COMMUNICATION POLICY STATEMENT

SEPTEMBER 2024

West Midlands Pension Fund

COMMUNICATING WITH OUR STAKEHOLDERS

Our Communication Policy details the support which we provide and the different channels we use to engage with our customers. We use a wider range of media and channels with our stakeholders to ensure that everyone has the opportunity to engage with us in a way that is suitable to them.

This *Communications Policy Statement* highlights our extensive range of support, guidance and communications to various stakeholders which also includes dedicated helplines for members and employers and communication channels.

BACKGROUND

We are one of the UK's largest pension funds, managing and administering the pension interests of over 320,000 members and around 850 scheme employers. We are administered by the City of Wolverhampton Council on behalf of all West Midlands local authority bodies.

Our core mission is to ensure that our members receive their pension benefits when they are due. Through increasing dialogue with our customers in the Local Government Pension Scheme we work in partnership with employers contributing together for our members' future. This plays a key role in enabling employers to meet their statutory responsibility to assist members planning their retirement.

This Communications Policy Statement outlines how we will communicate with our stakeholders, ensuring information is provided in a clear and concise way, and is readily available.

Regulation 61 of the Local Government Pension Scheme Regulations 2013 state that each pension fund administering authority is required to prepare, publish and review regularly its Communications Policy Statement, this regulation outlines what we are required to publish.

This document outlines our communications policy in line with that requirement, and covers the following categories in our regular communication activity:

1. **COMMUNICATING WITH PROSPECTIVE MEMBERS**
2. **COMMUNICATING WITH SCHEME MEMBERS**
3. **MEMBER SELF-SERVICE**
4. **COMMUNICATING WITH MEMBERS' REPRESENTATIVES**
5. **COMMUNICATING WITH PROSPECTIVE EMPLOYERS**
6. **COMMUNICATING WITH PARTICIPATING EMPLOYERS**
7. **PENSION ADMINISTRATION STRATEGY AND EMPLOYER ENGAGEMENT ROADMAP**
8. **CUSTOMER ENGAGEMENT STRATEGY**

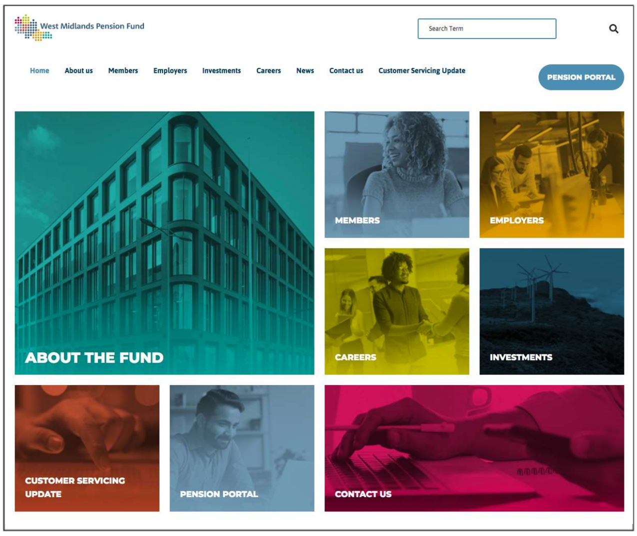
All of our communications are delivered in line with, and to support the delivery of our Customer Engagement Strategy and Employer Roadmap (see section 7 and 8 for further detail).

1 COMMUNICATING WITH PROSPECTIVE MEMBERS

Scheme Booklet and Website

All prospective scheme members will be provided with a link to our website where they can access scheme booklets.

Our website also provides information to help members make an informed decision about contributing to the LGPS, the 50:50 scheme and how to opt out of the scheme.



Corporate Induction Courses

We can attend corporate induction events across the region to present to prospective scheme members the benefits of being a member of the LGPS.

2 COMMUNICATING WITH SCHEME MEMBERS

We produce an extensive range of scheme literature for all membership for all members covering members who are currently paying into the scheme, members who have left and hold deferred benefits with us and members who are in receipt of pension benefits (active, deferred and pensioner members).

Copies of scheme literature are made available on our website, www.wmpfonline.com/members with direct links to the national LGPS member site www.lgpsmember.org

Annual Newsletters

We produce annual bespoke newsletters for our active, deferred and pensioner members. These newsletters provide important updates and valuable member information.

Annual Benefit Statements

An annual benefit statement is made available online for all active and deferred members. These statements provide members with a current value of their pension and a projection at normal pension age.

