



## Our policy

We provide a pension service for members of Lothian Pension Fund and Scottish Homes Pension Fund, local government employers and associated bodies within Edinburgh and the Lothians.

### **Local Government Pension Scheme (Scotland) Regulations**

Regulation 59 of the Local Government Pension Scheme (Scotland) Regulations 2018 requires the following information to be published.

**Regulation 59 - Statements** of policy concerning communications with members and Scheme employers:

(1) An administering authority must prepare, maintain, and publish a written statement setting out its policy concerning communications with—

- (a) members;
- (b) representatives of members;
- (c) prospective members; and
- (d) Scheme employers.

(2) In particular the statement must set out its policy on—

- (a) the provision of information and publicity about the Scheme to members, representatives of members and Scheme employers;
- (b) the format, frequency, and method of distributing such information or publicity; and
- (c) the promotion of the Scheme to prospective members and their employers.

(3) The statement must be revised and published by the administering authority following a material change in their policy on any of the matters referred to in paragraph 2.

## **Other Legislation**

The Fund must also satisfy the requirements of the Occupational Pension Schemes (Disclosure of Information) Regulations and other legislation such as the Public Sector Pensions Act 2013 which introduced a framework for the governance and administration of public service pension schemes and provided by regulatory oversight provided by The Pensions Regulator.

A Code of Practice has been issued by The Pensions Regulator that covers the type of information that pension schemes are required to disclose. The Pension Regulator's objectives are to protect the benefits of members, promote and improve understanding of good pension administration and maximise compliance. The Regulator's Code of Practice 14 covers the type of information that pension schemes are required to disclose about the scheme and the benefits provided to members.

Our expected timescales for meeting the various disclosure of information requirements are set out in our service standards which are available on our website at [www.lpf.org.uk/customer-care](http://www.lpf.org.uk/customer-care).

The policy summarises how the Fund communicates with its employers, scheme members and other stakeholders.

## Communication objectives

The overall objectives of the communications policy are to ensure that:

- pension regulations and the Fund's policies are communicated in a clear and informative way
- clear information is provided to allow members to take decisions relating to their pension
- the most appropriate way of communicating with stakeholders is used
- the differing needs of our stakeholders are considered
- the scheme is recognised as an important part of employers' remuneration package for employees our business partners provide clear communications, for example our Additional Voluntary Contributions providers
- communications are evaluated and feedback used to ensure their effectiveness
- to provide a secure real-time member online service allowing 24-hour access to personal pension data, allow changes to address, model retirement benefit and access scheme and member documents including benefit statements. The service is supported on multiple devices.

The Fund is committed to providing different channels of communications to all members and stakeholders to provide an efficient and effective service. This policy outlines the main communications channels and when they are used.

## Who do we communicate with?

- Scheme members
- Scheme employers
- Prospective scheme members
- Lothian Pension Fund Pension Board
- Scottish Local Government Pension Scheme Advisory Board
- Scottish Public Pensions Agency
- Fund auditor
- Trades Unions
- HMRC
- AVC providers
- Other stakeholders and bodies

## Communications tools and channels

### By post

- Every year we send newsletters to our active, deferred and pensioner members.
- We send correspondence as necessary for example, new members, payslips, transfers and at retirement.
- Certain communications are available by post on request.

### By email

- Our e-newsletter is sent to all members where we hold an email address.
- Statements and letters can be password protected and emailed to members on request.

### By phone

- Our dedicated pension helpline, during office hours, is the first point of contact for all pension enquiries. Our out of hours answering service provides 24-hour cover for those members who phone outside our normal office hours.

## **Online**

- Our website, [www.lpf.org.uk](http://www.lpf.org.uk), has pension information for members and other stakeholders. For members it includes access to our online service, calculators, scheme guides, leaflets, and videos.
- The My Pension Online service provides a secure real-time member online service with 24-hour access to personal pension data. Members can update their address, model retirement benefits and access scheme and member documents including benefit statements and other letters on request. Our retired members can access their monthly pension payments and P60 details.
- The Pensions Committee and Audit Sub-Committee papers are available online at [www.edinburgh.gov.uk/cpol](http://www.edinburgh.gov.uk/cpol).

