

Communications Policy

Greater Manchester Pension Fund

2010



STATEMENT OF COMMUNICATIONS POLICY

Introduction

This statement is published to state the Greater Manchester Pension Fund's strategy of engagement with its Stakeholders and to satisfy legislation ⁽¹⁾ to prepare, maintain and publish a written statement setting out our policy concerning communications with the following people & organisations:

Section 1: Contributing Members.

Section 2: Deferred Members

Section 3: Pensioner Members

Section 4: Representatives of Members.

Section 5: Prospective Members.

Section 6: Employing Authorities.

Section 7: Consultation Strategy.

The Statement of Communications Policy will be revised and republished following any material change in policy.

1. Communications with contributing members

1.1: *Benefit illustrations*

Once a year we send all members a benefit illustration direct to their home address. This summarises the basic information we hold about them such as date of birth, hours of work, pay for pension purposes and gives estimates of the current and future value of the member's benefits. It also includes an estimate of the current value of survivors' pension benefits.

1.2: *Pension Power newsletter*

Usually twice a year we produce a newsletter, the main purpose of which is to satisfy disclosure requirements ⁽²⁾ by informing contributing members about changes in the regulations of the LGPS. Because of its nature, this publication is not produced at fixed times, but rather in response to changes in the regulations, with reference to the time restrictions imposed by the Disclosure Regulations. To virtually guarantee delivery this is mailed to home addresses.

1.3: *Website*

The core information about the Scheme is held on the website. We also publish newsflashes and bulletins on the website as soon as is practical, which enables members with online access to gain advance notice of the type of information in future printed newsletters.

1.4: *Road shows & seminars*

We run information sessions in members' places of work. These are run on demand in conjunction with employers, for a minimum of 20 employees. We run more specialist sessions for members affected by issues such as a public services transferring to a private organisation. We also participate in pre-retirement courses, which are organised by a number of our employers.

1.5: *Literature*

The main point of reference for members to find out about the key aspects of the LGPS is our *Members Guide*. This is supported by a range of literature, which goes into more detail on topics such as *making a nomination* or *topping up benefits*. A different Guide is produced for councillor members to whom different rules apply, for example in terms of retirement age and the calculation of benefits.

1.6: *Pensions helpline*

Members can also telephone one central helpline number, which is prominently advertised on all our literature. The number is 0161 301 7000.

(1) Local Government Pension Scheme (Amendment) (No. 2) Regulations 2005

(2) Occupational Pension Schemes (Disclosure of Information) Regulations 1996 (as amended) & 2008.

2. Communications with deferred members

A member who has left their employer and who has left their benefits on hold is classed as a deferred member. The two main vehicles for communicating with this class of member are as follows:

2.1: Benefit illustrations

Once a year we send deferred members a benefit illustration direct to their home address. This summarises the basic information we hold about them and gives the up to date value of their benefits.

2.2: Newsletters

As the need arises we send a separate newsletter to all deferred members. This satisfies disclosure requirements by informing them about those changes in the regulations of the LGPS that affect them. Because of its nature, this publication is not produced at fixed times, but rather in response to changes in the regulations, with reference to the time restrictions imposed by the Disclosure Regulations. This newsletter is also mailed to home addresses.

2.3: Pensions helpline

Deferred members can also telephone our helpline number.

3. Communications with pensioner members

Pensioner members include retired members, and the widows/widowers/dependant children of deceased members. Here are the main ways we communicate with this class of member:

3.1: Pensions Payslip

All pensioners receive a combined payslip and P60 when the April pension payment is made. Mailed with this is the Pensions Grapevine newsletter (see 3.2). All pensioner members will receive a May payslip and will also receive a payslip at any other time where the amount of net pension changes by more than 25p.

3.2: Pensions Grapevine newsletter

This newsletter is mailed direct to home addresses, and is produced once a year, to coincide with the existing distribution of pensioners' payslips. The newsletter contains information, which is only relevant to this group of members. It includes information regarding the amount of pensions increase, and a warning to disclose pension earnings when claiming any benefits. It also includes details of the forthcoming *Pensioners' Forum* (see 3.3) and news stories about other pensioners, and also a summary of the Fund's finances.

3.3: Pensioners' Forum

This annual event is held in central Manchester and gives pensioners an opportunity to visit information stands staffed by specialists in various fields such as tax, State benefits and will making. This is followed by presentations by staff from GMPF and visiting speakers. Once again there is no legal requirement to do this, but we view it as an important item.

3.4: Pensioners' helpline

Pensioners can telephone our Pensions Payroll team directly on 0161 301 7100.

4. Communications with members' representatives

Materials available to members are available on request to their representatives. Also, as new literature is produced, samples are sent to the six employee representatives that are members of the Pension Fund Advisory Panel.

5. Communications with prospective members

5.1: Basic information

It is a requirement under the Disclosure Regulations that all prospective members are given basic information about the Scheme. In view of this we ask all GMPF employers to give a copy of the *Members' Guide* (see 1.5) to every prospective member, ideally with their letter of appointment.

5.2: Promoting the Scheme

We also have a simple booklet, which gives very brief details of the Scheme and its benefits. This is available on demand, for distribution by employers, and is especially relevant to those employers who do not have a policy of automatic entry for new staff (unlike local authorities, for example). We can also use the booklet to target non-members, reminding them of the benefits of joining.

6. Communications with Employing Authorities

6.1: Annual General Meeting

We hold our AGM within 7 months of year end (generally in September) and an invitation is extended to every employer. The AGM includes a presentation summarising the annual report & accounts.

6.2: Regular meetings

We regularly host meetings to keep our employing authorities up to date with developments in the Scheme, and to give them a forum to discuss common issues, good practice etc. For the purposes of these meetings we divide our employers into two groups: local authorities and non-local authorities. The former meet quarterly and the latter biannually.

6.3: Seminars

As the need arises we host more specialist seminars on subjects such as the 2006 tax changes, and open these to representatives from all employers.

6.4: Employers' Website

We have a separate website for employers where they can access information of a more technical nature.

6.5: Employers' Guide

We have also produced our own guide to the Local Government Pension Scheme that provides employers with detailed technical guidance on many aspects of the Scheme Regulations.

7. Consultation & Engagement Strategy

7.1: The strategy

The different types of member are consulted regularly. A selection of each member group receives a questionnaire, in order to express satisfaction levels with our service, to make suggestions for improvement and any other comments.

7.2: Member groups

Representative groups are selected and up to 2000 questionnaires issued. The groups are:

New Members

Long-term active members

New pensioners

Long-term pensioner members

Deferred Members

Non-members & Leavers

7.3: Results

The results are reported to the Information Services Working Group and published on the GMPF and Tameside websites. Recommendations for service improvement are then drawn into an action plan and added to the Business Plan.

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Employers' helpline:  **0161 301 7032**

Email:  **mail@gmpf.org.uk**

Website:  **www.gmpf.org.uk**