Communication Policy

April 2025

Contents

Document	**Communication Policy**
Review Date	April 2025
Approval Date	June 2025
Author & Team	M Suttie, Governance
Review Date	April 2026

Purpose Statement

The following statement covers the communication policy of North East Scotland Pension Fund, as administered by Aberdeen City Council.

This statement provides an overview of how the Fund will communicate with its members, employers, staff and wider stakeholders and has been produced in accordance with Regulation 59(1) and (2) of the Local Government Pension Scheme (Scotland) Regulations 2018. This requires authorities that administer the Local Government Pension Scheme (LGPS) to prepare, maintain and publish a statement of policy concerning communication with:

- members;
- representatives of members;
- prospective members; and
- Scheme employers.

The statement must set out its policy on –

- the provision of information and publicity about the scheme to members, representatives of members and scheme employers;
- the format, frequency and method of distributing such information or publicity; and
- the promotion of the scheme to prospective members and their employers.

Application & Scope

The communication strategy aims to provide:

- Comprehensive communication
- Clarity of message
- Accuracy and timeliness
- Equality of access
- A dialogue with stakeholders

What does the policy statement cover?

- Information to scheme members, representatives, employers and all other stakeholders with an interest in the Fund
- The format, frequency, and method of distribution of such information
- The promotion of the scheme to prospective members and their employing bodies

With whom do we communicate?

Scheme members:

Prospective members
Active members
Deferred Pensioner members

Pensioner and Dependent members
Scheme member representatives
Pension Board

Scheme employers

Elected members
Pensions Committee

Pension Fund staff/internal

Wider audience

How do we communicate?

When deciding how to communicate we take into consideration our audience and the cost to the Fund. We aim to use the most appropriate means of communication for the audience receiving the information.

Scheme members

The Fund will issue correspondence to our members in one of two ways;

- either by post direct to the member's home address or
- electronically via email or My Pension+, our online Member Self Service facility.

We work with employers to ensure that we hold the most up to date information and regularly advise members of the importance of notifying us of a change of address.

For prospective members, copies of our scheme guides are available from our website for employers to include in either recruitment or appointment packs.

- Literature

  We have a comprehensive range of scheme guides, factsheets and forms available for our members. These are available at all times through our website www.nespf.org.uk and are subject to annual review.

  On joining the pension scheme we will issue members with a New Start pack which includes;

  - Welcome Letter
  - FAQ Booklet
  - Member Self Service Activation Key

- Annual benefit statements

  Once a year we send all members a benefit statement which summarises the basic information we hold about them and gives estimates of the current and future value of the member's benefits. These are issued through the secure online Member Self Service facility. Members have the option to opt out of and instead receive a paper-based statement.

- Newsletters

We provide members with an annual newsletter that sets out the latest information about the scheme including an abridged copy of the Pension Fund financial statement and other pension matters. The newsletter is sent out with each member's annual benefit statement.

Newsletters are also issued to advise members of changes to the scheme as and when these arise.

- Website

The NESPF website can be accessed by all members at www.nespf.org.uk. It contains comprehensive information regarding the Local Government Pension Scheme and NESPF.

- Online "My Pension+" Portal

My Pension+ is a secure online portal that provides members with real-time, 24-hour access to their pension data. Members can update their contact details, run pension estimates, amend death grant nominations, and access scheme and member documents. Members can also upload documents directly to us through the portal instead of posting them. There are additional features for retired members who can update their bank details and access their monthly pension payslips and P60s, while deferred members can request payment of their pension and get transfer estimates.

The majority of communications and documents such as Annual Benefit Statements, letters and retiral options are now issued via My Pension+. However, members can still request paper copies which are issued by post.

- Presentations and 1-2-1's

Fund Officers will attend corporate induction events in order to present to prospective scheme members the benefits of joining the LGPS. Fund Officers will also deliver general pension presentations for existing members alongside 1-2-1 appointments where individuals can discuss their personal circumstances in relation to their pension. These services are available to all our scheme employers.

1-2-1 appointments with a member of the benefits administration team can also be requested during normal office working hours by contacting the Pension Fund.

- Pensions surgeries

Pensions surgeries will be held at various locations within the area to provide a valuable aid to new and existing members.

- Pensions Helpline/Mailbox

  A dedicated pensions helpline number **01224 045 045** is available (Monday to Friday between 10am and 4pm) as well as a pensions email address pensions@nespf.org.uk which is monitored on a daily basis.

- Social Media

  The NESPF has a social media presence on LinkedIn, Facebook, Instagram and X to promote information regarding the Local Government Pension Scheme to members. Monitored on a daily basis, these channels provide another method for members to connect and engage with us.

  LinkedIn: North East Scotland Pension Fund

  Facebook: North East Scotland Pension Fund

  Instagram: @NESPFund

  X:@NESPF

Pensioner Members

In addition to the above, for pensioner members including retired members and the widows, widowers, civil partners or eligible cohabiting partners and dependent children of deceased members, we provide:

- An annual payslip

  A physical payslip to reflect changes resulting from the annual pensions increase and on occasions where there is a net change of 50p or more to their monthly pension amount. The April pay advice shows the effect of the annual pension increase and any tax changes.

  Payslips are generated monthly and are available to view online by logging into My Pension+.

- P60

  A certificate to show the total pension paid and tax deducted in the last tax year.

  P60's are generated annually and are available to view online by logging into My Pension+. These are printable in an HMRC acceptable format where copies are required.

