



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

Local Government Pension Scheme

Pension Communication Policy

Effective from 1 April 2021

1. BACKGROUND

- 1.1 The Local Government Pension Scheme Regulations 2013, Regulation 61 requires administering authorities to prepare, publish and maintain a policy statement setting out its communication strategy for communicating with:
- Scheme Members
 - Members' Representatives
 - Prospective members
 - Employers participating in the Fund
- 1.2 This is the Local Government Pension Scheme (LGPS) Communications Policy Statement for The Royal Borough of Kensington & Chelsea (RBKC) Pension Fund.
- 1.3 RBKC in its capacity as the Administering Authority engages with other employers (in the form of Admitted bodies and Scheduled Bodies) and has approximately 3671 active members, 4723 deferred members, and 3208 pensioners including widows/widowers/children.
- 1.4 This policy document sets out the mechanisms that RBKC uses to meet its communication responsibilities.

2. ROLES AND RESPONSIBILITIES OVERVIEW

RBKC Pensions Team

- 2.1 The Pensions Team is responsible for setting the pensions administration management strategy which includes the drafting of this document and the allocation of communication responsibilities, including those to all third parties.
- 2.2 It is also responsible for the day-to-day transaction pension administration service for the RBKC Pension Scheme. This includes producing high quality, timely and accurate pensions communications to scheme members and employers.
- 2.3 The Retained Pensions Team will devise and approve significant communications prior to them being issued, including any drafted by third parties such as Hampshire County Council (HCC) and other third-party outsourced payroll providers.

Hampshire County Council (HCC) and other third-party payroll providers for RBKC scheme members

- 2.4 HCC is responsible for the day to day transactional HR and payroll services for RBKC non-school's staff. Other third-party payroll providers will provide transactional HR and payroll services for RBKC schools staff and other employers within the RBKC pension fund. Within the context of this policy all

third-party HR and payroll transactional services providers are responsible for the quality, timeliness and accuracy of communications within their normal business activities.

- 2.5 They are also responsible for communicating specific pension-related projects and tasks agreed and allocated to them by the RBKC Pensions Team.

3. HOW INFORMATION IS COMMUNICATED

- 3.1 Information about the RBKC LGPS is communicated in a variety of ways to scheme members and prospective scheme members, primarily as follows:

Type of information	How it is communicated
General information about the RBKC LGPS, policies, practices, standard forms, for scheme members and employers	Via the RBKC LGPS website: www.rbkcpensionfund.org
Scheme member pension portal to securely access personal pension record, view benefit statements, run pension projections, complete nominated beneficiary data, etc.	Via the RBKC pension portal: www.mypension.rbkc.gov.uk Passwords are issued by RBKC pensions from 1.4.2021
Member-specific notifications	Annual Benefit Statement for active and deferred members (each August) Annual Pensions Increase notification to RBKC pensioners (each April) Newsletters and emails from RBKC Pensions, as required
Generic LGPS policies	Via the LGPS member website: www.lgpsmember.org
RBKC employer-specific guidance	Via email from RBKC Pensions to all scheme employers, as required. This supplements information on the RBKC Pension Fund website.

- 3.2 A full list of the communication types is given in the table below:

Communication type	Paper based	Portal	Intranet	Face to Face	Electronic	Frequency of issue	Communication method	Active member	Deferred member	Pensioner	Prospective members	Employers	Union Reps	Pension fund committee	Pension Board	Residents and tax payers	Media	Other stakeholders
Joiner information with Scheme details	✓	✓				During the recruitment process and upon request	Sent to home address/via employers				✓	✓	✓					
Newsletters	✓	✓				Annually and/or when the scheme changes	Sent to home address/via employers	✓	✓	✓	✓	✓	✓					
Fund Reports and Accounts			✓			Continually available	Link publicised	✓										
Annual Benefit Statements		✓				Annually and on request	Sent to home address and/or via employers for active members. Sent to home address for deferred members.	✓	✓									
Factsheets	✓	✓				On request	On request	✓	✓	✓	✓	✓	✓					
Roadshows				✓		When major scheme changes occur	Advertised in newsletters, via posters	✓										
Face to face personal discussions				✓		On request to Surrey County Council	Advertised in newsletters, via posters	✓	✓	✓	✓							

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Posters	✓					When required	Displayed in the workplace				✓							
Employers Guide		✓				Continually available.	On request					✓						
Employers meetings				✓		Annually	Notifications sent					✓						
Briefing Papers					✓	When required	With Committee papers dispatch							✓	✓			
Committee Reports	✓				✓	With the committee cycle	With Committee papers dispatch							✓	✓			
Training and Development				✓	✓	Available and/or as requested	On request	✓			✓			✓	✓			
Press releases					✓	As required	Email										✓	
Other employers employers joining the fund					✓	As required	Email											✓
Pension disputes IDRP					✓	As required	Email											✓

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Statutory returns and questionnaires					✓	As required	Email							✓	✓			✓

4. FURTHER DETAILS ABOUT WHAT IS COMMUNICATED

Joiner information with Scheme details

A document providing an overview of the LGPS, including who can join, the contribution rates, the retirement and death benefits and how to increase the value of benefits.

Newsletters

An annual newsletter which provides updates on changes to the LGPS as well as other related news, such as national changes to pensions, forthcoming roadshows and contact details.

Fund Report and Accounts

Details of the value of the Pension Fund during the financial year, income and expenditure etc. These documents can be accessed using the following link:

<http://www.rbkcpensionfund.org/>

Annual Benefit Statements

For active members these include the value of current and projected benefits. The associated death benefits are also shown along with details of any individuals nominated to receive the lump sum death grant. In relation to deferred members, the benefit statement includes the current value of the deferred benefits and the earliest payment date of the benefits as well as the associated death benefits.

Factsheets

Information that provides a summary in relation to specific topics, such as topping up pension rights, transfer values in and out of the scheme, death benefits and, for pensioners, annual pensions increases.

Roadshows

As required a representative from the RBKC Pensions Team will visit a work location in the borough to provide a presentation on a pension topic of interest.

Face to face/personal discussions.

Face to face discussions with a representative from the RBKC Pensions Team to discuss personal circumstances.

Posters and intranet

These are to engage with staff who are not in the LGPS to support them to understand the benefits of participating in the scheme and provide guidance on how to join.

Employers' Guide

A detailed guide that provides guidance on the employer responsibilities including the forms and other necessary communications.

Employers meeting

A formal seminar style event with various speakers covering topical LGPS issues.

Briefing papers

Formal briefings that highlight key issues or developments relating to the LGPS and the Fund, these are used by senior managers when attending committee meetings.

Committee papers

Formal documents setting out relevant issues in respect of the LGPS, in many cases seeking specific decisions or directions from elected members.

Training and Development.

Pension issues are included in appropriate training and development events – specific pension training and development events are run at significant times such as when the scheme changes.

Press releases

Bulletins providing briefing commentary on RBKC's opinion on various matters relating to the Pension Fund, for example. the actuarial valuation results.

Other employers joining the fund

A legal requirement to notify both organisations of the name and type of employer entering the Fund (i.e. following the admission of third-party service providers into the scheme).

Pension disputes IDRP

Formal notification of pension dispute resolutions to the complainant, together with any additional correspondence relating to the dispute.

Statutory returns and questionnaires

Statutory and various questionnaires that are received, requesting specific information in relation to the structure of the LGPS or the composition of the Fund.

5. FURTHER INFORMATION

More information about the RBKC LGPS is available from:

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