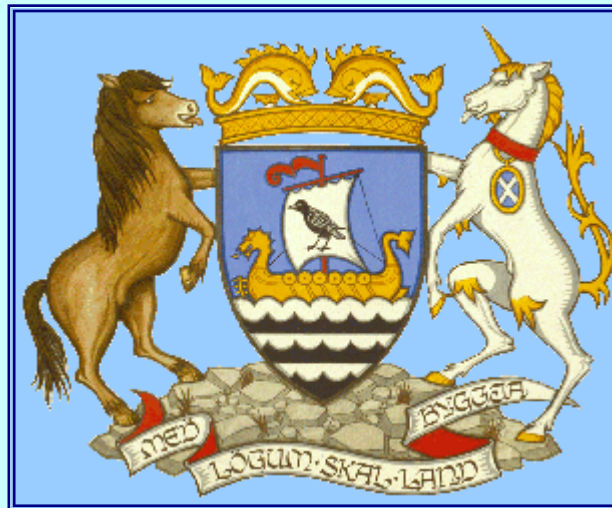


SHETLAND ISLANDS COUNCIL

Pension Fund

Communications Policy



COMMUNICATIONS POLICY

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1 INTRODUCTION

- 1.1 Shetland Islands Council Pension Fund provides pension administration services for employees of Shetland Islands Council and employees of participating employers.
- 1.2 Management of the Pension Fund is carried out in accordance with relevant governing legislation and regulations. Regulation 59 of the Local Government Pensions Scheme (Scotland) Regulations 2018 require each Pension Fund administering Authority to prepare, publish and review its communication policy.
- 1.3 The policy summarises how the pension administrators will communicate with members, employers and other stakeholders.

2 COMMUNICATIONS OBJECTIVES

- 2.1 The key objectives of the communication policy are:
 - To improve understanding of the Scheme and the Pension Fund.
 - To promote the benefits of the Scheme.
 - To keep members, employers and other stakeholders up-to-date with regulation changes.
 - To allow members to make informed decisions.
- 2.2 In order to achieve these objectives, the aim is to ensure communications:
 - Have a clear purpose.
 - Have a clear message.
 - Are factual and written in plain English
 - Are designed to meet the needs of each target audience.
 - Use the most efficient and effective means of delivery.
 - Are, on request, available in alternative formats.

3 KEY AUDIENCES

- 3.1 The following distinct groups with whom we need to communicate with are:
 - Active members.
 - Deferred members.
 - Pensioner & dependant members
 - Representatives of members
 - Scheme employers
 - Prospective scheme members and employers
 - Pension Committee and Board
 - Other interested parties
- 3.2 When deciding how to communicate we take into consideration our audience and the cost to the Pension Fund. We aim to use the most

appropriate means of communication for the audience receiving the information.

3.3 The Pension Fund issues correspondence to members in one of two ways:

- Either by post direct to the member's home address, or
- Electronically via e-mail.

3.4 We regularly remind members of the importance of notifying the Pensions Section of any change of address.

4 ACTIVE MEMBERS

4.1 Shetland Islands Council Pension Fund has more than 3,500 members currently contributing to the Scheme. They span a very wide range of ages, occupations and salaries. Their communication needs are addressed using a mixture of generic and targeted approaches.

4.2 Key Messages

- Your pension is a valuable benefit for you and your dependents.
- Its value is fully protected against inflation.
- Your employer pays most of the cost.
- Tax relief reduces the cost to you.
- You get other benefits as well as your pension.
- Think carefully before leaving or transferring your benefits out of the Scheme.
- Beware of pensions scams
- You should aim to understand how the Scheme works and any changes to it.
- Will it be enough? You can save more.
- Please check your details, including nominations

4.3 Media Used

- Pension administrators will primarily use the following forms of communication to communicate with active members:
- Website, E-mail, Teams, Post, Telephone and Face-to-Face.

4.4 By Post

- **Statutory confirmation of membership** - On joining the Scheme a statutory confirmation of membership is issued to the member.
- **Annual Benefit Statements** – once a year, in August, active members are issued with a benefit statement which summaries the basic information we hold about them and gives an estimate of the current and future value of the member's benefits, up to March of that year.

- **Annual Newsletters** – active members are provided with an annual newsletter that sets out the latest information about the scheme including Pension Fund account information. The newsletter is sent out with each member's annual benefit statement. Newsletters are also issued on an as and when basis to advise members of changes to the scheme.
- **Requests/queries relating to active members' benefits** – Pension administrators receive member requests/queries by post, email, telephone and face to face.

