

Kent County Council Superannuation Fund Communications Policy Statement 2017



www.kentpensionfund.co.uk



Communications Policy Statement 2017

Introduction

The Fund must provide, maintain and publish a communications statement in accordance with Regulation 67 of the Local Government Pension Scheme (LGPS) Administration Regulations.

The Communications Policy must be revised and republished following any change in policy.

Purpose of the Communications Policy

The purpose of the communications policy is to publish a statement setting out the policy concerning the methods of communications with the stakeholders of the Kent County Council Superannuation Fund (the Fund).

The stakeholders are identified as:

- **Active members** - Members who are in employment and contributing to the fund.
- **Deferred benefit members** - Members who have stopped contributing and have a benefit held in the fund which is payable when they reach retirement age.
- **Pensioner members** - Members who are in receipt of a pension from the fund.
- **Prospective members** - Employees who are not contributing but could join the scheme.
- **Employing authorities** - Employers that offer membership of the Scheme to their employees.

In accordance with LGPS regulations, the communications policy details the:

- provision of information and publicity about the Scheme;
- format, frequency and method of distributing information and publicity;
- promotion of the Scheme to prospective members and their employers.

All prospective, active, deferred and pensioner members have access to the following:

Change to scheme regulations

Any major change in the Scheme regulations is notified to the member in writing by letter to their home address.

Website

The website, www.kentpensionfund.co.uk, has dedicated areas for all members. It includes extensive pages of information about the Scheme, guides, factsheets and forms.

Helpline

A dedicated pensions helpline, 03000 413 488, is available from 9:00am to 5:00pm Monday to Friday.

Mailbox

A central dedicated mailbox, pensions@kent.gov.uk, is provided. The mailbox is accessed by a number of pension staff, therefore it is managed on a daily basis.

Communications Policy Statement 2017

Correspondence

Written letters received are replied to within 15 working days.

1:1 appointment

Members can request a 1:1 appointment with a pension administrator any time during office working hours.

Guides and Factsheets

Guides and factsheets, on a range of pension subjects, are available to download from the website. We (or the employer) will provide a hard copy should the member not have online access.

Specific information is made available to each group of members as follows:

Active members

Annual benefit illustrations

Once a year, by 31 August, an illustration in paper format is sent to home addresses. The illustration shows basic information held about the member such as pay used for pension purposes. It gives an illustration of the pension benefits built up to the previous 31 March. It also includes the death grant lump sum, should the member die in service, and the nominees that the member wishes to receive this death grant.

Welcome letter

Employers enter members into the Scheme and provide relevant information and forms to them when they join. When the employer notifies the Pension Section we send a Welcome letter to the member's home address with further information.

Pension Saving Statement

A letter is sent to members who have exceeded, or are approaching, the annual allowance limit. This is in relation to the growth in their pension benefits in a year ending 31 March. The letter is sent to their home address by the following 6 October.

Pre-retirement courses

Pre-retirement courses are provided every 6 weeks at Oakwood House in Maidstone for members who are thinking of retiring in the following 18 months. The course includes an explanation of how the pension is calculated and how the annual pension can be adjusted to provide a larger lump sum. An independent financial adviser also gives a presentation including financial options. There is no charge for this course.

Presentations

Upon request from the employer, presentations are provided to groups of members about pension issues. These are delivered by the Pensions Manager or designated staff with specialist knowledge in the particular pension issue.

Communications Policy Statement 2017

Deferred benefit members

Deferred Benefit Illustrations

Once a year, before 31 August, an illustration is sent in paper format to home addresses. The illustration shows the deferred pension benefits held in the pension fund until retirement age. It also includes the death grant lump sum, should the member die before benefits are payable, and the nominees that the member wishes to receive this death grant.

Pre-retirement courses

Pre-retirement courses are provided every 6 weeks at Oakwood House in Maidstone for members who are reaching retirement age and can draw their deferred benefit in the following 18 months. The course includes an explanation of how the pension is calculated and how the annual pension can be adjusted to provide a larger lump sum. An independent financial adviser also gives a presentation including financial options. There is no charge for this course.

