

Communications Policy Statement

Cornwall Pension Fund

March 2020

COMMUNICATIONS POLICY STATEMENT

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COMMUNICATIONS POLICY STATEMENT

Introduction

This is the Communications Policy Statement of the Cornwall Pension Fund, administered by Cornwall Council (the Administering Authority).

The Fund liaises with over 150 employers and approximately 55,000 scheme members in relation to the Local Government Pension Scheme (LGPS). The delivery of the benefits involves communication with a number of other interested parties. This statement provides an overview of how we communicate and how we intend to measure whether our communications are successful.

Any enquiries in relation to this Communication Policy Statement should be sent to:

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COMMUNICATIONS POLICY STATEMENT

Regulatory Framework

This policy statement is required by the provisions of Regulation 61 of the Local Government Pension Scheme Regulations 2013. The provision requires us to:

"...prepare, maintain and publish a written statement setting out their policy concerning communications with:

- (a) members;*
- (b) representatives of members;*
- (c) prospective members;*
- (d) scheme employers."*

In addition it specifies that the statement must include information relating to:

- "(a) the provision of information and publicity about the Scheme to members, representatives of members and scheme employers;*
- (b) the format, frequency and method of distributing such information or publicity; and*
- (c) the promotion of the Scheme to prospective members and their employers."*

As a provider of an occupational pension scheme, we are already obliged to satisfy the requirements of the Occupational Pension Schemes (Disclosure of information) Regulations 2013 and other relevant legislation.

COMMUNICATIONS POLICY STATEMENT

Responsibilities and Resources

Within Cornwall Pension Fund the responsibility for communication materials are performed by the Pension Administration Manager and Pension Investment Manager with the assistance of the Assistant Pensions Administration Manager, Employer Liaison Officer and four Senior Pensions Technical Officers.

Although we write all communication within the team, all design work is carried out by the Council's design team. We also carry out all the arrangements for forums, workshops and meetings covered within this statement

The majority of printing is carried out by an external supplier as there is no suitable "in-house" printing facility. Comparison quotations are obtained which include printing, collating, inserting into envelopes and where appropriate, posting to home addresses. All arrangements for forums, workshops, meetings and presentations covered within this statement are made by the same officers detailed above, in partnership with the employer or department requesting the information.

Communication with key audience groups

Our audience

We communicate with a number of stakeholders. For the purposes of this communication policy statement, we explain how we communicate with the following audience groups:

- active members;
- deferred members;
- pensioner members;
- prospective members;
- Surviving partners
- scheme employers and admission bodies;
- senior managers;
- union representatives;
- elected members
- Other Committee and Local Pension Board members
- Cornwall Pension Fund staff

In addition there are a number of other stakeholders with whom we communicate on a regular basis, such as Her Majesty's Revenue and Customs, the Ministry for Housing, Communities and Local Government, solicitors, the Money and Pensions Service, the Pensions Ombudsman, Pension Regulator and other pension providers.

How we communicate

General communication

We will continue to use paper-based communication as a means of communicating, for example, by sending letters to our scheme members who join and leave the scheme. However, communication with our employers is primarily by e-mail. Both methods are complemented by use of other electronic means such as our website. We will accept communications electronically, for example, by e-mail and, where we do so, we will respond electronically where possible.

Cornwall Pension Fund staff are responsible for specific tasks and for dealing with a specific proportion of our scheme members. Direct line phone numbers and email addresses are shown on all external communication where permitted, to assist with easier access to the correct person.

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Branding

The Pension Fund is administered by Cornwall Council, but now provides services to over 150 employers who participate in the Fund.

To reflect the ever diversified membership of the Cornwall Pension Fund, the Fund has adopted an individual identity, which will allow all communications from the Fund to be instantly recognisable as Cornwall Pension Fund related communications.

