



Communications Policy

May 2025

1) About Lothian Pension Fund

Lothian Pension Fund (LPF) administers the Local Government Pension Scheme (LGPS) in Edinburgh and the Lothians. We're an asset-backed and multi-employer scheme with around £10 billion of assets and the second largest LGPS fund in Scotland, serving 88,900 members and 56 active employers.

In March 2017, we became the first UK Local Government pension fund awarded accreditation for the Pensions Administration Standards Association and have held the Customer Service Excellence Award for over 10 years.

2) Regulation and legislation

LPF is covered by the Local Government Pension Scheme (Scotland) Regulations. [Under regulation 59](#) we're required to publish our policy on communications with our members and scheme employers. Other legislation, such as the Occupational Pension Schemes (Disclosure of Information) Regulation, sets out the information that we must provide to our members and the timescales for doing so.

The Pensions Regulator is responsible for overseeing that public sector pension schemes comply with their duties and issues a Code of Practice setting out their expectations. This includes the main principles for schemes when communicating with members and they should:

- Ensure that communications sent to members are accurate, clear, concise, relevant and in plain English
- Regularly review communications and take into account member feedback
- Consider accessible communication methods to make sure all members can access the information they need.

Find more information at [The Pension Regulator - General principles for member communications](#).

3) Our Communications Policy

The policy summarises how LPF communicates with its employers, scheme members and a wide range of stakeholders.

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

- Information about pensions, regulations and LPF's policies are clear and easy to understand, communicated in the appropriate way and are accessible
- Members have access to all the information they need to make decisions about their pensions
- We provide a secure real-time 24-hour online service with important information about a member's pension, including benefit forecasts, P60s and the ability to update contact information
- We maintain a high level of service with traditional methods via our dedicated helpline and by post
- We continually review our communications and up to date information is available on our website for all stakeholders
- We're creating a strong, recognisable and trustworthy brand for all stakeholders

- We're committed to maintaining the highest service standards. We hold PASA and CSE accreditations and our service standards can be viewed on our website at www.lpf.org.uk/service-standards.

4) Communicating with members

This section outlines the channels we use to communicate with our members and what they receive through their pension journey.

Online

We're committed to developing the information we have available online, including our:

- Website with access to online service, calculators, scheme guides, leaflets, policies and videos www.lpf.org.uk
- Help Hub – to answer member questions throughout their pension journey
- My Pension Online - the safe and secure way to manage your pension.

Helpline

Our dedicated helpline is open during office hours as the first point of contact for all pension enquiries. It can be reached on 0333 996 1900. Our out of hours answering service provides 24-hour cover for those members who phone outside our normal office hours.

Email

An increasing number of our pensioners and active and deferred members are signed up to receive electronic communications. Emails keep members updated on the annual pension increase and other key information and annual benefit statements can be viewed online.

Post

Pensioners and active and deferred members can request to receive yearly updates and other communications by post.

Social media

We have a LinkedIn presence and cover topical and scheme pension matters. You can find our LinkedIn profile on www.linkedin.com/company/lothian-pension-fund/.

Accessibility

Our website and communications are reviewed to ensure accessibility and communications are available in alternative formats or translated on request.

Communications Matrix

Channel	Frequency	By post	Online/ email/ website	Active members	Deferred members	Retired members
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
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
Post and email updates	As required		x	x	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
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	On request					
Pension Increase	Annual	x	x			x

5) Communicating with employers

We have over 56 employers of different sizes. We work with them in different ways to ensure they can carry out their statutory duties in relation to the scheme and we look after the best interests of both them and their members. A pension with LPF is an important part of our employers' remuneration package and we work with them to promote understanding of the LGPS, ensure members have the information they need and understand all the benefits that come with the pension.

Employer Team

We have an experienced Employer team and dedicated area of the website:

<https://www.lpf.org.uk/employers/>.

Pensions Administration Strategy (PAS)

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.

i-Connect and GoAnywhere

Guides, instructions and videos on using and uploading information to these secure online portals are available at www.lpf.org.uk/i-connect-go-anywhere.

Employer Guides

We have a comprehensive Employer Guide that takes employers through the different stages of their members' pension journeys explaining what they need to do and where to go if they need help.

Employer events, user groups and visits

We provide a number of events and seminars to help our employers. We:

- Host a range of events for employers including annual finance updates and seminars
- Organise user groups for payroll/HR staff
- Provide training for employers on request
- Visit employer workplaces and attend roadshows, seminars, inductions, and pre-retirement presentations.

Bulletins

We issue a monthly bulletin to keep employers informed of our activities, any regulatory updates, and other points of interest and send special bulletins when needed.

6) Communicating with stakeholders

We have a wide range of stakeholders including, but not limited to: boards and committees; councillors; other pension funds; government bodies; trade unions; investment companies; special interest groups and the media.

We use different means to communicate with different stakeholders and produce the following materials [that can be accessed on our website](#):

- Annual Reports and Actuarial Valuation Reports
- Policy Documents
- Complete Asset List
- Statement of Investment Principles and Statement of Responsible Investment Principles
- Stewardship Reports demonstrating the nature of our commitment to stewardship and our approach to environmental and social issues, in particular climate change
- Press releases, news articles and ENGAGE, our responsible investment e-zine.

7) Publishing scheme information

Information about our boards and committees is available on our website at [Committees and Boards | Lothian Pension Fund \(lpf.org.uk\)](#). You can view Pensions Committee reports at www.edinburgh.gov.uk/CPOL.

8) Feedback and measurement

Evaluation and feedback are essential tools to make sure we provide the right services and information to each audience. To achieve service excellence, we've benchmarked where we are and agreed measures to achieve our goals. We survey key stakeholder groups regularly, and include questions on communications, including our joining materials, forms and our website. We monitor results and take corrective action to continuously improve our communications.

9) Freedom of information

LPF follows the Freedom of Information policy of the administering authority, the City of Edinburgh Council. It can be accessed at <http://www.edinburgh.gov.uk>. Freedom of Information or Data Protection requests can be made directly to LPF or through the City of Edinburgh Council through LPF's or the Council's website, by email or in writing. Our website <http://www.lpf.org.uk> includes a list of all our publications and information that can be requested.

10) 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 LPF’s official business and to help stop crime and prevent fraud.

The administering authority of the Fund is the City of Edinburgh Council. City of Edinburgh Council is also the data controller of the Fund and is registered with the Information Commissioner’s Office under registration number Z5545409. You can see our privacy statement on our website at www.lpf.org.uk/privacy/

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Document Control Table

Each policy should contain a document control table, placed at the end of the document.

Approved by	
Approval date	
Senior Responsibility	Helen Honeyman, Chief Operating and People Officer
Owner	Helen Honeyman, Chief Operating and People Officer
Review schedule	Every 2 years
Next Scheduled review	March 2027

Version	Date	Amended by	Comment	Approved by	Approval date
1	March 2025		The policy summarises how LPF communicates with its employers, scheme members and a wide range of stakeholders.		