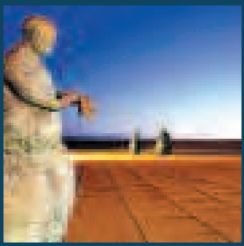
Tyne and Wear Pension Fund

Administered by South Tyneside Council





Communications Policy Statement

Introduction

Our goal is to provide an attractive and affordable pension arrangement that is seen as an important and valuable part of the employment package.

We aim to make pensions issues understandable to all and to promote membership of the Tyne and Wear Pension Fund.

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.

Our stakeholders are

- members
- potential members
- employers
- the Pensions Committee
- Pensions Service Staff
- other external bodies

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 our policy annually and will revise this statement following any change in approach.

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 ways such as large print, Braille, audio, electronic, other languages and British Sign Language.

We adopt the principles of Plain English in all of our documents.

How We Communicate

Scheme Booklets

The Fund produces a range of information booklets. We have a Fund style and all of our information is produced in that style. All booklets are available on our website. Members are directed to our website site to access information. We will provide a paper copy on request.

Telephone

We provide a members' telephone helpline, which is a "one stop shop" for all pension enquiries.

The helpline is manned by experienced staff. Most enquiries are answered at the first point of contact. Subject to satisfying our security questions, members can carry out many processes, including

- updates to personal information such as address and bank details
- following up on the progress of any ongoing case
- requests for information on increasing their benefits
- requests for leaflets and information.

The helpline number is 0191 424 4141

A part of our disaster recover programme we also have an alternative number, which is 0845 625 4141. This is a local rate number so callers from outside the Tyne and Wear area may benefit from reduced call charges. The Fund does not make any profit from the use of this number.

We aim to answer 85% of calls first time.

An out of hours messaging service is always available to those members who cannot contact the Fund during office hours or busy times.

We aim to respond to 90% of calls to the messaging service within 5 working hours.

All of the Fund's correspondence to members carries a contact telephone number. In most cases this is the helpline number.

Personal Callers

Personal callers are welcome at our office, which is at Hebburn Civic Centre, Campbell Park Road, Hebburn, Tyne and Wear, NE31 2SW.

Our office hours are

Monday -Thursday 8.30-5.00, Friday 8.30-4.30.

No appointment is necessary.

Website

Many people work out of normal office hours and may not always find it convenient to contact our helpline or make a personal visit. We want to make our information available 24 hours per day, every day.

We have developed our own website which can be found at **www.twpf.info**

The website is an important and popular way of distributing and accessing information. It includes a public area and an employers' secure area for confidential information.

The public area displays

- latest news
- Scheme booklets
- Pensions Committee agendas and minutes
- Fund policies
- contact details
- links to other useful sites

The employers' secure area contains

- the Employers' Guide to administration
- administration forms
- confidential Pensions Committee reports
- generic mailshots

General Communications

The Fund uses mail, email and fax to send and receive general correspondence. Our contact details are

Postal address

Tyne and Wear Pension Fund
PO Box 143
Hebburn
NE31 2WT

E mail pensions@twpf.info

Fax 0191 424 4171

Telephone 0191 424 4141
Or 0845 625 4141

To assist with protecting members' personal information, we have a discrete return address for returned mail from our bulk mailings.

Presentations and Courses

We work with employers to provide presentations and promotional events for their staff at the most convenient venue. These are well received.

We provide such presentations on a wide range of topics and can tailor them to a specific need.

Annual Report and Accounts

A copy of the Fund's Annual Report and Accounts is distributed to all employers in advance of the annual general meeting, which is generally held in November. An electronic version is available on the Fund's website and can be downloaded.

A summarised version for members is also available on our website. Members can request a paper copy.

Groups we communicate with

Members

Information Direct to Home Address

It is our policy to distribute all correspondence direct to each member's home address. We work with employers to ensure that we hold the most up to date information and advise members of the importance of notifying a change of address.

When we have mail returned, we work with employers to find the new address for active members. We use the Department for Work and Pensions Tracing Service to obtain the up to date address of deferred and retired members.

Welcome Pack

On joining the Fund, each member receives a welcome pack that includes

- a membership certificate
- details of how to access a Scheme guide if not already supplied by their employer
- information and forms about transferring any previous pension rights
- details of how to access a death grant wishes form
- information on survivors pensions
- a form to opt out of receiving a State Pension benefit forecast
- details of how to access a form to request correspondence in other formats.

Benefit Information Packs

When a member leaves the Scheme or receives a quotation, they are provided with a benefit statement, directions to our website to access Scheme information booklets or request a paper copy and other information related to their reason for leaving.

Annual Benefit Statement

We provide an annual benefit statement for all our active members. These statements also include information on the member's state pension. We provide an annual benefit statement to deferred members for whom we believe we hold a current address.

Annual Pension Update

The Fund provides its pensioner members with an annual payslip, a P60 and details of the annual pensions increase award that takes effect from April of each year.

Pensioners are paid monthly on the 16th of each month or the first working day after.

Aside from the annual payslip in April, payslips are not generally supplied unless there is a net change to the pension of £5 or more.

Newsletters

We provide members with an annual newsletter that sets out the latest information about the Scheme and about other pension matters. The newsletter is sent out with each member's annual benefit statement or annual pension update.

We also produce newsletters to advise members of changes to the Scheme as and when these arise.

Members Annual Reports and Accounts

We produce a summarised version of the Fund's Annual Report and Accounts. This is published on our website. Members are advised of when it becomes available. Paper copies of this report are available on request.