Policy on Communication with Active, Deferred and Pensioner Members:

Our objectives with regard to communication with members are:

- for the LGPS to be used as a tool in the attraction and retention of employees.
- for better education on the benefits of the LGPS.
- to provide more opportunities for face to face communication.
- as a result of improved communication, for queries and complaints to be reduced.
- liaise with their employers or ex-employers to help resolve queries any of their current or former employees may have
- for our employers to be employers of choice.
- to increase take up of the LGPS employees.
- to reassure stakeholders.
- Help prevent possible scams

Our objectives will be met by providing the following communications, which are over and above individual communications with members (for example, the notifications of scheme benefits or responses to individual queries). The communications are explained in more detail in the following table:

COMMUNICATIONS POLICY STATEMENT

<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of issue</i>	<i>Method of Distribution</i>	<i>Audience Group (Active, Deferred, Pensioner or All)</i>
Summary Scheme booklet	Paper based and on website	At joining and major scheme changes	Post to home address/via employers	Active
Full Scheme booklet	Paper based and on website	As requested	Post to home address/via employers or electronic link via email	All
Starter Pack	Paper	At joining	Post to home address	Active
Pension Fund Annual Report and Accounts	Website	Annually	Website	All
Pension Fund Accounts – Summary	Website	Annually	Website	All
Annual Benefit Statements	Paper based	Annually	Post to home address/via employers for active members. To home address for deferred members.	Active and Deferred.
Website	Electronic	Continually available	Advertised on all communications	All
Roadshows/Induction sessions	Face to face	On request	Advertised in Administration manuals and employer bulletins.	All
Face to face education sessions	Face to face	On request	On request	All
P60's, payslips and newsletters	Paper based	Annually	Post to home	Pensioners

COMMUNICATIONS POLICY STATEMENT

Explanation of communications

Summary Scheme booklet – A booklet summarising the main benefits of the LGPS.

Full Scheme booklet - A booklet providing a comprehensive description of the LGPS, including who can join, how much it costs, the retirement and death benefits and how to increase the value of benefits.

Starter pack – These complement the summary scheme booklet and contain confirmation of joining the scheme including an Expression of Wish and Pension History form. Pension History form helps to identify any previous pension benefits the member has and wishes to consider transferring into the Cornwall Pension Fund.

Pension Fund Annual Report and Accounts – Details of the value of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current employing authorities and scheme membership numbers. This document is available on our website. A summary document, as detailed below, is also available on our website.

Pension Fund Accounts Summary – provides a handy summary of the position of the Pension Fund during the financial year, income and expenditure as well as other related details.

Annual Benefit Statements – For active members these include the current value of benefits as well as the projected benefits up to Normal Pension Age (NPA). The associated death benefits are also shown as well as an indication of whether or not the individual has completed an Expression of Wish form regarding their preferred recipient of the lump sum death grant. In relation to deferred members, the benefit statement includes the current value of the deferred benefits and details of the associated death benefits.

Website – The website will provide scheme specific information (such as the policies of the Fund), forms that can be printed or downloaded, access to documents (such as newsletters and annual report and accounts), links to related websites and contact information.

Roadshows – A number of senior staff will attend various locations upon request of the employer. These presentations provide the opportunity to have a face to face conversation about your pension rights

Face to face education sessions – These are education sessions that are available on request for small groups of members. For example, where an employer is going through a restructuring, it may be beneficial for the employees to understand the options available in respect of their accrued pension benefits. P60's, payslips and newsletters – communication regarding confirmation of pension paid from the Fund

Policy on promotion of the scheme to Prospective Members and their Scheme Employers

Our objectives with regard to communication with prospective members are:

- to improve take up of the LGPS.
- for the LGPS to be used as a tool in the attraction of employees.
- for our employers to be employers of choice.

As we, in the Pension Fund office, do not have direct access to prospective members, we will work in partnership with the scheme employers in the Fund to meet these objectives. We will do this by providing the following communications:

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<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Summary Scheme booklet	Paper based and website	On commencing employment	Via employers	New employees
Full Scheme booklet	Paper based and on website	As requested	Via employers	New employees
Educational sessions	As part of induction workshops	On commencing employment and as requested	Face to face	New employees
Posters	Paper based	Ongoing	Via employers	New and existing employees

Explanation of communications

Summary Scheme booklet – A booklet summarising the main benefits of the LGPS.

Scheme booklet - A booklet providing a comprehensive description of the LGPS, including who can join, how much it costs, the retirement and death benefits and how to increase the value of benefits.

Educational sessions – A talk providing an overview of the benefits of joining the LGPS.

Posters – These will be designed to help those who are not in the LGPS understand the benefits of participating in the scheme and provide guidance on how to join the scheme.

