

# Communications Policy

## Communications Strategy Objective

*The Fund seeks to deliver best practice LGPS communications to its members, employers and other stakeholders, which are dynamic, segmented, customer-focussed, compliant and use modern technology whilst remaining cost effective and providing value for money.*

## Communications Approaches and Principles

**Website:** The Fund will create its own website, independent of the wider Council, to allow the Fund to create dynamic, Fund-specific content and provide clearer segmentation of information for its different stakeholders.

The website will act as the bedrock and basis of the content of many of the Fund's other communication channels.

**Digitalisation:** The primary approach the Fund will take to all its communications will be through the use of digital mediums such as email, online portals, website content, and webinars. Communication via post will remain an option open to members on an opt in basis (for statutory and essential communications only). Fund officers will remain accessible by phone, through video meetings and in person where necessary, but digital means will remain the preference in most cases for all correspondence.

The Fund will typically use software to assist with mass emails, with Microsoft Teams (or equivalent software) being utilised where appropriate for Webinars and Conferences.

**Targeted communications and customer segmentation:** The Fund will avoid 'one size fits all' communications wherever possible, carefully considering the target audience before sending mass communications. The Fund will identify if there are opportunities to segment the customer base (for example this could be on age, membership status, size of pension etc) and design communications relevant to that segment, to increase relevance and usefulness of the communication with the goal of increasing engagement.

**Optimising timing and frequency:** Communications shall be timely, particularly if driven by events, and the frequency of communications to any individual or group of contacts should be set as part of a wider Communications calendar to avoid over-communicating with customers which could lead to disengagement, emails marked as spam and important information being missed.

**Data-driven decision making:** The Fund will analyse the impact of each mass communications using data from the relevant piece of software, such as email open rates, click through rates, feedback from surveys and attendance at events etc. and use this data to inform its future approaches to communications.

**Integration of online portals:** Strategically, the Fund aims to use Engage and i-Connect respectively, as its key online portals supporting and actively encouraging members and employers to sign up. The Fund will seek to use these wherever possible as key tools to help communicate with customers.

**Accessibility and range of mediums:** All communications shall seek to be accessible wherever possible, in the widest sense of the word, and in line with prevailing Accessibility Legislation. For example, as well as seeking to be accessible for those with various difficulties such as visual/hearing, dyslexia, they should also be accessible on the basis of different customer communication preferences. The Fund will typically seek to take the approach of providing the same information in multiple mediums (e.g. website text, interactive, video/recorded webinar) where it is practical, cost-effective and advantageous to do so.

**Obtaining feedback:** The Fund will seek feedback wherever possible and practical to do so from our members and employers measuring the success of its communications events and its overall Communications Strategy and use such feedback to help inform future approaches to the communications.

**Design and branding:** To improve engagement, accessibility and build trust, communications will be professionally designed (internally) with consistent Fund-specific branding across the breadth of the Fund's communications. The Fund has recently adopted its own branding and it will undergo a staged rebranding exercise across all existing communication materials.

**Video:** The Fund will establish an appropriate channel to host Fund-branded LGPS content and also video user guides for user and employer portals. Other video projects will be added as and when they occur.

**Social media:** Establishment of a LinkedIn channel for the Fund which seeks to publish Fund news, industry announcements and pension-related stories. Gloucestershire County Council and all other Employers can periodically publish Fund-related posts and also re-post flagship Fund announcements to give the Fund access and exposure to their large established follower base.

**Dynamic, engaging and easy to understand:** Although the LGPS can be complex to understand, the Fund will aim to make communications dynamic, engaging and easy to understand using best practice communications approaches.

Whilst these objectives are ambitious, the Fund will also seek to achieve these in a cost-efficient way, primarily through the in-house Communications Team, and will also prioritise statutory communications over desirable ones.

## Measurements of Success

As a Fund we will look to measure success against our key objectives, using these findings to assess and influence future communication strategy decisions.

- **Increased Engagement from Members** in our email campaigns, through creation of effective and appropriate demographic segmentation, with success monitored by click through rates, website visits and signups to receive these types of communications.
- **Accessibility**, through regular reporting and commission of an external assessment for the Fund's website we will maintain compliant. The Fund will use judgement when deciding to action any recommendations based on if it is a 'disproportionate burden' as detailed in the regulations.
- **Google Analytics** - regular monitoring of website traffic through analytics, identifying trends and popular landing pages following any campaigns.
- **Regular Feedback** gained from Members on the website, via email, through surveys along with event and webinar feedback.
- **Increased Members signing up** to the Engage member service portal and choosing digital as their preferred method of communication.
- **Increased Employers transitioning** to a digital focused way of communication, specifically but not limited to the use of i-Connect.
- **Increased attendance levels** at Member and Employer Events.

