



**Kent Pension Fund**  
*Delivering an outstanding service*

## KENT PENSION FUND

COMMUNICATION POLICY 2025/26

SEPTEMBER 2025

## CONTENTS

|                                         |   |
|-----------------------------------------|---|
| Purpose .....                           | 3 |
| Regulatory Framework .....              | 3 |
| General Communication .....             | 3 |
| Prospective Members .....               | 5 |
| Representatives of Scheme Members ..... | 5 |
| Active Members .....                    | 5 |
| Deferred benefit members .....          | 5 |
| Pensioner members .....                 | 5 |
| Employing authorities .....             | 6 |
| Accessibility .....                     | 7 |
| Privacy Policy .....                    | 7 |
| Freedom of Information .....            | 7 |
| Review .....                            | 7 |
| Further Information .....               | 7 |
| Appendix 1: Table of Publications ..... | 8 |



## PURPOSE

- 1.1. The purpose of this policy is to publish a statement setting out the plans concerning the methods of communication with stakeholders of the Kent Pension Fund ('the Fund').
- 1.2. This document is to be recommended the Pension Fund Committee for approval on 23 September 2025.

## REGULATORY FRAMEWORK

- 2.1 The policy has been produced in accordance with Regulation 61 of the Local Government Pension Scheme (Administration) Regulations 2013.
- 2.2 The Regulation requires that an administering authority must prepare, maintain, and publish a written statement setting out its policy concerning communications with:
  - members
  - representatives of members
  - prospective members
  - scheme employers
- 2.3 In particular, the statement must set out its policy on:
  - the provision of information and publicity about the scheme
  - the format, frequency, and method of distributing information or publicity
  - the promotion of the scheme to prospective scheme members and their employers
- 2.4 The communication policy must be revised and republished following any change in policy on any of the matters referred to in 2.3.
- 2.5 For the purposes of this policy, published means being accessible on the publicly available website [Kent Pension Fund](#).

## GENERAL COMMUNICATION

- 3.1 The Fund encourages members and employers to use electronic methods to send documents.
- 3.2 The Fund provides scheme members and potential scheme members with information on the benefits of the Local Government Pension Scheme (LGPS) using various mediums.
- 3.3 LGPS support is available nationally through websites and guidance for both employers and scheme members. The Fund communications will continue to reference these national resources, together with material provided by pension industry experts. The Fund website also provides links for members and employers to the national websites provided by the Local Government Association (LGA).
- 3.4 The Fund will continue to support collaboration and development of communication media with other administering authorities through membership of the Communications Working Group. The group is run by the Local Government Pensions Committee Secretariat (LGPC), as part of the LGA.
- 3.5 News items and blogs are produced on the website regularly as the need arises, to highlight current issues, upcoming changes or to provide articles of interest.
- 3.6 The Fund communicates with the Pension Fund Committee and Local Pension Board in various ways as set out by the [Terms of reference for the Kent Local Pension Board \(kentpensionfund.co.uk\)](#) and the [Terms of reference for the Kent Pension Fund Committee \(kentpensionfund.co.uk\)](#).



- 3.7 The Fund communicates information about the investment decisions made by the Pension Fund Committee and Local Pension Board via the newsletters and on the Fund website.
- 3.8 The Fund recognises that its staff are its greatest resource and that they are kept informed about the Fund's aims to deliver an outstanding and 'best-in-class' service to members and employers via the Funds Business Plan.
- 3.9 This is achieved via the use of email, internal and on-line meetings, quarterly performance reviews, internal and external training events on specific topics, together with the opportunity to study for professional qualifications. There is a dedicated training team who provide expert tuition on the LGPS and the wider pensions industry.
- 3.10 The Fund will be obtaining feedback periodically from different member groups and employers and will publish all relevant results on the websites.
- 3.11 The Table of Communications in Appendix 1 of this document details the Fund's method of communication, intended audience, publication media, frequency, and method of distribution.
- 3.12 All prospective, active, deferred and pensioner members have access to the following:
- **Major changes to scheme regulations** are communicated to member groups and are published on the website in an effective, straightforward, and timely manner.
  - **Kent Pension Fund website** has dedicated areas for all members. It includes information about the scheme, guides, factsheets, and forms. Customers can request a paper copy of information or documents by contacting their employer (if applicable) or the Fund. Members and employers can use the online enquiry and document upload form on a secure area of the website.
  - **The Pensions Customer Helpline** is available Monday to Friday. The current opening times are available on the [Kent Pension Fund](#) website. The telephone number is 03000 41 34 88.
  - **Written Correspondence** can be sent to the Fund, together with forms and certificates. The address is Pension Section, Invicta House, County Hall, Maidstone, Kent, ME14 1XX.
  - **One to one telephone appointments** with a member of the Kent Pension team are available Monday to Friday on request, during the opening times of the pensions' customer helpline.
- 3.13. All active, deferred and pensioner members have access to [MyPension Online](#) which is an online secure facility for members of the Fund, hosted by Heywood Pension Technologies Ltd. Registered members can:
- view a summary of the details the Fund holds for them and keep their personal details up to date
  - create, view, and update their expression of wish for any death grant that may be payable
  - perform quotations for deferred benefits and future benefits (depending on member status)
  - view figures for P60s and pay slips (pensioner members). Members can also download a copy of their pay slips and P60s.
  - view figures for the Annual Benefit Statement (active and deferred members). Members can also download and print a copy of the statement.
- 3.14 To encourage members to engage with their pension, the Fund are integrating MyPension Online with standard work processes, to increase take up across all membership groups.
- 3.15 The Fund is committed to offering electronic methods of communication to members and will implement additional features of MyPension Online as identified.
- 3.16 Monthly website and MyPension Online data is recorded to monitor the usage and member registration numbers, to measure the success of campaigns run by the Fund.



