



# London Borough of Barnet Pension Fund Communication and Engagement Policy

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LONDON BOROUGH

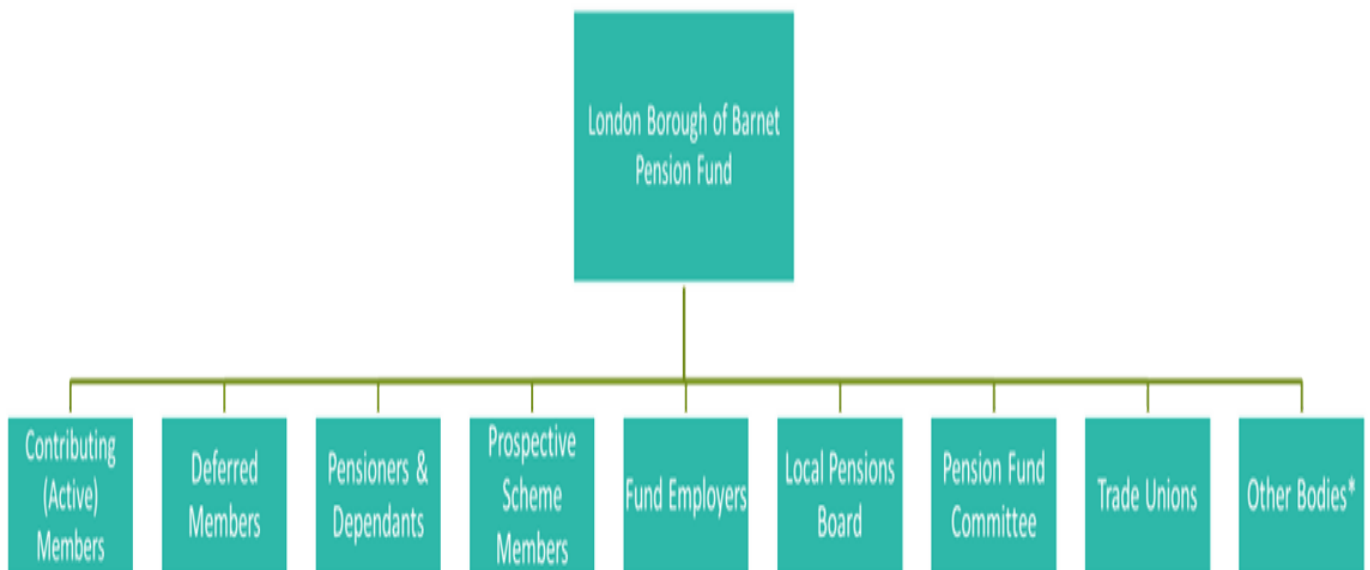
# 1. Introduction

## 1.1 Purpose

- The London Borough of Barnet (LBB) is the Administering Authority for the Local Government Pension Scheme (LGPS) on behalf of the employers participating in the LGPS through the London Borough of Barnet Pension Fund (LBBPF). The LGPS is governed by statutory regulations.
- This document sets out the Communications Strategy of the Administering Authority of the LBBPF as required under the Local Government Pension Scheme Regulations (2013), Regulation 61.
- Regulation 61 requires that the Policy covers:
  - the provision of information and publicity about the LGPS to scheme members, representatives of scheme members and scheme employers.
  - the format, frequency, and method of distributing such information or publicity.
  - the promotion of the LGPS to prospective scheme members and scheme employers.
- LBBPF has a Communication and Engagement Strategy that is used to drive changes to the communication work that the LBBPF undertakes. It outlines LBBPF's aims and objectives when communicating and engaging with all its stakeholders.
- This Communications Policy is a statement of how LBB currently deliver these aims and objectives.

## 1.2 Aims

- The aim of this communications policy is to make sure that all stakeholders are kept informed of developments within the LBBPF. This is to ensure transparency and an effective communication process that will help to maintain the efficient running of the Fund.
- This policy sets out how the Fund will communicate with the following stakeholders and organisations:



\* Other bodies include (but is not restricted to) – the Ministry of Housing, Communities and Local Government (MHCLG), HMRC, DWP, the Pension Fund’s Actuary, Hymans Robertson, Pension Fund Investment Managers and Advisers, The Pensions Regulator (TPR), The Pensions Ombudsman and AVC providers.