4.5 In person/Phone/Teams

- **One-to-One Meetings** – are available to members, during office hours, where members can discuss their personal circumstances in relation to their pension.
- **Briefings and Presentations** – On request, Pension Fund officers are available to provide scheme members with induction/retirement talks – at the request of the employer.
- **Pensions Surgeries** – On request, Pension Fund Officers can undertake pensions' surgeries to aid understanding of the LGPS to new and existing members.
- **Telephone** – The Pensions Section contact telephone number is published in all scheme literature.

4.6 Email/Website

- **Email** – the Pensions Section has a dedicated email address for all queries. Email is used to receive and send correspondence where appropriate.
- **Email** – generic emails to all members, promoting the scheme, for example, provision of retirement planning seminars.
- **Website** – The Shetland Islands Council Pension Fund website can be accessed by all scheme members at www.shetlandpensionfund.org . It contains comprehensive information regarding the Local Government Pension Scheme and Shetland Islands Council Pension Fund. It also links to other useful websites, including LGPS regulations and guidance at www.scotlgpsregs.org/
- **Website** - Full details of the LGPS 2015 career average scheme can be accessed by all scheme members at www.scotlgps2015.org . This website was developed in collaboration with the other Scottish LGPS Funds.

5 DEFERRED MEMBERS

5.1 Shetland Islands Council Pension Fund has more than 2,500 members who are not currently contributing to the scheme. Shetland Islands Council Pension Fund look after these pensions until they become payable. They include members who have moved to an employer who does not participate in the scheme and others who remain with a scheme employer but have stopped contributing themselves.

5.2 Key Messages

- Your pension is secure.
- Your pension is keeping pace with inflation.
- You will not be affected by scheme changes.
- Think carefully before transferring your benefits.
- Beware of pension scams.
- Check your nomination details are up-to-date.
- It's important that you inform us of any changes to your personal details.
- Think about re-joining the scheme if you still can.

5.3 Media Used

- Pension administrators will primarily use the following forms of communication to communicate with deferred members:
- Website, E-mail, Post, Telephone and Face-to-Face

5.4 By Post

- **Annual Benefit Statements** – once a year, in August, deferred members are sent a benefit statement which summaries the basic information we hold about them and gives an estimate of the current value of the member's benefits up to April of that year.
- **Annual Newsletters** – deferred members are also provided with an annual newsletter that includes a reminder of key messages, actuarial information, Pension Fund accounts, etc. The newsletter is sent out with each member's annual benefit statement.
- **Requests/queries relating to deferred members' benefits** – Pension administrators receive deferred member requests/queries by post, email, telephone and face to face.

5.5 In person/Phone/Teams

- **One-to-One Meetings** – are available, during office hours, where members can discuss their personal circumstances in relation to their pension.
- **Telephone** – The Pensions Section contact telephone number is published in all scheme literature.

5.6 Email/Website

- **Email** – the Pensions Section has a dedicated email address for all queries. Email is used to receive and send correspondence where appropriate.
- **Website** – The Shetland Islands Council Pension Fund website can be accessed by all scheme members at www.shetlandpensionfund.org . It contains comprehensive information regarding the Local Government Pension Scheme and Shetland Islands Council Pension Fund. It also links to other useful websites, including LGPS regulations and guidance at www.scotlgpsregs.org/
- **Website** - Full details of the LGPS 2015 career average scheme can be accessed by all scheme members at www.scotlgps2015.org . This website was developed in collaboration with the other Scottish LGPS Funds.

6 PENSIONER MEMBERS

6.1 Shetland Islands Council Pension Fund pays a pension every month to over 2, 700 pensioner members. This figure includes retired members together with spouses, eligible partners and eligible children of deceased members.

6.2 Key Messages

- Your pension is secure.
- Your pension is keeping pace with inflation.
- You will not be affected by scheme changes.
- Beware of pension scams.
- Check your nomination details are up-to-date.
- Please inform us of any changes to your personal details.

6.3 Media Used

- Pension administrators will primarily use the following forms of communication to communicate with pensioner members:
- Website, E-mail, Post, Telephone and Face-to-Face

6.4 By Post

- **Annual Newsletters** – pensioner members are provided with an annual newsletter that includes a reminder of key messages, actuarial information, Pension Fund accounts, etc. The newsletter is sent out in June each year.
- **Annual Payslip** – for pensioners who are unable to receive their payslip by email, a paper payslip is issued to reflect the changes resulting from the annual pension increase and any tax changes.
- **P60** – for pensioners who are unable to receive their P60 electronically, a paper certificate is issued which details the total pension and tax deducted in the last year.
- **Requests/queries relating to pensioner members' benefits** – Pension administrators receive pensioner member requests/queries by post, email, telephone and face to face.

6.5 In person/Phone/Teams

- **One-to-One Meetings** – are available, during office hours, where pensioner members can discuss their personal circumstances in relation to their pension in payment.
- **Telephone** – The Pensions Section contact telephone number is published in all scheme literature.