## PROSPECTIVE MEMBERS

- 4.1 A dedicated area of the website is provided for those thinking of joining the scheme containing information, guides, and factsheets.

## REPRESENTATIVES OF SCHEME MEMBERS

- 5.1 Scheme information, guides and factsheets are available on the website. Individual pension information is provided to representatives on the written authorisation of the scheme member, with the exception of transfer of pension benefits.

## ACTIVE MEMBERS

- 6.1 Active members are members who are in employment and contributing to the Fund.
- 6.2 Employers will enrol relevant employees into the scheme and provide scheme information and forms on joining. When the employer notifies the Fund, a welcome letter is sent to the member with further information regarding the pension scheme.
- 6.3 A statement of the member's pension benefits is available on MyPension Online by 31 August each year. Members can request a paper copy of their illustration if preferred. The illustration shows the basic information that is held about the member, such as the pay used for pension purposes. It gives an illustration of the pension benefits built up to the previous 31 March and also includes the death grant lump sum, should the member die in service.
- 6.4 A pension saving statement is automatically sent to members if they have exceeded the annual allowance limit or is sent to members by request. This is in relation to the growth in their pension benefits in the year ending 5 April. The communication is sent to members by the following 6 October.
- 6.5 The Fund arranges a programme of online and face to face events each year to meet with groups of members. These events are arranged either in conjunction with employers or are advertised to members of the scheme via the newsletters or on the website.
- 6.6 Pension Pulse newsletter will be provided to members twice a year and published on the Fund website. Each newsletter will include articles regarding the scheme and other useful information. There is also a permanent news page on the Fund website.

## DEFERRED BENEFIT MEMBERS

- 7.1 Deferred benefit members are members who have stopped contributing to the LGPS with the Fund and have a benefit held in the Fund which is payable at retirement age.
- 7.2 A statement of the member's pension benefits is available on MyPension Online by 31 August each year.
- 7.3 The Fund arranges a programme of online events each year to meet with groups of members. These events are advertised to members of the scheme via the newsletters or on the website.
- 7.4 Pension Connection newsletter will be provided to members annually and published on the Fund website. Each newsletter will include articles regarding the scheme and other useful information. There is also a permanent news page on the Fund website.

## PENSIONER MEMBERS

- 8.1 Pensioner members are members who are in receipt of a pension from the Fund.
- 8.2 The Open Lines newsletter is provided to pensioner members twice a year, in spring and autumn. It is produced in conjunction with Kent Active Retirement Fellowship (KARF). The newsletter includes:
  - articles about topical issues
  - KARF news and activities and
  - provides a state benefit update with a dedicated helpline to contact.



- 8.3 The spring issue is sent via post and includes details about the annual pension increase and tax information for the new financial year. The autumn edition is published on the Fund website.
- 8.4 Members can opt out of receiving Open Lines. Members have the option to choose to receive Open Lines as a link by email or by post.
- 8.5 Payslips are issued in paper format to the members' home address once a year in April and at any other time during the year if:
- the pay differs by more than the current minimum limit, as shown on the [Kent Pension Fund](#) website.
  - there is a change of bank details.
- Payslips are available to view on [MyPension Online](#), together with the P60.
- 8.6 A dedicated pension payroll helpline, 03301 249993 is available Monday to Friday 9am to 5pm. Pension payroll also have a dedicated mailbox, [pensions.payroll@hrconnect.org.uk](mailto:pensions.payroll@hrconnect.org.uk)
- 8.7 Kent Active Retirement Fellowship (KARF) was set up in 1997 by people in receipt of a pension from the Fund. KARF provide their members with the opportunity to meet with other retired people with similar interests. The local branches offer a variety of activities and events, including social, cultural, educational, leisure and fellowship.
- 8.8 The Fund is independent of KARF but help promote their activities by including information in the Open Lines newsletter, having a dedicated KARF area on the website and including information in the benefit letter to newly retired members.
- 8.9 Overseas proof of life certificates are issued periodically (usually every 12 months except for exceptional circumstances) to confirm that the pensioner members who are residing overseas remain entitled to receive their pension.