Statements are made available through our online Pension Portal self-service facility. Benefit statements can be issued in paper form on request.

If there is an instance where a benefit statement cannot be made available, due to incomplete or inaccurate data, we will automatically notify members and their employers upon request.

Pensioner Pay Advice Slips

All Fund pensioners in receipt of a pension receive a combined paper pay advice slip and P60 at the end of each financial year*. In the months of May through to March, we will only send a paper pay advice slip when there is a variance of £10 in their gross or net payment*. For pensioners that are paid quarterly and annually, we will issue a pay advice slip every time a payment is made (June, September, December and March*).

Pensioners can also register to use the Pension Portal, where pay advice information can be viewed electronically and printed at any time following the payment date.

**Unless the member has opted for full electronic communication on the Pension Portal.*

Customer Service Support

We understand that pensions can be complicated; that's why we have a dedicated Customer Services Team who are ready to support members through each stage of their retirement journey.

The team pride themselves on delivering excellent customer service and providing tailored support through the following channels:

Email through our www.wmpfonline.com/emailus page

Portal Secure Message at www.wmpfonline.com/pension-portal

In writing to West Midlands Pension Fund, PO Box 3948, Wolverhampton, WV1 3NH.

Phone 0300 111 1665 (local rate number)
Our helpline opening hours are
Monday – Thursday: 8.30am-5pm
and Friday: 8:30am – 4:30pm

As well as the above, we also provide information on our website **www.wmpfonline.com**. We facilitate a reception service where members can drop in or make an appointment to speak to a team member face to face.

Tea and Teach

We hold Tea and Teach events that are aimed at pensioners and provides the opportunity to openly discuss their pension queries, such as payment options.

Members get a warm welcome with tea, coffee and biscuits.

> Member Feedback:
> "A great experience! Very helpful and kind staff. Well done!"

Surveys

Seeking feedback on the delivery of our services is key to continually improving the support we offer. In addition to the rolling survey which can be accessed through our website, we provide a survey to each member who receives pension support from our Member Services team which enables us to adapt and grow our service for the future.

The surveys help us understand our customer's journey, whilst highlighting areas of best practice, identifying potential service developments and, in turn, allowing us to continually improve our customers' experience.

Member Services Team

We have a dedicated team that provides support and guidance for all members. The team has extensive knowledge of the scheme and provides information through various methods including webinars, videos, presentations, face-to-face consultations and roadshows. Support can be generally arranged at a time and place to suit our members and can be held online at employer locations or at our offices in Wolverhampton.

Member Support Drop-In Sessions

Members can attend drop-in sessions which can be held at their workplace or various locations across the West Midlands to seek support and guidance in relation to their pension.

Individual Pension Consultations

Members can make an appointment with one of our officers to discuss their pension options either face to face or via a telephone call. These provide members with a health-check of their pension record, a current value of their benefits along with discussions of their retirement plan and when they would like to access their pension.

Presentations

The team offers a suite of presentations which include:

- Introduction to the Scheme
- LGPS & You
- Topping Up Your Benefits
- Pension Tax
- Pre-Retirement
- At Risk/Redeployment

Retirement Planning Workshops

We understand that there is more to retirement planning than your LGPS benefits. Therefore, the team offers workshops to provide support not only on the LGPS, but on other key areas such as finding any lost pensions, tax, budgeting, costs in retirement and state pension.

Pension Roadshows

We host information events in our Pension Roadshow vehicle at employer locations across the West Midlands region. In addition to these roadshows at district council offices, additional events can be held on request, particularly when there may be organisational changes occurring which have pension implications.

Roadshow events provide members with an opportunity to engage with Fund officers regarding their pension benefits. The team has a self-sufficient, purpose-built exhibition vehicle which is maintained and driven by Fund officers and can be taken out to employers across the region. Members can come and see the virtual roadshow at any time throughout the event.

Literature is provided for members to take away. This includes general information on the LGPS, how to register for Pension Portal, information on Additional Voluntary Contributions (AVCs), Additional Pension Contributions (APCs), and much more.