6.6 Email/Website

- **Email** – the Pensions Section has a dedicated email address for all queries. Email is used to receive and send correspondence where appropriate.
- **Website** – The Shetland Islands Council Pension Fund website can be accessed by all scheme members at www.shetlandpensionfund.org . It contains comprehensive information regarding the Local Government Pension Scheme and Shetland Islands Council Pension Fund. It also links to other useful websites, including LGPS regulations and guidance at www.scotlgpsregs.org/

7 UNION REPRESENTATIVES OF SCHEME MEMBERS

7.1 Shetland Islands Council Pension Fund members are represented by 4 trade unions: GMB, Unison, Unite and Nautilus. Each are represented on the Pension Fund Pension Board.

7.2 Key Messages

- Our members' pensions is their most value benefit after their pay.

- We want to work with the trade unions to promote the Local Government Pension Scheme and the Shetland Islands Council Pension Fund.

7.3 Communication

- There are no regular formal meetings in place between the Pension Section and Union Representatives, however, pension administrators are available to meet with Union Branch officers, on request, to provide clarity/understanding on pension related matters.

8 PROSPECTIVE SCHEME MEMBERS

- 8.1 Shetland Islands Council Pension Fund works with Scheme employers to promote the benefits of the scheme to their staff, including new staff and those who have previously opted out of the Scheme.
- 8.2 If requested by an employer, the Pension Section can give a presentation to promote the Scheme.
- 8.3 The Shetland Islands Council Pension Fund website includes promotional material for prospective members www.shetlandpensionfund.org . It contains comprehensive information regarding the Local Government Pension Scheme and Shetland Islands Council Pension Fund. It also links to other useful websites, including LGPS regulations and guidance at www.scotlgpsregs.org/ .

8.4 Key Messages

- The pension scheme is a very valuable employment benefit.
- Its value is fully protected against inflation.
- Your employer pays most of the cost.
- Tax relief reduces the cost to you.
- You get other benefits as well as your pension.
- Don't miss out – you might regret it.

9 SCHEME EMPLOYERS

- 9.1 We use a range of methods to share information with our scheme employers.
- 9.2 Meetings can be arranged on an individual basis with an employer to discuss any particular issues or as an employer group.
- 9.3 We hold meetings as and when required with the scheme employers to resolve any technical or service issues or bring to their attention any

regulation changes or changes in our administration procedures, including specific development areas such as Year End or the actuarial valuation.

- 9.4 Website – The Shetland Islands Council Pension Fund Website can be accessed by all employers at www.shetlandpensionfund.org . It contains comprehensive information regarding the Local Government Pension Scheme and Shetland Islands Council Pension Fund.
- 9.5 The Pension Fund provides administration guidance for scheme employers detailing the main processes and procedures (including forms) employers should follow in carrying out their administration responsibilities.

10 PENSION COMMITTEE AND PENSION BOARD

- 10.1 Fund officers work closely with members of the Pensions Committee and Pension Board, ensuring they can fulfil their duties and responsibilities. This includes the provision of dedicated training for all members of the Pension Fund Committee and Pension Board.
- 10.2 Copies of Pension Fund Committee and Board agendas, reports and minutes are available at [Shetland Islands Council Committee Information - Committees, etc.](#)

11 OTHER INTERESTED PARTIES

- 11.1 There is a wide range of other parties apart from members and employers who have a less direct but still legitimate interest in the Pension Fund. These include council tax payers, suppliers and potential suppliers, special interest groups, and investment counterparts.
- 11.2 We are open and transparent about how we manage the Scheme and the Pension Fund.
- 11.3 Pension Fund officers are available to other interested parties through the same media used for members and employers to discuss any other information needs that they may have.

12 SURVEYS AND FEEDBACK

- 12.1 Seeking feedback on the delivery of our services is key to continually improving the services we offer. Satisfaction Surveys are issued to all our retiring members and Annual Surveys are issued to all our employers. These surveys help us understand the service we are providing to our customers along with identifying potential service developments and, in turn, allowing us to continually improve our customer's experience.
- 12.2 Comments on how the Pensions Administration Team communicates with any of our stakeholders are welcome. We are aware that in order for the communications strategy to be fully effective, we need feedback from all our target groups.

13 ACCESSIBILITY

13.1 All communication materials are designed to meet accessibility standards and requirements as much as possible. Our documents are available in alternative formats if required, such as large font, braille, etc.

14 DEVELOPMENT PRIORITIES

14.1 A key priority for us is to improve the digital delivery of our communications.

15 POLICY RESPONSIBILITIES

15.1 Responsibility for the implementation of this Policy sits with the Executive Manager – Finance and staff within the Pensions Section.

16 POLICY REVIEW DATE

16.1 A formal review of this Policy will take place on an annual basis.