## EMPLOYING AUTHORITIES

- 9.1 Employing Authorities are employers that offer membership of the LGPS to their employees.
- 9.2 The Fund supports employers to enable them to fulfil their statutory role in the Fund by providing regular relevant information and access to various types of resources. The [Administration Strategy](#) sets out the Employer and Fund responsibilities to administer the scheme.
- 9.3 The Communication and Support team are a dedicated team of officers who provide support to employers. Each officer has responsibility for a group of employers, and they provide guidance, training and support by phone, email, and visits in person.
- 9.4 The Fund provides a forum for employers twice a year, in July and December. The forums include presentations on topical issues, an administrative update, employer discussion session, etc.
- 9.5 As the need arises, specialist forums are arranged for employers, for example, when there are major changes in the scheme or overriding legislation. These are held at different venues around Kent.
- 9.6 Any major changes in the scheme regulations or policies are notified to employers. In the event of significant changes, additional specialist forums are provided, as detailed previously.
- 9.7 Updates are sent to employers by email when news and changes have occurred that require a summary notification. Quarterly employer updates are also sent in March, June, September and December and there is a permanent news page for employers on the Fund website.
- 9.8 The Fund's website has a dedicated secure area for employers, which is accessed via an individual password. The website includes information and guidance about the scheme, template letters, forms, etc., as well as offering a secure portal where employers are able to send in documentation.
- 9.9 The Communication and Support officers visit employers upon request or when the officer believes they may need help and guidance.
- 9.10 Officers train employers on pension issues upon request or when the officer believes they may need training.
- 9.11 The Fund offer a programme of on-line webinars to all employers on specific topics and will advertise these using the employer newsletter and on the website.
- 9.12 Officers attend meetings with employers on request, including those with their HR and Payroll departments or providers.



- 9.13 The Communication and Support officers will provide additional support to new employers, to assist in their understanding of the roles and responsibilities as an employer, and to provide guidance on Fund processes.
- 9.14 The Fund provides access to iConnect for employers, which enables monthly payroll updates of member data. iConnect also provides the facility to obtain bulk cost only estimates and allows employers to upload documents.
- 9.15 The Fund will onboard employers to iConnect on an ongoing programme, with the aim to have all employers using this portal in the near future. iConnect will be mandatory for all of our employers. New employers admitted to the Fund will automatically onboard to iConnect as soon as possible.

## ACCESSIBILITY

- 10.1 The Fund is committed to ensuring communications are accessible to all stakeholders and recognises the requirement for different methods of communication for different members.
- 10.2 To achieve this, the Fund will ensure that all communications use plain English and where possible, are available in alternative formats as requested.
- 10.3 The Fund is committed to developing further use of electronic means of communicating through email, websites, and MyPension Online. Communications will be issued to all stakeholders to encourage interaction by electronic means, whilst also offering other mediums.
- 10.4 The Fund is committed to ensuring that the [Fund](#) website, together with the documents available on the website and MyPension Online meet the [Web Content Accessibility Guidelines \(WCAG 2.1\)](#)

## PRIVACY POLICY

- 11.1 As the Administering Authority, the Fund holds certain information about scheme members ("personal data") which is needed to administer the Fund.
- 11.2 Further information about the data held and how it is used can be found in the [full privacy notice](#) (PDF, 331.9 KB).

## FREEDOM OF INFORMATION

- 12.1 Anyone has a right under the Freedom of Information (FOI) Act to request any information held by the Fund which is not already made available.
- 12.2 FOI requests will be dealt with openly and swiftly.
- 12.3 Requests should be made in writing, by email or online to the Information Resilience and Transparency Team at the address at the end of this document.
- 12.4 A fee may be charged in line with the published FOI guidance.

## REVIEW

- 13.1 The policy will be presented to the Pension Fund Committee on 23 September 2025 for their approval. The policy will then be reviewed annually and updated sooner if the information included within it requires reconsideration.

## FURTHER INFORMATION

Please use the [online enquiry form](#) to contact the Fund or send documents electronically.

Alternatively, you can call: Telephone: 03000 41 34 88

The current opening times are available on the [Kent Pension Fund](#) website.