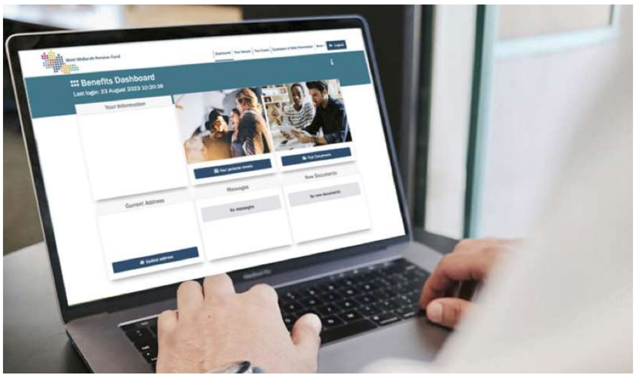
We can assist employers in advertising events by providing electronic posters or wording for their intranet sites in advance to fully promote the roadshows.

Webinars

We understand that it is not always convenient for members to attend face-to-face events. Therefore, we offer a suite of webinars to cover all the basics of the scheme and provide members with links and guidance to assist them to take control and plan their retirement. Webinars are run at various times to try and ensure all members have access to pensions support.

This communication channel has significantly increased due to more members working from home and is now one of the main methods we use. All member support offerings are detailed in our **Member Services Team leaflet**.

3 MEMBER SELF-SERVICE (PENSION PORTAL)



The Pension Portal

An online portal gives our members secure access to their West Midlands Pension Fund record(s).

This facility provides members with an online platform to update their personal details and contact us about their benefits. Also, member's annual benefit statements can be accessed, and members can run pension projections as well as update their expression of wish form.

Our website www.wmpfonline.com

We maintain an extensive online resource at wmpfonline.com containing information about the scheme and details about our current activities. There are also links to organisations such as Prudential and the LGPS member site.

4 COMMUNICATING WITH MEMBERS' REPRESENTATIVES

Materials available to members are also available on request to their representatives or through wmpfonline.com.

We work with trade unions, Local Pensions Board and various governing bodies to ensure the scheme is understood by all interested parties.

Training days are provided where required, and we ensure that all pension-related issues are communicated effectively through to representatives on the Pensions Committee.

5 COMMUNICATING WITH PROSPECTIVE EMPLOYERS

The Employer Services Team works with new and prospective employers who have been awarded contracts, and schools converting to academy status, throughout the onboarding process to help with their understanding of their obligations under the LGPS regulations. The team liaise with new employers to produce the necessary admission agreements and provide support and information about their duties as a new scheme employer. They encourage all new employers to attend either the full introductory training session or the bite-size webinars, specifically the 'Fund Induction for New Employers', 'TUPE, tenders and passthrough arrangement' webinars

There is also a dedicated area on the Fund's website to provide support to new employers to the LGPS.

6 COMMUNICATING WITH PARTICIPATING EMPLOYERS

The Employer Services Team are the first point of contact employers have with us and we provide support to both participating and prospective employers.

With extensive pensions experience, the team are well-versed in the issues that employers face and can tailor support accordingly. The team offers support by email and on the telephone, as well as offering regular training sessions and bespoke support meetings.

Employer Services Team e-Newsletter

A newsletter is issued regularly to all employers and appointed payroll providers. In addition, newsletters are issued about topical and specialist subjects as and when necessary. Newsletters are used to communicate activities and outline regulatory changes which may impact on the employer's function or their members' pension benefits.

Website and Employer Self-Service

We maintain a dedicated area of our website for scheme employers that contains news, learning materials (e.g. FAQs, guidance notes and recorded videos) and other electronic resources.

Each employer can request to access our Employer Self-Service platform (ESS). Through ESS, employers and/or their nominated payroll providers are able to securely access details of their current members. The platform allows employers to make changes to member records including working hours and personal details. In addition, employers and payroll providers can also use ESS to produce early retirement estimates for members to ascertain any potential early retirement costs.

Dedicated Telephone Helpline: 0300 111 6516

A dedicated employer helpline is available for scheme employers from Monday to Friday (excluding bank holidays).

Annual General Meeting and Mid-Year Review for Employers

We invite all employers to our annual general meeting each winter. This event is used to communicate strategic issues, performance, legislative changes, Fund updates and triennial valuation matters.

In addition to this, we hold a similar employer event each summer where employers are kept up to date with important issues through presentations and roundtable discussions.

Employer Peer Group

Our Employer Peer Group is comprised of professionals from a cross-section of our employers who meet each quarter to share current issues and exchange insights. The group discusses a range of topics (based on an agreed agenda) including, but not limited to, the legal obligations of scheme employers, ongoing or topical issues and upcoming events. Expressions of interest to join the group are sought annually from all of our registered employer contacts. Meeting discussions and outcomes are shared in our regular newsletter..