## Communication Methods

Various means are employed to communicate with the Fund's stakeholders. These are described in respect of each interested group as shown below:

### Members of the Scheme

Website	The Fund's main website will be the central source of general information relating to the Fund and will be accessible to the public. It will contain a wealth of written information, along with online and PDF forms, recorded webinars, videos and a contact us form.
Online Portal	The Engage online portal will be accessible to all members of Gloucestershire Pension Fund. Members will have online access to view their current LGPS pension held by the Fund, which will be updated monthly if their employer is using i-Connect, and annually otherwise. On Engage, members will be able to run pension projections for any future date, run estimates and

	<p>(in the future) begin the process to draw their pension (from deferred status).</p> <p>Members will also be able to update their personal details such as the expression of wish nomination(s), their email address and their communication preferences. Deferred members will also be able to update their postal address.</p> <p>There will be a Contact.Us.section to get in touch with the relevant member of staff at Gloucestershire Pension Fund, depending on the category of the enquiry.</p>
E-Communications	<p>The Fund will produce regular member e-mailshots and bulletins and store these on the website and the Engage portal (where possible). This will contain news and events, along with information about the LGPS. The Fund will maximise the effectiveness through targeting and customer segmentation. The frequency of these will be determined by the need to communicate this information.</p>
Posters	<p>Produce a series of posters for employers to display in their workplace – related to new relevant to their members, such as adoption of the Engage online portal.</p>
Satisfaction monitoring	<p>The Fund will seek feedback wherever possible and practical to do so from our members, measuring the success of communications events and overall communications strategy.</p>
Annual Report	<p>The Fund's Annual Report will be placed on the Fund's website. This Report includes the Fund's policy statements covering Funding Strategy, Governance, Communication and Administration. In addition, each policy statement will be listed separately on the website.</p>
Pension Newsletter	<p>All pensioner members receive a pension newsletter each May that covers matters of interest and detail the annual increases to pension. This will remain as a posted printed document.</p>
Annual Benefit Statement	<p>An Annual Benefit Statement (ABS) is produced for all active and deferred members of the Fund showing their accrued benefits up to the end of the previous financial year. After giving appropriate notice to members, the Fund's default approach will be to upload the ABS to the member portal each year (notifying the member by email, where email details are held). If a member opts into paper correspondence, we will also send a paper copy to such members in the post.</p>
Scheme Information	<p>Information on the scheme and changes to it are to be posted on the Fund's website and where appropriate these are also posted onto the "news" section of the Gloucestershire County Council staff intranet. Where material changes exist, the Fund will also communicate such changes with members using other channels (e.g. email).</p>
Pay Slips (routine)	<p>The Fund continues to send pay slips to pensioners every April and May via the post.</p>
Pay Slips (special circumstances)	<p>Pay slips are also sent where the difference in the net pension payment is £10 or more from the previous month.</p>

## Scheme Employers

Website	Similar as for members, the aim of the website is to be the key information resource for all employers to help answer all general enquiries they might have.
Online Portal	In conjunction, with the Fund's software provider, Heywood Pension Technologies, the Fund's long-term strategic aim is for all formal notifications and data submissions to come via the i-Connect portal, and to have effective integration with the website and the portal.
E-Communications	The Fund will produce regular e-communications to employers, splitting out by categories as deemed appropriate and limited to certain employers as needs be, using the targeted communications objective of this strategy.
Employers' Guide	An online employers' guide to the scheme will be made available to all new and prospective employers via the Fund's website.
Satisfaction monitoring	The Fund will seek feedback wherever possible and practical to do so from our employers, measuring the success of communications events and overall communications strategy.
Consultation	Employers will also be also consulted on key revisions to the Fund's strategy and policy documents - the Investment Strategy Statement, the Governance Policy and Compliance Statements, the Administration Strategy, the Communication Policy and the Funding Strategy Statement.
Employer Meetings	We will set up an employer meeting plan, which includes focus groups and forum programme as appropriate, conducting some pilot meetings to establish the best way forward in terms of meeting format, content and frequency.
Employer Training	We will establish a structured employer training programme with links to resources and videos to be stored on our new website.
Central Communications	Copies of all relevant communications received centrally (i.e. from MHCLG, HM Treasury, HMRC, LGA, etc.) will be circulated to employers to ensure they are kept informed. These documents will be discussed in detail at the Employers Forums. In addition, communications relating to operational requirements and changes are circulated to employers where required.
Triennial Valuation	Every three years when the triennial valuation takes place meetings are arranged with the actuary to discuss the outcome of the valuation, contribution rates and e.g. options around phasing in any increase in contribution required.

## Prospective Members of the Scheme

Website and Pension Pack	All employers are provided with a link to the employers' pages of the Fund's pension website, together with instructions on how to supply all prospective members of the scheme with a pensions pack. This pack informs individuals of the benefits of the scheme as well as details about where they can obtain further information.
Advice and Guidance	Advice and guidance is provided by Pensions staff to all employers within the Fund on an on-going basis.

## Representatives of members

Representatives of members will typically fall into one of the following categories:

- **Power of attorney or parent/guardian of a child pensioner:** The Fund will communicate with these persons in the same way as it would with the member, as outlined elsewhere in this policy, subject to receiving sufficient evidence of the arrangement or relationship.
- **Family, friends or colleagues of members:** The Fund will only communicate with these categories of persons when both the member has given their expressed permission and the Fund determines using its absolute discretion that it is appropriate to do so. Normally, the Fund will assume that the permission only relates to communication of a single matter (i.e. the expressed permission is not perpetual).
- **Financial advisers:** The Fund will only communicate with a member-appointed financial adviser in limited circumstances subject to receiving a signed authorisation form from the member and being able to verify the identity of the adviser. The Fund will only send calculated figures directly to the member (who may then decide whether to share these with the adviser).

Version	Reason for change and approval
1.0	New version created, approved by Gloucestershire Pension Fund Committee on 19 Sept 2024