

NORTHERN IRELAND LOCAL GOVERNMENT OFFICERS' SUPERANNUATION COMMITTEE

COMMUNICATION POLICY STATEMENT

1. Introduction

- 1.1 NILGOSC is required under Regulation 63 of the Local Government Pension Scheme (Administration) Regulations (Northern Ireland) 2009, to prepare, maintain and publish a written statement setting out its policy concerning communications. Regulation 63 is reproduced below.

2. Regulatory Requirement

- 2.1 The Local Government Pension Scheme (Administration) Regulations (Northern Ireland) 2009 state:

" Communication policy statements

63.—(1) *The Committee must prepare, maintain and publish a written statement setting out its policy concerning communications with—*

(a) members;

(b) representatives of members;

(c) prospective members; and

(d) employing authorities.

(2) In particular, the statement must set out its policy on—

(a) the provision of information and publicity about the Scheme to members, representatives of members and employing authorities;

(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.

(3) The first statement must be published under Regulation 108B of the 2002 Regulations must be revised and published by the Committee following such material change in its policy on any matters referred to in paragraph (2) before 1st April 2008."

3. Purpose

- 3.1 The aim of this communication policy is to ensure that members, prospective members, representatives of members and employing authorities have the information they require to fully understand and participate in their pension scheme.
- 3.2 All reasonable steps will be taken to ensure that this scheme information is in the format the stakeholders require. This includes audio, large print and Braille versions for people

with sight impairments. Documents can also be provided in minority languages for those whose first spoken language is not English.

- 3.3 In line with legislation, the Committee will ensure that all interested parties are kept informed of developments, and changes, within the scheme.
- 3.4 Some of the communications are issued in a responsive manner thus ensuring that they are relevant, wanted and cost effective.

4. Communication with Members

4.1 Membership Pack

Each new scheme member receives a Membership Pack, sent direct to his or her home address, containing:

- a Short Guide to the Local Government Pension Scheme (Northern Ireland);
- an Increasing Your Benefits Guide
- Additional Voluntary Contributions information from Prudential;
- an Expression of Wish form LGS20 for Death Grant purposes;
- a transfer of benefits request form;
- an Equality Scheme Summary booklet detailing the Committee's commitment to equality of opportunity and the promotion of good relations with all its stakeholders; and
- an Alternative Methods of Communication leaflet for use to members with communication difficulties e.g. hearing, sight, language etc.

4.2 Members' News and Pensioners' News

Members, Deferred Members and Pensioners are sent a booklet each year, to their home addresses, giving an update on any important pension matters which may affect their prospective or actual pensions and showing an abridged version of the Annual Accounts to the previous March.

4.3 Annual Benefit Statements

Members are sent a benefit statement to their home addresses each year [within two months of the receipt of valid data from their employer](#). This statement shows current and prospective pension benefits based on their pay rate at the previous 31 March. NILGOSC is proud to have been the first public sector scheme in N. Ireland to have produced Annual Benefit Statements from 31 March 1983, long before legislation made it compulsory for these statements to be issued. Deferred pensioners are sent a statement each year to their last known addresses showing the current value of their benefits to include the pensions increase in April.

4.4 Scheme Literature

NILGOSC produces a comprehensive range of scheme literature which is supplied to employers and scheme members directly. Copies of the scheme literature are posted on the NILGOSC website and includes:

- The Short Guide to the Local Government Pension Scheme (Northern Ireland)
- The Members' Guide
- The Employers' Guide
- The Retirement Guide;
- The NILGOSC form directory;
- The Service Level Agreement;
- Increasing Your Benefits Guide;
- Scheme Benefit Structure information and
- Employers' Annual Return information.

4.5 Website

The scheme's website <http://www.nilgosc.org.uk> contains sections specifically for:

- Members;
- Pensioners;
- Deferred Members;
- Prospective Members;
- Employers and
- NILGOSC the Organisation.

The site is continually updated with new information and mailings and contains all scheme documentation and guides.

NILGOSC can also be contacted by email at: info@nilgosc.org.uk

4.6 Pensioner Pay Advice Slips and P60s

Pay advice slips are issued to pensioners every time a pension varies by £1.00 or more, (usually in April and May of each year due to pensions increase). Urgent messages can also be related to pensioners on the pay advice and is a useful means of communication. P60s are sent to pensioners' home addresses each year before the 31st May.

4.7 Telephone/Email/Fax/Postal Communication

The scheme utilises the above methods of communication which are available to all scheme members.

