

Durham County Council

Pension Fund

Communications Policy



Introduction

Durham County Council is the administering authority for the Durham County Council Pension Fund. This Communication Policy Statement has been drawn up to comply with regulation 61 of the Local Government Pension Scheme Regulations 2013 and to ensure the Council offers clear communication to stakeholders of the Local Government Pension Scheme.

Who we communicate with:

- Scheme members (active members, pensioners and deferred members);
- Representatives of scheme members;
- Prospective scheme members;
- Employers participating in the scheme;
- Advisers (for example actuaries, investment advisers, Local Government Pensions Committee);
- Other bodies (for example prospective employing authorities and their representatives).

Key objectives:

- To ensure communication is clear, factual and concise;
- To ensure communication is designed and delivered in a manner appropriate to its audience;
- To ensure that the correct information reaches the right people at the right time.

Communicating with scheme members

Scheme members need access to detailed information about the scheme and their own benefits to allow them to make informed choices about their own pension benefits.

The Fund provides:

- **Scheme literature**

The pension section produces a summary guide to benefits in the scheme along with specific guides for certain circumstances, such as how divorce can affect scheme benefits or on the internal dispute resolution procedure.

- **Annual benefit statements**

All active members are sent a benefit statement each year setting out the benefits they have earned in the scheme up to 31 March that year. All deferred members are sent a benefit statement each year setting out the current value of their deferred benefits payable at the earliest date on or after age 60 that unreduced benefits can be paid to them. The statement also sets out the effect of pension increases on their benefits since they left service. Benefit Statements are made available online, annually, for all active and deferred members. A paper copy will be provided to members who opt-out of online receipt.

- **Newsletters**

All active members and pensioners are sent a copy of each issue of the relevant newsletter, as issued from time to time.

- **Telephone helpline**

All communications contain contact telephone numbers for general enquiries. Active members, pensioners and deferred members can contact the Pension Administration Team by telephone between 9:00am and 4:30pm Mon to Thu, and 9:00am to 4.00pm Fri. Bulk communications also contain the email address where general enquiries can be submitted – personal queries are discouraged due to the availability of secure messaging.

- **Online Portal**

All scheme members can inform the Fund of personal changes, and update their nomination online. Members can see the information that the Fund holds, whilst active members can produce an estimate of their prospective retirement benefits on demand. Scheme Members are able to raise queries with the Fund, securely through the Portal.

Communicating with employers participating in the scheme

Employers need to be kept up to date with developments in the scheme and need to be informed of consultation exercises that could influence the future of the scheme.

Employers are sent information on scheme developments as and when changes are proposed to the scheme. Employers are often sent copies of circulars provided by the Employers' Organisation or are directed to copies of these circulars via web-links. Where possible this is provided by email.

Meetings with individual employers are arranged as necessary or as requested to deal with any significant pension issues that arise. Support is provided to employers who want to provide further pension information to their employees - this includes pre-retirement seminars and mid-life seminars.

All employers are invited to attend the Annual Meeting of the Pension Fund Committee. Copies of the annual report and accounts for the Pension Fund are distributed at this meeting and are also sent to all employers in the scheme.

Communicating with prospective members

The Pension Administration Team issues pension packs to prospective members. These contain a summary of the benefits of scheme membership, information comparing the scheme with other pension options, a nomination form, an opt-out form and an authorisation form for investigating potential pension transfers into the scheme.

Communicating with representatives of scheme members

The Pension Administration Team produces a summary guide to benefits in the scheme along with specific guides for certain circumstances, such as how divorce can affect scheme benefits or on the internal dispute resolution procedure. This information is available to representatives of scheme members.

The Pension Administration Team telephone helpline is also available between 9:00am and 4:30pm Mon to Thu, and 9:00am to 4:00pm Fri for any queries representatives of scheme members may have.

The main local government unions are represented on the Pension Fund Committee. This means they are sent agenda items and minutes from the meetings as well as being able to participate in the meetings (in a non-voting capacity). Scheme members are represented on the Local Pensions Board.

Fund publications

| COMMUNICATION DOCUMENT | AVAILABLE TO | WHEN PUBLISHED |
|--|---------------------------------------|---|
| Starter Packs | Prospective members | Issued to all starters upon creation of a corresponding UPM record |
| Summary scheme guide | Prospective members Active members | Online version provided in starter pack |
| Newsletter: Pensions News | Active members | Issued on occasion, as required |
| Annual benefit statement | Active members Deferred members | Once per year |
| Newsletter: Years Ahead | Pensioners | Issued on occasion, as required |
| Payslips | Pensioners | Following a change to net pension of more than £5 |
| P60s | Pensioners | Once per year |
| Pension Increase Information | Pensioners | Once per year |
| Update letter on changes to regulations and other issues | Employers | When required |
| Valuation report | Employers | Every three years |
| Report and accounts | All stakeholders | Once per year – distributed to all employers and available on the DCC website and on request to all |