Employer Training

The Fund offers a comprehensive suite of employer and payroll provider training, delivered through a combination of in-person and virtual training sessions completely free of charge. The sessions are designed to assist with the development of LGPS and Fund-specific knowledge to aid compliance with day-to-day administration of the scheme. They are ideal for both new staff or as a refresher for existing staff. Subjects covered include employer roles and responsibilities aligned to the Fund's *Pension Administration Strategy*, Employer Self-Service navigation, data requirements, employer discretions and information for admission bodies. For a full list of available sessions and to register for attendance, please see the online booking system.

7 PENSION ADMINISTRATION STRATEGY AND EMPLOYER ENGAGEMENT ROADMAP

Our *Pension Administration Strategy (PAS)* sets out the roles and responsibilities of both the Fund and scheme employers within the context of the LGPS Scheme Regulations 2013. The PAS is produced in conjunction with the *Employer Engagement Roadmap* which sets out methods of engagement and routes of escalation.

8 CUSTOMER ENGAGEMENT STRATEGY

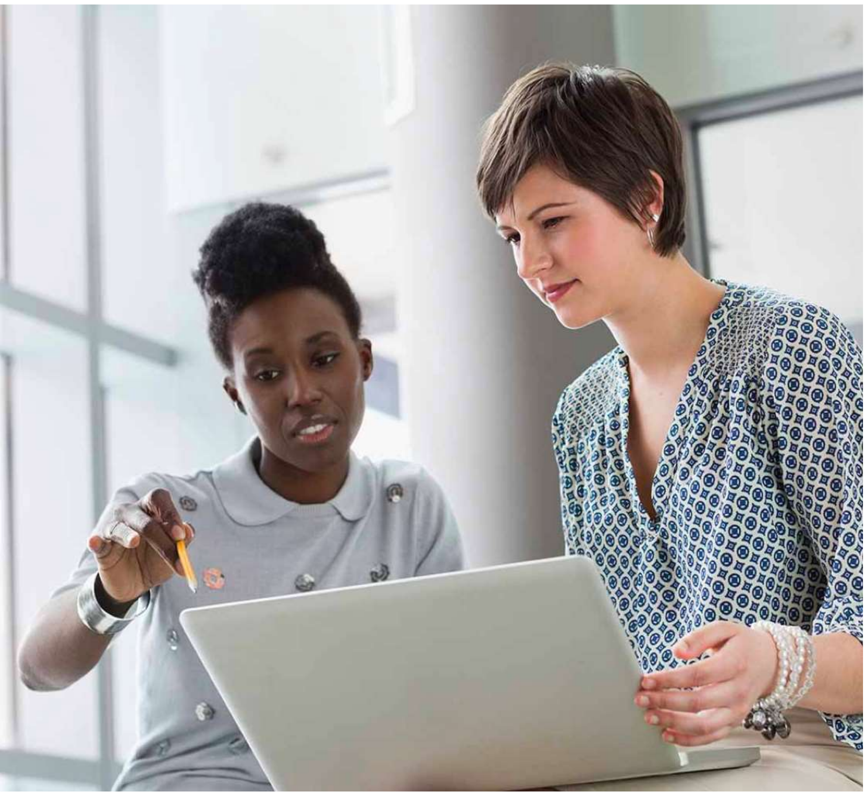
In line with our objectives, the *Customer Engagement Strategy* plays a key role in ensuring that we drive continuous improvement. The strategy allows us to develop working practices, systems and processes which are reviewed and prioritised according to the needs of our customer base.

Engaging with our customers helps us to understand customer feedback, review and monitor service effectiveness and analyse performance. Effective engagement allows us to develop and deliver a service that is focused on the requirements of our customers.

Our success is dependent on building and maintaining good working relationships with our employers and scheme members. This strategy aims to ensure that customer focus is embedded in Fund operations exhibited on our behaviours.

Our strategy outlines:

- what customer engagement is to West Midlands Pension Fund;
- who we will engage with regarding the delivery of our services;
- the types of engagement activities we undertake;
- how insights from customer engagement activities are used;
- how we feed back to our customers the results and actions arising from their engagement with us; and
- how our customers can engage with us.



West Midlands Pension Fund
PO Box 3948
Wolverhampton
WV1 3NH