Pensioner members

Open Lines newsletter

The newsletter is sent twice a year, in spring and autumn, in paper format to the member's home address. It is produced by the KCC Pension Section in conjunction with Kent Active Retirement Fellowship (KARF). The newsletter includes articles about topical issues, KARF news and activities and provides a state benefits update by Tina Gilchrist with a dedicated helpline to contact.

The spring issue includes details about the annual pension increase and tax information for the new financial year. Copies of Open Lines are available on the website and so members may opt out of receiving this newsletter to their home; however, these members will receive a letter in the spring instead, detailing information regarding the annual pension increase. Members have the option to choose to receive Open Lines as a link by email rather than by post.

Payslip

Payslips are issued in paper format to the member's home address once a year in April and at any other time during the year if pay differs by more than £3, the member changes their bank details or there is a tax code change.

Pension payroll helpline and mailbox

A dedicated pension payroll helpline, 03000 411 107 is available Monday to Friday 9:00am to 5:00pm. Pension payroll provide a mailbox: pensions.payroll@kent.gov.uk

Kent Active Retirement Fellowship (KARF)

KARF was set up in 1997 by people in receipt of a pension from the Kent County Council Superannuation Fund (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.

The Pension Fund is independent of the fellowship but the KCC Pension Section helps promote their activities by including information in the Open Lines newsletter, having a dedicated KARF area on the

Communications Policy Statement 2017

website and including information with the benefit letter to newly retired members.

Employers

Employer Liaison Team

A dedicated staff resource of Communication and Support Officers (CSOs) is provided to employers. Each CSO has responsibility for a group of employers. They provide guidance, training and support by phone, email and visits in person.

Employers Pension Forum

The KCC Pension Section provides a forum for employers twice a year, in June and December, in Ashford. Presentations on topical issues are given and time for discussion is allocated. These are provided free of charge.

Specialist forums

As the need arises, specialist forums are provided for employers, for example when there are major changes in the Scheme or in overriding legislation. These are held at different venues throughout Kent and are provided free of charge.

Change to scheme regulations or policies

Any major changes in the scheme regulations or policies are notified to the employers in writing. In the event of significant changes to the scheme regulations additional specialist forums are also provided, as detailed above.

Bulletins

Bulletins are sent to employers when news and changes have happened to require a summary notification.

Website

The website, www.kentpensionfund.co.uk, has a dedicated area for employers with an individual password so only they can access the area. It includes extensive pages of information and guidance about the Scheme, template letters and forms.

Visits

CSOs visit employers upon request or when the CSO believes they may need help and guidance.

Training

CSOs train employers on pension issues upon request or when the CSO believes they may need training. There is no charge for training.

Meetings

CSOs attend meetings with employers on request, including those with their HR and Payroll departments/providers.

Communications Policy Statement 2017

Representatives of scheme members

Scheme information, guides and factsheets are available on the website www.kentpensionfund.co.uk
Individual pension information is provided to representatives on the written authorisation of the member.

Table of publications

The table below details the types of publications, the frequency in which they are provided and how they can be received.

Publication	Frequency	Paper	Email	Website
Benefit Illustrations	Annual	✓	x	x
Open Lines newsletter	Twice a year	✓	✓	✓
Promotional Guide	Constant	✓	✓	✓
Scheme Guide	Constant	✓	✓	✓
Various information guides & factsheets	Constant	✓	✓	✓
Report & Accounts	Annual	x	x	✓
Valuation Report	Every 3 years	x	x	✓

Kent County Council Pension Section

Fund benefits and contributions

Lower Ground Floor
Invicta House
County Square
Maidstone
Kent ME14 1XX



03000 413 488

pensions@kent.gov.uk

Kent County Council Treasury and Investments

Fund accounting and employer governance

Room 2.53
Sessions House
County Hall
Maidstone
Kent ME14 1XQ



03000 416 431

investments.team@kent.gov.uk