4.8 Members Seminars/Meetings

The Committee staff are available to present staff induction, employer instruction, pre-retirement and general information seminars, either at the employer location, NILGOSC premises or third party locations. Seminar content and location are geared to the requirements of the employer.

Members may call at the NILGOSC office without an appointment to discuss their pension.

4.9 Annual Satisfaction Survey

Members are contacted on a random selection basis each year and asked to give their opinions on pension and related topics and their degree of satisfaction with the NILGOSC organisation. The results are published in the Annual Report and on the website.

5. Representatives of Members

5.1 NILGOSC Management Committee

The Management Committee of NILGOSC, appointed by the Department of the Environment, consists of a Chairperson, five members nominated by employers' organisations, five members nominated by employees' organisations and two independent members.

The NILGOSC website has a section regarding the Committee including its responsibilities and membership.

The Annual Report has also a section on the Committee and the administration of the Pension Fund.

5.2 Circulars

Employers, Trade Unions and other relevant stakeholders are sent advance notice of any legislative changes to the Local Government Pension Scheme Regulations for consultation within their organisations and response to the Department of the Environment.

All circulars are sent by email to employing authorities and posted on the website to include any regulation updates, Annual Return instructions, guidance for completion of new forms and other items of interest to employers.

5.3 Seminars and Briefing

The Committee staff regularly present seminars for Trade Union organised staff briefings or representative groups, as required.

5.4 Scheme Literature

All of the members' communications listed above are available to representatives of members', with the exception of personal information.

6. Prospective Members

6.1 Short Guide to the Local Government Pension Scheme (Northern Ireland)

This Short Guide is available to all employers to send to prospective employees or current employees not in the scheme.

6.2 General Scheme literature

All scheme literature is available to prospective members.

6.3 Website

The NILGOSC website is available to prospective members and non-joiners and there is a dedicated section for them on the site.

6.4 Seminars

The Committee staff, on request, conduct induction seminars for new employees of scheme employers.

7. Employing Authorities

7.1 Employers' Guide

An Employers' Guide is available on the NILGOSC website detailing procedures to be adopted by employers to enable them to effectively carry out their pension administration functions. The guide is regularly updated and contains scheme forms which can be downloaded by the employer.

7.2 Service Level Agreement

Employers are asked to sign a Service Level Agreement with the Committee in which the duties and responsibilities of both parties are detailed. The document also includes a section for employers to list the names of their contacts for pension related communication.

7.3 Website

A full section for employers is available on the NILGOSC website. This includes relevant mailings, guides, forms and regulation directory. All circulars are sent by email to employing authorities and posted on the website to include any regulation updates, Annual Return instructions, guidance for completion of new forms and other items of interest to employers.

7.4 Employer Training

The Committee staff are available to deliver training to employers' staff on scheme administration and form filling responsibilities.

7.5 Employers Database

NILGOSC maintains an extensive employer database which contains contact details, authorised signatories and other relevant information.

7.6 Email Alerts

The Committee's preferred method of communication with employers is by email to registered email addresses using the mail merge facility from the employer database.

7.7 Mailings

Mailings for communication purposes are available to employers upon their request.

7.8 Ad Hoc Meetings

Ad hoc meetings can be called at any time by either NILGOSC or employers to discuss important topics outside of normal pension related communication, e.g. Actuarial Valuation updates and results.

7.9 Employers' Satisfaction Survey

An annual survey of employers is undertaken to ascertain their opinions on relevant matters and their degree of satisfaction with NILGOSC administration. The results are published in the Annual Report and the scheme website.

8. Internal Staff Communication

8.1 NILGOSC recognises that one of its greatest assets is its professional and well-trained staff and is committed to developing every employee to their full potential. The following communication tools are in place to continually improve the capacity of staff to communicate effectively and to understand the importance of good communications:

- A structured induction programme is in place for all new staff;
- Both general and scheme specific training are provided to all staff as and when required;
- An annual appraisal of staff is undertaken to discuss an employee's performance over the year and agree their contribution to the organisation for the coming year;
- Managers are encouraged to hold regular meetings with staff to discuss current topics and sectional administration;
- Staff are encouraged to complete individual training plans which outline their training needs for the following twelve months;
- Each member of staff has access to email and the scheme's intranet which contains copies of all key documentation including the NILGOSC in-house staff magazine "Changing Times";
- Briefings and in-house seminars are held on a regular basis to ensure staff are fully informed of current and future developments in the pensions industry and related topics;
- The complete "Staff Handbook" is posted on the staff intranet along with various policy statements relating to employment matters.

