



## **Hammersmith & Fulham Pension Fund Communications Policy**

Version 5  
Last updated September 2023

## **Introduction**

This Communications Policy is a statement of how we deliver and manage the flow of communications within and outside the London borough of Hammersmith & Fulham Pension Fund.

Every Local Government Pension Scheme (LGPS) administering authority must prepare, publish and maintain a new policy statement on communication strategy. The details of this legal requirement are contained in Regulation 61 of the Local Government Pension Scheme Regulations 2013.

The LGPS Regulations require us to prepare, maintain and publish a statement setting out our policies on communications. We have prepared this document in line with these requirements.

The policy statement must set out (a) the policies on 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 employing authorities. All interested parties other than those detailed in section (a), may also include advisors to the Fund, Government departments, The Pensions Regulator and Pension Board members.

## **Purpose**

The responsibility for communication material for the Scheme rests with the Administering Authority working in partnership with its Pension Administration provider, LPPA. This document reflects the LGPS Regulatory requirement for the administering authority to maintain a Statement concerning communications with members, representatives of members, prospective members; and Scheme employers and sets out how the Fund complies with Disclosure of Information Regulations, the Public Sector Pensions Act, the Local Government Pension Scheme Regulations and the Pension Regulators Code of Practice.

The Communication Policy Statement should be read in conjunction with the Pension Administration Strategy and the Fund's Business Plan.

This Statement will be published on the Pension Fund's website. It will be reviewed every three years and updated sooner if the communications arrangements or other matters included within require updating.

## **Aims and objectives**

Through the Fund's Communication we aim to:

- Ensure that information is provided which highlight the benefits of the Scheme, improve the understanding of how the Schemes works, the costs / funding relating to benefits and inform scheme members of their pension rights.

- Comply with our statutory obligations and relevant guidance.
- Keep stakeholders updated on latest developments
- Support informed decision making about investment, administration and governance of the Scheme
- Maintain the provision of timely and accurate data and associated reporting
- Reduce the number of queries and complaints received by the Fund.

The fund informs members and Scheme Employers of material changes to the Scheme via the website, email alerts or the appropriate newsletter.

### **Considerations**

When considering how to communicate with our stakeholders we consider the intended audience to ensure that our messages are delivered in a useful and easy to follow manner. This may involve using more than one method of communication based on the intended audience, albeit the Fund will aim to use digital communications where appropriate to do so given the efficiencies and ease of access it provides, as well as it being more environmentally friendly.

We will continue to develop our digital platforms to encourage greater accessibility to our service for all stakeholders. However, Scheme members are able to elect not to receive electronic communications. Where this has occurred and the Fund is still required to provide information, which will be provided in paper form and sent by post.

The Fund informs members and Scheme Employers of material changes to the Scheme via the website, email alerts or the appropriate newsletter.

The Fund have a legal obligation to process members data under the Local Government Pension Scheme 2013 regulations. The Fund also adheres to other legislative requirements, including the General Data Protection Regulations, Freedom of Information Act and pension disclosure legislation with the data we hold.

### **Actions**

The Fund strives to continually improve member and employer engagement.

The Fund informs members and Scheme Employers of material changes to the Scheme via the website, email alerts or the appropriate newsletter.

The Fund aims to produce communications which are factual, easy to understand and accessible. The Fund strives for efficiency in delivering communications through better use of technology, whilst ensuring that the needs of all stakeholders are taken into account.

## **Accessibility**

All of the Fund's information is produced in English in an electronic form however provision is made for those who require Braille or large print on request.

The Administering Authority is committed to using technology to enhance services, improve accessibility and broaden inclusion. All public sector websites are required to meet regulatory accessibility standards. Both LPPA and Hammersmith & Fulham Council have an accessibility statement setting out how documents held on their website on behalf of the Fund meet those standards.

The Fund's website is regularly updated to meet WCAG 2.1 accessibility requirements. As defined in the link below.

[WCAG 2 Overview | Web Accessibility Initiative \(WAI\) | W3C](#)

The Administering Authority recognises that individuals may have specific needs in relation to the format or language of our communication and we are happy to provide alternative material on request. Meeting accessibility requirements is an area of continual update and improvement for your funds website. We are always looking at ways to improve the accessibility of our information, so if you do encounter any problems, please let us know via emailing [pensions@lbhf.gov.uk](mailto:pensions@lbhf.gov.uk) or contacting LPPA on 0300 323 0260. Further information can be found at the websites below;

[Accessibility • Local Pensions Partnership Administration \(lppapensions.co.uk\)](#)

[Accessibility statement | LBHF](#)

## **Social Media**

The Fund does not have a profile on any social media such as Twitter or Facebook; no requests for such access have been received and there is no current added benefit for these to be created.

## **Review of Policy**

This document will be revised and republished whenever there is a material change to the way we communicate or engage with any of these groups.

## Summary of Hammersmith & Fulham Pension Fund communications

Communication	Format	Frequency	Audience
Statutory notification of joining the scheme	Letter, email	On the event	Members
LGPS Scheme guide	Electronic via LGPS member and regulation and via OPSI website	Always available	All
Annual Benefit statements	Members are notified via email. All previous statements are held on the portal for the member to access at anytime	Annually before 31 August,  Always available	Deferred and active members
Members' (active /deferred) newsletter	Via the LPPA website or sent electronically by email hard copy on request	Annually, always available	Members
Pensioners newsletter	Electronically via LPPA website and or Pension Point	Annually, Always available	Pensioners
Employers newsletter	Electronically via LPPA website and or Pension Point	Annually, Always available	Fund Employers
Guide for new pensioners	Email, letter	Always available	Pensioners
Pensions increase letter	Email, letter	On the event thereafter always available	Pensioners
Planning for retirement guidance	Electronic on LPPA website	Always available	n/a
Fund website	Electronically	Always available	All interested parties
Pension Point	Always available	Always available	All registered members
Additional pension contribution	Electronically	Always available	All interested parties

Guide to the Internal Disputes Resolution procedure	Always available online on Fund website	Always available	All interested parties
One to one meetings	Virtually, via phone or in person	Virtual and phone meetings are always available. Face to face meeting are available by appt at council offices	All interested parties
Forms and guides for employer	Electronically held on LPPA or HFPPF website	Always available online from recorded session and you tube tutorials	All interested parties
Employer training	Virtually or via request	Always available online from recorded session and You Tube tutorials	All interested parties
Pension Board meeting minutes	Electronic via LBHF website	Always available from the meetings held biannually	All interested parties
Pension Fund Committee meeting minutes	Electronic via LBHF website	Always available from the meetings held quarterly	All interested parties
Pension fund report and account	Electronic via Fund and LBHF website	Always available	All interested parties
Investment Strategy Statement	Electronic via Fund and LBHF website	Always available	All interested parties
Investment Policy	Electronic via Fund and LBHF website	Always available	All interested parties
Governance Policy	Electronic via website	Always available	All interested parties
Funding Strategy Statement	Electronic via Fund and LBHF website	Always available	All interested parties
Pension Fund valuation report	Electronic via website	Always available, reviewed triennially	All interested parties

Annual benefit statement	Electronic via Pensionpoint or paper on request	Always available	Eligible active and deferred members
Pensioners pay Advice (P60)	Electronic via Pensionpoint or paper on request	Always available, produced annually	All pensioners