Policy on communication with Scheme Employers

Our objectives with regard to communication with employers are:

- to improve relationships.
- to assist them in understanding costs/funding issues.
- to work together to maintain accurate data.
- to ensure smooth transfers of staff.
- to ensure they understand the benefits of being an LGPS employer.
- to ensure they are aware of their statutory responsibilities when tendering service contracts involving employees contributing to, or eligible for membership of the LGPS.
- to assist them in making the most of the discretionary areas within the LGPS.
- To provide a dedicated point of contact for employers through the Employer Liaison Officer

Our objectives will be met by providing the following communications:

COMMUNICATIONS POLICY STATEMENT

<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Administration Guide for Employers'	Paper based and on employer section of website	At joining and updated as necessary	Post or via email	Main contact for all employers
Bulletins	Paper based and on employer section of website	As necessary	Email	All contacts for all employers
Annual employers meeting	Face to face	Annually	Invitations by email	All contacts for all employers
Employers focus groups	Face to face	As necessary	Invitations by e-mail	Either main contacts or specific groups (e.g. HR or Finance) depending on topics
Pension Fund Annual Report and Accounts	Website	Annually	Website	Main contact for all employers
Meeting with adviser	Face to face	On request	Invite sent by post or email	Senior management involved in funding and HR issues.
Meeting with Employer Liaison Officer	Face to Face	On request	Email	Main contact for all employers
Pensions Administration Strategy	Paper based and on employer section of website	As necessary	Post or via email	Main contact for all employers

Explanation of communications

Administration Guide for Employers' - A detailed guide that provides guidance on the employer responsibilities including the forms and other necessary communications with the Cornwall Pension Fund and scheme members.

Bulletins – A short briefing paper informing employers of any future changes to benefit structures or providing updates on topical issues and also be a useful future reference point.

Annual employers meeting – A formal annual general meeting event with a number of speakers covering topical LGPS issues.

Employers' focus groups – Generally workgroup style sessions set up to debate current issues within the LGPS.

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Pension Fund Annual Report and Accounts – Details of the value of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current scheme employers and scheme membership numbers.

Adviser meeting – Gives employers the opportunity to discuss their involvement in the scheme with advisers.

Employer Liaison Officer – Gives employers a dedicated point of contact to discuss any matters relating to their participation in the scheme.

Pensions Administration Strategy – A formal document detailing the responsibilities and performance standards expected of our employers to help the Fund deliver a high quality and cost efficient administration service.

Policy on communication with senior managers

Our objectives with regard to communication with senior managers are:

- to ensure they are fully aware of developments within the LGPS
- to ensure that they understand costs/funding issues
- to promote the benefits of the scheme as a recruitment/retention tool

Our objectives will be met by providing the following communications:

<i>Method of communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Briefing papers	Paper based and electronic	As and when required	Website, email or hard copy	All on request
Committee papers	Paper based and electronic	In advance of committee meeting	Website, email or hard copy	All on request
Local Pension Board Papers	Paper based and pension website	As and when available	Website, email or hard copy	All on request

Explanation of communications

Briefing papers – a briefing that highlights key issues or developments relating to the LGPS and the Fund, which can be used by senior managers when attending meetings.

Committee papers – formal documents setting out relevant issues in respect of the LGPS, in many cases seeking specific decisions or directions from elected members.

Local Pension Board Papers – a formal document setting out the matters to be reviewed in respect of the LGPS and seeking specific assurances or directions from the Board members.

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Policy on communication with union representatives

Our objectives with regard to communication with union representatives are:

- to foster close working relationships in communicating the benefits of the scheme to their members
- to ensure they are aware of the Pension Fund's policy in relation to any decisions that need to be taken concerning the scheme
- to engage in discussions over the future of the scheme
- to provide opportunities to educate union representatives on the provisions of the scheme

Our objectives will be met by providing the following communications:

<i>Method of communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Briefing papers	Paper based and electronic	As and when required	Website, email or hard copy	All
Face to face education sessions	Face to face	On request	On request	All
Pension Committee meetings	Meeting	Quarterly	Website, email or hard copy	All
Local Pension Board	Meeting	Quarterly	Website, email or hard copy	All

Explanation of communications

Briefing papers – a briefing that highlights key issues and developments relating to the LGPS and the Fund.

Face to face education sessions – these are education sessions that are available on request for union representatives and activists, for example to improve their understanding of the basic principles of the scheme, or to explain possible changes to policies.

Pension Committee meetings – a formal meeting of elected members, attended by senior officers, at which local decisions in relation to the scheme (policies, etc) are taken

Local Pension Board – a formal meeting attended by senior officers, employee and employer representatives and an independent Chair, where the work of the Pensions Committee and Cornwall Pension Fund officers is reviewed.

