



THE ROYAL BOROUGH OF
KENSINGTON
AND CHELSEA

Local Government Pension Scheme Pension Communication Policy

Effective from 1 April 2025

BACKGROUND

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

This is the Local Government Pension Scheme (LGPS) Communications Policy Statement for The Royal Borough of Kensington & Chelsea (RBKC) Pension Fund.

RBKC in its capacity as the Administering Authority engages with other employers (in the form of Admitted bodies and Scheduled Bodies).

This policy document sets out the mechanisms that RBKC uses to meet its communication responsibilities.

ROLES AND RESPONSIBILITIES OVERVIEW

RBKC

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.

The pensions Team 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.

The Pensions Team will devise and approve significant communications prior to them being issued, including any drafted by third parties.

RBKC is responsible for the day-to-day transactional HR and payroll services for RBKC non-school's staff.

Other third-party payroll providers for RBKC scheme members

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.

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

HOW INFORMATION IS COMMUNICATED

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: https://mypension.rbkc.gov.uk
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

A full list of the communication types is given in the table overleaf:

Communication Document	When Made Available	Available To	Format	When Reviewed
Guide to the Local Government Pension Scheme Guide	When requested	Prospective / Active / Deferred members	Paper / RBKC Pension Fund & National Member's Website	As regulations change or annually
Joiner information with scheme details	When commencing employment	Active Members	Paper / RBKC Pension Fund & National Member's Website	As regulations change or annually
Member Support	When requested	Prospective / Active / Deferred / Pensioner Members	Paper / In person / Phone / Email / RBKC Pension Fund Website / RBKC Member's Portal	As required
Pay Advice Slips	As per Payroll agreements	Pensioner Members	Paper	Annually
Form P60	Annually	Pensioner Members	Paper	Annually
Newsletters	Annually / As required by Regulations	Prospective / Active / Deferred Members	Paper (if requested) / RBKC Pension Fund Website	Annually / As required
Annual Benefit Statements	Annually	Active / Deferred Members	Paper / RBKC Member's Portal	Annually
Pensions Service Annual Business Plan	On Request	All	Paper / RBKC Pension Fund Website	Annually
Statutory Statements	On Request	All	Paper / RBKC Pension Fund Website	Annually / As required
Pension Fund Report and Accounts	Annually	All	Paper / RBKC Pension Fund Website	Annually
Employers' Guides	On becoming an employing authority / When requested	Employers	Paper / RBKC Pension Fund Website	Annually / As required

FURTHER DETAILS ABOUT WHAT IS COMMUNICATED

Joiner information with Scheme details

A document providing an overview of the LGPS is provided to all employees commencing scheme membership. The document guide is regularly updated to take account of any scheme changes.

Website/Information Technology

The RBKC Pensions website (www.rbkcpensionfund.org/) contains details of the scheme, together with newsletters, information guides and forms.

The Pensions team can be contacted by email at: pensions@rbkc.gov.uk

Scheme information is also available online via the Local Government Employers' Organisation's national website at www.lgpsregs.org/ and www.lgpsmember.org/

Newsletters

An annual newsletter is prepared for both active and deferred members, which provides updates on changes to the LGPS as well as other related news, such as national changes to pensions and contact details.

Member support

Scheme members can contact the Pensions Team by telephone between 9:00am and 5.00pm Monday to Friday. The Pensions Team operates an "open-door" policy where members may visit the office between 9.00am and 5.00pm Monday to Friday without a pre-arranged appointment. The Pensions Team also offers pre-arranged appointments.

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.

Pay advice slips / P60s / Pensions Increase

Pay advice slips are provided to pensioner members in accordance with the agreed Council-Payroll arrangements and a form P60 is sent annually. Pensioner members are sent a letter annually with details of the new amount of pension following the yearly Pensions Increase.

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/>

Employers' Guides

Detailed guides that provide guidance on the employer responsibilities in relation to the scheme.

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).

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.

FURTHER INFORMATION

More information about the RBKC LGPS is available from:

RBKC Pensions Team

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