To call from abroad dial +44 3000 41 34 88

Calls cost the same as 01 and 02 numbers and are included in free call packages.

Employers can contact their [Communication and Support Officer](#)

If you have a Freedom of Information request, please refer to the [Making a Freedom of Information Request](#) information available online.



Alternatively, you can email the request at: [freedomofinformation@kent.gov.uk](mailto:freedomofinformation@kent.gov.uk)

Or write to at:

Information Resilience and Transparency Team  
Kent County Council  
Room 2.64 Sessions House  
County Hall  
Maidstone Kent  
ME14 1XQ

## APPENDIX 1: TABLE OF PUBLICATIONS

|                                                         | Frequency                                                                                                | Format                                   | Method of Distribution                                                        |
|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------------------------------------|
| <b>Changes in Legislation</b>                           | As necessary                                                                                             | Email                                    | Email to employers                                                            |
| <b>Material Alterations to Basic Scheme Information</b> | As soon as possible and within 3 months after the change takes effect.                                   | Website<br>Email<br>Paper Based          | Letter or email to all stakeholders and online                                |
| <b>Guides and factsheets for members and employers</b>  | Always available                                                                                         | Website<br>Paper Based on request        | Online or sent to home address                                                |
| <b>Pension Fund Report and Accounts</b>                 | Annual                                                                                                   | Website<br>Paper Based on request        | Online or sent to home address                                                |
| <b>Pension Fund Policies</b>                            | Always available                                                                                         | Website<br>Paper Based on request        | Online or sent to home address                                                |
| <b>Valuation Report</b>                                 | Always available. New report every 3 years.                                                              | Website<br>Paper Based on request        | Online or sent to home address                                                |
| <b>Welcome letter to new members</b>                    | As necessary                                                                                             | Email<br>Paper Based<br>MyPension Online | Email or sent to home address                                                 |
| <b>Annual Benefit Statement to members</b>              | Annual                                                                                                   | Email<br>Paper Based<br>MyPension Online | Statements available via MyPension Online or sent to home address on request. |
| <b>Deferred Benefit Illustration to members</b>         | Annual                                                                                                   | Email<br>Paper Based<br>MyPension Online | Statements available via MyPension Online or sent to home address on request. |
| <b>Newsletters - Members</b>                            | Active members – twice a year<br><br>Deferred members - annually<br><br>Pensioner members - twice a year | Email<br>Paper Based<br>Online           | Email, sent to home address and available online.                             |



|                                                          | Frequency                                            | Format                                  | Method of Distribution                                                                                                       |
|----------------------------------------------------------|------------------------------------------------------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <b>Pension Saving Statements</b>                         | Annual                                               | Paper Based                             | Currently sent to home address. Future statements will be available via MyPension Online or sent to home address on request. |
| <b>Customer Satisfaction Feedback</b>                    | Annual and ad hoc                                    | Electronic, Face to Face or paper based | E-mail, in person or via post                                                                                                |
| <b>P60</b>                                               | Annual                                               | Paper Based<br>MyPension Online         | Sent to home address and available via MyPension Online                                                                      |
| <b>Payslip</b>                                           | Monthly (see 8.5 for conditions of issue)            | Paper Based<br>MyPension Online         | Sent to home address and available via MyPension Online.                                                                     |
| <b>Overseas proof of life certificate</b>                | Annual                                               | Online and Paper Based                  | Sent to home address                                                                                                         |
| <b>Member webinars / presentations</b>                   | On request via employer and on a regular programme   | Online and face to face                 | Via employer or online                                                                                                       |
| <b>One to one meeting with members</b>                   | On request                                           | Online                                  | Online                                                                                                                       |
| <b>Training for new employers</b>                        | As necessary                                         | Online and face to face                 | In person or online                                                                                                          |
| <b>Newsletter - Employers</b>                            | Quarterly                                            | Email                                   | Email to employers                                                                                                           |
| <b>Employer Forum</b>                                    | Twice a year                                         | Online and face to face                 | In person or online                                                                                                          |
| <b>Ad hoc Employer Training and meetings</b>             | On request                                           | Online and face to face                 | In person or online                                                                                                          |
| <b>Telephone helpline to the Fund</b>                    | Always available during advertised hours             |                                         |                                                                                                                              |
| <b>Online enquiry and document upload form</b>           | Always available                                     |                                         |                                                                                                                              |
| <b>MyPension Online</b>                                  | Always available (except during maintenance periods) |                                         |                                                                                                                              |
| <b>Fund website</b>                                      | Always available                                     |                                         |                                                                                                                              |
| <b>National websites (promoted in Fund publications)</b> | Always available                                     |                                         |                                                                                                                              |