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Policy on communication with elected members/the Pensions Committee

Our objectives with regard to communication with elected members/the Pensions Committee are:

- to ensure they are aware of their statutory responsibilities in relation to the scheme
- to ensure they have access to and receive the appropriate and required training for the role
- to seek their approval to the development or amendment of discretionary policies, where required
- to seek their approval to formal responses to government consultation in relation to the scheme

Our objectives will be met by providing the following communications:

<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Training sessions	Face to face	When there is a new Pension Committee or to a new member who joins the Pensions Committee during the cycle Usually prior to each formal meeting and set training days which are provided throughout the year	Face to face	All members of the Pension Committee
Training Strategy	Face to face, paper based and electronic	As and when required	In house and external training, web based and hard copy	All members of the Pension Committee
Briefing papers	Paper based and electronic	As and when required	Website, email or hard copy	All members of the Pension Committee
Pension Committee Meetings	Meeting	Quarterly	Website, email or hard copy	All members of the Pension Committee

Explanation of communications

Training Sessions – providing a broad overview of the main provisions of the LGPS, and Committee member's responsibilities within it. Also, more detailed training on specific topics relevant to the Cornwall Pension Fund.

COMMUNICATIONS POLICY STATEMENT

Training Strategy – formal document established to assist Committee members in performing and developing in their role and to equip them with the necessary skills and knowledge to act effectively in line with their statutory responsibilities.

Briefing papers – a briefing that highlights key issues and developments to the LGPS and the Fund.

Pension Committee meetings - a formal meeting of elected members, attended by senior managers, at which local decisions in relation to the scheme (policies, etc) are taken

Policy on communication with the Local Pensions Board

Our objectives with regard to communication with members of the Local Pension Board

- to ensure they are aware of their statutory responsibilities in relation to the scheme
- to ensure they have access to all necessary documents
- to ensure they receive the appropriate and required training for the role

Our objectives will be met by providing the following communications:

<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Training sessions	Face to face	When a new member joins Usually prior to each formal meeting On training days which are provided throughout the year	Face to face	All members of the Local Pensions Board
Training Strategy	Face to face, paper based and electronic	As and when required	In house and external training, web based and hard copy	All members of the Local Pensions Board
Briefing papers	Paper based and electronic	As and when required	Website, email or hard copy	All members of the Local Pensions Board
Local Pensions Board Meetings	Meeting	Quarterly	Website, email or hard copy	All members of the Local Pensions Board

Explanation of communications

Training Sessions – providing a broad overview of the main provisions of the LGPS, the Board member's responsibilities within it and other training required to meet The Pensions Regulator's requirements. Also, more detailed training on specific topics relevant to the Cornwall Pension Fund.

COMMUNICATIONS POLICY STATEMENT

Training Strategy – formal document established to assist Pension Board members in performing and developing personally in their role and to equip them with the necessary skills and knowledge to act effectively in line with their statutory responsibilities.

Briefing papers – a briefing that highlights key issues and developments to the LGPS and the Fund.

Local Pension Board meetings - a formal meeting of elected employee and employer representatives, attended by senior officers and an independent Chair, where the work of the Pensions Committee and Cornwall Pension Fund officers is reviewed.

Policy on communication with Cornwall Pension Fund staff

Our objectives with regard to communication with Cornwall Pension Fund staff are:

- ensure they are aware of changes and proposed changes to the scheme
- to provide on the job and external training opportunities to all staff
- to develop improvements to services, and changes to processes as required
- Improve knowledge and understanding of scheme regulations

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Face to face training sessions	Face to face	As required	By arrangement	All
Staff meetings	Face to face	As required	By arrangement	All
Administration procedure guide	Internally provided	As and when required	By email, paper based	All
Attendance at seminars	Externally provided	As and when advertised	By email, paper based	All
Software User Group meetings	Face to face	quarterly	By email, paper based	Senior Pension Administrators
Regional Officer group meetings	Face to face	quarterly	By email, paper based	Pensions/Assistant Manager
Regional Group Training sessions	Face to Face	As and when required	By email, paper based.	All Pension Administrators
National Communication Working Group meetings	Face to Face	Quarterly	By email, paper based	Employer Liaison Officer

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Encourage attainment of professional qualifications	Externally provided	As requested	By email, paper based or attending external training courses	All
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Explanation of communications

Face to face training sessions – which enable new staff to understand the basics of the scheme, or provide more in-depth training to existing staff, either as part of their career development or to explain changes to the provisions of the scheme and software updates

Staff meetings – to discuss any matters concerning the local administration of the scheme, including for example improvements to services or timescales

Attendance at seminars – to provide more tailored training on specific issues

Software User Group meetings – to discuss any issues concerning the computer software used to administer the scheme, including future upgrades and improvements.