9. Communication with Other External Bodies

9.1 Trade Unions

Trade Unions have five places on the NILGOSC Management Committee and are valued ambassadors for the Local Government Pension Scheme in Northern Ireland.

Trade Unions are consulted on regulation amendments by the Department of the Environment.

On their request, Committee staff attend briefings with Trade Union officials on pension legislation affecting their membership

9.2 Prudential - Additional Voluntary Contributions (AVCs)

Regular contact is maintained with the Committee's AVC provider, Prudential, to ensure the smooth operation of administrative systems.

Prudential staff hold seminars on a regular basis at our employers premises.

AVC statements are forwarded annually to contributors' home addresses. This statement details their investments and AVC contributors are advised by letter, as and when required, of any changes which may affect their investments.

9.3 Department of the Environment

Regular contact is maintained with the Department on matters regarding Local Government Pension Scheme legislation. The Committee is consulted on future changes and all relevant information is passed on to employers and members in the usual formats.

9.4 Department for Work & Pensions (DWP)

We communicate regularly with DWP for all matters concerning contracted out employment for scheme members. DWP also provide in electronic tape format State Pension projections for input in the Annual Benefit Statements for active and deferred members.

9.5 Her Majesty's Revenue & Customs (HMRC)

HMRC sets the limits on member's contributions and benefit entitlements. Regular contact is maintained principally through their electronic data transference service "Pension Schemes Online". Any changes to legislation are passed on to employers and members in the usual formats.

9.6 Seminars and Working Groups

Committee staff regularly attend seminars, conferences, and working groups, including the Local Government Pensions Officers' Group meetings in G.B., the London Technical Group, the CLASS user group and the Scottish Technical Group, and notes on the events are posted to "Changing Times" on the staff intranet.

9.7 Audit Commission (National Fraud Initiative)

NILGOSC participates in an anti-fraud initiative organised by the Audit Commission and to this end sends, from time to time, all pensioners details to the Commission so it can compare these details with information provided by other public bodies to ensure that:

- No pensions are being paid to persons who are deceased;
- Occupational pension scheme income is being declared by housing benefit claimants and by benefit claimants to the Social Security Agency; and
- Re-employment or potential re-entry to the scheme is being declared to us.

10. General

10.1 Freedom of Information

The Committee's Freedom of Information Publication Scheme is published on the NILGOSC website and sets out the classes of information that the scheme publishes in compliance with the Freedom of Information legislation. Freedom of information requests can also be made in writing to the Information Officer at NILGOSC.

10.2 Data Protection

NILGOSC is registered with the Information Commissioner under the Data Protection Act 1998 to hold personal information for the purpose of administration of the pension scheme. In order to carry out its purpose NILGOSC may receive information about members from others, such as employers, but can only do so in accordance with the law.

NILGOSC may, if it chooses, pass certain details to third parties who carry out administrative functions for the scheme, for example the Scheme's AVC providers and actuary. NILGOSC may also transfer information to organisations that carry out processing operations on its behalf, such as printers. Any third parties to whom NILGOSC passes personal data are also required to comply with the Data Protection Act.

NILGOSC is also required to protect the public funds it administers. It may therefore share information provided to it with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud.

As individuals, members have a right under the Data Protection Act 1998 to obtain information from NILGOSC, including a description of the personal data which is held. Members wishing to access their data on Data Protection Act grounds should write to the Data Protection Officer at NILGOSC.

10.3 Special Requirements

NILGOSC is committed to providing equality of access to services for all members and employers.

The following means of communication are currently used:

Writing: Our guides, leaflets, letters and statements

Correspondence posted or delivered to:
NILGOSC
Templeton House
411 Hollywood Road
Belfast
BT4 2LP

Telephone: 0845 3087345

Typetalk: (For people using a textphone)
18001 0845 3087345

Fax: 0845 3087344

In Person: At the above premises

Email: info@nilgosc.org.uk

Website: www.nilgosc.org.uk

In addition, NILGOSC provides documents in alternative formats. These include audio, large print and Braille versions for people with sight impairments. Documents can also be provided in minority languages for those whose first spoken language is not English.

10.4 Feedback

It is essential that NILGOSC receives feedback on the services it provides and that includes the communications that it distributes. NILGOSC welcomes comments and feedback from scheme members, scheme employers, prospective members and other interested parties. The mechanisms for feedback include direct communication with the scheme administrators using the various formats as previously listed and responses to the annual satisfaction surveys.

11. Review

This statement will be revised and published by the Committee following such material change in its policy towards:

- The provision of information and publicity about the scheme to members, representatives of members and employing authorities; and
- the format, frequency and method of distributing such information or publicity.