### 1.3 Objectives

- The overriding objective of LBBPF communication and engagement is to ensure that it delivers clear, timely and accessible communications to its stakeholders.
- The LBBPF aims to achieve this by delivering communications to its stakeholders which are:

Targeted	Easy to understand	Accessible	Cost effective
<ul style="list-style-type: none"> <li>• delivering clear, accurate and effective communications to each different audience group, in terms of the style of content and the method of delivery.</li> </ul>	<ul style="list-style-type: none"> <li>• providing clear and easy to follow explanations of pension issues, particularly where pension related decisions are being made.</li> </ul>	<ul style="list-style-type: none"> <li>• ensuring that all scheme members and other stakeholders can access the Fund’s services, online content, and communications equally.</li> </ul>	<ul style="list-style-type: none"> <li>• providing value for money by utilising technology to its fullest potential.</li> </ul>

- By communicating in this way, the LBBPF aims to:
  - Communicate in an effective, jargon free, and timely manner to the different groups of customers and stakeholders to enable them to make fully informed pensions decisions.
  - Keep stakeholders informed about the management and administration of the Fund.
  - Keep stakeholders informed about the Fund’s investment portfolio.
  - Consult with key stakeholders on changes to policies and procedures that affect the Fund and its stakeholders.
  - Continually improve the Fund’s communication methods by requesting and analysing feedback.
  - Promote the LGPS as an attractive benefit to members and an important tool in recruitment to employers.
  - Work with employers to enable them to fulfil their responsibility to communicate and share information with members in relation to the Fund.
  - Enable equality of access to Pension Fund communications.
  - Manage information securely to the standards required by the Data Protection Act 2018.

## 2. LBBPF Administration

- The administrators of the LBBPF are West Yorkshire Pension Fund (WYPF) who provide a full administration service, to ensure the smooth operation of the administrative function.
- They can be contacted via the helpline number – **01274 434999** or by email:
  - for members of the Fund – [pensions@WYPF.org](mailto:pensions@WYPF.org)
  - for employers participating in the Fund – [wypf.pfr@wypf.org.uk](mailto:wypf.pfr@wypf.org.uk)
- WYPF have their own website which contains useful information for both members and employers. This can be found at: <https://www.wypf.org.uk/>.
- This website provides access for members to register on their own member portal called “MyPension”, where members will be able to access various documents relating to their membership. This is found at: <https://www.wypf.org.uk/mypension>.
- Employers are also able to register and access an employer portal on the WYPF website, where they will be able to view details of the members and submit contribution schedules and leaver notifications. This can be found at: <https://www.wypf.org.uk/Employers>.
- WYPF work with the LBBPF in relations to communication and engagement with stakeholders and a variety of written, verbal and electronic forms of communication will be used. This includes:

WYPF Website

*My Pension*

Employers Portal

LBB Pensions  
Intranet page

Policy Documents

## 3. General Communication

- The Fund provides scheme members and potential scheme members with information on the benefits of the Local Government Pension Scheme (LGPS) using various mediums.
- All communications should be in a clear and easy to understand style and written communications should use plain English as much as possible.
- When considering how to communicate with stakeholders, the LBBPF will consider the intended audience to ensure that 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 LBBPF 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.
- The LBB Pensions Team will consider the use of social media as a form of communication to stakeholders.
- In the longer term, the LBB Pensions Team will look into the impact that AI could have on communication and engagement with the Fund stakeholders.

- LGPS support is available nationally through websites and guidance for both employers and scheme members. This can be found at:
  - LGPS member website: <https://www.lgpsmember.org/>
  - LGPS regulations: <https://lgpsregs.org/>
- LBBPF has its own intranet page which can be found at <https://www.barnet.gov.uk/your-council/finance-funding-and-pensions/local-government-pension-scheme>.
- LBBPF will obtain feedback periodically from different stakeholders and the results will be used to make any changes to this policy.

## 4. Engagement with Stakeholders

### 4.1 Contributing (Active) Members

- Engaging with active pension fund members is crucial for several reasons. Effective engagement helps members understand their retirement benefits, make informed decisions, and ultimately secure their financial future.
- LBBPF will enhance engagement with active pension fund members by:

Communication Method	What and how this will be done?
“Welcome letter”	Produced by WYPF and sent to members when they join the Fund.
Annual Benefit Statement (ABS)	Issued by WYPF on the <i>MyPension</i> portal – showing the pension value as of 31 March each year, projections to retirement age and death in service benefits.
ABS Explanation Video	Produced by the LBB Pensions Team to explain the figures on the ABS.
Pre-retirement courses	Offered to members approaching retirement or thinking of retirement. This is run by Affinity Connect and can be booked <a href="#">here</a> .
<i>MyPension</i>	A secure member portal set up for WYPF for members to access details of their LBBPF benefits and request retirement estimates.
“Drop in” sessions	The LBB Pensions Team will arrange “drop in” sessions at their employer. This could be either a presentation on the LBBPF and/or 1-2-1 sessions to discuss individual pension questions.
1-2-1 chats	The LBB Pensions Team will always be available for 1-2-1 chats with members (primarily via MS Teams) to discuss individual pension issues.
Pension Newsletters	Members will receive two newsletters per year produced by WYPF in the spring and autumn each year.