Regional Officer Group meetings – quarterly meetings with senior officers from other South West local authorities to discuss administration matters including, latest government guidance and other topical issues.

Regional Group Training sessions – regular meetings with officers from other South West local authorities to discuss specific administration procedures.

National Communications Working Group – regular national meetings with communication officers from other pension funds to discuss communication matters including latest Government guidance and other topical issues.

Encourage attainment of professional qualifications – external courses available to enhance general pensions knowledge and assist with career grade position.

COMMUNICATIONS POLICY STATEMENT

Policy on communication with tax payers

Our objectives with regard to communication with tax payers are:

- to provide access to key information in relation to the management of the scheme
- to outline the management of the scheme
- to provide assurance that the fund is being administered and governed in accordance with statutory requirements.

Our objectives will be met by providing the following communications:

<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Pension Fund Report and Accounts	Website	Annually	Website	All, on request
Pension Committee Papers	Paper based and on Cornwall Council's website	As and when available	Website, email or hard copy	All, on request
Local Pension Board Papers	Paper based and on Cornwall Council's website	As and when available	Website, email or hard copy	All, on request
Scheme Advisory Board	Website	As and when available	Email	All, on request

Explanation of communications

Pension Fund Report and Accounts – details of the value of the Pension Fund during the financial year, income and expenditure as well as other related details, for example, the current employing authorities and scheme membership numbers.

Pension Fund Committee Papers - a formal document setting out relevant issues in respect of the LGPS, in many cases seeking specific decisions or directions from elected members

Local Pension Board Papers – a formal document setting out the matters to be reviewed in respect of the LGPS and seeking specific assurances or directions from the Board members.

Scheme Advisory Board – a statutory body established to assist both the Government and Local Pension Boards in promoting best practice, increasing transparency and coordinating technical issues in the LGPS.

COMMUNICATIONS POLICY STATEMENT

Policy on communication with the media

Our objectives with regard to communication with the media are:

- to ensure the accurate reporting of Fund valuation results, the overall performance of the Fund and the Fund's policy decisions against discretionary elements of the scheme
- to provide assurance that the Fund is being administered and governed in accordance with statutory requirements.

Our objectives will be met by providing the following communications:

<i>Method of Communication</i>	<i>Media</i>	<i>Frequency of Issue</i>	<i>Method of Distribution</i>	<i>Audience Group</i>
Press releases	Paper based or electronic	As and when required for other matters	Website, email or hard copy	Local press
Local Pension Board Papers	Paper based and pension website	As and when available	Website, email or hard copy	All, on request
Scheme Advisory Board	Website	As and when available	Email	All, on request
Pension Committee papers	Paper based and pension website	As and when available	Website, email or hard copy	All, on request

Explanation of communications

Press releases – provide statements setting out the Fund's opinion of the matters concerned (i.e . . . Fund valuation results)

Local Pension Board Papers – a formal document setting out the matters to be reviewed in respect of the LGPS and seeking specific assurances or directions from the Board members.

Scheme Advisory Board - a statutory body established to assist both the Government and Local Pensions Boards in promoting best practice, increasing transparency and coordinating technical issues in the LGPS.

Policy on communication with other stakeholders/interested parties

Our objectives with regard to communication with other stakeholder/interested parties are:

- to meet our obligations under various legislative requirements
- to ensure the proper administration of the scheme
- to deal with the resolution of pension disputes
- to administer the Fund's Additional Voluntary Contribution (AVC) scheme

COMMUNICATIONS POLICY STATEMENT

Our objectives will be met by providing the following communications:

Method of Communication	Media	Frequency of Issue	Method of Distribution	Audience Group
Pension Fund valuation reports: <ul style="list-style-type: none"> • Rates & Adjustment certificates • Revised R&A certificates • Cessation valuations 	Paper based/Electronic	Every three years or as required	Website, post or email	Ministry for Housing Communities and Local Government (MHCLG)/Her Majesty's Revenue and Customs (HMRC)/all scheme employers
Details of employers exiting the Fund	Electronic	As each employer exits the Fund	Email	Exiting employer
Details of new employers entered into the Fund	Hard copy	As new employers are entered into the Fund	Post	MHCLG/HMRC/Pensions Regulator
Formal resolution of pension disputes	Hard copy or electronic	As and when a dispute requires resolution	Via email or post	Scheme member or their representatives, the Money and Pensions Service/the Pensions Ombudsman
Completion of questionnaires and/or consultations	Electronic or hard copy	As and when required	Via email or post	MHCLG/HMRC/Pensions Regulator
Additional Voluntary Contribution (AVC) Annual Benefit statements	Paper based	Annually	Post to home address	Scheme member

Explanation of communications

Pension Fund Valuation Reports – a report issued every three years containing the Rates & Adjustment (R&A) Certificate setting out the estimated assets and liabilities of the Fund as a whole, as well as setting out individual employer contribution rates for a three year period commencing one year from the valuation date.

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Details of employers exiting the Fund - Cessation valuation detailing any surplus or deficit where an employer ceases to participate in the pension fund.

Details of new employers – a legal requirement to notify both organisations of the name and type of employer entered into the Fund (i.e. following the admission of third party service providers into the scheme)

Formal Resolution of pension disputes – a formal notification of pension dispute resolution, together with any additional correspondence relating to the dispute

Completion of questionnaires/consultations – various questionnaires that may be received, requesting specific information in relation to the structure of the LGPS or the make up of the Fund. Consultations on proposed changes to LGPS Regulations.

AVC Annual Benefit statements – statements received from insurance companies, information loaded onto administration database and paper copy forwarded to scheme member.

COMMUNICATIONS POLICY STATEMENT

Performance Measurement

So as to measure the success of our communications with active, deferred and pensioner members, we will use the following methods:

Timeliness

We will measure against the following target delivery timescales:

<i>Communication</i>	<i>Audience</i>	<i>Statutory delivery period</i>	<i>Target delivery period</i>
Summary Scheme booklet	New joiners to the LGPS	Within two months of joining	Within four weeks of receiving notification from scheme employer
Annual Benefit Statements as at 31 March	Active and deferred members	31 August each year	31st August each year
Telephone calls	All	Not applicable	95% of phone calls to be answered within 30 seconds
Issue of retirement benefits	Active and deferred members retiring	Within two months of retirement	95% of retirement benefits to be issued within 10 working days of retirement
Issue of deferred benefit details.	Leavers	Within two months of withdrawal	Within one month of receiving notification.
Transfers in	Joiners/active members	Within two months of request	Within one month of request
Issue of forms i.e. expression of wish	Active/Deferred/Pensioners members	N/A	Within five working days of request
Changes to scheme rules	Active/deferred and pensioner members, as required	Within two months of the change coming into effect	Within two months of change coming into effect
Annual Pension Fund Report and Accounts	All	Accounts by 31 st July and Annual Report by 1 st December	On or before these dates.
Breaches of HMRC Annual Allowance	All	6 October each year	6 October each year
Reporting specific	All	31 January following	31 January following

COMMUNICATIONS POLICY STATEMENT

events to HMRC		scheme year end	scheme year end
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Quality

<i>Audience</i>	<i>Method</i>	<i>To consider</i>	<i>Notes</i>
Active and deferred members	Feedback from annual benefit statements	All services	
All member types	Administration software performance statistics based on completion of specific tasks and procedures	Performance targets achieved for each specific administration procedure	Procedure performance figures obtained for various benefit calculations i.e.: retirements new starts and transfers in transfers out deferred leavers
All member types	Pensions Committee and Local Pension Board meeting on quarterly basis	All services and identify improvement areas/new services	Representative group of all member types.
Employers	Training sessions, presentations and Annual General Meeting	Their issues	Regular feedback sessions.

Results

Details of the software performance figures are reported on a monthly basis and are reviewed by the Pensions and Assistant Pensions Administration Manager. Feedback is received from the Head of Pensions, Treasury & Technical.

Review Process

We will review our communication policy to ensure it meets audience needs and regulatory requirements at least every three years. A current version of the policy statement will always be available on our website at www.cornwallpensionfund.org.uk and paper copies will be available on request.

COMMUNICATIONS POLICY STATEMENT