- Newsletter

  We issue an annual pensions newsletter to pensioner members which contains relevant information such as the amount of the pensions increase, pension pay dates and useful contact information including the tax office.

Scheme employers

We use a range of methods to share information with our scheme employers;

- Individual employer meetings

  Meetings can be arranged on an individual basis for an employer to discuss any particular issues with Fund staff. These meetings can be arranged through our Employer Relationship Team.

  We will hold liaison meetings as and when required with the main scheme employers to resolve technical or service delivery issues.

- Newsletters

  Bulletins and newsletters are issued on a regular basis (quarterly), covering any regulation changes or changes to our administration procedures.

  We will also issue ad-hoc topic specific bulletins based on specific developments or areas such as Year End or the actuarial valuation.

- Website

  The NESPF website can be accessed by all members at www.nespf.org.uk. It also has a dedicated employer area where they can find guides and information in relation to being a scheme employer.

  The Fund provides administration guidance for scheme employers detailing the main processes and procedures (including forms) employers should follow in carrying out their administration responsibilities through the secure employer area of the NESPF website.

- Periodic employer meetings

  We will hold periodic meetings with employers to discuss major scheme changes, strategic issues or legislative changes.

- Training sessions

  The Employer Relationship Team offer training sessions to both the payroll or personnel departments of each scheme employer and these can be requested at any time.

Elected & Board Members

Fund Officers work closely with members of the Pensions Committee and Pension Board, ensuring they can fulfil their duties and responsibilities. This includes the provision of dedicated training for all members of the Pensions Committee and Board.

Copies of Committee and Board report packs, agendas and minutes are available on both the Aberdeen City Council and Pension Fund websites. A quarterly Committee and Board Bulletin is issued providing updates between the quarterly meetings.

A dedicated secure area for Pensions Committee and Board members is available at www.nespf.org.uk.

Pension Fund Staff/Internal

It is important to ensure our staff have access to the relevant information and knowledge to enable them to perform their duties. This is achieved via use of:

- emails/Teams,
- monthly department newsletter,
- internal team meetings,
- intranet and
- internal/external training events on specific topics.

Wider audience

- Trade Unions

  We will work with trade union representatives to ensure that the scheme is understood by all interested parties.

  Although we currently have no formal meetings between the pension section and union representatives, training days for branch officers will be provided on request. We will endeavour to ensure that all related pensions issues are communicated effectively with the Trade Unions.

  The following Trade Unions are also represented on the NESPF Pension Board:

  UCATT (now Unite)
  Unite
  Unison
  GMB

- External service providers

  We will correspond with external service providers within the Councils service standards and in the most efficient and effective manner.

Surveys & Feedback

Seeking feedback on the delivery of our services is key to continually improving the services we offer. Annual surveys are issued as part of benefit statements and our pensioner newsletter with ad-hoc surveys run in relation to specific interactions such as the website or My Pension+. These surveys help us understand our customer's journey, whilst highlighting areas of best practice, identifying potential service developments and, in turn, allowing us to continually improve our customer's experience.

Accessibility

All communication materials are designed to meet accessibility standards and requirements as much as possible. Our documents are available in alternative formats if required such as large font, braille etc. Please contact the Fund to discuss your requirements.

Supporting Procedures & Documentation

This policy is supported by the policies and procedures that make up the wider governance framework and those prescribed by the Local Government Pension Scheme (Scotland) Regulations. Copies of which are available online at www.nespf.org.uk.

Responsibilities

Day to day responsibility for the implementation of this policy sits with the Chief Officer-Finance and dedicated staff within the Pensions Team.

The Pensions Committee will review this policy annually.

Any questions or feedback on this document should be forwarded to the **Governance Team**:

NESPF
Level 1, 2MSq
Marischal Square
Broad Street
Aberdeen
AB10 1LP

Email: governance@nespf.org.uk
Web: www.nespf.org.uk

Publications

The following communication materials are available online at www.nespf.org.uk.

Hardcopies or alternative format (Large Print/Braille) are available on request.

Documents are reviewed annually unless otherwise stated.

- Brief Guide to the Scheme for Councillors
- Annual Allowance a Factsheet
- Divorce/Dissolution of a Civil Partnership Guide
- Survivors/Dependants Pensions Guide
- Leaving the Scheme before Retirement Guide
- Increasing your Pension Guide
- Ill Heath Retiral Guide
- Internal Dispute Resolution Guide
- Retirement Guide and Timeline
- Trivial Commutation and Small Pot Payment Limits Guide
- Leave of Absence Guide
- Prospective New Members Guide
- Death Grant Hierarchy
- Annual Report and Accounts
- Communications Policy
- Governance Policy
- Governance Compliance Statement
- Funding Strategy Statement (tri-annually with Scheme Valuation)
- Investment Policy
- Statement of Investment Principles
- Statement of Compliance with the Myners Principles
- Corporate Governance and SRI Policy
- Training Policy
- Data Protection Policy
- Cyber Security Policy
- Conflicts of Interest Policy
- Overpayments of Pension Policy
- Pension Board Nomination and Appointment Process
- Record Keeping Policy
- Breaches of Law Policy
- Pension Administration Strategy (employer area)
- Employer and Employee Forms
- Prudential AVC Performance Update (quarterly)
- Voting Records at AGMs (quarterly)
- Minutes of Pensions Committee/Board Meetings (quarterly)
- Employer Briefings (ad hoc) (employer area)
- Actuarial Valuation Reports
- Internal Audit Reports