Pensions Awareness Week	Pensions Awareness Week generally takes place in September each year and WYPF run sessions for members on various pension topics.
Pensions “Myth Busting” sessions with Q&A	The LBB Pensions Team will run biannual “Myth Busting” presentations in person where topics are requested by members are discussed, as well as answering questions from members.

## 4.2 Deferred Members

- Engaging with deferred pension fund members is crucial to ensure they remain informed, satisfied, and connected to their pension plans. Below is how the LBBPF will engage with this cohort of members:

Communication Method	How this will be done?
Deferred Benefit Statement (DBS)	Issued by WYPF on the <i>MyPension</i> portal – showing the pension value as of 31 March each year and projections to retirement age.
Pre-retirement courses	Offered to members approaching retirement or thinking of retirement. This is run by Affinity Connect and can be booked <a href="#">here</a> .
<i>MyPension</i>	A secure member portal set up for WYPF for members to access details of their LBBPF benefits and request retirement estimates.
1-2-1 chats	The LBB Pensions Team will always be available for 1-2-1 chats with members via MS Teams, to discuss individual pension issues.
Pension Newsletters	Members will receive a newsletter annually produced by WYPF in the autumn each year.
Pensions Awareness Week	Pensions Awareness Week generally takes place in September each year and WYPF run sessions for members on various pension topics.
Pensions Webinars	Should there be sufficient demand, the LBB Pensions Team may run webinars with the objective of keeping deferred members up to date on pension issues affecting them.

## 4.3 Pensioners & Dependants

- Engaging and communicating effectively with pensioners and/or dependants in a pension fund is crucial to keep them informed, satisfied, and connected. Listed below are methods of engaging with these members.

- Whilst both WYPF and the LBBPF encourage pensioners and dependants to register on the *MyPension* portal, it is accepted that this group of pension fund members may have a lower number of registrations that active or deferred members.
- As a result, pensioners and dependants can opt out of electronic communications from WYPF and they will receive paper copy of communications instead.

Communication Method	How this will be done?
Payslips	Issued by WYPF, payslips are issued either on the <i>MyPension</i> portal or by paper copy. These are only issued when the net pension differs by £5 per month.
P60's	Issued by WYPF, P60's are issued on the <i>MyPension</i> portal or by paper copy.
1-2-1 chats	The LBB Pensions Team and WYPF will always be available for 1-2-1 chats with pensioners and dependants if they have any queries regarding their pension.
Pension Newsletters	Pensioners and dependants will receive a newsletter annually produced by WYPF in the autumn each year.
Certificate of Existence	Pensioners and dependants may periodically be contacted by WYPF requesting that they complete a Certificate of Existence form.
Pensions Events/Webinars	Should there be sufficient demand, the LBB Pensions Team may run events or webinars with the objective of keeping pensioners and dependants up to date on pension issues affecting them.

#### 4.4 Prospective Scheme Members

- Effective communication is key to engaging prospective pension scheme members. This can be done by providing clear information, so that the prospective member can make an informed decision on whether to join the LBBPF.

Communication Method	How this will be done?
Information included in recruitment documentation	The LBB Pensions Team will work with the LBB Recruitment Team to ensure that the documentation sent to new members of staff is accurate and up to date. The LBB Pensions Team will also work with other employers to ensure that their LBBPF information sent to prospective members is relevant.
Pensions Webinars	Where there a relatively large number of prospective members joining the LBBPF, the LBB Pensions Team will run webinars to promote the benefits of being a member of the LBBPF.
1-2-1 chats	The LBB Pensions Team will always be available for 1-2-1 chats with prospective members to discuss the benefits provided by the LBBPF.

#### 4.5 Fund Employers

- Engaging and communicating effectively with LBBPF) employers involves understanding their needs, clear communication and building positive relationships.
- Communication can be tailored to the specific needs of groups of LBBPF employers (ie Schools, Academies and Admitted Bodies)

Communication Method	How this will be done?
Employers Forum	The LBB Pensions Team will run two employer forums each year (usually in spring and autumn) where updates relating to the LGPS and LBBPF will be provided, in conjunction with the WYPF and the Fund Actuary.
Pensions Webinars	For other employers, the LBB Pensions Team will arrange webinars for specific groups of employers (as set out above) to discuss specific issues that affect the group. This would be at least an annual event.
Visits to employers	For larger employers, the LBB Pensions Team will arrange periodic visits to discuss any pensions issues and to build relationships with these employers.
Training	Both WYPF and the LGPS Pensions Team will hold training events for employers. These will either be on general LGPS issues or on specific processes relating to WYPF. Employers will be able to request training on training areas that they would like further information on.