Satisfaction Surveys

We survey members to obtain their views on the service and information we provide. The surveys are sent out with the annual benefit statements and the annual pensions update. We have a rolling programme that surveys active members one year and deferred and pensioner members the next.

Prospective Members

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 other 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.

Website

We have a prospective members area in our website. This area holds the documents referred to above, alongside details of employers participating in the Fund and further information on how to join the Scheme.

Access to Information at Work

We work with employers through our liaison meetings to encourage membership of the Fund and to identify any initiatives that could be undertaken to increase membership within their organisation. This includes providing promotional stands and presentations

Employer Induction

We are available to attend employee induction courses, at an employer's request.

Scheme Employers

Liaison Meetings

All employers are invited to regular liaison meetings to discuss pension matters.

We hold quarterly meetings with the five district councils and meet all other employers twice a year.

Sub groups are established to address issues that require further discussion.

Annual General Meeting

We invite all employers to our annual general meeting, which is generally 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.

E-mail Alerts and Mailshots

So we can quickly distribute information, we communicate with employers by way of mailshots. This allows them to keep up to date with the very latest information and then further distribute this information conveniently within their own organisation. In particular, we will advise them of prospective changes to the Scheme and encourage them to respond to consultation processes.

Employers Database

The Fund has developed an employer's database that holds a wide range of employer information, including contact details. This database is used to produce our mailshots.

Employers' Website

We have a secure employers' site within our website.

Access to Members Records

Employers can access the computerised pensions records for their employees.

Employers are required to register for this service, which is password protected. Access is through the secure area of our website.

Client Manager

We provide all employers with a client manager as a first point of contact for any matters that arise.

Employers Guide

The Fund produces an administration guide that is issued to Fund employers. This guide details the processes, procedures and forms needed to carry out their administration responsibilities. It is available via the secure area on the website.

Employers Surveys

We survey employers annually to obtain their views on the service and information we provide.

Partnership Agreement

We encourage employers to sign a Partnership Agreement that sets out the respective responsibilities of the Fund and the employers.

Employer Representation on the Pensions Committee

We provide three places on the Pensions Committee for employer representatives to sit in a non-voting capacity.

New Employers

New employers are made aware of their financial and administrative responsibilities at the earliest possible date. In addition, they are provided with the Employer's Guide, the contact details of their client manager, training opportunities for their pensions staff and pension presentations for their employees.

Employers leaving the Scheme

Occasionally, employers no longer require access to 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.

Consideration must also be given to the pension options of the employees. Working with the employer we draw up a specific communication plan, which can include, offering presentations or clinics for their employees.

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.

We have a training programme in place for the Committee.

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

Pensions Service Staff

The Fund and South Tyneside Council

South Tyneside Council is the administering Authority for the Fund. The Pensions Service staff are employees of South Tyneside Council.

E-mail and Internet

All staff have access to email and the Internet. We have developed an intranet area for Pensions Staff within the South Tyneside Councils intranet. Email is the preferred method of communication within the Service.

Staff Updates

Staff are kept informed of regulatory changes and other relevant pension information. Copies of all employer generic mailshots are distributed. Where possible, this is done via email distribution lists. Staff are encouraged to access the Pensions intranet area.

Management Meetings

Management Team meetings are generally held weekly. Minutes of the meetings are circulated to all staff.

Processing Report

Performance statistics on pensions processing are produced and circulated on a weekly basis.

Head of Pensions Briefings

Occasional briefings are held by the Head of Pensions.

Staff Surveys

The Service has a focus group made up from a cross section of employees. Internal staff surveys are conducted so that management are kept aware of the views of all staff.

Other External Bodies

Trade Unions

We provide three places on the Pensions Committee for trade unions representatives to sit in a non-voting capacity.

We invite representatives of the trade unions to an annual general meeting, which is generally 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.

Additional Voluntary Contribution (AVC) Appointed Providers

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

Members are provided with an annual statement of their AVC investments.

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

Department for Work and Pensions (DWP)

We communicate regularly with the DWP in relation to contracting out details for Scheme members.

We work with the Combined Benefit Forecast team in order to include state pension information in our active members' annual benefit statements.

Local Government Pensions Committee (LGPC)

The LGPC is part of Local Government Employers (LGE). 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 Pensions Division of Communities and Local Government (CLG) and with the Scottish Public Pensions Agency (SPPA).

We regularly receive information and guidance from the LGPC. On receipt we circulate it to all employers within the Fund.

We participate in consultation exercises and encourage our Employers to do the same.

Communities and Local Government (CLG)

CLG is the government body responsible for the LGPS. 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.

Her Majesty's Revenue and Customs (HMRC)

HMRC sets limits on the amount of contributions members can pay and the pension benefits that can be set up. Any information we receive is passed on to employers and members as required.

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.

General Information

Data Protection

The Fund is registered under the Data Protection Act 1998 as part of South Tyneside Council. A data protection notice appears on relevant correspondence and forms. The information we hold is only used for the purposes of pensions processing.

Freedom of Information

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

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.

Further Information

If you would like any further information about the Fund and the Scheme you can contact us by using any of the following ways:

Postal address

Tyne and Wear Pension Fund
PO Box 143
Hebburn
NE 31 2WT

Telephone: 0191 424 4141
E mail : pensions@twpf.info
Web: www.twpf.info
Fax : 0191 424 4171