## **Roadshows/presentations**

- We visit employer workplaces and attend roadshows, seminars, inductions, and pre-retirement presentations on request.

## **Visit our office**

- Our offices are closed to the public. Please call to speak to a member of our pension administration team about your pension.

## **Social media**

- We have a Twitter and LinkedIn presence and cover topical and scheme pension matters. Follow on twitter [@lothianpension](https://twitter.com/lothianpension), and LinkedIn on [www.linkedin.com/company/lothian-pension-fund/](https://www.linkedin.com/company/lothian-pension-fund/).

# Communications matrix - members

The section below shows how the Fund communicates with each audience to meet its obligation and disclosure requirements.

	Frequency	By post	Online/ email/ website	Active members	Deferred members	Retired members
New member welcome letter	Ongoing	x		x		
New member welcome pack	Ongoing	On request	x	x		
Website	On demand		x	x	x	x
My pension online service	On demand		x	x	x	x
Newsletter including Annual Report summary	Annual	x	x	x	x	
Alternative formats including translation		On request		x	x	x
Presentations and roadshows	On request					
Annual benefits Forecast showing benefits earned.	Annual	On request	x	x	x	
Customer care charter including service standards		On request	x	x	x	x
E-newsletter updates	As required		x			x
Scheme guides		On request	x	x		x
Leaflets, policies and forms		On request	x	x	x	x
Retirement pack	As required	x				x
Penfriend newsletter	Twice a year	x	x			x
Payslip	Twice a year	x	x			x
P60	Annually	x	x			x
AVC members statement	Sent by Provider	x	x	x	x	
Prospective member information	<b>Ongoing</b>	x	x			

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# Communications with employers

We have over 80 employers who range from one active member in the fund to over 10,000. We therefore use different communications tools in dealing with our employers to ensure they carry out their statutory duties in relation to the scheme and can deal with day to day enquires.

We have a Pensions Administration Strategy (PAS) which sets out the obligations of both the Fund and employers. The PAS also sets out performance targets. Data including monthly contribution returns is transferred to the fund via a secure electronic portal.

We host a range of events for employers including:

- Annual finance update
- Annual seminar
- User groups for payroll/HR staff

We also provide training for employers on request.

The Fund has a dedicated team to deal with employer queries and a dedicated employer e-mail address: [employer.pensions@lpf.org.uk](mailto:employer.pensions@lpf.org.uk)

The Fund issues a monthly bulletin to keep employers informed of Fund activities, any regulatory updates, and other points of interest. Other updates are issued as required including consultation on regulation and policy changes.

Other resources are available online:

- Dedicated area of the website: [www.lpf.org.uk](http://www.lpf.org.uk)
- Employer administration guide.

## External communications

The Fund issues media releases and comments on non-political pension fund related matters to both general and pensions and investment media. The primary purpose is to ensure

accurate reporting of the Fund policies and financial position, enhancing its reputation and helping to develop the Fund's profile.

## Evaluating and improving our communications

Evaluation and feedback are essential tools in improving the services provided by the Fund. We survey key stakeholder groups regularly, and include questions on communications including our joining material, forms, booklets, and our website. We monitor results and take corrective action to improve communications based on the feedback received.

## Freedom of Information and Data Protection

### Freedom of Information

The Fund follows the Freedom of Information policy of the administering authority, the City of Edinburgh Council. It can be accessed at [www.edinburgh.gov.uk](http://www.edinburgh.gov.uk). Freedom of Information or Data Protection requests can be made direct to the Fund or through the City of Edinburgh Council including through the Fund or Council's website, email or in writing. The Fund's website, [www.lpf.org.uk](http://www.lpf.org.uk), includes a list of all Fund publications as a guide to information we publish or that can be requested.

### Data protection

We use the information given to us and in return the information we give you to do the tasks required for the administration of your pension, to carry out the Fund's official business and to help stop crime and prevent fraud. Under Data Protection Laws, Lothian Pension Fund (acting through its administering authority the City of Edinburgh Council) is the Data Controller (the holder, user, and processor) of the pension information held about you. You can see our privacy statement on our website at [www.lpf.org.uk/privacy](http://www.lpf.org.uk/privacy).

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