committee meets quarterly and receives reports on a wide range of subjects including:

- progress achieved against our service plan and performance indicators
- the position on pensions administration
- employers joining and leaving the Fund

- developments concerning the Scheme Regulations
- the funding position
- the value of the Fund
- investment performance
- the investment strategy and the performance of individual managers
- Border to Coast Pension Partnership asset pooling

We have a training programme in place for the Committee.

We also have a secure website for the Committee that contains the information the individual Committee members require to carry out their duties.

Pensions Committee meeting agendas and minutes are available on our website.

### **The Local Pension Board**

The Local Pension Board has been established from April 2015. It meets quarterly and assists with ensuring the effective and efficient governance and administration of the Fund, including compliance with:

- the Scheme Regulations
- other legislation relating to the Scheme
- the requirements of the Pensions Regulator

We have a training programme in place for the Board.

We also have a secure website for the Board that contains the information that the individual Board members require to carry out their duties.

Board meeting agendas and minutes are available on our website.

## **Pensions Service Staff**

### **South Tyneside Council and the Fund**

South Tyneside Council is the administering authority and scheme manager of the Fund. The Pensions Service staff are employees of South Tyneside Council.

## **Electronic communications**

All staff have access to email and the internet. Virtual communication is used when working away from the office or for training and meetings where it is more appropriate.

We have an intranet for staff which includes an area specific to the Pensions Service.

## **Staff Updates**

Staff are kept informed of regulatory changes and other relevant pension information. Copies of all generic mailshots to member and employers are circulated. Staff are encouraged to access the Pensions intranet area. Managers hold regular team meetings.

## **Management Meetings**

Management Team meetings are held weekly.

## **Performance Reporting**

Performance statistics on pensions processing and compliance with performance indicators are produced and circulated monthly. This information is also shared with the Pensions Committee and the Local Pensions Board on a quarterly basis.

## **Head of Pensions Briefings**

Briefings are held by the Head of Pensions as and when required.

# **External Bodies**

## **The Pensions Regulator**

The Pensions Regulator is the UK regulator of work based pension schemes providing guidance on what is expected of them. More information about the role of The Pensions Regulator can be found at [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk).

We keep up to date with information provided by the Pensions Regulator and circulate this amongst staff, employers, the Pensions Committee and Local Pension Board.

We share information with the Pension Regulator as and when it is required.

## **Additional Voluntary Contribution (AVC) Appointed Providers**

We liaise with our AVC providers on a day to day basis for individual administrative matters.

Members receive an annual statement of their AVC investments. This is provided by the AVC provider.

We undertake an annual review of the Fund's AVC provision. Members are advised of any changes that arise.

### **Local Government Pensions Committee (LGPC)**

The LGPC is part of Local Government Association (LGA). Its main function is to represent the employer interests of the local authority pension funds in the UK and, in particular, to liaise on behalf of Local Government with the Department for Levelling Up, Housing and Communities (DLUHC).

We regularly receive information and guidance from them which we circulate to all employers within the Fund.

We participate in consultation exercises and encourage our employers to do the same. The Fund participates in the LGA Communications Working Group, which assists with the development of generic communications and booklets for use by all the Scheme funds.

### **Department for Levelling Up, Housing and Communities (DLUHC)**

DLUHC is the government body responsible for the Scheme. Before any changes are made to the Regulations, there is a period of consultation and discussion. We take part in this process and pass on all relevant information to members and employers.

### **Other Government Departments**

Where necessary and appropriate we communicate with a number of other Government departments. These include the Department of Work and Pensions (DWP) and HM Revenue and Customs (HMRC).

### **The Local Government Pension Scheme National Advisory Board (SAB)**

This National Board seeks to encourage best practice, increase transparency, and coordinate technical and standard issues. It:

- considers items passed to it from the Department for Levelling Up, Housing and Communities and the Secretary of State on the desirability of making changes to the Local Government Pension Scheme
- provides advice to administering authorities and local pension boards in relation to effective and efficient administration, communication, and management of the Scheme
- has a liaison role with the Pension Regulator

We share information with the National Board as necessary.

## **Seminars and Working Groups**

Fund officers regularly attend seminars, conferences and working groups.

