

**CARDIFF AND VALE OF GLAMORGAN PENSION FUND**

**COMMUNICATION POLICY STATEMENT**

This Statement has been prepared and published by the City of Cardiff Council as Administering Authority of the Cardiff & Vale of Glamorgan Pension Fund, in compliance with regulation 61 of the Local Government Pension Scheme Regulations 2013 (the “LGPS Regulations”).

**Objectives of the Fund’s Communication Strategy**

- To improve awareness and appreciation of the benefits provided by the pension scheme
- To encourage take up of the scheme amongst new and existing employees
- To answer any queries from members on their LGPS pension entitlements
- To develop the partnership between the Pension Fund’s administration team and the employing bodies
- To liaise with a range of other groups who have an interest in the scheme

**Scheme Members & Prospective Members**

1. Individual members receive a range of communications from the Fund depending on their pension status i.e. active, deferred or pensioner.
2. All active and deferred members receive an annual benefits statement showing the membership data held by the Fund, the benefits earned as at the end of the previous financial year, and an estimate of the benefits to which the individual will be entitled when they reach retirement age. This is sent directly to the individual by the Fund’s administration section.
3. Deferred members will be contacted as they approach their normal pension age. Pensioners will receive an annual notice of the inflation-linked increase to the pension. Deferred members and pensioners may also need to be contacted as part of membership validation checks which include a monthly matching exercise with the national register of deaths.
4. If active scheme members have any pension related queries they should initially contact their employer. The employing body can then direct members to the pension section if necessary. The pension section will give relevant information to members regarding their LGPS benefits but they cannot give advice on state benefits or general financial advice. They cannot be responsible for any issues which are a matter for the member’s employer (e.g. correcting errors relating to length of service or deducting contributions from pay).

5. Most general communication with members is currently in paper form. The scheme aims to issue newsletters once a year to provide a summary of current issues within the LGPS. Significant changes to the scheme will also be notified to active members through their employers within 3 months of any change.
6. The City of Cardiff Council website gives basic information about the scheme for current and prospective members. Members can access the Fund's annual reports (including a two page summary) and the key governance documents. There is a link to the national LGPS website for further information. The feasibility of introducing facilities for members to access their personal data via the internet will be investigated during the next twelve months.
7. The pension section aims to deal promptly with queries from members and prospective members. The section can be contacted in writing, via e-mail or by telephone during normal office hours.

### **Representatives of Members**

8. A Trade Union Forum is held annually. Representatives of the local trade union branches receive presentations on the Fund's annual report, the performance of its investments and other current issues.
9. The Fund's Local Pension Board was established from 1st April 2015. The Board includes three scheme member representatives who participate in the Board's role of assisting the Scheme Manager. Each Board member has received appropriate induction and training and will be kept up to date with national and local developments in the LGPS. The names and contact details of the scheme member representatives will be published on the Pension Fund web page.

### **Scheme Employers**

10. All employers within the scheme, and their Human Resource functions, play a key role in informing the pension team of new starters, leavers, retirements etc. Employers are also responsible for providing information on the pension scheme to their employees. The pension section will supply copies of relevant forms, booklets and newsletters for employers. It is therefore important for scheme employers to nominate a principal point of contact with whom the section can liaise.
11. The Finance function of an employer must supply accurate pay and contribution data to the pension scheme, in accordance with deadlines and data formats specified by the pension section. Accuracy and timeliness of this data is more critical following the introduction of the Career Average scheme from 1<sup>st</sup> April 2014.

12. The pension section will forward a copy of the Pension Fund's annual report and accounts to employers. All employers will be invited to the annual Employers' Forum to receive updates on legislation, administration matters and actuarial valuations. Employers may also ask the pension section to give presentations to staff on topics of interest.
13. The Local Pension Board includes three employer representatives. The employer representatives receive the same induction and training as the scheme member representatives. All Fund employers will be advised of the names and contact details of the employer representatives.

### **Other Bodies**

14. The pension section are also actively involved with various groups with an interest in the LGPS. The UK Government's Department for Communities and Local Government (DCLG) is responsible for amending the scheme regulations following consultation with local authorities and other employers. The Fund takes part in these exercises when appropriate. The pension section also liaise with bodies such as the Local Government Association (LGA) and National Association of Pension Funds (NAPF) on their own consultation exercises. The Fund is also a member of the Local Authority Pension Fund Forum (LAPFF).
15. Members of the pension section frequently liaise with officers from other LGPS funds at informal working groups and seminars. The section uses these meetings to understand the issues being faced by other funds and to ensure consistency in the interpretation of the LGPS regulations.

**CHRISTINE SALTER**  
**CORPORATE DIRECTOR RESOURCES**  
**September 2016**