1-2-1 chats	Both WYPF and the LBB Pensions Team will always be available to speak to employers on any specific issues they may have regarding their LBBPF members.
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#### 4.6 Local Pensions Board (LPB)

- Engaging with the LBBPF Local Pensions Boards involves effective communication and collaboration.
- The Local Pension Board has its own specific guidelines or preferences for engagement. Therefore, the communication and engagement approach will be tailored accordingly.
- Members of the Local Pensions Board has a regulatory duty to keep their knowledge and understanding up to date and to document their training. Guidance on the regulatory duties is summarised on the Pension Regulator’s website linked [here](#).

Communication Method	How this will be done?
LPB Meetings	The Local Pensions Board meet at least four times a year. The LBB Pensions Team will provide updates at each meeting on administration and data matters, risk registers and other topics that are either requested by Board members or deemed appropriate by the LBB Pensions Team in consultation with the Chair of the Board.
Training - external	The LBB Pensions Team keep a training log for Board members and will assist Board members in attending relevant external courses or webinars
Training - internal	The LBB Pensions Team will arrange for relevant training for Board members by either WYPF or the Pensions Team on relevant topics requested by Board members or deemed appropriate by the LBB Pensions Team in consultation with the Chair of the Board. These can either take place prior to a Board meeting or at a time agreed with Board members.

#### 4.7 Pension Fund Committee

- Engaging with LBBPF Pension Fund Committee (PFC) involves understanding their objectives, procedures, and priorities.
- The Pension Fund Committee has its own specific guidelines or preferences for engagement. Therefore, the communication and engagement approach will be tailored accordingly.

Communication Method	How this will be done?
PFC Meetings	The Pension Fund Committee meet at least four times a year. The LBB Pensions Team will provide updates at each meeting on administration and data matters, admissions and investment updates and policy. Periodic updates are provided on the LBBPF risk register and Fund accounts. Other topics that are either requested by Committee members or deemed appropriate by the LBB Pensions Team in consultation with the Chair of the Committee.
Training - external	The LBB Pensions Team keep a training log for Committee members and will assist Committee members in attending relevant external courses or webinars
Training - internal	The LBB Pensions Team will arrange for relevant training for Committee members usually by either the Pensions Team or external presenters such as the Fund Actuary or Investment Consultants on relevant topics requested by Committee members or deemed appropriate by the LBB Pensions Team in consultation with the Chair of the Committee. These can either take place prior to a committee meeting or at a time agreed with Committee members.

#### 4.8 Trade Unions

- Engaging with trade unions regarding the LBBPF requires a strategic and respectful approach to address concerns and collaborate effectively.
- It will require a willingness to understand different perspectives, and a commitment to finding mutually acceptable solutions.
- The trade unions that the LBBPF engage with are Unison, GMB and NEU.

Communication Method	How this will be done?
Quarterly Meetings	The LBB Pensions Team will arrange quarterly meetings with representatives from all three unions, along with colleagues from HR, Payroll and WYPF to discuss issues relating to the LBBPF and relating to their members.
1-2-1 chats	The LBB Pensions Team will be available to discuss pension issues with union representatives when requested and also speak to their members on any pension related matters they may have.
Pension “surgeries”	The LBB Pensions Team and WYPF are happy to attend pension “surgeries” either remotely or at work locations to discuss individual members pension issues.
Webinars / presentations	The LBB Pensions and WYPF will be happy to present on topics requested by the Unions either remotely or at work locations.

#### 4.9 Other Bodies

- Engaging with third parties regarding the LBBPF involves clear communication and collaboration. There are a number of other bodies who each have their own requirements and communication and engagement should be tailored accordingly to each party.
- This will involve keeping all parties informed of any changes or updates to the LBBPF that may affect their role within the Fund.
- The aim is to foster a collaborative environment among all stakeholders involved in the LBBPF. Working together towards common goals can lead to better outcomes and smoother operations.

### 5. Accessibility

- The LBBPF is committed to using technology to enhance services, improve accessibility and broaden inclusion.
- All public sector websites are required to meet regulatory accessibility standards. WYPF and the London Borough of Barnet each have accessibility statements setting out how documents held on their websites on behalf of the Fund meet those standards.
- The LBBPF recognises that individuals may have specific needs in relation to the format or language of our communication. If possible, alternative material will be provided on request.

### 6. Review

- The policy will be reviewed every two years but will be updated sooner if the information included within it requires reconsideration.

### 7. Contact Details

- This policy has been written by the LBB Pensions Team.
- Any comments regarding this policy should be directed to the LBB Pensions Manager at [pensions@barnet.gov.uk](mailto:pensions@barnet.gov.uk).