## **North East Pensions Officers Forum (NEPOF)**

Officers of the Fund meet on a quarterly basis with other local authority funds in the Northern region to share information and to discuss complex and regulatory queries. This group feeds into the LGPS national Technical Group.

## **Benchmarking**

The Fund participates in national and regional benchmarking clubs and projects to seek to ensure value for money and best uses of resources and systems.

---

# Further Information

## Data Protection

The Fund complies with the General Data Protection Regulation (GDPR) as part of South Tyneside Council providing pension administration services for the Tyne and Wear Pension Fund. A data protection notice appears on relevant correspondence and forms. The information we hold is only used for the purposes of pensions processing. Data may be shared with other organisations for the processing of benefits and, if we are required by law, for the detection and prevention of fraud.

## Freedom of Information

The Fund participates in the Council's Publication Scheme. This can be found on the Council's website at [www.southtyneside.info/](http://www.southtyneside.info/).

## Further Information

Further information about the Fund is available at:

Website: <http://www.twpf.info/>

Address: The Pensions Office  
Town Hall and Civic Offices  
Westoe Road  
South Shields  
Tyne and Wear  
NE33 2RL

Telephone Helpline: 0191 424 4141

## National Fraud Initiative

The Fund participates in the National Fraud Initiative exercise by passing information about pensions in payment on to the Audit Commission. The information is matched to national databases to help prevent and detect fraud. The Fund's participation in this exercise is mandatory.

## Glossary of Terms

This can be found on our website at:-

<https://twpf.stc3-prd.gosshosted.com/article/10180/Glossary> .



# Scheme Booklets - Availability and Publication Frequency

<b>Communication Material</b>	<b>Paper Based</b>	<b>(PDF) Form</b>	<b>Website</b>	<b>Alternative Format</b>	<b>When Published</b>
ABrief Guide to the LGPS from 2014	Upon Request	✓	✓	Upon Request	Always Available
A Guide to the LGPS 2014	Upon Request	✓	✓	Upon Request	Always Available
About the LGPS	Upon Request	✓	✓	Upon Request	Always Available
Death Grant Nomination Booklet and Form	Upon Request	✓	✓	Upon Request	Always Available
Death Grant Nomination Form Only	Upon Request	✓	✓	Upon Request	Always Available
How to Contact Us	Upon Request	✓	✓	Upon Request	Always Available
If you joined the LGPS before 1 April 2014	Upon Request	✓	✓	Upon Request	Always Available
Leaving your job before Retirement	Upon Request	✓	✓	Upon Request	Always Available
Paying into the LGPS Before April 2014	Upon Request	✓	✓	Upon Request	Always Available
Scam Proof Your Savings	Upon Request	✓	✓	Upon Request	Always Available
Scammed Out of His Retirement	Upon Request	✓	✓	Upon Request	Always Available
Unhappy with your Pension Rights	Upon Request	✓	✓	Upon Request	Always Available
Your Pension	Upon Request	✓	✓	Upon Request	Always Available
Your Pension Choice	Upon Request	✓	✓	Upon Request	Always Available
AGuide to the LGPS for Eligible Councillors	Upon Request	✓	✓	Upon Request	Always Available
Councillor Pensions Update 2014	Upon Request	✓	✓	Upon Request	Always Available
Benefit Statements	Upon Request	Sample	Sample	Upon Request	Annually
Annual Report and Accounts	✓	✓	✓	Upon Request	Annually
Newsletters	Online	✓	✓	Upon Request	As Required
Employers Guide	Online	✓	Secure	Upon Request	Always Available
Pay Advice	Online		Secure	Upon Request	Always Available
Communications Statement	✓	✓	✓	Upon Request	Always Available
Information Booklet for members leaving the Scheme under the LGPS Regulations 2008	Upon Request	✓	✓	Upon Request	Always Available
Information Booklet for members leaving the Scheme under the LGPS Regulations 1997	Upon Request	✓	✓	Upon Request	Always Available

## Tyne and Wear Pension Fund

Westoe Road, South Shields  
Tyne and Wear, NE33 2RL



**South Tyneside Council**