

THIS IS THE COMMUNICATIONS POLICY OF THE LONDON BOROUGH OF BROMLEY

1. The Bromley Pension Fund (the Fund) is required by regulation 61 of the Local Government Pension Scheme Regulations 2013 (the LGPS Regulations 2013) to maintain and publish a communications policy statement. The LGPS is also subject to the regulatory oversight of the Pensions Regulator who has provided guidance in Code of Practice 14 on providing good quality communications to Scheme members and other stakeholders. Regulation 61 is reproduced below: -

“Statements of policy concerning communications with members and Scheme employers

61. — (1) An administering authority 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) Scheme Employers.

(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 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.

(3) The statement must be revised and published by the administering authority following a material change in their policy on any of the matters referred to in paragraph (2).”

2. Who We Communicate With

- Scheme Members (Current, Deferred, Pensioner, Dependant)
- Representatives of Scheme Members
- Prospective Scheme Members
- Human Resources Services (HR) and Service Managers
- Scheme Employers
- Elected Members of the Pensions Committee
- Local Pension Board (LPB)
- External bodies:
 - Her Majesty’s Revenue & Customs (HMRC)
 - Department for Levelling Up, Housing & Communities (DLUHC)
 - Trades Unions
 - Pension Fund Investment Managers, Advisers and Actuaries
 - Pension Fund Custodian
 - The Pensions Regulator (tPR)

- The Scheme Advisory Board (SAB)
- The Local Government Association (LGA)
- Department of Work and Pensions (DWP)
- Pension Officers' Groups
- Pensions and Lifetime Savings Association (PLSA)
- Chartered Institute of Public Finance and Accountancy (CIPFA)
- Pension administration software platform provider

The Fund's pension administration function is undertaken by the Liberata UK Ltd (Liberata) and Liberata is mainly responsible for communicating with the scheme members in line with this Communications Policy together with other responsible senior officers of Bromley Council.

Key objectives

To ensure the Fund delivers clear, timely and accessible communication with a broad range of stakeholders. To achieve this, the Fund will:

- Communicate information about the Scheme's rules and regulations in an effective, friendly and timely manner to the different groups of stakeholders;
- Inform customers and stake holders to enable them to make the decisions regarding pension matters;
- Inform customers and stakeholders about the management and administration of the Fund;
- Consult with key stakeholders on changes to policies and procedures that affect the Fund and its stakeholders;
- Support employers to enable them to fulfil their responsibility to communicate and share information with members in relation to the scheme;
- Seek continuous improvement in the way the Fund communicates.

Accessibility

The Fund is committed to ensuring communications are accessible to all stakeholders and is committed to develop further use of electronic means of communicating through e-mail and our websites (including Member Self Service). Wherever possible, responses are sent to stakeholders by electronic means. However, more traditional methods of communications will continue to be offered as required.

3. Methods of Communication – Scheme Members and Prospective Members

(a) Website

Our website (<https://www.bromley.gov.uk/lgps>) contains details of the Scheme together with newsletters, information guides and forms to download and print. Scheme information is also available online via the LGA's national website at www.lgpsregs.org/ and www.lgpsmember.org/ All prospective Scheme members are directed to these online resources.

(b) Member Self Service (MSS)

MSS is a secure portal that allows members to see the personal details we hold about them. They can also update information such as their death grant expression of wish and use a calculator to estimate their retirement benefits. Contributing and deferred members can view their annual pension statements. Members can send questions and queries to us using MSS, and Liberata will respond to them by email or another method as requested.

(c) Member Support

Scheme members can contact Liberata by telephone on 020 8603 3429 between 9:00am and 5.00pm Monday to Friday. Or email: pensions@bromley.gov.uk

The Liberata also arranges webinars for members in conjunction with employers to promote understanding of the scheme.

(d) Benefit Statements

Annual benefit statements for active and deferred members are currently posted to members with the aim of solely publishing on MSS after notice is given to members.

(e) Pay advice slips / P60s

Pay advice slips are provided to pensioner members if a material difference of £10.00 and a form P60 is sent annually.

(f) Annual pensions increase advice

A statement setting out increases to pensions is sent to pensioners annually in March/April by Liberata. This is accompanied by a note of any relevant changes to the Scheme and a reminder to the pensioner to inform the Council of any changes in details.

(f) Report and Accounts

The Pension Fund Annual Report is produced and available to all Scheme members at <https://www.bromley.gov.uk/downloads/download/419/london-borough-of-bromley-pension-fund-annual-report> The report includes details of the Pension Fund Accounts, the Pension Fund investment performance, the Fund's policies on Governance, Investment Strategy, Funding Strategy and its Communications Statement.

(h) Performance Monitoring

Liberata is committed to continuous service improvements. It monitors its performance and reports this monthly. Performance achievements are published in the Pension Fund Annual Report and reported to senior officers at Bromley Council each month and to the LPB at each meeting.

Communicating with Representatives of Scheme Members

The range of information and ways of communicating that is available to Scheme members is also available to their representatives (except for any in-house training).

Communicating with Prospective Scheme Members

The range of information and ways of communicating that is available to Scheme members is also available to employees who are not currently members of the Scheme but may be considering joining (including any in-house training).

Communicating with Human Resources and Scheme Employers

Bromley Council is the main employer in the Fund. Scheme employers are informed of changes to the scheme, policies and procedures by Liberata.

Communicating with Elected Members

Scheme information and data is provided to Elected Members of the Pensions Committee, so they may effectively perform their duties and responsibilities.

Communicating with the Local Pension Board

Scheme information and data is provided to members of the LPB, so they may effectively perform their duties and responsibilities and comply with the governance requirements of the Scheme and the Pension Regulator's Code of Practice 14.

Communicating with External Bodies

Any requests for information or data will be responded to as and when required.

Review of the Communications Policy

This Communications Policy will be reviewed every 3 years or as necessitated by a material change in circumstances and updated where there are significant changes to be made.

v. September 2023

Summary of Communication Material

Communication Document	When Made Available	Available To	Format	When Reviewed
Guide to the Local Government Pension Scheme Guide	Before commencing employment / On leaving / When requested	Prospective / Active / Deferred members	Paper (if requested) / Liberata & National Member's Website / Intranet	As regulations change or annually
Joining the LGPS – Transfer of Pension Rights from other schemes	Before commencing employment / When requested	Prospective / Active Members	Paper / Liberata & National Member's Website / Intranet	As regulations change or annually
Leaving Pensionable Employment – A Guide to Your Pension Options	On leaving the Scheme before retirement age	Active / Deferred members	Paper / Liberata & National Member's Website / Intranet	As regulations change or annually
Pay Advice Slips	As per Payroll agreements	Pensioner Members	Paper	Annually
Form P60	Annually	Pensioner Members	Paper	Annually
Newsletters	Annually	Prospective / Active / Pensioner Members	Paper / Liberata & National Member's Website/ Intranet / Audiotape	Biannually / As required
Statutory Statements	On Request	All	Paper / Liberata & National Member's Website/ Intranet	Annually / As required
Pension Fund Report and Accounts	Annually	All	Paper / Liberata & National Member's Website / Intranet	Annually